



FACILITY ASSOCIATION RESIDUAL MARKET

FEBRUARY 2021 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
FEBRUARY 2021

TABLE OF CONTENTS

1	Summary	2
1.1	Valuation Schedule (Fiscal Year 2021)	2
1.2	Appointed Actuary and Hybrid Actuarial Services Model	2
1.3	Consideration of Recent Legal Decisions and Changes in Legislation / Regulation	3
1.4	Current Provision Summary	4
2	Activity During the Month of February 2021.....	6
2.1	Recorded Premium and Claims Activity	6
2.1.a	Actual vs. Projected (AvsP): Earned Premium	7
2.1.b	AvsP: Recorded Indemnity.....	8
2.1.c	AvsP: Paid Indemnity	10
2.2	Actuarial Provisions	12
3	Ultimate Loss Ratio Matching Method	14
4	Calendar Year-to-Date Results.....	15
5	Current Participation Report – Additional Exhibits.....	16
6	EXHIBITS.....	16

1 Summary

Note to members: we are currently reviewing our member reporting requirements and intend to provide the **Actuarial Highlights quarterly instead of the current monthly reporting**, starting with the March 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 February 2021 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The following table summarizes the implemented valuations for fiscal year 2021.

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

Under the proposed schedule for fiscal year 2021, the off-half valuation quarters ending March 31, 2021 and September 30, 2021 would not reflect a full valuation update of assumptions, but would rather roll-forward key assumptions from the previous valuation.

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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%.

internal staff and its external actuarial consulting firm. The hybrid model approach maximizes the efficiency of resource allocation while providing access to additional expertise and capacity as needed.

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

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

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

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (September 30, 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 (September 30, 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

²This url to a pdf is to a helpful guide on how bills become laws: <https://www.ola.org/sites/default/files/common/how-bills-become-law-en.pdf>.

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 will be assessed with the next valuation (as at December 31, 2020) and as part of the next Industry valuation and trend analysis (as at June 30, 2020).

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

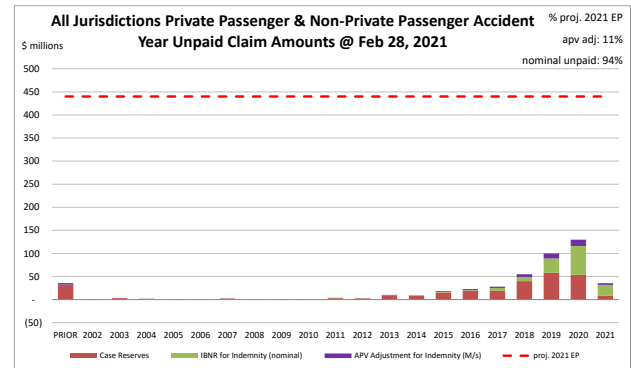
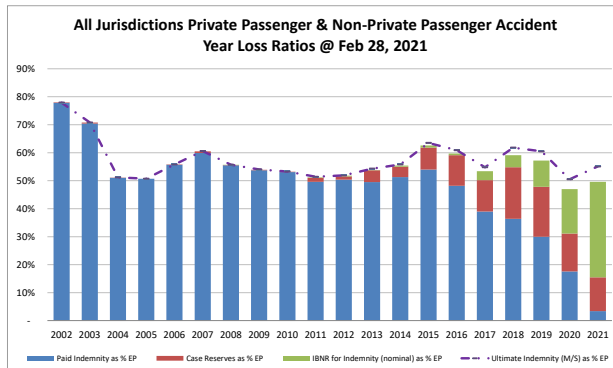
1.4 Current Provision Summary

The following charts show the current levels of **indemnity only**³ claims amounts booked by accident year⁴. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2021 full year earned premium (the red hash-mark line) to provide some perspective.

³Servicing Carriers for the FARM are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association’s “Claims Guide” manual under the “Legal & Professional Fees” section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

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

⁴The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as “PRIOR”.



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

The current actuarial present value adjustments balance associated with indemnity (\$46.6 million – see following table) represents 11% of the earned premium projected for the full year 2021 (see the upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown below, the associated \$7.3 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	277,594	60.1%
ibnr	137,659	29.8%
M/S apv adj	46,637	10.1%
M/S indemnity	461,890	100.0%
retro claims	34,534	
retro apv adj	7,288	
M/S total	503,712	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled "retro claims" (see footnote 3 on page 4) and the actuarial present value adjustment associated with this

latter provision is presented in the "retro apv adj" row.

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

premium liabilities (\$000s)

	amt	%
unearned prem	202,438	108.2%
prem def/(dpac)	(15,366)	(8.2%)
M/S apv adjust.	-	-
M/S total	187,072	100.0%

policy liabilities (\$000s)

	amt	%
claim	449,787	65.1%
premium	187,072	27.1%
M/S apv adjust.	53,925	7.8%
M/S total	690,784	100.0%

policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	274,580
Alberta	193,767
Newfoundland & Labrador	75,957
New Brunswick	56,932
Nova Scotia	64,308
Prince Edward Island	13,976
Yukon	3,716
Northwest Territories	5,948
Nunavut	1,600
All Jurisdictions	690,784

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 39.7% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 30.6% (\$205.0 million).

2 Activity During the Month of February 2021⁵

2.1 Recorded Premium and Claims Activity

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

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

Table 01a	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Juris-diction	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	12,950	(397)	3,828	796	(17)	(1,156)	3,811	(360)
AB	9,091	470	3,652	(2,520)	621	2,156	4,273	(364)
NL	2,818	1	1,253	(240)	723	(43)	1,976	(282)
NB	2,418	145	603	(916)	96	172	699	(744)
NS	3,731	596	1,369	(141)	47	915	1,416	774
PE	527	123	264	114	(133)	(288)	131	(174)
YT	165	31	53	6	(81)	(100)	(28)	(94)
NT	353	127	322	238	(419)	(481)	(98)	(243)
NU	82	6	27	17	(36)	(44)	(9)	(27)
TOTAL	32,134	1,101	11,371	(2,646)	800	1,131	12,172	(1,515)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	1	1	3,952	541	(3,943)	(1,109)	9	(568)
2019	(14)	(14)	1,307	(1,880)	764	2,905	2,071	1,025
2020	(373)	(373)	4,419	136	(874)	(44)	3,545	92
2021	32,520	1,487	1,693	(1,443)	4,853	(621)	6,546	(2,064)
TOTAL	32,134	1,101	11,371	(2,646)	800	1,131	12,172	(1,515)

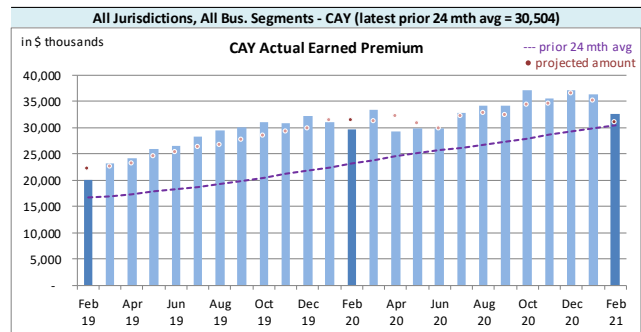
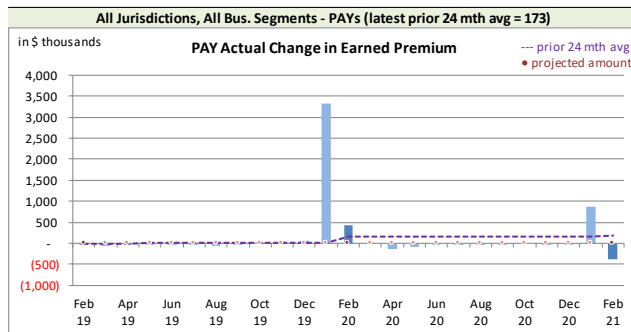
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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.

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

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

FARM Actual Earned Premium by Calendar Month



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

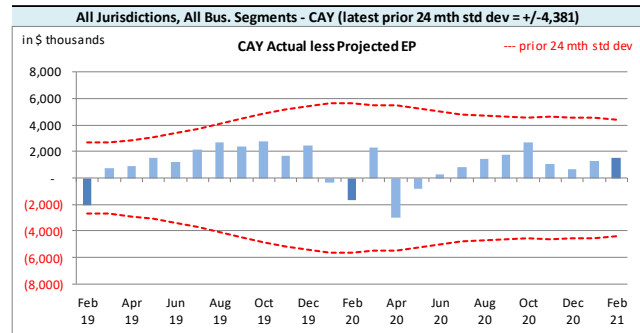
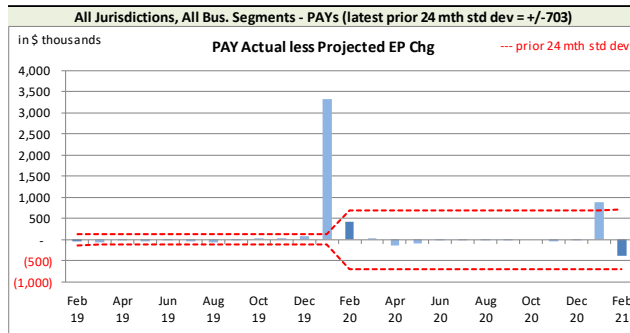
Current accident year (CAY) earned premium growth (as shown in the preceding table on the right) is related to increases in CV and IU vehicles. The 2020 written premium for the CV and IU classes finished at \$220.4 million, almost 4 times the amount written during 2017 (\$56.2 million). While there may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

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

⁶Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

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

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



On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)		173	30,504
std dev		703	4,381
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 bias⁷ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 20 of the latest 25 have been higher than projected

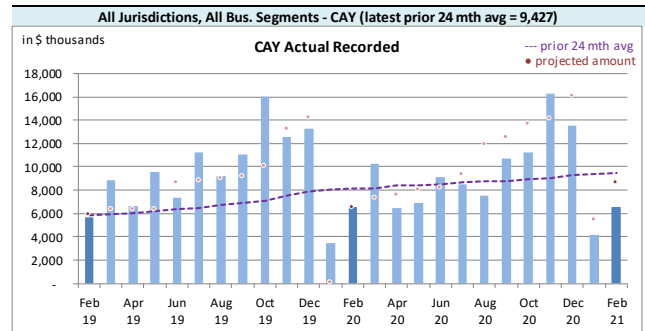
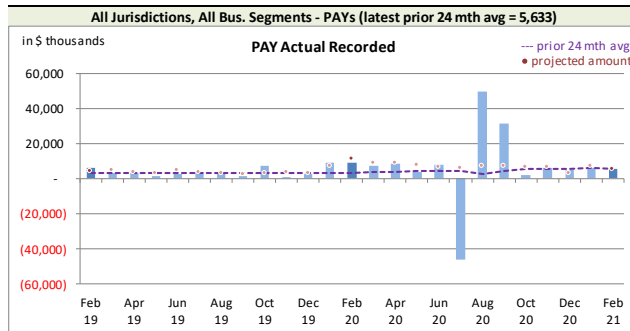
(see preceding "Actual vs. Projected Summary" table on the right), and while we modified our projections processes in response, bias still exists. Over time, we may consider other projection approaches to address the bias issue, but it is not currently deemed as priority.

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.

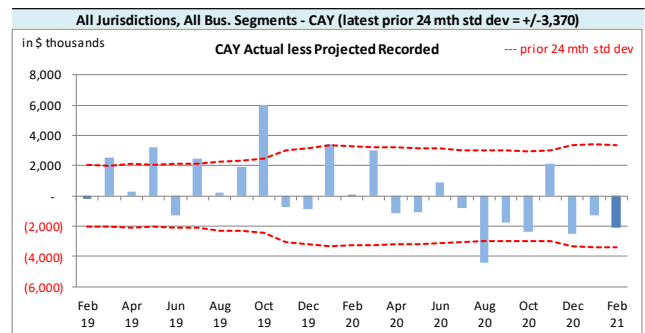
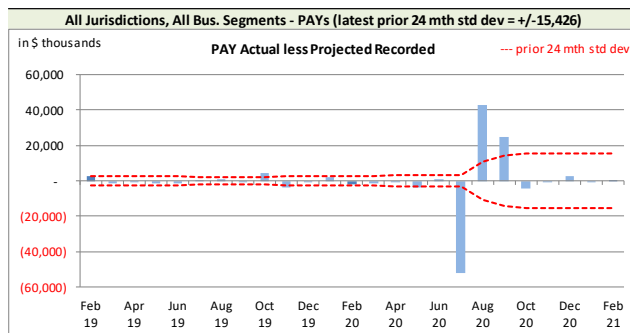
⁷For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	5,633	5,633	9,427
std dev	15,426	15,426	3,370
A-P <> std dev	6	6	6
% <> std dev	24.0%	24.0%	24.0%
norm <> std dev	31.7%	31.7%	31.7%
performance vs 24-mth avg:	better	better	better

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

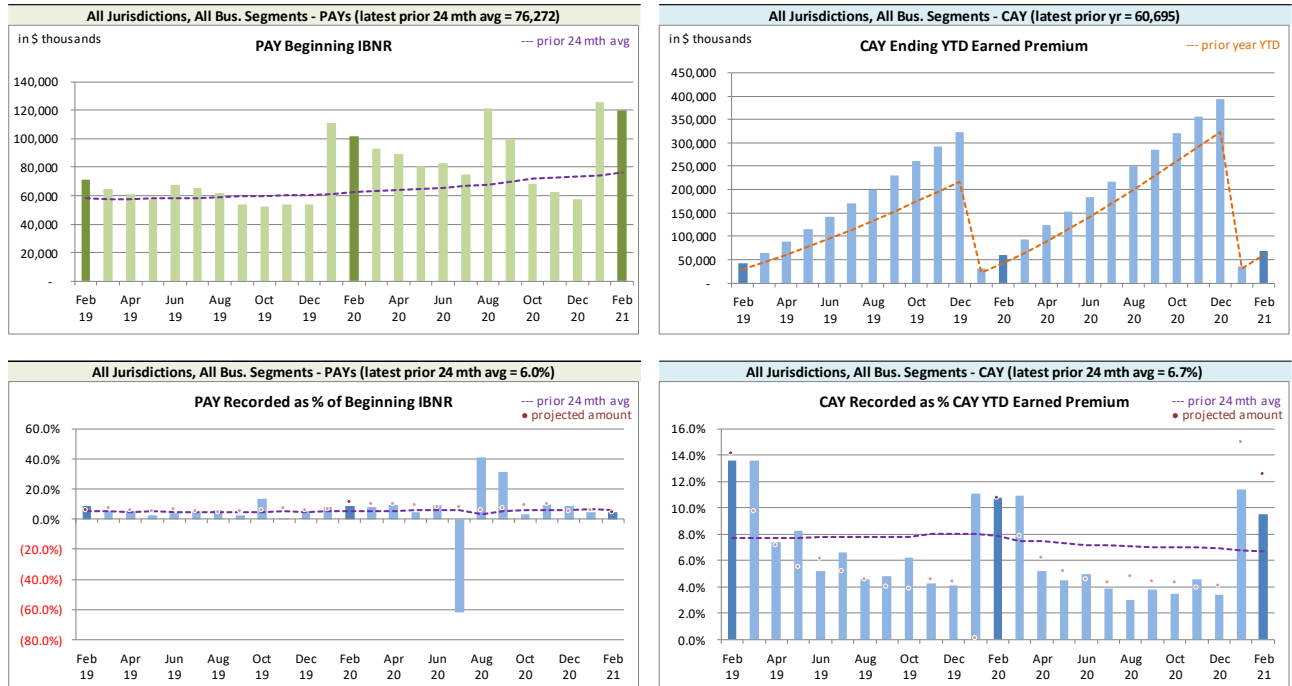
been indicated at a 95% confidence level on a running 25-month basis (10 of 25 variances were positive).

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 influence⁸ Recorded Indemnity by Calendar Month



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

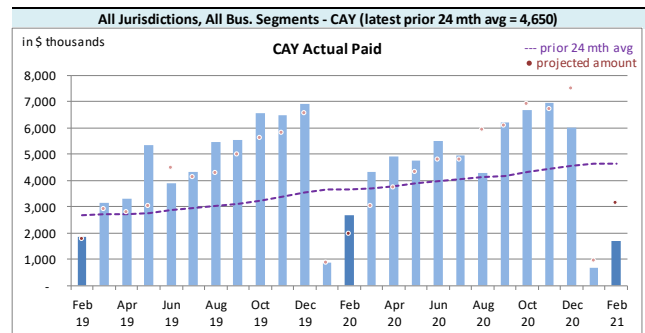
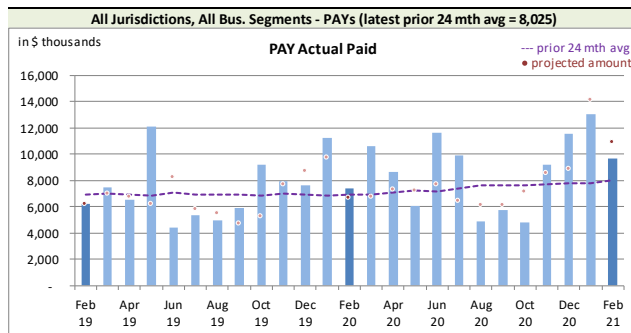
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

2.1.c AvsP: Paid Indemnity

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

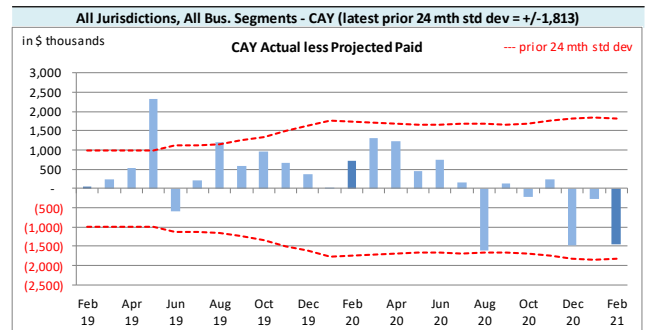
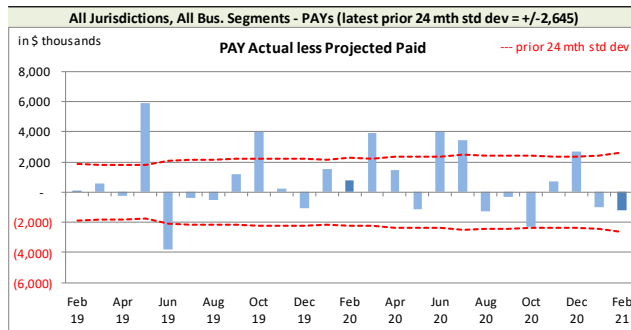
⁸Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		8,025	4,650
std dev		2,645	1,813
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

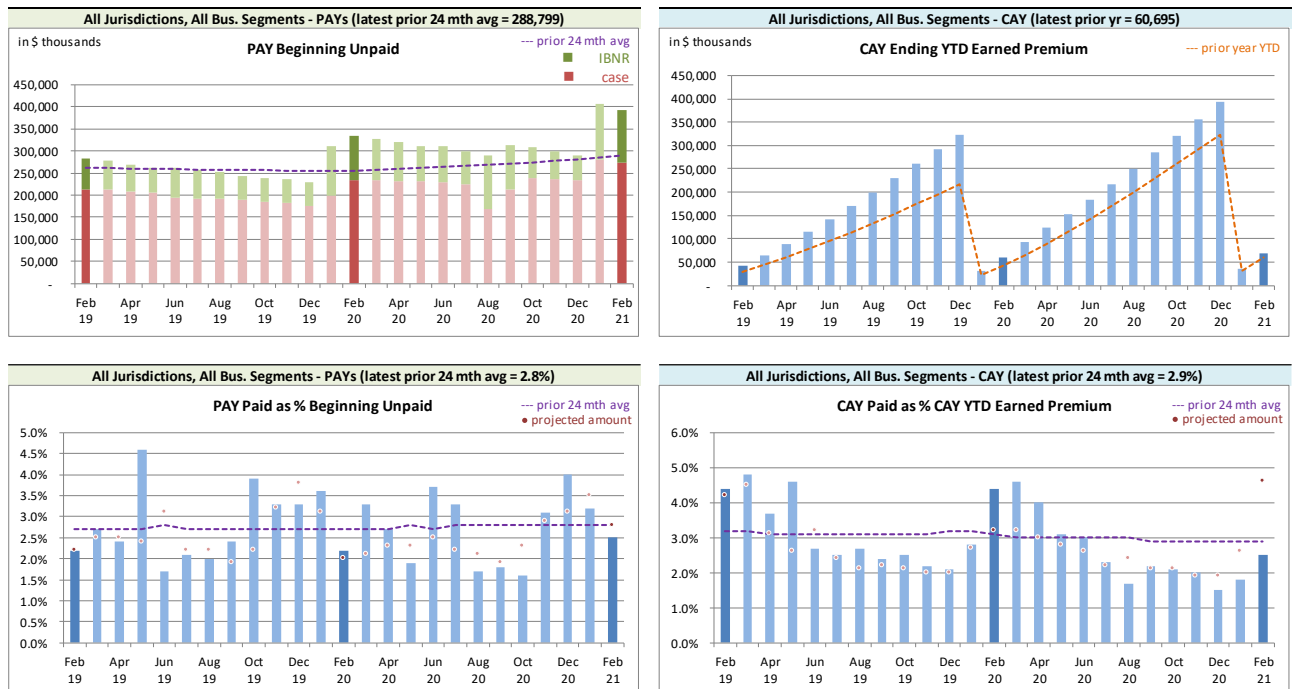
With respect to **paid indemnity**, 28% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting 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 (19 of 25 variances are positive).

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

FARM Levels that influence⁹ Paid Indemnity by Calendar Month



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

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

2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR¹⁰ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

⁹Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.

¹⁰For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

liability) and the Provisions for Adverse Deviations.

