

FACILITY ASSOCIATION RESIDUAL MARKET

MARCH 2021 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
MARCH 2021

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1 Summary

- a) The December 31, 2020 FARM valuation was completed and implemented into this month's results, generating an estimated \$15.3 million unfavourable impact, adding a 14.4% to the year-to-date COR; and
- b) 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 March 2021 Participation Report incorporates the results of an updated valuation (as at December 31, 2020) – the impact of the implementation of the valuation is discussed in section 1.2. The following table summarizes the implemented valuations for fiscal year 2021.

FARM FISCAL YEAR 2021 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2020 (completed)	0.23% mfad ¹ : 25 bp	Oct. 2020	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2020 (completed)	0.28% mfad: 25bp	Mar. 2021	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development)
Mar. 31, 2021	% 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 The selected interest rate margin is limited to reducing the selected discount rate to 0%; the approach is that if the net impact is negative, the discount rate will be capped at 0%.

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at December 31, 2020 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s internal actuarial group in conjunction with, and approved by, the Appointed Actuary, under the hybrid model for actuarial services.

The valuation implementation impact on the month’s results is summarized in the following table. As indicated in the “TOTAL” row, column [6] of the table on the left, the incorporation of the new valuation had an estimated **\$15.3 million unfavourable impact** on the month’s net result from operations, adding an estimated 14.4 points (column [6] of table on the right) from the **year-to-date Combined Operating Ratio** to end at **97.3%**.

Summary of Impact of Implementing Result of Valuation as at December 31, 2020²

Grand Total	unfav / (fav)						ytd EP 105,887 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns			dsct rate		margins	ultimates & payout patterns			dsct rate		margins
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	12,569	2,882	15,451	(462)	-	14,989	11.9%	2.7%	14.6%	(0.4%)	-	14.2%
CAY	(75)	405	330	(56)	-	274	(0.1%)	0.4%	0.3%	(0.1%)	-	0.3%
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	12,494	3,287	15,781	(518)	-	15,263	11.8%	3.1%	14.9%	(0.5%)	-	14.4%

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

1.2a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the following table (for nominal indemnity only). This shows an overall **unfavourable prior accident year** change of **\$7.8 million** (2.6% of the associated unpaid claims liabilities selected at September 30, 2020). In addition, changes in the selected accident year **2020 nominal indemnity ratios** are projected to have an aggregate **unfavourable change** of **\$4.7 million** by year-end (i.e. this latter estimate is in relation to estimated full year earned premium and represents a 1.2 point deterioration over the prior valuation in the overall 2020 accident year nominal indemnity loss ratio as projected at year-end across all jurisdictions and both business segments).

This increase in nominal indemnity ratios is mainly driven by higher selected a priori loss ratios, which have been chosen to place more weight on experience from recent years, particularly for segments which have grown significantly over the past few years. For accidents years 2020 and 2021, these

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

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

increases are partially offset by revised assumptions for the continuing impact of the COVID-19 pandemic on ultimate losses, which continues to favourably impact accident frequency.

December 31, 2020 Valuation Summary (Indemnity Only, Nominal Basis)

Valuation Summary (Nominal Basis)							unfavourable / (favourable)		
Jurisdiction	2019 & Prior Beginning Indemnity Unpaid (000s)	2019 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2020 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2020 Earned Prem (000s)	2021 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2021 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	118,561	6,395	5.4%	40.1%	3.9%	6,007	42.3%	3.6%	6,851
PPV	62,603	4,545	7.3%	54.1%	5.8%	2,634	57.9%	1.9%	1,008
Non-PPV	55,958	1,850	3.3%	34.3%	3.1%	3,373	36.3%	4.3%	5,843
Alberta	82,904	2,467	3.0%	53.6%	0.2%	279	54.8%	(2.8%)	(3,716)
PPV	8,601	662	7.7%	37.5%	(5.4%)	(492)	40.3%	(6.0%)	(494)
Non-PPV	74,303	1,805	2.4%	55.0%	0.7%	771	55.7%	(2.6%)	(3,222)
Newfoundland & Labrador	39,751	(2,109)	(5.3%)	55.0%	(4.8%)	(1,688)	59.2%	(5.6%)	(2,119)
PPV	30,075	(2,037)	(6.8%)	55.1%	(5.3%)	(1,383)	59.1%	(5.9%)	(1,639)
Non-PPV	9,676	(72)	(0.7%)	54.9%	(3.4%)	(306)	59.7%	(4.8%)	(480)
New Brunswick	26,388	394	1.5%	56.2%	1.6%	494	52.8%	(1.2%)	(406)
PPV	16,632	(641)	(3.9%)	51.5%	(2.9%)	(480)	51.3%	(2.9%)	(511)
Non-PPV	9,756	1,035	10.6%	61.7%	7.0%	974	54.6%	0.7%	105
Nova Scotia	22,997	1,483	6.4%	52.3%	0.0%	9	54.7%	(0.8%)	(396)
PPV	10,111	1,138	11.3%	51.2%	1.1%	209	52.8%	(1.4%)	(292)
Non-PPV	12,886	345	2.7%	53.3%	(0.9%)	(200)	56.2%	(0.4%)	(104)
Prince Edward Island	7,063	(710)	(10.1%)	52.4%	(3.9%)	(246)	49.9%	(2.5%)	(171)
PPV	3,897	(256)	(6.6%)	42.4%	(0.7%)	(22)	45.5%	(0.2%)	(7)
Non-PPV	3,166	(454)	(14.3%)	62.3%	(7.2%)	(224)	54.2%	(4.8%)	(165)
Yukon Territory	1,898	43	2.3%	39.0%	(4.6%)	(96)	46.4%	(6.1%)	(135)
PPV	1,033	(26)	(2.5%)	56.2%	1.1%	4	43.3%	(4.8%)	(17)
Non-PPV	865	69	8.0%	35.2%	(5.8%)	(100)	47.0%	(6.3%)	(118)
Northwest Territories	2,597	(119)	(4.6%)	41.6%	(0.8%)	(35)	38.1%	(3.9%)	(192)
PPV	1,098	(36)	(3.3%)	43.9%	(0.8%)	(22)	41.7%	(3.3%)	(96)
Non-PPV	1,499	(83)	(5.5%)	38.1%	(0.8%)	(14)	33.0%	(4.8%)	(96)
Nunavut	674	(87)	(12.9%)	26.2%	(0.8%)	(9)	28.1%	(0.9%)	(10)
PPV	191	(9)	(4.7%)	20.4%	(2.8%)	(5)	20.1%	(1.5%)	(3)
Non-PPV	483	(78)	(16.1%)	27.5%	(0.4%)	(3)	29.9%	(0.7%)	(6)
Total	302,833	7,757	2.6%	48.2%	1.2%	4,714	49.5%	(0.1%)	(294)

In the preceding table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2020 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2021 indemnity loss ratios.

The valuation process continues to rely on four main actuarial methodologies – the expected loss ratio method, the loss development method³, the Bornhuetter-Ferguson method, and the weighted method⁴. The valuation triangles are split by business segment (i.e. private passenger⁵ and non-private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

In general, the valuation data triangles are used directly in development factor selections by coverage

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

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

⁵As per the Plan of Operation, the residual market business (i.e. not part of a Risk Sharing Pool or Uninsured Automobile Fund) is segmented into "private passenger non-fleet" and "all other". For convenience, the former is referred to as "private passenger".

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

Final selection of IBNR was made at the coverage/accident-half year level, after consideration of the results of the four methods identified above. This is consistent with the process followed for the prior FARM valuation.

1.2b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in the following table (Table A) (**total impact is unfavourable by \$15.3 million**, or 2.2% of the \$690.8 million total member statement policy liabilities as posted in the previous month’s Participation Reports). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]). In addition, provisions for the allowed claims expenses were not reviewed (per usual practice, these are reviewed and updated annually with the June 30 valuation – hence no change this valuation per column [3]).

Changes in nominal values will generate changes in actuarial present value adjustments, even if the discount rate and/or margins for adverse deviation are not changed. This valuation also saw **changes to the selected discount rate (but no change to the selected investment rate margin)**, and **no change to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level (the usual process has claims development margins reviewed and updated only at the June 30 valuation). The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5].

Implementation Summary Table A (\$000s)

Implementation Impact - relative to projection for month of March 2021

(negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2020)	11,205	1,364	-	12,569	2,420	14,989
current accident year claims incurred	(159)	84	-	(75)	349	274
premium deficiency / (DPAC)	-	-	-	-	-	-
TOTAL	11,046	1,448	-	12,494	2,769	15,263

The “nominal” impacts (total in column [4] of the preceding table) reflect changes in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the accident year and the change in the selected ultimate loss ratio for indemnity and for the allowed claims expenses for the claims liabilities; ultimate loss ratios are also taken into account in determining the premium liabilities). Changes in selected nominal ultimate indemnity for the most recent five prior accident years will generate changes to the retroactive claims fees adjustments to Servicing Carriers (see column [2] of the preceding table). The selected ultimate ratio levels for

allowed claims expenses (“excess legal”) are reviewed annually with the June 30 valuation and were therefore not updated with this valuation.

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment emergence patterns were updated and cash flows were reviewed against the selected risk-free yield curve. The selected risk-free yield curve was derived from Government of Canada benchmark bond yields monthly series using values for December 2020 (the selected yield curve is anchored with the valuation date).

The following “Implementation Summary Table B” summarizes, by jurisdiction, the information shown in Table A (the preceding table). In relating the two tables, the total for Table A column [4] matches the total for Table B column [17], the total for Table A column [5] matches the sum of the total for Table B columns [18] and [19] and [20], and the total for Table A column [6] matches the total for Table B column [21].

Implementation Summary Table B⁶ (\$000s) (negative values are favourable)

Estimated Implementation Impact (amounts in \$000s) => Month of Mar 2021

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LR, retros, exp [17]	APVs @ 2020 Q3 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	13,718	2,775	(192)	-	16,301
PPV	6,360	1,217	(74)	-	7,503
Non-PPV	7,358	1,558	(118)	-	8,798
Alberta	2,479	624	(139)	-	2,964
PPV	107	48	(10)	-	145
Non-PPV	2,372	576	(129)	-	2,819
Newfoundland & Labrador	(4,587)	(594)	(60)	-	(5,241)
PPV	(4,020)	(504)	(45)	-	(4,569)
Non-PPV	(567)	(90)	(15)	-	(672)
New Brunswick	881	215	(49)	-	1,047
PPV	(1,185)	(78)	(28)	-	(1,291)
Non-PPV	2,066	293	(21)	-	2,338
Nova Scotia	1,512	395	(52)	-	1,855
PPV	1,330	256	(21)	-	1,565
Non-PPV	182	139	(31)	-	290
Prince Edward Island	(1,091)	(101)	(12)	-	(1,204)
PPV	(330)	(34)	(6)	-	(370)
Non-PPV	(761)	(67)	(6)	-	(834)
Yukon Territory	(89)	(1)	(5)	-	(95)
PPV	(26)	(3)	(2)	-	(31)
Non-PPV	(63)	2	(3)	-	(64)
Northwest Territories	(231)	(16)	(8)	-	(255)
PPV	(102)	(5)	(3)	-	(110)
Non-PPV	(129)	(11)	(5)	-	(145)
Nunavut	(98)	(10)	(1)	-	(109)
PPV	(16)	(3)	-	-	(19)
Non-PPV	(82)	(7)	(1)	-	(90)
Total	12,494	3,287	(518)	-	15,263

⁶Column [17] reflects the impact of changes in the valuation selected ultimates and column [18] reflects the impact of changes in claims payment patterns (i.e. updated valuation selected ultimates with APVs based on unchanged selection of discount rates and margins for adverse deviation). Column [19] reflects the impact of the change in the selected discount rate and column [20] reflects the impact of any changes in selected margins for adverse deviations.

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total unfavourable** impact of **\$12.5 million**.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at December 31, 2021 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact of \$3.3 million** (see Table B, column [18]).

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate** was **increased by 5 basis points** from 0.23% to **0.28%**, resulting in an estimated **favourable impact of \$0.5 million** (see Table B, column [19]). The \$0.5 million **claims liability** indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the \$0.6 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection).

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

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

Implementation Summary Table C (\$000s)

Grand Total	unfav / (fav)						(negative values are favourable)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns	dsct rate	margins				ultimates & payout patterns	dsct rate	margins			
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	12,569	2,882	15,451	(462)	-	14,989	11.9%	2.7%	14.6%	(0.4%)	-	14.2%
CAY	(75)	405	330	(56)	-	274	(0.1%)	0.4%	0.3%	(0.1%)	-	0.3%
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	12,494	3,287	15,781	(518)	-	15,263	11.8%	3.1%	14.9%	(0.5%)	-	14.4%

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

Implementation Summary Table D (\$000s)

(negative operating results are unfavourable)

\$000s	Outlook Posted February 09, 2021			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of Mar	Year-end 2020
Ontario	185,393	44,908	75.8%	182,717	23,148	87.4%	(16,301)	(22,233)
Alberta	132,461	12,027	91.0%	130,174	12,606	90.3%	(2,964)	66
Newfoundland & Labrador	37,676	(268)	100.8%	38,279	7,033	81.7%	5,241	7,034
New Brunswick	32,550	2,744	91.7%	32,346	2,136	93.5%	(1,047)	(766)
Nova Scotia	47,742	1,596	96.7%	49,528	636	98.7%	(1,855)	(1,555)
Prince Edward Island	6,431	481	92.6%	6,671	1,851	72.3%	1,204	1,335
Yukon	2,252	228	89.9%	2,103	403	81.0%	95	198
Northwest Territories	4,899	1,033	79.0%	4,675	1,347	71.3%	255	399
Nunavut	1,093	404	63.1%	1,032	497	51.9%	109	115
TOTAL	450,497	63,153	86.0%	447,524	49,657	88.9%	(15,263)	(15,407)

In total, the operating result projection to year-end has decreased by \$13.5 million from the Outlook posted February 09, 2021 (to \$49.7 million as shown in the table above). This amount is \$15.4 million higher than it would have been, if not for the implementation of the December 31, 2020 valuation. The changes before the impact of the December 31, 2020 valuation are attributable to mix of business.

One important change relative to the 2021 Final Outlook has been the increase in the discount rate (the interest rate margin for adverse deviation remained consistent at 25 basis points), favourably impacting the projection. Had the 2021 Final Outlook discount rate of 0.23% still been applicable, the operating result would have been *lower* (worse) by \$0.4 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$49.3 million (COR of 89.7%) had the discount rate remained at the 2021 Final Outlook level.

1.3 Appointed Actuary and Hybrid Actuarial Services Model

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

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

1.4 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation⁷

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

Consideration and assessment of potential impacts of legal decisions and changes in legislation /

⁷This url to a pdf is to a helpful guide on how bills become laws: <https://www.ola.org/sites/default/files/common/how-bills-become-law-en.pdf>.

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.

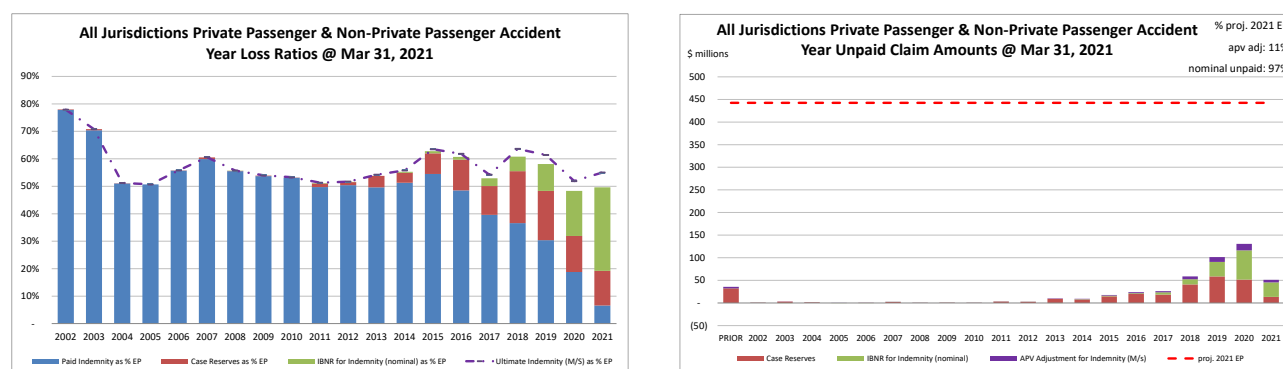
Newfoundland Bill 6 (An Act to Amend the Insurance Companies Act, 2018) **received royal assent on April 17 2019 and came into force effective August 1, 2019**. Bill 6 amends the Insurance Companies Act requiring the Facility Association to establish and operate a risk sharing pool for members of the 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 assent on December 9, 2020**. Bill 41 amends the Insurance Act to: 1) control the use of expert witnesses in Court of Queen's Bench proceedings where damages for bodily injury or death arising from use or operation of a motor vehicle as defined in the Traffic Safety Act are claimed; 2) introduce direct compensation for property damage (DCPD) into the province; 3) amend the calculation of pre-judgment interest on damages awarded for bodily injury or death arising directly or indirectly from the use or operation of an automobile; and 4) amend provisions regarding the regulation of auto insurance rates by the Alberta Automobile Insurance Rate Board. At the current time, no explicit adjustments have been made to our valuation estimates or views based on the amendments to the various Regulations and introduction of Bill 41. The impact of this has been included in this valuation. There is an estimated 20% reduction to loss costs for Bodily Injury claims in Alberta, as well as an estimated 8% increase in accident benefits loss costs, effective Jan. 1, 2021.

In **Tomec v Economical Mutual Insurance Company (2019 ONCA 882)**, the Ontario Court of Appeal set aside the Divisional Court judicial review and decision of the Licence and Appeal Tribunal to deny enhanced housekeeping and attendant care benefits. The unanimous panel concluded that the rule of discoverability applied to s. 281.1(1) of the Insurance Act and to s. 51(1) of the old Statutory Accident Benefits Schedule such that the two-year limitation period to dispute benefits could not run before an insured was determined to be catastrophically impaired (CAT). On July 4th, 2020, the Supreme Court of Canada dismissed the insurer's application to appeal the Ontario Court of Appeal's decision in this matter. At the current time, no adjustments have been made to our valuation estimates as a result of this decision, however, we will continue to monitor and reassess with the next valuation.

1.5 Current Provision Summary

The following charts show the current levels of **indemnity only**⁸ claims amounts booked by accident year⁹. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2021 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$49.8 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

⁸Servicing Carriers for the FARM are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association's "Claims Guide" manual under the "Legal & Professional Fees" section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

We refer to these fees/expenses collectively as "claims fees and allowed claims expenses" and these are generally NOT included in this discussion, although reference is made to them from time to time as deemed appropriate. The claims fees and allowed claims expenses may be reviewed in the valuation process and any associated changes in unpaid amounts are reflected in the Participation Report. The collective provision for the claims fees and allowed claims expenses is referred to as the "Retro Claims" provision and is presented in Table 02b in section 2.2.

⁹The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as "PRIOR".

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 \$7.7 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	280,086	58.3%
ibnr	150,477	31.3%
M/S apv adj	49,755	10.4%
M/S indemnity	480,318	100.0%
retro claims	35,984	
retro apv adj	7,704	
M/S total	524,006	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled “retro claims” (see footnote 8 on page 10) and the actuarial present value adjustment associated with this

latter provision is presented in the “retro apv adj” row.

The following tables summarize premium and policy liabilities (the “M/S apv adjust.” row for premium liabilities includes the amount associated with claims fees and allowed claims adjustment expenses).

premium liabilities (\$000s)

	amt	%
unearned prem	204,403	108.2%
prem def/(dpac)	(15,534)	(8.2%)
M/S apv adjust.	-	-
M/S total	188,869	100.0%

policy liabilities (\$000s)

	amt	%
claim	466,547	65.4%
premium	188,869	26.5%
M/S apv adjust.	57,459	8.1%
M/S total	712,875	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	291,915
Alberta	199,700
Newfoundland & Labrador	71,214
New Brunswick	58,607
Nova Scotia	67,944
Prince Edward Island	12,472
Yukon	3,657
Northwest Territories	5,875
Nunavut	1,490
All Jurisdictions	712,874

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 40.9% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 29.5% (\$210.2 million).

