



FACILITY ASSOCIATION RESIDUAL MARKET

AUGUST 2020 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS**RESIDUAL MARKET****PARTICIPATION REPORT****AUGUST 2020**

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1 Summary

Key points related to this month's Highlights:

- (a) The 2020 Q2 valuation was completed and implemented into the results this month, with a \$22 million unfavourable impact, or 3.5% of beginning policy liabilities (at \$631 million) and 8.7 points of year-to-date earned premium;
- (b) The updated valuation loss ratios include a review and assessment of the incurred impacts associated with the COVID-19 pandemic; and
- (c) We have investigated a **Servicing Carrier case reserve claims reporting difference** between trial balance and automobile statistical plan reporting with previous two months' Participation Reports (June 2020 and July 2020) and concluded that the case reserves had been under-reported, due to a rejected outstanding loss file. It was confirmed that this issue was resolved in August 2020 and the high recorded indemnity reflected in this month was a direct result of the resolution. Because Facility Association uses an ultimate loss ratio matching (IBNR booking) approach with the monthly participation results calculations (recorded activity is assumed to be offset by changes in IBNR), **there is no impact on this month's Operating Results.**

1.1 Valuation Schedule (Fiscal Year 2020)

The August 2020 Participation Report incorporates the results of an updated valuation (as at June 30, 2020) – the impact of the implementation of the valuation is discussed in section 1.2. The following table summarizes the implemented valuations for fiscal year 2020.

FARM FISCAL YEAR 2020 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2019 (completed)	1.46% mfad: 25 bp	Oct. 2019	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, 2019 (completed)	1.64% mfad: 25 bp	Mar. 2020	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2020 (completed)	0.66% mfad: 25 bp	May 2020	updated valuation (partial roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).

FARM FISCAL YEAR 2020 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Jun. 30, 2020 (completed)	0.27% mfad: 25 bp	Aug. 2020	update valuation: all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; margins for adverse claims development updated (no change to mfad for interest rate).
Sep. 30, 2020	% mfad: -- bp	Oct. 2020	updated valuation (roll forward)

Under the proposed schedule for fiscal year 2020, the off-half valuation quarters ending March 31, 2020 and September 30, 2020 would not reflect a full valuation update of assumptions, but would rather roll-forward key assumptions from the previous valuation. All valuations are proposed to include all jurisdictions and business segments (private passenger and non-private passenger).

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at June 30, 2020 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s internal actuarial group in conjunction with, and approved by, the Appointed Actuary, under the hybrid model for actuarial services.

The valuation implementation impact on the month’s results is summarized in the following table. As indicated in the “TOTAL” row, column [6] of the table on left, the incorporation of the new valuation had an estimated **\$22.0 million unfavorable impact** on the month’s net result from operations, adding an estimated 8.7 points (column [6] of table on right) from the **year-to-date Combined Operating Ratio** to end at **102.8%**.

Summary of Impact of Implementing Result of Valuation as at June 30, 2020¹

Grand Total	unfav / (fav)						ytd EP 253,614 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate		margins		ultimates & payout patterns		dsct rate		margins	
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	26,266	2,243	28,509	3,806	(1,585)	30,730	10.4%	0.9%	11.2%	1.5%	(0.6%)	12.1%
CAY	(8,746)	(1,134)	(9,880)	1,144	1	(8,735)	(3.4%)	(0.4%)	(3.9%)	0.5%	-	(3.4%)
Prem Def	(26)	-	(26)	-	-	(26)	-	-	-	-	-	-
TOTAL	17,494	1,109	18,603	4,950	(1,584)	21,969	6.9%	0.4%	7.3%	2.0%	(0.6%)	8.7%

¹In these tables, “PAYs” refers to prior accident years, “CAY” refers to the current accident year, and “Prem Def” refers to the provision for premium deficiency or the deferred policy acquisition asset (as applicable). “Nominal” refers to changes excluding any actuarial present value adjustments, whereas “apv adj.” refers to actuarial present value adjustments.

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

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

1.2.a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the following table (for nominal indemnity only). This shows an overall **unfavourable prior accident year** change of **\$28.0 million** (8.6% of the associated unpaid claims liabilities selected at March 31, 2020). In addition, changes in the selected accident year **2020 nominal indemnity ratios** are projected to have an aggregate **favourable change** of **\$10.6 million** by year-end (i.e. this latter estimate is in relation to estimated full year earned premium and represents a 2.8 point improvement over the prior valuation in the overall 2020 accident year nominal indemnity loss ratio as projected at year-end across all jurisdictions and both business segments).

June 30, 2020 Valuation Summary (Indemnity Only, Nominal Basis)

Valuation Summary (Nominal Basis)							unfavourable / (favourable)		
Jurisdiction	2019 & Prior Beginning Indemnity Unpaid (000s)	2019 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2020 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2020 Earned Prem (000s)	2021 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2021 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	105,457	24,759	23.5%	37.2%	(3.2%)	(4,682)	36.9%	(5.3%)	(8,331)
PPV	38,503	25,481	66.2%	48.6%	(2.4%)	(1,089)	54.5%	(1.1%)	(537)
Non-PPV	66,954	(722)	(1.1%)	32.0%	(3.6%)	(3,593)	29.0%	(7.1%)	(7,794)
Alberta	98,155	5,352	5.5%	54.7%	(1.3%)	(1,534)	53.6%	(3.7%)	(4,981)
PPV	9,973	106	1.1%	43.8%	0.1%	9	41.6%	(3.7%)	(397)
Non-PPV	88,182	5,246	5.9%	55.7%	(1.4%)	(1,544)	54.6%	(3.7%)	(4,583)
Newfoundland & Labrador	49,222	(1,183)	(2.4%)	59.1%	(4.0%)	(1,374)	63.5%	(1.4%)	(495)
PPV	36,845	(1,428)	(3.9%)	59.7%	(4.5%)	(1,164)	63.5%	(2.5%)	(670)
Non-PPV	12,377	245	2.0%	57.4%	(2.5%)	(210)	63.5%	2.0%	176
New Brunswick	32,723	(607)	(1.9%)	53.9%	(3.9%)	(1,155)	51.0%	(5.1%)	(1,652)
PPV	19,957	386	1.9%	53.9%	(4.0%)	(667)	51.6%	(5.1%)	(950)
Non-PPV	12,766	(993)	(7.8%)	53.8%	(3.7%)	(488)	50.3%	(5.1%)	(702)
Nova Scotia	25,903	(18)	(0.1%)	51.5%	(3.9%)	(1,502)	55.0%	(2.4%)	(992)
PPV	11,394	(607)	(5.3%)	50.3%	(5.8%)	(1,086)	56.1%	(2.1%)	(429)
Non-PPV	14,509	589	4.1%	52.6%	(2.1%)	(416)	54.0%	(2.6%)	(563)
Prince Edward Island	7,810	(77)	(1.0%)	51.6%	(1.8%)	(110)	51.7%	(1.5%)	(94)
PPV	4,066	196	4.8%	42.3%	(4.4%)	(133)	44.6%	(1.5%)	(46)
Non-PPV	3,744	(273)	(7.3%)	61.0%	0.8%	24	58.5%	(1.5%)	(48)
Yukon Territory	2,233	(133)	(6.0%)	43.7%	(6.2%)	(124)	50.1%	(2.3%)	(46)
PPV	1,209	(84)	(6.9%)	54.7%	(6.0%)	(22)	46.1%	(5.0%)	(20)
Non-PPV	1,024	(49)	(4.8%)	41.1%	(6.3%)	(102)	51.1%	(1.6%)	(25)
Northwest Territories	3,142	(57)	(1.8%)	41.8%	(2.1%)	(91)	40.2%	(2.0%)	(91)
PPV	1,559	(222)	(14.2%)	44.6%	(1.7%)	(45)	42.7%	(2.3%)	(63)
Non-PPV	1,583	165	10.4%	37.6%	(2.6%)	(46)	36.2%	(1.6%)	(28)
Nunavut	983	(10)	(1.0%)	25.3%	(4.3%)	(41)	27.5%	(1.6%)	(15)
PPV	234	(16)	(6.8%)	18.9%	(0.3%)	(1)	21.0%	(0.6%)	(1)
Non-PPV	749	6	0.8%	26.7%	(5.2%)	(41)	29.1%	(1.9%)	(14)
Total	325,628	28,026	8.6%	47.7%	(2.8%)	(10,612)	47.8%	(4.0%)	(16,696)

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

The valuation process continues to rely on four main actuarial methodologies – the expected loss ratio

method, the loss development method², the Bornhuetter-Ferguson method, and the weighted method³. The valuation triangles are split by business segment (i.e. private passenger⁴ and non-private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

In general, the valuation data triangles are used directly in striking development factor selections by coverage for each jurisdiction and each business segment. However, where the data is not deemed credible or is deemed too volatile or for other considerations, development factors may be struck using data from another jurisdiction (for example, using Alberta factors for the northern territories), or from industry data (via the loss development triangle data available from the General Insurance Statistical Agency (“GISA”) through the Insurance Bureau of Canada (“IBC”)).

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

1.2.b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in the following table (Table A) (**total impact is unfavourable by \$22.0 million**, or 3.5% of the \$630.8 million total member statement policy liabilities as posted in the previous month’s Participation Reports). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]). In addition, provisions for the allowed claims expenses were reviewed per usual practice for the June 30 valuation and updates were made resulting in \$2.3 million in favourable changes (see column [3]).

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

²Also referred to as the chain ladder method or link ratio method.

³Four additional methodologies (Mack, Murphy, ICRFS Cape Cod and Benktander) are included as part of the valuation process but are currently only considered for references purposes only.

⁴As per the Plan of Operation, the residual market business (i.e. not part of a Risk Sharing Pool or Uninsured Automobile Fund) is segmented into “private passenger non-fleet” and “all other”. For convenience, the former is referred to as “private passenger”.

Implementation Summary Table A (\$000s)

Implementation Impact - relative to projection for month of March 2020 (negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2019)	28,221	216	(2,171)	26,266	4,464	30,730
current accident year claims incurred	(7,951)	(679)	(116)	(8,746)	11	(8,735)
premium deficiency / (DPAC)	(26)			(26)	-	(26)
TOTAL	20,244	(463)	(2,287)	17,494	4,475	21,969

The “nominal” impacts (total in column [4] of the preceding table) reflect changes in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the accident year and the change in the selected ultimate loss ratio for indemnity and for the allowed claims expenses for the claims liabilities; ultimate loss ratios are also taken into account in determining the premium liabilities). Changes in selected nominal ultimate indemnity for the most recent five prior accident years will generate changes to the retroactive claims fees adjustments to Servicing Carriers (see column [2] of the table above). The selected ultimate ratio levels for allowed claims expenses (“excess legal”) are reviewed annually with the June 30 valuation and were therefore updated with this valuation as previously indicated.

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

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

Implementation Summary Table B⁵ (\$000s) (negative values are favourable)
Estimated Implementation Impact (amounts in \$000s) = > Month of Aug 2020

Jurisdiction / Business Segment	Total				TOTAL
	updated LR, retros, exp [17]	APVs @ 2020 Q1 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	19,680	1,932	1,953	(1,178)	22,387
PPV	23,740	2,299	935	(320)	26,654
Non-PPV	(4,060)	(367)	1,018	(858)	(4,267)
Alberta	4,708	52	1,319	(219)	5,860
PPV	57	(2)	109	(19)	145
Non-PPV	4,651	54	1,210	(200)	5,715
Newfoundland & Labrador	(2,876)	(307)	622	-	(2,561)
PPV	(2,794)	(283)	488	-	(2,589)
Non-PPV	(82)	(24)	134	-	28
New Brunswick	(1,782)	(282)	473	(102)	(1,693)
PPV	(287)	(114)	251	(74)	(224)
Non-PPV	(1,495)	(168)	222	(28)	(1,469)
Nova Scotia	(1,472)	(168)	409	(30)	(1,261)
PPV	(1,576)	(170)	175	(13)	(1,584)
Non-PPV	104	2	234	(17)	323
Prince Edward Island	(273)	(56)	122	(19)	(226)
PPV	28	(36)	57	(11)	38
Non-PPV	(301)	(20)	65	(8)	(264)
Yukon Territory	(262)	(26)	16	(14)	(286)
PPV	(114)	(12)	-	(11)	(137)
Non-PPV	(148)	(14)	16	(3)	(149)
Northwest Territories	(182)	(26)	35	(21)	(194)
PPV	(297)	(30)	22	(17)	(322)
Non-PPV	115	4	13	(4)	128
Nunavut	(47)	(10)	1	(1)	(57)
PPV	(26)	(5)	1	-	(30)
Non-PPV	(21)	(5)	-	(1)	(27)
Total	17,494	1,109	4,950	(1,584)	21,969

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total unfavourable** impact of **\$17.5 million**.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at June 30, 2020 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact** of **\$1.1 million** (see Table B, column [18]).

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate** was **decreased by 39 basis points** from 0.66% to **0.27%**, resulting in an estimated **unfavourable impact** of **\$5.0 million** (see Table B, column [19]). The \$5.0 million **claims liability** indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the

⁵Column [17] reflects the impact of changes in the valuation selected ultimates and column [18] reflects the impact of changes in claims payment patterns (i.e. updated valuation selected ultimates with APVs based on unchanged selection of discount rates and margins for adverse deviation). Column [19] reflects the impact of the change in the selected discount rate and column [20] reflects the impact of any changes in selected margins for adverse deviations.

\$4.7 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection).

Finally, while the **selected margin for investment return** was **left unchanged** at 25 basis points, the **margins selected for claims development** at the coverage / accident half-year level **were updated** with this valuation (as per usual for a June 30 valuation), generating a **\$1.6 million favourable impact** (see Table B, column [20]).

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

Implementation Summary Table C (\$000s)

Grand Total	unfav / (fav)						(negative values are favourable)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	26,266	2,243	28,509	3,806	(1,585)	30,730	10.4%	0.9%	11.2%	1.5%	(0.6%)	12.1%
CAY	(8,746)	(1,134)	(9,880)	1,144	1	(8,735)	(3.4%)	(0.4%)	(3.9%)	0.5%	-	(3.4%)
Prem Def	(26)	-	(26)	-	-	(26)	-	-	-	-	-	-
TOTAL	17,494	1,109	18,603	4,950	(1,584)	21,969	6.9%	0.4%	7.3%	2.0%	(0.6%)	8.7%

An updated projection to year-end with the new valuation assumptions is presented in "Implementation Summary Table D" below, allowing comparison to the full year projection included with the 2020 Final Outlook that was posted on November 20, 2019.

Implementation Summary Table D (\$000s)

\$000s	Outlook Posted November 20, 2019			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of Aug	Year-end 2020
Ontario	131,580	19,314	85.9%	147,763	7,214	95.3%	(22,387)	(19,820)
Alberta	107,149	13,092	88.2%	122,575	(2,836)	102.4%	(5,860)	(5,082)
Newfoundland & Labrador	32,057	450	98.9%	34,560	613	98.3%	2,561	3,069
New Brunswick	26,833	1,102	96.1%	30,342	1,065	96.6%	1,693	2,033
Nova Scotia	31,758	(2,102)	106.8%	39,761	7,005	82.5%	1,261	1,892
Prince Edward Island	5,208	294	94.6%	6,021	885	85.5%	226	272
Yukon	1,814	185	90.0%	2,070	1,188	42.8%	286	320
Northwest Territories	4,226	1,052	75.7%	4,503	1,372	69.6%	194	232
Nunavut	928	342	63.6%	998	559	44.2%	57	71
TOTAL	341,552	33,728	90.5%	388,592	17,063	95.8%	(21,969)	(17,013)

In total, the operating result projection to year-end has decreased by \$16.7 million from the Outlook posted November 20, 2019 (to \$17.1 million as shown in the table above). This amount is \$17.0 million higher than it would have been, if not for the implementation of the June 30, 2020 valuation. (The changes before the impact of the June 30, 2020 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuations (2019 Q3, 2019 Q4, 2020 Q1, and 2020 Q2) implemented since the 2019 Q2 valuation was used as the basis for the 2020 Final Outlook.)

One important change relative to the 2020 Final Outlook has been the decrease in the discount rate (the interest rate margin for adverse deviation remained consistent at 25 basis points), unfavourably

impacting the projection. Had the 2020 Final Outlook discount rate of 1.44% still been applicable, the operating result would have been *higher* (better) by \$13.3 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$30.4 million (COR of 92.2%) had the discount rate remained at the 2020 Final Outlook level.

1.3 Appointed Actuary and Hybrid Actuarial Services Model

Mr. Cosimo Pantaleo of Ernst & Young LLP (EY) was appointed as Actuary by the FA Board at its February 18, 2020 meeting.

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

1.4 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation⁶

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

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

Ontario Bill 91 (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and **received Royal Assent on July 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (June 30, 2020), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at July 30, 2019) and nominal valuation estimates, impacting the selection of ultimates.

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (March 31, 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 July 30, 2019), impacting the selection of ultimates.

The **Nova Scotia Court of Appeal** confirmed, in a unanimous decision released on **January 18, 2019**

⁶This url is 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>.

in relation to **Sparks v Holland (2019 NSCA 3)**, that future Canada Pension Plan (CPP) disability benefits are deductible from future income loss awards in motor-vehicle accident claims in that province. Sparks sustained injuries as a result of a motor vehicle accident in Nova Scotia and sought damages for personal injuries and loss of income. The decision supported an earlier decision (*Tibbets v Murphy*, 2017 NSCA 35) that both past and future CPP disability benefits are deductible under section 133A of the Insurance Act. At the current time, no adjustments have been made to our valuation estimates as a result of this decision.

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.

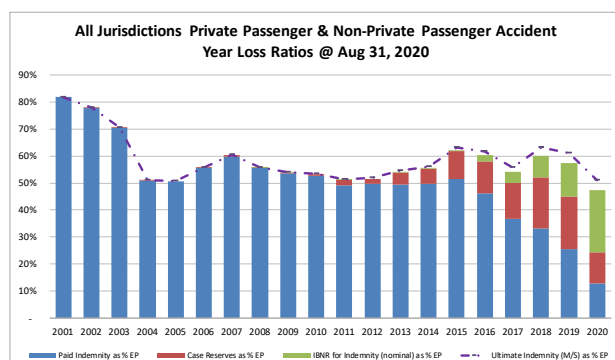
1.5 Current Provision Summary

The following charts show the current levels of **indemnity only**⁷ claims amounts booked by accident year⁸. 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 2020 full year earned premium (the red hash-mark line) to provide some perspective.

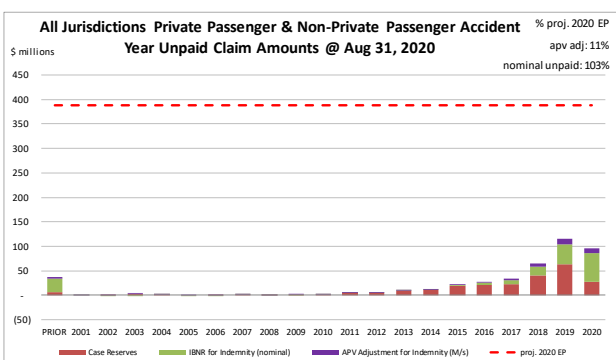
⁷Servicing Carriers for the FARM are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing 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.

⁸The 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 (\$43.7 million – see following table) represents 11% of the earned premium projected for the full year 2020 (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 \$6.7 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	241,475	54.6%
ibnr	157,411	35.6%
M/S apv adj	43,719	9.9%
M/S indemnity	442,605	100.0%
retro claims	29,013	
retro apv adj	6,702	
M/S total	478,320	

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 7 on page 10) and the actuarial present value adjustment associated with this latter

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

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

premium liabilities (\$000s)

	amt	%
unearned prem	204,243	108.3%
prem def/(dpac)	(15,656)	(8.3%)
M/S apv adjust.	-	-
M/S total	188,587	100.0%

policy liabilities (\$000s)

	amt	%
claim	427,899	64.2%
premium	188,587	28.3%
M/S apv adjust.	50,421	7.6%
M/S total	666,907	100.0%

policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	260,010
Alberta	189,385
Newfoundland & Labrador	77,913
New Brunswick	56,832
Nova Scotia	58,181
Prince Edward Island	12,884
Yukon	3,978
Northwest Territories	6,026
Nunavut	1,698
All Jurisdictions	666,907

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% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 30.9% (\$205.8 million).

2 Activity During the Month of August 2020⁹

2.1 Recorded Premium and Claims Activity

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

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	13,185	668	2,710	(703)	26,148	23,745	28,857	23,042
AB	10,422	376	3,880	(610)	5,345	2,416	9,224	1,806
NL	3,048	68	931	(849)	7,310	6,818	8,241	5,969
NB	2,722	99	652	(464)	3,872	3,405	4,524	2,941
NS	3,560	174	814	(114)	3,923	3,299	4,737	3,185
PE	535	8	115	(42)	1,148	1,049	1,263	1,007
YT	193	15	19	(28)	(38)	(80)	(19)	(108)
NT	373	14	27	(57)	21	16	49	(41)
NU	83	0	19	(3)	427	428	446	425
TOTAL	34,120	1,422	9,166	(2,869)	48,157	41,095	57,322	38,226

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

⁹There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	2,702	734	45,395	45,482	48,097	46,216
2018	-	-	710	(703)	(513)	292	197	(411)
2019	(17)	(17)	1,458	(1,292)	72	(1,888)	1,529	(3,181)
2020	34,137	1,439	4,297	(1,607)	3,203	(2,791)	7,499	(4,398)
TOTAL	34,120	1,422	9,166	(2,869)	48,157	41,095	57,322	38,226

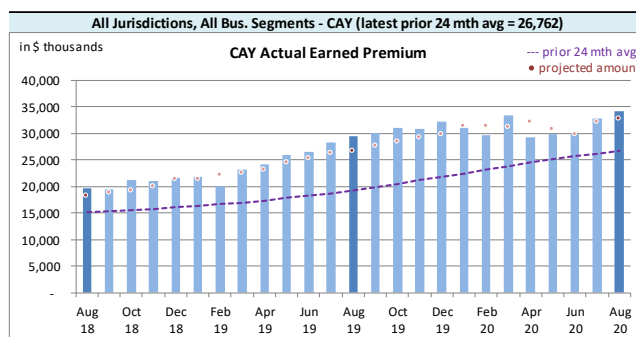
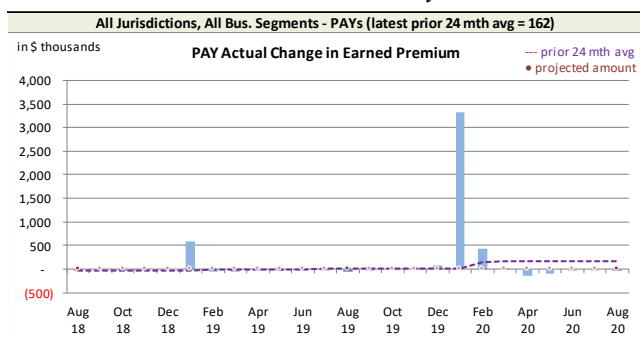
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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. Note that the significant increase in recorded indemnity this month was due the resolution of a Servicing Carrier reporting difference that we had investigated over the previous two months; please refer to section 2.1.b for additional details.

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

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

FARM Actual Earned Premium by Calendar Month



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

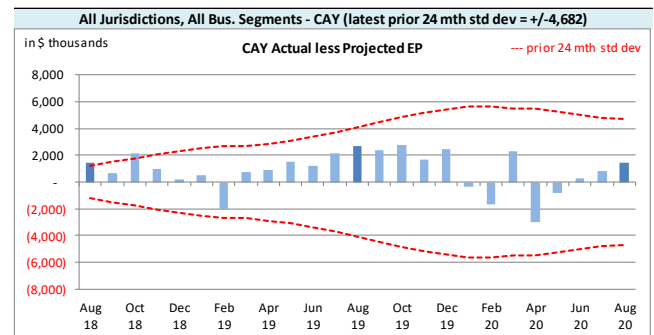
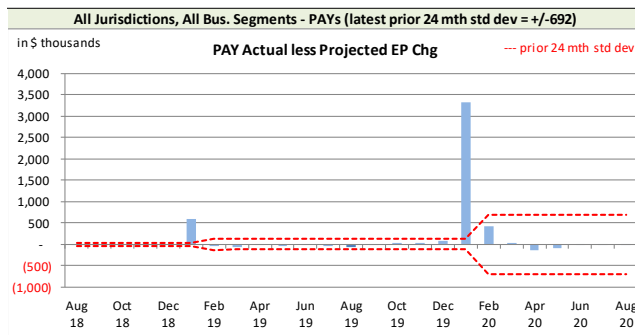
Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles. The 2019 written premium for the CV and IU classes finished at \$187.6 million, up over 3 times the amount written during 2017 (\$56.2 million). While there may be some indication that the growth in the CV and IU classes have slowed, the increase in these two classes

¹⁰Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

have continued in 2020, up 15.2% year-to-date as at August 2020 (versus the same period in 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*



On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	162	26,762
std dev	692	4,682
A-P <> std dev	2	2
% <> std dev	8.0%	8.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹¹ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 20 of the latest 25 have been higher than projected, and

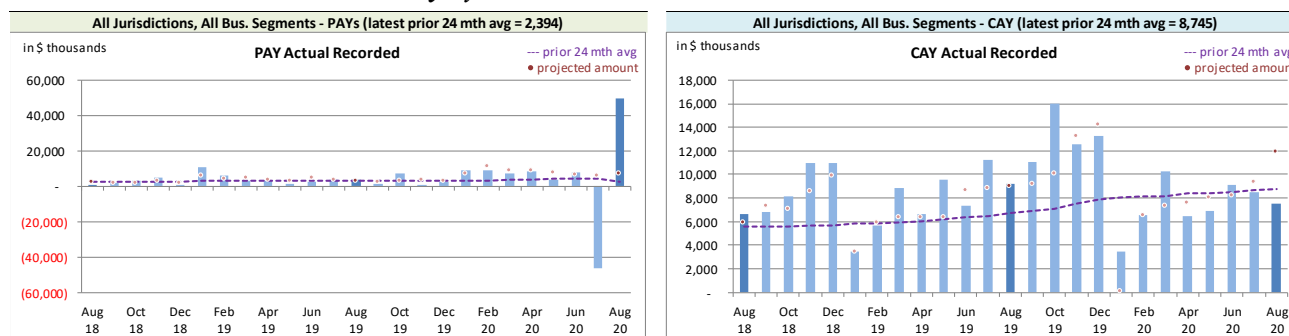
while we modified our projections processes in response, bias still exists. Over time, we may consider other projection approaches to address the bias issue, but it is not currently deemed as priority.