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (September 30, 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 less Projected
Prior	20,386	568	(1,060)	15	19,845	(58)	39,171 525
2019	30,856	(1,031)	(526)	(10)	11,134	237	41,464 (804)
2020	62,905	(239)	(757)	2	14,279	(51)	76,427 (288)
2021	23,512	2,884	(216)	(15)	3,938	277	27,234 3,146
TOTAL	137,659	2,182	(2,559)	(8)	49,196	405	184,296 2,579

The IBNR provision is \$2.2 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

Exhibit G shows the accident year IBNR amount change from last month to this month broken down into:

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

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

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

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

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

Table 02b

		actuarial present value adjustments					
		Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Retro + actuarial present value adjustments
Prior	19,206	5	(136)	1	3,140	55	22,210 61
2019	6,785	135	(38)	(3)	1,964	129	8,711 261
2020	8,213	80	(52)	(1)	1,878	(137)	10,039 (58)
2021	330	220	(9)	-	541	46	862 266
TOTAL	34,534	440	(235)	(3)	7,523	93	41,822 530

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

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

Table 03

		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(15,366)	780	-	-	(15,366)	780
balance as % unearned premium:		(7.6%)	-	-	-	(7.6%)	-
actual unearned premium:		202,438					
less projected:		(10,093)					

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:

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

- (a) Earned premium to date
- (b) Ultimate loss¹² 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 years¹³ during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	6,533	9.4%	(3,100)	(4.5%)	3,433	4.9%	4,620	8.1%
CAY	42,287	60.9%	4,254	6.1%	46,541	67.0%	21,914	0.9%
TOTAL	48,820	70.3%	1,154	1.7%	49,974	72.0%	26,535	9.1%

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

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

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

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

¹³Prior 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: 0.23%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		202101	202102	202103	202104
Private Passenger	prior	25,000	25,000	28,000	27,000
	2012	349,000	349,000	325,000	300,000
	2013	57,000	33,000	34,000	33,000
	2014	127,000	125,000	120,000	112,000
	2015	356,000	356,000	340,000	319,000
	2016	650,000	634,000	604,000	565,000
	2017	339,000	344,000	328,000	325,000
	2018	1,442,000	1,342,000	1,273,000	1,200,000
	2019	2,940,000	2,830,000	2,678,000	2,511,000
	2020	5,815,000	4,951,000	4,623,000	4,332,000
	2021	765,000	1,695,000	2,176,000	2,581,000
Private Passenger Total		12,865,000	12,684,000	12,529,000	12,305,000
Non Private Passenger	prior	58,000	58,000	57,000	57,000
	2012		-	-	-
	2013	(160,000)	(160,000)	(158,000)	(156,000)
	2014	1,000	14,000	14,000	14,000
	2015	72,000	72,000	71,000	70,000
	2016	106,000	86,000	86,000	85,000
	2017	215,000	211,000	206,000	204,000
	2018	336,000	233,000	227,000	220,000
	2019	570,000	524,000	512,000	490,000
	2020	1,856,000	1,869,000	1,802,000	1,704,000
	2021	433,000	669,000	628,000	658,000
Non Private Passenger Total		3,487,000	3,576,000	3,445,000	3,346,000
Grand Total		16,352,000	16,260,000	15,974,000	15,651,000

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: 0.23%
interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202101	202102	202103	202104
Private Passenger	prior	57,000	57,000	56,000	56,000
	2012	94,000	94,000	91,000	90,000
	2013	47,000	47,000	46,000	45,000
	2014	178,000	178,000	174,000	172,000
	2015	350,000	372,000	362,000	359,000
	2016	486,000	481,000	470,000	465,000
	2017	806,000	804,000	797,000	764,000
	2018	1,781,000	1,689,000	1,549,000	1,525,000
	2019	3,471,000	3,470,000	3,383,000	3,189,000
	2020	4,421,000	4,558,000	4,508,000	4,450,000
	2021	542,000	874,000	1,205,000	1,588,000
Private Passenger Total		12,233,000	12,624,000	12,641,000	12,703,000
Non Private Passenger	prior	156,000	156,000	150,000	148,000
	2012	46,000	46,000	46,000	45,000
	2013	99,000	99,000	98,000	97,000
	2014	2,000	2,000	2,000	2,000
	2015	366,000	365,000	352,000	349,000
	2016	(830,000)	(830,000)	(796,000)	(788,000)
	2017	227,000	266,000	256,000	254,000
	2018	688,000	654,000	637,000	616,000
	2019	1,136,000	1,043,000	1,011,000	981,000
	2020	1,390,000	1,369,000	1,325,000	1,284,000
	2021	671,000	1,080,000	1,358,000	1,787,000
Non Private Passenger Total		3,951,000	4,250,000	4,439,000	4,775,000
Grand Total		16,184,000	16,874,000	17,080,000	17,478,000

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: 0.23%			
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	202101	202102	202103	202104
Private Passenger	prior	76,000	76,000	76,000	75,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	4,000	4,000	4,000	4,000
	2014	25,000	14,000	14,000	14,000
	2015	58,000	58,000	57,000	56,000
	2016	44,000	44,000	44,000	43,000
	2017	167,000	167,000	165,000	163,000
	2018	448,000	285,000	282,000	276,000
	2019	1,026,000	936,000	912,000	889,000
	2020	3,547,000	3,507,000	3,339,000	3,275,000
	2021	536,000	867,000	1,228,000	1,574,000
Private Passenger Total		5,929,000	5,956,000	6,119,000	6,367,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	191,000	191,000	187,000	186,000
	2014	(71,000)	(71,000)	(67,000)	(67,000)
	2015	(9,000)	(29,000)	(28,000)	(28,000)
	2016	170,000	152,000	150,000	148,000
	2017	236,000	155,000	153,000	151,000
	2018	786,000	784,000	769,000	737,000
	2019	2,096,000	2,058,000	2,000,000	1,939,000
	2020	4,317,000	4,435,000	4,212,000	4,051,000
	2021	1,116,000	1,863,000	2,267,000	2,785,000
Non Private Passenger Total		8,830,000	9,536,000	9,641,000	9,900,000
Grand Total		14,759,000	15,492,000	15,760,000	16,267,000

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.23%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202101	202102	202103	202104
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	68,000	67,000	66,000
	2016	79,000	79,000	79,000	79,000
	2017	460,000	474,000	469,000	465,000
	2018	118,000	118,000	117,000	116,000
	2019	495,000	509,000	488,000	484,000
	2020	617,000	688,000	651,000	617,000
	2021	44,000	77,000	124,000	221,000
Private Passenger Total		1,873,000	2,005,000	1,987,000	2,040,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2012	31,000	31,000	31,000	30,000
	2013		-	-	-
	2014	11,000	11,000	11,000	11,000
	2015	1,000	1,000	1,000	1,000
	2016	170,000	169,000	168,000	167,000
	2017	215,000	215,000	213,000	211,000
	2018	254,000	278,000	268,000	265,000
	2019	884,000	883,000	851,000	843,000
	2020	1,191,000	1,153,000	1,110,000	1,097,000
	2021	142,000	177,000	259,000	364,000
Non Private Passenger Total		2,898,000	2,917,000	2,911,000	2,988,000
Grand Total		4,771,000	4,922,000	4,898,000	5,028,000

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 0.23%			
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	202101	202102	202103	202104
Private Passenger	prior	4,743,000	4,773,000	4,670,000	4,596,000
	2012	240,000	240,000	228,000	218,000
	2013	188,000	188,000	182,000	176,000
	2014	306,000	289,000	283,000	280,000
	2015	60,000	(54,000)	(52,000)	(49,000)
	2016	221,000	219,000	213,000	206,000
	2017	384,000	423,000	418,000	411,000
	2018	(301,000)	(370,000)	(360,000)	(357,000)
	2019	3,220,000	2,720,000	2,623,000	2,595,000
	2020	7,833,000	7,390,000	7,129,000	6,815,000
	2021	2,006,000	3,414,000	5,122,000	6,625,000
Private Passenger Total		18,900,000	19,232,000	20,456,000	21,516,000
Non Private Passenger	prior	177,000	176,000	173,000	170,000
	2012	5,000	5,000	5,000	5,000
	2013	282,000	282,000	277,000	270,000
	2014	558,000	523,000	505,000	497,000
	2015	194,000	226,000	231,000	218,000
	2016	446,000	439,000	431,000	419,000
	2017	664,000	497,000	491,000	485,000
	2018	3,133,000	3,078,000	2,982,000	2,946,000
	2019	9,036,000	8,507,000	8,225,000	7,958,000
	2020	20,498,000	19,557,000	19,035,000	18,389,000
	2021	3,707,000	6,481,000	8,861,000	10,807,000
Non Private Passenger Total		38,700,000	39,771,000	41,216,000	42,164,000
Grand Total		57,600,000	59,003,000	61,672,000	63,680,000

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

page 6 of 10

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

discount rate: 0.23%
interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202101	202102	202103	202104
Private Passenger	prior	101,000	101,000	98,000	96,000
	2012	44,000	44,000	42,000	41,000
	2013	54,000	54,000	52,000	50,000
	2014	101,000	101,000	97,000	94,000
	2015	88,000	88,000	84,000	80,000
	2016	(176,000)	(117,000)	(113,000)	(108,000)
	2017	372,000	372,000	360,000	356,000
	2018	(215,000)	(55,000)	(47,000)	(47,000)
	2019	1,028,000	689,000	670,000	662,000
	2020	2,001,000	2,023,000	1,941,000	1,828,000
	2021	292,000	493,000	596,000	644,000
Private Passenger Total		3,690,000	3,793,000	3,780,000	3,696,000
Non Private Passenger	prior	208,000	365,000	349,000	344,000
	2012	80,000	72,000	71,000	69,000
	2013	251,000	250,000	244,000	238,000
	2014	381,000	381,000	365,000	359,000
	2015	1,719,000	1,719,000	1,645,000	1,621,000
	2016	1,690,000	1,697,000	1,625,000	1,601,000
	2017	3,727,000	3,726,000	3,689,000	3,595,000
	2018	6,718,000	6,665,000	6,437,000	6,194,000
	2019	16,707,000	16,195,000	15,539,000	14,865,000
	2020	25,417,000	23,157,000	21,773,000	20,728,000
	2021	5,483,000	9,197,000	11,212,000	14,130,000
Non Private Passenger Total		62,381,000	63,424,000	62,949,000	63,744,000
Grand Total		66,071,000	67,217,000	66,729,000	67,440,000

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 0.23%			
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	202101	202102	202103	202104
Private Passenger	prior	5,000	5,000	5,000	5,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	6,000	6,000	6,000
	2015	11,000	11,000	11,000	11,000
	2016	13,000	13,000	13,000	13,000
	2017	104,000	104,000	103,000	102,000
	2018	27,000	27,000	27,000	27,000
	2019	48,000	81,000	79,000	78,000
	2020	75,000	76,000	74,000	72,000
	2021	15,000	27,000	40,000	55,000
Private Passenger Total		310,000	356,000	364,000	375,000
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	7,000	7,000	7,000
	2015	12,000	12,000	12,000	12,000
	2016	23,000	23,000	23,000	23,000
	2017	48,000	48,000	48,000	48,000
	2018	58,000	58,000	58,000	57,000
	2019	162,000	143,000	141,000	140,000
	2020	572,000	581,000	553,000	526,000
	2021	31,000	111,000	147,000	209,000
Non Private Passenger Total		916,000	986,000	992,000	1,025,000
Grand Total		1,226,000	1,342,000	1,356,000	1,400,000

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: 0.23%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202101	202102	202103	202104
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	9,000	9,000	9,000	9,000
	2015	19,000	19,000	19,000	19,000
	2016	32,000	32,000	32,000	32,000
	2017	115,000	317,000	314,000	310,000
	2018	82,000	87,000	86,000	85,000
	2019	329,000	329,000	325,000	318,000
	2020	449,000	436,000	419,000	398,000
	2021	87,000	176,000	140,000	192,000
Private Passenger Total		1,132,000	1,415,000	1,354,000	1,373,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2012		-	-	-
	2013	53,000	53,000	53,000	52,000
	2014	7,000	7,000	7,000	7,000
	2015	13,000	13,000	13,000	13,000
	2016	45,000	44,000	44,000	44,000
	2017	54,000	54,000	54,000	54,000
	2018	121,000	120,000	119,000	118,000
	2019	336,000	336,000	333,000	329,000
	2020	426,000	419,000	398,000	381,000
	2021	38,000	(6,000)	(7,000)	16,000
Non Private Passenger Total		1,096,000	1,043,000	1,017,000	1,017,000
Grand Total		2,228,000	2,458,000	2,371,000	2,390,000

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 0.23%			
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			
		202101	202102	202103	202104
Private Passenger	prior	-	-	-	-
	2012	18,000	18,000	17,000	17,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	1,000	1,000	1,000
	2015	2,000	2,000	2,000	2,000
	2016	2,000	2,000	2,000	2,000
	2017	3,000	3,000	3,000	3,000
	2018	5,000	5,000	5,000	5,000
	2019	15,000	15,000	15,000	15,000
	2020	34,000	39,000	38,000	37,000
	2021	4,000	(6,000)	(6,000)	(3,000)
Private Passenger Total		85,000	80,000	78,000	80,000
Non Private Passenger	prior	-	-	-	-
	2012	-	-	-	-
	2013	-	-	-	-
	2014	3,000	3,000	3,000	3,000
	2015	15,000	15,000	15,000	15,000
	2016	17,000	17,000	17,000	17,000
	2017	31,000	31,000	31,000	31,000
	2018	122,000	122,000	121,000	120,000
	2019	196,000	196,000	194,000	192,000
	2020	200,000	219,000	215,000	207,000
	2021	23,000	45,000	55,000	69,000
Non Private Passenger Total		607,000	648,000	651,000	654,000
Grand Total		692,000	728,000	729,000	734,000

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

page 10 of 10

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

discount rate: 0.23%
interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202101	202102	202103	202104
Private Passenger	prior	4,998,000	5,028,000	4,924,000	4,846,000
	2012	751,000	751,000	709,000	672,000
	2013	360,000	336,000	328,000	318,000
	2014	753,000	723,000	704,000	688,000
	2015	1,012,000	920,000	890,000	863,000
	2016	1,351,000	1,387,000	1,344,000	1,297,000
	2017	2,750,000	3,008,000	2,957,000	2,899,000
	2018	3,387,000	3,128,000	2,932,000	2,830,000
	2019	12,572,000	11,579,000	11,173,000	10,741,000
	2020	24,792,000	23,668,000	22,722,000	21,824,000
	2021	4,291,000	7,617,000	10,625,000	13,477,000
Private Passenger Total		57,017,000	58,145,000	59,308,000	60,455,000
Non Private Passenger	prior	604,000	760,000	734,000	724,000
	2012	160,000	152,000	151,000	147,000
	2013	716,000	715,000	701,000	687,000
	2014	899,000	877,000	847,000	833,000
	2015	2,383,000	2,394,000	2,312,000	2,271,000
	2016	1,837,000	1,797,000	1,748,000	1,716,000
	2017	5,417,000	5,203,000	5,141,000	5,033,000
	2018	12,216,000	11,992,000	11,618,000	11,273,000
	2019	31,123,000	29,885,000	28,806,000	27,737,000
	2020	55,867,000	52,759,000	50,423,000	48,367,000
	2021	11,644,000	19,617,000	24,780,000	30,825,000
Non Private Passenger Total		122,866,000	126,151,000	127,261,000	129,613,000
Grand Total		179,883,000	184,296,000	186,569,000	190,068,000

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)

page 1 of 10

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	202101	202102	202103	202104
Private Passenger	prior	(25,000)	(25,000)	(21,000)	(19,000)
	2012	281,000	281,000	259,000	238,000
	2013	(12,000)	(36,000)	(33,000)	(30,000)
	2014	18,000	25,000	23,000	21,000
	2015	85,000	91,000	84,000	77,000
	2016	247,000	231,000	213,000	196,000
	2017	151,000	157,000	144,000	143,000
	2018	891,000	806,000	742,000	683,000
	2019	2,037,000	1,943,000	1,809,000	1,664,000
	2020	4,738,000	3,894,000	3,582,000	3,313,000
	2021	647,000	1,468,000	1,846,000	2,151,000
Private Passenger Total		9,058,000	8,835,000	8,648,000	8,437,000
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2012		-	-	-
	2013	(160,000)	(160,000)	(158,000)	(156,000)
	2014		13,000	13,000	13,000
	2015	13,000	13,000	13,000	13,000
	2016	35,000	15,000	15,000	15,000
	2017	61,000	58,000	56,000	55,000
	2018	136,000	43,000	41,000	39,000
	2019	266,000	233,000	224,000	211,000
	2020	1,488,000	1,507,000	1,447,000	1,360,000
	2021	380,000	573,000	494,000	483,000
Non Private Passenger Total		2,228,000	2,304,000	2,154,000	2,042,000
Grand Total		11,286,000	11,139,000	10,802,000	10,479,000

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)

page 2 of 10

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	202101	202102	202103	202104
Private Passenger	prior	12,000	12,000	12,000	12,000
	2012	67,000	67,000	65,000	64,000
	2013	40,000	40,000	39,000	39,000
	2014	110,000	110,000	107,000	106,000
	2015	177,000	206,000	201,000	199,000
	2016	317,000	314,000	307,000	304,000
	2017	549,000	549,000	544,000	514,000
	2018	1,356,000	1,265,000	1,137,000	1,126,000
	2019	2,947,000	2,946,000	2,875,000	2,697,000
	2020	3,723,000	3,884,000	3,845,000	3,807,000
	2021	462,000	733,000	1,010,000	1,340,000
Private Passenger Total		9,760,000	10,126,000	10,142,000	10,208,000
Non Private Passenger	prior	128,000	128,000	122,000	120,000
	2012	2,000	2,000	2,000	2,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	2,000	2,000	2,000	2,000
	2015	325,000	324,000	311,000	308,000
	2016	(850,000)	(850,000)	(816,000)	(808,000)
	2017	182,000	221,000	212,000	210,000
	2018	438,000	405,000	389,000	373,000
	2019	650,000	558,000	536,000	515,000
	2020	880,000	863,000	828,000	795,000
	2021	594,000	941,000	1,171,000	1,544,000
Non Private Passenger Total		2,347,000	2,590,000	2,753,000	3,057,000
Grand Total		12,107,000	12,716,000	12,895,000	13,265,000

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)

page 3 of 10

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	202101	202102	202103	202104
Private Passenger	prior	39,000	39,000	39,000	38,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	(3,000)	(3,000)	(3,000)	(3,000)
	2014		-	-	-
	2015	37,000	37,000	37,000	36,000
	2016	22,000	22,000	22,000	21,000
	2017	62,000	62,000	61,000	60,000
	2018	243,000	103,000	102,000	97,000
	2019	446,000	374,000	355,000	343,000
	2020	2,840,000	2,829,000	2,688,000	2,637,000
	2021	442,000	705,000	998,000	1,280,000
Private Passenger Total		4,126,000	4,166,000	4,297,000	4,507,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	47,000	47,000	45,000	45,000
	2014	(98,000)	(98,000)	(94,000)	(93,000)
	2015	(17,000)	(37,000)	(36,000)	(36,000)
	2016	44,000	25,000	24,000	24,000
	2017	31,000	(36,000)	(36,000)	(36,000)
	2018	441,000	439,000	435,000	407,000
	2019	1,626,000	1,596,000	1,551,000	1,497,000
	2020	3,458,000	3,586,000	3,389,000	3,253,000
	2021	966,000	1,595,000	1,932,000	2,368,000
Non Private Passenger Total		6,493,000	7,112,000	7,205,000	7,424,000
Grand Total		10,619,000	11,278,000	11,502,000	11,931,000

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)

page 4 of 10

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	202101	202102	202103	202104
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)	(11,000)	(11,000)	(11,000)
	2016	48,000	48,000	48,000	48,000
	2017	318,000	332,000	329,000	326,000
	2018	96,000	96,000	95,000	94,000
	2019	393,000	409,000	389,000	385,000
	2020	503,000	580,000	545,000	512,000
	2021	34,000	59,000	99,000	185,000
Private Passenger Total		1,373,000	1,505,000	1,486,000	1,531,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	-	-	-	-
	2014	(1,000)	(1,000)	(1,000)	(1,000)
	2015	-	-	-	-
	2016	47,000	47,000	47,000	47,000
	2017	194,000	194,000	192,000	190,000
	2018	220,000	250,000	240,000	238,000
	2019	781,000	780,000	749,000	742,000
	2020	991,000	953,000	915,000	906,000
	2021	122,000	146,000	214,000	309,000
Non Private Passenger Total		2,353,000	2,368,000	2,355,000	2,430,000
Grand Total		3,726,000	3,873,000	3,841,000	3,961,000

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)

page 5 of 10

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	202101	202102	202103	202104
Private Passenger	prior	677,000	709,000	672,000	639,000
	2012	214,000	214,000	203,000	193,000
	2013	106,000	106,000	101,000	96,000
	2014	31,000	22,000	21,000	20,000
	2015	33,000	(64,000)	(61,000)	(58,000)
	2016	122,000	120,000	114,000	108,000
	2017	236,000	275,000	272,000	269,000
	2018	(605,000)	(650,000)	(634,000)	(628,000)
	2019	2,111,000	1,633,000	1,551,000	1,535,000
	2020	6,352,000	5,983,000	5,750,000	5,462,000
	2021	1,748,000	2,949,000	4,435,000	5,735,000
Private Passenger Total		11,025,000	11,297,000	12,424,000	13,371,000
Non Private Passenger	prior	25,000	25,000	25,000	25,000
	2012	(1,000)	(1,000)	(1,000)	(1,000)
	2013	30,000	30,000	29,000	29,000
	2014	373,000	388,000	372,000	368,000
	2015	(389,000)	(355,000)	(341,000)	(338,000)
	2016	(32,000)	(36,000)	(35,000)	(35,000)
	2017	160,000	32,000	31,000	30,000
	2018	1,965,000	1,921,000	1,844,000	1,822,000
	2019	6,862,000	6,352,000	6,098,000	5,854,000
	2020	17,309,000	16,500,000	16,021,000	15,412,000
	2021	3,245,000	5,624,000	7,655,000	9,268,000
Non Private Passenger Total		29,547,000	30,480,000	31,698,000	32,434,000
Grand Total		40,572,000	41,777,000	44,122,000	45,805,000