2 Activity During the Month of March 2021¹⁰

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 Jurisdiction	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	14,348	(408)	4,065	485	3,329	3,519	7,394	4,004
AB	10,662	1,146	5,170	10	(510)	(1,343)	4,660	(1,333)
NL	3,205	134	1,427	(38)	243	(620)	1,670	(658)
NB	2,722	275	983	(124)	85	47	1,068	(77)
NS	4,318	1,048	1,629	204	(154)	(316)	1,475	(113)
PE	548	148	554	403	(492)	(585)	62	(182)
YT	181	42	23	(34)	9	3	32	(31)
NT	388	186	116	11	(25)	(91)	92	(80)
NU	95	13	1	(10)	6	(7)	7	(16)
TOTAL	36,467	2,585	13,970	908	2,491	607	16,461	1,515

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	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
Prior	(4)	(4)	3,257	250	(1,030)	1,147	2,227	1,397
2019	(0)	(0)	1,310	(61)	341	387	1,651	326
2020	(178)	(178)	4,808	1,167	(1,758)	(982)	3,050	185
2021	36,650	2,768	4,594	(449)	4,938	55	9,532	(394)
TOTAL	36,467	2,585	13,970	908	2,491	607	16,461	1,515

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

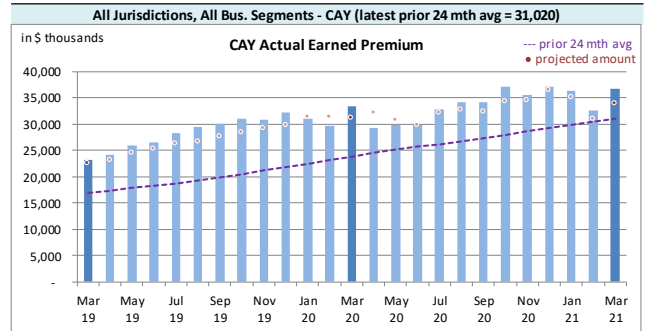
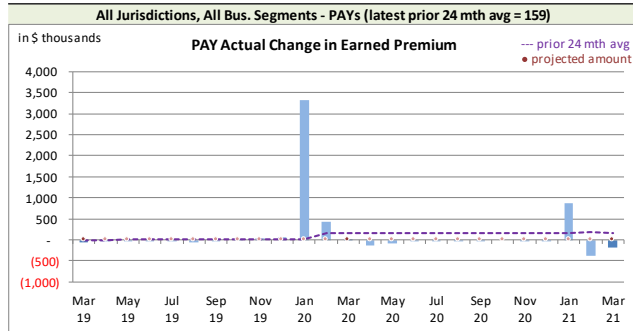
Claims activity varies monthly in part due to process variance – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

¹⁰There 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.

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

The following charts show actual **earned premium**¹¹ 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*



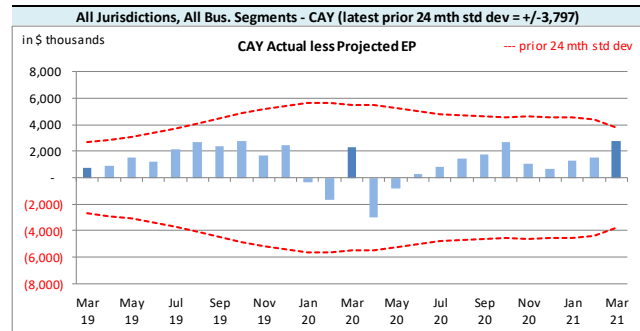
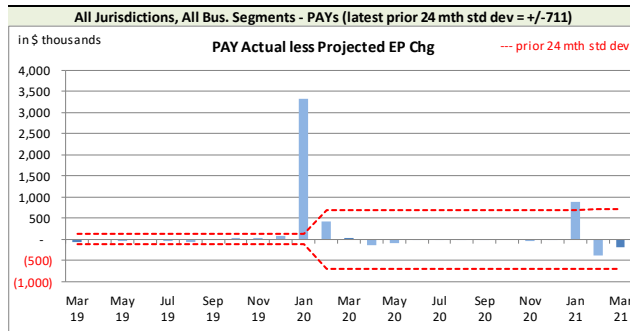
Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels.

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.

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

¹¹Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

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



On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)		159	31,020
std dev		711	3,797
A-P <> std dev		2	-
% <> std dev		8.0%	0.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:	better	better	

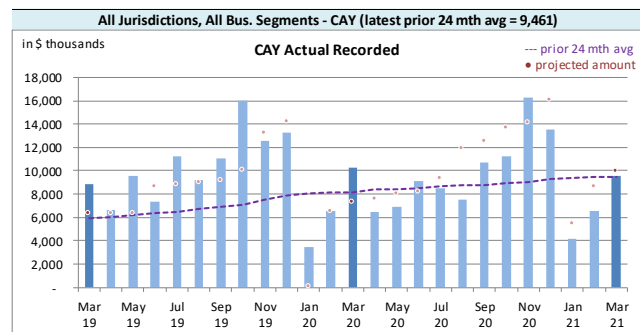
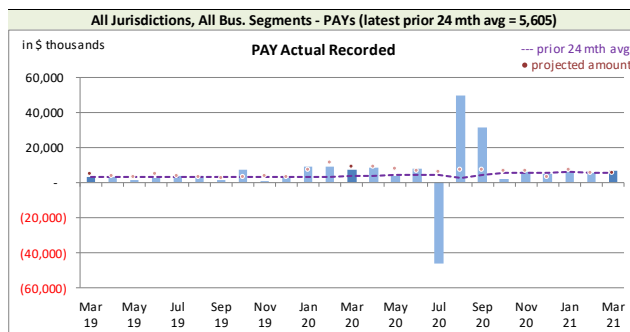
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹² on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 20 of the latest 25 have been higher than projected

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

2.1.b AvsP: Recorded Indemnity

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

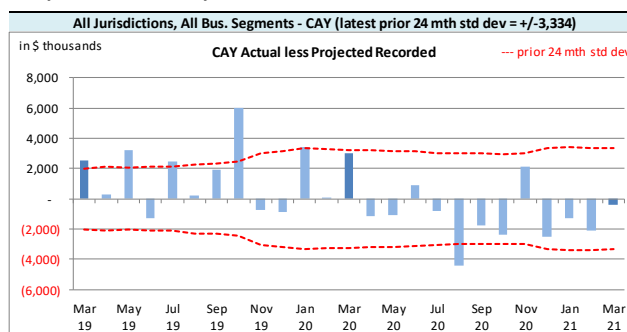
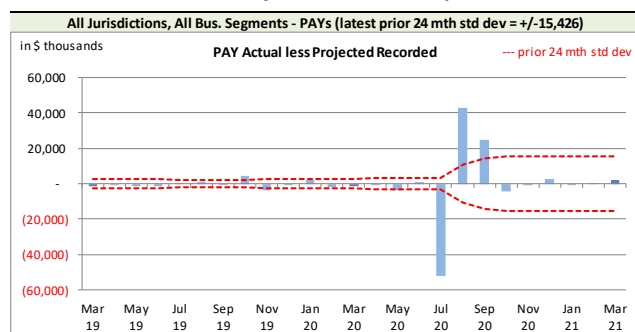
FARM Actual **Recorded Indemnity** by Calendar Month



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

¹²For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		5,605	9,461
std dev		15,426	3,334
A-P <> std dev		6	6
% <> std dev		24.0%	24.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

With respect to **recorded indemnity**, 24% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount (assuming a normal distribution). Bias has not

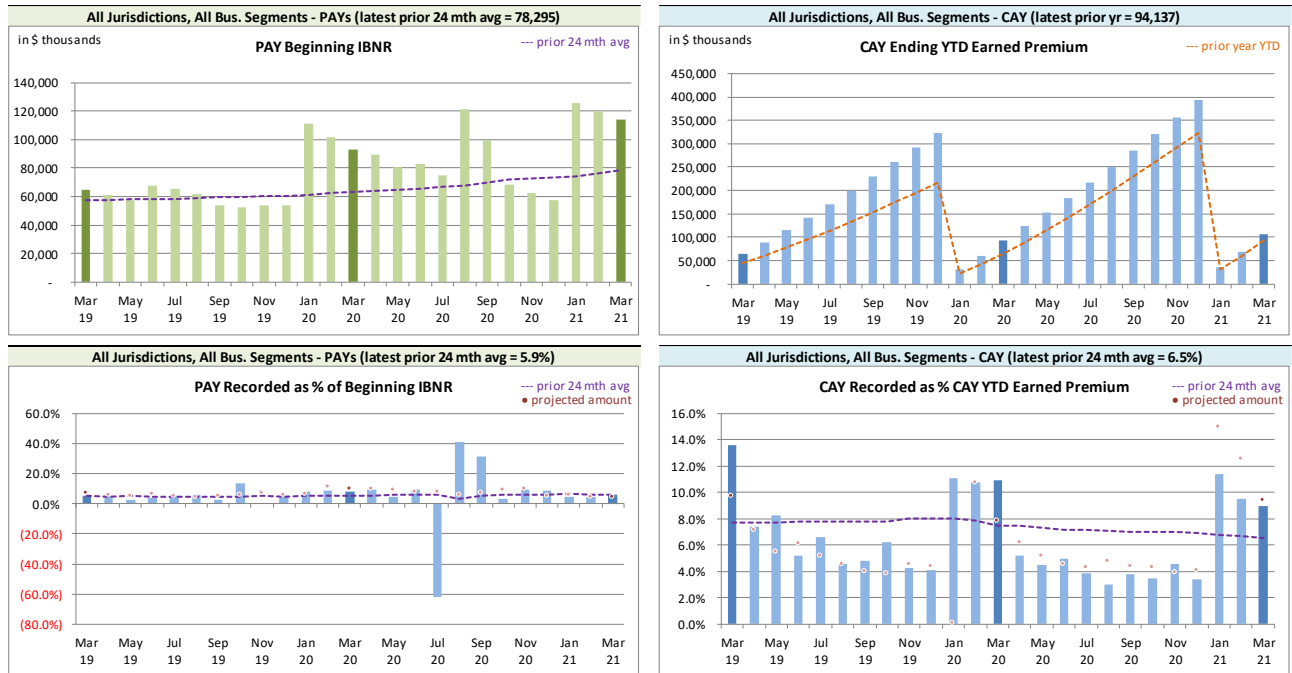
been indicated at a 95% confidence level on a running 25-month basis (10 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 24% 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 (12 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 influence¹³ Recorded Indemnity by Calendar Month



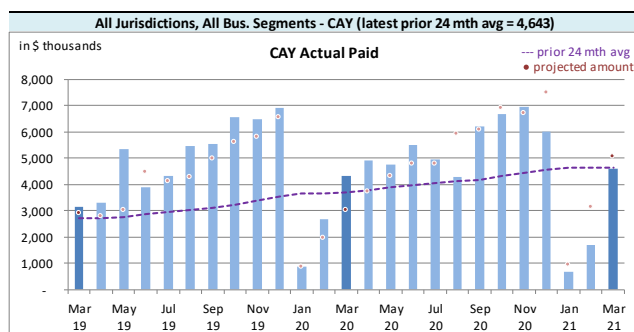
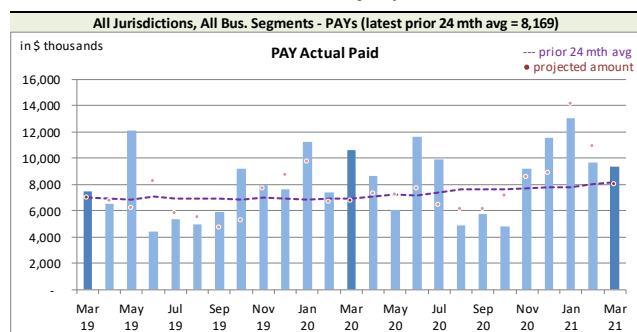
We track the PAY beginning IBNR as **recorded indemnity** activity comes out of IBNR. Changes in the PAY beginning IBNR (see upper left chart within the preceding group of charts) occur for several possible reasons:

- 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).

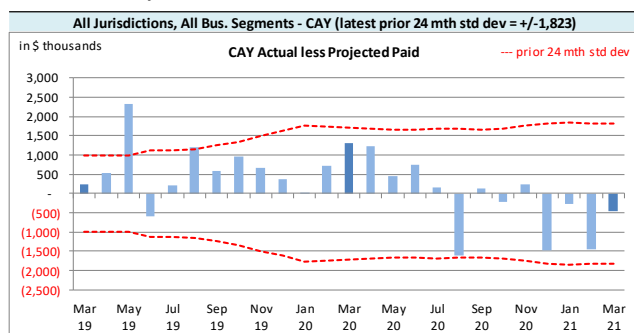
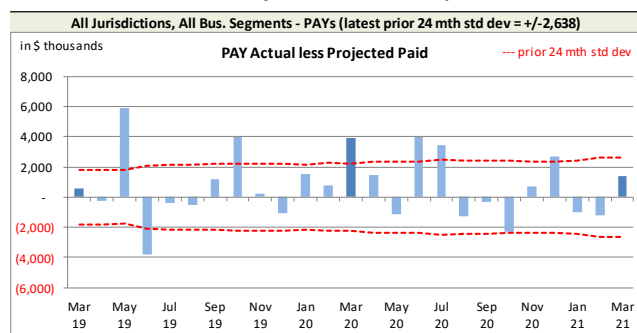
2.1.c AvsP: Paid Indemnity

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.

¹³Our 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)	8,169	CAY 4,643
std dev	2,638	1,823
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

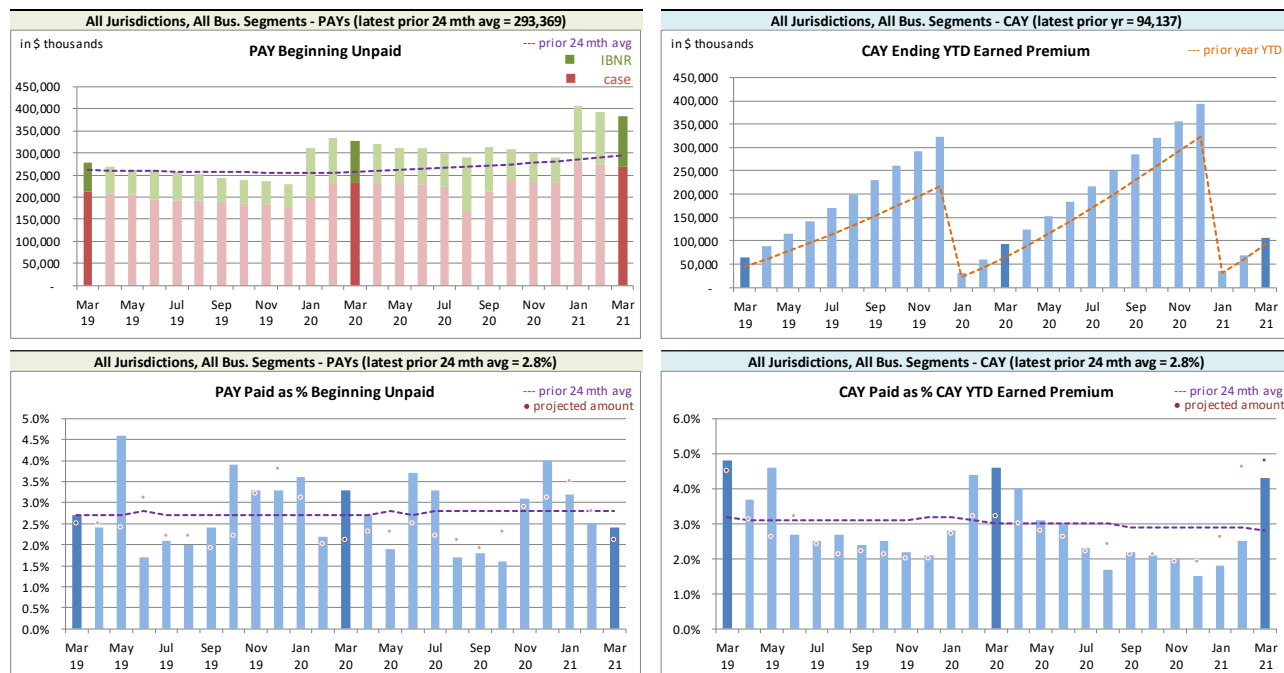
With respect to **paid indemnity**, 28% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting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

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 influence¹⁴ 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 IBNR¹⁵ 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.

¹⁴Our 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.

¹⁵For 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	21,798	2,242	(1,279)	(237)	20,007	481	40,526 2,486
2019	32,056	2,525	(630)	(111)	11,340	373	42,766 2,787
2020	64,489	4,449	(917)	(183)	15,503	1,664	79,075 5,930
2021	32,134	1,823	(356)	(63)	6,087	700	37,865 2,460
TOTAL	150,477	11,039	(3,182)	(594)	52,937	3,218	200,232 13,663

The IBNR provision is \$11.0 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1, and due to the impact of the valuation implementation.

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 8 on page 10).

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, and due to the impact of the valuation implementation.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁶ 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	19,515	728	(161)	(27)	3,219	145	22,573	846
2019	7,265	616	(45)	(10)	1,847	(98)	9,067	508
2020	8,616	580	(65)	(14)	2,178	207	10,729	773
2021	588	307	(19)	(6)	750	25	1,319	326
TOTAL	35,984	2,231	(290)	(57)	7,994	279	43,688	2,453

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), and due to the impact of the valuation implementation.

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:		(15,534)	166	-	-	(15,534)	166
balance as % unearned premium:		(7.6%)	-	-	-	(7.6%)	-
actual unearned premium:		204,403					
less projected:		(2,239)					

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:

¹⁶“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.

- (a) Earned premium to date
- (b) Ultimate loss¹⁷ ratio per latest valuation
- (c) Estimated ultimate incurred = (a) x (b)
- (d) Recorded indemnity to date
- (e) IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to prior accident years¹⁸ 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	13,053	12.3%	(1,774)	(1.7%)	11,279	10.7%	13,792	14.3%
CAY	64,886	61.3%	6,462	6.1%	71,348	67.4%	24,739	0.3%
TOTAL	77,939	73.6%	4,688	4.4%	82,627	78.0%	38,531	14.5%

(“% EP” based on 2021 calendar year-to-date earned premium; ratios may not total due to rounding)

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

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

¹⁷“Loss” here refers to indemnity only unless otherwise noted.

¹⁸Prior accident years and the current accident year are defined relative to the calendar year associated with the projection period.

