



FACILITY ASSOCIATION RESIDUAL MARKET

JANUARY 2021 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS**RESIDUAL MARKET****PARTICIPATION REPORT****JANUARY 2021**

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1 Summary

Note to members: we are currently reviewing our member reporting requirements and intend to provide the **Actuarial Highlights quarterly instead of the current monthly reporting**, starting with the 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 January 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 internal staff and its external actuarial consulting firm. The hybrid model approach maximizes the

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%.

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

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 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

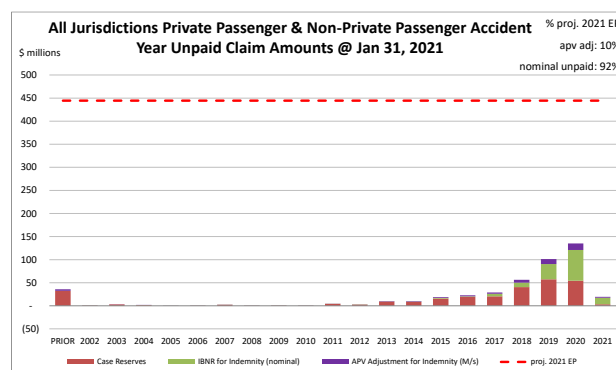
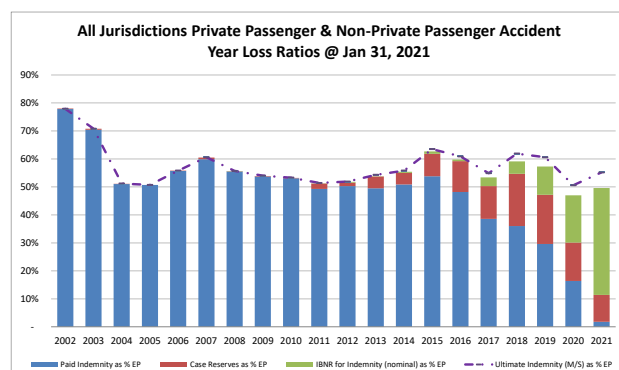
²This url to a pdf is to a helpful guide on how bills become laws: <https://www.ola.org/sites/default/files/common/how-bills-become-law-en.pdf>.

indirectly form 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 (\$46.1 million – see following table) represents 10% of the earned premium projected for the full year 2021 (see the upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown below, the associated \$7.2 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	276,794	60.6%
ibnr	133,829	29.3%
M/S apv adj	46,054	10.1%
M/S indemnity	456,677	100.0%
retro claims	28,359	
retro apv adj	7,241	
M/S total	492,277	

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	210,610	108.2%
prem def/(dpac)	(15,986)	(8.2%)
M/S apv adjust.	-	-
M/S total	194,624	100.0%

policy liabilities (\$000s)

	amt	%
claim	438,982	63.9%
premium	194,624	28.3%
M/S apv adjust.	53,295	7.8%
M/S total	686,901	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	270,692
Alberta	195,381
Newfoundland & Labrador	75,832
New Brunswick	56,583
Nova Scotia	63,207
Prince Edward Island	13,961
Yukon	3,680
Northwest Territories	5,962
Nunavut	1,601
All Jurisdictions	686,899

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 39.4% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 30.5% (\$209.6 million).

2 Activity During the Month of January 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)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	15,231	566	5,445	1,347	(3,386)	(2,334)	2,059	(987)
AB	10,622	691	2,685	(3,717)	1,417	3,537	4,103	(179)
NL	3,171	49	2,604	918	(549)	(683)	2,054	234
NB	2,744	124	1,163	(164)	(640)	(424)	523	(588)
NS	4,323	597	1,578	361	(312)	(726)	1,266	(365)
PE	546	40	71	(88)	(128)	(204)	(56)	(291)
YT	182	14	91	45	(25)	(28)	66	17
NT	380	68	74	1	22	(26)	97	(24)
NU	84	(1)	-	(10)	(43)	(50)	(43)	(60)
TOTAL	37,283	2,147	13,712	(1,306)	(3,643)	(937)	10,069	(2,243)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	3,377	(1,601)	(4,025)	460	(648)	(1,141)
2019	(1)	(1)	2,968	(93)	(3,343)	(1,293)	(375)	(1,386)
2020	884	884	6,696	662	234	930	6,930	1,592
2021	36,400	1,264	671	(274)	3,491	(1,034)	4,162	(1,308)
TOTAL	37,283	2,147	13,712	(1,306)	(3,643)	(937)	10,069	(2,243)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

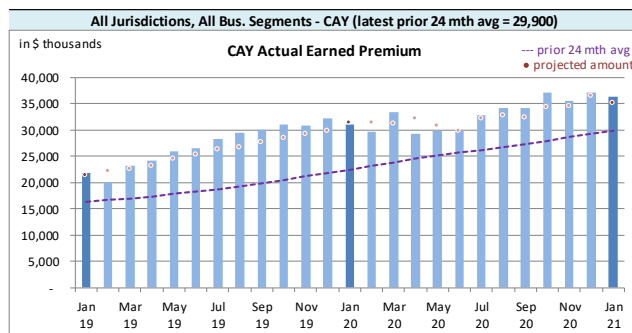
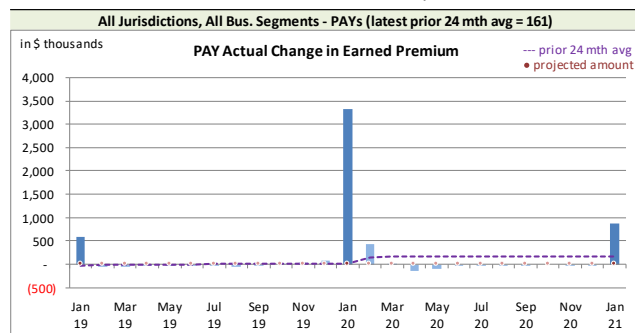
Claims activity varies monthly in part due to process variance – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

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.

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

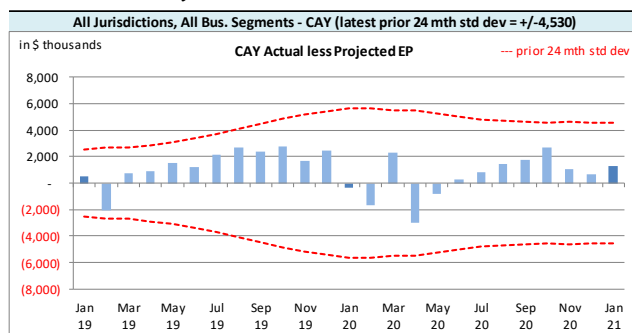
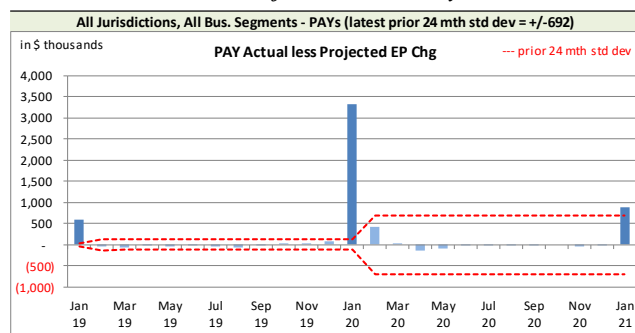


Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels.

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 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



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.

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	161	29,900
std dev	692	4,530
A-P <> std dev	3	-
% <> std dev	12.0%	0.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

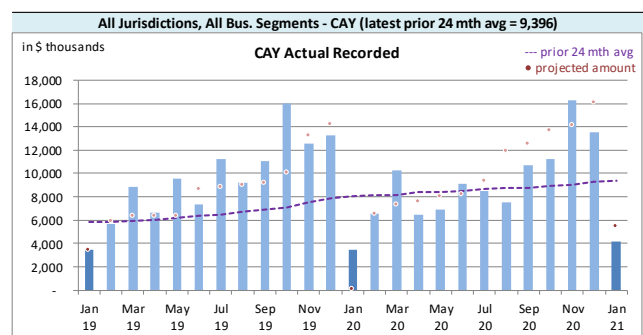
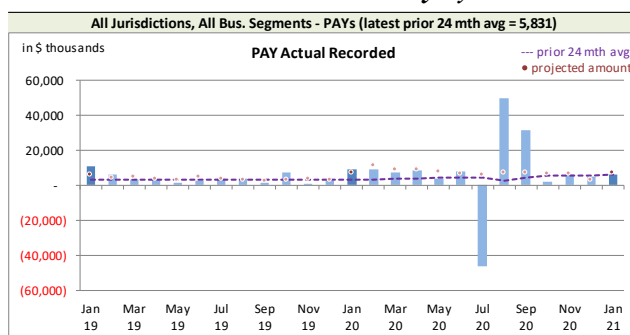
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias⁷ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative 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

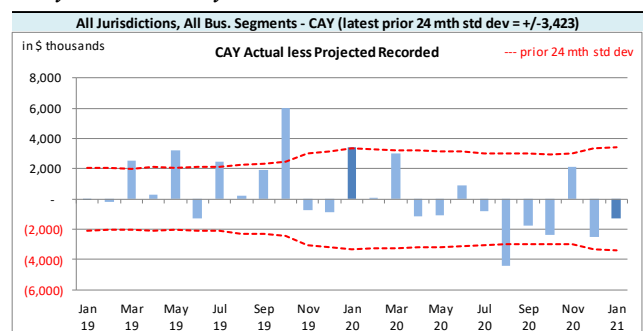
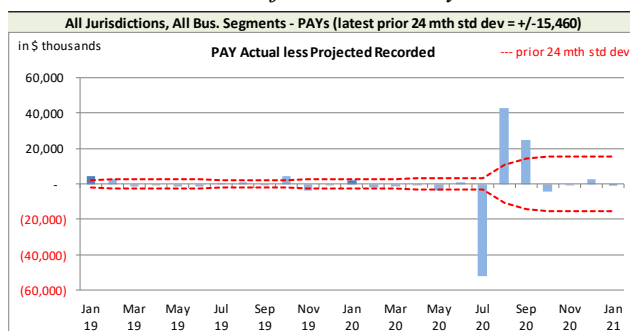
The following charts show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

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



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.

On Latest \$ thousands		
	Recorded	PAYs
Mthly Avg Recorded (prior 24 mths)	5,831	9,396
std dev	15,460	3,423
A-P <> std dev	7	6
% <> std dev	28.0%	24.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	no better	better

With respect to **recorded 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 **recorded indemnity** (see table on the left), suggesting the projection process performs no better than simply projecting the prior 24-month average amount (assuming a normal distribution). Bias has not been

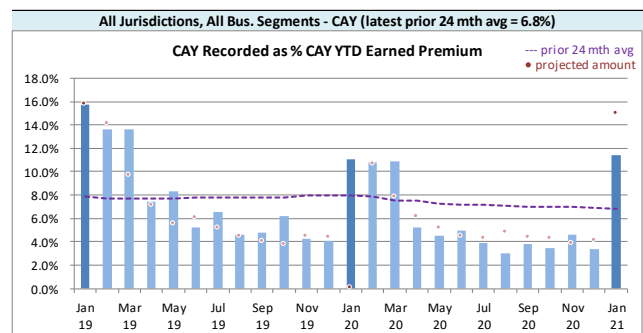
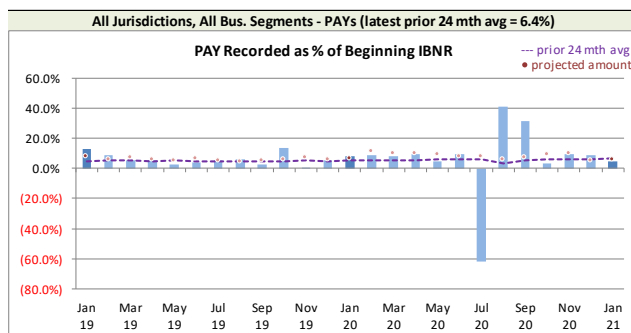
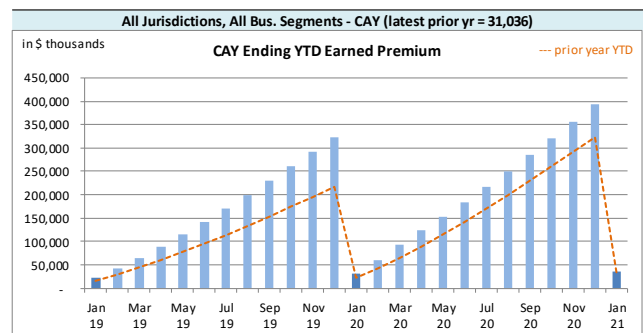
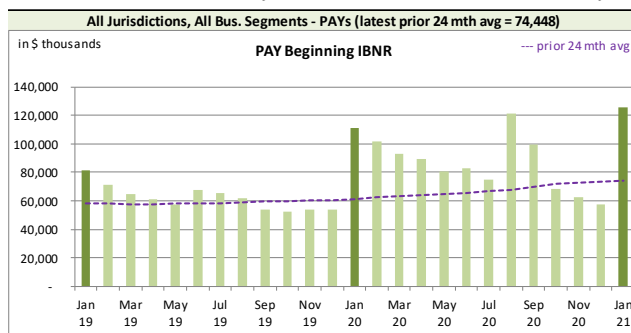
indicated at a 95% confidence level on a running 25-month basis (10 of 25 variances were positive).

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



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.

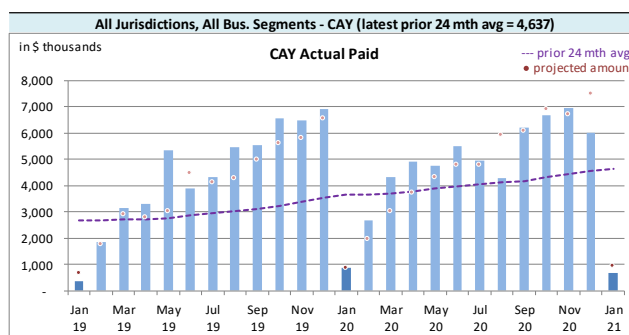
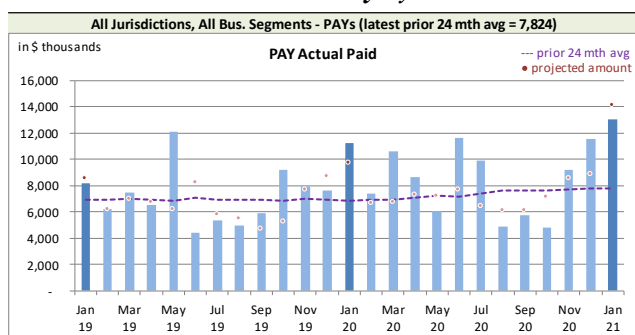
We track the PAY beginning IBNR as **recorded indemnity** activity comes out of IBNR. Changes in the PAY beginning IBNR (see upper left chart within the preceding group of charts) occur for several possible reasons:

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

2.1.c AvsP: Paid Indemnity

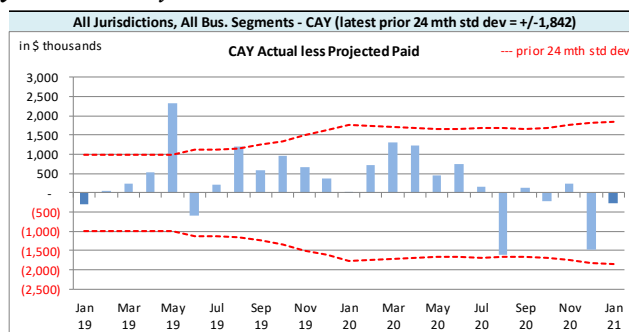
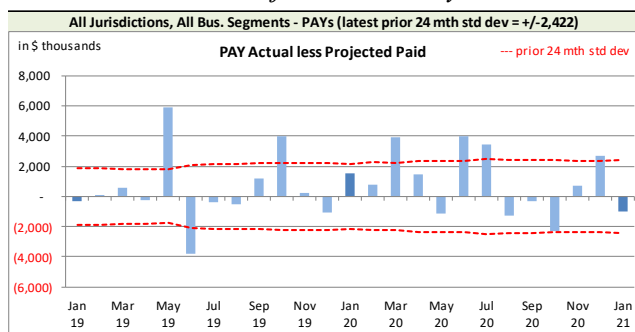
The following charts show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands		
	Paid	
Mthly Avg Paid (prior 24 mths)	7,824	4,637
std dev	2,422	1,842
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

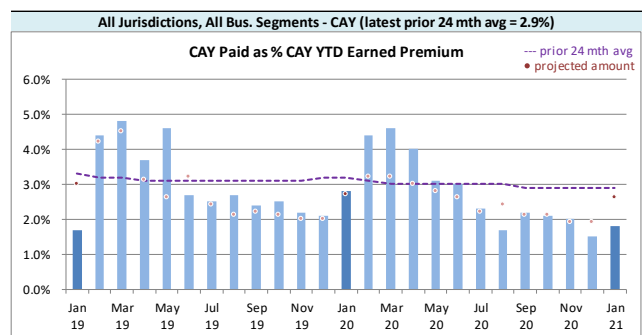
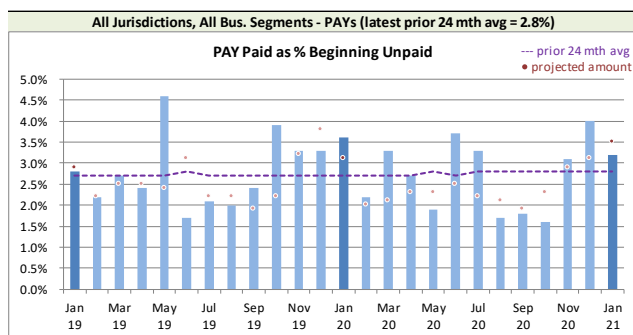
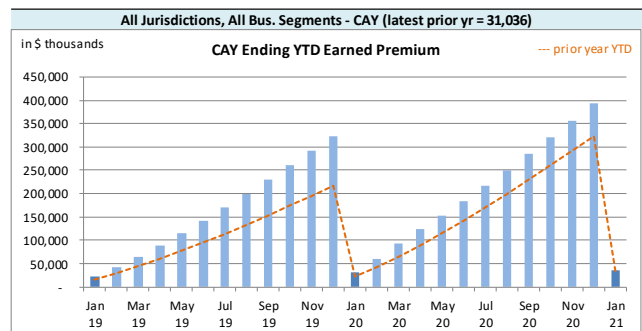
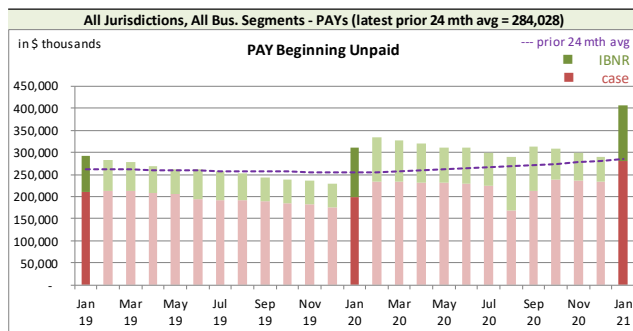
With respect to **paid indemnity**, 28% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting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



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.