2.1.b AvsP: Recorded Indemnity

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

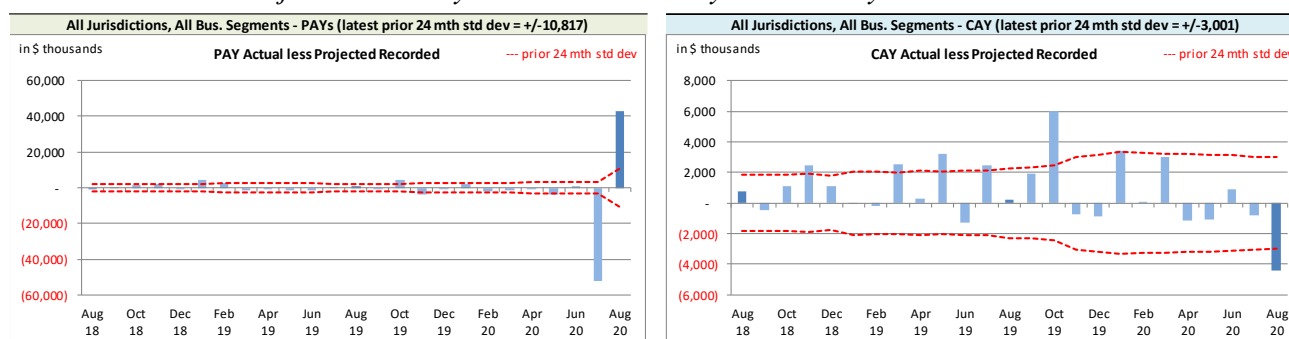
¹¹For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands		
	Recorded	
	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	4,448	8,654
std dev	3,016	3,041
A-P <> std dev	5	6
% <> std dev	20.0%	24.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

With respect to **recorded indemnity**, 20% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount (assuming a normal distribution). Bias has not been

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

The PAY **recorded indemnity** variances were outside of the one standard deviation band this month (see preceding chart on the left). This extreme level of recorded activity was a result of the resolution of a Servicing Carrier reporting difference we had investigate, consistent with what we had confirmed with IBC and the Servicing Carrier (our investigation concluded that previous **month's** (July 2020) **case reserves were under-reported**, due to a Servicing Carrier rejected outstanding loss reporting file). Because Facility Association uses an ultimate loss ratio matching (IBNR booking) approach with the monthly participation results calculations (recorded activity is assumed to be offset by changes in IBNR), **there is no impact on this months' Operating Results.**

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

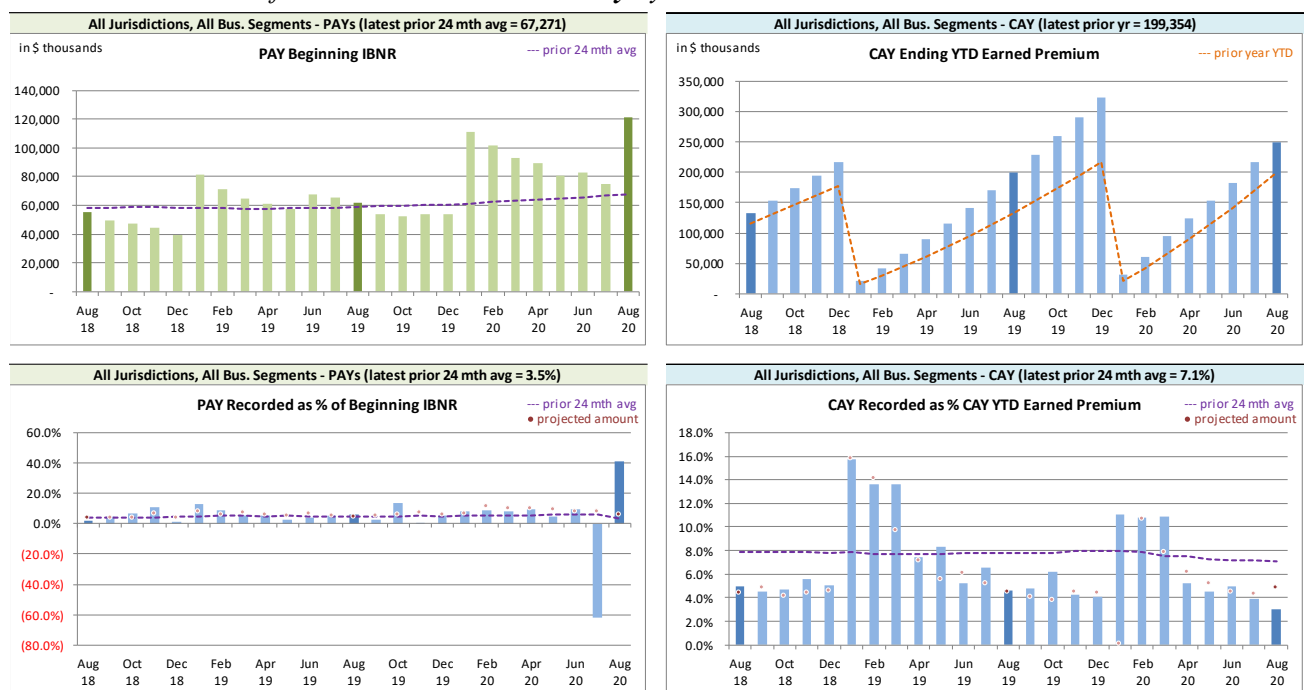
has not been indicated at a 95% confidence level on a running 25-month basis (16 of 25 variances were positive).

The CAY **recorded indemnity** variances were outside of the one standard deviation band this month (see preceding chart on the right). Transaction activity was reviewed at a jurisdiction and business segment level and the overall low level of paid indemnity was attributed to process variance.

The method for establishing IBNR adjusts automatically for changes in **earned premium** and **recorded indemnity** activity level (see sections 2.2 and 3).

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

FARM Levels that influence¹² Recorded Indemnity by Calendar Month



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

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

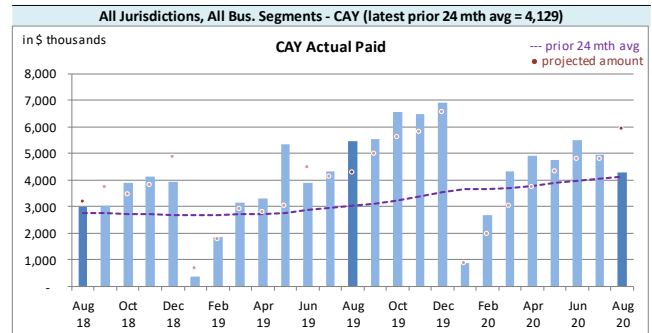
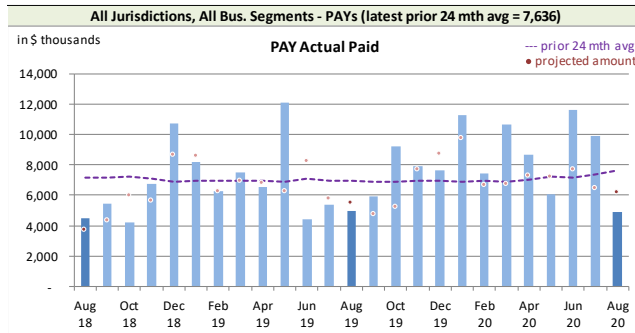
¹²Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

the valuation is implemented, i.e. the change will generally show in April, July, September, and November).

2.1.c AvsP: Paid Indemnity

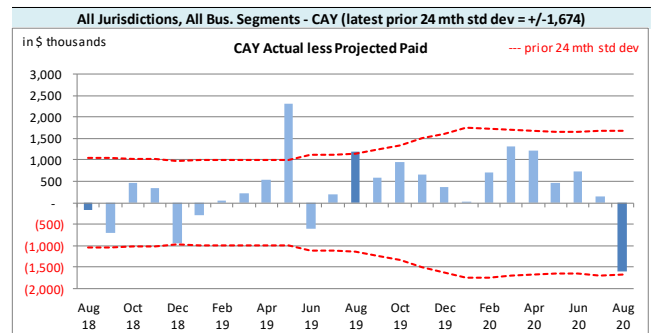
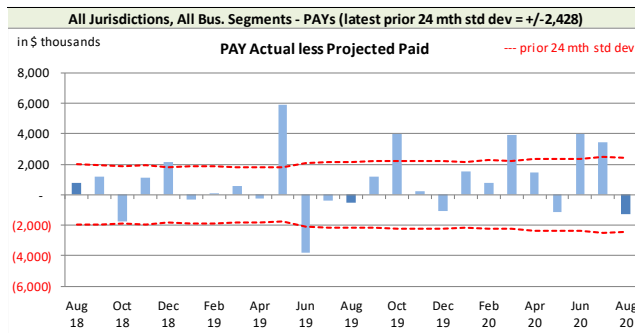
The following charts show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

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	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,636	4,129
std dev		2,428	1,674
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).

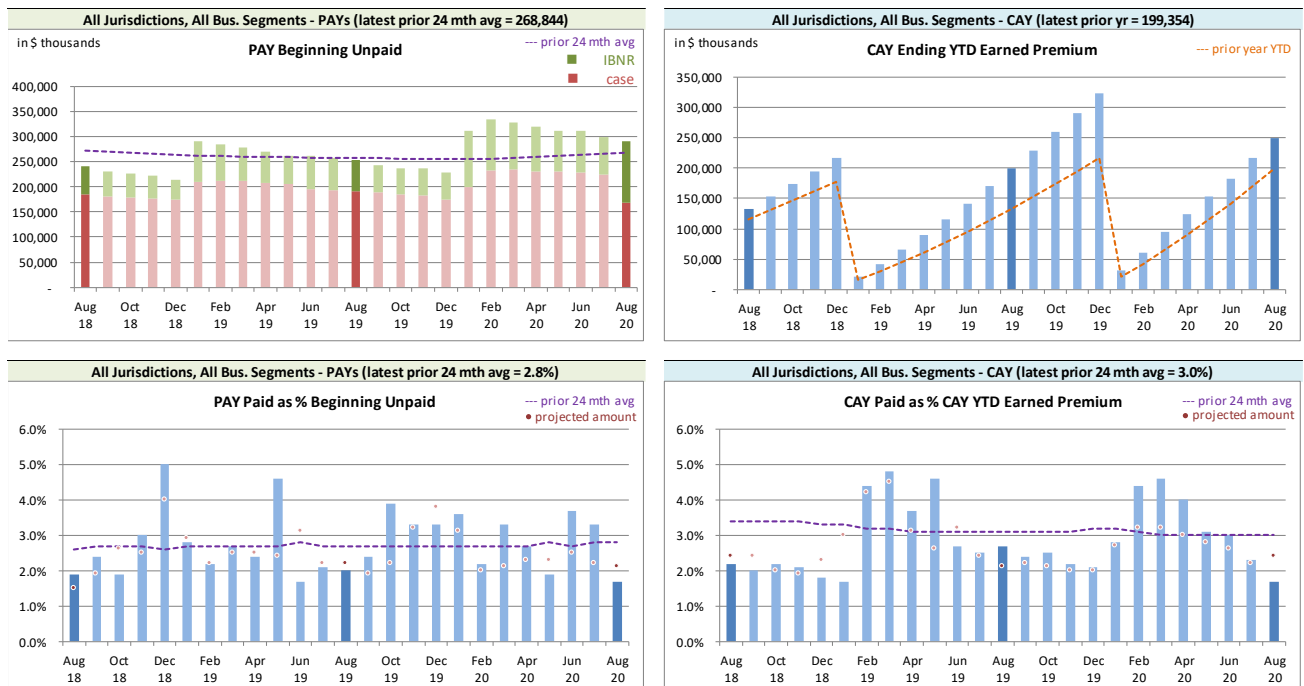
Bias has not been indicated at a 95% confidence level on a running 25-month basis (16 of 25 variances are positive).

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 influence¹³ Paid Indemnity by Calendar Month



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

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

¹³Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.

2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR¹⁴ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (June 30, 2020 for all jurisdictions). The following table summarizes variances in provisions included in this month’s Participation Report and the associated one-month projections from last month’s Report.

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

Table 02a		actuarial present value adjustments						
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	41,410	(22,823)	(1,041)	1,262	16,095	1,919	56,464	(19,642)
2018	17,615	630	(392)	536	7,203	142	24,426	1,308
2019	40,689	7,859	(761)	1,090	12,642	(202)	52,570	8,747
2020	57,697	(2,882)	(673)	1,076	10,646	(635)	67,670	(2,441)
TOTAL	157,411	(17,216)	(2,867)	3,964	46,586	1,224	201,130	(12,028)

The IBNR provision is \$17.2 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1, and due to the impact of the valuation implementation.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees, which we refer to as “allowed claims expenses” (see footnote 7 on page 10).

The following table summarizes the variances in these “Retro Claims Provisions” included in this month’s Participation Report and the one-month projections from last month’s Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed

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

claims expenses relative to projections, and the impact of the valuation implementation.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁵ 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	17,356	(2,047)	(369)	(131)	2,786	2,421	19,646	(2,174)
2018	4,074	(350)	(62)	(24)	1,101	1,204	5,254	(209)
2019	7,016	455	(122)	(51)	2,015	1,891	8,856	402
2020	567	(492)	(103)	(39)	1,666	1,431	1,959	(663)
TOTAL	29,013	(2,434)	(656)	(245)	7,568	6,947	35,715	(2,644)

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(15,656)	(253)	-	-	(15,656)	(253)
balance as % unearned premium:		(7.7%)	-	-	-	(7.7%)	-
actual unearned premium:		204,243					
less projected:		3,617					

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:

¹⁵“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.

- (a) Earned premium to date
- (b) Ultimate loss¹⁶ 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 years¹⁷ during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	38,772	15.3%	8,315	3.3%	47,087	18.6%	30,108	10.9%
CAY	146,805	57.9%	11,365	4.5%	158,170	62.4%	14,114	(3.2%)
TOTAL	185,577	73.2%	19,680	7.8%	205,257	80.9%	44,222	7.5%

(“% EP” based on 2020 calendar year-to-date earned premium; ratios may not total due to rounding)

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

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

¹⁶“Loss” here refers to indemnity only unless otherwise noted.

¹⁷Prior accident years and the current accident year are defined relative to the calendar year associated with the projection period.

5 Current Participation Report – Additional Exhibits

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

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

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

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

6 EXHIBITS

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

- EXHIBIT A IBNR – for Member Sharing (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: 0.27%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM	202007	202008	202009
Private Passenger	prior		4,000	9,000	9,000
	2011		48,000	15,000	15,000
	2012		24,000	106,000	105,000
	2013		141,000	56,000	55,000
	2014		238,000	110,000	109,000
	2015		1,163,000	478,000	473,000
	2016		3,351,000	420,000	412,000
	2017		2,171,000	727,000	718,000
	2018		1,974,000	1,973,000	1,780,000
	2019		3,799,000	3,088,000	2,896,000
	2020		5,078,000	5,147,000	5,191,000
Private Passenger Total			17,991,000	12,129,000	11,763,000
Non Private Passenger	prior		8,000	8,000	8,000
	2011		588,000	54,000	54,000
	2012		(7,000)	-	-
	2013		2,000	2,000	2,000
	2014		14,000	1,000	1,000
	2015		264,000	20,000	20,000
	2016		680,000	134,000	132,000
	2017		1,133,000	205,000	199,000
	2018		439,000	546,000	537,000
	2019		1,087,000	1,091,000	939,000
	2020		1,570,000	1,614,000	1,601,000
Non Private Passenger Total			5,778,000	3,675,000	3,493,000
Grand Total			23,769,000	15,804,000	15,256,000

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: 0.27%			
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	ShareYMMM				
Business Segment	Acc Year	202007	202008	202009	202010
Private Passenger	prior	200,000	64,000	63,000	61,000
	2011	(8,000)	22,000	21,000	20,000
	2012	14,000	94,000	91,000	88,000
	2013	149,000	70,000	68,000	66,000
	2014	790,000	235,000	227,000	221,000
	2015	564,000	358,000	349,000	341,000
	2016	952,000	794,000	767,000	741,000
	2017	1,746,000	1,449,000	1,396,000	1,345,000
	2018	2,491,000	2,401,000	2,372,000	2,323,000
	2019	3,996,000	3,530,000	3,468,000	3,429,000
	2020	3,198,000	3,079,000	3,372,000	3,596,000
Private Passenger Total		14,092,000	12,096,000	12,194,000	12,231,000
Non Private Passenger	prior	293,000	22,000	21,000	21,000
	2011	101,000	5,000	5,000	5,000
	2012	74,000	47,000	47,000	46,000
	2013	1,258,000	98,000	97,000	96,000
	2014	2,000	2,000	2,000	2,000
	2015	536,000	81,000	80,000	78,000
	2016	445,000	192,000	187,000	178,000
	2017	413,000	716,000	690,000	652,000
	2018	1,046,000	833,000	818,000	802,000
	2019	2,108,000	1,872,000	1,588,000	1,359,000
	2020	1,745,000	2,023,000	2,352,000	2,559,000
Non Private Passenger Total		8,021,000	5,891,000	5,887,000	5,798,000
Grand Total		22,113,000	17,987,000	18,081,000	18,029,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 0.27%			
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	ShareYMMM				
Business Segment	Acc Year	202007	202008	202009	202010
Private Passenger	prior	75,000	84,000	84,000	84,000
	2011	6,000	6,000	6,000	6,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	47,000	4,000	4,000	4,000
	2014	186,000	29,000	28,000	28,000
	2015	42,000	12,000	12,000	11,000
	2016	677,000	6,000	6,000	5,000
	2017	793,000	494,000	489,000	483,000
	2018	920,000	775,000	757,000	749,000
	2019	1,904,000	1,532,000	1,493,000	1,446,000
	2020	3,508,000	3,362,000	3,570,000	3,584,000
Private Passenger Total		8,156,000	6,302,000	6,447,000	6,398,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011	2,000	2,000	2,000	2,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	1,039,000	68,000	68,000	68,000
	2014	265,000	74,000	73,000	73,000
	2015	38,000	19,000	19,000	19,000
	2016	858,000	190,000	187,000	185,000
	2017	1,045,000	445,000	435,000	425,000
	2018	609,000	1,108,000	1,041,000	1,028,000
	2019	1,963,000	2,298,000	1,928,000	1,629,000
	2020	3,131,000	3,197,000	3,275,000	3,542,000
Non Private Passenger Total		8,946,000	7,397,000	7,024,000	6,967,000
Grand Total		17,102,000	13,699,000	13,471,000	13,365,000

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.27%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202007	202008	202009	202010
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(144,000)	-	-	-
	2015	288,000	107,000	106,000	104,000
	2016	80,000	68,000	68,000	67,000
	2017	97,000	(16,000)	(17,000)	(18,000)
	2018	359,000	395,000	392,000	388,000
	2019	182,000	234,000	233,000	228,000
	2020	504,000	513,000	505,000	539,000
Private Passenger Total		1,358,000	1,293,000	1,279,000	1,300,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	19,000	30,000	30,000	29,000
	2013	44,000	45,000	45,000	45,000
	2014	6,000	11,000	10,000	10,000
	2015	22,000	18,000	18,000	18,000
	2016	512,000	175,000	171,000	169,000
	2017	405,000	302,000	298,000	294,000
	2018	534,000	455,000	450,000	445,000
	2019	982,000	880,000	799,000	727,000
	2020	704,000	319,000	380,000	462,000
Non Private Passenger Total		3,227,000	2,234,000	2,200,000	2,198,000
Grand Total		4,585,000	3,527,000	3,479,000	3,498,000

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: 0.27%			
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		ShareYMMM			
		202007	202008	202009	202010
Private Passenger	prior	13,945,000	31,782,000	31,464,000	31,146,000
	2011	154,000	146,000	145,000	144,000
	2012	1,124,000	148,000	147,000	145,000
	2013	134,000	103,000	102,000	101,000
	2014	2,441,000	108,000	108,000	107,000
	2015	135,000	210,000	207,000	205,000
	2016	256,000	333,000	314,000	304,000
	2017	390,000	371,000	360,000	353,000
	2018	1,378,000	776,000	754,000	738,000
	2019	2,402,000	3,417,000	3,311,000	3,145,000
	2020	7,923,000	8,026,000	9,070,000	9,941,000
Private Passenger Total		30,282,000	45,420,000	45,982,000	46,329,000
Non Private Passenger	prior	3,000	56,000	55,000	55,000
	2011	1,088,000	122,000	121,000	116,000
	2012	516,000	(25,000)	(25,000)	(24,000)
	2013	2,832,000	567,000	559,000	543,000
	2014	650,000	316,000	311,000	300,000
	2015	4,485,000	915,000	901,000	872,000
	2016	5,410,000	1,430,000	1,415,000	1,384,000
	2017	3,220,000	1,040,000	1,018,000	997,000
	2018	4,747,000	4,734,000	4,642,000	4,452,000
	2019	13,871,000	13,119,000	11,994,000	10,975,000
	2020	15,214,000	14,831,000	15,272,000	15,732,000
Non Private Passenger Total		52,036,000	37,105,000	36,263,000	35,402,000
Grand Total		82,318,000	82,525,000	82,245,000	81,731,000

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

EXHIBIT A

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 0.27%			
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	ShareYMMM				
Business Segment	Acc Year	202007	202008	202009	202010
Private Passenger	prior	93,000	93,000	89,000	87,000
	2011	84,000	33,000	32,000	30,000
	2012	(82,000)	44,000	43,000	41,000
	2013	164,000	79,000	75,000	73,000
	2014	1,749,000	92,000	92,000	91,000
	2015	164,000	96,000	92,000	88,000
	2016	825,000	378,000	374,000	371,000
	2017	733,000	472,000	468,000	456,000
	2018	755,000	651,000	627,000	607,000
	2019	1,038,000	1,348,000	1,317,000	1,275,000
	2020	1,349,000	1,695,000	1,761,000	1,761,000
Private Passenger Total		6,872,000	4,981,000	4,970,000	4,880,000
Non Private Passenger	prior	117,000	90,000	86,000	84,000
	2011	(4,000)	159,000	157,000	151,000
	2012	71,000	81,000	81,000	79,000
	2013	883,000	450,000	436,000	422,000
	2014	673,000	524,000	504,000	484,000
	2015	2,539,000	312,000	315,000	308,000
	2016	4,072,000	2,466,000	2,376,000	2,293,000
	2017	4,221,000	3,882,000	3,735,000	3,594,000
	2018	7,656,000	9,005,000	8,758,000	8,450,000
	2019	14,344,000	18,927,000	15,766,000	13,218,000
	2020	19,415,000	22,693,000	23,893,000	25,095,000
Non Private Passenger Total		53,987,000	58,589,000	56,107,000	54,178,000
Grand Total		60,859,000	63,570,000	61,077,000	59,058,000

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: 0.27%			
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	202007	202008	202009	202010
Private Passenger	prior	4,000	4,000	4,000	4,000
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	8,000	7,000	7,000	7,000
	2015	19,000	12,000	12,000	12,000
	2016	25,000	14,000	14,000	14,000
	2017	137,000	105,000	104,000	103,000
	2018	110,000	79,000	78,000	77,000
	2019	115,000	92,000	90,000	89,000
	2020	48,000	72,000	87,000	104,000
Private Passenger Total		473,000	392,000	403,000	417,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	1,000	1,000	1,000
	2014	4,000	8,000	8,000	8,000
	2015	3,000	(13,000)	(13,000)	(13,000)
	2016	32,000	26,000	26,000	26,000
	2017	98,000	76,000	75,000	74,000
	2018	115,000	155,000	154,000	152,000
	2019	311,000	274,000	228,000	190,000
	2020	419,000	430,000	474,000	471,000
Non Private Passenger Total		987,000	960,000	956,000	912,000
Grand Total		1,460,000	1,352,000	1,359,000	1,329,000

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

EXHIBIT A

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.27%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202007	202008	202009	202010
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	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	31,000	23,000	23,000	23,000
	2016	57,000	35,000	35,000	35,000
	2017	167,000	125,000	123,000	122,000
	2018	366,000	274,000	272,000	270,000
	2019	446,000	324,000	320,000	307,000
	2020	170,000	229,000	258,000	271,000
Private Passenger Total		1,255,000	1,028,000	1,049,000	1,046,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	52,000	54,000	53,000	53,000
	2014	29,000	33,000	33,000	33,000
	2015	13,000	14,000	14,000	14,000
	2016	(123,000)	46,000	46,000	46,000
	2017	122,000	94,000	92,000	91,000
	2018	229,000	179,000	177,000	175,000
	2019	215,000	321,000	293,000	268,000
	2020	263,000	291,000	334,000	373,000
Non Private Passenger Total		803,000	1,035,000	1,045,000	1,056,000
Grand Total		2,058,000	2,063,000	2,094,000	2,102,000