5 Current Participation Report – Additional Exhibits

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

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

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

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

6 EXHIBITS

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

EXHIBIT A	IBNR – for Member Sharing (<u>i</u> ncludes Actuarial Present Value Adjustments)
EXHIBIT B	IBNR – Nominal Basis (<u>e</u> xcludes Actuarial Present Value Adjustments)
EXHIBIT C	Retro Provisions
	C-1 for Member Sharing (<u>i</u> ncludes Actuarial Present Value Adjustments)
	C-2 Nominal Basis (<u>e</u> xcludes Actuarial Present Value Adjustments)
EXHIBIT D	Future Expected Cost Ratios
EXHIBIT E	Discount Rate & Margins for Adverse Deviations
EXHIBIT F	Interest Rate Sensitivity
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	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202102	202103	202104	202105
Private Passenger	prior	25,000	43,000	41,000	41,000
	2012	349,000	38,000	36,000	36,000
	2013	33,000	30,000	29,000	29,000
	2014	125,000	98,000	93,000	92,000
	2015	356,000	237,000	223,000	221,000
	2016	634,000	491,000	463,000	457,000
	2017	344,000	229,000	225,000	218,000
	2018	1,342,000	935,000	895,000	853,000
	2019	2,830,000	1,540,000	1,472,000	1,397,000
	2020	4,951,000	3,124,000	2,911,000	2,776,000
	2021	1,695,000	2,084,000	2,437,000	2,936,000
Private Passenger Total		12,684,000	8,849,000	8,825,000	9,056,000
Non Private Passenger	prior	58,000	57,000	56,000	56,000
	2012		-	-	-
	2013	(160,000)	(68,000)	(68,000)	(65,000)
	2014	14,000	14,000	14,000	14,000
	2015	72,000	(89,000)	(88,000)	(84,000)
	2016	86,000	41,000	40,000	40,000
	2017	211,000	104,000	102,000	98,000
	2018	233,000	161,000	157,000	151,000
	2019	524,000	495,000	476,000	465,000
	2020	1,869,000	1,529,000	1,460,000	1,427,000
	2021	669,000	858,000	854,000	996,000
Non Private Passenger Total		3,576,000	3,102,000	3,003,000	3,098,000
Grand Total		16,260,000	11,951,000	11,828,000	12,154,000

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

page 2 of 10

Jurisdiction Desc	New Brunswick
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	202102	202103	202104	202105
Private Passenger	prior	57,000	56,000	56,000	55,000
	2012	94,000	79,000	77,000	74,000
	2013	47,000	32,000	32,000	32,000
	2014	178,000	148,000	146,000	142,000
	2015	372,000	411,000	409,000	398,000
	2016	481,000	438,000	434,000	424,000
	2017	804,000	704,000	676,000	669,000
	2018	1,689,000	1,495,000	1,473,000	1,458,000
	2019	3,470,000	2,829,000	2,666,000	2,613,000
	2020	4,558,000	4,062,000	4,007,000	3,899,000
	2021	874,000	1,128,000	1,462,000	1,911,000
Private Passenger Total		12,624,000	11,382,000	11,438,000	11,675,000
Non Private Passenger	prior	156,000	86,000	85,000	80,000
	2012	46,000	46,000	47,000	46,000
	2013	99,000	86,000	85,000	85,000
	2014	2,000	2,000	2,000	2,000
	2015	365,000	367,000	363,000	343,000
	2016	(830,000)	193,000	191,000	185,000
	2017	266,000	239,000	236,000	232,000
	2018	654,000	544,000	527,000	516,000
	2019	1,043,000	1,237,000	1,197,000	1,161,000
	2020	1,369,000	2,489,000	2,404,000	2,342,000
	2021	1,080,000	1,599,000	1,954,000	2,427,000
Non Private Passenger Total		4,250,000	6,888,000	7,091,000	7,419,000
Grand Total		16,874,000	18,270,000	18,529,000	19,094,000

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

page 3 of 10

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	202102	202103	202104	202105
Private Passenger	prior	76,000	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	14,000	2,000	2,000	2,000
	2015	58,000	(4,000)	(4,000)	(4,000)
	2016	44,000	42,000	42,000	42,000
	2017	167,000	219,000	217,000	215,000
	2018	285,000	692,000	668,000	643,000
	2019	936,000	1,894,000	1,841,000	1,824,000
	2020	3,507,000	3,802,000	3,729,000	3,629,000
	2021	867,000	1,385,000	1,654,000	2,110,000
Private Passenger Total		5,956,000	8,099,000	8,215,000	8,527,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	191,000	136,000	134,000	133,000
	2014	(71,000)	36,000	35,000	35,000
	2015	(29,000)	(8,000)	(8,000)	(8,000)
	2016	152,000	74,000	73,000	73,000
	2017	155,000	303,000	300,000	297,000
	2018	784,000	953,000	916,000	866,000
	2019	2,058,000	1,837,000	1,782,000	1,753,000
	2020	4,435,000	4,121,000	3,966,000	3,826,000
	2021	1,863,000	2,620,000	2,743,000	3,540,000
Non Private Passenger Total		9,536,000	10,070,000	9,939,000	10,513,000
Grand Total		15,492,000	18,169,000	18,154,000	19,040,000

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	202102	202103	202104	202105
Private Passenger	prior	(6,000)	(6,000)	(6,000)	(6,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014		-	-	-
	2015	68,000	81,000	81,000	80,000
	2016	79,000	38,000	37,000	37,000
	2017	474,000	494,000	489,000	484,000
	2018	118,000	116,000	114,000	113,000
	2019	509,000	289,000	286,000	285,000
	2020	688,000	682,000	646,000	639,000
	2021	77,000	153,000	199,000	286,000
Private Passenger Total		2,005,000	1,845,000	1,844,000	1,916,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2012	31,000	30,000	30,000	29,000
	2013		-	-	-
	2014	11,000	11,000	11,000	11,000
	2015	1,000	(12,000)	(12,000)	(12,000)
	2016	169,000	172,000	170,000	166,000
	2017	215,000	72,000	71,000	70,000
	2018	278,000	165,000	164,000	162,000
	2019	883,000	620,000	614,000	608,000
	2020	1,153,000	860,000	849,000	838,000
	2021	177,000	257,000	326,000	449,000
Non Private Passenger Total		2,917,000	2,174,000	2,222,000	2,320,000
Grand Total		4,922,000	4,019,000	4,066,000	4,236,000

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
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	202102	202103	202104	202105
Private Passenger	prior	4,773,000	4,624,000	4,560,000	4,497,000
	2012	240,000	64,000	62,000	60,000
	2013	188,000	143,000	139,000	136,000
	2014	289,000	285,000	281,000	277,000
	2015	(54,000)	118,000	114,000	110,000
	2016	219,000	(524,000)	(500,000)	(478,000)
	2017	423,000	553,000	545,000	527,000
	2018	(370,000)	717,000	709,000	690,000
	2019	2,720,000	4,204,000	4,158,000	4,070,000
	2020	7,390,000	10,449,000	10,069,000	9,702,000
	2021	3,414,000	5,051,000	6,754,000	8,518,000
Private Passenger Total		19,232,000	25,684,000	26,891,000	28,109,000
Non Private Passenger	prior	176,000	116,000	112,000	110,000
	2012	5,000	37,000	37,000	35,000
	2013	282,000	230,000	223,000	217,000
	2014	523,000	669,000	661,000	642,000
	2015	226,000	746,000	728,000	708,000
	2016	439,000	835,000	818,000	795,000
	2017	497,000	658,000	644,000	634,000
	2018	3,078,000	3,142,000	3,105,000	3,029,000
	2019	8,507,000	8,562,000	8,315,000	8,110,000
	2020	19,557,000	22,233,000	21,506,000	20,933,000
	2021	6,481,000	9,234,000	11,409,000	14,043,000
Non Private Passenger Total		39,771,000	46,462,000	47,558,000	49,256,000
Grand Total		59,003,000	72,146,000	74,449,000	77,365,000

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	202102	202103	202104	202105
Private Passenger	prior	101,000	90,000	88,000	88,000
	2012	44,000	25,000	25,000	25,000
	2013	54,000	54,000	52,000	51,000
	2014	101,000	194,000	188,000	185,000
	2015	88,000	88,000	84,000	83,000
	2016	(117,000)	242,000	234,000	230,000
	2017	372,000	184,000	181,000	177,000
	2018	(55,000)	533,000	528,000	516,000
	2019	689,000	619,000	613,000	602,000
	2020	2,023,000	1,407,000	1,334,000	1,311,000
	2021	493,000	424,000	466,000	612,000
Private Passenger Total		3,793,000	3,860,000	3,793,000	3,880,000
Non Private Passenger	prior	365,000	352,000	349,000	334,000
	2012	72,000	72,000	70,000	69,000
	2013	250,000	182,000	177,000	174,000
	2014	381,000	246,000	242,000	233,000
	2015	1,719,000	1,119,000	1,102,000	1,061,000
	2016	1,697,000	1,676,000	1,651,000	1,589,000
	2017	3,726,000	3,108,000	3,006,000	2,883,000
	2018	6,665,000	7,789,000	7,462,000	7,204,000
	2019	16,195,000	17,540,000	16,773,000	16,117,000
	2020	23,157,000	22,714,000	21,634,000	20,714,000
	2021	9,197,000	12,747,000	15,174,000	18,160,000
Non Private Passenger Total		63,424,000	67,545,000	67,640,000	68,538,000
Grand Total		67,217,000	71,405,000	71,433,000	72,418,000

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	202102	202103	202104	202105
Private Passenger	prior	5,000	5,000	5,000	5,000
	2012	2,000	1,000	1,000	1,000
	2013	4,000	3,000	3,000	3,000
	2014	6,000	4,000	4,000	4,000
	2015	11,000	7,000	7,000	7,000
	2016	13,000	8,000	8,000	8,000
	2017	104,000	96,000	96,000	95,000
	2018	27,000	23,000	23,000	23,000
	2019	81,000	75,000	74,000	73,000
	2020	76,000	92,000	89,000	88,000
	2021	27,000	29,000	44,000	52,000
Private Passenger Total		356,000	343,000	354,000	359,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	1,000	1,000	1,000	1,000
	2013		-	-	-
	2014	7,000	3,000	3,000	3,000
	2015	12,000	9,000	9,000	9,000
	2016	23,000	20,000	20,000	20,000
	2017	48,000	42,000	42,000	42,000
	2018	58,000	154,000	152,000	151,000
	2019	143,000	142,000	141,000	139,000
	2020	581,000	464,000	442,000	421,000
	2021	111,000	146,000	177,000	238,000
Non Private Passenger Total		986,000	983,000	989,000	1,026,000
Grand Total		1,342,000	1,326,000	1,343,000	1,385,000

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

page 8 of 10

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	202102	202103	202104	202105
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2012	6,000	-	-	-
	2013	7,000	7,000	7,000	7,000
	2014	9,000	22,000	22,000	22,000
	2015	19,000	10,000	10,000	10,000
	2016	32,000	20,000	20,000	20,000
	2017	317,000	292,000	288,000	285,000
	2018	87,000	108,000	107,000	105,000
	2019	329,000	300,000	290,000	287,000
	2020	436,000	402,000	386,000	383,000
	2021	176,000	204,000	195,000	263,000
Private Passenger Total		1,415,000	1,362,000	1,322,000	1,379,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2012	-	-	-	-
	2013	53,000	50,000	50,000	49,000
	2014	7,000	10,000	10,000	10,000
	2015	13,000	10,000	10,000	10,000
	2016	44,000	40,000	40,000	40,000
	2017	54,000	50,000	50,000	50,000
	2018	120,000	98,000	97,000	96,000
	2019	336,000	399,000	396,000	392,000
	2020	419,000	398,000	381,000	366,000
	2021	(6,000)	(115,000)	(117,000)	(86,000)
Non Private Passenger Total		1,043,000	943,000	920,000	930,000
Grand Total		2,458,000	2,305,000	2,242,000	2,309,000

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			
		202102	202103	202104	202105
Private Passenger	prior	-	-	-	-
	2012	18,000	18,000	17,000	17,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	-	-	-
	2015	2,000	1,000	1,000	1,000
	2016	2,000	2,000	2,000	2,000
	2017	3,000	2,000	2,000	2,000
	2018	5,000	3,000	3,000	3,000
	2019	15,000	9,000	9,000	9,000
	2020	39,000	32,000	31,000	30,000
	2021	(6,000)	(2,000)	-	3,000
Private Passenger Total		80,000	66,000	66,000	68,000
Non Private Passenger	prior	-	-	-	-
	2012	-	-	-	-
	2013	-	-	-	-
	2014	3,000	2,000	2,000	2,000
	2015	15,000	15,000	15,000	15,000
	2016	17,000	13,000	13,000	13,000
	2017	31,000	29,000	29,000	29,000
	2018	122,000	63,000	62,000	61,000
	2019	196,000	175,000	173,000	171,000
	2020	219,000	215,000	207,000	200,000
	2021	45,000	63,000	74,000	94,000
Non Private Passenger Total		648,000	575,000	575,000	585,000
Grand Total		728,000	641,000	641,000	653,000

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	202102	202103	202104	202105
Private Passenger	prior	5,028,000	4,874,000	4,806,000	4,742,000
	2012	751,000	223,000	216,000	211,000
	2013	336,000	272,000	264,000	260,000
	2014	723,000	753,000	736,000	724,000
	2015	920,000	949,000	925,000	906,000
	2016	1,387,000	757,000	740,000	742,000
	2017	3,008,000	2,773,000	2,719,000	2,672,000
	2018	3,128,000	4,622,000	4,520,000	4,404,000
	2019	11,579,000	11,759,000	11,409,000	11,160,000
	2020	23,668,000	24,052,000	23,202,000	22,457,000
	2021	7,617,000	10,456,000	13,211,000	16,691,000
Private Passenger Total		58,145,000	61,490,000	62,748,000	64,969,000
Non Private Passenger	prior	760,000	616,000	607,000	585,000
	2012	152,000	183,000	182,000	177,000
	2013	715,000	616,000	601,000	593,000
	2014	877,000	993,000	980,000	952,000
	2015	2,394,000	2,157,000	2,119,000	2,042,000
	2016	1,797,000	3,064,000	3,016,000	2,921,000
	2017	5,203,000	4,605,000	4,480,000	4,335,000
	2018	11,992,000	13,069,000	12,642,000	12,236,000
	2019	29,885,000	31,007,000	29,867,000	28,916,000
	2020	52,759,000	55,023,000	52,849,000	51,067,000
	2021	19,617,000	27,409,000	32,594,000	39,861,000
Non Private Passenger Total		126,151,000	138,742,000	139,937,000	143,685,000
Grand Total		184,296,000	200,232,000	202,685,000	208,654,000

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	202102	202103	202104	202105
Private Passenger	prior	(25,000)	(6,000)	(6,000)	(6,000)
	2012	281,000	(1,000)	(1,000)	(1,000)
	2013	(36,000)	(37,000)	(35,000)	(34,000)
	2014	25,000	2,000	2,000	2,000
	2015	91,000	9,000	8,000	8,000
	2016	231,000	110,000	103,000	101,000
	2017	157,000	53,000	51,000	48,000
	2018	806,000	444,000	417,000	392,000
	2019	1,943,000	775,000	728,000	684,000
	2020	3,894,000	2,225,000	2,031,000	1,909,000
	2021	1,468,000	1,785,000	2,050,000	2,445,000
Private Passenger Total		8,835,000	5,359,000	5,348,000	5,548,000
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2012		-	-	-
	2013	(160,000)	(77,000)	(76,000)	(73,000)
	2014	13,000	13,000	13,000	13,000
	2015	13,000	(146,000)	(145,000)	(140,000)
	2016	15,000	(16,000)	(16,000)	(15,000)
	2017	58,000	(38,000)	(38,000)	(38,000)
	2018	43,000	(19,000)	(18,000)	(17,000)
	2019	233,000	209,000	199,000	197,000
	2020	1,507,000	1,204,000	1,144,000	1,121,000
	2021	573,000	731,000	691,000	793,000
Non Private Passenger Total		2,304,000	1,870,000	1,763,000	1,850,000
Grand Total		11,139,000	7,229,000	7,111,000	7,398,000

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	202102	202103	202104	202105
Private Passenger	prior	12,000	12,000	12,000	12,000
	2012	67,000	53,000	52,000	51,000
	2013	40,000	27,000	27,000	27,000
	2014	110,000	84,000	83,000	82,000
	2015	206,000	244,000	242,000	240,000
	2016	314,000	278,000	275,000	272,000
	2017	549,000	460,000	434,000	430,000
	2018	1,265,000	1,077,000	1,066,000	1,055,000
	2019	2,946,000	2,366,000	2,217,000	2,168,000
	2020	3,884,000	3,426,000	3,392,000	3,290,000
	2021	733,000	951,000	1,238,000	1,629,000
Private Passenger Total		10,126,000	8,978,000	9,038,000	9,256,000
Non Private Passenger	prior	128,000	64,000	63,000	58,000
	2012	2,000	2,000	2,000	2,000
	2013	(4,000)	(16,000)	(16,000)	(15,000)
	2014	2,000	2,000	2,000	2,000
	2015	324,000	329,000	326,000	306,000
	2016	(850,000)	82,000	81,000	76,000
	2017	221,000	202,000	200,000	196,000
	2018	405,000	297,000	285,000	282,000
	2019	558,000	746,000	716,000	695,000
	2020	863,000	1,848,000	1,774,000	1,721,000
	2021	941,000	1,385,000	1,687,000	2,094,000
Non Private Passenger Total		2,590,000	4,941,000	5,120,000	5,417,000
Grand Total		12,716,000	13,919,000	14,158,000	14,673,000

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	202102	202103	202104	202105
Private Passenger	prior	39,000	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)
	2015	37,000	(19,000)	(19,000)	(19,000)
	2016	22,000	20,000	20,000	20,000
	2017	62,000	123,000	122,000	121,000
	2018	103,000	465,000	442,000	420,000
	2019	374,000	1,252,000	1,212,000	1,200,000
	2020	2,829,000	3,080,000	3,021,000	2,933,000
	2021	705,000	1,140,000	1,349,000	1,728,000
Private Passenger Total		4,166,000	6,074,000	6,160,000	6,416,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	47,000	1,000	1,000	1,000
	2014	(98,000)	-	-	-
	2015	(37,000)	(18,000)	(18,000)	(18,000)
	2016	25,000	(42,000)	(42,000)	(41,000)
	2017	(36,000)	105,000	104,000	103,000
	2018	439,000	591,000	558,000	513,000
	2019	1,596,000	1,372,000	1,324,000	1,300,000
	2020	3,586,000	3,284,000	3,153,000	3,027,000
	2021	1,595,000	2,214,000	2,293,000	2,976,000
Non Private Passenger Total		7,112,000	7,502,000	7,368,000	7,856,000
Grand Total		11,278,000	13,576,000	13,528,000	14,272,000

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	202102	202103	202104	202105
Private Passenger	prior	(6,000)	(6,000)	(6,000)	(6,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014		-	-	-
	2015	(11,000)	3,000	3,000	3,000
	2016	48,000	11,000	11,000	11,000
	2017	332,000	381,000	377,000	373,000
	2018	96,000	94,000	93,000	92,000
	2019	409,000	217,000	215,000	213,000
	2020	580,000	577,000	542,000	537,000
	2021	59,000	128,000	168,000	243,000
Private Passenger Total		1,505,000	1,403,000	1,401,000	1,464,000
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)
	2016	47,000	51,000	50,000	49,000
	2017	194,000	63,000	62,000	61,000
	2018	250,000	147,000	146,000	145,000
	2019	780,000	545,000	540,000	535,000
	2020	953,000	691,000	684,000	677,000
	2021	146,000	218,000	280,000	389,000
Non Private Passenger Total		2,368,000	1,700,000	1,747,000	1,841,000
Grand Total		3,873,000	3,103,000	3,148,000	3,305,000

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	202102	202103	202104	202105
Private Passenger	prior	709,000	583,000	561,000	539,000
	2012	214,000	54,000	52,000	50,000
	2013	106,000	82,000	79,000	76,000
	2014	22,000	22,000	21,000	20,000
	2015	(64,000)	93,000	89,000	85,000
	2016	120,000	(632,000)	(607,000)	(583,000)
	2017	275,000	395,000	391,000	375,000
	2018	(650,000)	267,000	264,000	253,000
	2019	1,633,000	2,981,000	2,951,000	2,886,000
	2020	5,983,000	8,583,000	8,240,000	7,910,000
	2021	2,949,000	4,293,000	5,741,000	7,244,000
Private Passenger Total		11,297,000	16,721,000	17,782,000	18,855,000
Non Private Passenger	prior	25,000	(30,000)	(30,000)	(30,000)
	2012	(1,000)	28,000	28,000	27,000
	2013	30,000	(20,000)	(20,000)	(19,000)
	2014	388,000	542,000	537,000	521,000
	2015	(355,000)	120,000	119,000	115,000
	2016	(36,000)	331,000	328,000	318,000
	2017	32,000	222,000	214,000	208,000
	2018	1,921,000	2,014,000	1,990,000	1,930,000
	2019	6,352,000	6,349,000	6,127,000	5,943,000
	2020	16,500,000	18,561,000	17,874,000	17,338,000
	2021	5,624,000	7,742,000	9,505,000	11,696,000
Non Private Passenger Total		30,480,000	35,859,000	36,672,000	38,047,000
Grand Total		41,777,000	52,580,000	54,454,000	56,902,000