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)

page 6 of 10

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	202101	202102	202103	202104
Private Passenger	prior	54,000	54,000	53,000	52,000
	2012	22,000	22,000	21,000	20,000
	2013	49,000	49,000	47,000	45,000
	2014	(33,000)	(33,000)	(32,000)	(31,000)
	2015	66,000	66,000	63,000	60,000
	2016	(240,000)	(181,000)	(174,000)	(167,000)
	2017	330,000	330,000	319,000	316,000
	2018	(427,000)	(245,000)	(235,000)	(233,000)
	2019	729,000	394,000	378,000	373,000
	2020	1,740,000	1,768,000	1,697,000	1,590,000
	2021	260,000	436,000	518,000	548,000
Private Passenger Total		2,550,000	2,660,000	2,655,000	2,573,000
Non Private Passenger	prior	44,000	283,000	268,000	266,000
	2012	8,000	8,000	8,000	8,000
	2013	45,000	45,000	43,000	43,000
	2014	302,000	302,000	287,000	284,000
	2015	1,308,000	1,308,000	1,243,000	1,231,000
	2016	1,275,000	1,282,000	1,218,000	1,206,000
	2017	3,033,000	3,032,000	3,002,000	2,915,000
	2018	4,547,000	4,501,000	4,294,000	4,088,000
	2019	13,201,000	12,735,000	12,124,000	11,518,000
	2020	21,041,000	19,002,000	17,843,000	16,951,000
	2021	4,836,000	7,994,000	9,643,000	12,168,000
Non Private Passenger Total		49,640,000	50,492,000	49,973,000	50,678,000
Grand Total		52,190,000	53,152,000	52,628,000	53,251,000

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)

page 7 of 10

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	202101	202102	202103	202104
Private Passenger	prior	5,000	5,000	5,000	5,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	10,000	10,000	10,000	10,000
	2016	12,000	12,000	12,000	12,000
	2017	15,000	15,000	15,000	15,000
	2018	24,000	24,000	24,000	24,000
	2019	37,000	72,000	70,000	69,000
	2020	62,000	64,000	62,000	60,000
	2021	13,000	24,000	35,000	49,000
Private Passenger Total		189,000	237,000	244,000	255,000
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	6,000	6,000	6,000
	2015	11,000	11,000	11,000	11,000
	2016	21,000	21,000	21,000	21,000
	2017	44,000	44,000	44,000	44,000
	2018	9,000	9,000	9,000	9,000
	2019	124,000	108,000	107,000	106,000
	2020	512,000	522,000	496,000	471,000
	2021	22,000	95,000	125,000	180,000
Non Private Passenger Total		752,000	819,000	822,000	851,000
Grand Total		941,000	1,056,000	1,066,000	1,106,000

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)

page 8 of 10

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	202101	202102	202103	202104
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	8,000	8,000	8,000	8,000
	2015	17,000	17,000	17,000	17,000
	2016	29,000	29,000	29,000	29,000
	2017	61,000	288,000	285,000	282,000
	2018	70,000	77,000	76,000	75,000
	2019	278,000	278,000	275,000	270,000
	2020	382,000	373,000	358,000	340,000
	2021	76,000	154,000	116,000	161,000
Private Passenger Total		929,000	1,232,000	1,172,000	1,190,000
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	6,000	6,000	6,000
	2015	12,000	12,000	12,000	12,000
	2016	25,000	25,000	25,000	25,000
	2017	49,000	49,000	49,000	49,000
	2018	108,000	107,000	106,000	105,000
	2019	261,000	261,000	258,000	255,000
	2020	373,000	367,000	349,000	332,000
	2021	32,000	(18,000)	(22,000)	(3,000)
Non Private Passenger Total		870,000	813,000	787,000	785,000
Grand Total		1,799,000	2,045,000	1,959,000	1,975,000

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)

page 9 of 10

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	202101	202102	202103	202104
Private Passenger	prior	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	1,000	1,000	1,000
	2015	2,000	2,000	2,000	2,000
	2016	2,000	2,000	2,000	2,000
	2017	3,000	3,000	3,000	3,000
	2018	4,000	4,000	4,000	4,000
	2019	13,000	13,000	13,000	13,000
	2020	30,000	35,000	34,000	33,000
	2021	4,000	(6,000)	(6,000)	(3,000)
Private Passenger Total		61,000	56,000	55,000	57,000
Non Private Passenger	prior	-	-	-	-
	2012	-	-	-	-
	2013	-	-	-	-
	2014	3,000	3,000	3,000	3,000
	2015	6,000	6,000	6,000	6,000
	2016	15,000	15,000	15,000	15,000
	2017	28,000	28,000	28,000	28,000
	2018	109,000	109,000	108,000	107,000
	2019	171,000	171,000	169,000	167,000
	2020	175,000	195,000	191,000	183,000
	2021	21,000	40,000	48,000	60,000
Non Private Passenger Total		528,000	567,000	568,000	569,000
Grand Total		589,000	623,000	623,000	626,000

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)

page 10 of 10

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		ShareYYMM			
Business Segment	Acc Year	202101	202102	202103	202104
Private Passenger	prior	753,000	785,000	751,000	718,000
	2012	590,000	590,000	554,000	521,000
	2013	189,000	165,000	160,000	156,000
	2014	140,000	138,000	133,000	130,000
	2015	416,000	354,000	342,000	332,000
	2016	559,000	597,000	573,000	553,000
	2017	1,725,000	2,011,000	1,972,000	1,928,000
	2018	1,652,000	1,480,000	1,311,000	1,242,000
	2019	8,991,000	8,062,000	7,715,000	7,349,000
	2020	20,370,000	19,410,000	18,561,000	17,754,000
	2021	3,686,000	6,522,000	9,051,000	11,446,000
Private Passenger Total		39,071,000	40,114,000	41,123,000	42,129,000
Non Private Passenger	prior	208,000	447,000	426,000	422,000
	2012	7,000	7,000	7,000	7,000
	2013	(41,000)	(41,000)	(44,000)	(42,000)
	2014	593,000	621,000	594,000	588,000
	2015	1,269,000	1,282,000	1,219,000	1,207,000
	2016	580,000	544,000	514,000	510,000
	2017	3,782,000	3,622,000	3,578,000	3,485,000
	2018	7,973,000	7,784,000	7,466,000	7,188,000
	2019	23,942,000	22,794,000	21,816,000	20,865,000
	2020	46,227,000	43,495,000	41,479,000	39,663,000
	2021	10,218,000	16,990,000	21,260,000	26,377,000
Non Private Passenger Total		94,758,000	97,545,000	98,315,000	100,270,000
Grand Total		133,829,000	137,659,000	139,438,000	142,399,000

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

EXHIBIT C-1

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.23%
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	202101	202102	202103	202104
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	376,000	234,000	231,000	228,000
	2016	367,000	367,000	362,000	358,000
	2017	185,000	182,000	179,000	176,000
	2018	423,000	337,000	333,000	328,000
	2019	461,000	461,000	456,000	452,000
	2020	275,000	459,000	453,000	448,000
	2021	38,000	71,000	66,677	52,677
Private Passenger Total		2,684,000	2,670,000	2,630,677	2,585,677
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	113,000	70,000	69,000	68,000
	2016	122,000	122,000	121,000	120,000
	2017	65,000	64,000	63,000	62,000
	2018	160,000	126,000	125,000	124,000
	2019	178,000	178,000	175,000	173,000
	2020	95,000	158,000	156,000	153,000
	2021	13,000	27,000	25,663	20,663
Non Private Passenger Total		900,000	899,000	886,663	871,663
Grand Total		3,584,000	3,569,000	3,517,340	3,457,340

EXHIBIT C-1

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.23%			
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	202101	202102	202103	202104
Private Passenger	prior	58,000	58,000	58,000	58,000
	2012	85,000	85,000	83,000	80,000
	2013	79,000	79,000	77,000	75,000
	2014	114,000	114,000	111,000	108,000
	2015	249,000	173,000	167,000	162,000
	2016	171,000	152,000	147,000	141,000
	2017	176,000	176,000	171,000	165,000
	2018	187,000	251,000	244,000	237,000
	2019	276,000	276,000	268,000	245,000
	2020	161,000	327,000	318,000	310,000
	2021	15,000	28,000	41,621	51,621
Private Passenger Total		1,571,000	1,719,000	1,685,621	1,632,621
Non Private Passenger	prior	47,000	47,000	46,000	45,000
	2012	63,000	63,000	62,000	61,000
	2013	56,000	56,000	55,000	54,000
	2014	75,000	75,000	74,000	73,000
	2015	154,000	107,000	105,000	102,000
	2016	103,000	92,000	90,000	87,000
	2017	112,000	112,000	110,000	108,000
	2018	136,000	182,000	178,000	175,000
	2019	220,000	220,000	216,000	199,000
	2020	136,000	275,000	271,000	266,000
	2021	14,000	25,000	37,868	45,868
Non Private Passenger Total		1,116,000	1,254,000	1,244,868	1,215,868
Grand Total		2,687,000	2,973,000	2,930,489	2,848,489

EXHIBIT C-1

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 0.23%			
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	202101	202102	202103	202104
Private Passenger	prior	129,000	129,000	128,000	127,000
	2012	43,000	43,000	42,000	41,000
	2013	53,000	33,000	32,000	31,000
	2014	50,000	50,000	48,000	47,000
	2015	19,000	61,000	59,000	58,000
	2016	99,000	99,000	90,000	88,000
	2017	81,000	76,000	74,000	72,000
	2018	124,000	140,000	137,000	135,000
	2019	210,000	210,000	206,000	201,000
	2020	91,000	339,000	314,000	309,000
	2021	16,000	32,000	43,196	58,196
Private Passenger Total		915,000	1,212,000	1,173,196	1,167,196
Non Private Passenger	prior	73,000	73,000	72,000	71,000
	2012	47,000	47,000	46,000	45,000
	2013	64,000	40,000	39,000	37,000
	2014	64,000	64,000	63,000	62,000
	2015	26,000	83,000	80,000	79,000
	2016	138,000	138,000	125,000	123,000
	2017	109,000	102,000	100,000	98,000
	2018	153,000	171,000	168,000	164,000
	2019	201,000	201,000	197,000	192,000
	2020	107,000	399,000	369,000	364,000
	2021	23,000	45,000	56,180	74,180
Non Private Passenger Total		1,005,000	1,363,000	1,315,180	1,309,180
Grand Total		1,920,000	2,575,000	2,488,376	2,476,376

EXHIBIT C-1

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.23%
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	202101	202102	202103	202104
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	36,000	34,000	33,000	32,000
	2016	63,000	63,000	63,000	63,000
	2017	50,000	50,000	49,000	48,000
	2018	(21,000)	40,000	39,000	37,000
	2019	38,000	38,000	37,000	35,000
	2020	33,000	58,000	60,000	56,000
	2021	1,000	3,000	3,959	6,959
Private Passenger Total		286,000	372,000	368,959	361,959
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	24,000	22,000	22,000	22,000
	2016	43,000	43,000	43,000	43,000
	2017	32,000	32,000	31,000	31,000
	2018	(17,000)	30,000	29,000	28,000
	2019	33,000	33,000	32,000	31,000
	2020	32,000	57,000	60,000	55,000
	2021	1,000	3,000	5,854	6,854
Non Private Passenger Total		200,000	272,000	274,854	268,854
Grand Total		486,000	644,000	643,813	630,813

EXHIBIT C-1

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 0.23%			
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	202101	202102	202103	202104
Private Passenger	prior	2,512,000	2,512,000	2,435,000	2,364,000
	2012	307,000	307,000	298,000	289,000
	2013	413,000	410,000	398,000	386,000
	2014	413,000	413,000	400,000	388,000
	2015	497,000	356,000	345,000	336,000
	2016	406,000	406,000	393,000	381,000
	2017	524,000	524,000	509,000	493,000
	2018	594,000	691,000	671,000	652,000
	2019	1,365,000	1,365,000	1,328,000	1,292,000
	2020	765,000	2,083,000	2,068,000	2,010,000
	2021	87,000	166,000	244,366	327,366
Private Passenger Total		7,883,000	9,233,000	9,089,366	8,918,366
Non Private Passenger	prior	996,000	996,000	974,000	953,000
	2012	281,000	281,000	275,000	270,000
	2013	627,000	625,000	613,000	601,000
	2014	769,000	769,000	754,000	738,000
	2015	1,107,000	793,000	778,000	763,000
	2016	903,000	903,000	884,000	866,000
	2017	1,166,000	1,166,000	1,143,000	1,122,000
	2018	1,866,000	2,169,000	2,126,000	2,084,000
	2019	4,224,000	4,223,000	4,146,000	4,070,000
	2020	1,882,000	5,039,000	5,050,000	4,956,000
	2021	241,000	454,000	656,494	879,494
Non Private Passenger Total		14,062,000	17,418,000	17,399,494	17,302,494
Grand Total		21,945,000	26,651,000	26,488,860	26,220,860

EXHIBIT C-1

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 0.23%			
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	202101	202102	202103	202104
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	75,000	69,000	68,000	67,000
	2016	30,000	30,000	29,000	28,000
	2017	48,000	48,000	47,000	46,000
	2018	150,000	36,000	35,000	34,000
	2019	132,000	132,000	131,000	130,000
	2020	(30,000)	60,000	59,000	58,000
	2021	1,000	1,000	(11,521)	(23,521)
Private Passenger Total		742,000	712,000	687,479	663,479
Non Private Passenger	prior	674,000	674,000	669,000	663,000
	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	349,000	320,000	317,000	314,000
	2016	162,000	162,000	159,000	156,000
	2017	305,000	305,000	301,000	298,000
	2018	1,177,000	285,000	283,000	281,000
	2019	1,358,000	1,358,000	1,351,000	1,344,000
	2020	(367,000)	722,000	715,000	709,000
	2021	12,000	22,000	(149,267)	(332,267)
Non Private Passenger Total		4,185,000	4,363,000	4,156,733	3,939,733
Grand Total		4,927,000	5,075,000	4,844,212	4,603,212

EXHIBIT C-1

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 0.23%			
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	202101	202102	202103	202104
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	(16,000)	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	5,000	2,000	2,000	2,000
	2019	(2,000)	(3,000)	(3,000)	(3,000)
	2020	(6,000)	3,000	3,000	2,000
	2021		(1,000)	(818)	(818)
Private Passenger Total		(4,000)	22,000	22,182	21,182
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	(24,000)	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	21,000	11,000	11,000	10,000
	2019	(8,000)	(9,000)	(9,000)	(9,000)
	2020	(21,000)	16,000	16,000	14,000
	2021		-	(1,172)	(1,172)
Non Private Passenger Total		(16,000)	41,000	39,828	36,828
Grand Total		(20,000)	63,000	62,010	58,010

EXHIBIT C-1

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 0.23%
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	202101	202102	202103	202104
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	3,000	22,000	22,000	22,000
	2016	22,000	22,000	22,000	22,000
	2017	7,000	7,000	7,000	7,000
	2018	(10,000)	20,000	20,000	20,000
	2019	13,000	13,000	13,000	13,000
	2020	(39,000)	23,000	23,000	23,000
	2021	(4,000)	(6,000)	(11,559)	(12,559)
Private Passenger Total		41,000	150,000	144,441	143,441
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	1,000	7,000	7,000	7,000
	2016	8,000	8,000	8,000	8,000
	2017	4,000	4,000	4,000	4,000
	2018	(5,000)	9,000	9,000	9,000
	2019	8,000	8,000	8,000	8,000
	2020	(26,000)	14,000	14,000	14,000
	2021	(1,000)	(4,000)	(7,435)	(7,435)
Non Private Passenger Total		5,000	62,000	58,565	58,565
Grand Total		46,000	212,000	203,006	202,006

EXHIBIT C-1

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 0.23%			
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	202101	202102	202103	202104
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
	2019	1,000	1,000	1,000	1,000
	2020	(5,000)	1,000	1,000	1,000
	2021	(1,000)	(1,000)	(1,555)	(2,555)
Private Passenger Total		16,000	23,000	22,445	21,445
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	2,000	6,000	6,000	6,000
	2019	6,000	6,000	6,000	6,000
	2020	(19,000)	6,000	6,000	6,000
	2021	(2,000)	(3,000)	(5,794)	(6,794)
Non Private Passenger Total		9,000	37,000	34,206	33,206
Grand Total		25,000	60,000	56,651	54,651

EXHIBIT C-1

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

page 10 of 10

Jurisdiction Desc	(All)	discount rate: 0.23%			
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	ShareYMM				
Business Segment	Acc Year	202101	202102	202103	202104
Private Passenger	prior	3,062,000	3,062,000	2,980,000	2,904,000
	2012	601,000	601,000	587,000	572,000
	2013	767,000	744,000	725,000	707,000
	2014	885,000	885,000	860,000	840,000
	2015	1,243,000	959,000	935,000	915,000
	2016	1,158,000	1,139,000	1,106,000	1,081,000
	2017	1,074,000	1,066,000	1,039,000	1,010,000
	2018	1,452,000	1,518,000	1,482,000	1,446,000
	2019	2,494,000	2,493,000	2,437,000	2,366,000
	2020	1,245,000	3,353,000	3,299,000	3,217,000
	2021	153,000	293,000	374,366	457,366
Private Passenger Total		14,134,000	16,113,000	15,824,366	15,515,366
Non Private Passenger	prior	1,851,000	1,851,000	1,822,000	1,793,000
	2012	563,000	563,000	554,000	546,000
	2013	936,000	910,000	894,000	878,000
	2014	1,252,000	1,252,000	1,232,000	1,211,000
	2015	1,754,000	1,413,000	1,389,000	1,366,000
	2016	1,475,000	1,464,000	1,426,000	1,399,000
	2017	1,802,000	1,794,000	1,761,000	1,732,000
	2018	3,493,000	2,989,000	2,935,000	2,881,000
	2019	6,220,000	6,218,000	6,122,000	6,014,000
	2020	1,819,000	6,686,000	6,657,000	6,537,000
	2021	301,000	569,000	618,391	679,391
Non Private Passenger Total		21,466,000	25,709,000	25,410,391	25,036,391
Grand Total		35,600,000	41,822,000	41,234,757	40,551,757

EXHIBIT C-2

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

page 1 of 10

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	202101	202102	202103	202104
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	311,000	213,000	210,000	207,000
	2016	301,000	301,000	297,000	293,000
	2017	141,000	139,000	136,000	133,000
	2018	335,000	249,000	245,000	241,000
	2019	343,000	343,000	339,000	335,000
	2020	112,000	322,000	317,000	312,000
	2021	21,000	40,000	18,677	(3,323)
Private Passenger Total		2,071,000	2,114,000	2,062,677	2,010,677
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	94,000	64,000	63,000	62,000
	2016	100,000	100,000	99,000	98,000
	2017	50,000	49,000	48,000	47,000
	2018	126,000	93,000	92,000	91,000
	2019	132,000	132,000	130,000	128,000
	2020	39,000	111,000	109,000	107,000
	2021	7,000	15,000	8,663	663
Non Private Passenger Total		688,000	704,000	687,663	670,663
Grand Total		2,759,000	2,818,000	2,750,340	2,681,340

EXHIBIT C-2

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

page 2 of 10

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	202101	202102	202103	202104
Private Passenger	prior	49,000	49,000	49,000	49,000
	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	220,000	157,000	152,000	147,000
	2016	153,000	136,000	131,000	126,000
	2017	146,000	146,000	141,000	136,000
	2018	124,000	188,000	182,000	176,000
	2019	189,000	189,000	182,000	175,000
	2020	65,000	231,000	223,000	215,000
	2021	5,000	10,000	14,621	20,621
Private Passenger Total		1,204,000	1,359,000	1,320,621	1,283,621
Non Private Passenger	prior	39,000	39,000	38,000	37,000
	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	136,000	97,000	95,000	93,000
	2016	92,000	82,000	80,000	78,000
	2017	93,000	93,000	91,000	89,000
	2018	90,000	136,000	133,000	130,000
	2019	150,000	150,000	146,000	142,000
	2020	55,000	194,000	190,000	186,000
	2021	5,000	9,000	13,868	17,868
Non Private Passenger Total		836,000	976,000	959,868	942,868
Grand Total		2,040,000	2,335,000	2,280,489	2,226,489

EXHIBIT C-2

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

page 3 of 10

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	202101	202102	202103	202104
Private Passenger	prior	117,000	117,000	116,000	115,000
	2012	39,000	39,000	38,000	37,000
	2013	48,000	30,000	29,000	28,000
	2014	45,000	45,000	44,000	43,000
	2015	6,000	55,000	54,000	53,000
	2016	84,000	84,000	82,000	80,000
	2017	54,000	50,000	48,000	46,000
	2018	83,000	99,000	97,000	95,000
	2019	143,000	143,000	139,000	135,000
	2020	(12,000)	236,000	231,000	226,000
	2021	4,000	8,000	12,196	16,196
Private Passenger Total		611,000	906,000	890,196	874,196
Non Private Passenger	prior	65,000	65,000	64,000	63,000
	2012	43,000	43,000	42,000	41,000
	2013	58,000	36,000	35,000	34,000
	2014	58,000	58,000	57,000	56,000
	2015	9,000	75,000	73,000	72,000
	2016	116,000	116,000	114,000	112,000
	2017	73,000	67,000	65,000	63,000
	2018	102,000	121,000	118,000	115,000
	2019	136,000	136,000	132,000	128,000
	2020	(14,000)	278,000	272,000	267,000
	2021	6,000	11,000	16,180	20,180
Non Private Passenger Total		652,000	1,006,000	988,180	971,180
Grand Total		1,263,000	1,912,000	1,878,376	1,845,376

EXHIBIT C-2

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

page 4 of 10

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	202101	202102	202103	202104
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	28,000	31,000	30,000	29,000
	2016	54,000	54,000	54,000	54,000
	2017	35,000	35,000	34,000	33,000
	2018	(28,000)	33,000	32,000	31,000
	2019	22,000	22,000	21,000	20,000
	2020	12,000	40,000	39,000	38,000
	2021		-	(41)	(41)
Private Passenger Total		201,000	293,000	286,959	281,959
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	18,000	20,000	20,000	20,000
	2016	36,000	36,000	36,000	36,000
	2017	23,000	23,000	22,000	22,000
	2018	(22,000)	25,000	24,000	23,000
	2019	19,000	19,000	18,000	17,000
	2020	12,000	40,000	39,000	38,000
	2021		-	854	(146)
Non Private Passenger Total		133,000	210,000	206,854	202,854
Grand Total		334,000	503,000	493,813	484,813