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: 0.27%			
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	202007	202008	202009	202010
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	183,000	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	3,000	2,000	2,000	2,000
	2016	11,000	6,000	6,000	6,000
	2017	18,000	11,000	11,000	11,000
	2018	15,000	11,000	11,000	11,000
	2019	29,000	26,000	26,000	26,000
	2020	14,000	11,000	12,000	14,000
Private Passenger Total		275,000	87,000	87,000	89,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	3,000	-	-	-
	2014	221,000	23,000	23,000	23,000
	2015	99,000	12,000	12,000	12,000
	2016	25,000	17,000	17,000	17,000
	2017	74,000	53,000	53,000	53,000
	2018	149,000	76,000	75,000	74,000
	2019	74,000	197,000	178,000	162,000
	2020	146,000	138,000	153,000	164,000
Non Private Passenger Total		791,000	516,000	511,000	505,000
Grand Total		1,066,000	603,000	598,000	594,000

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: 0.27%			
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		ShareYMMM			
		202007	202008	202009	202010
Private Passenger	prior	14,313,000	32,028,000	31,705,000	31,382,000
	2011	283,000	221,000	218,000	213,000
	2012	1,269,000	416,000	409,000	399,000
	2013	645,000	322,000	314,000	307,000
	2014	5,278,000	591,000	581,000	570,000
	2015	2,409,000	1,298,000	1,276,000	1,243,000
	2016	6,234,000	2,054,000	1,996,000	1,951,000
	2017	6,252,000	3,738,000	3,652,000	3,538,000
	2018	8,368,000	7,335,000	7,043,000	6,778,000
	2019	13,911,000	13,591,000	13,154,000	12,693,000
	2020	21,792,000	22,134,000	23,826,000	24,991,000
Private Passenger Total		80,754,000	83,728,000	84,174,000	84,065,000
Non Private Passenger	prior	423,000	178,000	172,000	170,000
	2011	1,776,000	343,000	340,000	328,000
	2012	671,000	131,000	131,000	128,000
	2013	6,115,000	1,285,000	1,261,000	1,230,000
	2014	1,864,000	992,000	965,000	934,000
	2015	7,999,000	1,378,000	1,366,000	1,327,000
	2016	11,911,000	4,676,000	4,557,000	4,429,000
	2017	10,731,000	6,813,000	6,595,000	6,373,000
	2018	15,524,000	17,091,000	16,652,000	16,102,000
	2019	34,955,000	38,979,000	33,713,000	29,343,000
	2020	42,607,000	45,536,000	47,734,000	49,991,000
Non Private Passenger Total		134,576,000	117,402,000	113,486,000	110,355,000
Grand Total		215,330,000	201,130,000	197,660,000	194,420,000

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

EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202007	202008	202009	202010
Private Passenger	prior	(17,000)	(17,000)	(17,000)	(17,000)
	2011	30,000	(8,000)	(8,000)	(8,000)
	2012	(68,000)	(25,000)	(25,000)	(24,000)
	2013	90,000	(12,000)	(12,000)	(12,000)
	2014	128,000	(11,000)	(11,000)	(11,000)
	2015	908,000	180,000	178,000	171,000
	2016	2,952,000	(16,000)	(16,000)	(16,000)
	2017	1,897,000	462,000	457,000	432,000
	2018	1,346,000	1,311,000	1,138,000	1,003,000
	2019	2,748,000	1,989,000	1,830,000	1,702,000
	2020	4,453,000	4,423,000	4,393,000	4,305,000
Private Passenger Total		14,467,000	8,276,000	7,907,000	7,525,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	554,000	1,000	1,000	1,000
	2012	(8,000)	-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	13,000	-	-	-
	2015	241,000	(28,000)	(28,000)	(28,000)
	2016	590,000	24,000	24,000	24,000
	2017	938,000	14,000	14,000	14,000
	2018	192,000	285,000	282,000	279,000
	2019	727,000	707,000	566,000	453,000
	2020	1,354,000	1,353,000	1,307,000	1,279,000
Non Private Passenger Total		4,611,000	2,366,000	2,176,000	2,032,000
Grand Total		19,078,000	10,642,000	10,083,000	9,557,000

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	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			
		202007	202008	202009	202010
Private Passenger	prior	160,000	21,000	20,000	19,000
	2011	(10,000)	18,000	17,000	16,000
	2012	(4,000)	67,000	64,000	61,000
	2013	134,000	55,000	53,000	51,000
	2014	726,000	164,000	157,000	151,000
	2015	408,000	166,000	159,000	153,000
	2016	755,000	562,000	540,000	518,000
	2017	1,488,000	1,188,000	1,140,000	1,094,000
	2018	2,030,000	1,923,000	1,904,000	1,864,000
	2019	3,422,000	2,972,000	2,921,000	2,892,000
	2020	2,765,000	2,596,000	2,830,000	2,995,000
Private Passenger Total		11,874,000	9,732,000	9,805,000	9,814,000
Non Private Passenger	prior	258,000	(2,000)	(2,000)	(2,000)
	2011	94,000	(4,000)	(4,000)	(4,000)
	2012	37,000	2,000	2,000	2,000
	2013	1,159,000	(4,000)	(4,000)	(4,000)
	2014	2,000	2,000	2,000	2,000
	2015	459,000	15,000	14,000	13,000
	2016	385,000	130,000	125,000	117,000
	2017	294,000	611,000	587,000	552,000
	2018	775,000	558,000	549,000	544,000
	2019	1,598,000	1,339,000	1,071,000	857,000
	2020	1,475,000	1,689,000	1,968,000	2,134,000
Non Private Passenger Total		6,536,000	4,336,000	4,308,000	4,211,000
Grand Total		18,410,000	14,068,000	14,113,000	14,025,000

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)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202007	202008	202009	202010
Private Passenger	prior	48,000	48,000	48,000	48,000
	2011	5,000	5,000	5,000	5,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	37,000	(3,000)	(3,000)	(3,000)
	2014	158,000	(3,000)	(3,000)	(3,000)
	2015	23,000	(7,000)	(7,000)	(7,000)
	2016	599,000	(44,000)	(44,000)	(44,000)
	2017	660,000	358,000	354,000	350,000
	2018	673,000	530,000	514,000	509,000
	2019	1,299,000	908,000	881,000	846,000
	2020	3,045,000	2,840,000	2,993,000	2,948,000
Private Passenger Total		6,545,000	4,630,000	4,736,000	4,647,000
Non Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2011	2,000	2,000	2,000	2,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	944,000	(75,000)	(74,000)	(73,000)
	2014	202,000	2,000	2,000	2,000
	2015	24,000	5,000	5,000	5,000
	2016	689,000	39,000	37,000	37,000
	2017	819,000	191,000	188,000	185,000
	2018	312,000	740,000	680,000	673,000
	2019	1,501,000	1,769,000	1,415,000	1,132,000
	2020	2,688,000	2,657,000	2,685,000	2,893,000
Non Private Passenger Total		7,174,000	5,323,000	4,933,000	4,849,000
Grand Total		13,719,000	9,953,000	9,669,000	9,496,000

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)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202007	202008	202009	202010
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(163,000)	-	-	-
	2015	203,000	7,000	7,000	7,000
	2016	52,000	32,000	32,000	32,000
	2017	(18,000)	(142,000)	(141,000)	(140,000)
	2018	289,000	347,000	344,000	341,000
	2019	101,000	139,000	138,000	135,000
	2020	438,000	436,000	421,000	448,000
Private Passenger Total		894,000	811,000	793,000	815,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	41,000	41,000	41,000	41,000
	2014	(1,000)	(1,000)	(1,000)	(1,000)
	2015	21,000	16,000	16,000	16,000
	2016	424,000	61,000	60,000	59,000
	2017	373,000	274,000	271,000	268,000
	2018	480,000	409,000	405,000	401,000
	2019	866,000	769,000	692,000	623,000
	2020	630,000	220,000	268,000	336,000
Non Private Passenger Total		2,833,000	1,788,000	1,751,000	1,742,000
Grand Total		3,727,000	2,599,000	2,544,000	2,557,000

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			
		202007	202008	202009	202010
Private Passenger	prior	12,441,000	27,722,000	27,445,000	27,170,000
	2011	75,000	37,000	37,000	37,000
	2012	1,049,000	51,000	50,000	49,000
	2013	62,000	17,000	17,000	17,000
	2014	2,130,000	(257,000)	(254,000)	(251,000)
	2015	101,000	165,000	163,000	161,000
	2016	167,000	221,000	207,000	199,000
	2017	227,000	217,000	208,000	206,000
	2018	1,056,000	459,000	441,000	433,000
	2019	1,433,000	2,322,000	2,229,000	2,095,000
	2020	6,832,000	6,799,000	7,700,000	8,406,000
Private Passenger Total		25,573,000	37,753,000	38,243,000	38,522,000
Non Private Passenger	prior	(55,000)	(2,000)	(2,000)	(1,000)
	2011	1,004,000	27,000	27,000	26,000
	2012	465,000	(31,000)	(31,000)	(30,000)
	2013	2,597,000	290,000	287,000	281,000
	2014	463,000	82,000	81,000	79,000
	2015	3,859,000	188,000	186,000	182,000
	2016	4,894,000	894,000	885,000	876,000
	2017	2,532,000	474,000	469,000	464,000
	2018	3,509,000	3,410,000	3,332,000	3,155,000
	2019	10,879,000	10,458,000	9,412,000	8,471,000
	2020	13,249,000	12,716,000	12,931,000	13,159,000
Non Private Passenger Total		43,396,000	28,506,000	27,577,000	26,662,000
Grand Total		68,969,000	66,259,000	65,820,000	65,184,000

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

EXHIBIT B

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

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Jurisdiction Desc	Alberta	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			
		202007	202008	202009	202010
Private Passenger	prior	59,000	59,000	55,000	54,000
	2011	68,000	18,000	17,000	16,000
	2012	(92,000)	22,000	21,000	20,000
	2013	150,000	62,000	59,000	57,000
	2014	1,594,000	(42,000)	(40,000)	(38,000)
	2015	141,000	77,000	73,000	70,000
	2016	650,000	202,000	200,000	198,000
	2017	645,000	402,000	398,000	387,000
	2018	555,000	431,000	409,000	396,000
	2019	781,000	1,031,000	1,007,000	967,000
	2020	1,178,000	1,465,000	1,517,000	1,500,000
Private Passenger Total		5,729,000	3,727,000	3,716,000	3,627,000
Non Private Passenger	prior	90,000	60,000	56,000	55,000
	2011	(86,000)	26,000	25,000	24,000
	2012	8,000	8,000	8,000	8,000
	2013	684,000	224,000	214,000	205,000
	2014	590,000	432,000	413,000	396,000
	2015	2,017,000	(194,000)	(185,000)	(178,000)
	2016	3,620,000	1,996,000	1,916,000	1,839,000
	2017	3,206,000	3,077,000	2,954,000	2,836,000
	2018	5,539,000	6,573,000	6,376,000	6,121,000
	2019	11,196,000	15,250,000	12,200,000	9,760,000
	2020	16,911,000	19,495,000	20,370,000	21,263,000
Non Private Passenger Total		43,775,000	46,947,000	44,347,000	42,329,000
Grand Total		49,504,000	50,674,000	48,063,000	45,956,000

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EXHIBIT B

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

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Jurisdiction Desc	Yukon	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	202007	202008	202009	202010
Private Passenger	prior	4,000	4,000	4,000	4,000
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	7,000	6,000	6,000	6,000
	2015	17,000	11,000	11,000	11,000
	2016	23,000	13,000	13,000	13,000
	2017	34,000	17,000	17,000	17,000
	2018	99,000	71,000	70,000	69,000
	2019	100,000	77,000	76,000	75,000
	2020	42,000	62,000	76,000	91,000
Private Passenger Total		333,000	268,000	280,000	293,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	1,000	1,000	1,000
	2014	4,000	7,000	7,000	7,000
	2015	3,000	(15,000)	(15,000)	(15,000)
	2016	29,000	24,000	24,000	24,000
	2017	87,000	69,000	68,000	67,000
	2018	64,000	95,000	94,000	93,000
	2019	264,000	226,000	181,000	145,000
	2020	378,000	387,000	425,000	420,000
Non Private Passenger Total		834,000	797,000	788,000	745,000
Grand Total		1,167,000	1,065,000	1,068,000	1,038,000

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			
		202007	202008	202009	202010
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	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	28,000	21,000	21,000	21,000
	2016	53,000	32,000	32,000	32,000
	2017	101,000	70,000	69,000	68,000
	2018	323,000	240,000	238,000	236,000
	2019	392,000	271,000	268,000	255,000
	2020	125,000	172,000	195,000	203,000
Private Passenger Total		1,037,000	821,000	838,000	830,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	7,000	2,000	2,000	2,000
	2014	26,000	30,000	30,000	30,000
	2015	12,000	13,000	13,000	13,000
	2016	(127,000)	26,000	26,000	26,000
	2017	109,000	85,000	84,000	83,000
	2018	205,000	159,000	157,000	155,000
	2019	155,000	260,000	234,000	211,000
	2020	234,000	256,000	293,000	327,000
Non Private Passenger Total		624,000	834,000	842,000	850,000
Grand Total		1,661,000	1,655,000	1,680,000	1,680,000

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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		ShareYMMM			
		202007	202008	202009	202010
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	167,000	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	3,000	2,000	2,000	2,000
	2016	10,000	5,000	5,000	5,000
	2017	16,000	10,000	10,000	10,000
	2018	13,000	10,000	10,000	10,000
	2019	26,000	23,000	23,000	23,000
	2020	12,000	9,000	10,000	11,000
Private Passenger Total		249,000	62,000	63,000	64,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	3,000	-	-	-
	2014	203,000	3,000	3,000	3,000
	2015	91,000	3,000	3,000	3,000
	2016	23,000	15,000	15,000	15,000
	2017	67,000	48,000	48,000	48,000
	2018	133,000	64,000	63,000	62,000
	2019	52,000	179,000	161,000	145,000
	2020	131,000	122,000	136,000	145,000
Non Private Passenger Total		703,000	434,000	429,000	421,000
Grand Total		952,000	496,000	492,000	485,000

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

EXHIBIT B

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

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Jurisdiction Desc	(All)	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		ShareYMM			
		202007	202008	202009	202010
Private Passenger	prior	12,687,000	27,829,000	27,547,000	27,270,000
	2011	167,000	69,000	67,000	65,000
	2012	1,057,000	121,000	116,000	112,000
	2013	482,000	128,000	123,000	119,000
	2014	4,589,000	(134,000)	(136,000)	(137,000)
	2015	1,832,000	622,000	607,000	589,000
	2016	5,261,000	1,007,000	969,000	937,000
	2017	5,050,000	2,582,000	2,512,000	2,424,000
	2018	6,384,000	5,322,000	5,068,000	4,861,000
	2019	10,302,000	9,732,000	9,373,000	8,990,000
	2020	18,890,000	18,802,000	20,135,000	20,907,000
Private Passenger Total		66,701,000	66,080,000	66,381,000	66,137,000
Non Private Passenger	prior	300,000	63,000	59,000	59,000
	2011	1,569,000	53,000	52,000	50,000
	2012	500,000	(23,000)	(23,000)	(22,000)
	2013	5,439,000	481,000	469,000	455,000
	2014	1,502,000	557,000	537,000	518,000
	2015	6,727,000	3,000	9,000	11,000
	2016	10,527,000	3,209,000	3,112,000	3,017,000
	2017	8,425,000	4,843,000	4,683,000	4,517,000
	2018	11,209,000	12,293,000	11,938,000	11,483,000
	2019	27,238,000	30,957,000	25,932,000	21,797,000
	2020	37,050,000	38,895,000	40,383,000	41,956,000
Non Private Passenger Total		110,486,000	91,331,000	87,151,000	83,841,000
Grand Total		177,187,000	157,411,000	153,532,000	149,978,000

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

EXHIBIT C-1

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.27%
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	202007	202008	202009	202010
Private Passenger	prior	121,000	57,000	57,000	57,000
	2011	99,000	57,000	56,000	55,000
	2012	155,000	102,000	101,000	100,000
	2013	152,000	149,000	146,000	144,000
	2014	246,000	194,000	190,000	187,000
	2015	391,000	386,000	383,000	380,000
	2016	400,000	389,000	384,000	380,000
	2017	326,000	230,000	227,000	223,000
	2018	567,000	485,000	481,000	456,000
	2019	635,000	506,000	501,000	497,000
	2020	222,000	160,000	142,878	121,878
Private Passenger Total		3,314,000	2,715,000	2,668,878	2,600,878
Non Private Passenger	prior	43,000	21,000	21,000	21,000
	2011	30,000	17,000	17,000	17,000
	2012	40,000	26,000	26,000	26,000
	2013	40,000	37,000	36,000	36,000
	2014	67,000	52,000	51,000	50,000
	2015	119,000	115,000	114,000	114,000
	2016	132,000	129,000	128,000	127,000
	2017	114,000	80,000	79,000	78,000
	2018	214,000	183,000	181,000	173,000
	2019	246,000	196,000	193,000	191,000
	2020	73,000	53,000	48,353	40,353
Non Private Passenger Total		1,118,000	909,000	894,353	873,353
Grand Total		4,432,000	3,624,000	3,563,231	3,474,231

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.27%			
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			
		202007	202008	202009	202010
Private Passenger	prior	89,000	12,000	13,000	14,000
	2011	68,000	57,000	55,000	53,000
	2012	118,000	85,000	83,000	80,000
	2013	118,000	82,000	79,000	78,000
	2014	143,000	114,000	111,000	108,000
	2015	232,000	261,000	255,000	250,000
	2016	217,000	210,000	204,000	197,000
	2017	222,000	228,000	221,000	214,000
	2018	239,000	200,000	193,000	186,000
	2019	363,000	291,000	283,000	275,000
	2020	139,000	105,000	118,791	120,791
Private Passenger Total		1,948,000	1,645,000	1,615,791	1,575,791
Non Private Passenger	prior	75,000	12,000	12,000	12,000
	2011	52,000	43,000	42,000	41,000
	2012	87,000	63,000	62,000	61,000
	2013	83,000	58,000	57,000	56,000
	2014	94,000	75,000	74,000	73,000
	2015	142,000	160,000	158,000	156,000
	2016	130,000	127,000	124,000	122,000
	2017	141,000	146,000	142,000	140,000
	2018	171,000	145,000	141,000	138,000
	2019	288,000	232,000	227,000	223,000
	2020	111,000	86,000	96,205	97,205
Non Private Passenger Total		1,374,000	1,147,000	1,135,205	1,119,205
Grand Total		3,322,000	2,792,000	2,750,996	2,694,996

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.27%			
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		ShareYMM			
		202007	202008	202009	202010
Private Passenger	prior	233,000	96,000	96,000	96,000
	2011	41,000	33,000	31,000	30,000
	2012	62,000	43,000	42,000	41,000
	2013	73,000	53,000	52,000	51,000
	2014	77,000	54,000	53,000	52,000
	2015	29,000	28,000	27,000	26,000
	2016	105,000	85,000	83,000	81,000
	2017	84,000	90,000	87,000	85,000
	2018	116,000	124,000	122,000	119,000
	2019	243,000	227,000	222,000	218,000
	2020	95,000	47,000	52,854	58,854
Private Passenger Total		1,158,000	880,000	867,854	857,854
Non Private Passenger	prior	89,000	41,000	41,000	41,000
	2011	40,000	32,000	31,000	30,000
	2012	69,000	47,000	46,000	45,000
	2013	88,000	64,000	63,000	62,000
	2014	101,000	69,000	68,000	68,000
	2015	39,000	40,000	37,000	35,000
	2016	142,000	118,000	115,000	113,000
	2017	114,000	121,000	118,000	116,000
	2018	143,000	152,000	148,000	145,000
	2019	231,000	215,000	210,000	206,000
	2020	101,000	51,000	57,901	61,901
Non Private Passenger Total		1,157,000	950,000	934,901	922,901
Grand Total		2,315,000	1,830,000	1,802,755	1,780,755

EXHIBIT C-1

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.27%
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	202007	202008	202009	202010
Private Passenger	prior	36,000	13,000	13,000	13,000
	2011	15,000	9,000	9,000	9,000
	2012	22,000	15,000	15,000	15,000
	2013	30,000	21,000	21,000	21,000
	2014	15,000	28,000	26,000	26,000
	2015	40,000	31,000	30,000	29,000
	2016	87,000	58,000	58,000	58,000
	2017	52,000	39,000	38,000	37,000
	2018	17,000	1,000	-	(2,000)
	2019	49,000	40,000	39,000	37,000
	2020	14,000	8,000	10,061	10,061
Private Passenger Total		377,000	263,000	259,061	253,061
Non Private Passenger	prior	14,000	6,000	6,000	6,000
	2011	10,000	6,000	6,000	6,000
	2012	12,000	9,000	9,000	9,000
	2013	19,000	13,000	13,000	13,000
	2014	9,000	18,000	18,000	18,000
	2015	25,000	20,000	20,000	20,000
	2016	57,000	39,000	39,000	39,000
	2017	34,000	27,000	25,000	25,000
	2018	11,000	1,000	(1,000)	(2,000)
	2019	44,000	36,000	35,000	34,000
	2020	14,000	9,000	9,843	11,843
Non Private Passenger Total		249,000	184,000	179,843	179,843
Grand Total		626,000	447,000	438,904	432,904

EXHIBIT C-1

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

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Jurisdiction Desc	Ontario	discount rate: 0.27%			
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			
		202007	202008	202009	202010
Private Passenger	prior	2,828,000	2,318,000	2,247,000	2,180,000
	2011	386,000	321,000	311,000	303,000
	2012	240,000	427,000	414,000	402,000
	2013	445,000	420,000	408,000	396,000
	2014	436,000	426,000	413,000	400,000
	2015	546,000	539,000	526,000	513,000
	2016	479,000	448,000	435,000	421,000
	2017	559,000	532,000	516,000	501,000
	2018	623,000	614,000	593,000	573,000
	2019	1,347,000	1,341,000	1,302,000	1,265,000
	2020	541,000	525,000	585,612	659,612
Private Passenger Total		8,430,000	7,911,000	7,750,612	7,613,612
Non Private Passenger	prior	995,000	817,000	799,000	782,000
	2011	311,000	254,000	249,000	243,000
	2012	225,000	393,000	385,000	376,000
	2013	682,000	638,000	625,000	613,000
	2014	819,000	794,000	779,000	763,000
	2015	1,215,000	1,198,000	1,180,000	1,161,000
	2016	1,065,000	991,000	971,000	952,000
	2017	1,244,000	1,180,000	1,157,000	1,134,000
	2018	1,956,000	1,928,000	1,885,000	1,843,000
	2019	4,168,000	4,139,000	4,062,000	3,985,000
	2020	1,251,000	1,209,000	1,342,025	1,507,025
Non Private Passenger Total		13,931,000	13,541,000	13,434,025	13,359,025
Grand Total		22,361,000	21,452,000	21,184,637	20,972,637

EXHIBIT C-1

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

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Jurisdiction Desc	Alberta	discount rate: 0.27%			
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	202007	202008	202009	202010
Private Passenger	prior	353,000	205,000	202,000	199,000
	2011	10,000	24,000	24,000	24,000
	2012	39,000	35,000	34,000	33,000
	2013	47,000	51,000	50,000	48,000
	2014	61,000	65,000	64,000	63,000
	2015	55,000	57,000	56,000	55,000
	2016	51,000	39,000	47,000	37,000
	2017	53,000	48,000	47,000	46,000
	2018	165,000	157,000	156,000	148,000
	2019	97,000	141,000	140,000	139,000
	2020	(7,000)	(18,000)	(37,484)	(54,484)
Private Passenger Total		924,000	804,000	782,516	737,516
Non Private Passenger	prior	1,071,000	659,000	654,000	648,000
	2011	34,000	84,000	83,000	81,000
	2012	140,000	129,000	128,000	127,000
	2013	184,000	199,000	197,000	195,000
	2014	263,000	281,000	277,000	274,000
	2015	262,000	271,000	268,000	264,000
	2016	277,000	212,000	259,000	206,000
	2017	338,000	305,000	301,000	298,000
	2018	1,296,000	1,237,000	1,235,000	1,172,000
	2019	995,000	1,452,000	1,444,000	1,438,000
	2020	(64,000)	(201,000)	(438,982)	(659,982)
Non Private Passenger Total		4,796,000	4,628,000	4,407,018	4,043,018
Grand Total		5,720,000	5,432,000	5,189,534	4,780,534

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: 0.27%			
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			
	Acc Year	202007	202008	202009	202010
Private Passenger	prior	14,000	8,000	8,000	8,000
	2011	2,000	1,000	1,000	1,000
	2012	3,000	2,000	2,000	2,000
	2013	4,000	3,000	3,000	3,000
	2014	6,000	4,000	4,000	4,000
	2015	(15,000)	(17,000)	(15,000)	(15,000)
	2016	(2,000)	(3,000)	(3,000)	(3,000)
	2017	4,000	2,000	2,000	2,000
	2018	6,000	6,000	6,000	6,000
	2019	1,000	-	-	-
	2020	(1,000)	(3,000)	(5,058)	(6,058)
Private Passenger Total		22,000	3,000	2,942	1,942
Non Private Passenger	prior	13,000	6,000	6,000	6,000
	2011	3,000	2,000	2,000	2,000
	2012	4,000	3,000	3,000	3,000
	2013	7,000	4,000	4,000	4,000
	2014	8,000	6,000	6,000	6,000
	2015	(22,000)	(26,000)	(23,000)	(23,000)
	2016	(5,000)	(7,000)	(7,000)	(7,000)
	2017	12,000	6,000	6,000	6,000
	2018	26,000	26,000	26,000	26,000
	2019	5,000	2,000	2,000	2,000
	2020	(4,000)	(14,000)	(21,208)	(23,208)
Non Private Passenger Total		47,000	8,000	3,792	1,792
Grand Total		69,000	11,000	6,734	3,734