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

EXHIBIT B

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

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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	202102	202103	202104	202105
Private Passenger	prior	54,000	54,000	53,000	53,000
	2012	22,000	5,000	5,000	5,000
	2013	49,000	49,000	47,000	46,000
	2014	(33,000)	51,000	49,000	48,000
	2015	66,000	66,000	63,000	62,000
	2016	(181,000)	146,000	140,000	137,000
	2017	330,000	159,000	157,000	154,000
	2018	(245,000)	281,000	278,000	270,000
	2019	394,000	345,000	342,000	335,000
	2020	1,768,000	1,188,000	1,123,000	1,105,000
	2021	436,000	353,000	378,000	508,000
Private Passenger Total		2,660,000	2,697,000	2,635,000	2,723,000
Non Private Passenger	prior	283,000	283,000	281,000	267,000
	2012	8,000	8,000	8,000	8,000
	2013	45,000	(15,000)	(15,000)	(14,000)
	2014	302,000	180,000	178,000	170,000
	2015	1,308,000	814,000	806,000	770,000
	2016	1,282,000	1,279,000	1,266,000	1,209,000
	2017	3,032,000	2,492,000	2,397,000	2,289,000
	2018	4,501,000	5,496,000	5,210,000	4,976,000
	2019	12,735,000	13,979,000	13,280,000	12,682,000
	2020	19,002,000	18,431,000	17,509,000	16,721,000
	2021	7,994,000	10,942,000	12,988,000	15,512,000
Non Private Passenger Total		50,492,000	53,889,000	53,908,000	54,590,000
Grand Total		53,152,000	56,586,000	56,543,000	57,313,000

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

EXHIBIT B

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

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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	202102	202103	202104	202105
Private Passenger	prior	5,000	5,000	5,000	5,000
	2012	2,000	1,000	1,000	1,000
	2013	4,000	3,000	3,000	3,000
	2014	5,000	4,000	4,000	4,000
	2015	10,000	6,000	6,000	6,000
	2016	12,000	7,000	7,000	7,000
	2017	15,000	10,000	10,000	10,000
	2018	24,000	20,000	20,000	20,000
	2019	72,000	67,000	66,000	65,000
	2020	64,000	78,000	76,000	75,000
	2021	24,000	25,000	38,000	45,000
Private Passenger Total		237,000	226,000	236,000	241,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	1,000	1,000	1,000	1,000
	2013		-	-	-
	2014	6,000	3,000	3,000	3,000
	2015	11,000	8,000	8,000	8,000
	2016	21,000	18,000	18,000	18,000
	2017	44,000	38,000	38,000	38,000
	2018	9,000	95,000	94,000	93,000
	2019	108,000	107,000	106,000	105,000
	2020	522,000	412,000	391,000	371,000
	2021	95,000	124,000	151,000	206,000
Non Private Passenger Total		819,000	808,000	812,000	845,000
Grand Total		1,056,000	1,034,000	1,048,000	1,086,000

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
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	202102	202103	202104	202105
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2012	5,000	-	-	-
	2013	6,000	6,000	6,000	6,000
	2014	8,000	20,000	20,000	20,000
	2015	17,000	9,000	9,000	9,000
	2016	29,000	18,000	18,000	18,000
	2017	288,000	266,000	263,000	260,000
	2018	77,000	97,000	96,000	95,000
	2019	278,000	255,000	245,000	243,000
	2020	373,000	336,000	323,000	320,000
	2021	154,000	172,000	162,000	223,000
Private Passenger Total		1,232,000	1,176,000	1,139,000	1,191,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2012	-	-	-	-
	2013	1,000	(1,000)	(1,000)	(1,000)
	2014	6,000	9,000	9,000	9,000
	2015	12,000	9,000	9,000	9,000
	2016	25,000	22,000	22,000	22,000
	2017	49,000	45,000	45,000	45,000
	2018	107,000	88,000	87,000	86,000
	2019	261,000	331,000	328,000	325,000
	2020	367,000	345,000	328,000	315,000
	2021	(18,000)	(122,000)	(125,000)	(99,000)
Non Private Passenger Total		813,000	729,000	705,000	714,000
Grand Total		2,045,000	1,905,000	1,844,000	1,905,000

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	202102	202103	202104	202105
Private Passenger	prior	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	-	-	-
	2015	2,000	1,000	1,000	1,000
	2016	2,000	2,000	2,000	2,000
	2017	3,000	2,000	2,000	2,000
	2018	4,000	3,000	3,000	3,000
	2019	13,000	8,000	8,000	8,000
	2020	35,000	29,000	28,000	27,000
	2021	(6,000)	(2,000)	-	2,000
Private Passenger Total		56,000	45,000	46,000	47,000
Non Private Passenger	prior	-	-	-	-
	2012	-	-	-	-
	2013	-	-	-	-
	2014	3,000	2,000	2,000	2,000
	2015	6,000	6,000	6,000	6,000
	2016	15,000	12,000	12,000	12,000
	2017	28,000	26,000	26,000	26,000
	2018	109,000	56,000	55,000	54,000
	2019	171,000	152,000	150,000	148,000
	2020	195,000	191,000	183,000	176,000
	2021	40,000	55,000	64,000	82,000
Non Private Passenger Total		567,000	500,000	498,000	506,000
Grand Total		623,000	545,000	544,000	553,000

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	202102	202103	202104	202105
Private Passenger	prior	785,000	667,000	644,000	622,000
	2012	590,000	111,000	108,000	105,000
	2013	165,000	126,000	123,000	120,000
	2014	138,000	173,000	169,000	166,000
	2015	354,000	412,000	402,000	395,000
	2016	597,000	(40,000)	(31,000)	(15,000)
	2017	2,011,000	1,849,000	1,807,000	1,773,000
	2018	1,480,000	2,748,000	2,679,000	2,600,000
	2019	8,062,000	8,266,000	7,984,000	7,802,000
	2020	19,410,000	19,522,000	18,776,000	18,106,000
	2021	6,522,000	8,845,000	11,124,000	14,067,000
Private Passenger Total		40,114,000	42,679,000	43,785,000	45,741,000
Non Private Passenger	prior	447,000	328,000	325,000	306,000
	2012	7,000	36,000	36,000	35,000
	2013	(41,000)	(128,000)	(127,000)	(121,000)
	2014	621,000	750,000	743,000	719,000
	2015	1,282,000	1,109,000	1,098,000	1,043,000
	2016	544,000	1,737,000	1,719,000	1,648,000
	2017	3,622,000	3,155,000	3,048,000	2,928,000
	2018	7,784,000	8,765,000	8,407,000	8,062,000
	2019	22,794,000	23,790,000	22,770,000	21,930,000
	2020	43,495,000	44,967,000	43,040,000	41,467,000
	2021	16,990,000	23,289,000	27,534,000	33,649,000
Non Private Passenger Total		97,545,000	107,798,000	108,593,000	111,666,000
Grand Total		137,659,000	150,477,000	152,378,000	157,407,000

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)

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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	202102	202103	202104	202105
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	194,000	190,000	187,000
	2015	234,000	233,000	230,000	228,000
	2016	367,000	334,000	330,000	327,000
	2017	182,000	159,000	156,000	153,000
	2018	337,000	291,000	286,000	282,000
	2019	461,000	371,000	366,000	362,000
	2020	459,000	341,000	336,000	330,000
	2021	71,000	70,000	43,000	19,000
Private Passenger Total		2,670,000	2,358,000	2,297,000	2,244,000
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	53,000	52,000	51,000
	2015	70,000	70,000	69,000	68,000
	2016	122,000	111,000	109,000	108,000
	2017	64,000	55,000	54,000	53,000
	2018	126,000	109,000	108,000	107,000
	2019	178,000	142,000	139,000	137,000
	2020	158,000	116,000	114,000	112,000
	2021	27,000	26,000	15,472	8,472
Non Private Passenger Total		899,000	783,000	760,472	744,472
Grand Total		3,569,000	3,141,000	3,057,472	2,988,472

EXHIBIT C-1

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

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Jurisdiction Desc	New Brunswick
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	202102	202103	202104	202105
Private Passenger	prior	58,000	27,000	28,000	29,000
	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	173,000	171,000	165,000	160,000
	2016	152,000	217,000	212,000	206,000
	2017	176,000	163,000	158,000	152,000
	2018	251,000	251,000	232,000	225,000
	2019	276,000	260,000	237,000	229,000
	2020	327,000	362,000	353,000	344,000
	2021	28,000	35,000	45,507	58,507
Private Passenger Total		1,719,000	1,764,000	1,700,507	1,665,507
Non Private Passenger	prior	47,000	21,000	20,000	19,000
	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	107,000	106,000	103,000	101,000
	2016	92,000	130,000	128,000	125,000
	2017	112,000	104,000	102,000	100,000
	2018	182,000	182,000	168,000	165,000
	2019	220,000	207,000	190,000	186,000
	2020	275,000	305,000	301,000	296,000
	2021	25,000	35,000	41,251	55,251
Non Private Passenger Total		1,254,000	1,284,000	1,244,251	1,234,251
Grand Total		2,973,000	3,048,000	2,944,758	2,899,758

EXHIBIT C-1

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

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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	202102	202103	202104	202105
Private Passenger	prior	129,000	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	50,000	47,000	46,000	45,000
	2015	61,000	61,000	59,000	58,000
	2016	99,000	92,000	90,000	88,000
	2017	76,000	77,000	75,000	72,000
	2018	140,000	155,000	152,000	150,000
	2019	210,000	272,000	267,000	263,000
	2020	339,000	340,000	334,000	328,000
	2021	32,000	45,000	52,038	64,038
Private Passenger Total		1,212,000	1,293,000	1,277,038	1,267,038
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	64,000	62,000	61,000	59,000
	2015	83,000	83,000	80,000	79,000
	2016	138,000	127,000	125,000	123,000
	2017	102,000	103,000	100,000	98,000
	2018	171,000	191,000	187,000	184,000
	2019	201,000	259,000	255,000	250,000
	2020	399,000	401,000	395,000	389,000
	2021	45,000	64,000	68,018	86,018
Non Private Passenger Total		1,363,000	1,450,000	1,428,018	1,421,018
Grand Total		2,575,000	2,743,000	2,705,056	2,688,056

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	202102	202103	202104	202105
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	34,000	25,000	25,000	25,000
	2016	63,000	63,000	63,000	63,000
	2017	50,000	39,000	38,000	37,000
	2018	40,000	33,000	32,000	30,000
	2019	38,000	13,000	12,000	10,000
	2020	58,000	45,000	44,000	43,000
	2021	3,000	1,000	2,575	4,575
Private Passenger Total		372,000	305,000	300,575	296,575
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	22,000	18,000	18,000	18,000
	2016	43,000	43,000	43,000	43,000
	2017	32,000	27,000	25,000	25,000
	2018	30,000	24,000	23,000	22,000
	2019	33,000	10,000	9,000	8,000
	2020	57,000	44,000	43,000	42,000
	2021	3,000	1,000	2,405	3,405
Non Private Passenger Total		272,000	219,000	215,405	213,405
Grand Total		644,000	524,000	515,980	509,980

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	202102	202103	202104	202105
Private Passenger	prior	2,512,000	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	356,000	355,000	344,000	336,000
	2016	406,000	430,000	417,000	405,000
	2017	524,000	536,000	521,000	505,000
	2018	691,000	737,000	718,000	699,000
	2019	1,365,000	1,422,000	1,384,000	1,349,000
	2020	2,083,000	2,335,000	2,274,000	2,216,000
	2021	166,000	305,000	395,443	502,443
Private Passenger Total		9,233,000	9,757,000	9,581,443	9,435,443
Non Private Passenger	prior	996,000	995,000	973,000	952,000
	2012	281,000	280,000	274,000	270,000
	2013	625,000	625,000	613,000	600,000
	2014	769,000	767,000	753,000	737,000
	2015	793,000	792,000	778,000	762,000
	2016	903,000	956,000	937,000	919,000
	2017	1,166,000	1,195,000	1,172,000	1,151,000
	2018	2,169,000	2,311,000	2,268,000	2,227,000
	2019	4,223,000	4,396,000	4,317,000	4,242,000
	2020	5,039,000	5,620,000	5,523,000	5,428,000
	2021	454,000	821,000	1,050,261	1,331,261
Non Private Passenger Total		17,418,000	18,758,000	18,658,261	18,619,261
Grand Total		26,651,000	28,515,000	28,239,704	28,054,704

EXHIBIT C-1

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

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Jurisdiction Desc	Alberta
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	202102	202103	202104	202105
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	69,000	68,000	67,000
	2016	30,000	32,000	31,000	29,000
	2017	48,000	48,000	47,000	46,000
	2018	36,000	59,000	58,000	57,000
	2019	132,000	151,000	150,000	149,000
	2020	60,000	60,000	58,000	57,000
	2021	1,000	(3,000)	(18,119)	(33,119)
Private Passenger Total		712,000	752,000	723,881	695,881
Non Private Passenger	prior	674,000	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	320,000	317,000	314,000
	2016	162,000	172,000	170,000	167,000
	2017	305,000	305,000	301,000	298,000
	2018	285,000	463,000	461,000	458,000
	2019	1,358,000	1,556,000	1,549,000	1,543,000
	2020	722,000	713,000	706,000	699,000
	2021	22,000	(50,000)	(269,646)	(485,646)
Non Private Passenger Total		4,363,000	4,667,000	4,413,354	4,162,354
Grand Total		5,075,000	5,419,000	5,137,235	4,858,235

EXHIBIT C-1

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

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Jurisdiction Desc	Yukon
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	202102	202103	202104	202105
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	2,000	4,000	4,000	4,000
	2019	(3,000)	(3,000)	(3,000)	(3,000)
	2020	3,000	1,000	1,000	1,000
	2021	(1,000)	(1,000)	60	(940)
Private Passenger Total		22,000	22,000	23,060	22,060
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	11,000	17,000	17,000	17,000
	2019	(9,000)	(9,000)	(9,000)	(9,000)
	2020	16,000	7,000	7,000	7,000
	2021		(4,000)	(3,121)	(5,121)
Non Private Passenger Total		41,000	34,000	34,879	32,879
Grand Total		63,000	56,000	57,939	54,939

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	202102	202103	202104	202105
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	7,000	4,000	1,000	1,000
	2018	20,000	20,000	20,000	20,000
	2019	13,000	8,000	8,000	8,000
	2020	23,000	20,000	20,000	20,000
	2021	(6,000)	(12,000)	(15,835)	(19,835)
Private Passenger Total		150,000	133,000	126,165	122,165
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	4,000	2,000	1,000	1,000
	2018	9,000	9,000	9,000	9,000
	2019	8,000	5,000	5,000	5,000
	2020	14,000	12,000	12,000	12,000
	2021	(4,000)	(7,000)	(10,392)	(9,392)
Non Private Passenger Total		62,000	52,000	47,608	48,608
Grand Total		212,000	185,000	173,773	170,773

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	202102	202103	202104	202105
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	(1,000)	(2,000)	(3,330)	(2,330)
Private Passenger Total		23,000	22,000	20,670	21,670
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	(3,000)	(5,000)	(6,638)	(8,638)
Non Private Passenger Total		37,000	35,000	33,362	31,362
Grand Total		60,000	57,000	54,032	53,032

EXHIBIT C-1

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

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Jurisdiction Desc	(All)	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	202102	202103	202104	202105
Private Passenger	prior	3,062,000	3,025,000	2,947,000	2,872,000
	2012	601,000	601,000	587,000	571,000
	2013	744,000	744,000	724,000	706,000
	2014	885,000	882,000	858,000	838,000
	2015	959,000	946,000	923,000	906,000
	2016	1,139,000	1,190,000	1,165,000	1,140,000
	2017	1,066,000	1,029,000	999,000	969,000
	2018	1,518,000	1,551,000	1,503,000	1,468,000
	2019	2,493,000	2,495,000	2,422,000	2,368,000
	2020	3,353,000	3,505,000	3,421,000	3,340,000
	2021	293,000	438,000	501,339	592,339
Private Passenger Total		16,113,000	16,406,000	16,050,339	15,770,339
Non Private Passenger	prior	1,851,000	1,823,000	1,794,000	1,765,000
	2012	563,000	562,000	553,000	545,000
	2013	910,000	910,000	894,000	877,000
	2014	1,252,000	1,248,000	1,229,000	1,207,000
	2015	1,413,000	1,407,000	1,383,000	1,360,000
	2016	1,464,000	1,543,000	1,516,000	1,489,000
	2017	1,794,000	1,800,000	1,764,000	1,735,000
	2018	2,989,000	3,312,000	3,247,000	3,195,000
	2019	6,218,000	6,572,000	6,461,000	6,368,000
	2020	6,686,000	7,224,000	7,107,000	6,991,000
	2021	569,000	881,000	887,610	975,610
Non Private Passenger Total		25,709,000	27,282,000	26,835,610	26,507,610
Grand Total		41,822,000	43,688,000	42,885,949	42,277,949

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	202102	202103	202104	202105
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	176,000	173,000	170,000
	2015	213,000	213,000	210,000	207,000
	2016	301,000	290,000	287,000	284,000
	2017	139,000	117,000	114,000	111,000
	2018	249,000	225,000	221,000	217,000
	2019	343,000	275,000	271,000	267,000
	2020	322,000	270,000	265,000	260,000
	2021	40,000	29,000	(4,000)	(40,000)
Private Passenger Total		2,114,000	1,926,000	1,864,000	1,799,000
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	48,000	47,000	46,000
	2015	64,000	64,000	63,000	62,000
	2016	100,000	96,000	95,000	94,000
	2017	49,000	40,000	39,000	38,000
	2018	93,000	84,000	83,000	82,000
	2019	132,000	106,000	104,000	102,000
	2020	111,000	93,000	91,000	89,000
	2021	15,000	11,000	(1,528)	(12,528)
Non Private Passenger Total		704,000	634,000	611,472	591,472
Grand Total		2,818,000	2,560,000	2,475,472	2,390,472

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	202102	202103	202104	202105
Private Passenger	prior	49,000	17,000	18,000	19,000
	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	157,000	155,000	150,000	145,000
	2016	136,000	188,000	183,000	178,000
	2017	146,000	133,000	128,000	123,000
	2018	188,000	188,000	182,000	176,000
	2019	189,000	174,000	167,000	160,000
	2020	231,000	264,000	256,000	248,000
	2021	10,000	7,000	14,507	18,507
Private Passenger Total		1,359,000	1,379,000	1,344,507	1,306,507
Non Private Passenger	prior	39,000	12,000	11,000	10,000
	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	97,000	96,000	94,000	92,000
	2016	82,000	112,000	110,000	108,000
	2017	93,000	85,000	83,000	81,000
	2018	136,000	136,000	133,000	130,000
	2019	150,000	138,000	134,000	130,000
	2020	194,000	222,000	218,000	214,000
	2021	9,000	8,000	13,251	18,251
Non Private Passenger Total		976,000	985,000	969,251	953,251
Grand Total		2,335,000	2,364,000	2,313,758	2,259,758

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	202102	202103	202104	202105
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	45,000	43,000	42,000	41,000
	2015	55,000	55,000	54,000	53,000
	2016	84,000	77,000	75,000	73,000
	2017	50,000	58,000	56,000	54,000
	2018	99,000	124,000	122,000	120,000
	2019	143,000	188,000	184,000	180,000
	2020	236,000	236,000	231,000	226,000
	2021	8,000	7,000	10,038	11,038
Private Passenger Total		906,000	974,000	957,038	938,038
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	58,000	56,000	55,000	54,000
	2015	75,000	75,000	73,000	72,000
	2016	116,000	106,000	104,000	102,000
	2017	67,000	78,000	76,000	74,000
	2018	121,000	152,000	149,000	146,000
	2019	136,000	180,000	176,000	172,000
	2020	278,000	278,000	272,000	267,000
	2021	11,000	10,000	12,018	15,018
Non Private Passenger Total		1,006,000	1,079,000	1,058,018	1,040,018
Grand Total		1,912,000	2,053,000	2,015,056	1,978,056