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

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

2.2 Actuarial Provisions

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

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

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						
		IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	20,395	1,104	(1,091)	(8)	20,290	177	39,594	1,273
2019	32,933	1,386	(534)	-	11,296	32	43,695	1,418
2020	66,597	(1,212)	(790)	(2)	14,852	(41)	80,659	(1,255)
2021	13,904	1,941	(118)	(7)	2,149	117	15,935	2,051
TOTAL	133,829	3,219	(2,533)	(17)	48,587	285	179,883	3,487

The IBNR provision is \$3.2 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:

- the change projected last month;
- the additional change due to variances in earned premium (because we apply a loss ratio to

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

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		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	26,358	327	(171)	(2)	5,199	(136)	31,386	189
2019	1,196	181	(40)	(1)	1,908	(126)	3,064	54
2020	174	253	(4)	-	284	6	454	259
2021	-	-	-	-	-	-	-	-
TOTAL	27,728	761	(215)	(3)	7,391	(256)	34,904	502

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:		(15,986)	308	-	-	(15,986)	308
balance as % unearned premium:		(7.6%)	-	-	-	(7.6%)	-
actual unearned premium:		210,610					
less projected:		(3,369)					

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.

3 Ultimate Loss Ratio Matching Method

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

- (a) Earned premium to date
- (b) Ultimate 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	
	Amount	% EP	Amount	% EP	Amount	% EP
PAYs	600	1.6%	(1,787)	(4.8%)	(1,187)	(3.2%)
CAY	22,335	59.9%	2,311	6.2%	24,646	66.1%
TOTAL	22,936	61.5%	524	1.4%	23,460	62.9%

(“% 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.

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.

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

5 Current Participation Report – Additional Exhibits

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

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

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 (includes Actuarial Present Value Adjustments)
- EXHIBIT B IBNR – Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT C Retro Provisions
 - C-1 for Member Sharing (includes Actuarial Present Value Adjustments)
 - C-2 Nominal Basis (excludes 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 (includes Actuarial Present Value Adjustments)
 - G-2 IBNR – Nominal Basis (excludes 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	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202012	202101	202102	202103
Private Passenger	prior	25,000	25,000	26,000	29,000
	2012	349,000	349,000	332,000	309,000
	2013	57,000	57,000	57,000	56,000
	2014	127,000	127,000	125,000	120,000
	2015	371,000	356,000	347,000	333,000
	2016	513,000	650,000	631,000	600,000
	2017	338,000	339,000	325,000	311,000
	2018	1,343,000	1,442,000	1,364,000	1,292,000
	2019	3,144,000	2,940,000	2,770,000	2,621,000
	2020	6,331,000	5,815,000	5,451,000	5,083,000
	2021		765,000	1,200,000	1,783,000
Private Passenger Total		12,598,000	12,865,000	12,628,000	12,537,000
Non Private Passenger	prior	62,000	58,000	57,000	57,000
	2012		-	-	-
	2013	(82,000)	(160,000)	(158,000)	(156,000)
	2014	1,000	1,000	1,000	1,000
	2015	73,000	72,000	71,000	70,000
	2016	106,000	106,000	106,000	105,000
	2017	236,000	215,000	209,000	204,000
	2018	367,000	336,000	324,000	315,000
	2019	622,000	570,000	547,000	534,000
	2020	2,422,000	1,856,000	1,760,000	1,697,000
	2021		433,000	406,000	372,000
Non Private Passenger Total		3,807,000	3,487,000	3,323,000	3,199,000
Grand Total		16,405,000	16,352,000	15,951,000	15,736,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.23%			
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	ShareYMM	202101	202102	202103
Private Passenger	prior	57,000	57,000	57,000	56,000
	2012	94,000	94,000	93,000	90,000
	2013	47,000	47,000	46,000	44,000
	2014	207,000	178,000	176,000	172,000
	2015	348,000	350,000	346,000	337,000
	2016	538,000	486,000	479,000	468,000
	2017	798,000	806,000	784,000	776,000
	2018	1,800,000	1,781,000	1,737,000	1,590,000
	2019	3,520,000	3,471,000	3,416,000	3,331,000
	2020	4,751,000	4,421,000	4,181,000	4,135,000
	2021		542,000	754,000	1,122,000
Private Passenger Total		12,160,000	12,233,000	12,069,000	12,121,000
Non Private Passenger	prior	73,000	156,000	152,000	147,000
	2012	47,000	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	55,000	366,000	356,000	343,000
	2016	(830,000)	(830,000)	(804,000)	(771,000)
	2017	227,000	227,000	225,000	217,000
	2018	688,000	688,000	655,000	637,000
	2019	1,153,000	1,136,000	1,083,000	1,049,000
	2020	1,506,000	1,390,000	1,322,000	1,284,000
	2021		671,000	734,000	1,051,000
Non Private Passenger Total		3,020,000	3,951,000	3,869,000	4,101,000
Grand Total		15,180,000	16,184,000	15,938,000	16,222,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.23%			
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			
		202012	202101	202102	202103
Private Passenger	prior	76,000	76,000	76,000	76,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	4,000	4,000	4,000	4,000
	2014	25,000	25,000	25,000	25,000
	2015	58,000	58,000	56,000	56,000
	2016	76,000	44,000	44,000	44,000
	2017	167,000	167,000	165,000	163,000
	2018	297,000	448,000	437,000	433,000
	2019	1,002,000	1,026,000	981,000	954,000
	2020	3,635,000	3,547,000	3,377,000	3,215,000
	2021		536,000	836,000	1,233,000
Private Passenger Total		5,338,000	5,929,000	5,999,000	6,201,000
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	188,000	185,000
	2014	(72,000)	(71,000)	(70,000)	(66,000)
	2015	(9,000)	(9,000)	(9,000)	(8,000)
	2016	223,000	170,000	168,000	165,000
	2017	299,000	236,000	234,000	232,000
	2018	771,000	786,000	750,000	735,000
	2019	1,952,000	2,096,000	1,984,000	1,927,000
	2020	4,840,000	4,317,000	4,084,000	3,890,000
	2021		1,116,000	2,554,000	3,219,000
Non Private Passenger Total		8,193,000	8,830,000	9,881,000	10,277,000
Grand Total		13,531,000	14,759,000	15,880,000	16,478,000

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.23%			
AccountCode Desc	IBNR Provision	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	202012	202101	202102	202103
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	197,000	460,000	456,000	452,000
	2018	118,000	118,000	112,000	111,000
	2019	495,000	495,000	470,000	451,000
	2020	654,000	617,000	585,000	555,000
	2021		44,000	48,000	77,000
Private Passenger Total		1,603,000	1,873,000	1,809,000	1,783,000
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	172,000	170,000	168,000	167,000
	2017	242,000	215,000	213,000	211,000
	2018	265,000	254,000	245,000	237,000
	2019	883,000	884,000	852,000	821,000
	2020	1,204,000	1,191,000	1,149,000	1,106,000
	2021		142,000	211,000	321,000
Non Private Passenger Total		2,808,000	2,898,000	2,880,000	2,904,000
Grand Total		4,411,000	4,771,000	4,689,000	4,687,000

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

EXHIBIT A

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

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Jurisdiction Desc	Ontario	discount rate: 0.23%			
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
Private Passenger	prior	4,741,000	4,743,000	4,698,000	4,594,000
	2012	228,000	240,000	238,000	226,000
	2013	106,000	188,000	186,000	180,000
	2014	287,000	306,000	303,000	296,000
	2015	50,000	60,000	60,000	57,000
	2016	222,000	221,000	220,000	213,000
	2017	382,000	384,000	380,000	376,000
	2018	(185,000)	(301,000)	(285,000)	(276,000)
	2019	2,939,000	3,220,000	3,100,000	2,984,000
	2020	8,668,000	7,833,000	7,285,000	7,028,000
	2021		2,006,000	3,568,000	5,230,000
Private Passenger Total		17,438,000	18,900,000	19,753,000	20,908,000
Non Private Passenger	prior	178,000	177,000	174,000	172,000
	2012	5,000	5,000	5,000	5,000
	2013	285,000	282,000	277,000	272,000
	2014	287,000	558,000	536,000	519,000
	2015	203,000	194,000	207,000	211,000
	2016	452,000	446,000	442,000	434,000
	2017	989,000	664,000	651,000	641,000
	2018	3,123,000	3,133,000	3,022,000	2,930,000
	2019	8,994,000	9,036,000	8,665,000	8,378,000
	2020	21,807,000	20,498,000	19,821,000	19,326,000
	2021		3,707,000	5,368,000	7,721,000
Non Private Passenger Total		36,323,000	38,700,000	39,168,000	40,609,000
Grand Total		53,761,000	57,600,000	58,921,000	61,517,000

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta	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	ShareYMM	202101	202102	202103
Private Passenger	prior	101,000	101,000	100,000	96,000
	2012	44,000	44,000	44,000	42,000
	2013	54,000	54,000	54,000	52,000
	2014	101,000	101,000	100,000	95,000
	2015	88,000	88,000	86,000	82,000
	2016	(176,000)	(176,000)	(175,000)	(168,000)
	2017	372,000	372,000	367,000	355,000
	2018	23,000	(215,000)	(195,000)	(181,000)
	2019	1,023,000	1,028,000	962,000	932,000
	2020	2,042,000	2,001,000	1,866,000	1,790,000
	2021		292,000	442,000	582,000
Private Passenger Total		3,672,000	3,690,000	3,651,000	3,677,000
Non Private Passenger	prior	250,000	208,000	206,000	199,000
	2012	81,000	80,000	79,000	77,000
	2013	252,000	251,000	247,000	241,000
	2014	382,000	381,000	377,000	360,000
	2015	1,661,000	1,719,000	1,698,000	1,625,000
	2016	1,697,000	1,690,000	1,669,000	1,598,000
	2017	3,910,000	3,727,000	3,568,000	3,533,000
	2018	6,655,000	6,718,000	6,506,000	6,401,000
	2019	16,887,000	16,707,000	16,364,000	16,030,000
	2020	28,228,000	25,417,000	24,151,000	23,309,000
	2021		5,483,000	7,712,000	10,473,000
Non Private Passenger Total		60,003,000	62,381,000	62,577,000	63,846,000
Grand Total		63,675,000	66,071,000	66,228,000	67,523,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon	discount rate: 0.23%			
AccountCode Desc	IBNR Provision	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	202012	202101	202102	202103
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	48,000	47,000	46,000
	2020	83,000	75,000	73,000	71,000
	2021		15,000	28,000	41,000
Private Passenger Total		303,000	310,000	319,000	328,000
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	43,000	58,000	58,000	57,000
	2019	176,000	162,000	160,000	158,000
	2020	585,000	572,000	544,000	518,000
	2021		31,000	58,000	104,000
Non Private Passenger Total		897,000	916,000	913,000	930,000
Grand Total		1,200,000	1,226,000	1,232,000	1,258,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.23%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202012	202101	202102	202103
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	115,000	113,000	112,000
	2018	82,000	82,000	81,000	80,000
	2019	315,000	329,000	325,000	322,000
	2020	488,000	449,000	432,000	414,000
	2021		87,000	76,000	90,000
Private Passenger Total		1,070,000	1,132,000	1,097,000	1,088,000
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	45,000	44,000	44,000
	2017	54,000	54,000	54,000	54,000
	2018	121,000	121,000	120,000	119,000
	2019	332,000	336,000	333,000	329,000
	2020	459,000	426,000	405,000	385,000
	2021		38,000	50,000	64,000
Non Private Passenger Total		1,087,000	1,096,000	1,082,000	1,070,000
Grand Total		2,157,000	2,228,000	2,179,000	2,158,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nunavut	discount rate: 0.23%			
AccountCode Desc	IBNR Provision	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	202012	202101	202102	202103
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	34,000	33,000	32,000
	2021		4,000	7,000	9,000
Private Passenger Total		81,000	85,000	86,000	87,000
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	146,000	196,000	194,000	192,000
	2020	209,000	200,000	196,000	193,000
	2021		23,000	36,000	47,000
Non Private Passenger Total		543,000	607,000	613,000	618,000
Grand Total		624,000	692,000	699,000	705,000

Please see Exhibit G-1, page 9 for Components of Change during Current Month

EXHIBIT A

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

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Jurisdiction Desc	(All)	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	ShareYMMM			
		202012	202101	202102	202103
Private Passenger	prior	4,996,000	4,998,000	4,953,000	4,847,000
	2012	739,000	751,000	730,000	690,000
	2013	278,000	360,000	357,000	346,000
	2014	763,000	753,000	745,000	724,000
	2015	1,015,000	1,012,000	994,000	963,000
	2016	1,299,000	1,351,000	1,325,000	1,283,000
	2017	2,476,000	2,750,000	2,696,000	2,650,000
	2018	3,510,000	3,387,000	3,283,000	3,081,000
	2019	12,501,000	12,572,000	12,086,000	11,656,000
	2020	26,686,000	24,792,000	23,283,000	22,323,000
	2021		4,291,000	6,959,000	10,167,000
Private Passenger Total		54,263,000	57,017,000	57,411,000	58,730,000
Non Private Passenger	prior	568,000	604,000	594,000	580,000
	2012	162,000	160,000	159,000	155,000
	2013	798,000	716,000	705,000	691,000
	2014	628,000	899,000	874,000	844,000
	2015	2,024,000	2,383,000	2,364,000	2,282,000
	2016	1,905,000	1,837,000	1,833,000	1,782,000
	2017	6,036,000	5,417,000	5,233,000	5,171,000
	2018	12,155,000	12,216,000	11,801,000	11,551,000
	2019	31,145,000	31,123,000	30,182,000	29,418,000
	2020	61,260,000	55,867,000	53,432,000	51,708,000
	2021		11,644,000	17,129,000	23,372,000
Non Private Passenger Total		116,681,000	122,866,000	124,306,000	127,554,000
Grand Total		170,944,000	179,883,000	181,717,000	186,284,000

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

EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	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	202012	202101	202102	202103
Private Passenger	prior	(25,000)	(25,000)	(24,000)	(20,000)
	2012	281,000	281,000	265,000	244,000
	2013	(12,000)	(12,000)	(11,000)	(10,000)
	2014	18,000	18,000	17,000	16,000
	2015	86,000	85,000	80,000	74,000
	2016	109,000	247,000	233,000	214,000
	2017	150,000	151,000	140,000	129,000
	2018	791,000	891,000	829,000	763,000
	2019	2,125,000	2,037,000	1,894,000	1,763,000
	2020	5,218,000	4,738,000	4,406,000	4,054,000
	2021		647,000	978,000	1,453,000
Private Passenger Total		8,741,000	9,058,000	8,807,000	8,680,000
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2012		-	-	-
	2013	(82,000)	(160,000)	(158,000)	(156,000)
	2014		-	-	-
	2015	13,000	13,000	13,000	13,000
	2016	35,000	35,000	35,000	35,000
	2017	77,000	61,000	57,000	55,000
	2018	163,000	136,000	128,000	123,000
	2019	304,000	266,000	250,000	240,000
	2020	2,026,000	1,488,000	1,399,000	1,343,000
	2021		380,000	315,000	239,000
Non Private Passenger Total		2,545,000	2,228,000	2,048,000	1,901,000
Grand Total		11,286,000	11,286,000	10,855,000	10,581,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202012	202101	202102	202103
Private Passenger	prior	12,000	12,000	12,000	12,000
	2012	67,000	67,000	66,000	64,000
	2013	40,000	40,000	39,000	38,000
	2014	138,000	110,000	108,000	106,000
	2015	168,000	177,000	174,000	170,000
	2016	326,000	317,000	312,000	305,000
	2017	542,000	549,000	529,000	524,000
	2018	1,376,000	1,356,000	1,334,000	1,199,000
	2019	2,994,000	2,947,000	2,918,000	2,848,000
	2020	4,009,000	3,723,000	3,518,000	3,483,000
	2021		462,000	623,000	929,000
Private Passenger Total		9,672,000	9,760,000	9,633,000	9,678,000
Non Private Passenger	prior	52,000	128,000	124,000	119,000
	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	13,000	325,000	315,000	302,000
	2016	(850,000)	(850,000)	(824,000)	(791,000)
	2017	182,000	182,000	180,000	173,000
	2018	438,000	438,000	412,000	396,000
	2019	660,000	650,000	611,000	587,000
	2020	978,000	880,000	827,000	794,000
	2021		594,000	614,000	875,000
Non Private Passenger Total		1,473,000	2,347,000	2,259,000	2,455,000
Grand Total		11,145,000	12,107,000	11,892,000	12,133,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	202012	202101	202102	202103
Private Passenger	prior	39,000	39,000	39,000	39,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	(3,000)	(3,000)	(3,000)	(3,000)
	2014	-	-	-	-
	2015	37,000	37,000	36,000	36,000
	2016	6,000	22,000	22,000	22,000
	2017	62,000	62,000	61,000	60,000
	2018	87,000	243,000	241,000	239,000
	2019	420,000	446,000	424,000	403,000
	2020	2,900,000	2,840,000	2,698,000	2,563,000
	2021		442,000	679,000	1,002,000
Private Passenger Total		3,546,000	4,126,000	4,195,000	4,359,000
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	46,000	44,000
	2014	(99,000)	(98,000)	(97,000)	(93,000)
	2015	(17,000)	(17,000)	(17,000)	(16,000)
	2016	94,000	44,000	43,000	41,000
	2017	93,000	31,000	31,000	31,000
	2018	419,000	441,000	415,000	411,000
	2019	1,479,000	1,626,000	1,528,000	1,485,000
	2020	3,930,000	3,458,000	3,251,000	3,082,000
	2021		966,000	2,326,000	2,887,000
Non Private Passenger Total		5,941,000	6,493,000	7,521,000	7,867,000
Grand Total		9,487,000	10,619,000	11,716,000	12,226,000