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.27%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	Share	YYMM			
Business Segment	Acc Year	202007	202008	202009	202010
Private Passenger	prior	9,000	-	-	-
	2011	11,000	7,000	7,000	7,000
	2012	14,000	10,000	10,000	10,000
	2013	19,000	13,000	13,000	13,000
	2014	22,000	19,000	19,000	19,000
	2015	1,000	(1,000)	(1,000)	(1,000)
	2016	23,000	22,000	22,000	22,000
	2017	17,000	11,000	11,000	11,000
	2018	5,000	(4,000)	(4,000)	(4,000)
	2019	19,000	19,000	19,000	19,000
	2020	(18,000)	(26,000)	(38,556)	(41,556)
Private Passenger Total		122,000	70,000	57,444	54,444
Non Private Passenger	prior	2,000	-	-	-
	2011	3,000	2,000	2,000	2,000
	2012	6,000	3,000	3,000	3,000
	2013	7,000	4,000	4,000	4,000
	2014	8,000	7,000	7,000	7,000
	2015		(1,000)	(1,000)	(1,000)
	2016	9,000	8,000	8,000	8,000
	2017	8,000	5,000	5,000	5,000
	2018	2,000	(3,000)	(3,000)	(3,000)
	2019	11,000	11,000	11,000	11,000
	2020	(12,000)	(17,000)	(28,172)	(30,172)
Non Private Passenger Total		44,000	19,000	7,828	5,828
Grand Total		166,000	89,000	65,272	60,272

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: 0.27%			
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			
		202007	202008	202009	202010
Private Passenger	prior	2,000	-	-	-
	2011	2,000	2,000	2,000	2,000
	2012	4,000	2,000	2,000	2,000
	2013	6,000	3,000	3,000	3,000
	2014	6,000	4,000	4,000	4,000
	2015	6,000	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	-	-	-	-
	2019	1,000	1,000	1,000	1,000
	2020	(2,000)	(2,000)	(3,154)	(4,154)
Private Passenger Total		31,000	20,000	18,846	17,846
Non Private Passenger	prior	1,000	-	-	-
	2011	2,000	1,000	1,000	1,000
	2012	3,000	2,000	2,000	2,000
	2013	3,000	2,000	2,000	2,000
	2014	4,000	3,000	3,000	3,000
	2015	4,000	4,000	4,000	4,000
	2016	6,000	4,000	4,000	4,000
	2017	6,000	6,000	6,000	6,000
	2018	2,000	2,000	2,000	2,000
	2019	6,000	7,000	8,000	8,000
	2020	(11,000)	(13,000)	(15,901)	(16,901)
Non Private Passenger Total		26,000	18,000	16,099	15,099
Grand Total		57,000	38,000	34,945	32,945

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: 0.27%
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	202007	202008	202009	202010
Private Passenger	prior	3,685,000	2,709,000	2,636,000	2,567,000
	2011	634,000	511,000	496,000	484,000
	2012	657,000	721,000	703,000	685,000
	2013	894,000	795,000	775,000	757,000
	2014	1,012,000	908,000	884,000	863,000
	2015	1,285,000	1,288,000	1,265,000	1,241,000
	2016	1,364,000	1,252,000	1,234,000	1,197,000
	2017	1,319,000	1,182,000	1,151,000	1,121,000
	2018	1,738,000	1,583,000	1,547,000	1,482,000
	2019	2,755,000	2,566,000	2,507,000	2,451,000
	2020	983,000	796,000	825,944	864,944
Private Passenger Total		16,326,000	14,311,000	14,023,944	13,712,944
Non Private Passenger	prior	2,303,000	1,562,000	1,539,000	1,516,000
	2011	485,000	441,000	433,000	423,000
	2012	586,000	675,000	664,000	652,000
	2013	1,113,000	1,019,000	1,001,000	985,000
	2014	1,373,000	1,305,000	1,283,000	1,262,000
	2015	1,784,000	1,781,000	1,757,000	1,730,000
	2016	1,813,000	1,621,000	1,641,000	1,564,000
	2017	2,011,000	1,876,000	1,839,000	1,808,000
	2018	3,821,000	3,671,000	3,614,000	3,494,000
	2019	5,994,000	6,290,000	6,192,000	6,098,000
	2020	1,459,000	1,163,000	1,050,064	988,064
Non Private Passenger Total		22,742,000	21,404,000	21,013,064	20,520,064
Grand Total		39,068,000	35,715,000	35,037,008	34,233,008

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	202007	202008	202009	202010
Private Passenger	prior	109,000	51,000	51,000	51,000
	2011	93,000	52,000	51,000	50,000
	2012	145,000	93,000	92,000	91,000
	2013	142,000	135,000	133,000	131,000
	2014	227,000	176,000	173,000	170,000
	2015	346,000	344,000	341,000	338,000
	2016	333,000	323,000	319,000	315,000
	2017	259,000	165,000	162,000	159,000
	2018	457,000	377,000	373,000	369,000
	2019	495,000	388,000	384,000	380,000
	2020	131,000	72,000	45,878	10,878
Private Passenger Total		2,737,000	2,176,000	2,124,878	2,064,878
Non Private Passenger	prior	39,000	19,000	19,000	19,000
	2011	27,000	15,000	15,000	15,000
	2012	37,000	24,000	24,000	24,000
	2013	36,000	34,000	33,000	33,000
	2014	62,000	48,000	47,000	46,000
	2015	104,000	103,000	102,000	101,000
	2016	110,000	107,000	106,000	105,000
	2017	90,000	57,000	56,000	55,000
	2018	172,000	142,000	141,000	140,000
	2019	191,000	150,000	148,000	146,000
	2020	43,000	24,000	15,353	3,353
Non Private Passenger Total		911,000	723,000	706,353	687,353
Grand Total		3,648,000	2,899,000	2,831,231	2,752,231

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	202007	202008	202009	202010
Private Passenger	prior	82,000	7,000	8,000	9,000
	2011	63,000	52,000	50,000	48,000
	2012	108,000	77,000	75,000	73,000
	2013	107,000	75,000	73,000	71,000
	2014	131,000	104,000	101,000	98,000
	2015	206,000	231,000	226,000	221,000
	2016	185,000	165,000	159,000	153,000
	2017	174,000	195,000	189,000	183,000
	2018	165,000	137,000	131,000	125,000
	2019	265,000	204,000	197,000	190,000
	2020	75,000	32,000	35,791	39,791
Private Passenger Total		1,561,000	1,279,000	1,244,791	1,210,791
Non Private Passenger	prior	69,000	7,000	7,000	7,000
	2011	48,000	39,000	38,000	37,000
	2012	80,000	57,000	56,000	55,000
	2013	76,000	53,000	52,000	51,000
	2014	85,000	68,000	67,000	66,000
	2015	127,000	142,000	140,000	138,000
	2016	111,000	100,000	98,000	96,000
	2017	111,000	125,000	122,000	120,000
	2018	118,000	99,000	96,000	93,000
	2019	211,000	162,000	158,000	154,000
	2020	61,000	26,000	28,205	33,205
Non Private Passenger Total		1,097,000	878,000	862,205	850,205
Grand Total		2,658,000	2,157,000	2,106,996	2,060,996

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	202007	202008	202009	202010
Private Passenger	prior	212,000	87,000	87,000	87,000
	2011	38,000	30,000	29,000	28,000
	2012	57,000	39,000	38,000	37,000
	2013	67,000	48,000	47,000	46,000
	2014	71,000	49,000	48,000	47,000
	2015	23,000	21,000	20,000	19,000
	2016	80,000	70,000	68,000	66,000
	2017	59,000	63,000	61,000	59,000
	2018	85,000	83,000	81,000	79,000
	2019	161,000	143,000	139,000	135,000
	2020	28,000	(20,000)	(22,146)	(26,146)
Private Passenger Total		881,000	613,000	595,854	576,854
Non Private Passenger	prior	80,000	36,000	36,000	36,000
	2011	37,000	29,000	28,000	27,000
	2012	63,000	43,000	42,000	41,000
	2013	82,000	58,000	57,000	56,000
	2014	93,000	64,000	63,000	62,000
	2015	31,000	30,000	28,000	26,000
	2016	110,000	96,000	94,000	92,000
	2017	79,000	85,000	82,000	80,000
	2018	105,000	102,000	99,000	96,000
	2019	154,000	136,000	132,000	128,000
	2020	30,000	(21,000)	(24,099)	(28,099)
Non Private Passenger Total		864,000	658,000	636,901	615,901
Grand Total		1,745,000	1,271,000	1,232,755	1,192,755

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island	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			
	Acc Year	202007	202008	202009	202010
Private Passenger	prior	33,000	12,000	12,000	12,000
	2011	14,000	8,000	8,000	8,000
	2012	20,000	14,000	14,000	14,000
	2013	27,000	19,000	19,000	19,000
	2014	14,000	25,000	24,000	24,000
	2015	32,000	23,000	22,000	21,000
	2016	76,000	49,000	49,000	49,000
	2017	37,000	27,000	26,000	25,000
	2018	4,000	(8,000)	(9,000)	(10,000)
	2019	31,000	24,000	23,000	22,000
	2020	4,000	(3,000)	(2,939)	(3,939)
Private Passenger Total		292,000	190,000	185,061	180,061
Non Private Passenger	prior	13,000	6,000	6,000	6,000
	2011	9,000	5,000	5,000	5,000
	2012	12,000	8,000	8,000	8,000
	2013	17,000	12,000	12,000	12,000
	2014	9,000	16,000	16,000	16,000
	2015	20,000	15,000	15,000	15,000
	2016	49,000	32,000	32,000	32,000
	2017	25,000	18,000	17,000	17,000
	2018	2,000	(6,000)	(7,000)	(8,000)
	2019	29,000	22,000	21,000	20,000
	2020	4,000	(2,000)	(2,157)	(2,157)
Non Private Passenger Total		189,000	126,000	122,843	120,843
Grand Total		481,000	316,000	307,904	300,904

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	ShareYYMM				
Business Segment	Acc Year	202007	202008	202009	202010
Private Passenger	prior	2,615,000	2,107,000	2,044,000	1,982,000
	2011	362,000	292,000	283,000	275,000
	2012	224,000	390,000	378,000	367,000
	2013	412,000	382,000	371,000	360,000
	2014	403,000	387,000	375,000	364,000
	2015	483,000	486,000	474,000	463,000
	2016	417,000	382,000	370,000	358,000
	2017	479,000	458,000	444,000	430,000
	2018	521,000	491,000	473,000	455,000
	2019	1,087,000	1,119,000	1,085,000	1,052,000
	2020	328,000	262,000	287,612	325,612
Private Passenger Total		7,331,000	6,756,000	6,584,612	6,431,612
Non Private Passenger	prior	918,000	742,000	726,000	710,000
	2011	287,000	231,000	226,000	221,000
	2012	205,000	357,000	350,000	343,000
	2013	628,000	582,000	570,000	559,000
	2014	751,000	722,000	708,000	694,000
	2015	1,074,000	1,082,000	1,065,000	1,048,000
	2016	924,000	847,000	829,000	811,000
	2017	1,065,000	1,017,000	996,000	975,000
	2018	1,639,000	1,546,000	1,508,000	1,471,000
	2019	3,364,000	3,461,000	3,392,000	3,324,000
	2020	752,000	599,000	653,025	735,025
Non Private Passenger Total		11,607,000	11,186,000	11,023,025	10,891,025
Grand Total		18,938,000	17,942,000	17,607,637	17,322,637

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	202007	202008	202009	202010
Private Passenger	prior	322,000	186,000	183,000	180,000
	2011	9,000	22,000	22,000	22,000
	2012	35,000	32,000	31,000	30,000
	2013	43,000	46,000	45,000	44,000
	2014	56,000	59,000	58,000	57,000
	2015	50,000	51,000	50,000	49,000
	2016	37,000	34,000	33,000	32,000
	2017	44,000	44,000	43,000	42,000
	2018	137,000	124,000	123,000	122,000
	2019	61,000	105,000	104,000	103,000
	2020	(18,000)	(25,000)	(42,484)	(59,484)
Private Passenger Total		776,000	678,000	649,516	621,516
Non Private Passenger	prior	981,000	599,000	594,000	589,000
	2011	31,000	76,000	75,000	74,000
	2012	129,000	117,000	116,000	115,000
	2013	169,000	181,000	179,000	177,000
	2014	242,000	255,000	252,000	249,000
	2015	235,000	241,000	238,000	235,000
	2016	199,000	184,000	181,000	178,000
	2017	282,000	277,000	274,000	271,000
	2018	1,077,000	974,000	972,000	970,000
	2019	630,000	1,086,000	1,080,000	1,074,000
	2020	(199,000)	(286,000)	(493,982)	(722,982)
Non Private Passenger Total		3,776,000	3,704,000	3,467,018	3,209,018
Grand Total		4,552,000	4,382,000	4,116,534	3,830,534

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	202007	202008	202009	202010
Private Passenger	prior	13,000	7,000	7,000	7,000
	2011	2,000	1,000	1,000	1,000
	2012	3,000	2,000	2,000	2,000
	2013	4,000	3,000	3,000	3,000
	2014	5,000	4,000	4,000	4,000
	2015	(17,000)	(18,000)	(18,000)	(18,000)
	2016	(3,000)	(4,000)	(4,000)	(4,000)
	2017	1,000	-	-	-
	2018	5,000	5,000	5,000	5,000
	2019		(1,000)	(1,000)	(1,000)
	2020	(2,000)	(4,000)	(6,058)	(7,058)
Private Passenger Total		11,000	(5,000)	(7,058)	(8,058)
Non Private Passenger	prior	12,000	5,000	5,000	5,000
	2011	3,000	2,000	2,000	2,000
	2012	4,000	3,000	3,000	3,000
	2013	6,000	4,000	4,000	4,000
	2014	7,000	5,000	5,000	5,000
	2015	(24,000)	(27,000)	(27,000)	(27,000)
	2016	(7,000)	(9,000)	(9,000)	(9,000)
	2017	1,000	(2,000)	(2,000)	(2,000)
	2018	21,000	21,000	21,000	21,000
	2019	(1,000)	(4,000)	(4,000)	(4,000)
	2020	(10,000)	(19,000)	(27,208)	(30,208)
Non Private Passenger Total		12,000	(21,000)	(29,208)	(32,208)
Grand Total		23,000	(26,000)	(36,266)	(40,266)

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			
	Acc Year	202007	202008	202009	202010
Private Passenger	prior	8,000	-	-	-
	2011	10,000	6,000	6,000	6,000
	2012	13,000	9,000	9,000	9,000
	2013	17,000	12,000	12,000	12,000
	2014	20,000	17,000	17,000	17,000
	2015	(1,000)	(3,000)	(3,000)	(3,000)
	2016	21,000	20,000	20,000	20,000
	2017	9,000	6,000	6,000	6,000
	2018		(9,000)	(9,000)	(9,000)
	2019	9,000	9,000	9,000	9,000
	2020	(24,000)	(32,000)	(45,556)	(49,556)
Private Passenger Total		82,000	35,000	21,444	17,444
Non Private Passenger	prior	2,000	-	-	-
	2011	3,000	2,000	2,000	2,000
	2012	5,000	3,000	3,000	3,000
	2013	6,000	4,000	4,000	4,000
	2014	7,000	6,000	6,000	6,000
	2015	(1,000)	(2,000)	(2,000)	(2,000)
	2016	8,000	7,000	7,000	7,000
	2017	4,000	3,000	3,000	3,000
	2018		(5,000)	(5,000)	(5,000)
	2019	5,000	5,000	5,000	5,000
	2020	(16,000)	(21,000)	(33,172)	(35,172)
Non Private Passenger Total		23,000	2,000	(10,172)	(12,172)
Grand Total		105,000	37,000	11,272	5,272

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	Share	YYMM			
Business Segment	Acc Year	202007	202008	202009	202010
Private Passenger	prior	2,000	-	-	-
	2011	2,000	2,000	2,000	2,000
	2012	4,000	2,000	2,000	2,000
	2013	5,000	3,000	3,000	3,000
	2014	5,000	4,000	4,000	4,000
	2015	5,000	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	-	-	-	-
	2019	1,000	1,000	1,000	1,000
	2020	(2,000)	(2,000)	(3,154)	(4,154)
Private Passenger Total		28,000	20,000	18,846	17,846
Non Private Passenger	prior	1,000	-	-	-
	2011	2,000	1,000	1,000	1,000
	2012	3,000	2,000	2,000	2,000
	2013	3,000	2,000	2,000	2,000
	2014	4,000	3,000	3,000	3,000
	2015	4,000	4,000	4,000	4,000
	2016	5,000	4,000	4,000	4,000
	2017	5,000	5,000	5,000	5,000
	2018	1,000	1,000	1,000	1,000
	2019	5,000	6,000	6,000	6,000
	2020	(11,000)	(13,000)	(15,901)	(16,901)
Non Private Passenger Total		22,000	15,000	12,099	11,099
Grand Total		50,000	35,000	30,945	28,945

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		ShareYYMM			
		202007	202008	202009	202010
Private Passenger	prior	3,396,000	2,457,000	2,392,000	2,328,000
	2011	593,000	465,000	452,000	440,000
	2012	609,000	658,000	641,000	625,000
	2013	824,000	723,000	706,000	689,000
	2014	932,000	825,000	804,000	785,000
	2015	1,127,000	1,139,000	1,116,000	1,094,000
	2016	1,150,000	1,043,000	1,018,000	993,000
	2017	1,064,000	960,000	933,000	906,000
	2018	1,374,000	1,200,000	1,168,000	1,136,000
	2019	2,110,000	1,992,000	1,941,000	1,891,000
	2020	520,000	280,000	246,944	225,944
Private Passenger Total		13,699,000	11,742,000	11,417,944	11,112,944
Non Private Passenger	prior	2,115,000	1,414,000	1,393,000	1,372,000
	2011	447,000	400,000	392,000	384,000
	2012	538,000	614,000	604,000	594,000
	2013	1,023,000	930,000	913,000	898,000
	2014	1,260,000	1,187,000	1,167,000	1,147,000
	2015	1,570,000	1,588,000	1,563,000	1,538,000
	2016	1,509,000	1,368,000	1,342,000	1,316,000
	2017	1,662,000	1,585,000	1,553,000	1,524,000
	2018	3,135,000	2,874,000	2,826,000	2,779,000
	2019	4,588,000	5,024,000	4,938,000	4,853,000
	2020	654,000	287,000	100,064	(63,936)
Non Private Passenger Total		18,501,000	17,271,000	16,791,064	16,341,064
Grand Total		32,200,000	29,013,000	28,209,008	27,454,008

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	202007	202008	202009	202010
Private Passenger	Newfoundland & Labrador	83.0%	79.4%	79.8%	80.2%
	New Brunswick	77.3%	72.2%	71.9%	71.5%
	Nova Scotia	76.3%	72.2%	72.6%	73.4%
	Prince Edward Island	65.1%	61.8%	62.0%	62.4%
	Ontario	72.6%	70.4%	71.1%	72.3%
	Alberta	59.2%	57.8%	57.3%	57.1%
	Yukon	76.0%	68.6%	67.5%	66.5%
	Northwest Territories	61.8%	59.6%	59.3%	59.0%
	Nunavut	32.4%	32.9%	30.5%	31.2%
Non Private Passenger	Newfoundland & Labrador	78.5%	78.4%	78.4%	79.2%
	New Brunswick	76.0%	70.9%	70.0%	69.5%
	Nova Scotia	74.6%	72.2%	71.5%	71.7%
	Prince Edward Island	79.8%	79.8%	79.1%	78.8%
	Ontario	54.8%	48.7%	47.8%	47.5%
	Alberta	73.7%	71.5%	71.3%	71.1%
	Yukon	66.5%	62.7%	62.8%	64.1%
	Northwest Territories	55.1%	52.7%	52.2%	52.0%
	Nunavut	45.7%	40.9%	41.1%	42.1%
Grand Total		69.1%	65.3%	65.0%	65.2%

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	202007	202008	202009	202010
Private Passenger	Newfoundland & Labrador	77.2%	73.4%	73.6%	74.1%
	New Brunswick	71.5%	66.3%	66.1%	65.8%
	Nova Scotia	70.4%	66.2%	66.6%	67.4%
	Prince Edward Island	60.0%	56.4%	56.7%	57.0%
	Ontario	67.3%	64.7%	65.4%	66.5%
	Alberta	55.1%	53.7%	53.4%	53.1%
	Yukon	69.5%	62.8%	61.8%	60.2%
	Northwest Territories	57.5%	55.2%	55.1%	54.7%
	Nunavut	30.0%	30.3%	27.7%	30.0%
Non Private Passenger	Newfoundland & Labrador	72.8%	72.2%	72.7%	73.4%
	New Brunswick	70.6%	65.5%	65.3%	64.9%
	Nova Scotia	69.0%	66.4%	66.4%	66.5%
	Prince Edward Island	73.6%	72.9%	72.8%	72.5%
	Ontario	50.4%	44.3%	44.0%	43.7%
	Alberta	68.4%	66.0%	65.9%	65.7%
	Yukon	61.6%	57.8%	58.2%	59.4%
	Northwest Territories	50.8%	48.3%	48.2%	48.1%
	Nunavut	42.6%	38.5%	38.9%	39.5%
Grand Total		63.9%	60.0%	60.0%	60.2%

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 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				
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%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%	
2018	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2019	10.0%	10.0%	5.0%	9.8%	10.0%	10.0%	5.0%	9.9%	
2020	10.0%	10.0%	5.0%	9.8%	10.0%	10.0%	5.0%	9.9%	
2021	10.0%	10.0%	5.0%	9.8%	10.0%	10.0%	5.0%	9.9%	
prem liab	10.0%	10.0%	5.0%	9.0%	10.0%	10.0%	5.0%	9.3%	
				discount rate:					discount rate:
				margin (basis points):					margin (basis points):
				0.27%					0.27%
				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				
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%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	12.2%	10.0%	10.0%	5.0%	12.2%	
2018	12.5%	10.0%	5.0%	12.0%	12.5%	10.1%	5.0%	12.4%	
2019	12.5%	10.0%	5.0%	11.6%	12.5%	10.0%	5.0%	11.3%	
2020	12.4%	10.0%	5.0%	11.6%	12.2%	10.0%	5.0%	11.3%	
2021	11.9%	10.0%	5.0%	11.6%	12.5%	12.5%	5.0%	11.3%	
prem liab	11.9%	10.0%	5.0%	10.0%	11.9%	10.0%	5.0%	8.9%	
				discount rate:					discount rate:
				margin (basis points):					margin (basis points):
				0.27%					0.27%
				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				
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%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	9.9%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	12.1%	
2017	12.5%	10.0%	5.0%	11.6%	12.5%	10.0%	5.0%	11.6%	
2018	12.5%	10.0%	5.0%	12.0%	12.5%	10.0%	5.0%	11.6%	
2019	12.3%	10.0%	5.0%	11.6%	12.4%	10.0%	5.0%	11.3%	
2020	12.5%	10.0%	5.0%	11.6%	12.5%	10.0%	5.0%	11.3%	
2021	12.5%	12.5%	5.0%	11.6%	12.5%	12.5%	5.0%	11.3%	
prem liab	11.6%	10.0%	5.0%	10.0%	11.6%	10.0%	5.0%	9.6%	
discount rate:				0.27%	discount rate:				0.27%
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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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%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	9.3%	
2017	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.1%	
2018	10.0%	10.0%	5.0%	12.2%	10.0%	10.0%	5.0%	11.5%	
2019	12.5%	10.0%	5.0%	12.2%	12.4%	10.0%	5.0%	11.5%	
2020	12.5%	10.0%	5.0%	12.2%	12.4%	10.0%	5.0%	11.5%	
2021	12.0%	10.0%	5.0%	12.2%	12.5%	12.5%	5.0%	11.5%	
prem liab	12.0%	10.0%	5.0%	10.6%	11.9%	10.0%	5.0%	10.3%	
				discount rate:					discount rate:
				margin (basis points):					margin (basis points):
				0.27%					0.27%
				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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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%	9.9%
2015	10.0%	10.0%	10.0%	10.0%	9.8%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	8.0%	10.0%
2017	10.0%	10.0%	7.3%	12.5%	10.0%	10.0%	10.0%	12.3%
2018	12.4%	12.5%	12.5%	12.3%	12.3%	12.5%	7.8%	12.1%
2019	12.2%	12.5%	10.8%	13.0%	12.4%	12.5%	5.8%	13.5%
2020	12.8%	15.0%	5.4%	13.0%	13.7%	15.0%	5.7%	13.5%
2021	9.4%	15.0%	5.1%	13.0%	15.0%	15.0%	15.0%	13.5%
prem liab	9.4%	15.0%	5.1%	9.7%	12.5%	15.0%	5.2%	11.5%

 discount rate: 0.27%
 margin (basis points): 25

 discount rate: 0.27%
 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				
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%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.4%	
2018	12.5%	10.0%	5.0%	12.3%	12.5%	10.0%	5.0%	11.4%	
2019	12.5%	10.0%	5.0%	11.4%	12.4%	10.1%	5.0%	11.4%	
2020	12.1%	10.0%	5.0%	11.4%	12.1%	10.0%	5.0%	11.4%	
2021	11.6%	10.0%	5.0%	11.4%	12.5%	12.5%	5.0%	11.4%	
prem liab	11.6%	10.0%	5.0%	9.2%	11.9%	10.0%	5.0%	9.9%	
				discount rate:					discount rate:
				margin (basis points):					margin (basis points):
				0.27%					0.27%
				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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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%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	11.7%	10.0%	10.0%	5.0%	12.5%	
2018	12.5%	10.0%	5.0%	11.5%	12.5%	9.8%	5.0%	12.5%	
2019	12.5%	10.0%	5.0%	11.9%	12.4%	10.0%	5.0%	11.0%	
2020	12.2%	10.0%	5.0%	11.9%	11.7%	10.0%	5.0%	11.0%	
2021	12.3%	10.0%	5.0%	11.9%	12.5%	12.5%	5.0%	11.0%	
prem liab	12.3%	10.0%	5.1%	11.3%	11.8%	10.0%	5.0%	9.7%	
				discount rate:					discount rate:
				margin (basis points):					margin (basis points):
				0.27%					0.27%
				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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NORTHWEST TERRITORIES