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	202102	202103	202104	202105
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	31,000	23,000	23,000	23,000
	2016	54,000	54,000	54,000	54,000
	2017	35,000	27,000	26,000	25,000
	2018	33,000	26,000	25,000	24,000
	2019	22,000	-	(1,000)	(2,000)
	2020	40,000	27,000	26,000	25,000
	2021		(2,000)	(2,425)	(2,425)
Private Passenger Total		293,000	233,000	227,575	223,575
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	20,000	16,000	16,000	16,000
	2016	36,000	36,000	36,000	36,000
	2017	23,000	18,000	17,000	17,000
	2018	25,000	19,000	18,000	17,000
	2019	19,000	(1,000)	(2,000)	(3,000)
	2020	40,000	27,000	26,000	25,000
	2021		(2,000)	(2,595)	(3,595)
Non Private Passenger Total		210,000	160,000	155,405	151,405
Grand Total		503,000	393,000	382,980	374,980

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	202102	202103	202104	202105
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	355,000	367,000	355,000	344,000
	2017	465,000	478,000	464,000	450,000
	2018	584,000	615,000	597,000	580,000
	2019	1,143,000	1,200,000	1,167,000	1,135,000
	2020	1,772,000	1,908,000	1,855,000	1,803,000
	2021	91,000	185,000	234,443	296,443
Private Passenger Total		8,041,000	8,384,000	8,195,443	8,026,443
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	788,000	816,000	799,000	782,000
	2017	1,034,000	1,064,000	1,043,000	1,023,000
	2018	1,839,000	1,938,000	1,900,000	1,863,000
	2019	3,535,000	3,711,000	3,642,000	3,574,000
	2020	4,250,000	4,574,000	4,489,000	4,406,000
	2021	245,000	494,000	615,261	780,261
Non Private Passenger Total		14,840,000	15,746,000	15,574,261	15,451,261
Grand Total		22,881,000	24,130,000	23,769,704	23,477,704

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	202102	202103	202104	202105
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	63,000	62,000	61,000
	2016	25,000	18,000	17,000	16,000
	2017	44,000	44,000	43,000	42,000
	2018	3,000	26,000	25,000	24,000
	2019	86,000	115,000	114,000	113,000
	2020	54,000	53,000	52,000	51,000
	2021	(5,000)	(7,000)	(24,119)	(40,119)
Private Passenger Total		576,000	618,000	588,881	560,881
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	291,000	288,000	285,000
	2016	134,000	97,000	95,000	93,000
	2017	277,000	277,000	274,000	271,000
	2018	23,000	201,000	199,000	197,000
	2019	886,000	1,186,000	1,180,000	1,174,000
	2020	649,000	636,000	630,000	624,000
	2021	(74,000)	(114,000)	(354,646)	(590,646)
Non Private Passenger Total		3,267,000	3,655,000	3,383,354	3,116,354
Grand Total		3,843,000	4,273,000	3,972,235	3,677,235

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	202102	202103	202104	202105
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	1,000	3,000	3,000	3,000
	2019	(3,000)	(3,000)	(3,000)	(3,000)
	2020	1,000	-	-	-
	2021	(1,000)	(1,000)	(940)	(1,940)
Private Passenger Total		15,000	16,000	16,060	15,060
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	6,000	12,000	12,000	12,000
	2019	(12,000)	(12,000)	(12,000)	(12,000)
	2020	8,000	1,000	1,000	1,000
	2021	(2,000)	(6,000)	(6,121)	(8,121)
Non Private Passenger Total		11,000	6,000	5,879	3,879
Grand Total		26,000	22,000	21,939	18,939

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)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202102	202103	202104	202105
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	2,000	(1,000)	(1,000)	(1,000)
	2018	18,000	18,000	18,000	18,000
	2019	6,000	1,000	1,000	1,000
	2020	13,000	13,000	13,000	13,000
	2021	(8,000)	(15,000)	(18,835)	(24,835)
Private Passenger Total		115,000	100,000	96,165	90,165
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	2,000	-	-	-
	2018	8,000	8,000	8,000	8,000
	2019	4,000	1,000	1,000	1,000
	2020	8,000	8,000	8,000	8,000
	2021	(5,000)	(9,000)	(11,392)	(13,392)
Non Private Passenger Total		45,000	36,000	33,608	31,608
Grand Total		160,000	136,000	129,773	121,773

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	202102	202103	202104	202105
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	(1,000)	(2,000)	(3,330)	(2,330)
Private Passenger Total		23,000	22,000	20,670	21,670
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	(3,000)	(5,000)	(6,638)	(8,638)
Non Private Passenger Total		33,000	31,000	29,362	27,362
Grand Total		56,000	53,000	50,032	49,032

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	202102	202103	202104	202105
Private Passenger	prior	2,775,000	2,743,000	2,671,000	2,601,000
	2012	547,000	547,000	534,000	521,000
	2013	677,000	677,000	660,000	643,000
	2014	804,000	802,000	782,000	763,000
	2015	872,000	862,000	842,000	823,000
	2016	975,000	1,014,000	991,000	969,000
	2017	882,000	857,000	831,000	805,000
	2018	1,176,000	1,226,000	1,194,000	1,163,000
	2019	1,930,000	1,951,000	1,901,000	1,852,000
	2020	2,670,000	2,772,000	2,699,000	2,627,000
	2021	134,000	201,000	205,339	214,339
Private Passenger Total		13,442,000	13,652,000	13,310,339	12,981,339
Non Private Passenger	prior	1,676,000	1,649,000	1,623,000	1,597,000
	2012	512,000	512,000	504,000	496,000
	2013	829,000	829,000	814,000	800,000
	2014	1,137,000	1,135,000	1,116,000	1,097,000
	2015	1,285,000	1,280,000	1,258,000	1,237,000
	2016	1,258,000	1,265,000	1,241,000	1,217,000
	2017	1,545,000	1,562,000	1,532,000	1,504,000
	2018	2,256,000	2,555,000	2,507,000	2,460,000
	2019	4,855,000	5,314,000	5,228,000	5,143,000
	2020	5,543,000	5,844,000	5,740,000	5,639,000
	2021	196,000	387,000	257,610	176,610
Non Private Passenger Total		21,092,000	22,332,000	21,820,610	21,366,610
Grand Total		34,534,000	35,984,000	35,130,949	34,347,949

EXHIBIT D

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	202102	202103	202104	202105
Private Passenger	Newfoundland & Labrador	83.7%	76.8%	76.9%	77.2%
	New Brunswick	73.8%	70.7%	70.6%	70.8%
	Nova Scotia	73.7%	72.4%	72.4%	72.7%
	Prince Edward Island	64.3%	64.1%	64.1%	64.2%
	Ontario	76.7%	79.8%	79.7%	80.2%
	Alberta	61.7%	55.3%	55.4%	55.6%
	Yukon	65.3%	59.2%	58.8%	60.4%
	Northwest Territories	60.7%	56.8%	56.7%	57.0%
	Nunavut	33.8%	33.0%	31.5%	32.5%
Non Private Passenger	Newfoundland & Labrador	83.5%	77.8%	77.3%	77.6%
	New Brunswick	72.9%	73.7%	73.3%	73.8%
	Nova Scotia	75.9%	75.8%	75.2%	75.5%
	Prince Edward Island	78.4%	73.1%	72.8%	73.1%
	Ontario	51.0%	56.4%	55.8%	56.1%
	Alberta	74.9%	72.2%	72.1%	72.5%
	Yukon	71.2%	63.8%	63.4%	63.3%
	Northwest Territories	52.9%	47.3%	46.9%	47.2%
	Nunavut	44.9%	44.4%	44.6%	44.8%
Grand Total		67.8%	68.3%	68.1%	68.5%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	202102	202103	202104	202105
Private Passenger	Newfoundland & Labrador	77.2%	71.0%	71.1%	71.4%
	New Brunswick	67.8%	64.9%	65.0%	65.2%
	Nova Scotia	67.7%	66.4%	66.7%	67.0%
	Prince Edward Island	58.9%	58.6%	58.7%	58.8%
	Ontario	70.4%	73.0%	73.1%	73.5%
	Alberta	57.1%	51.3%	51.5%	51.7%
	Yukon	60.3%	55.1%	55.0%	55.5%
	Northwest Territories	56.3%	52.9%	52.9%	53.1%
	Nunavut	32.1%	31.4%	30.0%	30.8%
Non Private Passenger	Newfoundland & Labrador	76.8%	71.5%	71.7%	72.0%
	New Brunswick	67.5%	68.3%	68.7%	69.1%
	Nova Scotia	70.1%	69.8%	70.0%	70.3%
	Prince Edward Island	72.1%	67.3%	67.6%	67.9%
	Ontario	46.5%	51.3%	51.3%	51.6%
	Alberta	69.1%	66.8%	67.0%	67.4%
	Yukon	65.7%	58.7%	58.8%	59.0%
	Northwest Territories	49.1%	44.1%	44.0%	44.1%
	Nunavut	41.6%	40.8%	41.2%	41.3%
Grand Total		62.3%	62.7%	63.0%	63.3%

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				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	9.3%	9.8%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	12.5%	10.0%	6.3%	11.2%	12.5%	10.0%	12.5%	12.4%	
2019	12.4%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%	
2020	12.4%	10.0%	9.5%	12.2%	12.4%	10.0%	12.5%	12.5%	
2021	11.9%	10.0%	6.4%	12.2%	12.2%	10.0%	6.8%	12.5%	
prem liab	11.4%	10.0%	5.2%	8.1%	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 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	25	3	(3)	18	18	72.0%	43
	2012	349	(24)	24	(311)	(311)	(89.1%)	38
	2013	33	1	(2)	(2)	(3)	(9.1%)	30
	2014	125	(5)	5	(27)	(27)	(21.6%)	98
	2015	356	(16)	(4)	(99)	(119)	(33.4%)	237
	2016	634	(30)	8	(121)	(143)	(22.6%)	491
	2017	344	(16)	17	(116)	(115)	(33.4%)	229
	2018	1,342	(69)	103	(441)	(407)	(30.3%)	935
	2019	2,830	(152)	36	(1,174)	(1,290)	(45.6%)	1,540
	2020	4,951	(328)	24	(1,523)	(1,827)	(36.9%)	3,124
	2021	1,695	481	345	(437)	389	22.9%	2,084
Private Passenger Total		12,684	(155)	553	(4,233)	(3,835)	(30.2%)	8,849
Non Private Passenger								
	prior	58	(1)	1	(1)	(1)	(1.7%)	57
	2012	-	-	-	-	-	-	-
	2013	(160)	2	(2)	92	92	(57.5%)	(68)
	2014	14	-	-	-	-	-	14
	2015	72	(1)	(145)	(15)	(161)	(223.6%)	(89)
	2016	86	-	2	(47)	(45)	(52.3%)	41
	2017	211	(5)	5	(107)	(107)	(50.7%)	104
	2018	233	(6)	(30)	(36)	(72)	(30.9%)	161
	2019	524	(12)	(43)	26	(29)	(5.5%)	495
	2020	1,869	(67)	61	(334)	(340)	(18.2%)	1,529
	2021	669	(41)	356	(126)	189	28.3%	858
Non Private Passenger Total		3,576	(131)	205	(548)	(474)	(13.3%)	3,102
Grand Total		16,260	(286)	758	(4,781)	(4,309)	(26.5%)	11,951

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 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	57	(1)	1	(1)	(1)	(1.8%)	56
	2012	94	(3)	3	(15)	(15)	(16.0%)	79
	2013	47	(1)	1	(15)	(15)	(31.9%)	32
	2014	178	(4)	4	(30)	(30)	(16.9%)	148
	2015	372	(10)	9	40	39	10.5%	411
	2016	481	(11)	12	(44)	(43)	(8.9%)	438
	2017	804	(7)	(6)	(87)	(100)	(12.4%)	704
	2018	1,689	(140)	(9)	(45)	(194)	(11.5%)	1,495
	2019	3,470	(87)	(26)	(528)	(641)	(18.5%)	2,829
	2020	4,558	(50)	64	(510)	(496)	(10.9%)	4,062
	2021	874	331	47	(124)	254	29.1%	1,128
Private Passenger Total		12,624	17	100	(1,359)	(1,242)	(9.8%)	11,382
Non Private Passenger	prior	156	(6)	7	(71)	(70)	(44.9%)	86
	2012	46	-	-	-	-	-	46
	2013	99	(1)	(11)	(1)	(13)	(13.1%)	86
	2014	2	-	-	-	-	-	2
	2015	365	(13)	31	(16)	2	0.5%	367
	2016	(830)	34	(34)	1,023	1,023	(123.3%)	193
	2017	266	(10)	(7)	(10)	(27)	(10.2%)	239
	2018	654	(17)	(91)	(2)	(110)	(16.8%)	544
	2019	1,043	(32)	32	194	194	18.6%	1,237
	2020	1,369	(44)	33	1,131	1,120	81.8%	2,489
	2021	1,080	278	196	45	519	48.1%	1,599
Non Private Passenger Total		4,250	189	156	2,293	2,638	62.1%	6,888
Grand Total		16,874	206	256	934	1,396	8.3%	18,270

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	76	-	-	(11)	(11)	(14.5%)	65
	2012	(2)	-	-	-	-	-	(2)
	2013	4	-	-	-	-	-	4
	2014	14	-	13	(25)	(12)	(85.7%)	2
	2015	58	(1)	1	(62)	(62)	(106.9%)	(4)
	2016	44	-	(2)	-	(2)	(4.5%)	42
	2017	167	(2)	11	43	52	31.1%	219
	2018	285	(3)	40	370	407	142.8%	692
	2019	936	(24)	28	954	958	102.4%	1,894
	2020	3,507	(168)	195	268	295	8.4%	3,802
	2021	867	361	224	(67)	518	59.7%	1,385
Private Passenger Total		5,956	163	510	1,470	2,143	36.0%	8,099
Non Private Passenger	prior	1	-	-	-	-	-	1
	2012	(3)	-	-	-	-	-	(3)
	2013	191	(4)	7	(58)	(55)	(28.8%)	136
	2014	(71)	4	(4)	107	107	(150.7%)	36
	2015	(29)	1	(1)	21	21	(72.4%)	(8)
	2016	152	(2)	2	(78)	(78)	(51.3%)	74
	2017	155	(2)	70	80	148	95.5%	303
	2018	784	(15)	(16)	200	169	21.6%	953
	2019	2,058	(58)	(259)	96	(221)	(10.7%)	1,837
	2020	4,435	(223)	79	(170)	(314)	(7.1%)	4,121
	2021	1,863	404	357	(4)	757	40.6%	2,620
Non Private Passenger Total		9,536	105	235	194	534	5.6%	10,070
Grand Total		15,492	268	745	1,664	2,677	17.3%	18,169

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 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	(6)	-	-	-	-	-	(6)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	68	(1)	1	13	13	19.1%	81
	2016	79	-	-	(41)	(41)	(51.9%)	38
	2017	474	(5)	35	(10)	20	4.2%	494
	2018	118	(1)	4	(5)	(2)	(1.7%)	116
	2019	509	(21)	47	(246)	(220)	(43.2%)	289
	2020	688	(37)	54	(23)	(6)	(0.9%)	682
	2021	77	47	31	(2)	76	98.7%	153
Private Passenger Total		2,005	(18)	172	(314)	(160)	(8.0%)	1,845
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2012	31	-	-	(1)	(1)	(3.2%)	30
	2013	-	-	-	-	-	-	-
	2014	11	-	-	-	-	-	11
	2015	1	-	(13)	-	(13)	(1,300.0%)	(12)
	2016	169	(1)	1	3	3	1.8%	172
	2017	215	(2)	2	(143)	(143)	(66.5%)	72
	2018	278	(10)	8	(111)	(113)	(40.6%)	165
	2019	883	(32)	21	(252)	(263)	(29.8%)	620
	2020	1,153	(43)	(10)	(240)	(293)	(25.4%)	860
	2021	177	82	40	(42)	80	45.2%	257
Non Private Passenger Total		2,917	(6)	49	(786)	(743)	(25.5%)	2,174
Grand Total		4,922	(24)	221	(1,100)	(903)	(18.3%)	4,019

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 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	4,773	(103)	102	(148)	(149)	(3.1%)	4,624
	2012	240	(12)	12	(176)	(176)	(73.3%)	64
	2013	188	(6)	(38)	(1)	(45)	(23.9%)	143
	2014	289	(6)	5	(3)	(4)	(1.4%)	285
	2015	(54)	2	-	170	172	(318.5%)	118
	2016	219	(6)	(858)	121	(743)	(339.3%)	(524)
	2017	423	(5)	5	130	130	30.7%	553
	2018	(370)	10	(634)	1,711	1,087	(293.8%)	717
	2019	2,720	(97)	(194)	1,775	1,484	54.6%	4,204
	2020	7,390	(261)	162	3,158	3,059	41.4%	10,449
	2021	3,414	1,708	(399)	328	1,637	47.9%	5,051
Private Passenger Total		19,232	1,224	(1,837)	7,065	6,452	33.5%	25,684
Non Private Passenger								
	prior	176	(3)	(22)	(35)	(60)	(34.1%)	116
	2012	5	-	-	32	32	640.0%	37
	2013	282	(5)	(45)	(2)	(52)	(18.4%)	230
	2014	523	(18)	237	(73)	146	27.9%	669
	2015	226	5	(2)	517	520	230.1%	746
	2016	439	(8)	15	389	396	90.2%	835
	2017	497	(6)	(26)	193	161	32.4%	658
	2018	3,078	(96)	29	131	64	2.1%	3,142
	2019	8,507	(282)	(543)	880	55	0.6%	8,562
	2020	19,557	(522)	(878)	4,076	2,676	13.7%	22,233
	2021	6,481	2,380	(1,200)	1,573	2,753	42.5%	9,234
Non Private Passenger Total		39,771	1,445	(2,435)	7,681	6,691	16.8%	46,462
Grand Total		59,003	2,669	(4,272)	14,746	13,143	22.3%	72,146

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 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	101	(3)	(8)	-	(11)	(10.9%)	90
	2012	44	(2)	2	(19)	(19)	(43.2%)	25
	2013	54	(2)	2	-	-	-	54
	2014	101	(4)	4	93	93	92.1%	194
	2015	88	(4)	4	-	-	-	88
	2016	(117)	4	(4)	359	359	(306.8%)	242
	2017	372	(12)	12	(188)	(188)	(50.5%)	184
	2018	(55)	8	(4)	584	588	(1,069.1%)	533
	2019	689	(19)	48	(99)	(70)	(10.2%)	619
	2020	2,023	(82)	(17)	(517)	(616)	(30.4%)	1,407
	2021	493	103	(57)	(115)	(69)	(14.0%)	424
Private Passenger Total		3,793	(13)	(18)	98	67	1.8%	3,860
Non Private Passenger								
	prior	365	(16)	4	(1)	(13)	(3.6%)	352
	2012	72	(1)	1	-	-	-	72
	2013	250	(6)	6	(68)	(68)	(27.2%)	182
	2014	381	(16)	16	(135)	(135)	(35.4%)	246
	2015	1,719	(74)	(136)	(390)	(600)	(34.9%)	1,119
	2016	1,697	(72)	(109)	160	(21)	(1.2%)	1,676
	2017	3,726	(37)	97	(678)	(618)	(16.6%)	3,108
	2018	6,665	(228)	(147)	1,499	1,124	16.9%	7,789
	2019	16,195	(656)	382	1,619	1,345	8.3%	17,540
	2020	23,157	(1,384)	(226)	1,167	(443)	(1.9%)	22,714
	2021	9,197	2,015	2,234	(699)	3,550	38.6%	12,747
Non Private Passenger Total		63,424	(475)	2,122	2,474	4,121	6.5%	67,545
Grand Total		67,217	(488)	2,104	2,572	4,188	6.2%	71,405