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

EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	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	202012	202101	202102	202103
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	54,000	318,000	315,000	312,000
	2018	96,000	96,000	90,000	89,000
	2019	393,000	393,000	369,000	351,000
	2020	539,000	503,000	473,000	445,000
	2021		34,000	32,000	52,000
Private Passenger Total		1,111,000	1,373,000	1,308,000	1,278,000
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	220,000	194,000	192,000	190,000
	2018	230,000	220,000	211,000	203,000
	2019	779,000	781,000	750,000	720,000
	2020	1,002,000	991,000	951,000	913,000
	2021		122,000	178,000	271,000
Non Private Passenger Total		2,276,000	2,353,000	2,327,000	2,342,000
Grand Total		3,387,000	3,726,000	3,635,000	3,620,000

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

EXHIBIT B

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	202012	202101	202102	202103
Private Passenger	prior	667,000	677,000	671,000	635,000
	2012	202,000	214,000	212,000	201,000
	2013	19,000	106,000	105,000	100,000
	2014	12,000	31,000	31,000	29,000
	2015	23,000	33,000	33,000	31,000
	2016	122,000	122,000	121,000	115,000
	2017	233,000	236,000	234,000	232,000
	2018	(551,000)	(605,000)	(586,000)	(571,000)
	2019	1,817,000	2,111,000	2,003,000	1,903,000
	2020	7,042,000	6,352,000	5,844,000	5,616,000
	2021		1,748,000	3,094,000	4,544,000
Private Passenger Total		9,586,000	11,025,000	11,762,000	12,835,000
Non Private Passenger	prior	25,000	25,000	25,000	24,000
	2012	(1,000)	(1,000)	(1,000)	(1,000)
	2013	30,000	30,000	28,000	27,000
	2014	101,000	373,000	354,000	340,000
	2015	(384,000)	(389,000)	(370,000)	(355,000)
	2016	(27,000)	(32,000)	(30,000)	(29,000)
	2017	393,000	160,000	152,000	146,000
	2018	1,951,000	1,965,000	1,867,000	1,792,000
	2019	6,677,000	6,862,000	6,519,000	6,258,000
	2020	18,478,000	17,309,000	16,703,000	16,252,000
	2021		3,245,000	4,575,000	6,584,000
Non Private Passenger Total		27,243,000	29,547,000	29,822,000	31,038,000
Grand Total		36,829,000	40,572,000	41,584,000	43,873,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202012	202101	202102	202103
Private Passenger	prior	54,000	54,000	53,000	52,000
	2012	22,000	22,000	22,000	21,000
	2013	49,000	49,000	49,000	47,000
	2014	(33,000)	(33,000)	(33,000)	(32,000)
	2015	66,000	66,000	65,000	62,000
	2016	(240,000)	(240,000)	(238,000)	(228,000)
	2017	330,000	330,000	327,000	316,000
	2018	(189,000)	(427,000)	(397,000)	(381,000)
	2019	717,000	729,000	678,000	651,000
	2020	1,770,000	1,740,000	1,618,000	1,553,000
	2021		260,000	387,000	505,000
Private Passenger Total		2,546,000	2,550,000	2,531,000	2,566,000
Non Private Passenger	prior	86,000	44,000	44,000	41,000
	2012	8,000	8,000	8,000	8,000
	2013	45,000	45,000	45,000	43,000
	2014	302,000	302,000	299,000	284,000
	2015	1,225,000	1,308,000	1,295,000	1,230,000
	2016	1,282,000	1,275,000	1,262,000	1,199,000
	2017	3,216,000	3,033,000	2,881,000	2,852,000
	2018	4,478,000	4,547,000	4,465,000	4,380,000
	2019	13,361,000	13,201,000	13,069,000	12,768,000
	2020	23,634,000	21,041,000	19,989,000	19,309,000
	2021		4,836,000	6,621,000	8,938,000
Non Private Passenger Total		47,637,000	49,640,000	49,978,000	51,052,000
Grand Total		50,183,000	52,190,000	52,509,000	53,618,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202012	202101	202102	202103
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	37,000	36,000	35,000
	2020	69,000	62,000	60,000	58,000
	2021		13,000	25,000	36,000
Private Passenger Total		183,000	189,000	198,000	206,000
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	(15,000)	9,000	9,000	9,000
	2019	138,000	124,000	123,000	122,000
	2020	523,000	512,000	486,000	462,000
	2021		22,000	44,000	83,000
Non Private Passenger Total		731,000	752,000	747,000	761,000
Grand Total		914,000	941,000	945,000	967,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202012	202101	202102	202103
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	61,000	60,000	59,000
	2018	70,000	70,000	69,000	68,000
	2019	265,000	278,000	275,000	272,000
	2020	416,000	382,000	367,000	352,000
	2021		76,000	60,000	68,000
Private Passenger Total		874,000	929,000	893,000	881,000
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	108,000	107,000	106,000
	2019	258,000	261,000	258,000	255,000
	2020	400,000	373,000	354,000	336,000
	2021		32,000	40,000	49,000
Non Private Passenger Total		862,000	870,000	855,000	842,000
Grand Total		1,736,000	1,799,000	1,748,000	1,723,000

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EXHIBIT B

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		202012	202101	202102	202103
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	30,000	29,000	28,000
	2021		4,000	6,000	8,000
Private Passenger Total		57,000	61,000	62,000	63,000
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	121,000	171,000	169,000	167,000
	2020	183,000	175,000	171,000	168,000
	2021		21,000	31,000	40,000
Non Private Passenger Total		465,000	528,000	531,000	534,000
Grand Total		522,000	589,000	593,000	597,000

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

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202012	202101	202102	202103
Private Passenger	prior	743,000	753,000	747,000	714,000
	2012	578,000	590,000	571,000	536,000
	2013	102,000	189,000	188,000	181,000
	2014	149,000	140,000	137,000	133,000
	2015	398,000	416,000	406,000	391,000
	2016	414,000	559,000	541,000	519,000
	2017	1,450,000	1,725,000	1,684,000	1,650,000
	2018	1,708,000	1,652,000	1,608,000	1,434,000
	2019	8,781,000	8,991,000	8,610,000	8,239,000
	2020	21,993,000	20,370,000	19,013,000	18,152,000
	2021		3,686,000	5,884,000	8,597,000
Private Passenger Total		36,316,000	39,071,000	39,389,000	40,546,000
Non Private Passenger	prior	174,000	208,000	204,000	195,000
	2012	7,000	7,000	7,000	7,000
	2013	37,000	(41,000)	(42,000)	(45,000)
	2014	320,000	593,000	572,000	547,000
	2015	879,000	1,269,000	1,265,000	1,203,000
	2016	642,000	580,000	594,000	563,000
	2017	4,302,000	3,782,000	3,614,000	3,568,000
	2018	7,881,000	7,973,000	7,722,000	7,527,000
	2019	23,777,000	23,942,000	23,277,000	22,602,000
	2020	51,154,000	46,227,000	44,131,000	42,659,000
	2021		10,218,000	14,744,000	19,966,000
Non Private Passenger Total		89,173,000	94,758,000	96,088,000	98,792,000
Grand Total		125,489,000	133,829,000	135,477,000	139,338,000

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)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	Share	YYMM			
Business Segment	Acc Year	202012	202101	202102	202103
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	387,000	376,000	231,000	228,000
	2016	367,000	367,000	362,000	358,000
	2017	185,000	185,000	181,000	178,000
	2018	423,000	423,000	336,000	331,000
	2019	461,000	461,000	456,000	452,000
	2020	274,000	275,000	452,000	447,000
	2021		38,000	32,589	25,589
Private Passenger Total		2,656,000	2,684,000	2,600,589	2,562,589
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	116,000	113,000	69,000	68,000
	2016	122,000	122,000	121,000	120,000
	2017	65,000	65,000	64,000	63,000
	2018	160,000	160,000	127,000	126,000
	2019	178,000	178,000	175,000	173,000
	2020	95,000	95,000	156,000	153,000
	2021		13,000	10,787	8,787
Non Private Passenger Total		890,000	900,000	874,787	862,787
Grand Total		3,546,000	3,584,000	3,475,376	3,425,376

EXHIBIT C-1
**Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)**

page 2 of 10

Jurisdiction Desc	New Brunswick				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
					discount rate: 0.23%
					interest rate margin: 25 basis pts
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202012	202101	202102	202103
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	262,000	249,000	167,000	162,000
	2016	184,000	171,000	165,000	160,000
	2017	176,000	176,000	171,000	165,000
	2018	187,000	187,000	257,000	238,000
	2019	276,000	276,000	268,000	245,000
	2020	160,000	161,000	351,000	343,000
	2021		15,000	29,324	38,324
Private Passenger Total		1,581,000	1,571,000	1,737,324	1,672,324
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	162,000	154,000	105,000	102,000
	2016	111,000	103,000	101,000	98,000
	2017	112,000	112,000	110,000	108,000
	2018	136,000	136,000	187,000	174,000
	2019	220,000	220,000	216,000	199,000
	2020	135,000	136,000	299,000	294,000
	2021		14,000	25,605	34,605
Non Private Passenger Total		1,117,000	1,116,000	1,280,605	1,242,605
Grand Total		2,698,000	2,687,000	3,017,929	2,914,929

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)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202012	202101	202102	202103
Private Passenger	prior	129,000	129,000	128,000	127,000
	2012	43,000	43,000	42,000	41,000
	2013	53,000	53,000	52,000	51,000
	2014	50,000	50,000	48,000	47,000
	2015	12,000	19,000	59,000	58,000
	2016	99,000	99,000	90,000	88,000
	2017	81,000	81,000	78,000	76,000
	2018	124,000	124,000	150,000	147,000
	2019	210,000	210,000	206,000	201,000
	2020	92,000	91,000	333,000	309,000
	2021		16,000	27,254	42,254
Private Passenger Total		893,000	915,000	1,213,254	1,187,254
Non Private Passenger	prior	73,000	73,000	72,000	71,000
	2012	47,000	47,000	46,000	45,000
	2013	64,000	64,000	63,000	62,000
	2014	64,000	64,000	63,000	62,000
	2015	17,000	26,000	80,000	79,000
	2016	138,000	138,000	125,000	123,000
	2017	109,000	109,000	106,000	104,000
	2018	153,000	153,000	183,000	180,000
	2019	201,000	201,000	197,000	192,000
	2020	107,000	107,000	392,000	364,000
	2021		23,000	35,329	55,329
Non Private Passenger Total		973,000	1,005,000	1,362,329	1,337,329
Grand Total		1,866,000	1,920,000	2,575,583	2,524,583

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)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	Share	YYMM			
Business Segment	Acc Year	202012	202101	202102	202103
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	31,000	36,000	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)	(21,000)	42,000	40,000
	2019	38,000	38,000	37,000	35,000
	2020	33,000	33,000	63,000	62,000
	2021		1,000	2,651	5,651
Private Passenger Total		280,000	286,000	373,651	369,651
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	21,000	24,000	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)	(17,000)	31,000	30,000
	2019	33,000	33,000	32,000	31,000
	2020	33,000	32,000	62,000	61,000
	2021		1,000	4,861	5,861
Non Private Passenger Total		197,000	200,000	277,861	275,861
Grand Total		477,000	486,000	651,512	645,512

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)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202012	202101	202102	202103
Private Passenger	prior	2,512,000	2,512,000	2,435,000	2,364,000
	2012	416,000	307,000	298,000	289,000
	2013	413,000	413,000	400,000	388,000
	2014	413,000	413,000	400,000	388,000
	2015	511,000	497,000	345,000	336,000
	2016	418,000	406,000	393,000	381,000
	2017	538,000	524,000	509,000	493,000
	2018	594,000	594,000	687,000	668,000
	2019	1,365,000	1,365,000	1,328,000	1,292,000
	2020	809,000	765,000	2,068,000	2,010,000
	2021		87,000	162,673	247,673
Private Passenger Total		7,989,000	7,883,000	9,025,673	8,856,673
Non Private Passenger	prior	996,000	996,000	974,000	953,000
	2012	381,000	281,000	275,000	270,000
	2013	628,000	627,000	615,000	603,000
	2014	769,000	769,000	754,000	738,000
	2015	1,136,000	1,107,000	778,000	763,000
	2016	928,000	903,000	884,000	866,000
	2017	1,195,000	1,166,000	1,143,000	1,122,000
	2018	1,867,000	1,866,000	2,177,000	2,135,000
	2019	4,223,000	4,224,000	4,147,000	4,071,000
	2020	1,983,000	1,882,000	5,061,000	4,967,000
	2021		241,000	431,447	661,447
Non Private Passenger Total		14,106,000	14,062,000	17,239,447	17,149,447
Grand Total		22,095,000	21,945,000	26,265,120	26,006,120

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)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202012	202101	202102	202103
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	65,000	59,000	58,000	57,000
	2015	83,000	75,000	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	150,000	58,000	50,000
	2019	132,000	132,000	121,000	120,000
	2020	(30,000)	(30,000)	60,000	59,000
	2021		1,000	(10,004)	(25,004)
Private Passenger Total		755,000	742,000	702,996	668,996
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	281,000	257,000	255,000	253,000
	2015	389,000	349,000	317,000	314,000
	2016	162,000	162,000	159,000	156,000
	2017	305,000	305,000	301,000	298,000
	2018	1,178,000	1,177,000	461,000	399,000
	2019	1,356,000	1,358,000	1,251,000	1,244,000
	2020	(366,000)	(367,000)	729,000	721,000
	2021		12,000	(141,810)	(350,810)
Non Private Passenger Total		4,237,000	4,185,000	4,256,190	3,951,190
Grand Total		4,992,000	4,927,000	4,959,186	4,620,186

EXHIBIT C-1
**Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)**

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Jurisdiction Desc	Yukon	discount rate: 0.23%			
AccountCode Desc	Retro Claims Expense	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	202012	202101	202102	202103
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)	(16,000)	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	5,000	3,000	3,000
	2019	(2,000)	(2,000)	(3,000)	(3,000)
	2020	(5,000)	(6,000)	3,000	3,000
	2021		-	(559)	(559)
Private Passenger Total		(3,000)	(4,000)	23,441	23,441
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	(25,000)	(24,000)	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	21,000	14,000	13,000
	2019	(8,000)	(8,000)	(9,000)	(9,000)
	2020	(21,000)	(21,000)	19,000	19,000
	2021		-	(1,060)	(1,060)
Non Private Passenger Total		(17,000)	(16,000)	45,940	44,940
Grand Total		(20,000)	(20,000)	69,381	68,381

EXHIBIT C-1

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 0.23%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	Share	YYMM			
Business Segment	Acc Year	202012	202101	202102	202103
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	(1,000)	3,000	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)	(10,000)	20,000	20,000
	2019	13,000	13,000	13,000	13,000
	2020	(39,000)	(39,000)	26,000	26,000
	2021		(4,000)	(5,203)	(8,203)
Private Passenger Total		41,000	41,000	153,797	150,797
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)	1,000	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)	(5,000)	9,000	9,000
	2019	8,000	8,000	8,000	8,000
	2020	(26,000)	(26,000)	16,000	16,000
	2021		(1,000)	(4,228)	(5,228)
Non Private Passenger Total		4,000	5,000	63,772	62,772
Grand Total		45,000	46,000	217,569	213,569

EXHIBIT C-1
**Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)**

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Jurisdiction Desc	Nunavut	discount rate: 0.23%			
AccountCode Desc	Retro Claims Expense	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	202012	202101	202102	202103
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
	2019	1,000	1,000	1,000	1,000
	2020	(5,000)	(5,000)	1,000	1,000
	2021		(1,000)	(1,253)	(1,253)
Private Passenger Total		17,000	16,000	22,747	22,747
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	2,000	6,000	6,000
	2019	6,000	6,000	6,000	6,000
	2020	(19,000)	(19,000)	6,000	6,000
	2021		(2,000)	(2,322)	(5,322)
Non Private Passenger Total		11,000	9,000	37,678	34,678
Grand Total		28,000	25,000	60,425	57,425

