



FACILITY ASSOCIATION RESIDUAL MARKET

DECEMBER 2019 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS**RESIDUAL MARKET****PARTICIPATION REPORT****DECEMBER 2019**

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1 Summary

Key points related to this month's Highlights:

- (a) At its Feb. 18, 2020 meeting, the FA Board appointed Mr. Cosimo Pantaleo of Ernst & Young LLP (EY) for fiscal year-end 2019. Recall that Mr. Pantaleo was Acting Appointing Actuary following the resignation of Mr. Liam McFarlane in October 2019. Mr. Pantaleo's appointment was approved by FA Members for fiscal year 2020 at the FA Annual General Meeting held on February 20, 2020.
- (b) The month's claims activities were generally aligned with projections from last month.
- (c) We continue to see growth in commercial vehicle and interurban vehicle classes that we continue to monitor closely, particularly as there are indications of increased exposures to US claims as a result.
- (d) As at the end of fiscal year 2019 (i.e. as at the October 2019 share period), unprocessed business of \$26.5 million was reported by the Servicing Carriers. This amount was included in the FARM / UAF Financial Statements for the fiscal year 2019, but were NOT included in the FARM Participation Reports. Rather, as the business is processed and reported to the Automobile Statistical Plan, the premium will be picked up and included in the FARM Participation Reports. Subsequent to the initial estimate of \$26.5 million (included in the FARM / UAF Financial Statements), the unprocessed estimate was later revised upward by an additional \$8.6 million to \$35.1 million. This additional \$8.6 million was not included in the FARM / UAF Financial statements for fiscal year 2019, but was left as an unadjusted difference.

Based on feedback from the Servicing Carriers, a significant portion of the unprocessed business was processed in December through to January, continuing into February 2020. This is supported by the data where approximately 2 thousand policies with effective dates of October 31 2019 or prior were processed during December, accounting for approximately \$11.7 million of the written premium for December. Last month, we projected written premium to increase year-over-year in December by \$5.9 million (37.5%), but it increased by \$17.0 million (108.6%), a variance of \$11.1 million.

1.1 Valuation Schedule (Fiscal Year 2019)

The December 2019 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The table below (continued on the next page) summarizes the implemented valuations for fiscal year 2019.

FARM FISCAL YEAR 2019 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2018 (completed)	2.29% mfad: 25 bp	Oct. 2018	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).

FARM FISCAL YEAR 2019 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Dec. 31, 2018 (completed)	1.95% mfad: 25 bp	Mar. 2019	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, 2019 (completed)	1.48% mfad: 25 bp	May 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).
Jun. 30, 2019 (completed)	1.44% mfad: 25 bp	Aug. 2019	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, 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)

Under the proposed schedule for fiscal year 2019, the off-half valuation quarters ending March 31, 2019 and September 30, 2019 would not reflect a full valuation update of assumptions, but would rather roll-forward key assumptions from the previous valuation. As well, all valuations are proposed to include all jurisdictions and business segments (private passenger and non-private passenger).

1.2 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.

1.3 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation¹

Reference to Ontario Bill 15 has been removed from this section as no longer recent (i.e. within the last five years). Otherwise, there have been no changes in these descriptions since last month's Highlights, other than clarification that recent refers to events within the last five years.

¹This url to a pdf is to a helpful guide on how bills become laws: <https://www.ola.org/sites/default/files/common/how-bills-become-law-en.pdf>.

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 June 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 (Sept 30, 2019), 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 December 31, 2018) 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 (Sept 30, 2019), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at December 31, 2018), impacting the selection of ultimates.

Prince Edward Island Bill 46 (Minor Injury Definition, Pain and Suffering Damages Cap, Schedule B and DCPD) was introduced into the Legislative Assembly on April 25, 2014 and **received Royal Assent on May 14, 2014**. Bill 46 amends the Insurance Act, introducing enhanced mandatory benefits under Schedule B (these include medical, rehabilitation, funeral, death and loss of income benefits) and a new section 254.2 that applies to all injuries arising from motor vehicle accidents occurring on or after October 1, 2014. The new section 254.2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. In addition, Bill 46 includes a new section 254.3 which implements Direct Compensation provisions for Property Damage and has been proclaimed into force effective October 1, 2015. With the most recent valuation (Sept 30, 2019), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2018), impacting the selection of ultimates.

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

1.4 Harmonized Sales Tax - Atlantic Provinces

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

In the **New Brunswick** fiscal 2016-17 provincial budget released February 2, 2016, the New Brunswick Finance Minister announced a 2 percentage point increase in the provincial component of the harmonized sales tax ("HST") **effective July 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the **most recent** valuation (Sept 30, 2019), on the basis that current estimates have implicitly incorporated the impact.