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	2	-	-	(1)	(1)	(50.0%)	1
	2013	4	-	-	(1)	(1)	(25.0%)	3
	2014	6	-	-	(2)	(2)	(33.3%)	4
	2015	11	-	-	(4)	(4)	(36.4%)	7
	2016	13	-	-	(5)	(5)	(38.5%)	8
	2017	104	(1)	1	(8)	(8)	(7.7%)	96
	2018	27	-	-	(4)	(4)	(14.8%)	23
	2019	81	(2)	2	(6)	(6)	(7.4%)	75
	2020	76	(2)	12	6	16	21.1%	92
	2021	27	13	(6)	(5)	2	7.4%	29
Private Passenger Total		356	8	9	(30)	(13)	(3.7%)	343
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	7	-	-	(4)	(4)	(57.1%)	3
	2015	12	-	-	(3)	(3)	(25.0%)	9
	2016	23	-	-	(3)	(3)	(13.0%)	20
	2017	48	-	-	(6)	(6)	(12.5%)	42
	2018	58	-	-	96	96	165.5%	154
	2019	143	(2)	4	(3)	(1)	(0.7%)	142
	2020	581	(28)	18	(107)	(117)	(20.1%)	464
	2021	111	36	27	(28)	35	31.5%	146
Non Private Passenger Total		986	6	49	(58)	(3)	(0.3%)	983
Grand Total		1,342	14	58	(88)	(16)	(1.2%)	1,326

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	6	-	-	(6)	(6)	(100.0%)	-
	2013	7	-	-	-	-	-	7
	2014	9	-	-	13	13	144.4%	22
	2015	19	-	-	(9)	(9)	(47.4%)	10
	2016	32	-	-	(12)	(12)	(37.5%)	20
	2017	317	(3)	3	(25)	(25)	(7.9%)	292
	2018	87	(1)	1	21	21	24.1%	108
	2019	329	(4)	14	(39)	(29)	(8.8%)	300
	2020	436	(17)	1	(18)	(34)	(7.8%)	402
	2021	176	(36)	86	(22)	28	15.9%	204
Private Passenger Total		1,415	(61)	105	(97)	(53)	(3.7%)	1,362
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	53	-	-	(3)	(3)	(5.7%)	50
	2014	7	-	-	3	3	42.9%	10
	2015	13	-	-	(3)	(3)	(23.1%)	10
	2016	44	-	-	(4)	(4)	(9.1%)	40
	2017	54	-	-	(4)	(4)	(7.4%)	50
	2018	120	(1)	1	(22)	(22)	(18.3%)	98
	2019	336	(3)	133	(67)	63	18.8%	399
	2020	419	(21)	13	(13)	(21)	(5.0%)	398
	2021	(6)	(1)	(85)	(23)	(109)	1,816.7%	(115)
Non Private Passenger Total		1,043	(26)	62	(136)	(100)	(9.6%)	943
Grand Total		2,458	(87)	167	(233)	(153)	(6.2%)	2,305

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 Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	-	-	-	-	-	-	-
	2012	18	(1)	1	-	-	-	18
	2013	1	-	-	-	-	-	1
	2014	1	-	-	(1)	(1)	(100.0%)	-
	2015	2	-	-	(1)	(1)	(50.0%)	1
	2016	2	-	-	-	-	-	2
	2017	3	-	-	(1)	(1)	(33.3%)	2
	2018	5	-	-	(2)	(2)	(40.0%)	3
	2019	15	-	-	(6)	(6)	(40.0%)	9
	2020	39	(1)	1	(7)	(7)	(17.9%)	32
	2021	(6)	-	5	(1)	4	(66.7%)	(2)
Private Passenger Total		80	(2)	7	(19)	(14)	(17.5%)	66
Non Private Passenger	prior	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	3	-	-	(1)	(1)	(33.3%)	2
	2015	15	-	-	-	-	-	15
	2016	17	-	-	(4)	(4)	(23.5%)	13
	2017	31	-	-	(2)	(2)	(6.5%)	29
	2018	122	(1)	1	(59)	(59)	(48.4%)	63
	2019	196	(2)	2	(21)	(21)	(10.7%)	175
	2020	219	(4)	3	(3)	(4)	(1.8%)	215
	2021	45	10	8	-	18	40.0%	63
Non Private Passenger Total		648	3	14	(90)	(73)	(11.3%)	575
Grand Total		728	1	21	(109)	(87)	(12.0%)	641

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 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	5,028	(104)	92	(142)	(154)	(3.1%)	4,874
	2012	751	(42)	42	(528)	(528)	(70.3%)	223
	2013	336	(8)	(37)	(19)	(64)	(19.0%)	272
	2014	723	(19)	31	18	30	4.1%	753
	2015	920	(30)	11	48	29	3.2%	949
	2016	1,387	(43)	(844)	257	(630)	(45.4%)	757
	2017	3,008	(51)	78	(262)	(235)	(7.8%)	2,773
	2018	3,128	(196)	(499)	2,189	1,494	47.8%	4,622
	2019	11,579	(406)	(45)	631	180	1.6%	11,759
	2020	23,668	(946)	496	834	384	1.6%	24,052
	2021	7,617	3,008	276	(445)	2,839	37.3%	10,456
Private Passenger Total		58,145	1,163	(399)	2,581	3,345	5.8%	61,490
Non Private Passenger								
	prior	760	(26)	(10)	(108)	(144)	(18.9%)	616
	2012	152	(1)	1	31	31	20.4%	183
	2013	715	(14)	(45)	(40)	(99)	(13.8%)	616
	2014	877	(30)	249	(103)	116	13.2%	993
	2015	2,394	(82)	(266)	111	(237)	(9.9%)	2,157
	2016	1,797	(49)	(123)	1,439	1,267	70.5%	3,064
	2017	5,203	(62)	141	(677)	(598)	(11.5%)	4,605
	2018	11,992	(374)	(245)	1,696	1,077	9.0%	13,069
	2019	29,885	(1,079)	(271)	2,472	1,122	3.8%	31,007
	2020	52,759	(2,336)	(907)	5,507	2,264	4.3%	55,023
	2021	19,617	5,163	1,933	696	7,792	39.7%	27,409
Non Private Passenger Total		126,151	1,110	457	11,024	12,591	10.0%	138,742
Grand Total		184,296	2,273	58	13,605	15,936	8.6%	200,232

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	(25)	4	(4)	19	19	(76.0%)	(6)
	2012	281	(22)	22	(282)	(282)	(100.4%)	(1)
	2013	(36)	3	(4)	-	(1)	2.8%	(37)
	2014	25	(2)	2	(23)	(23)	(92.0%)	2
	2015	91	(7)	12	(87)	(82)	(90.1%)	9
	2016	231	(18)	3	(106)	(121)	(52.4%)	110
	2017	157	(13)	14	(105)	(104)	(66.2%)	53
	2018	806	(64)	98	(396)	(362)	(44.9%)	444
	2019	1,943	(134)	27	(1,061)	(1,168)	(60.1%)	775
	2020	3,894	(312)	29	(1,386)	(1,669)	(42.9%)	2,225
	2021	1,468	378	336	(397)	317	21.6%	1,785
Private Passenger Total		8,835	(187)	535	(3,824)	(3,476)	(39.3%)	5,359
Non Private Passenger	prior	9	-	-	-	-	-	9
	2012	-	-	-	-	-	-	-
	2013	(160)	2	(2)	83	83	(51.9%)	(77)
	2014	13	-	-	-	-	-	13
	2015	13	-	(146)	(13)	(159)	(1,223.1%)	(146)
	2016	15	-	11	(42)	(31)	(206.7%)	(16)
	2017	58	(2)	2	(96)	(96)	(165.5%)	(38)
	2018	43	(2)	(29)	(31)	(62)	(144.2%)	(19)
	2019	233	(9)	(41)	26	(24)	(10.3%)	209
	2020	1,507	(60)	63	(306)	(303)	(20.1%)	1,204
	2021	573	(79)	353	(116)	158	27.6%	731
Non Private Passenger Total		2,304	(150)	211	(495)	(434)	(18.8%)	1,870
Grand Total		11,139	(337)	746	(4,319)	(3,910)	(35.1%)	7,229

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 Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	12	-	-	-	-	-	12
	2012	67	(2)	2	(14)	(14)	(20.9%)	53
	2013	40	(1)	1	(13)	(13)	(32.5%)	27
	2014	110	(3)	3	(26)	(26)	(23.6%)	84
	2015	206	(5)	5	38	38	18.4%	244
	2016	314	(7)	9	(38)	(36)	(11.5%)	278
	2017	549	(5)	(8)	(76)	(89)	(16.2%)	460
	2018	1,265	(128)	(21)	(39)	(188)	(14.9%)	1,077
	2019	2,946	(71)	(41)	(468)	(580)	(19.7%)	2,366
	2020	3,884	(39)	62	(481)	(458)	(11.8%)	3,426
	2021	733	277	58	(117)	218	29.7%	951
Private Passenger Total		10,126	16	70	(1,234)	(1,148)	(11.3%)	8,978
Non Private Passenger	prior	128	(6)	6	(64)	(64)	(50.0%)	64
	2012	2	-	-	-	-	-	2
	2013	(4)	-	(12)	-	(12)	300.0%	(16)
	2014	2	-	-	-	-	-	2
	2015	324	(13)	33	(15)	5	1.5%	329
	2016	(850)	34	(34)	932	932	(109.6%)	82
	2017	221	(9)	(2)	(8)	(19)	(8.6%)	202
	2018	405	(16)	(92)	-	(108)	(26.7%)	297
	2019	558	(22)	23	187	188	33.7%	746
	2020	863	(35)	44	976	985	114.1%	1,848
	2021	941	230	187	27	444	47.2%	1,385
Non Private Passenger Total		2,590	163	153	2,035	2,351	90.8%	4,941
Grand Total		12,716	179	223	801	1,203	9.5%	13,919

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	39	-	-	(11)	(11)	(28.2%)	28
	2012	(2)	-	-	-	-	-	(2)
	2013	(3)	-	-	-	-	-	(3)
	2014	-	-	13	(23)	(10)	100.0%	(10)
	2015	37	-	-	(56)	(56)	(151.4%)	(19)
	2016	22	-	(2)	-	(2)	(9.1%)	20
	2017	62	(1)	23	39	61	98.4%	123
	2018	103	(1)	38	325	362	351.5%	465
	2019	374	(19)	49	848	878	234.8%	1,252
	2020	2,829	(141)	183	209	251	8.9%	3,080
	2021	705	293	212	(70)	435	61.7%	1,140
Private Passenger Total		4,166	131	516	1,261	1,908	45.8%	6,074
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2012	(3)	-	-	-	-	-	(3)
	2013	47	(2)	5	(49)	(46)	(97.9%)	1
	2014	(98)	4	(4)	98	98	(100.0%)	-
	2015	(37)	1	(1)	19	19	(51.4%)	(18)
	2016	25	(1)	3	(69)	(67)	(268.0%)	(42)
	2017	(36)	-	68	73	141	(391.7%)	105
	2018	439	(4)	(26)	182	152	34.6%	591
	2019	1,596	(45)	(266)	87	(224)	(14.0%)	1,372
	2020	3,586	(197)	97	(202)	(302)	(8.4%)	3,284
	2021	1,595	337	310	(28)	619	38.8%	2,214
Non Private Passenger Total		7,112	93	186	111	390	5.5%	7,502
Grand Total		11,278	224	702	1,372	2,298	20.4%	13,576

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	(11)	-	-	14	14	(127.3%)	3
	2016	48	-	-	(37)	(37)	(77.1%)	11
	2017	332	(3)	60	(8)	49	14.8%	381
	2018	96	(1)	4	(5)	(2)	(2.1%)	94
	2019	409	(20)	46	(218)	(192)	(46.9%)	217
	2020	580	(35)	54	(22)	(3)	(0.5%)	577
	2021	59	40	31	(2)	69	116.9%	128
Private Passenger Total		1,505	(19)	195	(278)	(102)	(6.8%)	1,403
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	-	-	(13)	-	(13)	100.0%	(13)
	2016	47	-	-	4	4	8.5%	51
	2017	194	(2)	2	(131)	(131)	(67.5%)	63
	2018	250	(10)	8	(101)	(103)	(41.2%)	147
	2019	780	(31)	21	(225)	(235)	(30.1%)	545
	2020	953	(38)	(1)	(223)	(262)	(27.5%)	691
	2021	146	68	44	(40)	72	49.3%	218
Non Private Passenger Total		2,368	(13)	61	(716)	(668)	(28.2%)	1,700
Grand Total		3,873	(32)	256	(994)	(770)	(19.9%)	3,103

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	709	(37)	38	(127)	(126)	(17.8%)	583
	2012	214	(11)	11	(160)	(160)	(74.8%)	54
	2013	106	(5)	(19)	-	(24)	(22.6%)	82
	2014	22	(1)	1	-	-	-	22
	2015	(64)	3	(1)	155	157	(245.3%)	93
	2016	120	(6)	(858)	112	(752)	(626.7%)	(632)
	2017	275	(3)	3	120	120	43.6%	395
	2018	(650)	16	(625)	1,526	917	(141.1%)	267
	2019	1,633	(82)	(154)	1,584	1,348	82.5%	2,981
	2020	5,983	(233)	199	2,634	2,600	43.5%	8,583
	2021	2,949	1,486	(362)	220	1,344	45.6%	4,293
Private Passenger Total		11,297	1,127	(1,767)	6,064	5,424	48.0%	16,721
Non Private Passenger	prior	25	-	(25)	(30)	(55)	(220.0%)	(30)
	2012	(1)	-	-	29	29	(2,900.0%)	28
	2013	30	(1)	(49)	-	(50)	(166.7%)	(20)
	2014	388	(16)	235	(65)	154	39.7%	542
	2015	(355)	14	(10)	471	475	(133.8%)	120
	2016	(36)	1	7	359	367	(1,019.4%)	331
	2017	32	(1)	12	179	190	593.8%	222
	2018	1,921	(77)	18	152	93	4.8%	2,014
	2019	6,352	(254)	(551)	802	(3)	-	6,349
	2020	16,500	(479)	(836)	3,376	2,061	12.5%	18,561
	2021	5,624	2,031	(1,210)	1,297	2,118	37.7%	7,742
Non Private Passenger Total		30,480	1,218	(2,409)	6,570	5,379	17.6%	35,859
Grand Total		41,777	2,345	(4,176)	12,634	10,803	25.9%	52,580

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)	1	-	-	-	54
	2012	22	(1)	1	(17)	(17)	(77.3%)	5
	2013	49	(2)	2	-	-	-	49
	2014	(33)	1	(1)	84	84	(254.5%)	51
	2015	66	(3)	3	-	-	-	66
	2016	(181)	7	(7)	327	327	(180.7%)	146
	2017	330	(11)	11	(171)	(171)	(51.8%)	159
	2018	(245)	10	(6)	522	526	(214.7%)	281
	2019	394	(16)	53	(86)	(49)	(12.4%)	345
	2020	1,768	(71)	(16)	(493)	(580)	(32.8%)	1,188
	2021	436	82	(54)	(111)	(83)	(19.0%)	353
Private Passenger Total		2,660	(5)	(13)	55	37	1.4%	2,697
Non Private Passenger	prior	283	(15)	15	-	-	-	283
	2012	8	-	-	-	-	-	8
	2013	45	(2)	2	(60)	(60)	(133.3%)	(15)
	2014	302	(15)	15	(122)	(122)	(40.4%)	180
	2015	1,308	(65)	(77)	(352)	(494)	(37.8%)	814
	2016	1,282	(64)	(88)	149	(3)	(0.2%)	1,279
	2017	3,032	(30)	101	(611)	(540)	(17.8%)	2,492
	2018	4,501	(207)	(166)	1,368	995	22.1%	5,496
	2019	12,735	(611)	359	1,496	1,244	9.8%	13,979
	2020	19,002	(1,159)	(183)	771	(571)	(3.0%)	18,431
	2021	7,994	1,649	2,044	(745)	2,948	36.9%	10,942
Non Private Passenger Total		50,492	(519)	2,022	1,894	3,397	6.7%	53,889
Grand Total		53,152	(524)	2,009	1,949	3,434	6.5%	56,586

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	2	-	-	(1)	(1)	(50.0%)	1
	2013	4	-	-	(1)	(1)	(25.0%)	3
	2014	5	-	-	(1)	(1)	(20.0%)	4
	2015	10	-	-	(4)	(4)	(40.0%)	6
	2016	12	-	-	(5)	(5)	(41.7%)	7
	2017	15	-	-	(5)	(5)	(33.3%)	10
	2018	24	-	-	(4)	(4)	(16.7%)	20
	2019	72	(2)	2	(5)	(5)	(6.9%)	67
	2020	64	(2)	12	4	14	21.9%	78
	2021	24	11	(6)	(4)	1	4.2%	25
Private Passenger Total		237	7	8	(26)	(11)	(4.6%)	226
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	6	-	-	(3)	(3)	(50.0%)	3
	2015	11	-	-	(3)	(3)	(27.3%)	8
	2016	21	-	-	(3)	(3)	(14.3%)	18
	2017	44	-	-	(6)	(6)	(13.6%)	38
	2018	9	-	-	86	86	955.6%	95
	2019	108	(1)	3	(3)	(1)	(0.9%)	107
	2020	522	(26)	16	(100)	(110)	(21.1%)	412
	2021	95	30	26	(27)	29	30.5%	124
Non Private Passenger Total		819	3	45	(59)	(11)	(1.3%)	808
Grand Total		1,056	10	53	(85)	(22)	(2.1%)	1,034

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	5	-	-	(5)	(5)	(100.0%)	-
	2013	6	-	-	-	-	-	6
	2014	8	-	-	12	12	150.0%	20
	2015	17	-	-	(8)	(8)	(47.1%)	9
	2016	29	-	-	(11)	(11)	(37.9%)	18
	2017	288	(3)	3	(22)	(22)	(7.6%)	266
	2018	77	(1)	1	20	20	26.0%	97
	2019	278	(3)	13	(33)	(23)	(8.3%)	255
	2020	373	(15)	-	(22)	(37)	(9.9%)	336
	2021	154	(38)	79	(23)	18	11.7%	172
Private Passenger Total		1,232	(60)	96	(92)	(56)	(4.5%)	1,176
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	1	-	-	(2)	(2)	(200.0%)	(1)
	2014	6	-	-	3	3	50.0%	9
	2015	12	-	-	(3)	(3)	(25.0%)	9
	2016	25	-	-	(3)	(3)	(12.0%)	22
	2017	49	-	-	(4)	(4)	(8.2%)	45
	2018	107	(1)	1	(19)	(19)	(17.8%)	88
	2019	261	(3)	132	(59)	70	26.8%	331
	2020	367	(18)	10	(14)	(22)	(6.0%)	345
	2021	(18)	(4)	(79)	(21)	(104)	577.8%	(122)
Non Private Passenger Total		813	(26)	64	(122)	(84)	(10.3%)	729
Grand Total		2,045	(86)	160	(214)	(140)	(6.8%)	1,905

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	1	-	-	(1)	(1)	(100.0%)	-
	2015	2	-	-	(1)	(1)	(50.0%)	1
	2016	2	-	-	-	-	-	2
	2017	3	-	-	(1)	(1)	(33.3%)	2
	2018	4	-	-	(1)	(1)	(25.0%)	3
	2019	13	-	-	(5)	(5)	(38.5%)	8
	2020	35	(1)	1	(6)	(6)	(17.1%)	29
	2021	(6)	-	5	(1)	4	(66.7%)	(2)
Private Passenger Total		56	(1)	6	(16)	(11)	(19.6%)	45
Non Private Passenger	prior	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	3	-	-	(1)	(1)	(33.3%)	2
	2015	6	-	-	-	-	-	6
	2016	15	-	-	(3)	(3)	(20.0%)	12
	2017	28	-	-	(2)	(2)	(7.1%)	26
	2018	109	(1)	1	(53)	(53)	(48.6%)	56
	2019	171	(2)	2	(19)	(19)	(11.1%)	152
	2020	195	(4)	3	(3)	(4)	(2.1%)	191
	2021	40	8	8	(1)	15	37.5%	55
Non Private Passenger Total		567	1	14	(82)	(67)	(11.8%)	500
Grand Total		623	-	20	(98)	(78)	(12.5%)	545