EXHIBIT C-1
**Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)**

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Jurisdiction Desc	(All)				
AccountCode Desc	Retro Claims Expense				discount rate: 0.23%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202012	202101	202102	202103
Private Passenger	prior	3,062,000	3,062,000	2,980,000	2,904,000
	2012	710,000	601,000	587,000	572,000
	2013	767,000	767,000	747,000	729,000
	2014	891,000	885,000	860,000	840,000
	2015	1,273,000	1,243,000	935,000	915,000
	2016	1,183,000	1,158,000	1,124,000	1,100,000
	2017	1,088,000	1,074,000	1,045,000	1,016,000
	2018	1,452,000	1,452,000	1,554,000	1,498,000
	2019	2,494,000	2,494,000	2,427,000	2,356,000
	2020	1,289,000	1,245,000	3,357,000	3,260,000
	2021		153,000	237,472	324,472
Private Passenger Total		14,209,000	14,134,000	15,853,472	15,514,472
Non Private Passenger	prior	1,851,000	1,851,000	1,822,000	1,793,000
	2012	663,000	563,000	554,000	546,000
	2013	937,000	936,000	920,000	905,000
	2014	1,276,000	1,252,000	1,232,000	1,211,000
	2015	1,819,000	1,754,000	1,389,000	1,366,000
	2016	1,508,000	1,475,000	1,437,000	1,410,000
	2017	1,831,000	1,802,000	1,768,000	1,739,000
	2018	3,495,000	3,493,000	3,195,000	3,072,000
	2019	6,217,000	6,220,000	6,023,000	5,915,000
	2020	1,921,000	1,819,000	6,740,000	6,601,000
	2021		301,000	358,609	403,609
Non Private Passenger Total		21,518,000	21,466,000	25,438,609	24,961,609
Grand Total		35,727,000	35,600,000	41,292,081	40,476,081

EXHIBIT C-2

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

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Jurisdiction Desc	Newfoundland & Labrador	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202012	202101	202102	202103
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	322,000	311,000	210,000	207,000
	2016	301,000	301,000	297,000	293,000
	2017	141,000	141,000	138,000	135,000
	2018	335,000	335,000	248,000	244,000
	2019	343,000	343,000	339,000	335,000
	2020	112,000	112,000	316,000	311,000
	2021		21,000	1,589	(22,411)
Private Passenger Total		2,061,000	2,071,000	2,049,589	1,995,589
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	97,000	94,000	63,000	62,000
	2016	100,000	100,000	99,000	98,000
	2017	50,000	50,000	49,000	48,000
	2018	126,000	126,000	94,000	93,000
	2019	132,000	132,000	130,000	128,000
	2020	39,000	39,000	109,000	107,000
	2021		7,000	(213)	(8,213)
Non Private Passenger Total		684,000	688,000	681,787	664,787
Grand Total		2,745,000	2,759,000	2,731,376	2,660,376

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick	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	202012	202101	202102	202103
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	233,000	220,000	152,000	147,000
	2016	153,000	153,000	148,000	143,000
	2017	146,000	146,000	141,000	136,000
	2018	124,000	124,000	195,000	189,000
	2019	189,000	189,000	182,000	175,000
	2020	64,000	65,000	256,000	248,000
	2021		5,000	11,324	15,324
Private Passenger Total		1,211,000	1,204,000	1,380,324	1,341,324
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	144,000	136,000	95,000	93,000
	2016	92,000	92,000	90,000	88,000
	2017	93,000	93,000	91,000	89,000
	2018	90,000	90,000	142,000	139,000
	2019	150,000	150,000	146,000	142,000
	2020	54,000	55,000	218,000	214,000
	2021		5,000	9,605	14,605
Non Private Passenger Total		838,000	836,000	1,002,605	986,605
Grand Total		2,049,000	2,040,000	2,382,929	2,327,929

EXHIBIT C-2

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

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Jurisdiction Desc	Nova Scotia	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	202012	202101	202102	202103
Private Passenger	prior	117,000	117,000	116,000	115,000
	2012	39,000	39,000	38,000	37,000
	2013	48,000	48,000	47,000	46,000
	2014	45,000	45,000	44,000	43,000
	2015	6,000	6,000	54,000	53,000
	2016	84,000	84,000	82,000	80,000
	2017	54,000	54,000	52,000	50,000
	2018	83,000	83,000	109,000	107,000
	2019	143,000	143,000	139,000	135,000
	2020	(11,000)	(12,000)	231,000	226,000
	2021		4,000	7,254	11,254
Private Passenger Total		608,000	611,000	919,254	903,254
Non Private Passenger	prior	65,000	65,000	64,000	63,000
	2012	43,000	43,000	42,000	41,000
	2013	58,000	58,000	57,000	56,000
	2014	58,000	58,000	57,000	56,000
	2015	9,000	9,000	73,000	72,000
	2016	116,000	116,000	114,000	112,000
	2017	73,000	73,000	70,000	68,000
	2018	102,000	102,000	133,000	130,000
	2019	136,000	136,000	132,000	128,000
	2020	(13,000)	(14,000)	272,000	267,000
	2021		6,000	9,329	15,329
Non Private Passenger Total		647,000	652,000	1,023,329	1,008,329
Grand Total		1,255,000	1,263,000	1,942,583	1,911,583

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202012	202101	202102	202103
Private Passenger	prior	20,000	20,000	20,000	20,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	25,000	25,000	24,000	24,000
	2015	23,000	28,000	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)	(28,000)	35,000	34,000
	2019	22,000	22,000	21,000	20,000
	2020	12,000	12,000	42,000	41,000
	2021		-	(349)	651
Private Passenger Total		196,000	201,000	292,651	288,651
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	15,000	18,000	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)	(22,000)	26,000	25,000
	2019	19,000	19,000	18,000	17,000
	2020	12,000	12,000	42,000	41,000
	2021		-	861	861
Non Private Passenger Total		130,000	133,000	211,861	208,861
Grand Total		326,000	334,000	504,512	497,512

EXHIBIT C-2

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

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Jurisdiction Desc	Ontario	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	Share	YYMM			
Business Segment	Acc Year	202012	202101	202102	202103
Private Passenger	prior	2,280,000	2,280,000	2,212,000	2,146,000
	2012	378,000	279,000	271,000	263,000
	2013	375,000	375,000	364,000	353,000
	2014	375,000	375,000	364,000	353,000
	2015	447,000	451,000	314,000	305,000
	2016	366,000	355,000	343,000	332,000
	2017	465,000	465,000	451,000	437,000
	2018	487,000	487,000	582,000	565,000
	2019	1,143,000	1,143,000	1,110,000	1,078,000
	2020	454,000	454,000	1,719,000	1,667,000
	2021		48,000	93,673	142,673
Private Passenger Total		6,770,000	6,712,000	7,823,673	7,641,673
Non Private Passenger	prior	904,000	904,000	885,000	866,000
	2012	346,000	255,000	250,000	245,000
	2013	571,000	571,000	560,000	549,000
	2014	699,000	699,000	685,000	671,000
	2015	993,000	1,005,000	708,000	694,000
	2016	811,000	788,000	771,000	754,000
	2017	1,034,000	1,034,000	1,013,000	993,000
	2018	1,536,000	1,536,000	1,852,000	1,815,000
	2019	3,536,000	3,536,000	3,467,000	3,399,000
	2020	1,088,000	1,092,000	4,174,000	4,091,000
	2021		130,000	244,447	374,447
Non Private Passenger Total		11,518,000	11,550,000	14,609,447	14,451,447
Grand Total		18,288,000	18,262,000	22,433,120	22,093,120

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	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	202012	202101	202102	202103
Private Passenger	prior	190,000	190,000	187,000	184,000
	2012	32,000	32,000	31,000	30,000
	2013	30,000	30,000	29,000	28,000
	2014	59,000	54,000	53,000	52,000
	2015	64,000	69,000	62,000	61,000
	2016	25,000	25,000	24,000	23,000
	2017	44,000	44,000	43,000	42,000
	2018	117,000	117,000	25,000	24,000
	2019	86,000	86,000	85,000	84,000
	2020	(36,000)	(36,000)	54,000	53,000
	2021		(2,000)	(17,004)	(33,004)
Private Passenger Total		611,000	609,000	575,996	547,996
Non Private Passenger	prior	613,000	613,000	608,000	603,000
	2012	117,000	117,000	116,000	115,000
	2013	117,000	117,000	116,000	115,000
	2014	255,000	234,000	232,000	230,000
	2015	300,000	320,000	288,000	285,000
	2016	134,000	134,000	131,000	128,000
	2017	277,000	277,000	274,000	271,000
	2018	915,000	915,000	199,000	197,000
	2019	886,000	886,000	880,000	874,000
	2020	(440,000)	(441,000)	655,000	648,000
	2021		(39,000)	(232,810)	(465,810)
Non Private Passenger Total		3,174,000	3,133,000	3,266,190	3,000,190
Grand Total		3,785,000	3,742,000	3,842,186	3,548,186

EXHIBIT C-2

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

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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	202012	202101	202102	202103
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)	(17,000)	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	4,000	2,000	2,000
	2019	(3,000)	(3,000)	(3,000)	(3,000)
	2020	(7,000)	(7,000)	2,000	2,000
	2021		-	(559)	(559)
Private Passenger Total		(11,000)	(11,000)	17,441	17,441
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	(26,000)	(25,000)	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	16,000	9,000	9,000
	2019	(12,000)	(12,000)	(12,000)	(12,000)
	2020	(29,000)	(29,000)	11,000	11,000
	2021		(1,000)	(2,060)	(3,060)
Non Private Passenger Total		(46,000)	(46,000)	16,940	15,940
Grand Total		(57,000)	(57,000)	34,381	33,381

EXHIBIT C-2

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202012	202101	202102	202103
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	(3,000)	1,000	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)	(12,000)	18,000	18,000
	2019	6,000	6,000	6,000	6,000
	2020	(49,000)	(49,000)	16,000	16,000
	2021		(5,000)	(6,203)	(10,203)
Private Passenger Total		8,000	7,000	119,797	115,797
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	(2,000)	-	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)	(6,000)	8,000	8,000
	2019	4,000	4,000	4,000	4,000
	2020	(32,000)	(32,000)	10,000	10,000
	2021		(2,000)	(5,228)	(7,228)
Non Private Passenger Total		(12,000)	(12,000)	46,772	44,772
Grand Total		(4,000)	(5,000)	166,569	160,569

EXHIBIT C-2

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

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Jurisdiction Desc	Nunavut	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	202012	202101	202102	202103
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
	2019	1,000	1,000	1,000	1,000
	2020	(5,000)	(5,000)	1,000	1,000
	2021		(1,000)	(1,253)	(1,253)
Private Passenger Total		17,000	16,000	22,747	22,747
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	1,000	5,000	5,000
	2019	5,000	5,000	5,000	5,000
	2020	(20,000)	(20,000)	5,000	5,000
	2021		(2,000)	(2,322)	(5,322)
Non Private Passenger Total		7,000	5,000	33,678	30,678
Grand Total		24,000	21,000	56,425	53,425

EXHIBIT C-2

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		202012	202101	202102	202103
Private Passenger	prior	2,775,000	2,775,000	2,702,000	2,631,000
	2012	646,000	547,000	534,000	521,000
	2013	697,000	697,000	680,000	663,000
	2014	809,000	804,000	784,000	765,000
	2015	1,079,000	1,073,000	851,000	831,000
	2016	1,003,000	992,000	968,000	945,000
	2017	888,000	888,000	862,000	836,000
	2018	1,110,000	1,110,000	1,215,000	1,184,000
	2019	1,930,000	1,930,000	1,880,000	1,831,000
	2020	534,000	534,000	2,637,000	2,565,000
	2021		70,000	88,472	102,472
Private Passenger Total		11,471,000	11,420,000	13,201,472	12,874,472
Non Private Passenger	prior	1,676,000	1,676,000	1,650,000	1,624,000
	2012	603,000	512,000	504,000	496,000
	2013	853,000	853,000	838,000	824,000
	2014	1,158,000	1,137,000	1,118,000	1,099,000
	2015	1,534,000	1,561,000	1,263,000	1,242,000
	2016	1,291,000	1,268,000	1,243,000	1,218,000
	2017	1,552,000	1,552,000	1,521,000	1,493,000
	2018	2,758,000	2,758,000	2,468,000	2,421,000
	2019	4,856,000	4,856,000	4,770,000	4,685,000
	2020	659,000	662,000	5,496,000	5,394,000
	2021		104,000	21,609	(84,391)
Non Private Passenger Total		16,940,000	16,939,000	20,892,609	20,411,609
Grand Total		28,411,000	28,359,000	34,094,081	33,286,081

EXHIBIT D

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	202012	202101	202102	202103
Private Passenger	Newfoundland & Labrador	83.7%	83.7%	83.6%	83.6%
	New Brunswick	73.8%	73.8%	73.6%	73.6%
	Nova Scotia	73.6%	73.7%	73.6%	73.7%
	Prince Edward Island	64.3%	64.4%	64.1%	64.1%
	Ontario	76.7%	76.7%	76.6%	76.7%
	Alberta	61.7%	61.6%	61.6%	61.7%
	Yukon	65.1%	65.6%	64.8%	65.2%
	Northwest Territories	60.7%	60.8%	60.6%	60.6%
	Nunavut	33.7%	34.7%	35.1%	33.8%
Non Private Passenger	Newfoundland & Labrador	83.5%	83.4%	82.8%	82.9%
	New Brunswick	72.8%	72.8%	72.3%	72.3%
	Nova Scotia	75.9%	75.9%	75.3%	75.4%
	Prince Edward Island	78.4%	78.4%	77.8%	78.0%
	Ontario	50.9%	50.9%	50.5%	50.5%
	Alberta	74.9%	74.9%	74.4%	74.5%
	Yukon	71.3%	71.2%	70.9%	70.9%
	Northwest Territories	53.2%	53.0%	52.7%	52.9%
	Nunavut	44.7%	44.7%	44.6%	44.6%
Grand Total		67.9%	67.8%	67.4%	67.4%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	202012	202101	202102	202103
Private Passenger	Newfoundland & Labrador	77.2%	77.2%	77.2%	77.2%
	New Brunswick	67.8%	67.8%	67.8%	67.8%
	Nova Scotia	67.6%	67.6%	67.7%	67.8%
	Prince Edward Island	58.9%	58.9%	58.8%	58.8%
	Ontario	70.4%	70.4%	70.4%	70.5%
	Alberta	57.1%	57.1%	57.2%	57.3%
	Yukon	60.2%	60.6%	60.0%	60.8%
	Northwest Territories	56.4%	56.5%	56.4%	56.5%
	Nunavut	32.0%	33.1%	32.7%	32.2%
Non Private Passenger	Newfoundland & Labrador	76.7%	76.7%	76.7%	76.8%
	New Brunswick	67.5%	67.5%	67.5%	67.6%
	Nova Scotia	70.0%	70.0%	70.1%	70.1%
	Prince Edward Island	72.2%	72.2%	72.2%	72.3%
	Ontario	46.5%	46.5%	46.5%	46.6%
	Alberta	69.1%	69.1%	69.1%	69.1%
	Yukon	65.7%	65.5%	65.8%	65.6%
	Northwest Territories	49.1%	49.0%	49.1%	49.4%
	Nunavut	41.3%	41.5%	41.5%	41.3%
Grand Total		62.5%	62.4%	62.3%	62.3%

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	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%	10.0%
1999	10.0%	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%	10.0%
2001	10.0%	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%	10.0%
2003	10.0%	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%	10.0%
2005	10.0%	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%	10.0%
2007	10.0%	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%	10.0%
2009	10.0%	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%	10.0%
2011	10.0%	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%	10.0%
2013	10.0%	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%	10.0%
2015	10.0%	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%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	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%	10.0%
2019	10.0%	10.0%	7.9%	10.0%	10.0%	10.0%	8.5%	10.0%	10.0%
2020	10.0%	10.0%	6.6%	9.9%	10.0%	10.0%	6.2%	9.8%	9.8%
2021	10.0%	10.0%	5.1%	9.9%	10.0%	10.0%	5.2%	9.8%	9.8%
prem liab	10.0%	10.0%	5.1%	8.8%	10.0%	10.0%	5.2%	9.3%	9.3%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
0.23%					0.23%				
25					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.

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NEW BRUNSWICK

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	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%	10.0%
1999	10.0%	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%	10.0%
2001	10.0%	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%	10.0%
2003	10.0%	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%	10.0%
2005	10.0%	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%	10.0%
2007	10.0%	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%	10.0%
2009	10.0%	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%	10.0%
2011	10.0%	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%	10.0%
2013	10.0%	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%	10.0%
2015	10.0%	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%	10.0%
2017	10.0%	10.0%	8.7%	10.0%	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%	12.3%
2019	12.5%	10.0%	6.0%	12.0%	12.5%	10.0%	10.4%	12.5%	12.5%
2020	12.4%	10.0%	5.3%	11.5%	12.2%	10.0%	5.9%	11.3%	11.3%
2021	12.0%	10.0%	5.1%	11.5%	11.6%	10.0%	5.1%	11.3%	11.3%
prem liab	12.0%	10.0%	5.1%	9.7%	11.6%	10.0%	5.1%	8.6%	8.6%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
0.23%					0.23%				
25					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.

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NOVA SCOTIA

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	
1997	10.0%	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%	10.0%
1999	10.0%	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%	10.0%
2001	10.0%	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%	10.0%
2003	10.0%	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%	10.0%
2005	10.0%	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%	10.0%
2007	10.0%	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%	10.0%
2009	10.0%	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%	10.0%
2011	10.0%	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%	10.0%
2013	10.0%	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%	10.0%
2015	10.0%	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%	10.0%
2017	12.5%	10.0%	12.5%	12.4%	12.5%	10.0%	12.5%	12.1%	12.1%
2018	12.5%	10.0%	5.9%	11.6%	12.5%	10.0%	11.0%	12.2%	12.2%
2019	12.3%	10.0%	6.0%	11.9%	12.4%	10.0%	8.5%	11.7%	11.7%
2020	12.2%	10.0%	5.3%	11.4%	12.2%	10.0%	5.6%	11.1%	11.1%
2021	11.9%	10.0%	5.1%	11.4%	11.6%	10.0%	5.1%	11.1%	11.1%
prem liab	11.9%	10.0%	5.1%	9.8%	11.6%	10.0%	5.1%	9.1%	9.1%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
0.23%					0.23%				
25					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.

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PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	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.