In the **Newfoundland and Labrador** fiscal 2016-17 provincial budget released April 4, 2016, the Newfoundland and Labrador Finance Minister announced a 2 percentage point increase in the provincial component of the HST **effective July 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the **most recent** valuation (Sept 30, 2019), on the basis that current estimates have implicitly incorporated the impact.

In the **Prince Edward Island** fiscal 2016-17 provincial budget released April 19, 2016, the Prince Edward Island Finance Minister announced a 1 percentage point increase in the provincial component of the HST **effective October 1, 2016** increasing the combined HST rate in the province from 14% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using PE PPV and CV Industry data as at December 31, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **most recent** valuation (Sept 30, 2019).

1.5 Harmonized Sales Tax Class Action – Ontario

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

Since the end of October 2018, class action lawsuits have been brought against multiple insurers related to HST and limits / sub-limits of benefits per the Statutory Accident Benefits Schedule and FSCO's Professional Services Guideline as part of claims settlement practices in Ontario.

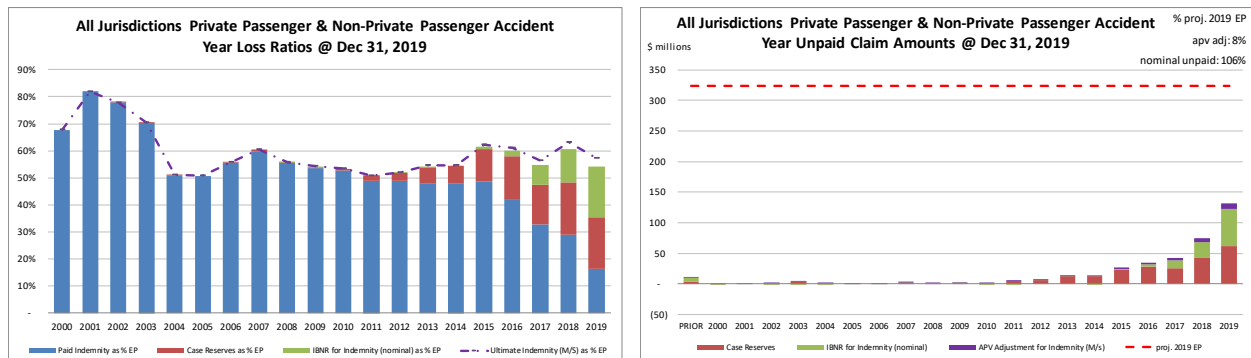
At the current time, no adjustments have been made to our valuation estimates, but in conjunction with FA's Appointed Actuary, FA management continues to review and consider the implications of the potential outcomes related to the class action lawsuits. Please contact Shawn Doherty at sdoherty@facilityassociation.com if you need further information.

1.6 Current Provision Summary

The charts at the top of the next page show the current levels of **indemnity only**² claims amounts

²Servicing 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.

booked by accident year³. 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 2019 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$26.0 million – see table below) represents 8% of the earned premium projected for the full year 2019 (see the upper right corner of the right chart above). 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 \$4.8 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)			
	amt	%	
case	232,390	62.9%	
ibnr	111,298	30.1%	
M/S apv adj	25,952	7.0%	
M/S indemnity	369,640	100.0%	
retro claims	28,226		
retro apv adj	4,789		
M/S total	402,655		

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 2 on page 5) and the actuarial present value adjustment associated with

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

The tables at the top of the next page 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).

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.

³The 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”.

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	176,821	108.3%	claim	371,914	65.7%
prem def/(dpac)	(13,551)	(8.3%)	premium	163,270	28.8%
M/S apv adjust.	47	-	M/S apv adjust.	30,788	5.4%
M/S total	163,317	100.0%	M/S total	565,972	100.0%

policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	204,737
Alberta	159,470
Newfoundland & Labrador	73,570
New Brunswick	51,951
Nova Scotia	52,766
Prince Edward Island	12,109
Yukon	4,134
Northwest Territories	5,511
Nunavut	1,725
All Jurisdictions	565,973

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 36% of the total policy liabilities). Collectively, the Atlantic provinces are second largest, accounting for approximately 34% (\$190 million).

2 Activity During the Month of December 2019⁴

2.1 Recorded Premium and Claims Activity

The tables at the top of the next page 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.