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 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	785	(34)	35	(119)	(118)	(15.0%)	667
	2012	590	(36)	36	(479)	(479)	(81.2%)	111
	2013	165	(5)	(20)	(14)	(39)	(23.6%)	126
	2014	138	(5)	18	22	35	25.4%	173
	2015	354	(12)	19	51	58	16.4%	412
	2016	597	(24)	(855)	242	(637)	(106.7%)	(40)
	2017	2,011	(39)	106	(229)	(162)	(8.1%)	1,849
	2018	1,480	(169)	(511)	1,948	1,268	85.7%	2,748
	2019	8,062	(347)	(5)	556	204	2.5%	8,266
	2020	19,410	(849)	524	437	112	0.6%	19,522
	2021	6,522	2,529	299	(505)	2,323	35.6%	8,845
Private Passenger Total		40,114	1,009	(354)	1,910	2,565	6.4%	42,679
Non Private Passenger	prior	447	(21)	(4)	(94)	(119)	(26.6%)	328
	2012	7	-	-	29	29	414.3%	36
	2013	(41)	(3)	(56)	(28)	(87)	212.2%	(128)
	2014	621	(27)	246	(90)	129	20.8%	750
	2015	1,282	(63)	(214)	104	(173)	(13.5%)	1,109
	2016	544	(30)	(101)	1,324	1,193	219.3%	1,737
	2017	3,622	(44)	183	(606)	(467)	(12.9%)	3,155
	2018	7,784	(318)	(285)	1,584	981	12.6%	8,765
	2019	22,794	(978)	(318)	2,292	996	4.4%	23,790
	2020	43,495	(2,016)	(787)	4,275	1,472	3.4%	44,967
	2021	16,990	4,270	1,683	346	6,299	37.1%	23,289
Non Private Passenger Total		97,545	770	347	9,136	10,253	10.5%	107,798
Grand Total		137,659	1,779	(7)	11,046	12,818	9.3%	150,477

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)	(6)	-	(10)	-	-	1	1	(9)		
2005	1	2	-	3	-	-	-	-	3		
2006	-	1	2	3	-	-	-	-	3		
2007	23	(2)	4	25	-	-	2	2	27		
2008	77	2	7	86	(1)	1	9	9	95		
2009	69	5	13	87	(1)	1	8	8	95		
2010	(2)	(5)	29	22	-	-	4	4	26		
2011	198	6	43	247	(5)	5	24	24	271		
2012	321	(1)	84	404	(9)	8	39	38	442		
2013	565	(23)	117	659	(15)	13	65	63	722		
2014	766	2	154	922	(13)	12	91	90	1,012		
2015	1,808	6	186	2,000	(24)	22	198	196	2,196		
2016	2,965	64	263	3,292	(29)	26	341	338	3,630		
2017	1,407	37	90	1,534	(11)	10	184	183	1,717		
2018	3,446	276	194	3,916	(28)	23	433	428	4,344		
2019	5,237	409	239	5,885	(42)	35	630	623	6,508		
2020	5,986	1,226	229	7,441	(52)	45	757	750	8,191		
PAYs (sub-total):	22,861	1,992	1,650	26,503	(230)	201	2,789	2,760	29,263		
CAY (2021)	8,591	3,966	(292)	12,265	(86)	73	1,392	1,379	13,644		
claims liabilities:	31,452	5,958	1,358	38,768	(316)	274	4,181	4,139	42,907		
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*		
premium liabilities:	13,931	(1,449)		12,482	(66)	53	844	831	12,482		
*Total may not be sum of parts, as apvs apply to future costs within UPR											
policy liabilities:				51,250	(382)	327	5,025	4,970	55,389		

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	187	3	2	192	-	-	19	19	211
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	108	5	-	113	(2)	2	11	11	124
2011	23	4	33	60	-	-	6	6	66
2012	183	38	59	280	(3)	3	28	28	308
2013	27	21	54	102	-	-	10	10	112
2014	497	61	79	637	(6)	5	63	62	699
2015	1,269	180	117	1,566	(8)	6	156	154	1,720
2016	1,184	205	149	1,538	(9)	8	163	162	1,700
2017	1,756	361	92	2,209	(14)	12	237	235	2,444
2018	2,005	807	140	2,952	(18)	15	389	386	3,338
2019	1,332	1,930	118	3,380	(24)	21	453	450	3,830
2020	1,679	2,763	201	4,643	(42)	38	607	603	5,246
PAYs (sub-total):	10,247	6,380	1,026	17,653	(126)	110	2,155	2,139	19,792
CAY (2021)	3,175	2,754	48	5,977	(53)	47	809	803	6,780
claims liabilities:	13,422	9,134	1,074	23,630	(179)	157	2,964	2,942	26,572
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,050	(869)		7,181	(34)	27	460	453	7,181
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				30,811	(213)	184	3,424	3,395	33,753

*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	
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	204	9	16	229	(4)	3	23	22	251
2010	13	(5)	22	30	-	-	3	3	33
2011	(1)	(5)	24	18	-	-	3	3	21
2012	-	(2)	30	28	-	-	3	3	31
2013	62	(3)	24	83	(2)	2	8	8	91
2014	111	(8)	34	137	(1)	1	13	13	150
2015	140	(14)	46	172	(1)	1	18	18	190
2016	174	14	63	251	(3)	3	33	33	284
2017	584	111	41	736	(3)	3	103	103	839
2018	1,330	372	106	1,808	(9)	7	235	233	2,041
2019	3,638	1,005	157	4,800	(29)	24	623	618	5,418
2020	2,759	2,321	197	5,277	(37)	31	692	686	5,963
PAYs (sub-total):	9,034	3,815	809	13,658	(89)	75	1,772	1,758	15,416
CAY (2021)	4,709	2,757	30	7,496	(52)	46	1,031	1,025	8,521
claims liabilities:	13,743	6,572	839	21,154	(141)	121	2,803	2,783	23,937
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,730	(1,061)		8,669	(38)	29	604	595	8,669
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				29,823	(179)	150	3,407	3,378	32,606

*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	710	3	23	736	(11)	10	72	71	807
2016	230	11	54	295	(3)	3	33	33	328
2017	670	343	18	1,031	(7)	6	111	110	1,141
2018	107	82	17	206	(1)	1	25	25	231
2019	334	186	(9)	511	(3)	3	73	73	584
2020	313	447	18	778	(5)	5	110	110	888
PAYs (sub-total):	2,364	1,064	198	3,626	(30)	28	431	429	4,055
CAY (2021)	652	389	(10)	1,031	(7)	6	146	145	1,176
claims liabilities:	3,016	1,453	188	4,657	(37)	34	577	574	5,231
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,564	(171)		1,393	(5)	4	85	84	1,393
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,050	(42)	38	662	658	6,624

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Ontario

Ontario - Projected Balances as at Dec. 31, 2021 (\$000s)									
Private Passenger ending 2021	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	27,954	70	(1)	28,023	(109)	109	2,802	2,802	30,825
2002	413	(5)	(1)	407	(3)	2	41	40	447
2003	2,397	(139)	254	2,512	(22)	20	249	247	2,759
2004	1,199	215	415	1,829	(18)	17	182	181	2,010
2005	(1)	(26)	160	133	-	-	19	19	152
2006	231	5	144	380	(5)	5	38	38	418
2007	1,795	47	143	1,985	(28)	26	195	193	2,178
2008	137	94	132	363	(6)	5	36	35	398
2009	57	113	133	303	(5)	5	30	30	333
2010	27	71	143	241	(5)	4	24	23	264
2011	928	36	211	1,175	(21)	18	115	112	1,287
2012	39	47	212	298	(4)	4	30	30	328
2013	488	66	283	837	(9)	9	82	82	919
2014	2,332	19	285	2,636	(24)	21	262	259	2,895
2015	148	75	246	469	(4)	4	47	47	516
2016	1,486	(517)	273	1,242	(9)	8	138	137	1,379
2017	1,028	288	366	1,682	(10)	9	177	176	1,858
2018	2,778	203	472	3,453	(21)	17	460	456	3,909
2019	6,045	2,241	933	9,219	(64)	55	1,182	1,173	10,392
2020	4,680	6,075	1,482	12,237	(97)	84	1,828	1,815	14,052
PAYs (sub-total):	54,161	8,978	6,285	69,424	(464)	422	7,937	7,895	77,319
CAY (2021)	13,110	9,423	757	23,290	(186)	164	3,679	3,657	26,947
claims liabilities:	67,271	18,401	7,042	92,714	(650)	586	11,616	11,552	104,266
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	27,290	(1,665)		25,625	(135)	109	1,861	1,835	25,625
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				118,339	(785)	695	13,477	13,387	129,891

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		-	9	(2)	7	-	-	13	13	20
2002		(3)	(10)	2	(11)	-	-	1	1	(10)
2003		5	47	-	52	-	-	5	5	57
2004		2	(26)	3	(21)	-	-	2	2	(19)
2005		-	5	15	20	-	-	3	3	23
2006		7	10	5	22	-	-	3	3	25
2007		3	8	2	13	-	-	1	1	14
2008		-	6	72	78	-	-	8	8	86
2009		-	(8)	53	45	-	-	6	6	51
2010		-	(2)	10	8	-	-	1	1	9
2011		18	1	4	23	-	-	2	2	25
2012		158	5	24	187	-	-	18	18	205
2013		5	37	24	66	-	-	6	6	72
2014		1,117	39	45	1,201	(2)	2	121	121	1,322
2015		128	47	54	229	(1)	1	23	23	252
2016		675	106	9	790	(3)	3	91	91	881
2017		84	130	35	249	(1)	1	25	25	274
2018		1,604	249	24	1,877	(11)	9	257	255	2,132
2019		1,583	250	106	1,939	(13)	11	250	248	2,187
2020		703	775	44	1,522	(12)	10	187	185	1,707
PAYs (sub-total):		6,089	1,678	529	8,296	(43)	37	1,023	1,017	9,313
CAY (2021)		1,044	886	(155)	1,775	(13)	13	243	243	2,018
claims liabilities:		7,133	2,564	374	10,071	(56)	50	1,266	1,260	11,331
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		4,094	(446)		3,648	(12)	9	189	186	3,648
policy liabilities:					13,719	(68)	59	1,455	1,446	14,979

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Yukon

Private Passenger ending 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	798	10	(1)	807	(5)	4	83	82	889
2018	-	20	3	23	-	-	4	4	27
2019	-	58	(3)	55	-	-	7	7	62
2020	30	67	-	97	(1)	1	13	13	110
PAYs (sub-total):	828	181	17	1,026	(6)	5	111	110	1,136
CAY (2021)	120	11	(5)	126	(1)	1	18	18	144
claims liabilities:	948	192	12	1,152	(7)	6	129	128	1,280
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	180	(20)		160	-	-	8	8	160
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,312	(7)	6	137	136	1,440

*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	-	242	(1)	241	(1)	1	26	26	267
2018	6	86	18	110	(1)	-	12	11	121
2019	106	224	1	331	(2)	2	48	48	379
2020	194	278	13	485	(4)	3	65	64	549
PAYs (sub-total):	306	880	115	1,301	(8)	6	166	164	1,465
CAY (2021)	526	392	(67)	851	(6)	5	125	124	975
claims liabilities:	832	1,272	48	2,152	(14)	11	291	288	2,440
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,250	(136)		1,114	(2)	2	50	50	1,114
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,266	(16)	13	341	338	3,554

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Nunavut

Private Passenger ending 2021	Nunavut - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	1	-	1	-	-	-	-	1
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	-	-	2	2	-	-	-	-	2
2013	148	1	2	151	-	-	15	15	166
2014	-	1	3	4	-	-	-	-	4
2015	-	-	4	4	-	-	-	-	4
2016	-	1	4	5	-	-	-	-	5
2017	-	2	4	6	-	-	-	-	6
2018	-	2	2	4	-	-	-	-	4
2019	-	3	1	4	-	-	-	-	4
2020	-	8	1	9	-	-	1	1	10
PAYs (sub-total):	148	18	23	189	-	-	16	16	205
CAY (2021)	15	14	(5)	24	-	-	3	3	27
claims liabilities:	163	32	18	213	-	-	19	19	232
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	114	(12)		102	-	-	2	2	102
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				315	-	-	21	21	334

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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All Jurisdictions

Private Passenger ending 2021	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	27,955	93	(9)	28,039	(109)	109	2,822	2,822	30,861
2002	411	(14)	1	398	(3)	2	44	43	441
2003	2,587	(93)	257	2,751	(22)	20	274	272	3,023
2004	1,211	189	417	1,817	(18)	17	187	186	2,003
2005	6	(3)	161	164	-	-	27	27	191
2006	235	3	174	412	(5)	5	45	45	457
2007	1,816	35	181	2,032	(28)	26	203	201	2,233
2008	217	116	227	560	(7)	6	56	55	615
2009	330	115	206	651	(10)	9	71	70	721
2010	146	63	208	417	(7)	6	43	42	459
2011	1,166	42	330	1,538	(26)	23	152	149	1,687
2012	701	88	436	1,225	(16)	15	120	119	1,344
2013	1,295	106	538	1,939	(26)	24	190	188	2,127
2014	4,823	138	645	5,606	(46)	41	556	551	6,157
2015	4,203	312	701	5,216	(49)	44	519	514	5,730
2016	6,714	(91)	831	7,454	(56)	51	804	799	8,253
2017	6,327	1,524	644	8,495	(52)	46	946	940	9,435
2018	11,276	2,097	976	14,349	(89)	72	1,815	1,798	16,147
2019	18,275	6,306	1,543	26,124	(177)	151	3,266	3,240	29,364
2020	16,344	13,960	2,185	32,489	(250)	217	4,260	4,227	36,716
PAYs (sub-total):	106,038	24,986	10,652	141,676	(996)	884	16,400	16,288	157,964
CAY (2021)	31,942	20,592	301	52,835	(404)	355	7,446	7,397	60,232
claims liabilities:	137,980	45,578	10,953	194,511	(1,400)	1,239	23,846	23,685	218,196
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	66,203	(5,829)		60,374	(292)	233	4,103	4,044	60,374
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	254,885				(1,692)	1,472	27,949	27,729	278,570

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	431	1	15	447	(9)	8	44	43	490
2012	3	-	24	27	-	-	2	2	29
2013	135	(61)	33	107	(3)	3	10	10	117
2014	2	11	39	52	(1)	1	5	5	57
2015	630	(120)	55	565	(7)	6	56	55	620
2016	515	(13)	87	589	(6)	5	64	63	652
2017	1,217	(32)	31	1,216	(6)	5	131	130	1,346
2018	1,342	(13)	75	1,404	(7)	5	156	154	1,558
2019	1,951	153	93	2,197	(11)	8	235	232	2,429
2020	1,714	814	78	2,606	(13)	10	266	263	2,869
PAYs (sub-total):	7,940	748	549	9,237	(63)	51	971	959	10,196
CAY (2021)	3,146	1,638	(109)	4,675	(24)	19	530	525	5,200
claims liabilities:	11,086	2,386	440	13,912	(87)	70	1,501	1,484	15,396
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	5,552	(411)		5,141	(27)	21	324	318	5,141
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				19,053	(114)	91	1,825	1,802	20,537

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	50	9	70	-	-	7	7	77
2008	3	8	(2)	9	-	-	1	1	10
2009	-	(4)	(18)	(22)	-	-	2	2	(20)
2010	94	3	-	97	(2)	2	10	10	107
2011	5	(1)	24	28	-	-	2	2	30
2012	404	2	48	454	(4)	4	46	46	500
2013	947	(10)	42	979	(14)	13	97	96	1,075
2014	-	2	59	61	-	-	6	6	67
2015	104	231	78	413	(4)	3	42	41	454
2016	960	56	94	1,110	(11)	10	117	116	1,226
2017	190	146	67	403	(3)	3	51	51	454
2018	1,318	214	111	1,643	(12)	10	220	218	1,861
2019	2,539	537	108	3,184	(29)	26	426	423	3,607
2020	3,197	1,220	186	4,603	(46)	42	603	599	5,202
PAYs (sub-total):	9,772	2,438	797	13,007	(125)	113	1,636	1,624	14,631
CAY (2021)	2,290	3,394	45	5,729	(57)	51	783	777	6,506
claims liabilities:	12,062	5,832	842	18,736	(182)	164	2,419	2,401	21,137
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	7,353	(559)		6,794	(25)	18	368	361	6,794
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				25,530	(207)	182	2,787	2,762	27,931

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	-	3	1	4	-	-	-	-	4
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)	34	31	-	-	3	3	34
2013	1,236	1	27	1,264	(25)	21	125	121	1,385
2014	321	-	47	368	(5)	5	37	37	405
2015	103	(17)	65	151	(3)	2	16	15	166
2016	1,088	(38)	88	1,138	(15)	14	124	123	1,261
2017	1,403	83	60	1,546	(14)	13	201	200	1,746
2018	2,216	420	132	2,768	(19)	17	356	354	3,122
2019	2,436	985	151	3,572	(25)	22	463	460	4,032
2020	3,679	2,235	232	6,146	(49)	43	799	793	6,939
PAYs (sub-total):	12,482	3,664	896	17,042	(155)	137	2,134	2,116	19,158
CAY (2021)	10,697	160	40	10,897	(88)	76	1,476	1,464	12,361
claims liabilities:	23,179	3,824	936	27,939	(243)	213	3,610	3,580	31,519
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	14,024	(1,024)		13,000	(57)	44	782	769	13,000
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				40,939	(300)	257	4,392	4,349	44,519

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Prince Edward Island

Non Private Passenger ending 2021	Prince Edward Island - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	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	281	-	8	289	(6)	6	28	28	317
2013	-	-	12	12	-	-	1	1	13
2014	105	(1)	16	120	(3)	2	12	11	131
2015	21	(13)	16	24	-	-	3	3	27
2016	1,056	49	36	1,141	(23)	21	115	113	1,254
2017	22	54	17	93	(1)	1	16	16	109
2018	16	138	16	170	(1)	1	19	19	189
2019	71	482	(10)	543	(4)	3	74	73	616
2020	564	596	18	1,178	(7)	6	159	158	1,336
PAYs (sub-total):	2,136	1,304	140	3,580	(45)	40	428	423	4,003
CAY (2021)	1,173	238	(7)	1,404	(8)	7	194	193	1,597
claims liabilities:	3,309	1,542	133	4,984	(53)	47	622	616	5,600
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,878	(143)		1,735	(6)	4	102	100	1,735
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,719	(59)	51	724	716	7,335

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Ontario

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	263	6	(1)	268	-	-	32	32	300
2002	-	7	-	7	-	-	1	1	8
2003	1	(12)	36	25	-	-	5	5	30
2004	1	(22)	71	50	-	-	9	9	59
2005	-	(1)	56	55	-	-	6	6	61
2006	-	15	69	84	-	-	9	9	93
2007	1	(2)	71	70	-	-	7	7	77
2008	-	(5)	68	63	-	-	8	8	71
2009	70	(13)	81	138	(2)	2	14	14	152
2010	30	4	117	151	(3)	2	15	14	165
2011	692	(3)	184	873	(16)	15	86	85	958
2012	46	22	212	280	(4)	4	28	28	308
2013	1,955	(15)	474	2,414	(26)	24	238	236	2,650
2014	562	422	583	1,567	(13)	11	155	153	1,720
2015	4,747	93	602	5,442	(38)	33	541	536	5,978
2016	3,634	257	672	4,563	(27)	23	488	484	5,047
2017	3,699	157	892	4,748	(23)	18	500	495	5,243
2018	6,909	1,522	1,624	10,055	(60)	50	1,283	1,273	11,328
2019	11,464	4,676	3,137	19,277	(133)	114	2,500	2,481	21,758
2020	7,395	14,652	3,868	25,915	(205)	180	4,032	4,007	29,922
PAYs (sub-total):	41,469	21,760	12,816	76,045	(550)	476	9,957	9,883	85,928
CAY (2021)	37,876	479	1,980	40,335	(323)	282	6,956	6,915	47,250
claims liabilities:	79,345	22,239	14,796	116,380	(873)	758	16,913	16,798	133,178
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	70,448	(4,438)		66,010	(269)	217	3,150	3,098	66,010
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				182,390	(1,142)	975	20,063	19,896	199,188