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ONTARIO

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	9.6%	10.0%	10.0%	9.9%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	7.1%	9.9%	10.0%	10.0%	10.0%	10.0%	
2018	12.5%	12.5%	5.0%	12.5%	12.1%	12.5%	6.7%	12.2%	
2019	12.3%	12.5%	10.5%	12.3%	12.4%	12.5%	6.5%	12.3%	
2020	12.8%	15.0%	5.3%	12.5%	13.8%	15.0%	5.7%	13.5%	
2021	9.8%	15.0%	5.1%	12.5%	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.

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ALBERTA

Private Passenger					Non-Private Passenger					
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development		TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages				Accident Benefits	Other Coverages		
1997	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
1998	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%	
2000	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%	
2002	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%	
2004	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%	
2006	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%	
2008	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%	
2010	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%	
2012	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%	
2014	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%	9.8%		10.0%	
2016	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%	
2018	12.5%	10.0%	12.5%		12.5%	10.0%	12.5%		12.5%	
2019	12.5%	10.0%	12.5%		12.4%	10.0%	12.5%		12.4%	
2020	12.1%	10.0%	5.2%		10.7%	12.1%	5.6%		11.4%	
2021	11.7%	10.0%	5.1%		10.7%	11.7%	5.1%		11.4%	
prem liab	11.7%	10.0%	5.1%		8.8%	11.7%	5.1%		9.1%	
discount rate:					0.23%	discount rate:				
margin (basis points):					25	margin (basis points):				

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.

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YUKON

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	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.

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NORTHWEST TERRITORIES

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	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%	10.0%
1999	10.0%	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%	10.0%
2001	10.0%	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%	10.0%
2003	10.0%	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%	10.0%
2005	10.0%	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%	10.0%
2007	10.0%	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%	10.0%
2009	10.0%	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%	10.0%
2011	10.0%	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%	10.0%
2013	10.0%	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%	10.0%
2015	10.0%	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%	10.0%
2017	10.0%	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%	12.3%
2019	12.4%	10.0%	12.5%	12.5%	12.5%	10.0%	8.2%	12.3%	12.3%
2020	12.0%	10.0%	5.9%	10.8%	12.1%	10.0%	7.2%	11.7%	11.7%
2021	11.3%	10.0%	5.2%	10.8%	11.8%	10.0%	5.2%	11.7%	11.7%
prem liab	11.3%	10.0%	5.2%	8.3%	11.8%	10.0%	5.2%	9.2%	9.2%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
0.23%					0.23%				
25					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.

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NUNAVUT

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	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.

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NEWFOUNDLAND AND LABRADOR

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	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

AY	Dollar Impact Relative to Valuation Assumption							
	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

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	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.

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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.

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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.

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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.

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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.

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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.

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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.

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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.

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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.

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ALL JURISDICTIONS COMBINED

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	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

AY	Dollar Impact Relative to Valuation Assumption							
	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

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	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)

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount						
Private Passenger	prior	25	-	-	-	-	-	25
	2012	349	(12)	12	-	-	-	349
	2013	57	(2)	2	-	-	-	57
	2014	127	(3)	3	-	-	-	127
	2015	371	(11)	(4)	-	(15)	(4.0%)	356
	2016	513	(14)	151	-	137	26.7%	650
	2017	338	(8)	9	-	1	0.3%	339
	2018	1,343	(25)	124	-	99	7.4%	1,442
	2019	3,144	(212)	8	-	(204)	(6.5%)	2,940
	2020	6,331	(517)	1	-	(516)	(8.2%)	5,815
	2021	-	843	(78)	-	765	100.0%	765
Private Passenger Total		12,598	39	228	-	267	2.1%	12,865
Non Private Passenger	prior	62	-	(4)	-	(4)	(6.5%)	58
	2012	-	-	-	-	-	-	-
	2013	(82)	1	(79)	-	(78)	95.1%	(160)
	2014	1	-	-	-	-	-	1
	2015	73	(2)	1	-	(1)	(1.4%)	72
	2016	106	-	-	-	-	-	106
	2017	236	(1)	(20)	-	(21)	(8.9%)	215
	2018	367	(21)	(10)	-	(31)	(8.4%)	336
	2019	622	(16)	(36)	-	(52)	(8.4%)	570
	2020	2,422	(178)	(388)	-	(566)	(23.4%)	1,856
	2021	-	414	19	-	433	100.0%	433
Non Private Passenger Total		3,807	197	(517)	-	(320)	(8.4%)	3,487
Grand Total		16,405	236	(289)	-	(53)	(0.3%)	16,352

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	57	(1)	1	-	-	-	57
	2012	94	(2)	2	-	-	-	94
	2013	47	-	-	-	-	-	47
	2014	207	(4)	(25)	-	(29)	(14.0%)	178
	2015	348	(6)	8	-	2	0.6%	350
	2016	538	(10)	(42)	-	(52)	(9.7%)	486
	2017	798	(32)	40	-	8	1.0%	806
	2018	1,800	(77)	58	-	(19)	(1.1%)	1,781
	2019	3,520	(50)	1	-	(49)	(1.4%)	3,471
	2020	4,751	(228)	(102)	-	(330)	(6.9%)	4,421
	2021	-	484	58	-	542	100.0%	542
Private Passenger Total		12,160	74	(1)	-	73	0.6%	12,233
Non Private Passenger	prior	73	(1)	84	-	83	113.7%	156
	2012	47	(1)	-	-	(1)	(2.1%)	46
	2013	99	(1)	1	-	-	-	99
	2014	2	-	-	-	-	-	2
	2015	55	(1)	312	-	311	565.5%	366
	2016	(830)	9	(9)	-	-	-	(830)
	2017	227	(7)	7	-	-	-	227
	2018	688	(30)	30	-	-	-	688
	2019	1,153	(23)	6	-	(17)	(1.5%)	1,136
	2020	1,506	(126)	10	-	(116)	(7.7%)	1,390
	2021	-	425	246	-	671	100.0%	671
Non Private Passenger Total		3,020	244	687	-	931	30.8%	3,951
Grand Total		15,180	318	686	-	1,004	6.6%	16,184

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	(3)	3	-	-	-	76
	2012	(2)	-	-	-	-	-	(2)
	2013	4	-	-	-	-	-	4
	2014	25	(1)	1	-	-	-	25
	2015	58	(2)	2	-	-	-	58
	2016	76	(2)	(30)	-	(32)	(42.1%)	44
	2017	167	(3)	3	-	-	-	167
	2018	297	(5)	156	-	151	50.8%	448
	2019	1,002	(11)	35	-	24	2.4%	1,026
	2020	3,635	(153)	65	-	(88)	(2.4%)	3,547
	2021	-	601	(65)	-	536	100.0%	536
Private Passenger Total		5,338	421	170	-	591	11.1%	5,929
Non Private Passenger	prior	1	-	-	-	-	-	1
	2012	(3)	-	-	-	-	-	(3)
	2013	191	(3)	3	-	-	-	191
	2014	(72)	2	(1)	-	1	(1.4%)	(71)
	2015	(9)	-	-	-	-	-	(9)
	2016	223	(3)	(50)	-	(53)	(23.8%)	170
	2017	299	(7)	(56)	-	(63)	(21.1%)	236
	2018	771	(45)	60	-	15	1.9%	786
	2019	1,952	(146)	290	-	144	7.4%	2,096
	2020	4,840	(427)	(96)	-	(523)	(10.8%)	4,317
	2021	-	740	376	-	1,116	100.0%	1,116
Non Private Passenger Total		8,193	111	526	-	637	7.8%	8,830
Grand Total		13,531	532	696	-	1,228	9.1%	14,759

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(6)	-	-	-	-	-	(6)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	68	(1)	1	-	-	-	68
	2016	79	-	-	-	-	-	79
	2017	197	(5)	268	-	263	133.5%	460
	2018	118	(1)	1	-	-	-	118
	2019	495	(25)	25	-	-	-	495
	2020	654	(36)	(1)	-	(37)	(5.7%)	617
	2021	-	77	(33)	-	44	100.0%	44
Private Passenger Total		1,603	9	261	-	270	16.8%	1,873
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2012	31	-	-	-	-	-	31
	2013	-	-	-	-	-	-	-
	2014	11	-	-	-	-	-	11
	2015	1	-	-	-	-	-	1
	2016	172	(4)	2	-	(2)	(1.2%)	170
	2017	242	(11)	(16)	-	(27)	(11.2%)	215
	2018	265	(11)	-	-	(11)	(4.2%)	254
	2019	883	(37)	38	-	1	0.1%	884
	2020	1,204	(50)	37	-	(13)	(1.1%)	1,191
	2021	-	145	(3)	-	142	100.0%	142
Non Private Passenger Total		2,808	32	58	-	90	3.2%	2,898
Grand Total		4,411	41	319	-	360	8.2%	4,771

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	4,741	(173)	175	-	2	-	4,743
	2012	228	(17)	29	-	12	5.3%	240
	2013	106	(5)	87	-	82	77.4%	188
	2014	287	(9)	28	-	19	6.6%	306
	2015	50	(3)	13	-	10	20.0%	60
	2016	222	(12)	11	-	(1)	(0.5%)	221
	2017	382	(21)	23	-	2	0.5%	384
	2018	(185)	57	(173)	-	(116)	62.7%	(301)
	2019	2,939	(109)	390	-	281	9.6%	3,220
	2020	8,668	(469)	(366)	-	(835)	(9.6%)	7,833
	2021	-	2,018	(12)	-	2,006	100.0%	2,006
Private Passenger Total		17,438	1,257	205	-	1,462	8.4%	18,900
Non Private Passenger	prior	178	(4)	3	-	(1)	(0.6%)	177
	2012	5	-	-	-	-	-	5
	2013	285	(10)	7	-	(3)	(1.1%)	282
	2014	287	(10)	281	-	271	94.4%	558
	2015	203	3	(12)	-	(9)	(4.4%)	194
	2016	452	(12)	6	-	(6)	(1.3%)	446
	2017	989	(26)	(299)	-	(325)	(32.9%)	664
	2018	3,123	(109)	119	-	10	0.3%	3,133
	2019	8,994	(183)	225	-	42	0.5%	9,036
	2020	21,807	(1,034)	(275)	-	(1,309)	(6.0%)	20,498
	2021	-	3,057	650	-	3,707	100.0%	3,707
Non Private Passenger Total		36,323	1,672	705	-	2,377	6.5%	38,700
Grand Total		53,761	2,929	910	-	3,839	7.1%	57,600

EXHIBIT G-1

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

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Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	101	(3)	3	-	-	-	101
	2012	44	(1)	1	-	-	-	44
	2013	54	-	-	-	-	-	54
	2014	101	(5)	5	-	-	-	101
	2015	88	(2)	2	-	-	-	88
	2016	(176)	(1)	1	-	-	-	(176)
	2017	372	(4)	4	-	-	-	372
	2018	23	(7)	(231)	-	(238)	(1,034.8%)	(215)
	2019	1,023	(51)	56	-	5	0.5%	1,028
	2020	2,042	(90)	49	-	(41)	(2.0%)	2,001
	2021	-	221	71	-	292	100.0%	292
Private Passenger Total		3,672	57	(39)	-	18	0.5%	3,690
Non Private Passenger	prior	250	(4)	(38)	-	(42)	(16.8%)	208
	2012	81	(2)	1	-	(1)	(1.2%)	80
	2013	252	(6)	5	-	(1)	(0.4%)	251
	2014	382	(6)	5	-	(1)	(0.3%)	381
	2015	1,661	(25)	83	-	58	3.5%	1,719
	2016	1,697	(25)	18	-	(7)	(0.4%)	1,690
	2017	3,910	(40)	(143)	-	(183)	(4.7%)	3,727
	2018	6,655	(173)	236	-	63	0.9%	6,718
	2019	16,887	(489)	309	-	(180)	(1.1%)	16,707
	2020	28,228	(2,639)	(172)	-	(2,811)	(10.0%)	25,417
	2021	-	4,681	802	-	5,483	100.0%	5,483
Non Private Passenger Total		60,003	1,272	1,106	-	2,378	4.0%	62,381
Grand Total		63,675	1,329	1,067	-	2,396	3.8%	66,071

EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	6	-	-	-	-	-	6
	2015	11	-	-	-	-	-	11
	2016	13	-	-	-	-	-	13
	2017	104	(1)	1	-	-	-	104
	2018	27	-	-	-	-	-	27
	2019	48	-	-	-	-	-	48
	2020	83	(2)	(6)	-	(8)	(9.6%)	75
	2021	-	10	5	-	15	100.0%	15
Private Passenger Total		303	7	-	-	7	2.3%	310
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	7	-	-	-	-	-	7
	2015	12	-	-	-	-	-	12
	2016	23	-	-	-	-	-	23
	2017	48	-	-	-	-	-	48
	2018	43	(1)	16	-	15	34.9%	58
	2019	176	(1)	(13)	-	(14)	(8.0%)	162
	2020	585	(29)	16	-	(13)	(2.2%)	572
	2021	-	67	(36)	-	31	100.0%	31
Non Private Passenger Total		897	36	(17)	-	19	2.1%	916
Grand Total		1,200	43	(17)	-	26	2.2%	1,226

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	9	-	-	-	-	-	9
	2015	19	-	-	-	-	-	19
	2016	32	-	-	-	-	-	32
	2017	115	(2)	2	-	-	-	115
	2018	82	(1)	1	-	-	-	82
	2019	315	(12)	26	-	14	4.4%	329
	2020	488	(20)	(19)	-	(39)	(8.0%)	449
	2021	-	38	49	-	87	100.0%	87
Private Passenger Total		1,070	3	59	-	62	5.8%	1,132
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	53	-	-	-	-	-	53
	2014	7	-	-	-	-	-	7
	2015	13	-	-	-	-	-	13
	2016	45	(1)	1	-	-	-	45
	2017	54	-	-	-	-	-	54
	2018	121	(1)	1	-	-	-	121
	2019	332	(3)	7	-	4	1.2%	336
	2020	459	(23)	(10)	-	(33)	(7.2%)	426
	2021	-	41	(3)	-	38	100.0%	38
Non Private Passenger Total		1,087	13	(4)	-	9	0.8%	1,096
Grand Total		2,157	16	55	-	71	3.3%	2,228

EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	-	-	-	-	-	-	-
	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	(3)	3	-	-	-	34
	2021	-	3	1	-	4	100.0%	4
Private Passenger Total		81	(1)	5	-	4	4.9%	85
Non Private Passenger	prior	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	3	-	-	-	-	-	3
	2015	15	-	-	-	-	-	15
	2016	17	-	-	-	-	-	17
	2017	31	-	-	-	-	-	31
	2018	122	(1)	1	-	-	-	122
	2019	146	(1)	51	-	50	34.2%	196
	2020	209	(8)	(1)	-	(9)	(4.3%)	200
	2021	-	19	4	-	23	100.0%	23
Non Private Passenger Total		543	9	55	-	64	11.8%	607
Grand Total		624	8	60	-	68	10.9%	692

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	4,996	(180)	182	-	2	-	4,998
	2012	739	(33)	45	-	12	1.6%	751
	2013	278	(7)	89	-	82	29.5%	360
	2014	763	(22)	12	-	(10)	(1.3%)	753
	2015	1,015	(25)	22	-	(3)	(0.3%)	1,012
	2016	1,299	(39)	91	-	52	4.0%	1,351
	2017	2,476	(76)	350	-	274	11.1%	2,750
	2018	3,510	(59)	(64)	-	(123)	(3.5%)	3,387
	2019	12,501	(470)	541	-	71	0.6%	12,572
	2020	26,686	(1,518)	(376)	-	(1,894)	(7.1%)	24,792
	2021	-	4,295	(4)	-	4,291	100.0%	4,291
Private Passenger Total		54,263	1,866	888	-	2,754	5.1%	57,017
Non Private Passenger	prior	568	(9)	45	-	36	6.3%	604
	2012	162	(3)	1	-	(2)	(1.2%)	160
	2013	798	(19)	(63)	-	(82)	(10.3%)	716
	2014	628	(14)	285	-	271	43.2%	899
	2015	2,024	(25)	384	-	359	17.7%	2,383
	2016	1,905	(36)	(32)	-	(68)	(3.6%)	1,837
	2017	6,036	(92)	(527)	-	(619)	(10.3%)	5,417
	2018	12,155	(392)	453	-	61	0.5%	12,216
	2019	31,145	(899)	877	-	(22)	(0.1%)	31,123
	2020	61,260	(4,514)	(879)	-	(5,393)	(8.8%)	55,867
	2021	-	9,589	2,055	-	11,644	100.0%	11,644
Non Private Passenger Total		116,681	3,586	2,599	-	6,185	5.3%	122,866
Grand Total		170,944	5,452	3,487	-	8,939	5.2%	179,883

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(25)	-	-	-	-	-	(25)
	2012	281	(10)	10	-	-	-	281
	2013	(12)	-	-	-	-	-	(12)
	2014	18	(1)	1	-	-	-	18
	2015	86	(3)	2	-	(1)	(1.2%)	85
	2016	109	(4)	142	-	138	126.6%	247
	2017	150	(2)	3	-	1	0.7%	151
	2018	791	(17)	117	-	100	12.6%	891
	2019	2,125	(181)	93	-	(88)	(4.1%)	2,037
	2020	5,218	(470)	(10)	-	(480)	(9.2%)	4,738
	2021	-	708	(61)	-	647	100.0%	647
Private Passenger Total		8,741	20	297	-	317	3.6%	9,058
Non Private Passenger	prior	9	-	-	-	-	-	9
	2012	-	-	-	-	-	-	-
	2013	(82)	1	(79)	-	(78)	95.1%	(160)
	2014	-	-	-	-	-	-	-
	2015	13	-	-	-	-	-	13
	2016	35	-	-	-	-	-	35
	2017	77	(1)	(15)	-	(16)	(20.8%)	61
	2018	163	(13)	(14)	-	(27)	(16.6%)	136
	2019	304	(3)	(35)	-	(38)	(12.5%)	266
	2020	2,026	(162)	(376)	-	(538)	(26.6%)	1,488
	2021	-	363	17	-	380	100.0%	380
Non Private Passenger Total		2,545	185	(502)	-	(317)	(12.5%)	2,228
Grand Total		11,286	205	(205)	-	-	-	11,286