EXHIBIT C-2

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

page 5 of 10

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	202101	202102	202103	202104
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	375,000	373,000	362,000	351,000
	2014	375,000	375,000	364,000	353,000
	2015	451,000	324,000	314,000	305,000
	2016	355,000	355,000	343,000	332,000
	2017	465,000	465,000	451,000	437,000
	2018	487,000	584,000	566,000	549,000
	2019	1,143,000	1,143,000	1,110,000	1,078,000
	2020	454,000	1,772,000	1,719,000	1,667,000
	2021	48,000	91,000	140,366	188,366
Private Passenger Total		6,712,000	8,041,000	7,852,366	7,669,366
Non Private Passenger	prior	904,000	904,000	885,000	866,000
	2012	255,000	255,000	250,000	245,000
	2013	571,000	569,000	558,000	547,000
	2014	699,000	699,000	685,000	671,000
	2015	1,005,000	722,000	708,000	694,000
	2016	788,000	788,000	771,000	754,000
	2017	1,034,000	1,034,000	1,013,000	993,000
	2018	1,536,000	1,839,000	1,801,000	1,764,000
	2019	3,536,000	3,535,000	3,466,000	3,398,000
	2020	1,092,000	4,250,000	4,165,000	4,082,000
	2021	130,000	245,000	371,494	497,494
Non Private Passenger Total		11,550,000	14,840,000	14,673,494	14,511,494
Grand Total		18,262,000	22,881,000	22,525,860	22,180,860

EXHIBIT C-2

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

page 6 of 10

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	202101	202102	202103	202104
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	375,000	373,000	362,000	351,000
	2014	375,000	375,000	364,000	353,000
	2015	451,000	324,000	314,000	305,000
	2016	355,000	355,000	343,000	332,000
	2017	465,000	465,000	451,000	437,000
	2018	487,000	584,000	566,000	549,000
	2019	1,143,000	1,143,000	1,110,000	1,078,000
	2020	454,000	1,772,000	1,719,000	1,667,000
	2021	48,000	91,000	140,366	188,366
Private Passenger Total		6,712,000	8,041,000	7,852,366	7,669,366
Non Private Passenger	prior	904,000	904,000	885,000	866,000
	2012	255,000	255,000	250,000	245,000
	2013	571,000	569,000	558,000	547,000
	2014	699,000	699,000	685,000	671,000
	2015	1,005,000	722,000	708,000	694,000
	2016	788,000	788,000	771,000	754,000
	2017	1,034,000	1,034,000	1,013,000	993,000
	2018	1,536,000	1,839,000	1,801,000	1,764,000
	2019	3,536,000	3,535,000	3,466,000	3,398,000
	2020	1,092,000	4,250,000	4,165,000	4,082,000
	2021	130,000	245,000	371,494	497,494
Non Private Passenger Total		11,550,000	14,840,000	14,673,494	14,511,494
Grand Total		18,262,000	22,881,000	22,525,860	22,180,860

EXHIBIT C-2

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202101	202102	202103	202104
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	(17,000)	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	4,000	1,000	1,000	1,000
	2019	(3,000)	(3,000)	(3,000)	(3,000)
	2020	(7,000)	1,000	1,000	1,000
	2021		(1,000)	(818)	(1,818)
Private Passenger Total		(11,000)	15,000	15,182	14,182
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	(25,000)	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	16,000	6,000	6,000	6,000
	2019	(12,000)	(12,000)	(12,000)	(12,000)
	2020	(29,000)	8,000	8,000	8,000
	2021	(1,000)	(2,000)	(3,172)	(4,172)
Non Private Passenger Total		(46,000)	11,000	9,828	8,828
Grand Total		(57,000)	26,000	25,010	23,010

EXHIBIT C-2

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

page 8 of 10

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	202101	202102	202103	202104
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	1,000	20,000	20,000	20,000
	2016	20,000	20,000	20,000	20,000
	2017	2,000	2,000	2,000	2,000
	2018	(12,000)	18,000	18,000	18,000
	2019	6,000	6,000	6,000	6,000
	2020	(49,000)	13,000	13,000	13,000
	2021	(5,000)	(8,000)	(13,559)	(16,559)
Private Passenger Total		7,000	115,000	109,441	106,441
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
	2016	7,000	7,000	7,000	7,000
	2017	2,000	2,000	2,000	2,000
	2018	(6,000)	8,000	8,000	8,000
	2019	4,000	4,000	4,000	4,000
	2020	(32,000)	8,000	8,000	8,000
	2021	(2,000)	(5,000)	(8,435)	(9,435)
Non Private Passenger Total		(12,000)	45,000	41,565	40,565
Grand Total		(5,000)	160,000	151,006	147,006

EXHIBIT C-2

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

page 9 of 10

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	202101	202102	202103	202104
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
	2019	1,000	1,000	1,000	1,000
	2020	(5,000)	1,000	1,000	1,000
	2021	(1,000)	(1,000)	(1,555)	(2,555)
Private Passenger Total		16,000	23,000	22,445	21,445
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	1,000	5,000	5,000	5,000
	2019	5,000	5,000	5,000	5,000
	2020	(20,000)	5,000	5,000	5,000
	2021	(2,000)	(3,000)	(5,794)	(6,794)
Non Private Passenger Total		5,000	33,000	30,206	29,206
Grand Total		21,000	56,000	52,651	50,651

EXHIBIT C-2

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

page 10 of 10

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	202101	202102	202103	202104
Private Passenger	prior	2,775,000	2,775,000	2,702,000	2,631,000
	2012	547,000	547,000	534,000	521,000
	2013	697,000	677,000	660,000	643,000
	2014	804,000	804,000	784,000	765,000
	2015	1,073,000	872,000	851,000	831,000
	2016	992,000	975,000	951,000	928,000
	2017	888,000	882,000	856,000	830,000
	2018	1,110,000	1,176,000	1,144,000	1,113,000
	2019	1,930,000	1,930,000	1,880,000	1,831,000
	2020	534,000	2,670,000	2,597,000	2,525,000
	2021	70,000	134,000	150,366	166,366
Private Passenger Total		11,420,000	13,442,000	13,109,366	12,784,366
Non Private Passenger	prior	1,676,000	1,676,000	1,650,000	1,624,000
	2012	512,000	512,000	504,000	496,000
	2013	853,000	829,000	814,000	800,000
	2014	1,137,000	1,137,000	1,118,000	1,099,000
	2015	1,561,000	1,285,000	1,263,000	1,242,000
	2016	1,268,000	1,258,000	1,233,000	1,208,000
	2017	1,552,000	1,545,000	1,515,000	1,487,000
	2018	2,758,000	2,256,000	2,208,000	2,161,000
	2019	4,856,000	4,855,000	4,769,000	4,684,000
	2020	662,000	5,543,000	5,439,000	5,338,000
	2021	104,000	196,000	130,391	31,391
Non Private Passenger Total		16,939,000	21,092,000	20,643,391	20,170,391
Grand Total		28,359,000	34,534,000	33,752,757	32,954,757

EXHIBIT D

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio		ShareYYMM			
Business Segment	Jurisdiction Desc	202101	202102	202103	202104
Private Passenger	Newfoundland & Labrador	83.7%	83.7%	83.6%	83.6%
	New Brunswick	73.8%	73.8%	73.6%	73.6%
	Nova Scotia	73.7%	73.7%	73.7%	73.9%
	Prince Edward Island	64.4%	64.3%	64.3%	64.2%
	Ontario	76.7%	76.7%	76.6%	76.8%
	Alberta	61.6%	61.7%	61.7%	61.8%
	Yukon	65.6%	65.3%	66.0%	66.3%
	Northwest Territories	60.8%	60.7%	60.6%	60.6%
	Nunavut	34.7%	33.8%	34.7%	33.9%
Non Private Passenger	Newfoundland & Labrador	83.4%	83.5%	82.8%	82.9%
	New Brunswick	72.8%	72.9%	72.4%	72.5%
	Nova Scotia	75.9%	75.9%	75.4%	75.5%
	Prince Edward Island	78.4%	78.4%	77.9%	78.0%
	Ontario	50.9%	51.0%	50.5%	50.6%
	Alberta	74.9%	74.9%	74.5%	74.5%
	Yukon	71.2%	71.2%	70.9%	71.0%
	Northwest Territories	53.0%	52.9%	52.8%	52.9%
	Nunavut	44.7%	44.9%	44.8%	44.5%
Grand Total		67.8%	67.8%	67.3%	67.5%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio		ShareYYMM			
Business Segment	Jurisdiction Desc	202101	202102	202103	202104
Private Passenger	Newfoundland & Labrador	77.2%	77.2%	77.2%	77.2%
	New Brunswick	67.8%	67.8%	67.8%	67.7%
	Nova Scotia	67.6%	67.7%	67.8%	67.9%
	Prince Edward Island	58.9%	58.9%	58.9%	58.9%
	Ontario	70.4%	70.4%	70.5%	70.6%
	Alberta	57.1%	57.1%	57.3%	57.4%
	Yukon	60.6%	60.3%	61.4%	61.0%
	Northwest Territories	56.5%	56.3%	56.5%	56.5%
	Nunavut	33.1%	32.1%	33.0%	32.2%
Non Private Passenger	Newfoundland & Labrador	76.7%	76.8%	76.8%	76.8%
	New Brunswick	67.5%	67.5%	67.6%	67.7%
	Nova Scotia	70.0%	70.1%	70.1%	70.2%
	Prince Edward Island	72.2%	72.1%	72.2%	72.3%
	Ontario	46.5%	46.5%	46.6%	46.6%
	Alberta	69.1%	69.1%	69.1%	69.2%
	Yukon	65.5%	65.7%	65.7%	65.9%
	Northwest Territories	49.0%	49.1%	49.2%	49.3%
	Nunavut	41.5%	41.6%	41.3%	41.2%
Grand Total		62.4%	62.3%	62.2%	62.4%

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2020 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 1 of 9

NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger				
	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%	5.4%	10.0%	10.0%	10.0%	10.0%	10.0%	
2019	10.0%	10.0%	7.9%	10.0%	10.0%	10.0%	8.5%	10.0%	
2020	10.0%	10.0%	6.6%	9.9%	10.0%	10.0%	6.2%	9.8%	
2021	10.0%	10.0%	5.1%	9.9%	10.0%	10.0%	5.2%	9.8%	
prem liab	10.0%	10.0%	5.1%	8.8%	10.0%	10.0%	5.2%	9.3%	
discount rate:				0.23%	discount rate:				0.23%
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, 2020 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 2 of 9

NEW BRUNSWICK

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development			TOTAL	Selected Margins for Adverse Development			TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages		Third Party Liability	Accident Benefits	Other Coverages		
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	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%	8.7%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	12.5%	10.0%	12.3%	12.2%	12.5%	10.0%	8.8%	12.3%	
2019	12.5%	10.0%	6.0%	12.0%	12.5%	10.0%	10.4%	12.5%	
2020	12.4%	10.0%	5.3%	11.5%	12.2%	10.0%	5.9%	11.3%	
2021	12.0%	10.0%	5.1%	11.5%	11.6%	10.0%	5.1%	11.3%	
prem liab	12.0%	10.0%	5.1%	9.7%	11.6%	10.0%	5.1%	8.6%	
discount rate:				0.23%	discount rate:				0.23%
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, 2020 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 3 of 9

NOVA SCOTIA

	Private Passenger				Non-Private Passenger				
	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	12.5%	10.0%	12.5%	12.4%	12.5%	10.0%	12.5%	12.1%	
2018	12.5%	10.0%	5.9%	11.6%	12.5%	10.0%	11.0%	12.2%	
2019	12.3%	10.0%	6.0%	11.9%	12.4%	10.0%	8.5%	11.7%	
2020	12.2%	10.0%	5.3%	11.4%	12.2%	10.0%	5.6%	11.1%	
2021	11.9%	10.0%	5.1%	11.4%	11.6%	10.0%	5.1%	11.1%	
prem liab	11.9%	10.0%	5.1%	9.8%	11.6%	10.0%	5.1%	9.1%	
discount rate:				0.23%	discount rate:				0.23%
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, 2020 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 4 of 9

PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				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%	9.8%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2018	10.0%	10.0%	10.0%	12.4%	10.0%	10.0%	10.0%	12.0%	
2019	12.5%	10.0%	12.5%	11.9%	12.4%	10.0%	10.1%	11.7%	
2020	12.2%	10.0%	8.1%	11.9%	12.3%	10.0%	6.6%	11.7%	
2021	11.9%	10.0%	5.2%	11.9%	11.9%	10.0%	5.2%	11.7%	
prem liab	11.9%	10.0%	5.2%	10.3%	11.9%	10.0%	5.2%	9.4%	
discount rate:				0.23%	discount rate:				0.23%
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, 2020 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 5 of 9

ONTARIO

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	1997	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	1998	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	1999	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	2000	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	2001	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	2002	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	2003	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	2004	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	2005	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	2006	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	2007	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	2008	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	2009	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	2010	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	2011	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	2012	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	2013	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	2014	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	2015	9.6%	10.0%	10.0%	9.9%
2016	10.0%	10.0%	5.0%	10.0%	2016	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	7.1%	9.9%	2017	10.0%	10.0%	10.0%	10.0%
2018	12.5%	12.5%	5.0%	12.5%	2018	12.1%	12.5%	6.7%	12.2%
2019	12.3%	12.5%	10.5%	12.3%	2019	12.4%	12.5%	6.5%	12.3%
2020	12.8%	15.0%	5.3%	12.5%	2020	13.8%	15.0%	5.7%	13.5%
2021	9.8%	15.0%	5.1%	12.5%	2021	12.0%	15.0%	5.1%	13.5%
prem liab	9.8%	15.0%	5.1%	9.7%		12.0%	15.0%	5.1%	11.0%
discount rate: 0.23%					discount rate: 0.23%				
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, 2020 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 6 of 9

ALBERTA

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.8%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	8.2%	10.0%	
2017	10.0%	10.0%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%	
2019	12.5%	10.0%	12.5%	12.4%	12.4%	10.0%	12.5%	12.4%	
2020	12.1%	10.0%	5.2%	10.7%	12.1%	10.0%	5.6%	11.4%	
2021	11.7%	10.0%	5.1%	10.7%	11.7%	10.0%	5.1%	11.4%	
prem liab	11.7%	10.0%	5.1%	8.8%	11.7%	10.0%	5.1%	9.1%	
discount rate:				0.23%	discount rate:				0.23%
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, 2020 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 7 of 9

YUKON

	Private Passenger				Non-Private Passenger				
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%	9.5%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%	
2019	12.5%	10.0%	12.4%	12.5%	12.4%	10.0%	12.5%	12.5%	
2020	12.2%	10.0%	5.6%	11.5%	11.7%	10.0%	6.0%	10.7%	
2021	11.9%	10.0%	5.1%	11.5%	11.7%	10.0%	5.5%	10.7%	
prem liab	11.9%	10.0%	5.1%	8.7%	11.7%	10.0%	5.5%	9.7%	
discount rate:				0.23%	discount rate:				0.23%
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, 2020 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 8 of 9

NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				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%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	12.5%	10.0%	12.5%	12.5%	12.4%	10.0%	12.5%	12.3%	
2019	12.4%	10.0%	12.5%	12.5%	12.5%	10.0%	8.2%	12.3%	
2020	12.0%	10.0%	5.9%	10.8%	12.1%	10.0%	7.2%	11.7%	
2021	11.3%	10.0%	5.2%	10.8%	11.8%	10.0%	5.2%	11.7%	
prem liab	11.3%	10.0%	5.2%	8.3%	11.8%	10.0%	5.2%	9.2%	
discount rate:				0.23%	discount rate:				0.23%
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, 2020 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 9 of 9

NUNAVUT

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.9%	10.0%	
2018	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	11.7%	
2019	11.5%	10.0%	12.5%	11.6%	12.0%	9.9%	7.5%	11.7%	
2020	11.8%	10.0%	5.9%	10.2%	12.2%	10.0%	6.9%	11.7%	
2021	11.5%	9.9%	5.6%	10.2%	12.0%	10.0%	5.7%	11.7%	
prem liab	11.5%	9.9%	5.6%	9.6%	12.0%	10.0%	5.7%	10.7%	
discount rate:				0.23%	discount rate:				0.23%
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, 2020.

page 1 of 10

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	33	33	32	31	30	30	32	30
2008	110	110	108	105	102	99	108	100
2009	97	97	96	93	90	87	95	88
2010	-	-	-	-	-	-	-	-
2011	804	804	789	758	730	702	787	717
2012	1,307	1,307	1,288	1,250	1,213	1,179	1,285	1,197
2013	706	706	698	681	666	651	697	659
2014	1,271	1,271	1,259	1,235	1,211	1,189	1,257	1,201
2015	3,026	3,026	3,006	2,962	2,921	2,882	3,002	2,903
2016	4,935	4,935	4,911	4,862	4,814	4,769	4,908	4,793
2017	3,883	3,883	3,863	3,821	3,781	3,742	3,859	3,763
2018	8,377	8,377	8,332	8,240	8,149	8,062	8,325	8,109
2019	14,211	14,211	14,134	13,975	13,820	13,670	14,123	13,751
2020	16,280	16,280	16,185	15,982	15,786	15,595	16,169	15,698
Total	55,040	55,040	54,701	53,995	53,313	52,657	54,647	53,009
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	339	339	-	(706)	(1,388)	(2,044)	(54)	(1,692)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3.1%	3.1%	-	(3.1%)	(6.3%)	(6.3%)	-	(6.3%)
2008	1.9%	1.9%	-	(2.8%)	(5.6%)	(8.3%)	-	(7.4%)
2009	1.0%	1.0%	-	(3.1%)	(6.3%)	(9.4%)	(1.0%)	(8.3%)
2010	-	-	-	-	-	-	-	-
2011	1.9%	1.9%	-	(3.9%)	(7.5%)	(11.0%)	(0.3%)	(9.1%)
2012	1.5%	1.5%	-	(3.0%)	(5.8%)	(8.5%)	(0.2%)	(7.1%)
2013	1.1%	1.1%	-	(2.4%)	(4.6%)	(6.7%)	(0.1%)	(5.6%)
2014	1.0%	1.0%	-	(1.9%)	(3.8%)	(5.6%)	(0.2%)	(4.6%)
2015	0.7%	0.7%	-	(1.5%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2016	0.5%	0.5%	-	(1.0%)	(2.0%)	(2.9%)	(0.1%)	(2.4%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.2%)	(0.1%)	(2.7%)
2019	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.3%)	(0.1%)	(2.7%)
2020	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.6%)	(0.1%)	(3.0%)
Total	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(3.1%)
	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, 2020.

page 2 of 10

NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	8	8	8	8	7	7	8	7
2009	-	-	-	-	-	-	-	-
2010	194	194	192	186	179	174	191	177
2011	149	149	147	143	138	135	146	137
2012	678	678	674	666	658	650	673	654
2013	1,226	1,226	1,214	1,191	1,169	1,147	1,212	1,159
2014	571	571	568	561	555	548	567	552
2015	2,294	2,294	2,285	2,266	2,248	2,230	2,284	2,240
2016	2,815	2,815	2,801	2,772	2,745	2,717	2,799	2,732
2017	3,396	3,396	3,378	3,343	3,306	3,273	3,376	3,290
2018	6,490	6,490	6,447	6,356	6,269	6,183	6,439	6,230
2019	9,165	9,165	9,091	8,937	8,789	8,645	9,079	8,722
2020	11,874	11,874	11,781	11,583	11,394	11,210	11,765	11,308
Total	38,860	38,860	38,586	38,012	37,457	36,919	38,539	37,208
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	274	274	-	(574)	(1,129)	(1,667)	(47)	(1,378)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	(12.5%)	(12.5%)	-	(12.5%)
2009	-	-	-	-	-	-	-	-
2010	1.0%	1.0%	-	(3.1%)	(6.8%)	(9.4%)	(0.5%)	(7.8%)
2011	1.4%	1.4%	-	(2.7%)	(6.1%)	(8.2%)	(0.7%)	(6.8%)
2012	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.6%)	(0.1%)	(3.0%)
2013	1.0%	1.0%	-	(1.9%)	(3.7%)	(5.5%)	(0.2%)	(4.5%)
2014	0.5%	0.5%	-	(1.2%)	(2.3%)	(3.5%)	(0.2%)	(2.8%)
2015	0.4%	0.4%	-	(0.8%)	(1.6%)	(2.4%)	-	(2.0%)
2016	0.5%	0.5%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	(2.5%)
2017	0.5%	0.5%	-	(1.0%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2019	0.8%	0.8%	-	(1.7%)	(3.3%)	(4.9%)	(0.1%)	(4.1%)
2020	0.8%	0.8%	-	(1.7%)	(3.3%)	(4.8%)	(0.1%)	(4.0%)
Total	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.6%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2020.

page 3 of 10

NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	17	17	17	17	16	16	17	16
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	264	264	260	251	243	235	259	239
2010	17	17	17	16	16	15	17	15
2011	1	1	1	1	1	1	1	1
2012	-	-	-	-	-	-	-	-
2013	1,219	1,219	1,200	1,161	1,124	1,090	1,197	1,109
2014	733	733	727	716	706	696	727	702
2015	300	300	298	294	291	287	298	289
2016	2,081	2,081	2,071	2,049	2,028	2,008	2,069	2,019
2017	2,948	2,948	2,933	2,902	2,872	2,842	2,931	2,858
2018	5,196	5,196	5,168	5,109	5,052	4,997	5,163	5,026
2019	9,731	9,731	9,673	9,552	9,435	9,320	9,663	9,381
2020	14,434	14,434	14,347	14,162	13,982	13,808	14,332	13,901
Total	36,941	36,941	36,712	36,230	35,766	35,315	36,674	35,556
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	229	229	-	(482)	(946)	(1,397)	(38)	(1,156)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	(5.9%)	(5.9%)	-	(5.9%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1.5%	1.5%	-	(3.5%)	(6.5%)	(9.6%)	(0.4%)	(8.1%)
2010	-	-	-	(5.9%)	(5.9%)	(11.8%)	-	(11.8%)
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1.6%	1.6%	-	(3.3%)	(6.3%)	(9.2%)	(0.3%)	(7.6%)
2014	0.8%	0.8%	-	(1.5%)	(2.9%)	(4.3%)	-	(3.4%)
2015	0.7%	0.7%	-	(1.3%)	(2.3%)	(3.7%)	-	(3.0%)
2016	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.0%)	(0.1%)	(2.5%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.3%)	(0.1%)	(2.7%)
2019	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.6%)	(0.1%)	(3.0%)
2020	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.8%)	(0.1%)	(3.1%)
Total	0.6%	0.6%	-	(1.3%)	(2.6%)	(3.8%)	(0.1%)	(3.1%)
	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, 2020.