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	12.3%	
2018	12.2%	10.0%	5.0%	12.5%	12.4%	10.0%	5.0%	9.7%	
2019	12.4%	10.0%	5.0%	11.4%	12.5%	10.0%	5.0%	11.8%	
2020	11.9%	10.0%	5.0%	11.4%	12.2%	10.0%	5.0%	11.8%	
2021	11.5%	10.0%	5.0%	11.4%	12.5%	12.5%	5.0%	11.8%	
prem liab	11.5%	10.0%	5.0%	8.9%	12.0%	10.0%	5.1%	10.7%	
				discount rate:					discount rate:
				margin (basis points):					margin (basis points):
				0.27%					0.27%
				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%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	9.6%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	11.5%	
2018	12.5%	11.4%	5.0%	11.4%	12.5%	10.0%	5.0%	6.4%	
2019	12.1%	9.9%	5.0%	11.5%	12.1%	10.0%	5.0%	11.9%	
2020	11.9%	10.0%	5.0%	11.5%	12.3%	10.0%	5.0%	11.9%	
2021	11.6%	10.1%	5.0%	11.5%	12.5%	12.5%	5.0%	11.9%	
prem liab	11.6%	10.1%	5.0%	8.7%	12.5%	10.0%	5.0%	8.9%	
discount rate:				0.27%	discount rate:				0.27%
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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	(140)	(140)	(138)	(135)	(133)	(130)	(136)	(131)
2006	-	-	-	-	-	-	-	-
2007	32	32	32	31	30	29	31	29
2008	108	108	106	103	100	97	103	99
2009	96	96	94	91	88	85	92	87
2010	(446)	(446)	(437)	(420)	(405)	(390)	(424)	(399)
2011	790	790	772	742	714	687	748	703
2012	1,266	1,266	1,247	1,212	1,180	1,149	1,220	1,168
2013	640	640	631	616	602	588	619	597
2014	1,151	1,151	1,139	1,117	1,097	1,076	1,122	1,089
2015	2,683	2,683	2,662	2,624	2,588	2,554	2,632	2,575
2016	5,024	5,024	4,996	4,946	4,899	4,853	4,957	4,882
2017	4,254	4,254	4,228	4,183	4,141	4,099	4,193	4,124
2018	8,659	8,659	8,606	8,512	8,420	8,331	8,532	8,385
2019	14,505	14,505	14,415	14,252	14,095	13,943	14,288	14,038
2020	16,117	16,117	16,005	15,804	15,609	15,421	15,849	15,538
Total	54,739	54,739	54,358	53,678	53,025	52,392	53,826	52,784
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	381	381	-	(680)	(1,333)	(1,966)	(532)	(1,574)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	1.4%	1.4%	-	(2.2%)	(3.6%)	(5.8%)	(1.4%)	(5.1%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	(3.1%)	(6.3%)	(9.4%)	(3.1%)	(9.4%)
2008	1.9%	1.9%	-	(2.8%)	(5.7%)	(8.5%)	(2.8%)	(6.6%)
2009	2.1%	2.1%	-	(3.2%)	(6.4%)	(9.6%)	(2.1%)	(7.4%)
2010	2.1%	2.1%	-	(3.9%)	(7.3%)	(10.8%)	(3.0%)	(8.7%)
2011	2.3%	2.3%	-	(3.9%)	(7.5%)	(11.0%)	(3.1%)	(8.9%)
2012	1.5%	1.5%	-	(2.8%)	(5.4%)	(7.9%)	(2.2%)	(6.3%)
2013	1.4%	1.4%	-	(2.4%)	(4.6%)	(6.8%)	(1.9%)	(5.4%)
2014	1.1%	1.1%	-	(1.9%)	(3.7%)	(5.5%)	(1.5%)	(4.4%)
2015	0.8%	0.8%	-	(1.4%)	(2.8%)	(4.1%)	(1.1%)	(3.3%)
2016	0.6%	0.6%	-	(1.0%)	(1.9%)	(2.9%)	(0.8%)	(2.3%)
2017	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.1%)	(0.8%)	(2.5%)
2018	0.6%	0.6%	-	(1.1%)	(2.2%)	(3.2%)	(0.9%)	(2.6%)
2019	0.6%	0.6%	-	(1.1%)	(2.2%)	(3.3%)	(0.9%)	(2.6%)
2020	0.7%	0.7%	-	(1.3%)	(2.5%)	(3.6%)	(1.0%)	(2.9%)
Total	0.7%	0.7%	-	(1.3%)	(2.5%)	(3.6%)	(1.0%)	(2.9%)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	(51)	(51)	(51)	(50)	(49)	(48)	(50)	(48)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	(66)	(66)	(65)	(63)	(61)	(60)	(64)	(61)
2009	97	97	96	93	90	88	94	89
2010	199	199	196	189	184	178	191	181
2011	180	180	177	173	168	164	173	167
2012	597	597	592	584	577	570	586	574
2013	1,114	1,114	1,101	1,080	1,059	1,040	1,084	1,052
2014	468	468	465	459	453	448	460	451
2015	2,378	2,378	2,364	2,341	2,319	2,297	2,346	2,310
2016	2,845	2,845	2,829	2,800	2,772	2,744	2,806	2,762
2017	3,859	3,859	3,835	3,792	3,750	3,709	3,802	3,734
2018	6,545	6,545	6,494	6,403	6,315	6,229	6,423	6,282
2019	9,514	9,514	9,425	9,266	9,113	8,963	9,301	9,056
2020	11,328	11,328	11,223	11,031	10,848	10,669	11,073	10,779
Total	39,007	39,007	38,681	38,098	37,538	36,991	38,225	37,328
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	326	326	-	(583)	(1,143)	(1,690)	(456)	(1,353)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	(2.0%)	(3.9%)	(5.9%)	(2.0%)	(5.9%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	1.5%	1.5%	-	(3.1%)	(6.2%)	(7.7%)	(1.5%)	(6.2%)
2009	1.0%	1.0%	-	(3.1%)	(6.3%)	(8.3%)	(2.1%)	(7.3%)
2010	1.5%	1.5%	-	(3.6%)	(6.1%)	(9.2%)	(2.6%)	(7.7%)
2011	1.7%	1.7%	-	(2.3%)	(5.1%)	(7.3%)	(2.3%)	(5.6%)
2012	0.8%	0.8%	-	(1.4%)	(2.5%)	(3.7%)	(1.0%)	(3.0%)
2013	1.2%	1.2%	-	(1.9%)	(3.8%)	(5.5%)	(1.5%)	(4.5%)
2014	0.6%	0.6%	-	(1.3%)	(2.6%)	(3.7%)	(1.1%)	(3.0%)
2015	0.6%	0.6%	-	(1.0%)	(1.9%)	(2.8%)	(0.8%)	(2.3%)
2016	0.6%	0.6%	-	(1.0%)	(2.0%)	(3.0%)	(0.8%)	(2.4%)
2017	0.6%	0.6%	-	(1.1%)	(2.2%)	(3.3%)	(0.9%)	(2.6%)
2018	0.8%	0.8%	-	(1.4%)	(2.8%)	(4.1%)	(1.1%)	(3.3%)
2019	0.9%	0.9%	-	(1.7%)	(3.3%)	(4.9%)	(1.3%)	(3.9%)
2020	0.9%	0.9%	-	(1.7%)	(3.3%)	(4.9%)	(1.3%)	(4.0%)
Total	0.8%	0.8%	-	(1.5%)	(3.0%)	(4.4%)	(1.2%)	(3.5%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	(195)	(195)	(193)	(191)	(188)	(187)	(191)	(188)
2006	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2007	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2008	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2009	260	260	255	246	238	231	248	235
2010	17	17	17	16	16	15	17	16
2011	1	1	1	1	1	1	1	1
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	1,110	1,110	1,091	1,059	1,029	1,001	1,067	1,018
2014	1,042	1,042	1,034	1,018	1,003	989	1,021	997
2015	262	262	260	256	253	250	257	252
2016	1,722	1,722	1,713	1,696	1,679	1,662	1,700	1,672
2017	2,996	2,996	2,978	2,946	2,916	2,886	2,953	2,904
2018	4,956	4,956	4,925	4,872	4,819	4,768	4,883	4,799
2019	9,526	9,526	9,460	9,343	9,229	9,118	9,369	9,187
2020	12,359	12,359	12,263	12,092	11,927	11,765	12,131	11,866
Total	34,048	34,048	33,796	33,346	32,914	32,491	33,448	32,751
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	252	252	-	(450)	(882)	(1,305)	(348)	(1,045)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	1.0%	1.0%	-	(1.0%)	(2.6%)	(3.1%)	(1.0%)	(2.6%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	2.0%	2.0%	-	(3.5%)	(6.7%)	(9.4%)	(2.7%)	(7.8%)
2010	-	-	-	(5.9%)	(5.9%)	(11.8%)	-	(5.9%)
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1.7%	1.7%	-	(2.9%)	(5.7%)	(8.2%)	(2.2%)	(6.7%)
2014	0.8%	0.8%	-	(1.5%)	(3.0%)	(4.4%)	(1.3%)	(3.6%)
2015	0.8%	0.8%	-	(1.5%)	(2.7%)	(3.8%)	(1.2%)	(3.1%)
2016	0.5%	0.5%	-	(1.0%)	(2.0%)	(3.0%)	(0.8%)	(2.4%)
2017	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.1%)	(0.8%)	(2.5%)
2018	0.6%	0.6%	-	(1.1%)	(2.2%)	(3.2%)	(0.9%)	(2.6%)
2019	0.7%	0.7%	-	(1.2%)	(2.4%)	(3.6%)	(1.0%)	(2.9%)
2020	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.1%)	(1.1%)	(3.2%)
Total	0.7%	0.7%	-	(1.3%)	(2.6%)	(3.9%)	(1.0%)	(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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	(345)	(345)	(341)	(334)	(328)	(321)	(336)	(325)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	(27)	(27)	(26)	(25)	(24)	(23)	(25)	(24)
2011	-	-	-	-	-	-	-	-
2012	349	349	341	327	314	301	330	309
2013	-	-	-	-	-	-	-	-
2014	128	128	124	119	113	108	120	112
2015	761	761	754	742	729	719	744	725
2016	1,116	1,116	1,105	1,085	1,068	1,050	1,090	1,061
2017	1,306	1,306	1,299	1,287	1,274	1,263	1,289	1,269
2018	1,023	1,023	1,017	1,006	996	985	1,009	992
2019	1,709	1,709	1,698	1,678	1,659	1,640	1,682	1,652
2020	2,094	2,094	2,079	2,051	2,024	1,998	2,057	2,014
Total	8,114	8,114	8,050	7,936	7,825	7,720	7,960	7,785
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	64	64	-	(114)	(225)	(330)	(90)	(265)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	1.2%	1.2%	-	(2.1%)	(3.8%)	(5.9%)	(1.5%)	(4.7%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	3.8%	3.8%	-	(3.8%)	(7.7%)	(11.5%)	(3.8%)	(7.7%)
2011	-	-	-	-	-	-	-	-
2012	2.3%	2.3%	-	(4.1%)	(7.9%)	(11.7%)	(3.2%)	(9.4%)
2013	-	-	-	-	-	-	-	-
2014	3.2%	3.2%	-	(4.0%)	(8.9%)	(12.9%)	(3.2%)	(9.7%)
2015	0.9%	0.9%	-	(1.6%)	(3.3%)	(4.6%)	(1.3%)	(3.8%)
2016	1.0%	1.0%	-	(1.8%)	(3.3%)	(5.0%)	(1.4%)	(4.0%)
2017	0.5%	0.5%	-	(0.9%)	(1.9%)	(2.8%)	(0.8%)	(2.3%)
2018	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.1%)	(0.8%)	(2.5%)
2019	0.6%	0.6%	-	(1.2%)	(2.3%)	(3.4%)	(0.9%)	(2.7%)
2020	0.7%	0.7%	-	(1.3%)	(2.6%)	(3.9%)	(1.1%)	(3.1%)
Total	0.8%	0.8%	-	(1.4%)	(2.8%)	(4.1%)	(1.1%)	(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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ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	35,584	35,584	35,394	35,048	34,709	34,375	35,122	34,582
2006	295	295	291	284	276	270	285	274
2007	2,279	2,279	2,244	2,182	2,123	2,065	2,196	2,101
2008	258	258	254	246	238	231	247	236
2009	283	283	277	269	260	252	271	257
2010	574	574	567	555	544	533	557	539
2011	2,088	2,088	2,061	2,012	1,967	1,923	2,023	1,950
2012	885	885	872	848	826	806	853	818
2013	2,734	2,734	2,707	2,659	2,612	2,568	2,669	2,595
2014	4,989	4,989	4,951	4,881	4,815	4,751	4,896	4,790
2015	7,206	7,206	7,168	7,097	7,030	6,964	7,113	7,004
2016	6,059	6,059	6,024	5,960	5,900	5,841	5,975	5,878
2017	7,167	7,167	7,124	7,046	6,971	6,897	7,063	6,943
2018	12,742	12,742	12,653	12,493	12,338	12,185	12,528	12,279
2019	33,890	33,890	33,621	33,140	32,671	32,214	33,247	32,497
2020	41,223	41,223	40,875	40,243	39,636	39,044	40,383	39,410
Total	158,256	158,256	157,083	154,963	152,916	150,919	155,428	152,153
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	1,173	1,173	-	(2,120)	(4,167)	(6,164)	(1,655)	(4,930)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	0.5%	0.5%	-	(1.0%)	(1.9%)	(2.9%)	(0.8%)	(2.3%)
2006	1.4%	1.4%	-	(2.4%)	(5.2%)	(7.2%)	(2.1%)	(5.8%)
2007	1.6%	1.6%	-	(2.8%)	(5.4%)	(8.0%)	(2.1%)	(6.4%)
2008	1.6%	1.6%	-	(3.1%)	(6.3%)	(9.1%)	(2.8%)	(7.1%)
2009	2.2%	2.2%	-	(2.9%)	(6.1%)	(9.0%)	(2.2%)	(7.2%)
2010	1.2%	1.2%	-	(2.1%)	(4.1%)	(6.0%)	(1.8%)	(4.9%)
2011	1.3%	1.3%	-	(2.4%)	(4.6%)	(6.7%)	(1.8%)	(5.4%)
2012	1.5%	1.5%	-	(2.8%)	(5.3%)	(7.6%)	(2.2%)	(6.2%)
2013	1.0%	1.0%	-	(1.8%)	(3.5%)	(5.1%)	(1.4%)	(4.1%)
2014	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.0%)	(1.1%)	(3.3%)
2015	0.5%	0.5%	-	(1.0%)	(1.9%)	(2.8%)	(0.8%)	(2.3%)
2016	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.0%)	(0.8%)	(2.4%)
2017	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.2%)	(0.9%)	(2.5%)
2018	0.7%	0.7%	-	(1.3%)	(2.5%)	(3.7%)	(1.0%)	(3.0%)
2019	0.8%	0.8%	-	(1.4%)	(2.8%)	(4.2%)	(1.1%)	(3.3%)
2020	0.9%	0.9%	-	(1.5%)	(3.0%)	(4.5%)	(1.2%)	(3.6%)
Total	0.7%	0.7%	-	(1.3%)	(2.7%)	(3.9%)	(1.1%)	(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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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	(974)	(974)	(965)	(948)	(934)	(918)	(952)	(928)
2006	(180)	(180)	(177)	(172)	(167)	(163)	(173)	(166)
2007	(558)	(558)	(549)	(531)	(515)	(500)	(535)	(509)
2008	-	-	-	-	-	-	-	-
2009	55	55	54	52	50	48	52	49
2010	-	-	-	-	-	-	-	-
2011	456	456	450	440	431	422	442	427
2012	874	874	867	854	840	828	857	835
2013	2,420	2,420	2,398	2,357	2,317	2,280	2,366	2,303
2014	1,770	1,770	1,762	1,748	1,736	1,722	1,751	1,731
2015	5,185	5,185	5,163	5,123	5,084	5,047	5,132	5,070
2016	7,139	7,139	7,104	7,038	6,976	6,915	7,052	6,953
2017	9,606	9,606	9,550	9,447	9,347	9,249	9,470	9,309
2018	22,426	22,426	22,272	21,994	21,724	21,459	22,056	21,624
2019	42,333	42,333	42,017	41,441	40,885	40,341	41,568	40,677
2020	46,886	46,886	46,504	45,810	45,144	44,493	45,963	44,896
Total	137,438	137,438	136,450	134,653	132,918	131,223	135,049	132,271
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	988	988	-	(1,797)	(3,532)	(5,227)	(1,401)	(4,179)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	0.9%	0.9%	-	(1.8%)	(3.2%)	(4.9%)	(1.3%)	(3.8%)
2006	1.7%	1.7%	-	(2.8%)	(5.6%)	(7.9%)	(2.3%)	(6.2%)
2007	1.6%	1.6%	-	(3.3%)	(6.2%)	(8.9%)	(2.6%)	(7.3%)
2008	-	-	-	-	-	-	-	-
2009	1.9%	1.9%	-	(3.7%)	(7.4%)	(11.1%)	(3.7%)	(9.3%)
2010	-	-	-	-	-	-	-	-
2011	1.3%	1.3%	-	(2.2%)	(4.2%)	(6.2%)	(1.8%)	(5.1%)
2012	0.8%	0.8%	-	(1.5%)	(3.1%)	(4.5%)	(1.2%)	(3.7%)
2013	0.9%	0.9%	-	(1.7%)	(3.4%)	(4.9%)	(1.3%)	(4.0%)
2014	0.5%	0.5%	-	(0.8%)	(1.5%)	(2.3%)	(0.6%)	(1.8%)
2015	0.4%	0.4%	-	(0.8%)	(1.5%)	(2.2%)	(0.6%)	(1.8%)
2016	0.5%	0.5%	-	(0.9%)	(1.8%)	(2.7%)	(0.7%)	(2.1%)
2017	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.2%)	(0.8%)	(2.5%)
2018	0.7%	0.7%	-	(1.2%)	(2.5%)	(3.7%)	(1.0%)	(2.9%)
2019	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.0%)	(1.1%)	(3.2%)
2020	0.8%	0.8%	-	(1.5%)	(2.9%)	(4.3%)	(1.2%)	(3.5%)
Total	0.7%	0.7%	-	(1.3%)	(2.6%)	(3.8%)	(1.0%)	(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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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	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	4	4	4
2014	8	8	8	8	8	8	8	8
2015	(250)	(250)	(249)	(247)	(245)	(245)	(248)	(245)
2016	(60)	(60)	(59)	(58)	(58)	(58)	(59)	(57)
2017	947	947	940	930	920	909	933	916
2018	554	554	551	544	537	531	545	535
2019	487	487	483	475	468	461	476	465
2020	627	627	623	615	606	598	616	603
Total	2,318	2,318	2,302	2,272	2,241	2,209	2,276	2,230
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	16	16	-	(30)	(61)	(93)	(26)	(72)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	0.4%	0.4%	-	(0.8%)	(1.6%)	(1.6%)	(0.4%)	(1.6%)
2016	1.7%	1.7%	-	(1.7%)	(1.7%)	(1.7%)	-	(3.4%)
2017	0.7%	0.7%	-	(1.1%)	(2.1%)	(3.3%)	(0.7%)	(2.6%)
2018	0.5%	0.5%	-	(1.3%)	(2.5%)	(3.6%)	(1.1%)	(2.9%)
2019	0.8%	0.8%	-	(1.7%)	(3.1%)	(4.6%)	(1.4%)	(3.7%)
2020	0.6%	0.6%	-	(1.3%)	(2.7%)	(4.0%)	(1.1%)	(3.2%)
Total	0.7%	0.7%	-	(1.3%)	(2.6%)	(4.0%)	(1.1%)	(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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	471	471	467	461	455	448	462	453
2014	22	22	22	21	21	21	21	21
2015	32	32	32	32	32	32	32	32
2016	212	212	210	206	202	199	207	201
2017	618	618	614	607	601	594	609	598
2018	436	436	433	428	422	417	428	420
2019	1,451	1,451	1,442	1,425	1,408	1,393	1,428	1,402
2020	1,129	1,129	1,120	1,103	1,088	1,072	1,107	1,082
Total	4,373	4,373	4,342	4,285	4,231	4,178	4,296	4,211
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	31	31	-	(57)	(111)	(164)	(46)	(131)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0.9%	0.9%	-	(1.3%)	(2.6%)	(4.1%)	(1.1%)	(3.0%)
2014	-	-	-	(4.5%)	(4.5%)	(4.5%)	(4.5%)	(4.5%)
2015	-	-	-	-	-	-	-	-
2016	1.0%	1.0%	-	(1.9%)	(3.8%)	(5.2%)	(1.4%)	(4.3%)
2017	0.7%	0.7%	-	(1.1%)	(2.1%)	(3.3%)	(0.8%)	(2.6%)
2018	0.7%	0.7%	-	(1.2%)	(2.5%)	(3.7%)	(1.2%)	(3.0%)
2019	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.4%)	(1.0%)	(2.8%)
2020	0.8%	0.8%	-	(1.5%)	(2.9%)	(4.3%)	(1.2%)	(3.4%)
Total	0.7%	0.7%	-	(1.3%)	(2.6%)	(3.8%)	(1.1%)	(3.0%)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	122	122	122	121	121	120	121	121
2013	-	-	-	-	-	-	-	-
2014	3	3	3	3	3	3	3	3
2015	77	77	77	76	75	75	76	75
2016	19	19	19	19	19	19	19	19
2017	54	54	54	54	53	53	54	53
2018	112	112	111	110	108	107	110	108
2019	915	915	911	906	899	894	907	897
2020	214	214	212	209	206	202	210	205
Total	1,516	1,516	1,509	1,498	1,484	1,473	1,500	1,481
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	7	7	-	(11)	(25)	(36)	(9)	(28)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	(0.8%)	(0.8%)	(1.6%)	(0.8%)	(0.8%)
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	(1.3%)	(2.6%)	(2.6%)	(1.3%)	(2.6%)
2016	-	-	-	-	-	-	-	-
2017	-	-	-	-	(1.9%)	(1.9%)	-	(1.9%)
2018	0.9%	0.9%	-	(0.9%)	(2.7%)	(3.6%)	(0.9%)	(2.7%)
2019	0.4%	0.4%	-	(0.5%)	(1.3%)	(1.9%)	(0.4%)	(1.5%)
2020	0.9%	0.9%	-	(1.4%)	(2.8%)	(4.7%)	(0.9%)	(3.3%)
Total	0.5%	0.5%	-	(0.7%)	(1.7%)	(2.4%)	(0.6%)	(1.9%)
	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