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	12	-	-	-	-	-	12
	2012	67	(1)	1	-	-	-	67
	2013	40	-	-	-	-	-	40
	2014	138	(2)	(26)	-	(28)	(20.3%)	110
	2015	168	(2)	11	-	9	5.4%	177
	2016	326	(4)	(5)	-	(9)	(2.8%)	317
	2017	542	(22)	29	-	7	1.3%	549
	2018	1,376	(61)	41	-	(20)	(1.5%)	1,356
	2019	2,994	(30)	(17)	-	(47)	(1.6%)	2,947
	2020	4,009	(200)	(86)	-	(286)	(7.1%)	3,723
	2021	-	407	55	-	462	100.0%	462
Private Passenger Total		9,672	85	3	-	88	0.9%	9,760
Non Private Passenger	prior	52	(1)	77	-	76	146.2%	128
	2012	2	-	-	-	-	-	2
	2013	(4)	-	-	-	-	-	(4)
	2014	2	-	-	-	-	-	2
	2015	13	-	312	-	312	2,400.0%	325
	2016	(850)	9	(9)	-	-	-	(850)
	2017	182	(7)	7	-	-	-	182
	2018	438	(28)	28	-	-	-	438
	2019	660	(17)	7	-	(10)	(1.5%)	650
	2020	978	(97)	(1)	-	(98)	(10.0%)	880
	2021	-	361	233	-	594	100.0%	594
Non Private Passenger Total		1,473	220	654	-	874	59.3%	2,347
Grand Total		11,145	305	657	-	962	8.6%	12,107

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	39	(3)	3	-	-	-	39
	2012	(2)	-	-	-	-	-	(2)
	2013	(3)	-	-	-	-	-	(3)
	2014	-	-	-	-	-	-	-
	2015	37	(1)	1	-	-	-	37
	2016	6	-	16	-	16	266.7%	22
	2017	62	(2)	2	-	-	-	62
	2018	87	(3)	159	-	156	179.3%	243
	2019	420	(4)	30	-	26	6.2%	446
	2020	2,900	(116)	56	-	(60)	(2.1%)	2,840
	2021	-	510	(68)	-	442	100.0%	442
Private Passenger Total		3,546	381	199	-	580	16.4%	4,126
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2012	(3)	-	-	-	-	-	(3)
	2013	47	(1)	1	-	-	-	47
	2014	(99)	2	(1)	-	1	(1.0%)	(98)
	2015	(17)	-	-	-	-	-	(17)
	2016	94	(2)	(48)	-	(50)	(53.2%)	44
	2017	93	(1)	(61)	-	(62)	(66.7%)	31
	2018	419	(38)	60	-	22	5.3%	441
	2019	1,479	(133)	280	-	147	9.9%	1,626
	2020	3,930	(389)	(83)	-	(472)	(12.0%)	3,458
	2021	-	619	347	-	966	100.0%	966
Non Private Passenger Total		5,941	57	495	-	552	9.3%	6,493
Grand Total		9,487	438	694	-	1,132	11.9%	10,619

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(6)	-	-	-	-	-	(6)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	(11)	-	-	-	-	-	(11)
	2016	48	-	-	-	-	-	48
	2017	54	(3)	267	-	264	488.9%	318
	2018	96	(1)	1	-	-	-	96
	2019	393	(24)	24	-	-	-	393
	2020	539	(32)	(4)	-	(36)	(6.7%)	503
	2021	-	65	(31)	-	34	100.0%	34
Private Passenger Total		1,111	5	257	-	262	23.6%	1,373
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	-	-	-	-	-	-	-
	2016	47	-	-	-	-	-	47
	2017	220	(10)	(16)	-	(26)	(11.8%)	194
	2018	230	(10)	-	-	(10)	(4.3%)	220
	2019	779	(35)	37	-	2	0.3%	781
	2020	1,002	(45)	34	-	(11)	(1.1%)	991
	2021	-	127	(5)	-	122	100.0%	122
Non Private Passenger Total		2,276	27	50	-	77	3.4%	2,353
Grand Total		3,387	32	307	-	339	10.0%	3,726

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	667	(53)	63	-	10	1.5%	677
	2012	202	(16)	28	-	12	5.9%	214
	2013	19	(2)	89	-	87	457.9%	106
	2014	12	(1)	20	-	19	158.3%	31
	2015	23	(2)	12	-	10	43.5%	33
	2016	122	(10)	10	-	-	-	122
	2017	233	(19)	22	-	3	1.3%	236
	2018	(551)	61	(115)	-	(54)	9.8%	(605)
	2019	1,817	(98)	392	-	294	16.2%	2,111
	2020	7,042	(394)	(296)	-	(690)	(9.8%)	6,352
	2021	-	1,745	3	-	1,748	100.0%	1,748
Private Passenger Total		9,586	1,211	228	-	1,439	15.0%	11,025
Non Private Passenger	prior	25	-	-	-	-	-	25
	2012	(1)	-	-	-	-	-	(1)
	2013	30	(2)	2	-	-	-	30
	2014	101	(5)	277	-	272	269.3%	373
	2015	(384)	19	(24)	-	(5)	1.3%	(389)
	2016	(27)	1	(6)	-	(5)	18.5%	(32)
	2017	393	(20)	(213)	-	(233)	(59.3%)	160
	2018	1,951	(98)	112	-	14	0.7%	1,965
	2019	6,677	(160)	345	-	185	2.8%	6,862
	2020	18,478	(924)	(245)	-	(1,169)	(6.3%)	17,309
	2021	-	2,632	613	-	3,245	100.0%	3,245
Non Private Passenger Total		27,243	1,443	861	-	2,304	8.5%	29,547
Grand Total		36,829	2,654	1,089	-	3,743	10.2%	40,572

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	54	(1)	1	-	-	-	54
	2012	22	-	-	-	-	-	22
	2013	49	-	-	-	-	-	49
	2014	(33)	-	-	-	-	-	(33)
	2015	66	(1)	1	-	-	-	66
	2016	(240)	2	(2)	-	-	-	(240)
	2017	330	(3)	3	-	-	-	330
	2018	(189)	8	(246)	-	(238)	125.9%	(427)
	2019	717	(29)	41	-	12	1.7%	729
	2020	1,770	(71)	41	-	(30)	(1.7%)	1,740
	2021	-	189	71	-	260	100.0%	260
Private Passenger Total		2,546	94	(90)	-	4	0.2%	2,550
Non Private Passenger	prior	86	-	(42)	-	(42)	(48.8%)	44
	2012	8	-	-	-	-	-	8
	2013	45	-	-	-	-	-	45
	2014	302	(3)	3	-	-	-	302
	2015	1,225	(12)	95	-	83	6.8%	1,308
	2016	1,282	(13)	6	-	(7)	(0.5%)	1,275
	2017	3,216	(32)	(151)	-	(183)	(5.7%)	3,033
	2018	4,478	(45)	114	-	69	1.5%	4,547
	2019	13,361	(281)	121	-	(160)	(1.2%)	13,201
	2020	23,634	(2,363)	(230)	-	(2,593)	(11.0%)	21,041
	2021	-	4,084	752	-	4,836	100.0%	4,836
Non Private Passenger Total		47,637	1,335	668	-	2,003	4.2%	49,640
Grand Total		50,183	1,429	578	-	2,007	4.0%	52,190

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	5	-	-	-	-	-	5
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	5	-	-	-	-	-	5
	2015	10	-	-	-	-	-	10
	2016	12	-	-	-	-	-	12
	2017	15	-	-	-	-	-	15
	2018	24	-	-	-	-	-	24
	2019	37	-	-	-	-	-	37
	2020	69	(2)	(5)	-	(7)	(10.1%)	62
	2021	-	9	4	-	13	100.0%	13
Private Passenger Total		183	7	(1)	-	6	3.3%	189
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	6	-	-	-	-	-	6
	2015	11	-	-	-	-	-	11
	2016	21	-	-	-	-	-	21
	2017	44	-	-	-	-	-	44
	2018	(15)	-	24	-	24	(160.0%)	9
	2019	138	(1)	(13)	-	(14)	(10.1%)	124
	2020	523	(26)	15	-	(11)	(2.1%)	512
	2021	-	59	(37)	-	22	100.0%	22
Non Private Passenger Total		731	32	(11)	-	21	2.9%	752
Grand Total		914	39	(12)	-	27	3.0%	941

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	8	-	-	-	-	-	8
	2015	17	-	-	-	-	-	17
	2016	29	-	-	-	-	-	29
	2017	61	(1)	1	-	-	-	61
	2018	70	(1)	1	-	-	-	70
	2019	265	(11)	24	-	13	4.9%	278
	2020	416	(17)	(17)	-	(34)	(8.2%)	382
	2021	-	29	47	-	76	100.0%	76
Private Passenger Total		874	(1)	56	-	55	6.3%	929
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	-	-	-	108
	2019	258	(3)	6	-	3	1.2%	261
	2020	400	(20)	(7)	-	(27)	(6.8%)	373
	2021	-	36	(4)	-	32	100.0%	32
Non Private Passenger Total		862	12	(4)	-	8	0.9%	870
Grand Total		1,736	11	52	-	63	3.6%	1,799

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	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	(3)	3	-	-	-	30
	2021	-	3	1	-	4	100.0%	4
Private Passenger Total		57	-	4	-	4	7.0%	61
Non Private Passenger	prior	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	3	-	-	-	-	-	3
	2015	6	-	-	-	-	-	6
	2016	15	-	-	-	-	-	15
	2017	28	-	-	-	-	-	28
	2018	109	(1)	1	-	-	-	109
	2019	121	(1)	51	-	50	41.3%	171
	2020	183	(7)	(1)	-	(8)	(4.4%)	175
	2021	-	17	4	-	21	100.0%	21
Non Private Passenger Total		465	8	55	-	63	13.5%	528
Grand Total		522	8	59	-	67	12.8%	589

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	743	(57)	67	-	10	1.3%	753
	2012	578	(27)	39	-	12	2.1%	590
	2013	102	(2)	89	-	87	85.3%	189
	2014	149	(4)	(5)	-	(9)	(6.0%)	140
	2015	398	(9)	27	-	18	4.5%	416
	2016	414	(16)	161	-	145	35.0%	559
	2017	1,450	(52)	327	-	275	19.0%	1,725
	2018	1,708	(14)	(42)	-	(56)	(3.3%)	1,652
	2019	8,781	(377)	587	-	210	2.4%	8,991
	2020	21,993	(1,305)	(318)	-	(1,623)	(7.4%)	20,370
	2021	-	3,665	21	-	3,686	100.0%	3,686
Private Passenger Total		36,316	1,802	953	-	2,755	7.6%	39,071
Non Private Passenger	prior	174	(1)	35	-	34	19.5%	208
	2012	7	-	-	-	-	-	7
	2013	37	(2)	(76)	-	(78)	(210.8%)	(41)
	2014	320	(6)	279	-	273	85.3%	593
	2015	879	7	383	-	390	44.4%	1,269
	2016	642	(5)	(57)	-	(62)	(9.7%)	580
	2017	4,302	(71)	(449)	-	(520)	(12.1%)	3,782
	2018	7,881	(234)	326	-	92	1.2%	7,973
	2019	23,777	(634)	799	-	165	0.7%	23,942
	2020	51,154	(4,033)	(894)	-	(4,927)	(9.6%)	46,227
	2021	-	8,298	1,920	-	10,218	100.0%	10,218
Non Private Passenger Total		89,173	3,319	2,266	-	5,585	6.3%	94,758
Grand Total		125,489	5,121	3,219	-	8,340	6.6%	133,829

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Newfoundland & Labrador

Private Passenger ending 2021	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
	prior	(2)	(8)	(5)	(15)	-	-	3	3	(12)
	2002	-	-	-	-	-	-	-	-	-
	2003	-	1	1	2	-	-	-	-	2
	2004	(5)	(5)	-	(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	66	5	13	84	(1)	1	8	8	92
	2010	(2)	(5)	29	22	-	-	4	4	26
	2011	187	(5)	41	223	(4)	4	22	22	245
	2012	363	154	82	599	(10)	10	59	59	658
	2013	528	(6)	113	635	(9)	9	62	62	697
	2014	814	11	150	975	(11)	11	97	97	1,072
	2015	1,997	45	180	2,222	(20)	20	220	220	2,442
	2016	2,906	135	266	3,307	(22)	22	364	364	3,671
	2017	1,411	79	108	1,598	(8)	8	188	188	1,786
	2018	3,485	352	214	4,051	(20)	20	445	445	4,496
	2019	5,513	781	299	6,593	(39)	39	716	716	7,309
	2020	6,402	1,862	272	8,536	(52)	52	918	918	9,454
	PAYs (sub-total):	23,761	3,400	1,776	28,937	(197)	197	3,118	3,118	32,055
	CAY (2021)	9,445	4,360	(239)	13,566	(81)	81	1,532	1,532	15,098
	claims liabilities:	33,206	7,760	1,537	42,503	(278)	278	4,650	4,650	47,153
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	13,967	(1,453)		12,514	(49)	46	878	875	12,514
*Total may not be sum of parts, as apvs apply to future costs within UPR										
	policy liabilities:				55,017	(327)	324	5,528	5,525	59,667

EXHIBIT H-1
Projected Year-end Policy Liabilities
Private Passenger

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

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New Brunswick

Private Passenger ending 2021	New Brunswick - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	1	16	-	17	-	-	2	2	19
2002	(2)	(9)	(1)	(12)	-	-	1	1	(11)
2003	179	3	2	184	-	-	18	18	202
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	102	(6)	-	96	(1)	1	10	10	106
2011	25	14	31	70	(1)	1	7	7	77
2012	177	47	55	279	(2)	2	28	28	307
2013	22	30	50	102	-	-	10	10	112
2014	483	79	75	637	(3)	3	64	64	701
2015	1,308	125	112	1,545	(8)	8	153	153	1,698
2016	1,170	226	103	1,499	(7)	7	152	152	1,651
2017	1,739	413	97	2,249	(9)	9	239	239	2,488
2018	1,727	901	144	2,772	(14)	14	363	363	3,135
2019	1,045	2,330	123	3,498	(21)	21	467	467	3,965
2020	1,929	2,822	189	4,940	(34)	34	614	614	5,554
PAYs (sub-total):	9,903	6,986	990	17,879	(100)	100	2,137	2,137	20,016
CAY (2021)	3,466	3,006	68	6,540	(52)	52	838	838	7,378
claims liabilities:	13,369	9,992	1,058	24,419	(152)	152	2,975	2,975	27,394
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,222	(888)		7,334	(29)	27	457	455	7,334
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				31,753	(181)	179	3,432	3,430	34,728

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Nova Scotia

Private Passenger ending 2021	Nova Scotia - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	6	(1)	5	-	-	2	2	7
2002	-	12	1	13	-	-	1	1	14
2003	-	(7)	-	(7)	-	-	1	1	(6)
2004	14	3	(2)	15	-	-	2	2	17
2005	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	197	13	16	226	(3)	3	23	23	249
2010	15	(7)	22	30	-	-	3	3	33
2011	-	5	24	29	-	-	3	3	32
2012	-	(2)	28	26	-	-	3	3	29
2013	60	(3)	37	94	(1)	1	10	10	104
2014	208	-	34	242	(2)	2	24	24	266
2015	138	32	44	214	(1)	1	21	21	235
2016	165	19	68	252	(1)	1	25	25	277
2017	700	50	33	783	(4)	4	117	117	900
2018	1,318	188	89	1,595	(8)	8	203	203	1,798
2019	3,692	323	106	4,121	(21)	21	539	539	4,660
2020	2,887	1,922	189	4,998	(30)	30	624	624	5,622
PAYs (sub-total):	9,394	2,566	739	12,699	(71)	71	1,610	1,610	14,309
CAY (2021)	4,827	2,826	52	7,705	(47)	47	980	980	8,685
claims liabilities:	14,221	5,392	791	20,404	(118)	118	2,590	2,590	22,994
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,802	(1,068)		8,734	(31)	29	595	593	8,734
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				29,138	(149)	147	3,185	3,183	31,728

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Prince Edward Island

Private Passenger ending 2021	Prince Edward Island - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(3)	-	(3)	-	-	-	-	(3)
2002	-	1	-	1	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	(4)
2006	-	-	5	5	-	-	1	1	6
2007	-	(1)	1	-	-	-	-	-	-
2008	-	(1)	2	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	4	4	-	-	-	-	4
2011	-	(1)	8	7	-	-	1	1	8
2012	-	-	14	14	-	-	1	1	15
2013	-	(2)	19	17	-	-	2	2	19
2014	-	-	24	24	-	-	2	2	26
2015	697	(11)	24	710	(5)	5	71	71	781
2016	222	47	54	323	(2)	2	36	36	359
2017	948	285	24	1,257	(7)	7	133	133	1,390
2018	112	78	25	215	(1)	1	25	25	240
2019	415	301	11	727	(4)	4	100	100	827
2020	474	344	32	850	(5)	5	113	113	963
PAYs (sub-total):	2,868	1,036	247	4,151	(24)	24	485	485	4,636
CAY (2021)	650	389	1	1,040	(7)	7	144	144	1,184
claims liabilities:	3,518	1,425	248	5,191	(31)	31	629	629	5,820
	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
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				6,583	(35)	35	711	711	7,212