page 4 of 10

PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	354	354	347	333	319	307	346	314
2013	-	-	-	-	-	-	-	-
2014	131	131	128	123	117	112	128	115
2015	905	905	897	883	868	856	896	862
2016	1,390	1,390	1,378	1,355	1,333	1,312	1,377	1,323
2017	1,594	1,594	1,587	1,571	1,556	1,542	1,585	1,550
2018	607	607	604	596	590	584	603	588
2019	1,785	1,785	1,774	1,752	1,731	1,712	1,772	1,722
2020	2,746	2,746	2,729	2,694	2,660	2,627	2,726	2,645
Total	9,512	9,512	9,444	9,307	9,174	9,052	9,433	9,119
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	68	68	-	(137)	(270)	(392)	(11)	(325)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2.0%	2.0%	-	(4.0%)	(8.1%)	(11.5%)	(0.3%)	(9.5%)
2013	-	-	-	-	-	-	-	-
2014	2.3%	2.3%	-	(3.9%)	(8.6%)	(12.5%)	-	(10.2%)
2015	0.9%	0.9%	-	(1.6%)	(3.2%)	(4.6%)	(0.1%)	(3.9%)
2016	0.9%	0.9%	-	(1.7%)	(3.3%)	(4.8%)	(0.1%)	(4.0%)
2017	0.4%	0.4%	-	(1.0%)	(2.0%)	(2.8%)	(0.1%)	(2.3%)
2018	0.5%	0.5%	-	(1.3%)	(2.3%)	(3.3%)	(0.2%)	(2.6%)
2019	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.5%)	(0.1%)	(2.9%)
2020	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(3.1%)
Total	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.2%)	(0.1%)	(3.4%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2020.

page 5 of 10

ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	37,648	37,648	37,475	37,104	36,747	36,390	37,443	36,582
2006	296	296	293	285	278	271	292	275
2007	2,310	2,310	2,280	2,217	2,157	2,100	2,275	2,130
2008	256	256	253	245	237	230	252	234
2009	262	262	258	250	242	235	257	239
2010	184	184	182	176	171	165	182	168
2011	2,187	2,187	2,164	2,112	2,064	2,018	2,159	2,042
2012	1,114	1,114	1,100	1,070	1,041	1,014	1,097	1,029
2013	2,906	2,906	2,885	2,842	2,803	2,763	2,882	2,784
2014	5,663	5,663	5,625	5,544	5,467	5,393	5,618	5,433
2015	6,275	6,275	6,243	6,175	6,110	6,048	6,237	6,082
2016	5,971	5,971	5,941	5,877	5,815	5,756	5,936	5,787
2017	7,610	7,610	7,570	7,486	7,404	7,325	7,564	7,368
2018	12,977	12,977	12,901	12,740	12,583	12,433	12,887	12,514
2019	34,620	34,620	34,387	33,890	33,409	32,942	34,345	33,193
2020	42,669	42,669	42,360	41,705	41,075	40,466	42,309	40,791
Total	162,948	162,948	161,917	159,718	157,603	155,549	161,735	156,651
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	1,031	1,031	-	(2,199)	(4,314)	(6,368)	(182)	(5,266)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	0.5%	0.5%	-	(1.0%)	(1.9%)	(2.9%)	(0.1%)	(2.4%)
2006	1.0%	1.0%	-	(2.7%)	(5.1%)	(7.5%)	(0.3%)	(6.1%)
2007	1.3%	1.3%	-	(2.8%)	(5.4%)	(7.9%)	(0.2%)	(6.6%)
2008	1.2%	1.2%	-	(3.2%)	(6.3%)	(9.1%)	(0.4%)	(7.5%)
2009	1.6%	1.6%	-	(3.1%)	(6.2%)	(8.9%)	(0.4%)	(7.4%)
2010	1.1%	1.1%	-	(3.3%)	(6.0%)	(9.3%)	-	(7.7%)
2011	1.1%	1.1%	-	(2.4%)	(4.6%)	(6.7%)	(0.2%)	(5.6%)
2012	1.3%	1.3%	-	(2.7%)	(5.4%)	(7.8%)	(0.3%)	(6.5%)
2013	0.7%	0.7%	-	(1.5%)	(2.8%)	(4.2%)	(0.1%)	(3.5%)
2014	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2015	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2016	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2017	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.2%)	(0.1%)	(2.7%)
2018	0.6%	0.6%	-	(1.2%)	(2.5%)	(3.6%)	(0.1%)	(3.0%)
2019	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.2%)	(0.1%)	(3.5%)
2020	0.7%	0.7%	-	(1.5%)	(3.0%)	(4.5%)	(0.1%)	(3.7%)
Total	0.6%	0.6%	-	(1.4%)	(2.7%)	(3.9%)	(0.1%)	(3.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2020.

page 6 of 10

ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	39	39	39	38	37	37	39	37
2006	4	4	4	4	4	4	4	4
2007	31	31	31	30	30	30	31	30
2008	-	-	-	-	-	-	-	-
2009	56	56	55	53	51	49	55	50
2010	-	-	-	-	-	-	-	-
2011	874	874	862	837	813	791	860	803
2012	987	987	980	965	952	938	979	945
2013	2,360	2,360	2,342	2,301	2,262	2,224	2,337	2,244
2014	1,724	1,724	1,719	1,706	1,693	1,681	1,717	1,688
2015	6,003	6,003	5,981	5,935	5,891	5,847	5,978	5,871
2016	5,970	5,970	5,944	5,890	5,838	5,786	5,940	5,814
2017	8,164	8,164	8,124	8,037	7,953	7,870	8,116	7,915
2018	22,461	22,461	22,329	22,050	21,777	21,511	22,306	21,654
2019	37,229	37,229	36,967	36,415	35,881	35,359	36,923	35,637
2020	47,998	47,998	47,666	46,968	46,288	45,632	47,610	45,984
Total	133,900	133,900	133,043	131,229	129,470	127,759	132,895	128,676
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	857	857	-	(1,814)	(3,573)	(5,284)	(148)	(4,367)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	(2.6%)	(5.1%)	(5.1%)	-	(5.1%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	(3.2%)	(3.2%)	(3.2%)	-	(3.2%)
2008	-	-	-	-	-	-	-	-
2009	1.8%	1.8%	-	(3.6%)	(7.3%)	(10.9%)	-	(9.1%)
2010	-	-	-	-	-	-	-	-
2011	1.4%	1.4%	-	(2.9%)	(5.7%)	(8.2%)	(0.2%)	(6.8%)
2012	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.6%)
2013	0.8%	0.8%	-	(1.8%)	(3.4%)	(5.0%)	(0.2%)	(4.2%)
2014	0.3%	0.3%	-	(0.8%)	(1.5%)	(2.2%)	(0.1%)	(1.8%)
2015	0.4%	0.4%	-	(0.8%)	(1.5%)	(2.2%)	(0.1%)	(1.8%)
2016	0.4%	0.4%	-	(0.9%)	(1.8%)	(2.7%)	(0.1%)	(2.2%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.6%	0.6%	-	(1.2%)	(2.5%)	(3.7%)	(0.1%)	(3.0%)
2019	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.6%)
2020	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.5%)
Total	0.6%	0.6%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(3.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2020.

page 7 of 10

YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1	1	1	1	1	1	1	1
2013	4	4	4	4	4	3	4	3
2014	8	8	8	8	8	8	8	8
2015	20	20	20	19	19	19	19	19
2016	33	33	33	33	33	33	33	33
2017	979	979	974	962	952	941	973	947
2018	522	522	519	513	506	500	518	503
2019	438	438	434	428	423	417	434	419
2020	691	691	687	677	668	660	686	664
Total	2,696	2,696	2,680	2,645	2,614	2,582	2,676	2,597
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	16	16	-	(35)	(66)	(98)	(4)	(83)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	(25.0%)	-	(25.0%)
2014	-	-	-	-	-	-	-	-
2015	-	-	-	(5.0%)	(5.0%)	(5.0%)	(5.0%)	(5.0%)
2016	-	-	-	-	-	-	-	-
2017	0.5%	0.5%	-	(1.2%)	(2.3%)	(3.4%)	(0.1%)	(2.8%)
2018	0.6%	0.6%	-	(1.2%)	(2.5%)	(3.7%)	(0.2%)	(3.1%)
2019	0.9%	0.9%	-	(1.4%)	(2.5%)	(3.9%)	-	(3.5%)
2020	0.6%	0.6%	-	(1.5%)	(2.8%)	(3.9%)	(0.1%)	(3.3%)
Total	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(3.1%)
	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, 2020.

page 8 of 10

NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	524	524	521	514	507	500	520	504
2014	10	10	10	10	10	10	10	10
2015	30	30	30	30	30	29	30	30
2016	232	232	230	226	221	216	230	220
2017	616	616	613	606	599	592	613	596
2018	221	221	220	217	215	212	220	213
2019	1,072	1,072	1,064	1,050	1,035	1,020	1,063	1,028
2020	1,232	1,232	1,224	1,207	1,190	1,174	1,222	1,182
Total	3,939	3,939	3,914	3,862	3,809	3,755	3,910	3,785
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	25	25	-	(52)	(105)	(159)	(4)	(129)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0.6%	0.6%	-	(1.3%)	(2.7%)	(4.0%)	(0.2%)	(3.3%)
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	(3.3%)	-	-
2016	0.9%	0.9%	-	(1.7%)	(3.9%)	(6.1%)	-	(4.3%)
2017	0.5%	0.5%	-	(1.1%)	(2.3%)	(3.4%)	-	(2.8%)
2018	0.5%	0.5%	-	(1.4%)	(2.3%)	(3.6%)	-	(3.2%)
2019	0.8%	0.8%	-	(1.3%)	(2.7%)	(4.1%)	(0.1%)	(3.4%)
2020	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.2%)	(3.4%)
Total	0.6%	0.6%	-	(1.3%)	(2.7%)	(4.1%)	(0.1%)	(3.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2020.

page 9 of 10

NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	146	146	146	145	145	144	146	145
2013	-	-	-	-	-	-	-	-
2014	3	3	3	3	3	3	3	3
2015	90	90	90	89	88	88	90	88
2016	16	16	16	16	16	16	16	16
2017	32	32	31	31	31	31	31	31
2018	137	137	136	134	132	130	136	131
2019	220	220	219	216	213	210	218	212
2020	242	242	240	237	233	229	240	231
Total	886	886	881	871	861	851	880	857
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	5	5	-	(10)	(20)	(30)	(1)	(24)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	(0.7%)	(0.7%)	(1.4%)	-	(0.7%)
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	(1.1%)	(2.2%)	(2.2%)	-	(2.2%)
2016	-	-	-	-	-	-	-	-
2017	3.2%	3.2%	-	-	-	-	-	-
2018	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.4%)	-	(3.7%)
2019	0.5%	0.5%	-	(1.4%)	(2.7%)	(4.1%)	(0.5%)	(3.2%)
2020	0.8%	0.8%	-	(1.3%)	(2.9%)	(4.6%)	-	(3.8%)
Total	0.6%	0.6%	-	(1.1%)	(2.3%)	(3.4%)	(0.1%)	(2.7%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2020.

page 10 of 10

ALL JURISDICTIONS COMBINED

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	37,704	37,704	37,531	37,159	36,800	36,443	37,499	36,635
2006	300	300	297	289	282	275	296	279
2007	2,374	2,374	2,343	2,278	2,217	2,160	2,338	2,190
2008	374	374	369	358	346	336	368	341
2009	679	679	669	647	626	606	666	616
2010	395	395	391	378	366	354	390	360
2011	4,015	4,015	3,963	3,851	3,746	3,647	3,953	3,700
2012	4,589	4,589	4,538	4,432	4,331	4,235	4,529	4,287
2013	8,945	8,945	8,864	8,694	8,535	8,378	8,849	8,462
2014	10,114	10,114	10,047	9,906	9,770	9,640	10,035	9,712
2015	18,943	18,943	18,850	18,653	18,466	18,286	18,834	18,384
2016	23,443	23,443	23,325	23,080	22,843	22,613	23,308	22,737
2017	29,222	29,222	29,073	28,759	28,454	28,158	29,048	28,318
2018	56,988	56,988	56,656	55,955	55,273	54,612	56,597	54,968
2019	108,471	108,471	107,743	106,215	104,736	103,295	107,620	104,065
2020	138,166	138,166	137,219	135,215	133,276	131,401	137,059	132,404
Total	444,722	444,722	441,878	435,869	430,067	424,439	441,389	427,458
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	2,844	2,844	-	(6,009)	(11,811)	(17,439)	(489)	(14,420)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	0.5%	0.5%	-	(1.0%)	(1.9%)	(2.9%)	(0.1%)	(2.4%)
2006	1.0%	1.0%	-	(2.7%)	(5.1%)	(7.4%)	(0.3%)	(6.1%)
2007	1.3%	1.3%	-	(2.8%)	(5.4%)	(7.8%)	(0.2%)	(6.5%)
2008	1.4%	1.4%	-	(3.0%)	(6.2%)	(8.9%)	(0.3%)	(7.6%)
2009	1.5%	1.5%	-	(3.3%)	(6.4%)	(9.4%)	(0.4%)	(7.9%)
2010	1.0%	1.0%	-	(3.3%)	(6.4%)	(9.5%)	(0.3%)	(7.9%)
2011	1.3%	1.3%	-	(2.8%)	(5.5%)	(8.0%)	(0.3%)	(6.6%)
2012	1.1%	1.1%	-	(2.3%)	(4.6%)	(6.7%)	(0.2%)	(5.5%)
2013	0.9%	0.9%	-	(1.9%)	(3.7%)	(5.5%)	(0.2%)	(4.5%)
2014	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.3%)
2015	0.5%	0.5%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	(2.5%)
2016	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.5%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.6%)	(0.1%)	(3.0%)
2019	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2020	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.2%)	(0.1%)	(3.5%)
Total	0.6%	0.6%	-	(1.4%)	(2.7%)	(3.9%)	(0.1%)	(3.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

page 1 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	25	1	(1)	-	-	-	25
	2012	349	(17)	17	-	-	-	349
	2013	57	-	(24)	-	(24)	(42.1%)	33
	2014	127	(2)	-	-	(2)	(1.6%)	125
	2015	356	(9)	9	-	-	-	356
	2016	650	(19)	3	-	(16)	(2.5%)	634
	2017	339	(14)	19	-	5	1.5%	344
	2018	1,442	(78)	(22)	-	(100)	(6.9%)	1,342
	2019	2,940	(170)	60	-	(110)	(3.7%)	2,830
	2020	5,815	(364)	(500)	-	(864)	(14.9%)	4,951
	2021	765	435	495	-	930	121.6%	1,695
Private Passenger Total		12,865	(237)	56	-	(181)	(1.4%)	12,684
Non Private Passenger								
	prior	58	(1)	1	-	-	-	58
	2012	-	-	-	-	-	-	-
	2013	(160)	2	(2)	-	-	-	(160)
	2014	1	-	13	-	13	1,300.0%	14
	2015	72	(1)	1	-	-	-	72
	2016	106	-	(20)	-	(20)	(18.9%)	86
	2017	215	(6)	2	-	(4)	(1.9%)	211
	2018	336	(12)	(91)	-	(103)	(30.7%)	233
	2019	570	(23)	(23)	-	(46)	(8.1%)	524
	2020	1,856	(96)	109	-	13	0.7%	1,869
	2021	433	(27)	263	-	236	54.5%	669
Non Private Passenger Total		3,487	(164)	253	-	89	2.6%	3,576
Grand Total		16,352	(401)	309	-	(92)	(0.6%)	16,260

EXHIBIT G-1

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

page 2 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	57	-	-	-	-	-	57
	2012	94	(1)	1	-	-	-	94
	2013	47	(1)	1	-	-	-	47
	2014	178	(2)	2	-	-	-	178
	2015	350	(4)	26	-	22	6.3%	372
	2016	486	(7)	2	-	(5)	(1.0%)	481
	2017	806	(22)	20	-	(2)	(0.2%)	804
	2018	1,781	(44)	(48)	-	(92)	(5.2%)	1,689
	2019	3,471	(55)	54	-	(1)	-	3,470
	2020	4,421	(240)	377	-	137	3.1%	4,558
	2021	542	212	120	-	332	61.3%	874
Private Passenger Total		12,233	(164)	555	-	391	3.2%	12,624
Non Private Passenger	prior	156	(4)	4	-	-	-	156
	2012	46	-	-	-	-	-	46
	2013	99	(1)	1	-	-	-	99
	2014	2	-	-	-	-	-	2
	2015	366	(10)	9	-	(1)	(0.3%)	365
	2016	(830)	26	(26)	-	-	-	(830)
	2017	227	(2)	41	-	39	17.2%	266
	2018	688	(33)	(1)	-	(34)	(4.9%)	654
	2019	1,136	(53)	(40)	-	(93)	(8.2%)	1,043
	2020	1,390	(68)	47	-	(21)	(1.5%)	1,369
	2021	671	63	346	-	409	61.0%	1,080
Non Private Passenger Total		3,951	(82)	381	-	299	7.6%	4,250
Grand Total		16,184	(246)	936	-	690	4.3%	16,874

EXHIBIT G-1

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

page 3 of 10

Jurisdiction Desc Nova Scotia
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	76	-	-	-	-	-	76
	2012	(2)	-	-	-	-	-	(2)
	2013	4	-	-	-	-	-	4
	2014	25	-	(11)	-	(11)	(44.0%)	14
	2015	58	(2)	2	-	-	-	58
	2016	44	-	-	-	-	-	44
	2017	167	(2)	2	-	-	-	167
	2018	448	(11)	(152)	-	(163)	(36.4%)	285
	2019	1,026	(45)	(45)	-	(90)	(8.8%)	936
	2020	3,547	(170)	130	-	(40)	(1.1%)	3,507
	2021	536	300	31	-	331	61.8%	867
Private Passenger Total		5,929	70	(43)	-	27	0.5%	5,956
Non Private Passenger	prior	1	-	-	-	-	-	1
	2012	(3)	-	-	-	-	-	(3)
	2013	191	(3)	3	-	-	-	191
	2014	(71)	1	(1)	-	-	-	(71)
	2015	(9)	-	(20)	-	(20)	222.2%	(29)
	2016	170	(2)	(16)	-	(18)	(10.6%)	152
	2017	236	(2)	(79)	-	(81)	(34.3%)	155
	2018	786	(36)	34	-	(2)	(0.3%)	784
	2019	2,096	(112)	74	-	(38)	(1.8%)	2,058
	2020	4,317	(233)	351	-	118	2.7%	4,435
	2021	1,116	1,438	(691)	-	747	66.9%	1,863
Non Private Passenger Total		8,830	1,051	(345)	-	706	8.0%	9,536
Grand Total		14,759	1,121	(388)	-	733	5.0%	15,492

EXHIBIT G-1

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island
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	(6)	-	-	-	-	-	(6)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	68	(1)	1	-	-	-	68
	2016	79	-	-	-	-	-	79
	2017	460	(4)	18	-	14	3.0%	474
	2018	118	(6)	6	-	-	-	118
	2019	495	(25)	39	-	14	2.8%	509
	2020	617	(32)	103	-	71	11.5%	688
	2021	44	4	29	-	33	75.0%	77
Private Passenger Total		1,873	(64)	196	-	132	7.0%	2,005
Non Private Passenger								
	prior	(1)	-	-	-	-	-	(1)
	2012	31	-	-	-	-	-	31
	2013	-	-	-	-	-	-	-
	2014	11	-	-	-	-	-	11
	2015	1	-	-	-	-	-	1
	2016	170	(2)	1	-	(1)	(0.6%)	169
	2017	215	(2)	2	-	-	-	215
	2018	254	(9)	33	-	24	9.4%	278
	2019	884	(32)	31	-	(1)	(0.1%)	883
	2020	1,191	(42)	4	-	(38)	(3.2%)	1,153
	2021	142	69	(34)	-	35	24.6%	177
Non Private Passenger Total		2,898	(18)	37	-	19	0.7%	2,917
Grand Total		4,771	(82)	233	-	151	3.2%	4,922

EXHIBIT G-1

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

page 5 of 10

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	4,743	(45)	75	-	30	0.6%	4,773
	2012	240	(2)	2	-	-	-	240
	2013	188	(2)	2	-	-	-	188
	2014	306	(3)	(14)	-	(17)	(5.6%)	289
	2015	60	-	(114)	-	(114)	(190.0%)	(54)
	2016	221	(1)	(1)	-	(2)	(0.9%)	219
	2017	384	(4)	43	-	39	10.2%	423
	2018	(301)	16	(85)	-	(69)	22.9%	(370)
	2019	3,220	(120)	(380)	-	(500)	(15.5%)	2,720
	2020	7,833	(548)	105	-	(443)	(5.7%)	7,390
	2021	2,006	1,562	(154)	-	1,408	70.2%	3,414
Private Passenger Total		18,900	853	(521)	-	332	1.8%	19,232
Non Private Passenger								
	prior	177	(3)	2	-	(1)	(0.6%)	176
	2012	5	-	-	-	-	-	5
	2013	282	(5)	5	-	-	-	282
	2014	558	(22)	(13)	-	(35)	(6.3%)	523
	2015	194	13	19	-	32	16.5%	226
	2016	446	(4)	(3)	-	(7)	(1.6%)	439
	2017	664	(13)	(154)	-	(167)	(25.2%)	497
	2018	3,133	(111)	56	-	(55)	(1.8%)	3,078
	2019	9,036	(371)	(158)	-	(529)	(5.9%)	8,507
	2020	20,498	(677)	(264)	-	(941)	(4.6%)	19,557
	2021	3,707	1,661	1,113	-	2,774	74.8%	6,481
Non Private Passenger Total		38,700	468	603	-	1,071	2.8%	39,771
Grand Total		57,600	1,321	82	-	1,403	2.4%	59,003