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	27	18	1	46	-	-	4	4	50
2005	-	(3)	14	11	-	-	1	1	12
2006	(2)	(21)	10	(13)	-	-	3	3	(10)
2007	25	9	7	41	-	-	4	4	45
2008	2	11	282	295	-	-	29	29	324
2009	31	(45)	204	190	(3)	3	21	21	211
2010	-	6	37	43	-	-	5	5	48
2011	141	201	14	356	(7)	6	34	33	389
2012	479	7	108	594	(6)	5	60	59	653
2013	1,523	(10)	108	1,621	(16)	15	160	159	1,780
2014	393	122	216	731	(7)	7	72	72	803
2015	1,780	554	264	2,598	(21)	18	257	254	2,852
2016	2,169	869	79	3,117	(16)	13	375	372	3,489
2017	3,476	1,783	250	5,509	(27)	22	548	543	6,052
2018	12,432	3,581	183	16,196	(97)	81	2,174	2,158	18,354
2019	14,939	8,898	1,134	24,971	(171)	146	3,177	3,152	28,123
2020	15,525	12,391	582	28,498	(228)	199	3,505	3,476	31,974
PAYs (sub-total):	52,945	28,387	3,492	84,824	(599)	515	10,437	10,353	95,177
CAY (2021)	17,046	26,592	(2,403)	41,235	(330)	288	5,458	5,416	46,651
claims liabilities:	69,991	54,979	1,089	126,059	(929)	803	15,895	15,769	141,828
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	62,519	(4,814)		57,705	(248)	193	3,486	3,431	57,705
policy liabilities:				183,764	(1,177)	996	19,381	19,200	199,533

*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	352	86	12	450	(3)	2	60	59	509
2019	155	98	(12)	241	(2)	2	35	35	276
2020	46	325	1	372	(3)	3	48	48	420
PAYs (sub-total):	553	579	12	1,144	(8)	7	161	160	1,304
CAY (2021)	593	156	(23)	726	(6)	5	97	96	822
claims liabilities:	1,146	735	(11)	1,870	(14)	12	258	256	2,126
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	916	(75)		841	(3)	3	43	43	841
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,711	(17)	15	301	299	2,967

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Northwest Territories

Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)									
Non Private Passenger ending 2021	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	2	-	2	-	-	-	-	2
2002	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	1	-	1	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	1	-	1	-	-	-	-	1
2011	-	-	2	2	-	-	-	-	2
2012	-	-	3	3	-	-	-	-	3
2013	478	(1)	4	481	(4)	4	48	48	529
2014	-	9	6	15	-	-	2	2	17
2015	-	9	6	15	-	-	2	2	17
2016	152	22	7	181	(2)	2	18	18	199
2017	-	45	-	45	-	-	6	6	51
2018	-	79	8	87	-	-	11	11	98
2019	205	304	1	510	(4)	3	68	67	577
2020	115	258	8	381	(3)	3	51	51	432
PAYs (sub-total):	950	728	45	1,723	(13)	12	206	205	1,928
CAY (2021)	368	166	(40)	494	(5)	4	74	73	567
claims liabilities:	1,318	894	5	2,217	(18)	16	280	278	2,495
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	809	(66)		743	(2)	2	25	25	743
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,960	(20)	18	305	303	3,238

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nunavut

Non Private Passenger ending 2021		Nunavut - Projected Balances as at Dec. 31, 2021 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	-	-	1	1	-	-	-	-	1
2013	-	-	2	2	-	-	-	-	2
2014	-	-	2	2	-	-	-	-	2
2015	-	2	3	5	-	-	-	-	5
2016	80	6	4	90	(1)	1	9	9	99
2017	-	12	4	16	-	-	1	1	17
2018	-	26	5	31	-	-	4	4	35
2019	-	49	5	54	-	-	7	7	61
2020	39	141	5	185	(1)	1	22	22	207
PAYs (sub-total):	119	236	31	386	(2)	2	43	43	429
CAY (2021)	-	179	(19)	160	(1)	1	23	23	183
claims liabilities:	119	415	12	546	(3)	3	66	66	612
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	414	(34)		380	(1)	1	15	15	380
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				926	(4)	4	81	81	992

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	268	25	(4)	289	-	-	38	38	327
2002	-	19	1	20	-	-	3	3	23
2003	1	(27)	37	11	-	-	7	7	18
2004	28	-	72	100	-	-	14	14	114
2005	-	(5)	56	51	-	-	10	10	61
2006	(2)	(8)	88	78	-	-	14	14	92
2007	37	52	95	184	-	-	19	19	203
2008	5	11	357	373	-	-	39	39	412
2009	101	(65)	284	320	(5)	5	41	41	361
2010	124	14	182	320	(5)	4	33	32	352
2011	1,269	201	270	1,740	(32)	29	169	166	1,906
2012	1,213	29	441	1,683	(20)	19	167	166	1,849
2013	6,274	(96)	706	6,884	(88)	80	679	671	7,555
2014	1,383	568	973	2,924	(29)	26	290	287	3,211
2015	7,385	747	1,095	9,227	(73)	62	919	908	10,135
2016	9,654	1,226	1,058	11,938	(101)	89	1,313	1,301	13,239
2017	10,007	2,286	1,316	13,609	(74)	62	1,465	1,453	15,062
2018	24,585	6,053	2,166	32,804	(199)	166	4,283	4,250	37,054
2019	33,760	16,182	4,607	54,549	(379)	324	6,985	6,930	61,479
2020	32,274	32,632	4,978	69,884	(555)	487	9,485	9,417	79,301
PAYs (sub-total):	128,366	59,844	18,778	206,988	(1,560)	1,353	25,973	25,766	232,754
CAY (2021)	73,189	33,002	(536)	105,655	(842)	733	15,591	15,482	121,137
claims liabilities:	201,555	92,846	18,242	312,643	(2,402)	2,086	41,564	41,248	353,891
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	163,913	(11,564)		152,349	(638)	503	8,295	8,160	152,349
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				464,992	(3,040)	2,589	49,859	49,408	506,240

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)	(7)	-	(11)	-	-	1	1	(10)	
2005	1	4	-	5	-	-	-	-	5	
2006	-	4	3	7	-	-	-	-	7	
2007	23	(3)	6	26	-	-	2	2	28	
2008	77	2	10	89	(1)	1	9	9	98	
2009	69	8	18	95	(1)	1	9	9	104	
2010	(2)	(3)	38	33	-	-	5	5	38	
2011	629	7	58	694	(14)	13	68	67	761	
2012	324	(1)	108	431	(9)	8	41	40	471	
2013	700	(84)	150	766	(18)	16	75	73	839	
2014	768	13	193	974	(14)	13	96	95	1,069	
2015	2,438	(114)	241	2,565	(31)	28	254	251	2,816	
2016	3,480	51	350	3,881	(35)	31	405	401	4,282	
2017	2,624	5	121	2,750	(17)	15	315	313	3,063	
2018	4,788	263	269	5,320	(35)	28	589	582	5,902	
2019	7,188	562	332	8,082	(53)	43	865	855	8,937	
2020	7,700	2,040	307	10,047	(65)	55	1,023	1,013	11,060	
PAYs (sub-total):	30,801	2,740	2,199	35,740	(293)	252	3,760	3,719	39,459	
CAY (2021)	11,737	5,604	(401)	16,940	(110)	92	1,922	1,904	18,844	
claims liabilities:	42,538	8,344	1,798	52,680	(403)	344	5,682	5,623	58,303	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	19,483	(1,860)		17,623	(93)	74	1,168	1,149	17,623	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				70,303	(496)	418	6,850	6,772	75,926	

*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	187	1	3	191	-	-	19	19	210	
2004	-	1	1	2	-	-	-	-	2	
2005	2	2	(31)	(27)	-	-	6	6	(21)	
2006	(2)	(12)	12	(2)	-	-	4	4	2	
2007	9	44	19	72	-	-	9	9	81	
2008	3	12	(5)	10	-	-	1	1	11	
2009	-	(9)	(34)	(43)	-	-	5	5	(38)	
2010	202	8	-	210	(4)	4	21	21	231	
2011	28	3	57	88	-	-	8	8	96	
2012	587	40	107	734	(7)	7	74	74	808	
2013	974	11	96	1,081	(14)	13	107	106	1,187	
2014	497	63	138	698	(6)	5	69	68	766	
2015	1,373	411	195	1,979	(12)	9	198	195	2,174	
2016	2,144	261	243	2,648	(20)	18	280	278	2,926	
2017	1,946	507	159	2,612	(17)	15	288	286	2,898	
2018	3,323	1,021	251	4,595	(30)	25	609	604	5,199	
2019	3,871	2,467	226	6,564	(53)	47	879	873	7,437	
2020	4,876	3,983	387	9,246	(88)	80	1,210	1,202	10,448	
PAYs (sub-total):	20,019	8,818	1,823	30,660	(251)	223	3,791	3,763	34,423	
CAY (2021)	5,465	6,148	93	11,706	(110)	98	1,592	1,580	13,286	
claims liabilities:	25,484	14,966	1,916	42,366	(361)	321	5,383	5,343	47,709	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	15,403	(1,428)		13,975	(59)	45	828	814	13,975	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				56,341	(420)	366	6,211	6,157	61,684	

*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	4	15	3	22	-	-	2	2	24	
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	204	3	23	230	(4)	3	25	24	254	
2010	13	(6)	38	45	-	-	5	5	50	
2011	(1)	(3)	48	44	-	-	5	5	49	
2012	-	(5)	64	59	-	-	6	6	65	
2013	1,298	(2)	51	1,347	(27)	23	133	129	1,476	
2014	432	(8)	81	505	(6)	6	50	50	555	
2015	243	(31)	111	323	(4)	3	34	33	356	
2016	1,262	(24)	151	1,389	(18)	17	157	156	1,545	
2017	1,987	194	101	2,282	(17)	16	304	303	2,585	
2018	3,546	792	238	4,576	(28)	24	591	587	5,163	
2019	6,074	1,990	308	8,372	(54)	46	1,086	1,078	9,450	
2020	6,438	4,556	429	11,423	(86)	74	1,491	1,479	12,902	
PAYs (sub-total):	21,516	7,479	1,705	30,700	(244)	212	3,906	3,874	34,574	
CAY (2021)	15,406	2,917	70	18,393	(140)	122	2,507	2,489	20,882	
claims liabilities:	36,922	10,396	1,775	49,093	(384)	334	6,413	6,363	55,456	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	23,754	(2,085)		21,669	(95)	73	1,386	1,364	21,669	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				70,762	(479)	407	7,799	7,727	77,125	

*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	281	-	22	303	(6)	6	29	29	332
2013	-	(2)	31	29	-	-	3	3	32
2014	105	(1)	40	144	(3)	2	14	13	157
2015	731	(10)	39	760	(11)	10	75	74	834
2016	1,286	60	90	1,436	(26)	24	148	146	1,582
2017	692	397	35	1,124	(8)	7	127	126	1,250
2018	123	220	33	376	(2)	2	44	44	420
2019	405	668	(19)	1,054	(7)	6	147	146	1,200
2020	877	1,043	36	1,956	(12)	11	269	268	2,224
PAYs (sub-total):	4,500	2,368	338	7,206	(75)	68	859	852	8,058
CAY (2021)	1,825	627	(17)	2,435	(15)	13	340	338	2,773
claims liabilities:	6,325	2,995	321	9,641	(90)	81	1,199	1,190	10,831
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,442	(314)		3,128	(11)	8	187	184	3,128
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				12,769	(101)	89	1,386	1,374	13,959

*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	28,217	76	(2)	28,291	(109)	109	2,834	2,834	31,125	
2002	413	2	(1)	414	(3)	2	42	41	455	
2003	2,398	(151)	290	2,537	(22)	20	254	252	2,789	
2004	1,200	193	486	1,879	(18)	17	191	190	2,069	
2005	(1)	(27)	216	188	-	-	25	25	213	
2006	231	20	213	464	(5)	5	47	47	511	
2007	1,796	45	214	2,055	(28)	26	202	200	2,255	
2008	137	89	200	426	(6)	5	44	43	469	
2009	127	100	214	441	(7)	7	44	44	485	
2010	57	75	260	392	(8)	6	39	37	429	
2011	1,620	33	395	2,048	(37)	33	201	197	2,245	
2012	85	69	424	578	(8)	8	58	58	636	
2013	2,443	51	757	3,251	(35)	33	320	318	3,569	
2014	2,894	441	868	4,203	(37)	32	417	412	4,615	
2015	4,895	168	848	5,911	(42)	37	588	583	6,494	
2016	5,120	(260)	945	5,805	(36)	31	626	621	6,426	
2017	4,727	445	1,258	6,430	(33)	27	677	671	7,101	
2018	9,687	1,725	2,096	13,508	(81)	67	1,743	1,729	15,237	
2019	17,509	6,917	4,070	28,496	(197)	169	3,682	3,654	32,150	
2020	12,075	20,727	5,350	38,152	(302)	264	5,860	5,822	43,974	
PAYs (sub-total):	95,630	30,738	19,101	145,469	(1,014)	898	17,894	17,778	163,247	
CAY (2021)	50,986	9,902	2,737	63,625	(509)	446	10,635	10,572	74,197	
claims liabilities:	146,616	40,640	21,838	209,094	(1,523)	1,344	28,529	28,350	237,444	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	97,738	(6,103)		91,635	(404)	326	5,011	4,933	91,635	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	300,729				(1,927)	1,670	33,540	33,283	329,079	

*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	5	25	(4)	26		-	-	19	19	45
2002	(3)	(5)	3	(5)		-	-	2	2	(3)
2003	5	42	-	47		-	-	6	6	53
2004	29	(8)	4	25		-	-	6	6	31
2005	-	2	29	31		-	-	4	4	35
2006	5	(11)	15	9		-	-	6	6	15
2007	28	17	9	54		-	-	5	5	59
2008	2	17	354	373		-	-	37	37	410
2009	31	(53)	257	235		(3)	3	27	27	262
2010	-	4	47	51		-	-	6	6	57
2011	159	202	18	379		(7)	6	36	35	414
2012	637	12	132	781		(6)	5	78	77	858
2013	1,528	27	132	1,687		(16)	15	166	165	1,852
2014	1,510	161	261	1,932		(9)	9	193	193	2,125
2015	1,908	601	318	2,827		(22)	19	280	277	3,104
2016	2,844	975	88	3,907		(19)	16	466	463	4,370
2017	3,560	1,913	285	5,758		(28)	23	573	568	6,326
2018	14,036	3,830	207	18,073		(108)	90	2,431	2,413	20,486
2019	16,522	9,148	1,240	26,910		(184)	157	3,427	3,400	30,310
2020	16,228	13,166	626	30,020		(240)	209	3,692	3,661	33,681
PAYs (sub-total):	59,034	30,065	4,021	93,120		(642)	552	11,460	11,370	104,490
CAY (2021)	18,090	27,478	(2,558)	43,010		(343)	301	5,701	5,659	48,669
claims liabilities:	77,124	57,543	1,463	136,130		(985)	853	17,161	17,029	153,159
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	66,613	(5,260)		61,353		(260)	202	3,675	3,617	61,353
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				197,483		(1,245)	1,055	20,836	20,646	214,512

*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	798	48	(6)	840	(5)	4	94	93	-	933
2018	352	106	15	473	(3)	2	64	63	-	536
2019	155	156	(15)	296	(2)	2	42	42	-	338
2020	76	392	1	469	(4)	4	61	61	-	530
PAYs (sub-total):	1,381	760	29	2,170	(14)	12	272	270	-	2,440
CAY (2021)	713	167	(28)	852	(7)	6	115	114	-	966
claims liabilities:	2,094	927	1	3,022	(21)	18	387	384	-	3,406
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,096	(95)		1,001	(3)	3	51	51		1,001
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,023	(24)	21	438	435		4,407

*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	478	5	16	499	(4)	4	50	50	549	
2014	-	29	23	52	-	-	6	6	58	
2015	-	18	26	44	-	-	5	5	49	
2016	152	40	27	219	(2)	2	22	22	241	
2017	-	287	(1)	286	(1)	1	32	32	318	
2018	6	165	26	197	(1)	-	23	22	219	
2019	311	528	2	841	(6)	5	116	115	956	
2020	309	536	21	866	(7)	6	116	115	981	
PAYs (sub-total):	1,256	1,608	160	3,024	(21)	18	372	369	3,393	
CAY (2021)	894	558	(107)	1,345	(11)	9	199	197	1,542	
claims liabilities:	2,150	2,166	53	4,369	(32)	27	571	566	4,935	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,059	(202)		1,857	(4)	4	75	75	1,857	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,226	(36)	31	646	641	6,792	

*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	-	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	1	-	1	-	-	-	-	-	1
2010	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-	-
2012	-	-	3	3	-	-	-	-	-	3
2013	148	1	4	153	-	-	15	15	-	168
2014	-	1	5	6	-	-	-	-	-	6
2015	-	2	7	9	-	-	-	-	-	9
2016	80	7	8	95	(1)	1	9	9	-	104
2017	-	14	8	22	-	-	1	1	-	23
2018	-	28	7	35	-	-	4	4	-	39
2019	-	52	6	58	-	-	7	7	-	65
2020	39	149	6	194	(1)	1	23	23	-	217
PAYs (sub-total):	267	254	54	575	(2)	2	59	59	-	634
CAY (2021)	15	193	(24)	184	(1)	1	26	26	-	210
claims liabilities:	282	447	30	759	(3)	3	85	85	-	844
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	528	(46)		482	(1)	1	17	17		482
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,241	(4)	4	102	102		1,326

*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	28,223	118	(13)	28,328	(109)	109	2,860	2,860	31,188
2002	411	5	2	418	(3)	2	47	46	464
2003	2,588	(120)	294	2,762	(22)	20	281	279	3,041
2004	1,239	189	489	1,917	(18)	17	201	200	2,117
2005	6	(8)	217	215	-	-	37	37	252
2006	233	(5)	262	490	(5)	5	59	59	549
2007	1,853	87	276	2,216	(28)	26	222	220	2,436
2008	222	127	584	933	(7)	6	95	94	1,027
2009	431	50	490	971	(15)	14	112	111	1,082
2010	270	77	390	737	(12)	10	76	74	811
2011	2,435	243	600	3,278	(58)	52	321	315	3,593
2012	1,914	117	877	2,908	(36)	34	287	285	3,193
2013	7,569	10	1,244	8,823	(114)	104	869	859	9,682
2014	6,206	706	1,618	8,530	(75)	67	846	838	9,368
2015	11,588	1,059	1,796	14,443	(122)	106	1,438	1,422	15,865
2016	16,368	1,135	1,889	19,392	(157)	140	2,117	2,100	21,492
2017	16,334	3,810	1,960	22,104	(126)	108	2,411	2,393	24,497
2018	35,861	8,150	3,142	47,153	(288)	238	6,098	6,048	53,201
2019	52,035	22,488	6,150	80,673	(556)	475	10,251	10,170	90,843
2020	48,618	46,592	7,163	102,373	(805)	704	13,745	13,644	116,017
PAYs (sub-total):	234,404	84,830	29,430	348,664	(2,556)	2,237	42,373	42,054	390,718
CAY (2021)	105,131	53,594	(235)	158,490	(1,246)	1,088	23,037	22,879	181,369
claims liabilities:	339,535	138,424	29,195	507,154	(3,802)	3,325	65,410	64,933	572,087
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	230,116	(17,393)		212,723	(930)	736	12,398	12,204	212,723
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				719,877	(4,732)	4,061	77,808	77,137	784,810

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