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

EXHIBIT H-1
Projected Year-end Policy Liabilities
Private Passenger

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

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Ontario

Private Passenger ending 2021		Ontario - Projected Balances as at Dec. 31, 2021 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	27,246	111	(1)	27,356	(106)	106	2,735	2,735	30,091
2002	404	(8)	(1)	395	(2)	2	40	40	435
2003	2,346	(131)	239	2,454	(18)	18	243	243	2,697
2004	1,181	199	391	1,771	(14)	14	176	176	1,947
2005	(2)	(25)	150	123	(1)	1	18	18	141
2006	227	5	136	368	(4)	4	37	37	405
2007	1,751	45	135	1,931	(24)	24	192	192	2,123
2008	138	88	124	350	(5)	5	35	35	385
2009	61	104	125	290	(4)	4	29	29	319
2010	34	96	135	265	(4)	4	27	27	292
2011	908	34	199	1,141	(16)	16	113	113	1,254
2012	60	161	200	421	(6)	6	42	42	463
2013	628	81	268	977	(12)	12	97	97	1,074
2014	2,335	26	268	2,629	(21)	21	261	261	2,890
2015	204	27	232	463	(4)	4	46	46	509
2016	765	93	243	1,101	(5)	5	126	126	1,227
2017	1,005	169	332	1,506	(8)	8	161	161	1,667
2018	2,363	(431)	430	2,362	(12)	12	326	326	2,688
2019	6,020	1,282	826	8,128	(49)	49	1,048	1,048	9,176
2020	5,185	3,917	1,267	10,369	(73)	73	1,423	1,423	11,792
PAYs (sub-total):	52,859	5,843	5,698	64,400	(388)	388	7,175	7,175	71,575
CAY (2021)	12,917	9,284	619	22,820	(159)	159	3,210	3,210	26,030
claims liabilities:	65,776	15,127	6,317	87,220	(547)	547	10,385	10,385	97,605
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	27,546	(1,680)		25,866	(89)	84	1,635	1,630	25,866
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				113,086	(636)	631	12,020	12,015	123,471

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Alberta

Private Passenger ending 2021	Alberta - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	11	(2)	9	-	-	13	13	22
2002	(2)	(10)	2	(10)		-	-	1	1	(9)
2003	5	44	-		49	-	-	5	5	54
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	70		76	-	-	8	8	84
2009	-	(8)	51		43	-	-	6	6	49
2010	-	(2)	10		8	-	-	1	1	9
2011	100	1	4		105	-	-	10	10	115
2012	153	15	24		192	-	-	19	19	211
2013	4	35	24		63	-	-	6	6	69
2014	1,053	(24)	43	1,072		(2)	2	107	107	1,179
2015	120	44	52	216		-	-	21	21	237
2016	655	(167)	14	502		(1)	1	53	53	555
2017	68	271	33	372		(2)	2	37	37	409
2018	1,791	(340)	24	1,475		(7)	7	206	206	1,681
2019	1,432	455	75	1,962		(11)	11	268	268	2,230
2020	831	1,009	44	1,884		(11)	11	201	201	2,085
PAYs (sub-total):	6,222	1,337	493	8,052		(34)	34	971	971	9,023
CAY (2021)	1,258	1,067	(186)	2,139		(13)	13	274	274	2,413
claims liabilities:	7,480	2,404	307	10,191		(47)	47	1,245	1,245	11,436
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,106	(448)		3,658		(9)	8	193	192	3,658
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				13,849		(56)	55	1,438	1,437	15,094

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Yukon

Private Passenger ending 2021	Yukon - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
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	781	15	(1)	795	(4)	4	82	82	877
2018	-	24	2	26	-	-	4	4	30
2019	41	35	(3)	73	-	-	10	10	83
2020	44	49	2	95	(1)	1	12	12	107
PAYs (sub-total):	866	161	18	1,045	(5)	5	113	113	1,158
CAY (2021)	148	13	(4)	157	(1)	1	21	21	178
claims liabilities:	1,014	174	14	1,202	(6)	6	134	134	1,336
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	185	(20)		165	-	-	9	9	165
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,367	(6)	6	143	143	1,501

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Northwest Territories

Private Passenger ending 2021	Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				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	-	(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	435	50	2	487	(2)	2	53	53	540
2018	30	58	18	106	-	-	13	13	119
2019	112	240	6	358	(2)	2	51	51	409
2020	206	288	16	510	(3)	3	60	60	570
PAYs (sub-total):	783	698	126	1,607	(7)	7	194	194	1,801
CAY (2021)	558	415	(51)	922	(6)	6	118	118	1,040
claims liabilities:	1,341	1,113	75	2,529	(13)	13	312	312	2,841
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,230	(134)	1,096		(2)	2	52	52	1,096
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	3,625			(15)	15	364	364	3,937	

EXHIBIT H-1
Projected Year-end Policy Liabilities
Private Passenger

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

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Nunavut

Private Passenger ending 2021		Nunavut - Projected Balances as at Dec. 31, 2021 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
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	146	1	2	149	-	-	15	15	164
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):	146	27	23	196	-	-	18	18	214
CAY (2021)	15	15	(3)	27	-	-	3	3	30
claims liabilities:	161	42	20	223	-	-	21	21	244
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	113	(12)		101	-	-	2	2	101
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.

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2021 (\$000s)									
Private Passenger ending 2021	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	27,245	138	(9)	27,374	(106)	106	2,755	2,755	30,129
2002	400	(13)	1	388	(2)	2	43	43	431
2003	2,530	(90)	242	2,682	(18)	18	267	267	2,949
2004	1,192	175	393	1,760	(14)	14	181	181	1,941
2005	1	2	151	154	(1)	1	26	26	180
2006	232	1	166	399	(4)	4	44	44	443
2007	1,776	28	173	1,977	(24)	24	200	200	2,177
2008	211	115	217	543	(6)	6	55	55	598
2009	324	110	223	657	(8)	8	69	69	726
2010	149	75	200	424	(5)	5	45	45	469
2011	1,220	49	314	1,583	(21)	21	157	157	1,740
2012	753	382	416	1,551	(18)	18	154	154	1,705
2013	1,388	146	528	2,062	(22)	22	204	204	2,266
2014	4,893	106	618	5,617	(39)	39	559	559	6,176
2015	4,464	290	673	5,427	(38)	38	538	538	5,965
2016	5,883	396	768	7,047	(38)	38	762	762	7,809
2017	7,087	1,334	632	9,053	(44)	44	1,010	1,010	10,063
2018	10,826	833	948	12,607	(62)	62	1,585	1,585	14,192
2019	18,270	5,751	1,444	25,465	(147)	147	3,200	3,200	28,665
2020	17,958	12,226	2,012	32,196	(209)	209	3,967	3,967	36,163
PAYs (sub-total):	106,802	22,054	10,110	138,966	(826)	826	15,821	15,821	154,787
CAY (2021)	33,284	21,375	257	54,916	(366)	366	7,120	7,120	62,036
claims liabilities:	140,086	43,429	10,367	193,882	(1,192)	1,192	22,941	22,941	216,823
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	66,733	(5,873)		60,860	(213)	200	3,903	3,890	60,860
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				254,742	(1,405)	1,392	26,844	26,831	277,683

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Newfoundland & Labrador

Non Private Passenger ending 2021	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	-	(1)	(1)	-	-	-	-	(1)	
2002	-	1	-	1	-	-	-	-	1	
2003	-	(1)	-	(1)	-	-	-	-	(1)	
2004	-	(1)	-	(1)	-	-	-	-	(1)	
2005	-	2	-	2	-	-	-	-	2	
2006	-	3	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	423	1	15	439	(8)	8	43	43	482	
2012	3	-	24	27	-	-	2	2	29	
2013	133	(131)	33	35	-	-	3	3	38	
2014	12	-	37	49	-	-	5	5	54	
2015	500	11	53	564	(5)	5	56	56	620	
2016	580	30	89	699	(4)	4	82	82	781	
2017	1,198	45	39	1,282	(4)	4	138	138	1,420	
2018	1,293	94	84	1,471	(7)	7	162	162	1,633	
2019	1,972	177	117	2,266	(9)	9	249	249	2,515	
2020	1,885	899	94	2,878	(11)	11	308	308	3,186	
PAYs (sub-total):	7,999	1,134	604	9,737	(48)	48	1,050	1,050	10,787	
CAY (2021)	3,455	1,798	(89)	5,164	(26)	26	577	577	5,741	
claims liabilities:	11,454	2,932	515	14,901	(74)	74	1,627	1,627	16,528	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	5,522	(409)		5,113	(19)	18	337	336	5,113	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				20,014	(93)	92	1,964	1,963	21,641	

EXHIBIT H-2
Projected Year-end Policy Liabilities
Non-Private Passenger

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

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New Brunswick

Non Private Passenger ending 2021		New Brunswick - Projected Balances as at Dec. 31, 2021 (\$000s)							
		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	-	(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	11	48	9	68	-	-	7	7	75
2008	2	9	(2)	9	-	-	1	1	10
2009	-	(4)	9	5	-	-	1	1	6
2010	93	3	-	96	(2)	2	10	10	106
2011	15	43	24	82	(1)	1	8	8	90
2012	398	2	46	446	(7)	7	44	44	490
2013	924	(4)	40	960	(6)	6	95	95	1,055
2014	-	2	57	59	(1)	1	6	6	65
2015	142	224	75	441	(1)	1	45	45	486
2016	766	(588)	70	248	(1)	1	27	27	275
2017	264	131	71	466	(4)	4	57	57	523
2018	1,202	278	116	1,596	(10)	10	213	213	1,809
2019	2,363	440	114	2,917	(23)	23	401	401	3,318
2020	3,155	589	178	3,922	(36)	36	481	481	4,403
PAYs (sub-total):	9,335	1,157	798	11,290	(92)	92	1,401	1,401	12,691
CAY (2021)	2,161	3,202	58	5,421	(44)	44	687	687	6,108
claims liabilities:	11,496	4,359	856	16,711	(136)	136	2,088	2,088	18,799
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	7,197	(547)		6,650	(23)	21	346	344	6,650
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				23,361	(159)	157	2,434	2,432	25,449

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nova Scotia

Non Private Passenger ending 2021		Nova Scotia - Projected Balances as at Dec. 31, 2021 (\$000s)							
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)	32	29	-	-	3	3	32
2013	1,213	40	47	1,300	(20)	20	128	128	1,428
2014	313	(81)	47	279	(4)	4	28	28	307
2015	84	(15)	63	132	(2)	2	13	13	145
2016	1,058	37	94	1,189	(9)	9	118	118	1,307
2017	1,465	27	50	1,542	(8)	8	213	213	1,755
2018	2,058	279	110	2,447	(13)	13	320	320	2,767
2019	2,162	1,059	101	3,322	(17)	17	436	436	3,758
2020	3,924	2,111	222	6,257	(37)	37	758	758	7,015
PAYs (sub-total):	12,277	3,452	826	16,555	(110)	110	2,027	2,027	18,582
CAY (2021)	10,224	153	64	10,441	(62)	62	1,289	1,289	11,730
claims liabilities:	22,501	3,605	890	26,996	(172)	172	3,316	3,316	30,312
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	13,794	(1,007)	12,787		(36)	33	732	729	12,787
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	39,783			(208)	205	4,048	4,045	43,099	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Prince Edward Island

Non Private Passenger ending 2021	Prince Edward Island - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	1	1	-	-	-	-	1
2007	-	-	1	1	-	-	-	-	1
2008	-	-	1	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	3	2	-	-	-	-	2
2011	-	1	5	6	-	-	1	1	7
2012	275	-	8	283	(5)	5	28	28	311
2013	-	-	12	12	-	-	1	1	13
2014	103	(1)	16	118	(2)	2	12	12	130
2015	8	-	20	28	-	-	3	3	31
2016	1,033	47	36	1,116	(24)	24	113	113	1,229
2017	17	172	22	211	(2)	2	27	27	238
2018	115	185	24	324	(1)	1	34	34	358
2019	129	617	9	755	(4)	4	100	100	855
2020	627	804	32	1,463	(7)	7	182	182	1,645
PAYs (sub-total):	2,307	1,823	190	4,320	(45)	45	501	501	4,821
CAY (2021)	1,257	255	1	1,513	(8)	8	198	198	1,711
claims liabilities:	3,564	2,078	191	5,833	(53)	53	699	699	6,532
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,850	(141)		1,709	(4)	4	104	104	1,709
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				7,542	(57)	57	803	803	8,241

EXHIBIT H-2
Projected Year-end Policy Liabilities
Non-Private Passenger

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

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Ontario

Non Private Passenger ending 2021		Ontario - Projected Balances as at Dec. 31, 2021 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	258	6	(1)	263	-	-	30	30	293	
2002	-	7	-	7	-	-	1	1	8	
2003	(2)	(10)	34	22	-	-	4	4	26	
2004	(1)	(20)	69	48	-	-	9	9	57	
2005	-	(1)	54	53	-	-	5	5	58	
2006	2	13	67	82	-	-	9	9	91	
2007	1	(2)	69	68	-	-	7	7	75	
2008	-	(5)	66	61	-	-	8	8	69	
2009	47	8	77	132	(2)	2	14	14	146	
2010	28	4	113	145	(2)	2	14	14	159	
2011	685	19	176	880	(16)	16	87	87	967	
2012	46	(1)	204	249	(2)	2	24	24	273	
2013	1,882	20	457	2,359	(26)	26	233	233	2,592	
2014	1,132	252	560	1,944	(11)	11	193	193	2,137	
2015	4,681	(265)	578	4,994	(29)	29	491	491	5,485	
2016	3,596	(22)	615	4,189	(21)	21	453	453	4,642	
2017	4,222	102	828	5,152	(26)	26	543	543	5,695	
2018	6,839	1,357	1,513	9,709	(49)	49	1,279	1,279	10,988	
2019	10,796	4,649	2,849	18,294	(110)	110	2,404	2,404	20,698	
2020	6,860	12,973	3,411	23,244	(139)	139	3,445	3,445	26,689	
PAYs (sub-total):	41,072	19,084	11,739	71,895	(433)	433	9,253	9,253	81,148	
CAY (2021)	34,876	441	1,651	36,968	(259)	259	6,000	6,000	42,968	
claims liabilities:	75,948	19,525	13,390	108,863	(692)	692	15,253	15,253	124,116	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	71,065	(4,477)		66,588	(173)	160	2,592	2,579	66,588	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				175,451	(865)	852	17,845	17,832	190,704	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Alberta

Non Private Passenger ending 2021		Alberta - Projected Balances as at Dec. 31, 2021 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	4	17	(2)	19	-	-	6	6	25	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	-	(5)	-	-	1	1	(4)	
2004	27	17	1	45	-	-	4	4	49	
2005	-	(3)	14	11	-	-	1	1	12	
2006	(2)	(19)	10	(11)	-	-	3	3	(8)	
2007	25	9	7	41	-	-	4	4	45	
2008	4	10	276	290	(1)	1	29	29	319	
2009	86	(44)	200	242	(4)	4	24	24	266	
2010	-	6	37	43	(1)	1	5	5	48	
2011	962	38	14	1,014	(15)	15	99	99	1,113	
2012	530	7	106	643	(10)	10	64	64	707	
2013	1,494	31	106	1,631	(13)	13	162	162	1,793	
2014	393	199	212	804	(7)	7	80	80	884	
2015	2,173	858	258	3,289	(16)	16	327	327	3,616	
2016	2,225	836	101	3,162	(13)	13	330	330	3,492	
2017	3,691	2,112	245	6,048	(24)	24	603	603	6,651	
2018	10,893	3,012	179	14,084	(71)	71	1,928	1,928	16,012	
2019	13,386	8,253	824	22,463	(133)	133	3,031	3,031	25,494	
2020	15,986	13,195	594	29,775	(208)	208	3,372	3,372	33,147	
PAYs (sub-total):	51,877	28,534	3,183	83,594	(516)	516	10,074	10,074	93,668	
CAY (2021)	17,433	27,197	(2,674)	41,956	(293)	293	5,430	5,430	47,386	
claims liabilities:	69,310	55,731	509	125,550	(809)	809	15,504	15,504	141,054	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	61,559	(4,740)	56,819		(196)	185	3,303	3,292	56,819	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	182,369			(1,005)	994	18,807	18,796	197,873		

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Yukon

Non Private Passenger ending 2021		Yukon - Projected Balances as at Dec. 31, 2021 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	-	-	-	-	-	-	-	-	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	1	-	1	-	-	-	-	1	
2009	-	-	5	5	-	-	1	1	6	
2010	-	-	-	-	-	-	-	-	-	
2011	-	-	2	2	-	-	-	-	2	
2012	-	1	3	4	-	-	-	-	4	
2013	-	-	4	4	-	-	-	-	4	
2014	-	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	342	9	9	360	(2)	2	48	48	408	
2019	149	113	(12)	250	(2)	2	36	36	286	
2020	35	398	11	444	(3)	3	52	52	496	
PAYs (sub-total):	526	605	19	1,150	(7)	7	156	156	1,306	
CAY (2021)	682	180	(14)	848	(5)	5	101	101	949	
claims liabilities:	1,208	785	5	1,998	(12)	12	257	257	2,255	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	928	(76)	852		(3)	3	50	50	852	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	2,850				(15)	15	307	307	3,107	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Northwest Territories

Non Private Passenger ending 2021	Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	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	468	1	4	473	(3)	3	47	47	520	520
2014	-	6	6	12	-	-	2	2	14	14
2015	-	12	6	18	-	-	2	2	20	20
2016	149	25	7	181	(1)	1	18	18	199	199
2017	-	49	2	51	-	-	7	7	58	58
2018	-	97	8	105	-	-	13	13	118	118
2019	313	235	4	552	(3)	3	71	71	623	623
2020	113	248	10	371	(3)	3	46	46	417	417
PAYs (sub-total):	1,043	676	52	1,771	(10)	10	206	206	1,977	1,977
CAY (2021)	443	201	(33)	611	(5)	5	82	82	693	693
claims liabilities:	1,486	877	19	2,382	(15)	15	288	288	2,670	2,670
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	820	(67)	753		(2)	2	30	30	753	753
policy liabilities:			3,135		(17)	17	318	318	3,423	3,423