⁴There 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 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	12,106	840	4,382	(402)	1,802	1,384	6,185	982
AB	10,374	1,037	5,365	892	357	(855)	5,722	37
NL	2,883	(6)	2,440	514	(765)	(1,480)	1,675	(966)
NB	2,518	128	1,241	(585)	34	667	1,275	81
NS	3,203	411	897	(848)	(8)	(218)	890	(1,066)
PE	506	32	128	(173)	214	185	343	12
YT	185	25	25	(44)	(140)	(134)	(115)	(178)
NT	362	33	35	(60)	54	(5)	89	(65)
NU	85	(3)	2	(15)	(9)	(5)	(6)	(20)
TOTAL	32,223	2,496	14,517	(721)	1,540	(461)	16,056	(1,182)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	5,301	1,013	(2,424)	916	2,878	1,930
2017	4	4	1,182	(448)	(1,300)	(386)	(118)	(834)
2018	65	65	1,124	(1,653)	(1,135)	233	(11)	(1,420)
2019	32,153	2,427	6,910	367	6,399	(1,224)	13,308	(857)
TOTAL	32,223	2,496	14,517	(721)	1,540	(461)	16,056	(1,182)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

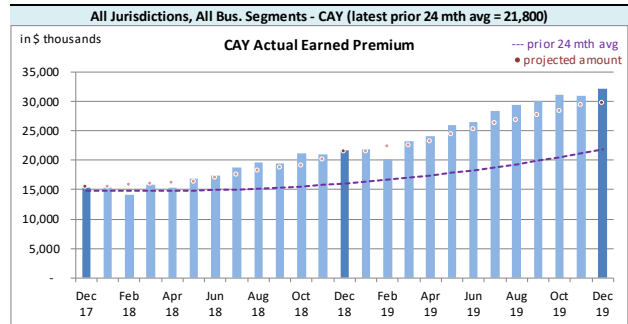
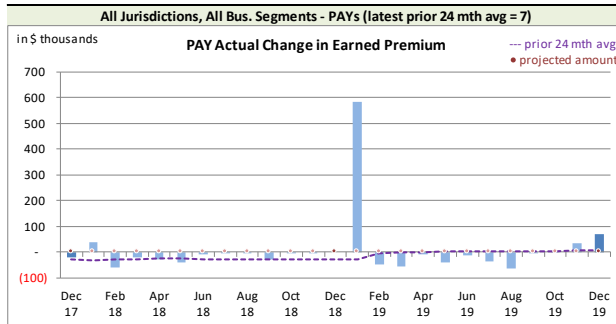
Claims activity varies monthly in part due to process variance – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

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

The charts at the top of the next page show actual **earned premium**⁵ 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.

⁵Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

FARM Actual Earned Premium by Calendar Month

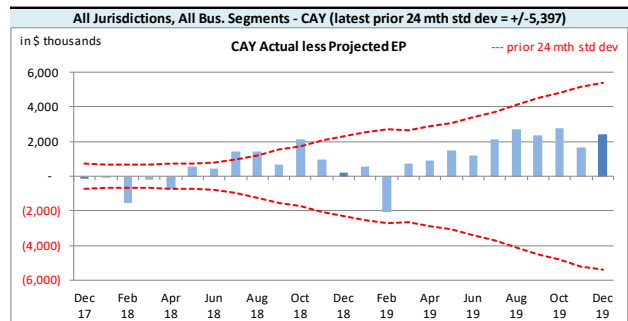
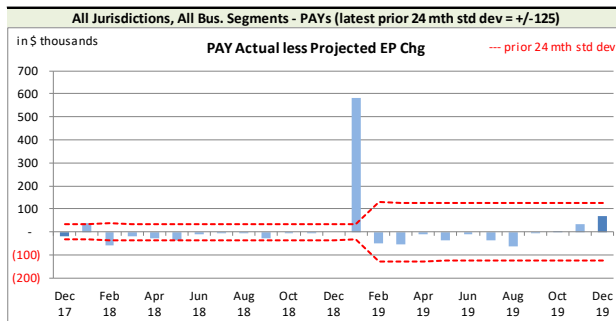


Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels. (The January 2019 prior accident years (PAYs) change was unusually high due to late recorded new business commercial (CV) and interurban (IU) policies. Given the unusually high level of unprocessed business as at the end of fiscal 2019, we expect a similar spike to occur in January 2020). Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$60 million (accounting for the bulk of the \$64 million or 56% increase in total FARM non-PPV written premium during 2018). This issue was discussed in the January 2019 Highlights.

Year-to-date to December 2019, written premium for these two classes (CV and IU) at \$187.6 million is up \$71.1 million (61.0%) from the same period in 2018. As a result, the 2019 year-to-date written premium for those 2 classes is over 3 times the amount written during the same period in 2017 (\$56.2 million). Further, given the significant unprocessed business that remained at December 31, 2019, the growth on a policy year basis would be even greater.