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	33,879	33,879	33,706	33,390	33,077	32,771	33,457	32,962
2006	112	112	111	109	106	104	109	105
2007	1,752	1,752	1,726	1,681	1,637	1,593	1,691	1,620
2008	298	298	293	284	275	266	284	272
2009	791	791	776	751	726	704	757	717
2010	317	317	317	315	315	313	316	313
2011	3,515	3,515	3,461	3,368	3,281	3,197	3,387	3,248
2012	4,094	4,094	4,042	3,947	3,859	3,775	3,968	3,826
2013	8,493	8,493	8,399	8,236	8,078	7,929	8,271	8,022
2014	9,581	9,581	9,508	9,374	9,249	9,126	9,402	9,202
2015	18,334	18,334	18,231	18,044	17,865	17,693	18,084	17,798
2016	24,076	24,076	23,941	23,692	23,457	23,225	23,747	23,371
2017	30,807	30,807	30,622	30,292	29,973	29,659	30,366	29,850
2018	57,453	57,453	57,062	56,362	55,679	55,012	56,514	55,424
2019	114,330	114,330	113,472	111,926	110,427	108,967	112,266	109,871
2020	131,977	131,977	130,904	128,958	127,088	125,262	129,389	126,393
Total	439,809	439,809	436,571	430,729	425,092	419,596	432,008	422,994
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	3,238	3,238	-	(5,842)	(11,479)	(16,975)	(4,563)	(13,577)
	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%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	0.5%	0.5%	-	(0.9%)	(1.9%)	(2.8%)	(0.7%)	(2.2%)
2006	0.9%	0.9%	-	(1.8%)	(4.5%)	(6.3%)	(1.8%)	(5.4%)
2007	1.5%	1.5%	-	(2.6%)	(5.2%)	(7.7%)	(2.0%)	(6.1%)
2008	1.7%	1.7%	-	(3.1%)	(6.1%)	(9.2%)	(3.1%)	(7.2%)
2009	1.9%	1.9%	-	(3.2%)	(6.4%)	(9.3%)	(2.4%)	(7.6%)
2010	-	-	-	(0.6%)	(0.6%)	(1.3%)	(0.3%)	(1.3%)
2011	1.6%	1.6%	-	(2.7%)	(5.2%)	(7.6%)	(2.1%)	(6.2%)
2012	1.3%	1.3%	-	(2.4%)	(4.5%)	(6.6%)	(1.8%)	(5.3%)
2013	1.1%	1.1%	-	(1.9%)	(3.8%)	(5.6%)	(1.5%)	(4.5%)
2014	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.0%)	(1.1%)	(3.2%)
2015	0.6%	0.6%	-	(1.0%)	(2.0%)	(3.0%)	(0.8%)	(2.4%)
2016	0.6%	0.6%	-	(1.0%)	(2.0%)	(3.0%)	(0.8%)	(2.4%)
2017	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.1%)	(0.8%)	(2.5%)
2018	0.7%	0.7%	-	(1.2%)	(2.4%)	(3.6%)	(1.0%)	(2.9%)
2019	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.0%)	(1.1%)	(3.2%)
2020	0.8%	0.8%	-	(1.5%)	(2.9%)	(4.3%)	(1.2%)	(3.4%)
Total	0.7%	0.7%	-	(1.3%)	(2.6%)	(3.9%)	(1.0%)	(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 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 Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	(1)	1	5	5	125.0%	9
	2011	48	-	-	(33)	(33)	(68.8%)	15
	2012	24	(1)	1	82	82	341.7%	106
	2013	141	(2)	(100)	17	(85)	(60.3%)	56
	2014	238	(2)	(66)	(60)	(128)	(53.8%)	110
	2015	1,163	(12)	(920)	247	(685)	(58.9%)	478
	2016	3,351	(163)	(2,741)	(27)	(2,931)	(87.5%)	420
	2017	2,171	(159)	(897)	(388)	(1,444)	(66.5%)	727
	2018	1,974	(128)	446	(319)	(1)	(0.1%)	1,973
	2019	3,799	(219)	246	(738)	(711)	(18.7%)	3,088
	2020	5,078	311	511	(753)	69	1.4%	5,147
Private Passenger Total		17,991	(376)	(3,519)	(1,967)	(5,862)	(32.6%)	12,129
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	588	(6)	(547)	19	(534)	(90.8%)	54
	2012	(7)	-	(3)	10	7	(100.0%)	-
	2013	2	-	-	-	-	-	2
	2014	14	-	(13)	-	(13)	(92.9%)	1
	2015	264	(2)	(497)	255	(244)	(92.4%)	20
	2016	680	(8)	(707)	169	(546)	(80.3%)	134
	2017	1,133	(23)	(703)	(202)	(928)	(81.9%)	205
	2018	439	(13)	48	72	107	24.4%	546
	2019	1,087	(157)	117	44	4	0.4%	1,091
	2020	1,570	197	(27)	(126)	44	2.8%	1,614
Non Private Passenger Total		5,778	(12)	(2,332)	241	(2,103)	(36.4%)	3,675
Grand Total		23,769	(388)	(5,851)	(1,726)	(7,965)	(33.5%)	15,804

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	200	(1)	(124)	(11)	(136)	(68.0%)	64
	2011	(8)	-	-	30	30	(375.0%)	22
	2012	14	-	-	80	80	571.4%	94
	2013	149	(3)	(77)	1	(79)	(53.0%)	70
	2014	790	(9)	(553)	7	(553)	(70.3%)	235
	2015	564	(6)	(464)	264	(206)	(36.5%)	358
	2016	952	(12)	(349)	203	(158)	(16.6%)	794
	2017	1,746	(63)	(643)	409	(297)	(17.0%)	1,449
	2018	2,491	(45)	40	(85)	(90)	(3.6%)	2,401
	2019	3,996	(166)	120	(420)	(466)	(11.7%)	3,530
	2020	3,198	300	34	(453)	(119)	(3.7%)	3,079
Private Passenger Total		14,092	(5)	(2,016)	25	(1,996)	(14.2%)	12,096
Non Private Passenger	prior	293	(13)	(76)	(182)	(271)	(92.5%)	22
	2011	101	(5)	(93)	2	(96)	(95.0%)	5
	2012	74	(2)	(33)	8	(27)	(36.5%)	47
	2013	1,258	(59)	(989)	(112)	(1,160)	(92.2%)	98
	2014	2	-	-	-	-	-	2
	2015	536	(24)	(226)	(205)	(455)	(84.9%)	81
	2016	445	(19)	(197)	(37)	(253)	(56.9%)	192
	2017	413	(20)	309	14	303	73.4%	716
	2018	1,046	(47)	20	(186)	(213)	(20.4%)	833
	2019	2,108	(335)	379	(280)	(236)	(11.2%)	1,872
	2020	1,745	413	180	(315)	278	15.9%	2,023
Non Private Passenger Total		8,021	(111)	(726)	(1,293)	(2,130)	(26.6%)	5,891
Grand Total		22,113	(116)	(2,742)	(1,268)	(4,126)	(18.7%)	17,987

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 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	75	-	-	9	9	12.0%	84
	2011	6	-	-	-	-	-	6
	2012	(2)	-	-	-	-	-	(2)
	2013	47	(1)	1	(43)	(43)	(91.5%)	4
	2014	186	(4)	(164)	11	(157)	(84.4%)	29
	2015	42	(2)	(14)	(14)	(30)	(71.4%)	12
	2016	677	(18)	(599)	(54)	(671)	(99.1%)	6
	2017	793	(8)	(224)	(67)	(299)	(37.7%)	494
	2018	920	(10)	(27)	(108)	(145)	(15.8%)	775
	2019	1,904	(46)	(32)	(294)	(372)	(19.5%)	1,532
	2020	3,508	454	126	(726)	(146)	(4.2%)	3,362
Private Passenger Total		8,156	365	(933)	(1,286)	(1,854)	(22.7%)	6,302
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	1,039	(9)	(1,168)	206	(971)	(93.5%)	68
	2014	265	(2)	(188)	(1)	(191)	(72.1%)	74
	2015	38	-	-	(19)	(19)	(50.0%)	19
	2016	858	(10)	(494)	(164)	(668)	(77.9%)	190
	2017	1,045	(14)	(699)	113	(600)	(57.4%)	445
	2018	609	(19)	93	425	499	81.9%	1,108
	2019	1,963	(313)	424	224	335	17.1%	2,298
	2020	3,131	422	(101)	(255)	66	2.1%	3,197
Non Private Passenger Total		8,946	55	(2,133)	529	(1,549)	(17.3%)	7,397
Grand Total		17,102	420	(3,066)	(757)	(3,403)	(19.9%)	13,699

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 Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(144)	2	(2)	144	144	(100.0%)	-
	2015	288	(3)	(196)	18	(181)	(62.8%)	107
	2016	80	(2)	(63)	53	(12)	(15.0%)	68
	2017	97	(1)	(120)	8	(113)	(116.5%)	(16)
	2018	359	(4)	103	(63)	36	10.0%	395
	2019	182	(2)	2	52	52	28.6%	234
	2020	504	36	62	(89)	9	1.8%	513
Private Passenger Total		1,358	26	(214)	123	(65)	(4.8%)	1,293
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	19	-	-	11	11	57.9%	30
	2013	44	-	-	1	1	2.3%	45
	2014	6	(1)	1	5	5	83.3%	11
	2015	22	-	-	(4)	(4)	(18.2%)	18
	2016	512	(6)	(372)	41	(337)	(65.8%)	175
	2017	405	(5)	4	(102)	(103)	(25.4%)	302
	2018	534	(6)	6	(79)	(79)	(14.8%)	455
	2019	982	(91)	105	(116)	(102)	(10.4%)	880
	2020	704	120	(529)	24	(385)	(54.7%)	319
Non Private Passenger Total		3,227	11	(785)	(219)	(993)	(30.8%)	2,234
Grand Total		4,585	37	(999)	(96)	(1,058)	(23.1%)	3,527

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 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	13,945	(140)	(8,058)	26,035	17,837	127.9%	31,782
	2011	154	(1)	1	(8)	(8)	(5.2%)	146
	2012	1,124	(10)	(925)	(41)	(976)	(86.8%)	148
	2013	134	(2)	(43)	14	(31)	(23.1%)	103
	2014	2,441	(25)	(2,346)	38	(2,333)	(95.6%)	108
	2015	135	(1)	9	67	75	55.6%	210
	2016	256	(8)	(90)	175	77	30.1%	333
	2017	390	(3)	(201)	185	(19)	(4.9%)	371
	2018	1,378	(48)	(472)	(82)	(602)	(43.7%)	776
	2019	2,402	(77)	(844)	1,936	1,015	42.3%	3,417
	2020	7,923	585	676	(1,158)	103	1.3%	8,026
Private Passenger Total		30,282	270	(12,293)	27,161	15,138	50.0%	45,420
Non Private Passenger								
	prior	3	1	(34)	86	53	1,766.7%	56
	2011	1,088	(11)	(936)	(19)	(966)	(88.8%)	122
	2012	516	(6)	6	(541)	(541)	(104.8%)	(25)
	2013	2,832	(27)	(2,385)	147	(2,265)	(80.0%)	567
	2014	650	(6)	(667)	339	(334)	(51.4%)	316
	2015	4,485	(44)	(3,880)	354	(3,570)	(79.6%)	915
	2016	5,410	(421)	(3,250)	(309)	(3,980)	(73.6%)	1,430
	2017	3,220	(97)	(1,699)	(384)	(2,180)	(67.7%)	1,040
	2018	4,747	(151)	195	(57)	(13)	(0.3%)	4,734
	2019	13,871	(1,178)	778	(352)	(752)	(5.4%)	13,119
	2020	15,214	1,143	1,550	(3,076)	(383)	(2.5%)	14,831
Non Private Passenger Total		52,036	(797)	(10,322)	(3,812)	(14,931)	(28.7%)	37,105
Grand Total		82,318	(527)	(22,615)	23,349	207	0.3%	82,525

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 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	93	(1)	1	-	-	-	93
	2011	84	(1)	1	(51)	(51)	(60.7%)	33
	2012	(82)	1	(1)	126	126	(153.7%)	44
	2013	164	(2)	(101)	18	(85)	(51.8%)	79
	2014	1,749	(18)	(1,678)	39	(1,657)	(94.7%)	92
	2015	164	(1)	1	(68)	(68)	(41.5%)	96
	2016	825	(17)	(272)	(158)	(447)	(54.2%)	378
	2017	733	(7)	(177)	(77)	(261)	(35.6%)	472
	2018	755	(11)	(129)	36	(104)	(13.8%)	651
	2019	1,038	(42)	(1)	353	310	29.9%	1,348
	2020	1,349	86	226	34	346	25.6%	1,695
Private Passenger Total		6,872	(13)	(2,130)	252	(1,891)	(27.5%)	4,981
Non Private Passenger								
	prior	117	(6)	(24)	3	(27)	(23.1%)	90
	2011	(4)	4	(4)	163	163	(4,075.0%)	159
	2012	71	(1)	-	11	10	14.1%	81
	2013	883	(32)	(307)	(94)	(433)	(49.0%)	450
	2014	673	(28)	(130)	9	(149)	(22.1%)	524
	2015	2,539	(95)	(2,427)	295	(2,227)	(87.7%)	312
	2016	4,072	(151)	(1,334)	(121)	(1,606)	(39.4%)	2,466
	2017	4,221	(200)	183	(322)	(339)	(8.0%)	3,882
	2018	7,656	(284)	170	1,463	1,349	17.6%	9,005
	2019	14,344	(2,334)	1,954	4,963	4,583	32.0%	18,927
	2020	19,415	1,455	2,546	(723)	3,278	16.9%	22,693
Non Private Passenger Total		53,987	(1,672)	627	5,647	4,602	8.5%	58,589
Grand Total		60,859	(1,685)	(1,503)	5,899	2,711	4.5%	63,570

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	4	-	-	-	-	-	4
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	8	-	-	(1)	(1)	(12.5%)	7
	2015	19	-	-	(7)	(7)	(36.8%)	12
	2016	25	-	-	(11)	(11)	(44.0%)	14
	2017	137	(1)	1	(32)	(32)	(23.4%)	105
	2018	110	(1)	1	(31)	(31)	(28.2%)	79
	2019	115	(1)	1	(23)	(23)	(20.0%)	92
	2020	48	10	28	(14)	24	50.0%	72
Private Passenger Total		473	7	31	(119)	(81)	(17.1%)	392
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	(1)	(1)	(50.0%)	1
	2014	4	-	-	4	4	100.0%	8
	2015	3	-	-	(16)	(16)	(533.3%)	(13)
	2016	32	-	-	(6)	(6)	(18.8%)	26
	2017	98	(1)	1	(22)	(22)	(22.4%)	76
	2018	115	(1)	1	40	40	34.8%	155
	2019	311	(55)	55	(37)	(37)	(11.9%)	274
	2020	419	55	29	(73)	11	2.6%	430
Non Private Passenger Total		987	(2)	86	(111)	(27)	(2.7%)	960
Grand Total		1,460	5	117	(230)	(108)	(7.4%)	1,352

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	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)
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	9	-	-	-	-	-	9
	2015	31	-	-	(8)	(8)	(25.8%)	23
	2016	57	(1)	1	(22)	(22)	(38.6%)	35
	2017	167	(2)	2	(42)	(42)	(25.1%)	125
	2018	366	(4)	18	(106)	(92)	(25.1%)	274
	2019	446	(4)	(49)	(69)	(122)	(27.4%)	324
	2020	170	59	27	(27)	59	34.7%	229
Private Passenger Total		1,255	48	(1)	(274)	(227)	(18.1%)	1,028
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	52	-	-	2	2	3.8%	54
	2014	29	-	-	4	4	13.8%	33
	2015	13	-	-	1	1	7.7%	14
	2016	(123)	1	(1)	169	169	(137.4%)	46
	2017	122	(2)	2	(28)	(28)	(23.0%)	94
	2018	229	(2)	2	(50)	(50)	(21.8%)	179
	2019	215	(18)	43	81	106	49.3%	321
	2020	263	49	8	(29)	28	10.6%	291
Non Private Passenger Total		803	28	54	150	232	28.9%	1,035
Grand Total		2,058	76	53	(124)	5	0.2%	2,063

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	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	183	(2)	(164)	1	(165)	(90.2%)	18
	2013	1	-	-	-	-	-	1
	2014	1	-	-	-	-	-	1
	2015	3	-	-	(1)	(1)	(33.3%)	2
	2016	11	-	-	(5)	(5)	(45.5%)	6
	2017	18	-	-	(7)	(7)	(38.9%)	11
	2018	15	-	-	(4)	(4)	(26.7%)	11
	2019	29	-	-	(3)	(3)	(10.3%)	26
	2020	14	2	(5)	-	(3)	(21.4%)	11
Private Passenger Total		275	-	(169)	(19)	(188)	(68.4%)	87
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	(3)	(3)	(100.0%)	-
	2014	221	(2)	(198)	2	(198)	(89.6%)	23
	2015	99	(1)	(88)	2	(87)	(87.9%)	12
	2016	25	-	-	(8)	(8)	(32.0%)	17
	2017	74	(1)	1	(21)	(21)	(28.4%)	53
	2018	149	-	(16)	(57)	(73)	(49.0%)	76
	2019	74	(5)	36	92	123	166.2%	197
	2020	146	15	5	(28)	(8)	(5.5%)	138
Non Private Passenger Total		791	6	(260)	(21)	(275)	(34.8%)	516
Grand Total		1,066	6	(429)	(40)	(463)	(43.4%)	603

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	14,313	(143)	(8,180)	26,038	17,715	123.8%	32,028
	2011	283	(2)	2	(62)	(62)	(21.9%)	221
	2012	1,269	(12)	(1,089)	248	(853)	(67.2%)	416
	2013	645	(10)	(320)	7	(323)	(50.1%)	322
	2014	5,278	(56)	(4,809)	178	(4,687)	(88.8%)	591
	2015	2,409	(25)	(1,584)	498	(1,111)	(46.1%)	1,298
	2016	6,234	(221)	(4,113)	154	(4,180)	(67.1%)	2,054
	2017	6,252	(244)	(2,259)	(11)	(2,514)	(40.2%)	3,738
	2018	8,368	(251)	(20)	(762)	(1,033)	(12.3%)	7,335
	2019	13,911	(557)	(557)	794	(320)	(2.3%)	13,591
	2020	21,792	1,843	1,685	(3,186)	342	1.6%	22,134
Private Passenger Total		80,754	322	(21,244)	23,896	2,974	3.7%	83,728
Non Private Passenger	prior	423	(18)	(134)	(93)	(245)	(57.9%)	178
	2011	1,776	(18)	(1,580)	165	(1,433)	(80.7%)	343
	2012	671	(9)	(30)	(501)	(540)	(80.5%)	131
	2013	6,115	(127)	(4,849)	146	(4,830)	(79.0%)	1,285
	2014	1,864	(39)	(1,195)	362	(872)	(46.8%)	992
	2015	7,999	(166)	(7,118)	663	(6,621)	(82.8%)	1,378
	2016	11,911	(614)	(6,355)	(266)	(7,235)	(60.7%)	4,676
	2017	10,731	(363)	(2,601)	(954)	(3,918)	(36.5%)	6,813
	2018	15,524	(523)	519	1,571	1,567	10.1%	17,091
	2019	34,955	(4,486)	3,891	4,619	4,024	11.5%	38,979
	2020	42,607	3,869	3,661	(4,601)	2,929	6.9%	45,536
Non Private Passenger Total		134,576	(2,494)	(15,791)	1,111	(17,174)	(12.8%)	117,402
Grand Total		215,330	(2,172)	(37,035)	25,007	(14,200)	(6.6%)	201,130

EXHIBIT G-2

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

page 1 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(17)	-	-	-	-	-	(17)
	2011	30	-	-	(38)	(38)	(126.7%)	(8)
	2012	(68)	1	(1)	43	43	(63.2%)	(25)
	2013	90	(1)	(101)	-	(102)	(113.3%)	(12)
	2014	128	(1)	(67)	(71)	(139)	(108.6%)	(11)
	2015	908	(9)	(915)	196	(728)	(80.2%)	180
	2016	2,952	(151)	(2,753)	(64)	(2,968)	(100.5%)	(16)
	2017	1,897	(152)	(902)	(381)	(1,435)	(75.6%)	462
	2018	1,346	(108)	427	(354)	(35)	(2.6%)	1,311
	2019	2,748	(187)	218	(790)	(759)	(27.6%)	1,989
	2020	4,453	226	506	(762)	(30)	(0.7%)	4,423
Private Passenger Total		14,467	(382)	(3,588)	(2,221)	(6,191)	(42.8%)	8,276
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	554	(6)	(547)	-	(553)	(99.8%)	1
	2012	(8)	-	(3)	11	8	(100.0%)	-
	2013	2	-	-	-	-	-	2
	2014	13	-	(13)	-	(13)	(100.0%)	-
	2015	241	(2)	(497)	230	(269)	(111.6%)	(28)
	2016	590	(6)	(707)	147	(566)	(95.9%)	24
	2017	938	(16)	(710)	(198)	(924)	(98.5%)	14
	2018	192	(6)	52	47	93	48.4%	285
	2019	727	(145)	116	9	(20)	(2.8%)	707
	2020	1,354	172	(33)	(140)	(1)	(0.1%)	1,353
Non Private Passenger Total		4,611	(9)	(2,342)	106	(2,245)	(48.7%)	2,366
Grand Total		19,078	(391)	(5,930)	(2,115)	(8,436)	(44.2%)	10,642

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	160	(2)	(123)	(14)	(139)	(86.9%)	21
	2011	(10)	-	-	28	28	(280.0%)	18
	2012	(4)	-	-	71	71	(1,775.0%)	67
	2013	134	(2)	(77)	-	(79)	(59.0%)	55
	2014	726	(9)	(553)	-	(562)	(77.4%)	164
	2015	408	(5)	(465)	228	(242)	(59.3%)	166
	2016	755	(8)	(352)	167	(193)	(25.6%)	562
	2017	1,488	(51)	(652)	403	(300)	(20.2%)	1,188
	2018	2,030	(20)	15	(102)	(107)	(5.3%)	1,923
	2019	3,422	(130)	90	(410)	(450)	(13.2%)	2,972
	2020	2,765	284	(21)	(432)	(169)	(6.1%)	2,596
Private Passenger Total		11,874	57	(2,138)	(61)	(2,142)	(18.0%)	9,732
Non Private Passenger	prior	258	(13)	(76)	(171)	(260)	(100.8%)	(2)
	2011	94	(5)	(93)	-	(98)	(104.3%)	(4)
	2012	37	(2)	(33)	-	(35)	(94.6%)	2
	2013	1,159	(58)	(990)	(115)	(1,163)	(100.3%)	(4)
	2014	2	-	-	-	-	-	2
	2015	459	(23)	(227)	(194)	(444)	(96.7%)	15
	2016	385	(19)	(197)	(39)	(255)	(66.2%)	130
	2017	294	(15)	308	24	317	107.8%	611
	2018	775	(39)	16	(194)	(217)	(28.0%)	558
	2019	1,598	(320)	376	(315)	(259)	(16.2%)	1,339
	2020	1,475	368	171	(325)	214	14.5%	1,689
Non Private Passenger Total		6,536	(126)	(745)	(1,329)	(2,200)	(33.7%)	4,336
Grand Total		18,410	(69)	(2,883)	(1,390)	(4,342)	(23.6%)	14,068

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 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	48	-	-	-	-	-	48
	2011	5	-	-	-	-	-	5
	2012	(2)	-	-	-	-	-	(2)
	2013	37	(1)	1	(40)	(40)	(108.1%)	(3)
	2014	158	(4)	(164)	7	(161)	(101.9%)	(3)
	2015	23	(1)	(15)	(14)	(30)	(130.4%)	(7)
	2016	599	(18)	(582)	(43)	(643)	(107.3%)	(44)
	2017	660	(7)	(225)	(70)	(302)	(45.8%)	358
	2018	673	(7)	(24)	(112)	(143)	(21.2%)	530
	2019	1,299	(39)	(34)	(318)	(391)	(30.1%)	908
	2020	3,045	388	115	(708)	(205)	(6.7%)	2,840
Private Passenger Total		6,545	311	(928)	(1,298)	(1,915)	(29.3%)	4,630
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	944	(9)	(1,169)	159	(1,019)	(107.9%)	(75)
	2014	202	(2)	(188)	(10)	(200)	(99.0%)	2
	2015	24	-	-	(19)	(19)	(79.2%)	5
	2016	689	(7)	(494)	(149)	(650)	(94.3%)	39
	2017	819	(8)	(702)	82	(628)	(76.7%)	191
	2018	312	(16)	91	353	428	137.2%	740
	2019	1,501	(300)	408	160	268	17.9%	1,769
	2020	2,688	353	(104)	(280)	(31)	(1.2%)	2,657
Non Private Passenger Total		7,174	11	(2,158)	296	(1,851)	(25.8%)	5,323
Grand Total		13,719	322	(3,086)	(1,002)	(3,766)	(27.5%)	9,953

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	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(163)	2	(2)	163	163	(100.0%)	-
	2015	203	(2)	(197)	3	(196)	(96.6%)	7
	2016	52	(1)	(64)	45	(20)	(38.5%)	32
	2017	(18)	-	(121)	(3)	(124)	688.9%	(142)
	2018	289	(3)	112	(51)	58	20.1%	347
	2019	101	(2)	2	38	38	37.6%	139
	2020	438	28	59	(89)	(2)	(0.5%)	436
Private Passenger Total		894	22	(211)	106	(83)	(9.3%)	811
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	41	-	-	-	-	-	41
	2014	(1)	-	-	-	-	-	(1)
	2015	21	-	-	(5)	(5)	(23.8%)	16
	2016	424	(4)	(374)	15	(363)	(85.6%)	61
	2017	373	(4)	3	(98)	(99)	(26.5%)	274
	2018	480	(5)	5	(71)	(71)	(14.8%)	409
	2019	866	(87)	102	(112)	(97)	(11.2%)	769
	2020	630	105	(530)	15	(410)	(65.1%)	220
Non Private Passenger Total		2,833	5	(794)	(256)	(1,045)	(36.9%)	1,788
Grand Total		3,727	27	(1,005)	(150)	(1,128)	(30.3%)	2,599

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	12,441	(125)	(8,073)	23,479	15,281	122.8%	27,722
	2011	75	(1)	1	(38)	(38)	(50.7%)	37
	2012	1,049	(10)	(924)	(64)	(998)	(95.1%)	51
	2013	62	(1)	(44)	-	(45)	(72.6%)	17
	2014	2,130	(21)	(2,348)	(18)	(2,387)	(112.1%)	(257)
	2015	101	(1)	9	56	64	63.4%	165
	2016	167	(7)	(89)	150	54	32.3%	221
	2017	227	(2)	(195)	187	(10)	(4.4%)	217
	2018	1,056	(42)	(458)	(97)	(597)	(56.5%)	459
	2019	1,433	(57)	(840)	1,786	889	62.0%	2,322
	2020	6,832	436	667	(1,136)	(33)	(0.5%)	6,799
Private Passenger Total		25,573	169	(12,294)	24,305	12,180	47.6%	37,753
Non Private Passenger	prior	(55)	1	(39)	91	53	(96.4%)	(2)
	2011	1,004	(10)	(937)	(30)	(977)	(97.3%)	27
	2012	465	(5)	5	(496)	(496)	(106.7%)	(31)
	2013	2,597	(26)	(2,385)	104	(2,307)	(88.8%)	290
	2014	463	(5)	(667)	291	(381)	(82.3%)	82
	2015	3,859	(39)	(3,883)	251	(3,671)	(95.1%)	188
	2016	4,894	(416)	(3,252)	(332)	(4,000)	(81.7%)	894
	2017	2,532	(76)	(1,714)	(268)	(2,058)	(81.3%)	474
	2018	3,509	(126)	179	(152)	(99)	(2.8%)	3,410
	2019	10,879	(1,088)	756	(89)	(421)	(3.9%)	10,458
	2020	13,249	884	1,508	(2,925)	(533)	(4.0%)	12,716
Non Private Passenger Total		43,396	(906)	(10,429)	(3,555)	(14,890)	(34.3%)	28,506
Grand Total		68,969	(737)	(22,723)	20,750	(2,710)	(3.9%)	66,259