EXHIBIT G-1

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

page 6 of 10

Jurisdiction Desc	Alberta
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	101	(1)	1	-	-	-	101
	2012	44	-	-	-	-	-	44
	2013	54	-	-	-	-	-	54
	2014	101	(1)	1	-	-	-	101
	2015	88	(2)	2	-	-	-	88
	2016	(176)	1	58	-	59	(33.5%)	(117)
	2017	372	(5)	5	-	-	-	372
	2018	(215)	20	140	-	160	(74.4%)	(55)
	2019	1,028	(66)	(273)	-	(339)	(33.0%)	689
	2020	2,001	(135)	157	-	22	1.1%	2,023
	2021	292	150	51	-	201	68.8%	493
Private Passenger Total		3,690	(39)	142	-	103	2.8%	3,793
Non Private Passenger								
	prior	208	(2)	159	-	157	75.5%	365
	2012	80	(1)	(7)	-	(8)	(10.0%)	72
	2013	251	(4)	3	-	(1)	(0.4%)	250
	2014	381	(4)	4	-	-	-	381
	2015	1,719	(21)	21	-	-	-	1,719
	2016	1,690	(21)	28	-	7	0.4%	1,697
	2017	3,727	(159)	158	-	(1)	-	3,726
	2018	6,718	(212)	159	-	(53)	(0.8%)	6,665
	2019	16,707	(343)	(169)	-	(512)	(3.1%)	16,195
	2020	25,417	(1,266)	(994)	-	(2,260)	(8.9%)	23,157
	2021	5,483	2,229	1,485	-	3,714	67.7%	9,197
Non Private Passenger Total		62,381	196	847	-	1,043	1.7%	63,424
Grand Total		66,071	157	989	-	1,146	1.7%	67,217

EXHIBIT G-1

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

page 7 of 10

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	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	6	-	-	-	-	-	6
	2015	11	-	-	-	-	-	11
	2016	13	-	-	-	-	-	13
	2017	104	(1)	1	-	-	-	104
	2018	27	-	-	-	-	-	27
	2019	48	(1)	34	-	33	68.8%	81
	2020	75	(2)	3	-	1	1.3%	76
	2021	15	13	(1)	-	12	80.0%	27
Private Passenger Total		310	9	37	-	46	14.8%	356
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	7	-	-	-	-	-	7
	2015	12	-	-	-	-	-	12
	2016	23	-	-	-	-	-	23
	2017	48	-	-	-	-	-	48
	2018	58	-	-	-	-	-	58
	2019	162	(2)	(17)	-	(19)	(11.7%)	143
	2020	572	(28)	37	-	9	1.6%	581
	2021	31	27	53	-	80	258.1%	111
Non Private Passenger Total		916	(3)	73	-	70	7.6%	986
Grand Total		1,226	6	110	-	116	9.5%	1,342

EXHIBIT G-1

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

page 8 of 10

Jurisdiction Desc	Northwest Territories
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	(3)	-	-	-	-	-	(3)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	9	-	-	-	-	-	9
	2015	19	-	-	-	-	-	19
	2016	32	-	-	-	-	-	32
	2017	115	(2)	204	-	202	175.7%	317
	2018	82	(1)	6	-	5	6.1%	87
	2019	329	(4)	4	-	-	-	329
	2020	449	(17)	4	-	(13)	(2.9%)	436
	2021	87	(11)	100	-	89	102.3%	176
Private Passenger Total		1,132	(35)	318	-	283	25.0%	1,415
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	53	-	-	-	-	-	53
	2014	7	-	-	-	-	-	7
	2015	13	-	-	-	-	-	13
	2016	45	(1)	-	-	(1)	(2.2%)	44
	2017	54	-	-	-	-	-	54
	2018	121	(1)	-	-	(1)	(0.8%)	120
	2019	336	(3)	3	-	-	-	336
	2020	426	(21)	14	-	(7)	(1.6%)	419
	2021	38	12	(56)	-	(44)	(115.8%)	(6)
Non Private Passenger Total		1,096	(14)	(39)	-	(53)	(4.8%)	1,043
Grand Total		2,228	(49)	279	-	230	10.3%	2,458

EXHIBIT G-1

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

page 9 of 10

Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values					Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation				
Private Passenger	prior	-	-	-	-	-	-	-	-
	2012	18	(1)	1	-	-	-	-	18
	2013	1	-	-	-	-	-	-	1
	2014	1	-	-	-	-	-	-	1
	2015	2	-	-	-	-	-	-	2
	2016	2	-	-	-	-	-	-	2
	2017	3	-	-	-	-	-	-	3
	2018	5	-	-	-	-	-	-	5
	2019	15	-	-	-	-	-	-	15
	2020	34	(1)	6	-	5	14.7%	39	
	2021	4	3	(13)	-	(10)	(250.0%)	(6)	
Private Passenger Total		85	1	(6)	-	(5)	(5.9%)	80	
Non Private Passenger	prior	-	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-	-
	2014	3	-	-	-	-	-	3	
	2015	15	-	-	-	-	-	15	
	2016	17	-	-	-	-	-	17	
	2017	31	-	-	-	-	-	31	
	2018	122	(1)	1	-	-	-	122	
	2019	196	(2)	2	-	-	-	196	
	2020	200	(4)	23	-	19	9.5%	219	
	2021	23	13	9	-	22	95.7%	45	
Non Private Passenger Total		607	6	35	-	41	6.8%	648	
Grand Total		692	7	29	-	36	5.2%	728	

EXHIBIT G-1

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

page 10 of 10

Jurisdiction Desc	(All)
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	4,998	(45)	75	-	30	0.6%	5,028
	2012	751	(21)	21	-	-	-	751
	2013	360	(3)	(21)	-	(24)	(6.7%)	336
	2014	753	(8)	(22)	-	(30)	(4.0%)	723
	2015	1,012	(18)	(74)	-	(92)	(9.1%)	920
	2016	1,351	(26)	62	-	36	2.7%	1,387
	2017	2,750	(54)	312	-	258	9.4%	3,008
	2018	3,387	(104)	(155)	-	(259)	(7.6%)	3,128
	2019	12,572	(486)	(507)	-	(993)	(7.9%)	11,579
	2020	24,792	(1,509)	385	-	(1,124)	(4.5%)	23,668
	2021	4,291	2,668	658	-	3,326	77.5%	7,617
Private Passenger Total		57,017	394	734	-	1,128	2.0%	58,145
Non Private Passenger								
	prior	604	(10)	166	-	156	25.8%	760
	2012	160	(1)	(7)	-	(8)	(5.0%)	152
	2013	716	(11)	10	-	(1)	(0.1%)	715
	2014	899	(25)	3	-	(22)	(2.4%)	877
	2015	2,383	(19)	30	-	11	0.5%	2,394
	2016	1,837	(4)	(36)	-	(40)	(2.2%)	1,797
	2017	5,417	(184)	(30)	-	(214)	(4.0%)	5,203
	2018	12,216	(415)	191	-	(224)	(1.8%)	11,992
	2019	31,123	(941)	(297)	-	(1,238)	(4.0%)	29,885
	2020	55,867	(2,435)	(673)	-	(3,108)	(5.6%)	52,759
	2021	11,644	5,485	2,488	-	7,973	68.5%	19,617
Non Private Passenger Total		122,866	1,440	1,845	-	3,285	2.7%	126,151
Grand Total		179,883	1,834	2,579	-	4,413	2.5%	184,296

EXHIBIT G-2

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

page 1 of 10

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)	1	(1)	-	-	-	(25)
	2012	281	(16)	16	-	-	-	281
	2013	(12)	1	(25)	-	(24)	200.0%	(36)
	2014	18	(1)	8	-	7	38.9%	25
	2015	85	(5)	11	-	6	7.1%	91
	2016	247	(14)	(2)	-	(16)	(6.5%)	231
	2017	151	(11)	17	-	6	4.0%	157
	2018	891	(62)	(23)	-	(85)	(9.5%)	806
	2019	2,037	(143)	49	-	(94)	(4.6%)	1,943
	2020	4,738	(332)	(512)	-	(844)	(17.8%)	3,894
	2021	647	331	490	-	821	126.9%	1,468
Private Passenger Total		9,058	(251)	28	-	(223)	(2.5%)	8,835
Non Private Passenger	prior	9	-	-	-	-	-	9
	2012	-	-	-	-	-	-	-
	2013	(160)	2	(2)	-	-	-	(160)
	2014	-	-	13	-	13	100.0%	13
	2015	13	-	-	-	-	-	13
	2016	35	-	(20)	-	(20)	(57.1%)	15
	2017	61	(4)	1	-	(3)	(4.9%)	58
	2018	136	(8)	(85)	-	(93)	(68.4%)	43
	2019	266	(16)	(17)	-	(33)	(12.4%)	233
	2020	1,488	(89)	108	-	19	1.3%	1,507
	2021	380	(65)	258	-	193	50.8%	573
Non Private Passenger Total		2,228	(180)	256	-	76	3.4%	2,304
Grand Total		11,286	(431)	284	-	(147)	(1.3%)	11,139

EXHIBIT G-2

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

page 2 of 10

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	(1)	1	-	-	-	67
	2013	40	(1)	1	-	-	-	40
	2014	110	(2)	2	-	-	-	110
	2015	177	(3)	32	-	29	16.4%	206
	2016	317	(5)	2	-	(3)	(0.9%)	314
	2017	549	(20)	20	-	-	-	549
	2018	1,356	(22)	(69)	-	(91)	(6.7%)	1,265
	2019	2,947	(29)	28	-	(1)	-	2,946
	2020	3,723	(205)	366	-	161	4.3%	3,884
	2021	462	161	110	-	271	58.7%	733
Private Passenger Total		9,760	(127)	493	-	366	3.8%	10,126
Non Private Passenger	prior	128	(4)	4	-	-	-	128
	2012	2	-	-	-	-	-	2
	2013	(4)	-	-	-	-	-	(4)
	2014	2	-	-	-	-	-	2
	2015	325	(10)	9	-	(1)	(0.3%)	324
	2016	(850)	26	(26)	-	-	-	(850)
	2017	182	(2)	41	-	39	21.4%	221
	2018	438	(26)	(7)	-	(33)	(7.5%)	405
	2019	650	(39)	(53)	-	(92)	(14.2%)	558
	2020	880	(53)	36	-	(17)	(1.9%)	863
	2021	594	20	327	-	347	58.4%	941
Non Private Passenger Total		2,347	(88)	331	-	243	10.4%	2,590
Grand Total		12,107	(215)	824	-	609	5.0%	12,716

EXHIBIT G-2

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

page 3 of 10

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	-	-	-	-	-	39
	2012	(2)	-	-	-	-	-	(2)
	2013	(3)	-	-	-	-	-	(3)
	2014	-	-	-	-	-	-	-
	2015	37	(1)	1	-	-	-	37
	2016	22	-	-	-	-	-	22
	2017	62	(1)	1	-	-	-	62
	2018	243	(2)	(138)	-	(140)	(57.6%)	103
	2019	446	(22)	(50)	-	(72)	(16.1%)	374
	2020	2,840	(142)	131	-	(11)	(0.4%)	2,829
	2021	442	237	26	-	263	59.5%	705
Private Passenger Total		4,126	69	(29)	-	40	1.0%	4,166
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2012	(3)	-	-	-	-	-	(3)
	2013	47	(1)	1	-	-	-	47
	2014	(98)	1	(1)	-	-	-	(98)
	2015	(17)	-	(20)	-	(20)	117.6%	(37)
	2016	44	(1)	(18)	-	(19)	(43.2%)	25
	2017	31	-	(67)	-	(67)	(216.1%)	(36)
	2018	441	(26)	24	-	(2)	(0.5%)	439
	2019	1,626	(98)	68	-	(30)	(1.8%)	1,596
	2020	3,458	(207)	335	-	128	3.7%	3,586
	2021	966	1,360	(731)	-	629	65.1%	1,595
Non Private Passenger Total		6,493	1,028	(409)	-	619	9.5%	7,112
Grand Total		10,619	1,097	(438)	-	659	6.2%	11,278

EXHIBIT G-2

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

page 4 of 10

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)	-	-	-	-	-	(11)
	2016	48	-	-	-	-	-	48
	2017	318	(3)	17	-	14	4.4%	332
	2018	96	(6)	6	-	-	-	96
	2019	393	(24)	40	-	16	4.1%	409
	2020	503	(30)	107	-	77	15.3%	580
	2021	34	(2)	27	-	25	73.5%	59
Private Passenger Total		1,373	(65)	197	-	132	9.6%	1,505
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	-	-	-	-	-	-	-
	2016	47	-	-	-	-	-	47
	2017	194	(2)	2	-	-	-	194
	2018	220	(9)	39	-	30	13.6%	250
	2019	781	(31)	30	-	(1)	(0.1%)	780
	2020	991	(40)	2	-	(38)	(3.8%)	953
	2021	122	56	(32)	-	24	19.7%	146
Non Private Passenger Total		2,353	(26)	41	-	15	0.6%	2,368
Grand Total		3,726	(91)	238	-	147	3.9%	3,873

EXHIBIT G-2

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

page 5 of 10

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	677	(6)	38	-	32	4.7%	709
	2012	214	(2)	2	-	-	-	214
	2013	106	(1)	1	-	-	-	106
	2014	31	-	(9)	-	(9)	(29.0%)	22
	2015	33	-	(97)	-	(97)	(293.9%)	(64)
	2016	122	(1)	(1)	-	(2)	(1.6%)	120
	2017	236	(2)	41	-	39	16.5%	275
	2018	(605)	19	(64)	-	(45)	7.4%	(650)
	2019	2,111	(108)	(370)	-	(478)	(22.6%)	1,633
	2020	6,352	(508)	139	-	(369)	(5.8%)	5,983
	2021	1,748	1,346	(145)	-	1,201	68.7%	2,949
Private Passenger Total		11,025	737	(465)	-	272	2.5%	11,297
Non Private Passenger	prior	25	-	-	-	-	-	25
	2012	(1)	-	-	-	-	-	(1)
	2013	30	(2)	2	-	-	-	30
	2014	373	(19)	34	-	15	4.0%	388
	2015	(389)	19	15	-	34	(8.7%)	(355)
	2016	(32)	2	(6)	-	(4)	12.5%	(36)
	2017	160	(8)	(120)	-	(128)	(80.0%)	32
	2018	1,965	(98)	54	-	(44)	(2.2%)	1,921
	2019	6,862	(343)	(167)	-	(510)	(7.4%)	6,352
	2020	17,309	(606)	(203)	-	(809)	(4.7%)	16,500
	2021	3,245	1,330	1,049	-	2,379	73.3%	5,624
Non Private Passenger Total		29,547	275	658	-	933	3.2%	30,480
Grand Total		40,572	1,012	193	-	1,205	3.0%	41,777

EXHIBIT G-2

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

page 6 of 10

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	-	-	-	-	-	22
	2013	49	-	-	-	-	-	49
	2014	(33)	-	-	-	-	-	(33)
	2015	66	(1)	1	-	-	-	66
	2016	(240)	2	57	-	59	(24.6%)	(181)
	2017	330	(3)	3	-	-	-	330
	2018	(427)	30	152	-	182	(42.6%)	(245)
	2019	729	(51)	(284)	-	(335)	(46.0%)	394
	2020	1,740	(122)	150	-	28	1.6%	1,768
	2021	260	127	49	-	176	67.7%	436
Private Passenger Total		2,550	(19)	129	-	110	4.3%	2,660
Non Private Passenger	prior	44	-	239	-	239	543.2%	283
	2012	8	-	-	-	-	-	8
	2013	45	-	-	-	-	-	45
	2014	302	(3)	3	-	-	-	302
	2015	1,308	(13)	13	-	-	-	1,308
	2016	1,275	(13)	20	-	7	0.5%	1,282
	2017	3,033	(152)	151	-	(1)	-	3,032
	2018	4,547	(82)	36	-	(46)	(1.0%)	4,501
	2019	13,201	(132)	(334)	-	(466)	(3.5%)	12,735
	2020	21,041	(1,052)	(987)	-	(2,039)	(9.7%)	19,002
	2021	4,836	1,785	1,373	-	3,158	65.3%	7,994
Non Private Passenger Total		49,640	338	514	-	852	1.7%	50,492
Grand Total		52,190	319	643	-	962	1.8%	53,152

EXHIBIT G-2

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

page 7 of 10

Jurisdiction Desc	Yukon
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	5	-	-	-	-	-	5
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	5	-	-	-	-	-	5
	2015	10	-	-	-	-	-	10
	2016	12	-	-	-	-	-	12
	2017	15	-	-	-	-	-	15
	2018	24	-	-	-	-	-	24
	2019	37	(1)	36	-	35	94.6%	72
	2020	62	(2)	4	-	2	3.2%	64
	2021	13	12	(1)	-	11	84.6%	24
Private Passenger Total		189	9	39	-	48	25.4%	237
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	6	-	-	-	-	-	6
	2015	11	-	-	-	-	-	11
	2016	21	-	-	-	-	-	21
	2017	44	-	-	-	-	-	44
	2018	9	-	-	-	-	-	9
	2019	124	(1)	(15)	-	(16)	(12.9%)	108
	2020	512	(26)	36	-	10	2.0%	522
	2021	22	22	51	-	73	331.8%	95
Non Private Passenger Total		752	(5)	72	-	67	8.9%	819
Grand Total		941	4	111	-	115	12.2%	1,056

EXHIBIT G-2

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

page 8 of 10

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
	2013	6	-	-	-	-	-	6
	2014	8	-	-	-	-	-	8
	2015	17	-	-	-	-	-	17
	2016	29	-	-	-	-	-	29
	2017	61	(1)	228	-	227	372.1%	288
	2018	70	(1)	8	-	7	10.0%	77
	2019	278	(3)	3	-	-	-	278
	2020	382	(15)	6	-	(9)	(2.4%)	373
	2021	76	(16)	94	-	78	102.6%	154
Private Passenger Total		929	(36)	339	-	303	32.6%	1,232
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	6	-	-	-	-	-	6
	2015	12	-	-	-	-	-	12
	2016	25	-	-	-	-	-	25
	2017	49	-	-	-	-	-	49
	2018	108	(1)	-	-	(1)	(0.9%)	107
	2019	261	(3)	3	-	-	-	261
	2020	373	(19)	13	-	(6)	(1.6%)	367
	2021	32	8	(58)	-	(50)	(156.3%)	(18)
Non Private Passenger Total		870	(15)	(42)	-	(57)	(6.6%)	813
Grand Total		1,799	(51)	297	-	246	13.7%	2,045

EXHIBIT G-2

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

page 9 of 10

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
	2015	2	-	-	-	-	-	2
	2016	2	-	-	-	-	-	2
	2017	3	-	-	-	-	-	3
	2018	4	-	-	-	-	-	4
	2019	13	-	-	-	-	-	13
	2020	30	(1)	6	-	5	16.7%	35
	2021	4	2	(12)	-	(10)	(250.0%)	(6)
Private Passenger Total		61	1	(6)	-	(5)	(8.2%)	56
Non Private Passenger	prior	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	3	-	-	-	-	-	3
	2015	6	-	-	-	-	-	6
	2016	15	-	-	-	-	-	15
	2017	28	-	-	-	-	-	28
	2018	109	(1)	1	-	-	-	109
	2019	171	(2)	2	-	-	-	171
	2020	175	(4)	24	-	20	11.4%	195
	2021	21	10	9	-	19	90.5%	40
Non Private Passenger Total		528	3	36	-	39	7.4%	567
Grand Total		589	4	30	-	34	5.8%	623

EXHIBIT G-2

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

page 10 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	753	(6)	38	-	32	4.2%	785
	2012	590	(19)	19	-	-	-	590
	2013	189	(1)	(23)	-	(24)	(12.7%)	165
	2014	140	(3)	1	-	(2)	(1.4%)	138
	2015	416	(10)	(52)	-	(62)	(14.9%)	354
	2016	559	(18)	56	-	38	6.8%	597
	2017	1,725	(41)	327	-	286	16.6%	2,011
	2018	1,652	(44)	(128)	-	(172)	(10.4%)	1,480
	2019	8,991	(381)	(548)	-	(929)	(10.3%)	8,062
	2020	20,370	(1,357)	397	-	(960)	(4.7%)	19,410
	2021	3,686	2,198	638	-	2,836	76.9%	6,522
Private Passenger Total		39,071	318	725	-	1,043	2.7%	40,114
Non Private Passenger	prior	208	(4)	243	-	239	114.9%	447
	2012	7	-	-	-	-	-	7
	2013	(41)	(1)	1	-	-	-	(41)
	2014	593	(21)	49	-	28	4.7%	621
	2015	1,269	(4)	17	-	13	1.0%	1,282
	2016	580	14	(50)	-	(36)	(6.2%)	544
	2017	3,782	(168)	8	-	(160)	(4.2%)	3,622
	2018	7,973	(251)	62	-	(189)	(2.4%)	7,784
	2019	23,942	(665)	(483)	-	(1,148)	(4.8%)	22,794
	2020	46,227	(2,096)	(636)	-	(2,732)	(5.9%)	43,495
	2021	10,218	4,526	2,246	-	6,772	66.3%	16,990
Non Private Passenger Total		94,758	1,330	1,457	-	2,787	2.9%	97,545
Grand Total		133,829	1,648	2,182	-	3,830	2.9%	137,659

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 1 of 10

Newfoundland & Labrador

Private Passenger ending 2021	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	(2)	(8)	(5)	(15)	-	-	3	3	(12)	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	1	2	-	-	-	-	2	
2004	(4)	(6)	-	(10)	-	-	1	1	(9)	
2005	-	3	-	3	-	-	-	-	3	
2006	-	1	2	3	-	-	-	-	3	
2007	24	(3)	4	25	-	-	2	2	27	
2008	74	3	7	84	(1)	1	9	9	93	
2009	67	5	13	85	(1)	1	8	8	93	
2010	(2)	(5)	29	22	-	-	4	4	26	
2011	189	(5)	42	226	(4)	4	22	22	248	
2012	361	163	83	607	(10)	10	59	59	666	
2013	551	(22)	115	644	(9)	9	64	64	708	
2014	750	15	152	917	(10)	10	91	91	1,008	
2015	1,968	52	183	2,203	(20)	20	218	218	2,421	
2016	2,946	134	269	3,349	(23)	23	369	369	3,718	
2017	1,414	89	109	1,612	(9)	9	189	189	1,801	
2018	3,640	343	215	4,198	(21)	21	460	460	4,658	
2019	5,573	801	303	6,677	(39)	39	725	725	7,402	
2020	6,715	1,645	277	8,637	(52)	52	955	955	9,592	
PAYs (sub-total):	24,264	3,206	1,799	29,269	(199)	199	3,179	3,179	32,448	
CAY (2021)	9,421	4,349	(197)	13,573	(82)	82	1,527	1,527	15,100	
claims liabilities:	33,685	7,555	1,602	42,842	(281)	281	4,706	4,706	47,548	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,038	(1,460)		12,578	(50)	47	882	879	12,578	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				55,420	(331)	328	5,588	5,585	60,126	