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nunavut

Non Private Passenger ending 2021		Nunavut - Projected Balances as at Dec. 31, 2021 (\$000s)							
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	-	-	-	-	-	-	-	-	-
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	78	6	4	88	-	-	8	8	96
2017	-	15	4	19	-	-	2	2	21
2018	-	28	5	33	-	-	4	4	37
2019	-	98	5	103	-	-	12	12	115
2020	46	149	5	200	(1)	1	24	24	224
PAYs (sub-total):	124	299	31	454	(1)	1	50	50	504
CAY (2021)	-	188	(19)	169	(1)	1	23	23	192
claims liabilities:	124	487	12	623	(2)	2	73	73	696
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	435	(36)		399	(1)	1	15	15	399
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,022	(3)	3	88	88	1,095

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2021 (\$000s)									
Non Private Passenger ending 2021		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	262	26	(4)	284	-	-	36	36	320
2002	-	19	1	20	-	-	3	3	23
2003	(2)	(25)	35	8	-	-	6	6	14
2004	26	1	70	97	-	-	14	14	111
2005	-	(5)	54	49	-	-	9	9	58
2006	-	(8)	86	78	-	-	13	13	91
2007	37	50	93	180	-	-	19	19	199
2008	6	11	349	366	(1)	1	39	39	405
2009	133	(43)	303	393	(6)	6	43	43	436
2010	121	14	178	313	(5)	5	32	32	345
2011	2,085	104	262	2,451	(40)	40	240	240	2,691
2012	1,252	6	427	1,685	(24)	24	165	165	1,850
2013	6,114	(43)	705	6,776	(68)	68	669	669	7,445
2014	1,953	383	942	3,278	(25)	25	328	328	3,606
2015	7,588	839	1,062	9,489	(53)	53	939	939	10,428
2016	9,485	392	1,007	10,884	(73)	73	1,152	1,152	12,036
2017	10,857	2,697	1,256	14,810	(68)	68	1,602	1,602	16,412
2018	22,742	5,339	2,048	30,129	(153)	153	4,001	4,001	34,130
2019	31,270	15,641	4,011	50,922	(301)	301	6,740	6,740	57,662
2020	32,631	31,366	4,557	68,554	(445)	445	8,668	8,668	77,222
PAYs (sub-total):	126,560	56,764	17,442	200,766	(1,262)	1,262	24,718	24,718	225,484
CAY (2021)	70,531	33,615	(1,055)	103,091	(703)	703	14,387	14,387	117,478
claims liabilities:	197,091	90,379	16,387	303,857	(1,965)	1,965	39,105	39,105	342,962
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	163,170	(11,500)		151,670	(457)	427	7,509	7,479	151,670
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				455,527	(2,422)	2,392	46,614	46,584	494,632

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Newfoundland & Labrador

PPV & non-PPV ending 2021	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	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	(5)	(6)	-	(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	66	8	18	92	(1)	1	9	9	101
	2010	(2)	(3)	38	33	-	-	5	5	38
	2011	610	(4)	56	662	(12)	12	65	65	727
	2012	366	154	106	626	(10)	10	61	61	687
	2013	661	(137)	146	670	(9)	9	65	65	735
	2014	826	11	187	1,024	(11)	11	102	102	1,126
	2015	2,497	56	233	2,786	(25)	25	276	276	3,062
	2016	3,486	165	355	4,006	(26)	26	446	446	4,452
	2017	2,609	124	147	2,880	(12)	12	326	326	3,206
	2018	4,778	446	298	5,522	(27)	27	607	607	6,129
	2019	7,485	958	416	8,859	(48)	48	965	965	9,824
	2020	8,287	2,761	366	11,414	(63)	63	1,226	1,226	12,640
	PAYs (sub-total):	31,760	4,534	2,380	38,674	(245)	245	4,168	4,168	42,842
	CAY (2021)	12,900	6,158	(328)	18,730	(107)	107	2,109	2,109	20,839
	claims liabilities:	44,660	10,692	2,052	57,404	(352)	352	6,277	6,277	63,681
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	19,489	(1,862)		17,627	(68)	64	1,215	1,211	17,627
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
	policy liabilities:				75,031	(420)	416	7,492	7,488	81,308

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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New Brunswick

PPV & non-PPV ending 2021	New Brunswick - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	1	8	-	9	-	-	2	2	11	
2002	(2)	(4)	(1)	(7)	-	-	2	2	(5)	
2003	179	1	3	183	-	-	18	18	201	
2004	-	1	1	2	-	-	-	-	2	
2005	2	2	(31)	(27)	-	-	6	6	(21)	
2006	(2)	(12)	12	(2)	-	-	3	3	1	
2007	9	42	19	70	-	-	9	9	79	
2008	2	13	(5)	10	-	-	1	1	11	
2009	-	(9)	20	11	-	-	3	3	14	
2010	195	(3)	-	192	(3)	3	20	20	212	
2011	40	57	55	152	(2)	2	15	15	167	
2012	575	49	101	725	(9)	9	72	72	797	
2013	946	26	90	1,062	(6)	6	105	105	1,167	
2014	483	81	132	696	(4)	4	70	70	766	
2015	1,450	349	187	1,986	(9)	9	198	198	2,184	
2016	1,936	(362)	173	1,747	(8)	8	179	179	1,926	
2017	2,003	544	168	2,715	(13)	13	296	296	3,011	
2018	2,929	1,179	260	4,368	(24)	24	576	576	4,944	
2019	3,408	2,770	237	6,415	(44)	44	868	868	7,283	
2020	5,084	3,411	367	8,862	(70)	70	1,095	1,095	9,957	
PAYs (sub-total):	19,238	8,143	1,788	29,169	(192)	192	3,538	3,538	32,707	
CAY (2021)	5,627	6,208	126	11,961	(96)	96	1,525	1,525	13,486	
claims liabilities:	24,865	14,351	1,914	41,130	(288)	288	5,063	5,063	46,193	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	15,419	(1,435)		13,984	(52)	48	803	799	13,984	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				55,114	(340)	336	5,866	5,862	60,177	

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nova Scotia

PPV & non-PPV ending 2021		Nova Scotia - Projected Balances as at Dec. 31, 2021 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	13	(1)	12	-	-	2	2	14	
2002	-	14	1	15	-	-	1	1	16	
2003	-	(12)	-	(12)	-	-	2	2	(10)	
2004	14	8	(2)	20	-	-	3	3	23	
2005	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	197	7	23	227	(3)	3	25	25	252	
2010	15	(8)	38	45	-	-	5	5	50	
2011	-	7	48	55	-	-	5	5	60	
2012	-	(5)	60	55	-	-	6	6	61	
2013	1,273	37	84	1,394	(21)	21	138	138	1,532	
2014	521	(81)	81	521	(6)	6	52	52	573	
2015	222	17	107	346	(3)	3	34	34	380	
2016	1,223	56	162	1,441	(10)	10	143	143	1,584	
2017	2,165	77	83	2,325	(12)	12	330	330	2,655	
2018	3,376	467	199	4,042	(21)	21	523	523	4,565	
2019	5,854	1,382	207	7,443	(38)	38	975	975	8,418	
2020	6,811	4,033	411	11,255	(67)	67	1,382	1,382	12,637	
PAYs (sub-total):	21,671	6,018	1,565	29,254	(181)	181	3,637	3,637	32,891	
CAY (2021)	15,051	2,979	116	18,146	(109)	109	2,269	2,269	20,415	
claims liabilities:	36,722	8,997	1,681	47,400	(290)	290	5,906	5,906	53,306	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	23,596	(2,075)		21,521	(67)	62	1,327	1,322	21,521	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				68,921	(357)	352	7,233	7,228	74,827	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Prince Edward Island

PPV & non-PPV ending 2021	Prince Edward Island - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	(2)
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	(4)
2006	-	-	6	6	-	-	1	1	7
2007	-	(1)	2	1	-	-	-	-	1
2008	-	(1)	3	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	7	6	-	-	-	-	6
2011	-	-	13	13	-	-	2	2	15
2012	275	-	22	297	(5)	5	29	29	326
2013	-	(2)	31	29	-	-	3	3	32
2014	103	(1)	40	142	(2)	2	14	14	156
2015	705	(11)	44	738	(5)	5	74	74	812
2016	1,255	94	90	1,439	(26)	26	149	149	1,588
2017	965	457	46	1,468	(9)	9	160	160	1,628
2018	227	263	49	539	(2)	2	59	59	598
2019	544	918	20	1,482	(8)	8	200	200	1,682
2020	1,101	1,148	64	2,313	(12)	12	295	295	2,608
PAYs (sub-total):	5,175	2,859	437	8,471	(69)	69	986	986	9,457
CAY (2021)	1,907	644	2	2,553	(15)	15	342	342	2,895
claims liabilities:	7,082	3,503	439	11,024	(84)	84	1,328	1,328	12,352
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,412	(311)		3,101	(8)	8	186	186	3,101
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				14,125	(92)	92	1,514	1,514	15,453

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Ontario

PPV & non-PPV ending 2021		Ontario - Projected Balances as at Dec. 31, 2021 (\$'000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	27,504	117	(2)	27,619	(106)	106	2,765	2,765	30,384
2002	404	(1)	(1)	402	(2)	2	41	41	443
2003	2,344	(141)	273	2,476	(18)	18	247	247	2,723
2004	1,180	179	460	1,819	(14)	14	185	185	2,004
2005	(2)	(26)	204	176	(1)	1	23	23	199
2006	229	18	203	450	(4)	4	46	46	496
2007	1,752	43	204	1,999	(24)	24	199	199	2,198
2008	138	83	190	411	(5)	5	43	43	454
2009	108	112	202	422	(6)	6	43	43	465
2010	62	100	248	410	(6)	6	41	41	451
2011	1,593	53	375	2,021	(32)	32	200	200	2,221
2012	106	160	404	670	(8)	8	66	66	736
2013	2,510	101	725	3,336	(38)	38	330	330	3,666
2014	3,467	278	828	4,573	(32)	32	454	454	5,027
2015	4,885	(238)	810	5,457	(33)	33	537	537	5,994
2016	4,361	71	858	5,290	(26)	26	579	579	5,869
2017	5,227	271	1,160	6,658	(34)	34	704	704	7,362
2018	9,202	926	1,943	12,071	(61)	61	1,605	1,605	13,676
2019	16,816	5,931	3,675	26,422	(159)	159	3,452	3,452	29,874
2020	12,045	16,890	4,678	33,613	(212)	212	4,868	4,868	38,481
PAYs (sub-total):	93,931	24,927	17,437	136,295	(821)	821	16,428	16,428	152,723
CAY (2021)	47,793	9,725	2,270	59,788	(418)	418	9,210	9,210	68,998
claims liabilities:	141,724	34,652	19,707	196,083	(1,239)	1,239	25,638	25,638	221,721
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	98,611	(6,157)		92,454	(262)	244	4,227	4,209	92,454
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				288,537	(1,501)	1,483	29,865	29,847	314,175

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Alberta

PPV & non-PPV ending 2021		Alberta - Projected Balances as at Dec. 31, 2021 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	4	28	(4)	28	-	-	19	19	47	
2002	(2)	(5)	3	(4)	-	-	2	2	(2)	
2003	5	39	-	44	-	-	6	6	50	
2004	29	(8)	4	25	-	-	6	6	31	
2005	-	2	29	31	-	-	4	4	35	
2006	5	(10)	15	10	-	-	6	6	16	
2007	28	17	9	54	-	-	5	5	59	
2008	4	16	346	366	(1)	1	37	37	403	
2009	86	(52)	251	285	(4)	4	30	30	315	
2010	-	4	47	51	(1)	1	6	6	57	
2011	1,062	39	18	1,119	(15)	15	109	109	1,228	
2012	683	22	130	835	(10)	10	83	83	918	
2013	1,498	66	130	1,694	(13)	13	168	168	1,862	
2014	1,446	175	255	1,876	(9)	9	187	187	2,063	
2015	2,293	902	310	3,505	(16)	16	348	348	3,853	
2016	2,880	669	115	3,664	(14)	14	383	383	4,047	
2017	3,759	2,383	278	6,420	(26)	26	640	640	7,060	
2018	12,684	2,672	203	15,559	(78)	78	2,134	2,134	17,693	
2019	14,818	8,708	899	24,425	(144)	144	3,299	3,299	27,724	
2020	16,817	14,204	638	31,659	(219)	219	3,573	3,573	35,232	
PAYs (sub-total):	58,099	29,871	3,676	91,646	(550)	550	11,045	11,045	102,691	
CAY (2021)	18,691	28,264	(2,860)	44,095	(306)	306	5,704	5,704	49,799	
claims liabilities:	76,790	58,135	816	135,741	(856)	856	16,749	16,749	152,490	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	65,665	(5,188)		60,477	(205)	193	3,496	3,484	60,477	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	196,218				(1,061)	1,049	20,245	20,233	212,967	

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Yukon

PPV & non-PPV ending 2021	Yukon - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	5	-	5	-	-	-	-	5
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	12	12	-	-	2	2	14
2010	-	-	-	-	-	-	-	-	-
2011	-	1	3	4	-	-	-	-	4
2012	-	3	5	8	-	-	-	-	8
2013	-	4	7	11	-	-	-	-	11
2014	-	11	9	20	-	-	3	3	23
2015	-	21	11	32	-	-	4	4	36
2016	-	33	(13)	20	-	-	4	4	24
2017	781	59	(6)	834	(4)	4	94	94	928
2018	342	33	11	386	(2)	2	52	52	438
2019	190	148	(15)	323	(2)	2	46	46	369
2020	79	447	13	539	(4)	4	64	64	603
PAYs (sub-total):	1,392	766	37	2,195	(12)	12	269	269	2,464
CAY (2021)	830	193	(18)	1,005	(6)	6	122	122	1,127
claims liabilities:	2,222	959	19	3,200	(18)	18	391	391	3,591
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,113	(96)		1,017	(3)	3	59	59	1,017
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,217	(21)	21	450	450	4,608

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Northwest Territories

PPV & non-PPV ending 2021	Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
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	468	7	16	491	(3)	3	49	49		540
2014	-	14	23	37	-	-	5	5		42
2015	-	29	26	55	-	-	6	6		61
2016	149	54	27	230	(1)	1	23	23		253
2017	435	99	4	538	(2)	2	60	60		598
2018	30	155	26	211	-	-	26	26		237
2019	425	475	10	910	(5)	5	122	122		1,032
2020	319	536	26	881	(6)	6	106	106		987
PAYs (sub-total):	1,826	1,374	178	3,378	(17)	17	400	400		3,778
CAY (2021)	1,001	616	(84)	1,533	(11)	11	200	200		1,733
claims liabilities:	2,827	1,990	94	4,911	(28)	28	600	600		5,511
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	2,050	(201)		1,849	(4)	4	82	82		1,849
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,760	(32)	32	682	682		7,360

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nunavut

PPV & non-PPV ending 2021	Nunavut - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	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	146	1	4	151	-	-	15	15	166
2014	-	1	5	6	-	-	-	-	6
2015	-	4	7	11	-	-	-	-	11
2016	78	8	8	94	-	-	8	8	102
2017	-	17	8	25	-	-	2	2	27
2018	-	31	7	38	-	-	4	4	42
2019	-	102	6	108	-	-	13	13	121
2020	46	162	6	214	(1)	1	26	26	240
PAYs (sub-total):	270	326	54	650	(1)	1	68	68	718
CAY (2021)	15	203	(22)	196	(1)	1	26	26	222
claims liabilities:	285	529	32	846	(2)	2	94	94	940
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	548	(48)		500	(1)	1	17	17	500
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,346	(3)	3	111	111	1,440

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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All Jurisdictions

PPV & non-PPV ending 2021	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	27,507	164	(13)	27,658	(106)	106	2,791	2,791	30,449	
2002	400	6	2	408	(2)	2	46	46	454	
2003	2,528	(115)	277	2,690	(18)	18	273	273	2,963	
2004	1,218	176	463	1,857	(14)	14	195	195	2,052	
2005	1	(3)	205	203	(1)	1	35	35	238	
2006	232	(7)	252	477	(4)	4	57	57	534	
2007	1,813	78	266	2,157	(24)	24	219	219	2,376	
2008	217	126	566	909	(7)	7	94	94	1,003	
2009	457	67	526	1,050	(14)	14	112	112	1,162	
2010	270	89	378	737	(10)	10	77	77	814	
2011	3,305	153	576	4,034	(61)	61	397	397	4,431	
2012	2,005	388	843	3,236	(42)	42	319	319	3,555	
2013	7,502	103	1,233	8,838	(90)	90	873	873	9,711	
2014	6,846	489	1,560	8,895	(64)	64	887	887	9,782	
2015	12,052	1,129	1,735	14,916	(91)	91	1,477	1,477	16,393	
2016	15,368	788	1,775	17,931	(111)	111	1,914	1,914	19,845	
2017	17,944	4,031	1,888	23,863	(112)	112	2,612	2,612	26,475	
2018	33,568	6,172	2,996	42,736	(215)	215	5,586	5,586	48,322	
2019	49,540	21,392	5,455	76,387	(448)	448	9,940	9,940	86,327	
2020	50,589	43,592	6,569	100,750	(654)	654	12,635	12,635	113,385	
PAYs (sub-total):	233,362	78,818	27,552	339,732	(2,088)	2,088	40,539	40,539	380,271	
CAY (2021)	103,815	54,990	(798)	158,007	(1,069)	1,069	21,507	21,507	179,514	
claims liabilities:	337,177	133,808	26,754	497,739	(3,157)	3,157	62,046	62,046	559,785	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	229,903	(17,373)		212,530	(670)	627	11,412	11,369	212,530	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				710,269	(3,827)	3,784	73,458	73,415	772,315	

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