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	59	(1)	1	-	-	-	59
	2011	68	(1)	1	(50)	(50)	(73.5%)	18
	2012	(92)	1	(1)	114	114	(123.9%)	22
	2013	150	(2)	(101)	15	(88)	(58.7%)	62
	2014	1,594	(16)	(1,648)	28	(1,636)	(102.6%)	(42)
	2015	141	(1)	1	(64)	(64)	(45.4%)	77
	2016	650	(16)	(273)	(159)	(448)	(68.9%)	202
	2017	645	(6)	(178)	(59)	(243)	(37.7%)	402
	2018	555	(6)	(133)	15	(124)	(22.3%)	431
	2019	781	(37)	(3)	290	250	32.0%	1,031
	2020	1,178	73	208	6	287	24.4%	1,465
Private Passenger Total		5,729	(12)	(2,126)	136	(2,002)	(34.9%)	3,727
Non Private Passenger	prior	90	(5)	(25)	-	(30)	(33.3%)	60
	2011	(86)	4	(4)	112	112	(130.2%)	26
	2012	8	-	-	-	-	-	8
	2013	684	(31)	(309)	(120)	(460)	(67.3%)	224
	2014	590	(27)	(131)	-	(158)	(26.8%)	432
	2015	2,017	(91)	(2,355)	235	(2,211)	(109.6%)	(194)
	2016	3,620	(145)	(1,330)	(149)	(1,624)	(44.9%)	1,996
	2017	3,206	(170)	229	(188)	(129)	(4.0%)	3,077
	2018	5,539	(222)	125	1,131	1,034	18.7%	6,573
	2019	11,196	(2,239)	1,900	4,393	4,054	36.2%	15,250
	2020	16,911	1,155	2,431	(1,002)	2,584	15.3%	19,495
Non Private Passenger Total		43,775	(1,771)	531	4,412	3,172	7.2%	46,947
Grand Total		49,504	(1,783)	(1,595)	4,548	1,170	2.4%	50,674

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 Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	7	-	-	(1)	(1)	(14.3%)	6
	2015	17	-	-	(6)	(6)	(35.3%)	11
	2016	23	-	-	(10)	(10)	(43.5%)	13
	2017	34	-	-	(17)	(17)	(50.0%)	17
	2018	99	(1)	1	(28)	(28)	(28.3%)	71
	2019	100	(1)	1	(23)	(23)	(23.0%)	77
	2020	42	8	26	(14)	20	47.6%	62
Private Passenger Total		333	6	28	(99)	(65)	(19.5%)	268
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	(1)	(1)	(50.0%)	1
	2014	4	-	-	3	3	75.0%	7
	2015	3	-	-	(18)	(18)	(600.0%)	(15)
	2016	29	-	-	(5)	(5)	(17.2%)	24
	2017	87	(1)	1	(18)	(18)	(20.7%)	69
	2018	64	(1)	1	31	31	48.4%	95
	2019	264	(53)	53	(38)	(38)	(14.4%)	226
	2020	378	49	31	(71)	9	2.4%	387
Non Private Passenger Total		834	(6)	86	(117)	(37)	(4.4%)	797
Grand Total		1,167	-	114	(216)	(102)	(8.7%)	1,065

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)
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	8	-	-	-	-	-	8
	2015	28	-	-	(7)	(7)	(25.0%)	21
	2016	53	(1)	1	(21)	(21)	(39.6%)	32
	2017	101	(1)	1	(31)	(31)	(30.7%)	70
	2018	323	(3)	17	(97)	(83)	(25.7%)	240
	2019	392	(4)	(49)	(68)	(121)	(30.9%)	271
	2020	125	51	26	(30)	47	37.6%	172
Private Passenger Total		1,037	42	(4)	(254)	(216)	(20.8%)	821
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	7	-	-	(5)	(5)	(71.4%)	2
	2014	26	-	-	4	4	15.4%	30
	2015	12	-	-	1	1	8.3%	13
	2016	(127)	1	(1)	153	153	(120.5%)	26
	2017	109	(1)	1	(24)	(24)	(22.0%)	85
	2018	205	(2)	2	(46)	(46)	(22.4%)	159
	2019	155	(16)	41	80	105	67.7%	260
	2020	234	44	8	(30)	22	9.4%	256
Non Private Passenger Total		624	26	51	133	210	33.7%	834
Grand Total		1,661	68	47	(121)	(6)	(0.4%)	1,655

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	167	(2)	(164)	-	(166)	(99.4%)	1
	2013	1	-	-	-	-	-	1
	2014	1	-	-	-	-	-	1
	2015	3	-	-	(1)	(1)	(33.3%)	2
	2016	10	-	-	(5)	(5)	(50.0%)	5
	2017	16	-	-	(6)	(6)	(37.5%)	10
	2018	13	-	-	(3)	(3)	(23.1%)	10
	2019	26	-	-	(3)	(3)	(11.5%)	23
	2020	12	2	(5)	-	(3)	(25.0%)	9
Private Passenger Total		249	-	(169)	(18)	(187)	(75.1%)	62
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	(3)	(3)	(100.0%)	-
	2014	203	(2)	(198)	-	(200)	(98.5%)	3
	2015	91	(1)	(88)	1	(88)	(96.7%)	3
	2016	23	-	-	(8)	(8)	(34.8%)	15
	2017	67	(1)	1	(19)	(19)	(28.4%)	48
	2018	133	(1)	(15)	(53)	(69)	(51.9%)	64
	2019	52	(5)	38	94	127	244.2%	179
	2020	131	13	6	(28)	(9)	(6.9%)	122
Non Private Passenger Total		703	3	(256)	(16)	(269)	(38.3%)	434
Grand Total		952	3	(425)	(34)	(456)	(47.9%)	496

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	12,687	(128)	(8,195)	23,465	15,142	119.4%	27,829
	2011	167	(2)	2	(98)	(98)	(58.7%)	69
	2012	1,057	(10)	(1,090)	164	(936)	(88.6%)	121
	2013	482	(7)	(322)	(25)	(354)	(73.4%)	128
	2014	4,589	(49)	(4,782)	108	(4,723)	(102.9%)	(134)
	2015	1,832	(19)	(1,582)	391	(1,210)	(66.0%)	622
	2016	5,261	(202)	(4,112)	60	(4,254)	(80.9%)	1,007
	2017	5,050	(219)	(2,272)	23	(2,468)	(48.9%)	2,582
	2018	6,384	(190)	(43)	(829)	(1,062)	(16.6%)	5,322
	2019	10,302	(457)	(615)	502	(570)	(5.5%)	9,732
	2020	18,890	1,496	1,581	(3,165)	(88)	(0.5%)	18,802
Private Passenger Total		66,701	213	(21,430)	20,596	(621)	(0.9%)	66,080
Non Private Passenger	prior	300	(17)	(140)	(80)	(237)	(79.0%)	63
	2011	1,569	(17)	(1,581)	82	(1,516)	(96.6%)	53
	2012	500	(7)	(31)	(485)	(523)	(104.6%)	(23)
	2013	5,439	(124)	(4,853)	19	(4,958)	(91.2%)	481
	2014	1,502	(36)	(1,197)	288	(945)	(62.9%)	557
	2015	6,727	(156)	(7,050)	482	(6,724)	(100.0%)	3
	2016	10,527	(596)	(6,355)	(367)	(7,318)	(69.5%)	3,209
	2017	8,425	(292)	(2,583)	(707)	(3,582)	(42.5%)	4,843
	2018	11,209	(418)	456	1,046	1,084	9.7%	12,293
	2019	27,238	(4,253)	3,790	4,182	3,719	13.7%	30,957
	2020	37,050	3,143	3,488	(4,786)	1,845	5.0%	38,895
Non Private Passenger Total		110,486	(2,773)	(16,056)	(326)	(19,155)	(17.3%)	91,331
Grand Total		177,187	(2,560)	(37,486)	20,270	(19,776)	(11.2%)	157,411

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2020 for Private Passenger, broken down by component.

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Newfoundland & Labrador

Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$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)	(5)	-	(6)	-	-	2	2	(4)
2001	-	(4)	(5)	(9)	-	-	1	1	(8)
2002	-	-	-	-	-	-	-	-	-
2003	-	1	1	2	-	-	-	-	2
2004	(1)	(10)	-	(11)	-	-	1	1	(10)
2005	-	3	-	3	-	-	-	-	3
2006	-	1	2	3	-	-	-	-	3
2007	28	(3)	4	29	-	-	2	2	31
2008	92	3	7	102	(2)	1	11	10	112
2009	82	5	13	100	(2)	1	10	9	109
2010	(1)	(6)	29	22	-	-	4	4	26
2011	231	(7)	48	272	(5)	5	27	27	299
2012	1,261	(22)	89	1,328	(20)	18	131	129	1,457
2013	652	(11)	127	768	(10)	10	76	76	844
2014	1,156	(10)	164	1,310	(15)	13	130	128	1,438
2015	2,639	153	332	3,124	(24)	21	319	316	3,440
2016	3,970	(12)	309	4,267	(25)	25	458	458	4,725
2017	1,952	371	153	2,476	(15)	15	295	295	2,771
2018	4,900	804	361	6,065	(35)	35	648	648	6,713
2019	8,524	1,363	372	10,259	(61)	61	1,099	1,099	11,358
PAYs (sub-total):	25,484	2,614	2,006	30,104	(214)	205	3,214	3,205	33,309
CAY (2020)	8,829	2,478	(58)	11,249	(78)	68	1,234	1,224	12,473
claims liabilities:	34,313	5,092	1,948	41,353	(292)	273	4,448	4,429	45,782
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,098	(1,466)		12,632	(68)	55	884	871	12,632
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	53,985				(360)	328	5,332	5,300	58,414

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2020 for Private Passenger, broken down by component.

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New Brunswick

Private Passenger ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$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	-	18	-	18	-	-	2	2	20
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(1)	(10)	(1)	(12)	-	-	1	1	(11)
2003	207	3	2	212	-	-	21	21	233
2004	-	1	1	2	-	-	-	-	2
2005	1	9	(16)	(6)	-	-	3	3	(3)
2006	-	(9)	7	(2)	-	-	2	2	-
2007	-	(8)	10	2	-	-	2	2	4
2008	2	15	(3)	14	-	-	2	2	16
2009	-	8	11	19	-	-	2	2	21
2010	119	(8)	-	111	(2)	1	11	10	121
2011	28	15	46	89	-	-	9	9	98
2012	198	57	69	324	(2)	2	32	32	356
2013	93	47	67	207	(1)	1	21	21	228
2014	549	141	92	782	(6)	5	78	77	859
2015	1,669	143	211	2,023	(8)	8	208	208	2,231
2016	1,596	508	143	2,247	(12)	12	239	239	2,486
2017	1,378	1,007	173	2,558	(15)	15	267	267	2,825
2018	1,875	1,716	114	3,705	(26)	23	495	492	4,197
2019	1,499	2,777	177	4,453	(36)	31	593	588	5,041
PAYs (sub-total):	9,213	6,429	1,103	16,745	(108)	98	1,988	1,978	18,723
CAY (2020)	2,514	3,502	48	6,064	(54)	48	789	783	6,847
claims liabilities:	11,727	9,931	1,151	22,809	(162)	146	2,777	2,761	25,570
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,892	(960)		7,932	(36)	29	491	484	7,932
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				30,741	(198)	175	3,268	3,245	33,502

*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, 2020 for Private Passenger, broken down by component.

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Nova Scotia

Private Passenger ending 2020	Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$'000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		-	3	(1)	2	-	-	2	2	4
2001		-	3	-	3	-	-	-	-	3
2002		1	11	1	13	-	-	1	1	14
2003		(1)	(7)	-	(8)	-	-	1	1	(7)
2004		14	3	(2)	15	-	-	2	2	17
2005		-	16	2	18	-	-	2	2	20
2006		-	(4)	11	7	-	-	1	1	8
2007		(1)	(11)	21	9	-	-	3	3	12
2008		-	12	17	29	-	-	3	3	32
2009		215	12	16	243	(4)	4	25	25	268
2010		14	7	22	43	-	-	4	4	47
2011		-	5	26	31	-	-	4	4	35
2012		-	(2)	35	33	(1)	-	4	3	36
2013		67	(3)	44	108	(2)	2	10	10	118
2014		289	(3)	45	331	(2)	2	34	34	365
2015		178	(6)	17	189	(1)	1	24	24	213
2016		514	(44)	62	532	(2)	2	62	62	594
2017		725	325	55	1,105	(5)	5	147	147	1,252
2018		1,520	474	75	2,069	(13)	13	270	270	2,339
2019		3,999	788	127	4,914	(35)	35	652	652	5,566
PAYs (sub-total):		7,534	1,579	573	9,686	(65)	64	1,251	1,250	10,936
CAY (2020)		3,627	2,769	(31)	6,365	(45)	37	839	831	7,196
claims liabilities:		11,161	4,348	542	16,051	(110)	101	2,090	2,081	18,132
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		10,361	(1,129)		9,232	(33)	30	629	626	9,232
policy liabilities:					25,283	(143)	131	2,719	2,707	27,364

*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, 2020 for Private Passenger, broken down by component.

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Prince Edward Island

Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(2)	-	(2)	-	-	-	-	(2)	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
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	930	7	19	956	(8)	7	101	100	1,056	
2016	302	32	49	383	(2)	2	42	42	425	
2017	1,305	(138)	23	1,190	(6)	6	127	127	1,317	
2018	124	318	(12)	430	(3)	3	52	52	482	
2019	605	122	20	747	(5)	4	103	102	849	
PAYs (sub-total):	3,266	333	176	3,775	(24)	22	432	430	4,205	
CAY (2020)	613	391	(3)	1,001	(9)	8	141	140	1,141	
claims liabilities:	3,879	724	173	4,776	(33)	30	573	570	5,346	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,485	(162)		1,323	(5)	4	77	76	1,323	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,099	(38)	34	650	646	6,669	

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

The table below presents the projected policy liabilities as at December 31, 2020 for Private Passenger, broken down by component.

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Ontario

Private Passenger ending 2020	Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		5,432	25,302	1	30,735	(149)	149	3,068	3,068	33,803
2001		-	6	(2)	4	-	-	1	1	5
2002		438	(8)	(1)	429	(4)	3	43	42	471
2003		2,378	(326)	326	2,378	(24)	21	236	233	2,611
2004		1,301	237	484	2,022	(22)	20	199	197	2,219
2005		1	(28)	186	159	-	-	22	22	181
2006		256	3	168	427	(6)	5	43	42	469
2007		1,911	51	167	2,129	(32)	29	210	207	2,336
2008		139	106	153	398	(7)	6	40	39	437
2009		69	123	155	347	(6)	6	35	35	382
2010		595	85	229	909	(10)	9	90	89	998
2011		1,012	35	259	1,306	(20)	19	129	128	1,434
2012		887	47	345	1,279	(19)	18	126	125	1,404
2013		802	16	339	1,157	(10)	10	115	115	1,272
2014		3,712	(236)	342	3,818	(34)	31	379	376	4,194
2015		266	151	441	858	(5)	5	90	90	948
2016		816	181	336	1,333	(8)	8	160	160	1,493
2017		1,208	188	404	1,800	(11)	11	205	205	2,005
2018		1,932	419	421	2,772	(20)	17	407	404	3,176
2019		6,089	1,987	989	9,065	(73)	64	1,192	1,183	10,248
PAYs (sub-total):		29,244	28,339	5,742	63,325	(460)	431	6,790	6,761	70,086
CAY (2020)		7,541	8,188	401	16,130	(129)	112	2,441	2,424	18,554
claims liabilities:		36,785	36,527	6,143	79,455	(589)	543	9,231	9,185	88,640
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		25,885	(1,579)		24,306	(98)	91	1,457	1,450	24,306
policy liabilities:					103,761	(687)	634	10,688	10,635	112,946

*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, 2020 for Private Passenger, broken down by component.

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Alberta

Private Passenger ending 2020	Alberta - Projected Balances as at Dec. 31, 2020 (\$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)	(4)	-	-	13	13	9
2001	2	9	-	11	-	-	1	1	12
2002	(3)	(11)	2	(12)	-	-	1	1	(11)
2003	6	54	-	60	-	-	6	6	66
2004	(1)	(24)	3	(22)	-	-	3	3	(19)
2005	-	5	15	20	-	-	3	3	23
2006	9	10	5	24	-	-	3	3	27
2007	4	8	2	14	-	-	1	1	15
2008	-	6	81	87	-	-	9	9	96
2009	-	(8)	58	50	-	-	7	7	57
2010	-	(2)	10	8	-	-	1	1	9
2011	120	14	22	156	-	-	15	15	171
2012	180	18	28	226	-	-	23	23	249
2013	97	51	42	190	-	-	19	19	209
2014	1,242	(34)	55	1,263	(4)	4	127	127	1,390
2015	109	62	47	218	(1)	1	23	23	241
2016	1,509	193	30	1,732	(9)	9	174	174	1,906
2017	297	379	40	716	(4)	4	72	72	788
2018	1,239	353	122	1,714	(11)	10	224	223	1,937
2019	1,547	864	101	2,512	(19)	17	331	329	2,841
PAYs (sub-total):	6,357	1,945	661	8,963	(48)	45	1,056	1,053	10,016
CAY (2020)	1,025	1,434	(97)	2,362	(16)	14	284	282	2,644
claims liabilities:	7,382	3,379	564	11,325	(64)	59	1,340	1,335	12,660
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,314	(470)		3,844	(10)	9	164	163	3,844
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				15,169	(74)	68	1,504	1,498	16,504

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

The table below presents the projected policy liabilities as at December 31, 2020 for Private Passenger, broken down by component.

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Yukon

Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$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
2001	-	1	-	1	-	-	-	-	1
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	-	6	4	10	-	-	1	1	11
2015	-	11	(18)	(7)	-	-	4	4	(3)
2016	-	13	(4)	9	-	-	2	2	11
2017	838	17	-	855	(5)	5	87	87	942
2018	-	67	5	72	-	-	9	9	81
2019	50	73	(1)	122	(1)	1	15	15	137
PAYs (sub-total):	888	198	(1)	1,085	(6)	6	119	119	1,204
CAY (2020)	(47)	155	(8)	100	(1)	1	15	15	115
claims liabilities:	841	353	(9)	1,185	(7)	7	134	134	1,319
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	214	(23)		191	(1)	1	12	12	191
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,376	(8)	8	146	146	1,510

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2020 for Private Passenger, broken down by component.

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Northwest Territories

Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$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	-	-	-	-	-	-	-	-	-
2001	-	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	-	(1)	6	5	-	-	1	1	6
2012	-	5	9	14	-	-	2	2	16
2013	-	6	12	18	-	-	2	2	20
2014	-	8	17	25	-	-	3	3	28
2015	-	21	(3)	18	-	-	4	4	22
2016	-	32	20	52	-	-	5	5	57
2017	465	65	6	536	(3)	3	58	58	594
2018	39	232	(9)	262	(2)	2	38	38	300
2019	158	243	9	410	(3)	3	57	57	467
PAYs (sub-total):	662	608	67	1,337	(8)	8	170	170	1,507
CAY (2020)	355	320	(58)	617	(4)	4	86	86	703
claims liabilities:	1,017	928	9	1,954	(12)	12	256	256	2,210
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,069	(117)	952		(2)	2	45	45	952
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	2,906				(14)	14	301	301	3,162

*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, 2020 for Private Passenger, broken down by component.

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Nunavut

Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$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	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	2	2	-	-	-	-	2
2012	158	1	2	161	-	-	16	16	177
2013	-	1	3	4	-	-	-	-	4
2014	-	1	4	5	-	-	-	-	5
2015	-	2	4	6	-	-	-	-	6
2016	-	5	4	9	-	-	1	1	10
2017	-	10	2	12	-	-	1	1	13
2018	-	10	-	10	-	-	1	1	11
2019	-	23	1	24	-	-	3	3	27
PAYs (sub-total):	158	53	22	233	-	-	22	22	255
CAY (2020)	7	21	(5)	23	-	-	3	3	26
claims liabilities:	165	74	17	256	-	-	25	25	281
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	76	(8)		68	-	-	1	1	68
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				324	-	-	26	26	349

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2020 for Private Passenger, broken down by component.

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,431	25,317	(2)	30,746	(149)	149	3,087	3,087	33,833
2001	2	14	(7)	9	-	-	3	3	12
2002	435	(17)	1	419	(4)	3	46	45	464
2003	2,590	(274)	329	2,645	(24)	21	264	261	2,906
2004	1,313	209	486	2,008	(22)	20	205	203	2,211
2005	2	1	187	190	-	-	30	30	220
2006	265	(2)	198	461	(6)	5	50	49	510
2007	1,942	33	205	2,180	(32)	29	218	215	2,395
2008	233	144	257	634	(9)	7	65	63	697
2009	366	140	260	766	(12)	11	80	79	845
2010	727	75	294	1,096	(12)	10	110	108	1,204
2011	1,391	61	418	1,870	(25)	24	186	185	2,055
2012	2,684	106	593	3,383	(42)	38	335	331	3,714
2013	1,711	109	656	2,476	(23)	23	245	245	2,721
2014	6,948	(127)	747	7,568	(61)	55	754	748	8,316
2015	5,791	544	1,050	7,385	(47)	43	773	769	8,154
2016	8,707	908	949	10,564	(58)	58	1,143	1,143	11,707
2017	8,168	2,224	856	11,248	(64)	64	1,259	1,259	12,507
2018	11,629	4,393	1,077	17,099	(110)	103	2,144	2,137	19,236
2019	22,471	8,240	1,795	32,506	(233)	216	4,045	4,028	36,534
PAYs (sub-total):	82,806	42,098	10,349	135,253	(933)	879	15,042	14,988	150,241
CAY (2020)	24,464	19,258	189	43,911	(336)	292	5,832	5,788	49,699
claims liabilities:	107,270	61,356	10,538	179,164	(1,269)	1,171	20,874	20,776	199,940
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	66,394	(5,914)		60,480	(253)	221	3,760	3,728	60,480
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				239,644	(1,522)	1,392	24,634	24,504	260,420

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

The table below presents the projected policy liabilities as at December 31, 2020 for Non-Private Passenger, broken down by component.

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Newfoundland & Labrador

Non Private Passenger ending 2020		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$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)
2001	-	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	520	1	15	536	(11)	10	53	52	588
2012	3	-	24	27	-	-	2	2	29
2013	-	2	33	35	-	-	3	3	38
2014	12	-	44	56	-	-	5	5	61
2015	489	(26)	99	562	(4)	3	59	58	620
2016	1,017	23	103	1,143	(4)	4	126	126	1,269
2017	1,670	13	53	1,736	(8)	8	190	190	1,926
2018	2,013	231	138	2,382	(11)	11	256	256	2,638
2019	3,077	344	142	3,563	(17)	17	385	385	3,948
PAYs (sub-total):	8,801	596	670	10,067	(55)	53	1,081	1,079	11,146
CAY (2020)	2,768	1,236	(18)	3,986	(24)	24	438	438	4,424
claims liabilities:	11,569	1,832	652	14,053	(79)	77	1,519	1,517	15,570
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,443	(329)		4,114	(18)	17	260	259	4,114
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				18,167	(97)	94	1,779	1,776	19,684

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

The table below presents the projected policy liabilities as at December 31, 2020 for Non-Private Passenger, broken down by component.

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New Brunswick

Non Private Passenger ending 2020		New Brunswick - Projected Balances as at Dec. 31, 2020 (\$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)	-	(6)	-	-	-	-		(6)
2001	-	(2)	-	(2)	-	-	-	-		(2)
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	-	3	9	12	-	-	1	1		13
2008	28	3	(2)	29	-	-	3	3		32
2009	83	5	9	97	(1)	1	10	10		107
2010	99	3	-	102	(2)	2	10	10		112
2011	92	(4)	35	123	(3)	3	13	13		136
2012	423	2	53	478	(3)	3	48	48		526
2013	989	(4)	49	1,034	(12)	10	102	100		1,134
2014	-	2	64	66	-	-	6	6		72
2015	623	12	134	769	(6)	5	80	79		848
2016	494	111	92	697	(6)	5	80	79		776
2017	453	503	116	1,072	(8)	7	115	114		1,186
2018	1,481	496	87	2,064	(19)	17	283	281		2,345
2019	3,228	652	147	4,027	(41)	37	544	540		4,567
PAYs (sub-total):	7,993	1,768	784	10,545	(101)	90	1,300	1,289		11,834
CAY (2020)	3,678	1,251	39	4,968	(44)	40	632	628		5,596
claims liabilities:	11,671	3,019	823	15,513	(145)	130	1,932	1,917		17,430
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	6,943	(528)		6,415	(24)	22	308	306		6,415
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				21,928	(169)	152	2,240	2,223		23,845

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2020 for Non-Private Passenger, broken down by component.