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 2 of 10

New Brunswick

Private Passenger ending 2021	New Brunswick - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
Acc Yr									
prior	1	16	-	17	-	-	2	2	19
2002	(2)	(9)	(1)	(12)	-	-	1	1	(11)
2003	181	3	2	186	-	-	18	18	204
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)	11	6	-	-	2	2	8
2010	103	(6)	-	97	(1)	1	10	10	107
2011	25	14	32	71	(1)	1	7	7	78
2012	180	47	57	284	(2)	2	29	29	313
2013	22	31	52	105	-	-	10	10	115
2014	487	79	77	643	(3)	3	65	65	708
2015	1,233	149	115	1,497	(8)	8	149	149	1,646
2016	1,167	227	93	1,487	(6)	6	150	150	1,637
2017	1,731	430	101	2,262	(10)	10	241	241	2,503
2018	1,908	856	135	2,899	(15)	15	379	379	3,278
2019	1,196	2,352	128	3,676	(22)	22	488	488	4,164
2020	1,719	3,114	162	4,995	(35)	35	624	624	5,619
PAYs (sub-total):	9,949	7,298	963	18,210	(103)	103	2,182	2,182	20,392
CAY (2021)	3,402	2,950	67	6,419	(51)	51	822	822	7,241
claims liabilities:	13,351	10,248	1,030	24,629	(154)	154	3,004	3,004	27,633
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,189	(884)		7,305	(29)	27	456	454	7,305
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				31,934	(183)	181	3,460	3,458	34,938

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 3 of 10

Nova Scotia

Private Passenger ending 2021	Nova Scotia - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	6	(1)	5	-	-	2	2	7
2002	-	12	1	13	-	-	1	1	14
2003	-	(7)	-	(7)	-	-	1	1	(6)
2004	14	3	(2)	15	-	-	2	2	17
2005	1	15	2	18	-	-	2	2	20
2006	-	(4)	11	7	-	-	1	1	8
2007	-	(12)	21	9	-	-	3	3	12
2008	(1)	13	17	29	-	-	3	3	32
2009	198	13	16	227	(3)	3	23	23	250
2010	15	(7)	22	30	-	-	3	3	33
2011	-	5	24	29	-	-	3	3	32
2012	-	(2)	29	27	-	-	3	3	30
2013	61	(3)	24	82	(1)	1	8	8	90
2014	122	-	35	157	(1)	1	16	16	173
2015	139	33	45	217	(1)	1	22	22	239
2016	168	19	69	256	(1)	1	26	26	282
2017	707	51	32	790	(4)	4	118	118	908
2018	1,320	80	79	1,479	(7)	7	190	190	1,669
2019	3,770	284	109	4,163	(21)	21	543	543	4,706
2020	2,787	2,016	193	4,996	(30)	30	624	624	5,620
PAYs (sub-total):	9,301	2,515	726	12,542	(69)	69	1,594	1,594	14,136
CAY (2021)	4,829	2,828	50	7,707	(47)	47	981	981	8,688
claims liabilities:	14,130	5,343	776	20,249	(116)	116	2,575	2,575	22,824
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,839	(1,072)		8,767	(31)	29	597	595	8,767
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				29,016	(147)	145	3,172	3,170	31,591

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 4 of 10

Prince Edward Island

Private Passenger ending 2021	Prince Edward Island - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior	-	(3)	-	(3)	-	-	-	-	(3)
2002	-	1	-	1	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	(4)
2006	-	-	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	703	(11)	24	716	(5)	5	71	71	787
2016	225	47	54	326	(2)	2	36	36	362
2017	938	302	25	1,265	(7)	7	134	134	1,399
2018	109	83	23	215	(1)	1	25	25	240
2019	380	330	12	722	(4)	4	99	99	821
2020	353	431	30	814	(5)	5	109	109	923
PAYs (sub-total):	2,708	1,174	245	4,127	(24)	24	481	481	4,608
CAY (2021)	648	387	1	1,036	(7)	7	140	140	1,176
claims liabilities:	3,356	1,561	246	5,163	(31)	31	621	621	5,784
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,562	(170)	1,392		(4)	4	82	82	1,392
policy liabilities:			6,555		(35)	35	703	703	7,176

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 5 of 10

Ontario

Private Passenger ending 2021		Ontario - Projected Balances as at Dec. 31, 2021 (\$000s)								
nominal values					actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		TOTAL
prior	27,507	135	(1)	27,641	(108)	108	2,764	2,764		30,405
2002	406	(5)	(1)	400	(2)	2	40	40		440
2003	2,352	(133)		2,465	(18)	18	245	245		2,710
2004	1,190	202	403	1,795	(14)	14	178	178		1,973
2005	(2)	(25)	155	128	(1)	1	19	19		147
2006	227	5	140	372	(5)	5	37	37		409
2007	1,767	46	139	1,952	(24)	24	193	193		2,145
2008	141	88	128	357	(5)	5	36	36		393
2009	62	105	129	296	(4)	4	30	30		326
2010	34	97	139	270	(4)	4	27	27		297
2011	918	34	205	1,157	(16)	16	115	115		1,272
2012	60	163	206	429	(6)	6	43	43		472
2013	634	82	275	991	(13)	13	99	99		1,090
2014	2,302	18	276	2,596	(21)	21	258	258		2,854
2015	129	(47)	239	321	(3)	3	32	32		353
2016	776	92	252	1,120	(5)	5	128	128		1,248
2017	994	196	342	1,532	(8)	8	164	164		1,696
2018	2,272	(481)	427	2,218	(11)	11	310	310		2,528
2019	6,190	1,045	851	8,086	(48)	48	1,043	1,043		9,129
2020	4,881	4,011	1,306	10,198	(71)	71	1,401	1,401		11,599
PAYs (sub-total):	52,840	5,628	5,856	64,324	(387)	387	7,162	7,162		71,486
CAY (2021)	12,828	9,220	611	22,659	(158)	158	3,188	3,188		25,847
claims liabilities:	65,668	14,848	6,467	86,983	(545)	545	10,350	10,350		97,333
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	27,658	(1,687)		25,971	(90)	85	1,669	1,664		25,971
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				112,954	(635)	630	12,019	12,014		123,304

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 6 of 10

Alberta

Private Passenger ending 2021	Alberta - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
	prior	-	11	(2)	9	-	-	13	13	22
	2002	(2)	(10)	2	(10)	-	-	1	1	(9)
	2003	6	44	-	50	-	-	5	5	55
	2004	2	(25)	3	(20)	-	-	2	2	(18)
	2005	-	5	15	20	-	-	3	3	23
	2006	7	9	5	21	-	-	3	3	24
	2007	3	8	2	13	-	-	1	1	14
	2008	-	6	71	77	-	-	8	8	85
	2009	-	(8)	52	44	-	-	6	6	50
	2010	-	(2)	10	8	-	-	1	1	9
	2011	101	1	4	106	-	-	10	10	116
	2012	156	15	24	195	-	-	19	19	214
	2013	5	35	24	64	-	-	6	6	70
	2014	1,066	(24)	44	1,086	(2)	2	108	108	1,194
	2015	122	44	53	219	-	-	22	22	241
	2016	621	(126)	15	510	(1)	1	53	53	563
	2017	81	274	34	389	(2)	2	39	39	428
	2018	1,580	(211)	1	1,370	(7)	7	196	196	1,566
	2019	1,694	265	76	2,035	(12)	12	277	277	2,312
	2020	791	1,102	44	1,937	(11)	11	207	207	2,144
	PAYs (sub-total):	6,233	1,413	477	8,123	(35)	35	980	980	9,103
	CAY (2021)	1,244	1,056	(170)	2,130	(13)	13	270	270	2,400
	claims liabilities:	7,477	2,469	307	10,253	(48)	48	1,250	1,250	11,503
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	4,179	(455)		3,724	(9)	8	197	196	3,724
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:				13,977	(57)	56	1,447	1,446	15,227

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 7 of 10

Yukon

Private Passenger ending 2021	Yukon - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	4	-	4	-	-	-	-	4	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	(1)	-	(1)	-	-	-	-	(1)	
2009	-	-	7	7	-	-	1	1	8	
2010	-	-	-	-	-	-	-	-	-	
2011	-	1	1	2	-	-	-	-	2	
2012	-	2	2	4	-	-	-	-	4	
2013	-	4	3	7	-	-	-	-	7	
2014	-	5	4	9	-	-	1	1	10	
2015	-	10	5	15	-	-	2	2	17	
2016	-	12	(4)	8	-	-	1	1	9	
2017	789	15	(1)	803	(4)	4	82	82	885	
2018	-	24	1	25	-	-	4	4	29	
2019	1	61	(3)	59	-	-	8	8	67	
2020	38	51	1	90	(1)	1	11	11	101	
PAYs (sub-total):	828	189	16	1,033	(5)	5	110	110	1,143	
CAY (2021)	148	13	(4)	157	(1)	1	21	21	178	
claims liabilities:	976	202	12	1,190	(6)	6	131	131	1,321	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	193	(21)		172	-	-	9	9	172	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				1,362	(6)	6	140	140	1,493	

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 8 of 10

Northwest Territories

Private Passenger ending 2021	Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	1	-	1	-	-	-	-	1
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(3)	-	(3)	-	-	-	-	(3)
2007	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	-	(1)	-	-	-	-	(1)
2011	-	-	6	6	-	-	1	1	7
2012	-	5	9	14	-	-	2	2	16
2013	-	6	12	18	-	-	2	2	20
2014	-	8	17	25	-	-	3	3	28
2015	-	17	20	37	-	-	4	4	41
2016	-	29	20	49	-	-	5	5	54
2017	-	258	2	260	(1)	1	31	31	291
2018	5	66	18	89	-	-	11	11	100
2019	114	242	6	362	(2)	2	51	51	413
2020	190	294	13	497	(3)	3	59	59	556
PAYs (sub-total):	309	922	123	1,354	(6)	6	169	169	1,523
CAY (2021)	564	420	(56)	928	(6)	6	119	119	1,047
claims liabilities:	873	1,342	67	2,282	(12)	12	288	288	2,570
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,240	(135)		1,105	(2)	2	52	52	1,105
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				3,387	(14)	14	340	340	3,675

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 9 of 10

Nunavut

Private Passenger ending 2021	Nunavut - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	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	-	-	2	2	-	-	-	-	-	2
2013	147	1	2	150	-	-	15	15	-	165
2014	-	1	3	4	-	-	-	-	-	4
2015	-	1	4	5	-	-	-	-	-	5
2016	-	2	4	6	-	-	-	-	-	6
2017	-	2	4	6	-	-	-	-	-	6
2018	-	3	2	5	-	-	-	-	-	5
2019	-	4	1	5	-	-	1	1	-	6
2020	-	13	1	14	-	-	2	2	-	16
PAYs (sub-total):	147	27	23	197	-	-	18	18	-	215
CAY (2021)	14	15	(4)	25	-	-	3	3	-	28
claims liabilities:	161	42	19	222	-	-	21	21	-	243
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	115	(13)		102	-	-	2	2		102
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				324	-	-	23	23		345

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 10 of 10

All Jurisdictions

Private Passenger ending 2021	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	27,506	162	(9)	27,659	(108)	108	2,784	2,784	30,443	
2002	402	(10)	1	393	(2)	2	43	43	436	
2003	2,539	(92)	249	2,696	(18)	18	269	269	2,965	
2004	1,202	177	405	1,784	(14)	14	183	183	1,967	
2005	1	2	156	159	(1)	1	27	27	186	
2006	232	1	170	403	(5)	5	44	44	447	
2007	1,792	29	177	1,998	(24)	24	201	201	2,199	
2008	214	115	222	551	(6)	6	56	56	607	
2009	327	111	228	666	(8)	8	70	70	736	
2010	150	76	204	430	(5)	5	45	45	475	
2011	1,233	49	322	1,604	(21)	21	159	159	1,763	
2012	757	393	426	1,576	(18)	18	156	156	1,732	
2013	1,420	132	526	2,078	(23)	23	206	206	2,284	
2014	4,727	102	632	5,461	(37)	37	544	544	6,005	
2015	4,294	248	688	5,230	(37)	37	520	520	5,750	
2016	5,903	436	772	7,111	(38)	38	768	768	7,879	
2017	6,654	1,617	648	8,919	(45)	45	998	998	9,917	
2018	10,834	763	901	12,498	(62)	62	1,575	1,575	14,073	
2019	18,918	5,384	1,483	25,785	(148)	148	3,235	3,235	29,020	
2020	17,474	12,677	2,027	32,178	(208)	208	3,992	3,992	36,170	
PAYs (sub-total):	106,579	22,372	10,228	139,179	(828)	828	15,875	15,875	155,054	
CAY (2021)	33,098	21,238	298	54,634	(365)	365	7,071	7,071	61,705	
claims liabilities:	139,677	43,610	10,526	193,813	(1,193)	1,193	22,946	22,946	216,759	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	67,013	(5,897)		61,116	(215)	202	3,946	3,933	61,116	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				254,929	(1,408)	1,395	26,892	26,879	277,875	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 1 of 10

Newfoundland & Labrador

Non Private Passenger ending 2021		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2021 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	(1)	(1)	-	-	-	-	(1)
2002	-	1	-	1	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	(1)	-	(1)	-	-	-	-	(1)
2005	-	2	-	2	-	-	-	-	2
2006	-	3	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	427	1	15	443	(8)	8	44	44	487
2012	3	-	24	27	-	-	2	2	29
2013	132	(130)	33	35	-	-	3	3	38
2014	2	11	38	51	-	-	5	5	56
2015	505	11	54	570	(5)	5	57	57	627
2016	603	13	90	706	(4)	4	83	83	789
2017	1,191	45	39	1,275	(4)	4	138	138	1,413
2018	1,325	30	83	1,438	(7)	7	159	159	1,597
2019	1,937	161	118	2,216	(8)	8	244	244	2,460
2020	1,811	967	95	2,873	(11)	11	316	316	3,189
PAYs (sub-total):	7,936	1,117	608	9,661	(47)	47	1,053	1,053	10,714
CAY (2021)	3,426	1,783	(73)	5,136	(26)	26	571	571	5,707
claims liabilities:	11,362	2,900	535	14,797	(73)	73	1,624	1,624	16,421
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	5,566	(412)		5,154	(19)	18	340	339	5,154
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				19,951	(92)	91	1,964	1,963	21,575

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 2 of 10

New Brunswick

Non Private Passenger ending 2021	New Brunswick - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(8)	-	(8)	-	-	-	-	(8)
2002	-	5	-	5	-	-	1	1	6
2003	-	(2)	1	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	(6)	(15)	(21)	-	-	3	3	(18)
2006	-	(5)	5	-	-	-	1	1	1
2007	12	48	9	69	-	-	7	7	76
2008	3	8	(2)	9	-	-	1	1	10
2009	-	(4)	9	5	-	-	1	1	6
2010	93	3	-	96	(2)	2	10	10	106
2011	15	42	24	81	(1)	1	8	8	89
2012	400	2	47	449	(7)	7	44	44	493
2013	931	(4)	41	968	(6)	6	96	96	1,064
2014	-	2	58	60	(1)	1	6	6	66
2015	145	223	77	445	(1)	1	45	45	490
2016	767	(588)	62	241	(1)	1	26	26	267
2017	238	159	73	470	(4)	4	57	57	527
2018	1,255	265	109	1,629	(10)	10	219	219	1,848
2019	2,498	386	117	3,001	(24)	24	412	412	3,413
2020	3,126	546	154	3,826	(35)	35	474	474	4,300
PAYs (sub-total):	9,483	1,072	769	11,324	(92)	92	1,411	1,411	12,735
CAY (2021)	2,176	3,222	57	5,455	(44)	44	692	692	6,147
claims liabilities:	11,659	4,294	826	16,779	(136)	136	2,103	2,103	18,882
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	7,278	(553)		6,725	(24)	22	350	348	6,725
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				23,504	(160)	158	2,453	2,451	25,607

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 3 of 10

Nova Scotia

Non Private Passenger ending 2021		Nova Scotia - Projected Balances as at Dec. 31, 2021 (\$000s)							
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	-	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)	33	30	-	-	3	3	33
2013	1,224	41	26	1,291	(19)	19	128	128	1,419
2014	315	(82)	48	281	(4)	4	28	28	309
2015	102	(33)	64	133	(2)	2	13	13	146
2016	1,091	23	96	1,210	(9)	9	120	120	1,330
2017	1,441	(34)	47	1,454	(7)	7	202	202	1,656
2018	2,100	306	98	2,504	(13)	13	329	329	2,833
2019	2,172	1,116	104	3,392	(17)	17	444	444	3,836
2020	3,907	2,290	227	6,424	(38)	38	776	776	7,200
PAYs (sub-total):	12,352	3,622	803	16,777	(109)	109	2,053	2,053	18,830
CAY (2021)	10,188	152	64	10,404	(62)	62	1,284	1,284	11,688
claims liabilities:	22,540	3,774	867	27,181	(171)	171	3,337	3,337	30,518
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	13,793	(1,007)		12,786	(36)	33	731	728	12,786
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				39,967	(207)	204	4,068	4,065	43,304

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 4 of 10

Prince Edward Island

Non Private Passenger ending 2021	Prince Edward Island - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	-	1
2002	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	1	1	-	-	-	-	-	1
2007	-	-	1	1	-	-	-	-	-	1
2008	-	-	1	1	-	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-	-
2010	-	(1)	3	2	-	-	-	-	-	2
2011	-	1	5	6	-	-	1	1	1	7
2012	278	-	8	286	(5)	5	28	28	314	
2013	-	-	12	12	-	-	1	1	13	
2014	104	(1)	16	119	(2)	2	12	12	131	
2015	8	-	20	28	-	-	3	3	31	
2016	1,043	47	36	1,126	(24)	24	114	114	1,240	
2017	17	174	22	213	(2)	2	27	27	240	
2018	20	222	22	264	(1)	1	28	28	292	
2019	91	661	9	761	(4)	4	100	100	861	
2020	633	798	30	1,461	(7)	7	182	182	1,643	
PAYs (sub-total):	2,194	1,900	186	4,280	(45)	45	496	496	4,776	
CAY (2021)	1,251	254	1	1,506	(8)	8	193	193	1,699	
claims liabilities:	3,445	2,154	187	5,786	(53)	53	689	689	6,475	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,827	(139)		1,688	(4)	4	103	103	1,688	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				7,474	(57)	57	792	792	8,163	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 5 of 10

Ontario

Non Private Passenger ending 2021		Ontario - Projected Balances as at Dec. 31, 2021 (\$000s)							
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	259	6	(1)	264	-	-	30	30	294
2002	-	7	-	7	-	-	1	1	8
2003	-	(11)	35	24	-	-	5	5	29
2004	-	(21)	70	49	-	-	9	9	58
2005	-	(1)	55	54	-	-	6	6	60
2006	(1)	15	68	82	-	-	8	8	90
2007	1	(2)	70	69	-	-	7	7	76
2008	-	(5)	67	62	-	-	8	8	70
2009	48	8	79	135	(2)	2	14	14	149
2010	29	4	115	148	(2)	2	15	15	163
2011	682	20	180	882	(16)	16	87	87	969
2012	45	(1)	208	252	(2)	2	25	25	277
2013	1,881	22	465	2,368	(26)	26	234	234	2,602
2014	729	290	571	1,590	(9)	9	158	158	1,748
2015	4,677	(265)	590	5,002	(30)	30	492	492	5,494
2016	3,588	(28)	629	4,189	(22)	22	453	453	4,642
2017	4,005	21	845	4,871	(24)	24	516	516	5,387
2018	6,800	1,394	1,493	9,687	(49)	49	1,282	1,282	10,969
2019	10,957	4,416	2,904	18,277	(109)	109	2,402	2,402	20,679
2020	6,784	12,594	3,473	22,851	(137)	137	3,392	3,392	26,243
PAYs (sub-total):	40,484	18,463	11,916	70,863	(428)	428	9,144	9,144	80,007
CAY (2021)	34,011	431	1,608	36,050	(253)	253	5,850	5,850	41,900
claims liabilities:	74,495	18,894	13,524	106,913	(681)	681	14,994	14,994	121,907
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	70,640	(4,450)		66,190	(172)	159	2,576	2,563	66,190
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				173,103	(853)	840	17,570	17,557	188,097

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 6 of 10

Alberta

Non Private Passenger ending 2021		Alberta - Projected Balances as at Dec. 31, 2021 (\$000s)								
		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	7	14	(2)	19	-	-	6	6	25	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	-	(5)	-	-	1	1	(4)	
2004	28	17	1	46	-	-	4	4	50	
2005	-	(3)	14	11	-	-	1	1	12	
2006	(3)	(19)	10	(12)	-	-	3	3	(9)	
2007	26	8	7	41	-	-	4	4	45	
2008	4	10	279	293	(1)	1	29	29	322	
2009	86	(44)	202	244	(4)	4	24	24	268	
2010	-	6	37	43	(1)	1	5	5	48	
2011	200	191	14	405	(6)	6	39	39	444	
2012	472	7	107	586	(9)	9	58	58	644	
2013	1,501	31	107	1,639	(13)	13	163	163	1,802	
2014	401	195	214	810	(7)	7	81	81	891	
2015	2,211	840	261	3,312	(16)	16	329	329	3,641	
2016	2,263	824	104	3,191	(13)	13	333	333	3,524	
2017	3,657	2,156	247	6,060	(24)	24	604	604	6,664	
2018	12,012	2,718	3	14,733	(74)	74	2,032	2,032	16,765	
2019	15,057	7,385	829	23,271	(138)	138	3,131	3,131	26,402	
2020	15,720	11,920	589	28,229	(197)	197	3,196	3,196	31,425	
PAYs (sub-total):	53,642	26,256	3,024	82,922	(503)	503	10,044	10,044	92,966	
CAY (2021)	17,424	27,181	(2,475)	42,130	(295)	295	5,427	5,427	47,557	
claims liabilities:	71,066	53,437	549	125,052	(798)	798	15,471	15,471	140,523	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	62,181	(4,788)		57,393	(197)	186	3,336	3,325	57,393	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				182,445	(995)	984	18,807	18,796	197,916	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 7 of 10