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Nova Scotia

Non Private Passenger ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$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	-	6	-	-	-	-	6
2001	-	1	-	1	-	-	-	-	1
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	25	27	-	-	3	3	30
2012	-	(3)	39	36	-	-	4	4	40
2013	1,436	(68)	54	1,422	(23)	22	140	139	1,561
2014	689	2	60	751	(6)	5	74	73	824
2015	127	5	22	154	(2)	2	22	22	176
2016	1,394	37	88	1,519	(10)	10	163	163	1,682
2017	1,739	174	76	1,989	(12)	12	254	254	2,243
2018	2,224	633	90	2,947	(18)	18	377	377	3,324
2019	3,239	861	122	4,222	(30)	26	550	546	4,768
PAYs (sub-total):	10,848	1,639	612	13,099	(101)	95	1,595	1,589	14,688
CAY (2020)	4,351	3,264	(34)	7,581	(61)	53	964	956	8,537
claims liabilities:	15,199	4,903	578	20,680	(162)	148	2,559	2,545	23,225
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,671	(779)	9,892		(39)	36	548	545	9,892
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	30,572			(201)	184	3,107	3,090	33,117	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2020 for Non-Private Passenger, broken down by component.

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Prince Edward Island

Non Private Passenger ending 2020		Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$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	-	-	-	-	-	-	-	-	-
2001	-	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	296	-	8	304	(7)	6	30	29	333
2013	(3)	41	12	50	-	-	5	5	55
2014	109	(1)	16	124	(3)	2	13	12	136
2015	-	16	15	31	(1)	-	8	7	38
2016	1,010	57	32	1,099	(12)	11	113	112	1,211
2017	(18)	262	17	261	(1)	1	32	32	293
2018	72	380	(9)	443	(3)	3	48	48	491
2019	357	533	18	908	(5)	5	111	111	1,019
PAYs (sub-total):	1,823	1,287	120	3,230	(32)	28	361	357	3,587
CAY (2020)	411	1,035	(3)	1,443	(9)	9	185	185	1,628
claims liabilities:	2,234	2,322	117	4,673	(41)	37	546	542	5,215
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,348	(102)	1,246		(5)	5	81	81	1,246
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	5,919				(46)	42	627	623	6,461

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2020 for Non-Private Passenger, broken down by component.

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Ontario

Non Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$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	292	13	-	305	-	-	34	34		339
2001	-	(6)	(1)	(7)	-	-	1	1		(6)
2002	-	7	-	7	-	-	1	1		8
2003	-	(12)	46	34	-	-	6	6		40
2004	1	(25)	78	54	-	-	10	10		64
2005	-	(1)	61	60	-	-	6	6		66
2006	(1)	18	74	91	-	-	9	9		100
2007	1	(2)	79	78	-	-	8	8		86
2008	-	(5)	73	68	-	-	8	8		76
2009	54	9	91	154	(3)	3	15	15		169
2010	32	4	178	214	(5)	4	22	21		235
2011	806	24	213	1,043	(10)	9	103	102		1,145
2012	80	(28)	329	381	(5)	4	38	37		418
2013	2,150	259	537	2,946	(29)	27	292	290		3,236
2014	1,926	73	666	2,665	(16)	16	266	266		2,931
2015	6,123	168	1,015	7,306	(35)	35	730	730		8,036
2016	4,032	840	777	5,649	(34)	34	622	622		6,271
2017	4,680	427	935	6,042	(37)	37	663	663		6,705
2018	7,366	2,956	1,398	11,720	(84)	73	1,626	1,615		13,335
2019	12,550	7,243	3,193	22,986	(184)	161	3,025	3,002		25,988
PAYs (sub-total):	40,092	11,962	9,742	61,796	(442)	403	7,485	7,446		69,242
CAY (2020)	11,787	14,336	895	27,018	(216)	189	4,438	4,411		31,429
claims liabilities:	51,879	26,298	10,637	88,814	(658)	592	11,923	11,857		100,671
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	56,828	(3,580)		53,248	(165)	131	1,860	1,826		53,248
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				142,062	(823)	723	13,783	13,683		153,919

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2020 for Non-Private Passenger, broken down by component.

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Alberta

Non Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$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	11	(2)	11	-	-	5	5	16
2001	2	9	-	11	-	-	1	1	12
2002	-	5	1	6	-	-	1	1	7
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	33	20	1	54	(1)	1	5	5	59
2005	-	(3)	14	11	-	-	1	1	12
2006	(1)	(25)	10	(16)	-	-	4	4	(12)
2007	27	10	7	44	(1)	1	5	5	49
2008	2	13	297	312	-	-	32	32	344
2009	42	6	214	262	(5)	5	26	26	288
2010	-	6	37	43	-	-	5	5	48
2011	1,151	21	72	1,244	(19)	17	122	120	1,364
2012	640	7	113	760	(7)	7	75	75	835
2013	1,791	181	173	2,145	(22)	20	212	210	2,355
2014	447	350	245	1,042	(6)	6	105	105	1,147
2015	4,524	(158)	229	4,595	(18)	18	464	464	5,059
2016	2,641	1,730	172	4,543	(23)	23	462	462	5,005
2017	4,655	2,505	265	7,425	(45)	45	739	739	8,164
2018	12,546	5,408	966	18,920	(127)	109	2,412	2,394	21,314
2019	21,583	7,418	1,062	30,063	(208)	178	3,646	3,616	33,679
PAYs (sub-total):	50,085	17,509	3,876	71,470	(482)	430	8,323	8,271	79,741
CAY (2020)	20,808	20,195	(1,194)	39,809	(318)	279	4,711	4,672	44,481
claims liabilities:	70,893	37,704	2,682	111,279	(800)	709	13,034	12,943	124,222
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	55,824	(4,298)		51,526	(230)	185	2,995	2,950	51,526
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				162,805	(1,030)	894	16,029	15,893	175,748

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

The table below presents the projected policy liabilities as at December 31, 2020 for Non-Private Passenger, broken down by component.

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Yukon

Non Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$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
2001	-	-	-	-	-	-	-	-	-
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	-	1	4	5	-	-	-	-	5
2014	-	7	5	12	-	-	2	2	14
2015	-	(15)	(27)	(42)	-	-	6	6	(36)
2016	-	24	(9)	15	-	-	4	4	19
2017	(3)	65	(2)	60	-	-	14	14	74
2018	371	91	21	483	(3)	3	63	63	546
2019	232	110	(4)	338	(3)	3	49	49	387
PAYs (sub-total):	600	286	(2)	884	(6)	6	139	139	1,023
CAY (2020)	90	433	(36)	487	(4)	3	66	65	552
claims liabilities:	690	719	(38)	1,371	(10)	9	205	204	1,575
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	796	(65)		731	(3)	2	39	38	731
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,102	(13)	11	244	242	2,306

*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, 2020 for Non-Private Passenger, broken down by component.

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Northwest Territories

Non Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$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
2001	-	-	-	-	-	-	-	-	-	-
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	503	2	4	509	(4)	3	51	50	559	
2014	-	30	6	36	-	-	4	4	40	
2015	-	13	(2)	11	-	-	2	2	13	
2016	166	26	7	199	(2)	2	20	20	219	
2017	(4)	81	3	80	-	-	10	10	90	
2018	5	151	(5)	151	(1)	1	21	21	172	
2019	376	180	5	561	(3)	3	58	58	619	
PAYs (sub-total):	1,046	486	23	1,555	(10)	9	166	165	1,720	
CAY (2020)	224	303	(41)	486	(5)	4	67	66	552	
claims liabilities:	1,270	789	(18)	2,041	(15)	13	233	231	2,272	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	770	(63)		707	(2)	2	30	30	707	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,748	(17)	15	263	261	2,979	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2020 for Non-Private Passenger, broken down by component.

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Nunavut

Non Private Passenger ending 2020		Nunavut - Projected Balances as at Dec. 31, 2020 (\$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	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-
2011	-	-	1	1	-	-	-	-	-	1
2012	-	-	2	2	-	-	-	-	-	2
2013	-	-	2	2	-	-	-	-	-	2
2014	192	3	3	198	(1)	1	20	20		218
2015	85	3	4	92	-	-	9	9		101
2016	-	15	4	19	-	-	2	2		21
2017	(3)	48	5	50	-	-	6	6		56
2018	41	60	1	102	(1)	1	13	13		115
2019	119	123	6	248	(1)	1	18	18		266
PAYs (sub-total):	434	252	28	714	(3)	3	68	68		782
CAY (2020)	32	152	(21)	163	(2)	1	23	22		185
claims liabilities:	466	404	7	877	(5)	4	91	90		967
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	412	(34)		378	(1)	1	11	11		378
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,255	(6)	5	102	101		1,345

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

The table below presents the projected policy liabilities as at December 31, 2020 for Non-Private Passenger, broken down by component.

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
Non Private Passenger ending 2020		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	294	26	(2)	318	-	-	39	39	357
2001	2	4	(2)	4	-	-	2	2	6
2002	-	19	1	20	-	-	3	3	23
2003	-	(27)	47	20	-	-	8	8	28
2004	34	(1)	79	112	(1)	1	16	16	128
2005	-	(5)	61	56	-	-	10	10	66
2006	(2)	(9)	93	82	-	-	14	14	96
2007	28	6	103	137	(1)	1	15	15	152
2008	30	8	377	415	-	-	44	44	459
2009	179	17	331	527	(9)	9	55	55	582
2010	131	14	243	388	(7)	6	40	39	427
2011	2,569	45	370	2,984	(43)	39	295	291	3,275
2012	1,442	(21)	574	1,995	(22)	20	197	195	2,190
2013	6,866	414	868	8,148	(90)	82	805	797	8,945
2014	3,375	466	1,109	4,950	(32)	30	495	493	5,443
2015	11,971	18	1,489	13,478	(66)	63	1,380	1,377	14,855
2016	10,754	2,863	1,266	14,883	(91)	89	1,592	1,590	16,473
2017	13,169	4,078	1,468	18,715	(111)	110	2,023	2,022	20,737
2018	26,119	10,406	2,687	39,212	(267)	236	5,099	5,068	44,280
2019	44,761	17,464	4,691	66,916	(492)	431	8,386	8,325	75,241
PAYs (sub-total):	121,722	35,785	15,853	173,360	(1,232)	1,117	20,518	20,403	193,763
CAY (2020)	44,149	42,205	(413)	85,941	(683)	602	11,524	11,443	97,384
claims liabilities:	165,871	77,990	15,440	259,301	(1,915)	1,719	32,042	31,846	291,147
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	138,035	(9,778)		128,257	(487)	401	6,132	6,046	128,257
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				387,558	(2,402)	2,120	38,174	37,892	419,404

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, 2020, broken down by component.

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Newfoundland & Labrador

PPV & non-PPV ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$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	(1)	(6)	-	(7)	-	-	-	2	2	(5)
2001	-	(3)	(6)	(9)	-	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	-	1
2004	(1)	(11)	-	(12)	-	-	-	1	1	(11)
2005	-	5	-	5	-	-	-	-	-	5
2006	-	4	3	7	-	-	-	-	-	7
2007	28	(4)	6	30	-	-	2	2	2	32
2008	92	3	10	105	(2)	1	11	10	10	115
2009	82	8	18	108	(2)	1	11	10	10	118
2010	(1)	(4)	38	33	-	-	5	5	5	38
2011	751	(6)	63	808	(16)	15	80	79	79	887
2012	1,264	(22)	113	1,355	(20)	18	133	131	131	1,486
2013	652	(9)	160	803	(10)	10	79	79	79	882
2014	1,168	(10)	208	1,366	(15)	13	135	133	133	1,499
2015	3,128	127	431	3,686	(28)	24	378	374	374	4,060
2016	4,987	11	412	5,410	(29)	29	584	584	584	5,994
2017	3,622	384	206	4,212	(23)	23	485	485	485	4,697
2018	6,913	1,035	499	8,447	(46)	46	904	904	904	9,351
2019	11,601	1,707	514	13,822	(78)	78	1,484	1,484	1,484	15,306
PAYs (sub-total):	34,285	3,210	2,676	40,171	(269)	258	4,295	4,284	4,284	44,455
CAY (2020)	11,597	3,714	(76)	15,235	(102)	92	1,672	1,662	1,662	16,897
claims liabilities:	45,882	6,924	2,600	55,406	(371)	350	5,967	5,946	5,946	61,352
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	18,541	(1,795)		16,746	(86)	72	1,144	1,130		16,746
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				72,152	(457)	422	7,111	7,076		78,098

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, 2020, broken down by component.

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New Brunswick

PPV & non-PPV ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$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	-	12	-	12		-	-	2	2	14
2001	-	(3)	-	(3)		-	-	-	-	(3)
2002	(1)	(5)	(1)	(7)		-	-	2	2	(5)
2003	207	1	3	211		-	-	21	21	232
2004	-	1	1	2		-	-	-	-	2
2005	1	3	(31)	(27)		-	-	6	6	(21)
2006	-	(14)	12	(2)		-	-	3	3	1
2007	-	(5)	19	14		-	-	3	3	17
2008	30	18	(5)	43		-	-	5	5	48
2009	83	13	20	116		(1)	1	12	12	128
2010	218	(5)	-	213		(4)	3	21	20	233
2011	120	11	81	212		(3)	3	22	22	234
2012	621	59	122	802		(5)	5	80	80	882
2013	1,082	43	116	1,241		(13)	11	123	121	1,362
2014	549	143	156	848		(6)	5	84	83	931
2015	2,292	155	345	2,792		(14)	13	288	287	3,079
2016	2,090	619	235	2,944		(18)	17	319	318	3,262
2017	1,831	1,510	289	3,630		(23)	22	382	381	4,011
2018	3,356	2,212	201	5,769		(45)	40	778	773	6,542
2019	4,727	3,429	324	8,480		(77)	68	1,137	1,128	9,608
PAYs (sub-total):	17,206	8,197	1,887	27,290		(209)	188	3,288	3,267	30,557
CAY (2020)	6,192	4,753	87	11,032		(98)	88	1,421	1,411	12,443
claims liabilities:	23,398	12,950	1,974	38,322		(307)	276	4,709	4,678	43,000
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,835	(1,488)		14,347		(60)	51	799	790	14,347
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:	52,669					(367)	327	5,508	5,468	57,347

*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, 2020, broken down by component.

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Nova Scotia

PPV & non-PPV ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	9	(1)	8	-	-	2	2	10
2001	-	4	-	4	-	-	-	-	4
2002	1	13	1	15	-	-	1	1	16
2003	(1)	(12)	-	(13)	-	-	2	2	(11)
2004	14	8	(2)	20	-	-	3	3	23
2005	-	19	3	22	-	-	2	2	24
2006	-	(5)	13	8	-	-	1	1	9
2007	(1)	(15)	26	10	-	-	4	4	14
2008	-	8	22	30	-	-	4	4	34
2009	215	6	23	244	(4)	4	27	27	271
2010	14	6	38	58	-	-	6	6	64
2011	-	7	51	58	-	-	7	7	65
2012	-	(5)	74	69	(1)	-	8	7	76
2013	1,503	(71)	98	1,530	(25)	24	150	149	1,679
2014	978	(1)	105	1,082	(8)	7	108	107	1,189
2015	305	(1)	39	343	(3)	3	46	46	389
2016	1,908	(7)	150	2,051	(12)	12	225	225	2,276
2017	2,464	499	131	3,094	(17)	17	401	401	3,495
2018	3,744	1,107	165	5,016	(31)	31	647	647	5,663
2019	7,238	1,649	249	9,136	(65)	61	1,202	1,198	10,334
PAYs (sub-total):	18,382	3,218	1,185	22,785	(166)	159	2,846	2,839	25,624
CAY (2020)	7,978	6,033	(65)	13,946	(106)	90	1,803	1,787	15,733
claims liabilities:	26,360	9,251	1,120	36,731	(272)	249	4,649	4,626	41,357
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	21,032	(1,908)		19,124	(72)	66	1,177	1,171	19,124
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				55,855	(344)	315	5,826	5,797	60,481

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, 2020, broken down by component.

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Prince Edward Island

PPV & non-PPV ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$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)
2001	-	-	-	-	-	-	-	-	-
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	296	-	22	318	(7)	6	31	30	348
2013	(3)	39	31	67	-	-	7	7	74
2014	109	(1)	40	148	(3)	2	15	14	162
2015	930	23	34	987	(9)	7	109	107	1,094
2016	1,312	89	81	1,482	(14)	13	155	154	1,636
2017	1,287	124	40	1,451	(7)	7	159	159	1,610
2018	196	698	(21)	873	(6)	6	100	100	973
2019	962	655	38	1,655	(10)	9	214	213	1,868
PAYs (sub-total):	5,089	1,620	296	7,005	(56)	50	793	787	7,792
CAY (2020)	1,024	1,426	(6)	2,444	(18)	17	326	325	2,769
claims liabilities:	6,113	3,046	290	9,449	(74)	67	1,119	1,112	10,561
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,833	(264)		2,569	(10)	9	158	157	2,569
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				12,018	(84)	76	1,277	1,269	13,130

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, 2020, broken down by component.

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Ontario

PPV & non-PPV ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$'000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,724	25,315	1	31,040	(149)	149	3,102	3,102	34,142
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	438	(1)	(1)	436	(4)	3	44	43	479
2003	2,378	(338)	372	2,412	(24)	21	242	239	2,651
2004	1,302	212	562	2,076	(22)	20	209	207	2,283
2005	1	(29)	247	219	-	-	28	28	247
2006	255	21	242	518	(6)	5	52	51	569
2007	1,912	49	246	2,207	(32)	29	218	215	2,422
2008	139	101	226	466	(7)	6	48	47	513
2009	123	132	246	501	(9)	9	50	50	551
2010	627	89	407	1,123	(15)	13	112	110	1,233
2011	1,818	59	472	2,349	(30)	28	232	230	2,579
2012	967	19	674	1,660	(24)	22	164	162	1,822
2013	2,952	275	876	4,103	(39)	37	407	405	4,508
2014	5,638	(163)	1,008	6,483	(50)	47	645	642	7,125
2015	6,389	319	1,456	8,164	(40)	40	820	820	8,984
2016	4,848	1,021	1,113	6,982	(42)	42	782	782	7,764
2017	5,888	615	1,339	7,842	(48)	48	868	868	8,710
2018	9,298	3,375	1,819	14,492	(104)	90	2,033	2,019	16,511
2019	18,639	9,230	4,182	32,051	(257)	225	4,217	4,185	36,236
PAYs (sub-total):	69,336	40,301	15,484	125,121	(902)	834	14,275	14,207	139,328
CAY (2020)	19,328	22,524	1,296	43,148	(345)	301	6,879	6,835	49,983
claims liabilities:	88,664	62,825	16,780	168,269	(1,247)	1,135	21,154	21,042	189,311
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	82,713	(5,159)		77,554	(263)	222	3,317	3,276	77,554
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				245,823	(1,510)	1,357	24,471	24,318	266,865

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, 2020, broken down by component.

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Alberta

PPV & non-PPV ending 2020	Alberta - Projected Balances as at Dec. 31, 2020 (\$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	9	(4)	7	-	-	18	18	25
2001		4	18	-	22	-	-	2	2	24
2002		(3)	(6)	3	(6)	-	-	2	2	(4)
2003		6	49	-	55	-	-	7	7	62
2004		32	(4)	4	32	(1)	1	8	8	40
2005		-	2	29	31	-	-	4	4	35
2006		8	(15)	15	8	-	-	7	7	15
2007		31	18	9	58	(1)	1	6	6	64
2008		2	19	378	399	-	-	41	41	440
2009		42	(2)	272	312	(5)	5	33	33	345
2010		-	4	47	51	-	-	6	6	57
2011		1,271	35	94	1,400	(19)	17	137	135	1,535
2012		820	25	141	986	(7)	7	98	98	1,084
2013		1,888	232	215	2,335	(22)	20	231	229	2,564
2014		1,689	316	300	2,305	(10)	10	232	232	2,537
2015		4,633	(96)	276	4,813	(19)	19	487	487	5,300
2016		4,150	1,923	202	6,275	(32)	32	636	636	6,911
2017		4,952	2,884	305	8,141	(49)	49	811	811	8,952
2018		13,785	5,761	1,088	20,634	(138)	119	2,636	2,617	23,251
2019		23,130	8,282	1,163	32,575	(227)	195	3,977	3,945	36,520
PAYs (sub-total):		56,442	19,454	4,537	80,433	(530)	475	9,379	9,324	89,757
CAY (2020)		21,833	21,629	(1,291)	42,171	(334)	293	4,995	4,954	47,125
claims liabilities:		78,275	41,083	3,246	122,604	(864)	768	14,374	14,278	136,882
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		60,138	(4,768)		55,370	(240)	194	3,159	3,113	55,370
policy liabilities:					177,974	(1,104)	962	17,533	17,391	192,252

*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, 2020, broken down by component.

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Yukon

PPV & non-PPV ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	4	-	4	-	-	-	-	-	4
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	12	12	-	-	2	2	14	14
2010	-	-	-	-	-	-	-	-	-	-
2011	-	1	3	4	-	-	-	-	4	4
2012	-	3	5	8	-	-	-	-	8	8
2013	-	5	7	12	-	-	-	-	12	12
2014	-	13	9	22	-	-	3	3	25	25
2015	-	(4)	(45)	(49)	-	-	10	10	(39)	(39)
2016	-	37	(13)	24	-	-	6	6	30	30
2017	835	82	(2)	915	(5)	5	101	101	1,016	1,016
2018	371	158	26	555	(3)	3	72	72	627	627
2019	282	183	(5)	460	(4)	4	64	64	524	524
PAYs (sub-total):	1,488	484	(3)	1,969	(12)	12	258	258	2,227	2,227
CAY (2020)	43	588	(44)	587	(5)	4	81	80	667	667
claims liabilities:	1,531	1,072	(47)	2,556	(17)	16	339	338	2,894	2,894
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,010	(88)		922	(4)	3	51	50	922	922
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,478	(21)	19	390	388	3,816	3,816

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, 2020, broken down by component.

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Northwest Territories

PPV & non-PPV ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$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
2001	-		1	-	1	-	-	-	-	1
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	-		(1)	8	7	-	-	1	1	8
2012	-		5	12	17	-	-	2	2	19
2013		503	8	16	527	(4)	3	53	52	579
2014	-		38	23	61	-	-	7	7	68
2015	-		34	(5)	29	-	-	6	6	35
2016		166	58	27	251	(2)	2	25	25	276
2017		461	146	9	616	(3)	3	68	68	684
2018		44	383	(14)	413	(3)	3	59	59	472
2019		534	423	14	971	(6)	6	115	115	1,086
PAYs (sub-total):		1,708	1,094	90	2,892	(18)	17	336	335	3,227
CAY (2020)		579	623	(99)	1,103	(9)	8	153	152	1,255
claims liabilities:		2,287	1,717	(9)	3,995	(27)	25	489	487	4,482
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		1,839	(180)		1,659	(4)	4	75	75	1,659
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					5,654	(31)	29	564	562	6,141

*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, 2020, broken down by component.

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Nunavut

PPV & non-PPV ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$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	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-
2011	-	-	3	3	-	-	-	-	-	3
2012	158	1	4	163	-	-	16	16	179	179
2013	-	1	5	6	-	-	-	-	6	6
2014	192	4	7	203	(1)	1	20	20	223	223
2015	85	5	8	98	-	-	9	9	107	107
2016	-	20	8	28	-	-	3	3	31	31
2017	(3)	58	7	62	-	-	7	7	69	69
2018	41	70	1	112	(1)	1	14	14	126	126
2019	119	146	7	272	(1)	1	21	21	293	293
PAYs (sub-total):	592	305	50	947	(3)	3	90	90	1,037	1,037
CAY (2020)	39	173	(26)	186	(2)	1	26	25	211	211
claims liabilities:	631	478	24	1,133	(5)	4	116	115	1,248	1,248
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	488	(42)		446	(1)	1	12	12	446	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,579	(6)	5	128	127	1,694	

*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, 2020, broken down by component.

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All Jurisdictions

PPV & non-PPV ending 2020	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,725	25,343	(4)	31,064	(149)	149	3,126	3,126	34,190
2001	4	18	(9)	13	-	-	5	5	18
2002	435	2	2	439	(4)	3	49	48	487
2003	2,590	(301)	376	2,665	(24)	21	272	269	2,934
2004	1,347	208	565	2,120	(23)	21	221	219	2,339
2005	2	(4)	248	246	-	-	40	40	286
2006	263	(11)	291	543	(6)	5	64	63	606
2007	1,970	39	308	2,317	(33)	30	233	230	2,547
2008	263	152	634	1,049	(9)	7	109	107	1,156
2009	545	157	591	1,293	(21)	20	135	134	1,427
2010	858	89	537	1,484	(19)	16	150	147	1,631
2011	3,960	106	788	4,854	(68)	63	481	476	5,330
2012	4,126	85	1,167	5,378	(64)	58	532	526	5,904
2013	8,577	523	1,524	10,624	(113)	105	1,050	1,042	11,666
2014	10,323	339	1,856	12,518	(93)	85	1,249	1,241	13,759
2015	17,762	562	2,539	20,863	(113)	106	2,153	2,146	23,009
2016	19,461	3,771	2,215	25,447	(149)	147	2,735	2,733	28,180
2017	21,337	6,302	2,324	29,963	(175)	174	3,282	3,281	33,244
2018	37,748	14,799	3,764	56,311	(377)	339	7,243	7,205	63,516
2019	67,232	25,704	6,486	99,422	(725)	647	12,431	12,353	111,775
PAYs (sub-total):	204,528	77,883	26,202	308,613	(2,165)	1,996	35,560	35,391	344,004
CAY (2020)	68,613	61,463	(224)	129,852	(1,019)	894	17,356	17,231	147,083
claims liabilities:	273,141	139,346	25,978	438,465	(3,184)	2,890	52,916	52,622	491,087
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	204,429	(15,692)		188,737	(740)	622	9,892	9,774	188,737
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				627,202	(3,924)	3,512	62,808	62,396	679,824

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