Yukon

Non Private Passenger ending 2021		Yukon - Projected Balances as at Dec. 31, 2021 (\$000s)							
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	5	5	-	-	1	1	6
2010	-	-	-	-	-	-	-	-	-
2011	-	-	2	2	-	-	-	-	2
2012	-	1	3	4	-	-	-	-	4
2013	-	-	4	4	-	-	-	-	4
2014	-	6	5	11	-	-	2	2	13
2015	-	11	6	17	-	-	2	2	19
2016	-	21	(9)	12	-	-	3	3	15
2017	-	44	(5)	39	-	-	12	12	51
2018	346	9	6	361	(2)	2	48	48	409
2019	149	98	(12)	235	(1)	1	34	34	269
2020	38	401	8	447	(3)	3	53	53	500
PAYs (sub-total):	533	593	13	1,139	(6)	6	155	155	1,294
CAY (2021)	705	186	(15)	876	(5)	5	104	104	980
claims liabilities:	1,238	779	(2)	2,015	(11)	11	259	259	2,274
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	961	(79)		882	(3)	3	52	52	882
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,897	(14)	14	311	311	3,156

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 8 of 10

Northwest Territories

Non Private Passenger ending 2021	Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2	-	-	-	-	2
2002	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	1	-	1	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	1	-	1	-	-	-	-	1
2011	-	-	2	2	-	-	-	-	2
2012	-	-	3	3	-	-	-	-	3
2013	473	1	4	478	(3)	3	47	47	525
2014	-	6	6	12	-	-	2	2	14
2015	-	12	6	18	-	-	2	2	20
2016	150	25	7	182	(1)	1	18	18	200
2017	-	49	2	51	-	-	7	7	58
2018	-	97	8	105	-	-	13	13	118
2019	317	237	4	558	(3)	3	72	72	630
2020	107	258	8	373	(3)	3	47	47	420
PAYs (sub-total):	1,047	688	50	1,785	(10)	10	208	208	1,993
CAY (2021)	419	190	(33)	576	(4)	4	79	79	655
claims liabilities:	1,466	878	17	2,361	(14)	14	287	287	2,648
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	813	(67)		746	(2)	2	30	30	746
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,107	(16)	16	317	317	3,394

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 9 of 10

Nunavut

Non Private Passenger ending 2021		Nunavut - Projected Balances as at Dec. 31, 2021 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	-	-	1	1	-	-	-	-	1
2013	-	-	2	2	-	-	-	-	2
2014	-	-	2	2	-	-	-	-	2
2015	-	3	3	6	-	-	-	-	6
2016	79	6	4	89	-	-	8	8	97
2017	-	15	4	19	-	-	2	2	21
2018	-	28	5	33	-	-	4	4	37
2019	-	99	5	104	-	-	13	13	117
2020	46	151	5	202	(1)	1	24	24	226
PAYs (sub-total):	125	302	31	458	(1)	1	51	51	509
CAY (2021)	(1)	182	(20)	161	(1)	1	22	22	183
claims liabilities:	124	484	11	619	(2)	2	73	73	692
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	416	(34)		382	(1)	1	14	14	382
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,001	(3)	3	87	87	1,074

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 10 of 10

All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2021 (\$000s)									
Non Private Passenger ending 2021		nominal values			actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	266	23	(4)	285	-	-	36	36	321
2002	-	19	1	20	-	-	3	3	23
2003	-	(26)	36	10	-	-	7	7	17
2004	28	-	71	99	-	-	14	14	113
2005	-	(5)	55	50	-	-	10	10	60
2006	(4)	(6)	87	77	-	-	12	12	89
2007	39	49	94	182	-	-	19	19	201
2008	7	10	353	370	(1)	1	39	39	409
2009	134	(43)	307	398	(6)	6	43	43	441
2010	122	14	180	316	(5)	5	33	33	349
2011	1,324	257	266	1,847	(31)	31	181	181	2,028
2012	1,198	6	434	1,638	(23)	23	160	160	1,798
2013	6,142	(39)	694	6,797	(67)	67	672	672	7,469
2014	1,551	427	958	2,936	(23)	23	294	294	3,230
2015	7,648	802	1,081	9,531	(54)	54	943	943	10,474
2016	9,584	343	1,019	10,946	(74)	74	1,158	1,158	12,104
2017	10,549	2,629	1,274	14,452	(65)	65	1,565	1,565	16,017
2018	23,858	5,069	1,827	30,754	(156)	156	4,114	4,114	34,868
2019	33,178	14,559	4,078	51,815	(304)	304	6,852	6,852	58,667
2020	32,172	29,925	4,589	66,686	(432)	432	8,460	8,460	75,146
PAYs (sub-total):	127,796	54,013	17,400	199,209	(1,241)	1,241	24,615	24,615	223,824
CAY (2021)	69,599	33,581	(886)	102,294	(698)	698	14,222	14,222	116,516
claims liabilities:	197,395	87,594	16,514	301,503	(1,939)	1,939	38,837	38,837	340,340
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	163,475	(11,529)		151,946	(458)	428	7,532	7,502	151,946
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				453,449	(2,397)	2,367	46,369	46,339	492,286

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 1 of 10

Newfoundland & Labrador

PPV & non-PPV ending 2021	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2021 (\$000s)										
	nominal values					actuarial present value adjustments (apvs)					
	Acc Yr	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	-	5	-	5	-	-	-	-	5		
2006	-	4	3	7	-	-	-	-	7		
2007	24	(4)	6	26	-	-	2	2	28		
2008	74	3	10	87	(1)	1	9	9	96		
2009	67	8	18	93	(1)	1	9	9	102		
2010	(2)	(3)	38	33	-	-	5	5	38		
2011	616	(4)	57	669	(12)	12	66	66	735		
2012	364	163	107	634	(10)	10	61	61	695		
2013	683	(152)	148	679	(9)	9	67	67	746		
2014	752	26	190	968	(10)	10	96	96	1,064		
2015	2,473	63	237	2,773	(25)	25	275	275	3,048		
2016	3,549	147	359	4,055	(27)	27	452	452	4,507		
2017	2,605	134	148	2,887	(13)	13	327	327	3,214		
2018	4,965	373	298	5,636	(28)	28	619	619	6,255		
2019	7,510	962	421	8,893	(47)	47	969	969	9,862		
2020	8,526	2,612	372	11,510	(63)	63	1,271	1,271	12,781		
PAYs (sub-total):	32,200	4,323	2,407	38,930	(246)	246	4,232	4,232	43,162		
CAY (2021)	12,847	6,132	(270)	18,709	(108)	108	2,098	2,098	20,807		
claims liabilities:	45,047	10,455	2,137	57,639	(354)	354	6,330	6,330	63,969		
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*		
premium liabilities:	19,604	(1,872)		17,732	(69)	65	1,222	1,218	17,732		
					*Total may not be sum of parts, as apvs apply to future costs within UPR						
policy liabilities:				75,371	(423)	419	7,552	7,548	81,701		

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 2 of 10

New Brunswick

PPV & non-PPV ending 2021	New Brunswick - Projected Balances as at Dec. 31, 2021 (\$000s)										
	nominal values					actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	1	8	-	9	-	-	2	2	11		
2002	(2)	(4)	(1)	(7)	-	-	2	2	(5)		
2003	181	1	3	185	-	-	18	18	203		
2004	-	1	1	2	-	-	-	-	2		
2005	2	2	(31)	(27)	-	-	6	6	(21)		
2006	(2)	(12)	12	(2)	-	-	3	3	1		
2007	10	42	19	71	-	-	9	9	80		
2008	3	12	(5)	10	-	-	1	1	11		
2009	-	(9)	20	11	-	-	3	3	14		
2010	196	(3)	-	193	(3)	3	20	20	213		
2011	40	56	56	152	(2)	2	15	15	167		
2012	580	49	104	733	(9)	9	73	73	806		
2013	953	27	93	1,073	(6)	6	106	106	1,179		
2014	487	81	135	703	(4)	4	71	71	774		
2015	1,378	372	192	1,942	(9)	9	194	194	2,136		
2016	1,934	(361)	155	1,728	(7)	7	176	176	1,904		
2017	1,969	589	174	2,732	(14)	14	298	298	3,030		
2018	3,163	1,121	244	4,528	(25)	25	598	598	5,126		
2019	3,694	2,738	245	6,677	(46)	46	900	900	7,577		
2020	4,845	3,660	316	8,821	(70)	70	1,098	1,098	9,919		
PAYs (sub-total):	19,432	8,370	1,732	29,534	(195)	195	3,593	3,593	33,127		
CAY (2021)	5,578	6,172	124	11,874	(95)	95	1,514	1,514	13,388		
claims liabilities:	25,010	14,542	1,856	41,408	(290)	290	5,107	5,107	46,515		
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*		
premium liabilities:	15,467	(1,437)		14,030	(53)	49	806	802	14,030		
					*Total may not be sum of parts, as apvs apply to future costs within UPR						
policy liabilities:	55,438				(343)	339	5,913	5,909	60,545		

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 3 of 10

Nova Scotia

PPV & non-PPV ending 2021	Nova Scotia - Projected Balances as at Dec. 31, 2021 (\$000s)										
	nominal values					actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	13	(1)	12	-	-	2	2	14		
2002	-	14	1	15	-	-	1	1	16		
2003	-	(12)	-	(12)	-	-	2	2	(10)		
2004	14	8	(2)	20	-	-	3	3	23		
2005	1	18	3	22	-	-	2	2	24		
2006	-	(5)	13	8	-	-	1	1	9		
2007	-	(16)	26	10	-	-	4	4	14		
2008	(1)	9	22	30	-	-	4	4	34		
2009	198	7	23	228	(3)	3	25	25	253		
2010	15	(8)	38	45	-	-	5	5	50		
2011	-	7	48	55	-	-	5	5	60		
2012	-	(5)	62	57	-	-	6	6	63		
2013	1,285	38	50	1,373	(20)	20	136	136	1,509		
2014	437	(82)	83	438	(5)	5	44	44	482		
2015	241	-	109	350	(3)	3	35	35	385		
2016	1,259	42	165	1,466	(10)	10	146	146	1,612		
2017	2,148	17	79	2,244	(11)	11	320	320	2,564		
2018	3,420	386	177	3,983	(20)	20	519	519	4,502		
2019	5,942	1,400	213	7,555	(38)	38	987	987	8,542		
2020	6,694	4,306	420	11,420	(68)	68	1,400	1,400	12,820		
PAYs (sub-total):	21,653	6,137	1,529	29,319	(178)	178	3,647	3,647	32,966		
CAY (2021)	15,017	2,980	114	18,111	(109)	109	2,265	2,265	20,376		
claims liabilities:	36,670	9,117	1,643	47,430	(287)	287	5,912	5,912	53,342		
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*		
premium liabilities:	23,632	(2,079)		21,553	(67)	62	1,328	1,323	21,553		
					*Total may not be sum of parts, as apvs apply to future costs within UPR						
policy liabilities:				68,983	(354)	349	7,240	7,235	74,895		

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 4 of 10

Prince Edward Island

PPV & non-PPV ending 2021	Prince Edward Island - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	-	(2)
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	-	(4)
2006	-	-	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	278	-	22	300	(5)	5	29	29	-	329
2013	-	(2)	31	29	-	-	3	3	-	32
2014	104	(1)	40	143	(2)	2	14	14	-	157
2015	711	(11)	44	744	(5)	5	74	74	-	818
2016	1,268	94	90	1,452	(26)	26	150	150	-	1,602
2017	955	476	47	1,478	(9)	9	161	161	-	1,639
2018	129	305	45	479	(2)	2	53	53	-	532
2019	471	991	21	1,483	(8)	8	199	199	-	1,682
2020	986	1,229	60	2,275	(12)	12	291	291	-	2,566
PAYs (sub-total):	4,902	3,074	431	8,407	(69)	69	977	977	-	9,384
CAY (2021)	1,899	641	2	2,542	(15)	15	333	333	-	2,875
claims liabilities:	6,801	3,715	433	10,949	(84)	84	1,310	1,310	-	12,259
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	3,389	(309)		3,080	(8)	8	185	185		3,080
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				14,029	(92)	92	1,495	1,495		15,339

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 5 of 10

Ontario

PPV & non-PPV ending 2021	Ontario - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	27,766	141	(2)	27,905	(108)	108	2,794	2,794	30,699	
2002	406	2	(1)	407	(2)	2	41	41	448	
2003	2,352	(144)	281	2,489	(18)	18	250	250	2,739	
2004	1,190	181	473	1,844	(14)	14	187	187	2,031	
2005	(2)	(26)	210	182	(1)	1	25	25	207	
2006	226	20	208	454	(5)	5	45	45	499	
2007	1,768	44	209	2,021	(24)	24	200	200	2,221	
2008	141	83	195	419	(5)	5	44	44	463	
2009	110	113	208	431	(6)	6	44	44	475	
2010	63	101	254	418	(6)	6	42	42	460	
2011	1,600	54	385	2,039	(32)	32	202	202	2,241	
2012	105	162	414	681	(8)	8	68	68	749	
2013	2,515	104	740	3,359	(39)	39	333	333	3,692	
2014	3,031	308	847	4,186	(30)	30	416	416	4,602	
2015	4,806	(312)	829	5,323	(33)	33	524	524	5,847	
2016	4,364	64	881	5,309	(27)	27	581	581	5,890	
2017	4,999	217	1,187	6,403	(32)	32	680	680	7,083	
2018	9,072	913	1,920	11,905	(60)	60	1,592	1,592	13,497	
2019	17,147	5,461	3,755	26,363	(157)	157	3,445	3,445	29,808	
2020	11,665	16,605	4,779	33,049	(208)	208	4,793	4,793	37,842	
PAYs (sub-total):	93,324	24,091	17,772	135,187	(815)	815	16,306	16,306	151,493	
CAY (2021)	46,839	9,651	2,219	58,709	(411)	411	9,038	9,038	67,747	
claims liabilities:	140,163	33,742	19,991	193,896	(1,226)	1,226	25,344	25,344	219,240	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	98,298	(6,137)		92,161	(262)	244	4,245	4,227	92,161	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:	286,057				(1,488)	1,470	29,589	29,571	311,401	

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 6 of 10

Alberta

PPV & non-PPV ending 2021	Alberta - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
	prior	7	25	(4)	28	-	-	19	19	47
	2002	(2)	(5)	3	(4)	-	-	2	2	(2)
	2003	6	39	-	45	-	-	6	6	51
	2004	30	(8)	4	26	-	-	6	6	32
	2005	-	2	29	31	-	-	4	4	35
	2006	4	(10)	15	9	-	-	6	6	15
	2007	29	16	9	54	-	-	5	5	59
	2008	4	16	350	370	(1)	1	37	37	407
	2009	86	(52)	254	288	(4)	4	30	30	318
	2010	-	4	47	51	(1)	1	6	6	57
	2011	301	192	18	511	(6)	6	49	49	560
	2012	628	22	131	781	(9)	9	77	77	858
	2013	1,506	66	131	1,703	(13)	13	169	169	1,872
	2014	1,467	171	258	1,896	(9)	9	189	189	2,085
	2015	2,333	884	314	3,531	(16)	16	351	351	3,882
	2016	2,884	698	119	3,701	(14)	14	386	386	4,087
	2017	3,738	2,430	281	6,449	(26)	26	643	643	7,092
	2018	13,592	2,507	4	16,103	(81)	81	2,228	2,228	18,331
	2019	16,751	7,650	905	25,306	(150)	150	3,408	3,408	28,714
	2020	16,511	13,022	633	30,166	(208)	208	3,403	3,403	33,569
	PAYs (sub-total):	59,875	27,669	3,501	91,045	(538)	538	11,024	11,024	102,069
	CAY (2021)	18,668	28,237	(2,645)	44,260	(308)	308	5,697	5,697	49,957
	claims liabilities:	78,543	55,906	856	135,305	(846)	846	16,721	16,721	152,026
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	66,360	(5,243)		61,117	(206)	194	3,533	3,521	61,117
	policy liabilities:				196,422	(1,052)	1,040	20,254	20,242	213,143

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 7 of 10

Yukon

PPV & non-PPV ending 2021	Yukon - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	5	-	5	-	-	-	-	-	5
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	12	12	-	-	2	2	2	14
2010	-	-	-	-	-	-	-	-	-	-
2011	-	1	3	4	-	-	-	-	-	4
2012	-	3	5	8	-	-	-	-	-	8
2013	-	4	7	11	-	-	-	-	-	11
2014	-	11	9	20	-	-	3	3	3	23
2015	-	21	11	32	-	-	4	4	4	36
2016	-	33	(13)	20	-	-	4	4	4	24
2017	789	59	(6)	842	(4)	4	94	94	94	936
2018	346	33	7	386	(2)	2	52	52	52	438
2019	150	159	(15)	294	(1)	1	42	42	42	336
2020	76	452	9	537	(4)	4	64	64	64	601
PAYs (sub-total):	1,361	782	29	2,172	(11)	11	265	265	265	2,437
CAY (2021)	853	199	(19)	1,033	(6)	6	125	125	125	1,158
claims liabilities:	2,214	981	10	3,205	(17)	17	390	390	390	3,595
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,154	(100)		1,054	(3)	3	61	61	61	1,054
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,259	(20)	20	451	451	451	4,649

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 8 of 10

Northwest Territories

PPV & non-PPV ending 2021	Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	3	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	-	-	-	-	-	-	-	
2004	-	(2)	-	(2)	-	-	-	-	(2)	
2005	-	-	-	-	-	-	-	-	-	
2006	-	(2)	-	(2)	-	-	-	-	(2)	
2007	-	(3)	-	(3)	-	-	-	-	(3)	
2008	-	3	-	3	-	-	-	-	3	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	-	-	-	-	-	-	-	
2011	-	-	8	8	-	-	1	1	9	
2012	-	5	12	17	-	-	2	2	19	
2013	473	7	16	496	(3)	3	49	49	545	
2014	-	14	23	37	-	-	5	5	42	
2015	-	29	26	55	-	-	6	6	61	
2016	150	54	27	231	(1)	1	23	23	254	
2017	-	307	4	311	(1)	1	38	38	349	
2018	5	163	26	194	-	-	24	24	218	
2019	431	479	10	920	(5)	5	123	123	1,043	
2020	297	552	21	870	(6)	6	106	106	976	
PAYs (sub-total):	1,356	1,610	173	3,139	(16)	16	377	377	3,516	
CAY (2021)	983	610	(89)	1,504	(10)	10	198	198	1,702	
claims liabilities:	2,339	2,220	84	4,643	(26)	26	575	575	5,218	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,053	(202)		1,851	(4)	4	82	82	1,851	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,494	(30)	30	657	657	7,069	

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 9 of 10

Nunavut

PPV & non-PPV ending 2021	Nunavut - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	1	-	1	-	-	-	-	-	1
2010	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-	-
2012	-	-	3	3	-	-	-	-	-	3
2013	147	1	4	152	-	-	15	15	-	167
2014	-	1	5	6	-	-	-	-	-	6
2015	-	4	7	11	-	-	-	-	-	11
2016	79	8	8	95	-	-	8	8	-	103
2017	-	17	8	25	-	-	2	2	-	27
2018	-	31	7	38	-	-	4	4	-	42
2019	-	103	6	109	-	-	14	14	-	123
2020	46	164	6	216	(1)	1	26	26	-	242
PAYs (sub-total):	272	329	54	655	(1)	1	69	69	-	724
CAY (2021)	13	197	(24)	186	(1)	1	25	25	-	211
claims liabilities:	285	526	30	841	(2)	2	94	94	-	935
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	531	(47)		484	(1)	1	16	16		484
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,325	(3)	3	110	110		1,419

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 10 of 10

All Jurisdictions

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	27,772	185	(13)	27,944	(108)	108	2,820	2,820	30,764	
2002	402	9	2	413	(2)	2	46	46	459	
2003	2,539	(118)	285	2,706	(18)	18	276	276	2,982	
2004	1,230	177	476	1,883	(14)	14	197	197	2,080	
2005	1	(3)	211	209	(1)	1	37	37	246	
2006	228	(5)	257	480	(5)	5	56	56	536	
2007	1,831	78	271	2,180	(24)	24	220	220	2,400	
2008	221	125	575	921	(7)	7	95	95	1,016	
2009	461	68	535	1,064	(14)	14	113	113	1,177	
2010	272	90	384	746	(10)	10	78	78	824	
2011	2,557	306	588	3,451	(52)	52	340	340	3,791	
2012	1,955	399	860	3,214	(41)	41	316	316	3,530	
2013	7,562	93	1,220	8,875	(90)	90	878	878	9,753	
2014	6,278	529	1,590	8,397	(60)	60	838	838	9,235	
2015	11,942	1,050	1,769	14,761	(91)	91	1,463	1,463	16,224	
2016	15,487	779	1,791	18,057	(112)	112	1,926	1,926	19,983	
2017	17,203	4,246	1,922	23,371	(110)	110	2,563	2,563	25,934	
2018	34,692	5,832	2,728	43,252	(218)	218	5,689	5,689	48,941	
2019	52,096	19,943	5,561	77,600	(452)	452	10,087	10,087	87,687	
2020	49,646	42,602	6,616	98,864	(640)	640	12,452	12,452	111,316	
PAYs (sub-total):	234,375	76,385	27,628	338,388	(2,069)	2,069	40,490	40,490	378,878	
CAY (2021)	102,697	54,819	(588)	156,928	(1,063)	1,063	21,293	21,293	178,221	
claims liabilities:	337,072	131,204	27,040	495,316	(3,132)	3,132	61,783	61,783	557,099	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	230,488	(17,426)		213,062	(673)	630	11,478	11,435	213,062	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				708,378	(3,805)	3,762	73,261	73,218	770,161	

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