The associated variance between the actual changes and the projections from the previous month are shown in the charts below. **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)	7	21,800
std dev	125	5,397
A-P <> std dev	4	5
% <> std dev	16.0%	20.0%
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 bias⁶ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 19 of the latest 25 have been higher than projected.

We are in the process of considering modifications to our written premium projection process with a goal of narrowing monthly variances and addressing the bias issue.

Further, we are challenged by not only the unusual volumes, but also by concerns of processing delays at the Servicing Carriers as they try to accommodate the rapid growth, particularly in fleet policies. At each fiscal year-end for the FARM (Oct 31), Servicing Carriers are asked to provide estimates of unprocessed business (i.e. written premium). Typically, these amounts are not material for FARM financial statement purposes (for example, amounts for 2018 fiscal year-end were \$6.3 million, and for 2017 were \$2.3 million). However, for fiscal 2019, the unprocessed business estimate was initially estimated at \$26.5 million, but this was later revised upward by \$8.6 million to \$35.1 million. The initial estimate of \$26.5 million was reflected directly in the FARM / UAF Financial Statements for fiscal year 2019 (accepted by FA Members at the FA Annual General Meeting on February 20, 2020). However, the additional \$8.6 million was not included in the FARM / UAF financial statements for fiscal year 2019, but rather left as an unadjusted difference.

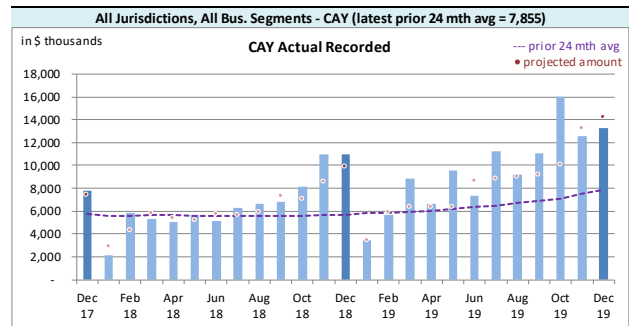
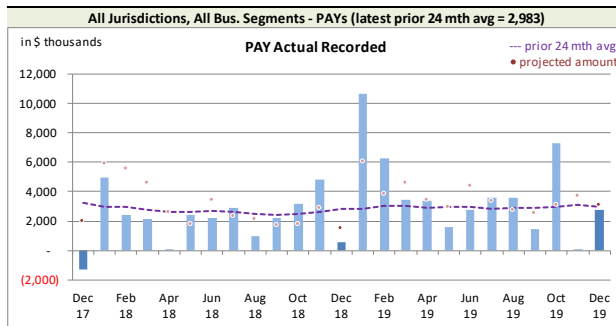
No adjustments were (or will be) made to FARM Participation Reports for unprocessed business. Note that the unprocessed business impacts would be to unearned premium and, to the extent we estimate amounts are earned, operating results would also be impacted. As the FARM operates overall at an operating surplus, the latter impact is expected to be slightly accretive to the operating surplus.

2.1.b AvsP: Recorded Indemnity

The charts at the top of the next page 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.

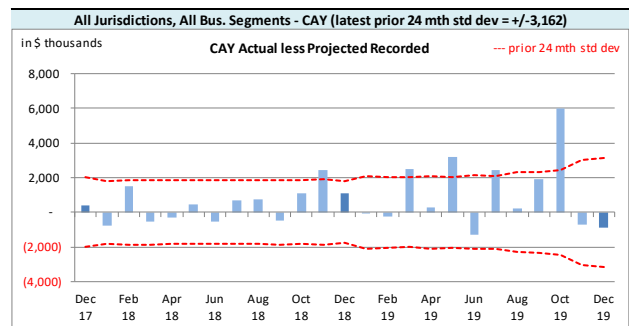
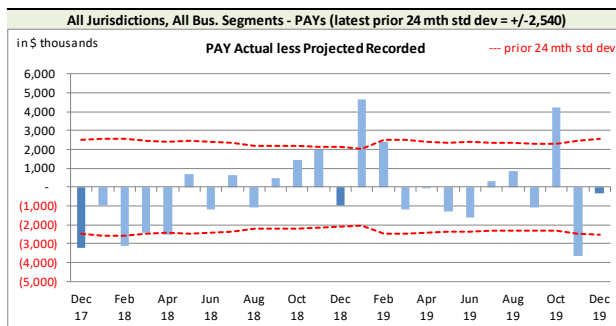
⁶For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

FARM Actual Recorded Indemnity by Calendar Month



Recorded indemnity activity variances from the previous month's projections are shown in the charts below, 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)		2,983	7,855
std dev		2,540	3,162
A-P <> std dev		6	5
% <> std dev		24.0%	20.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

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

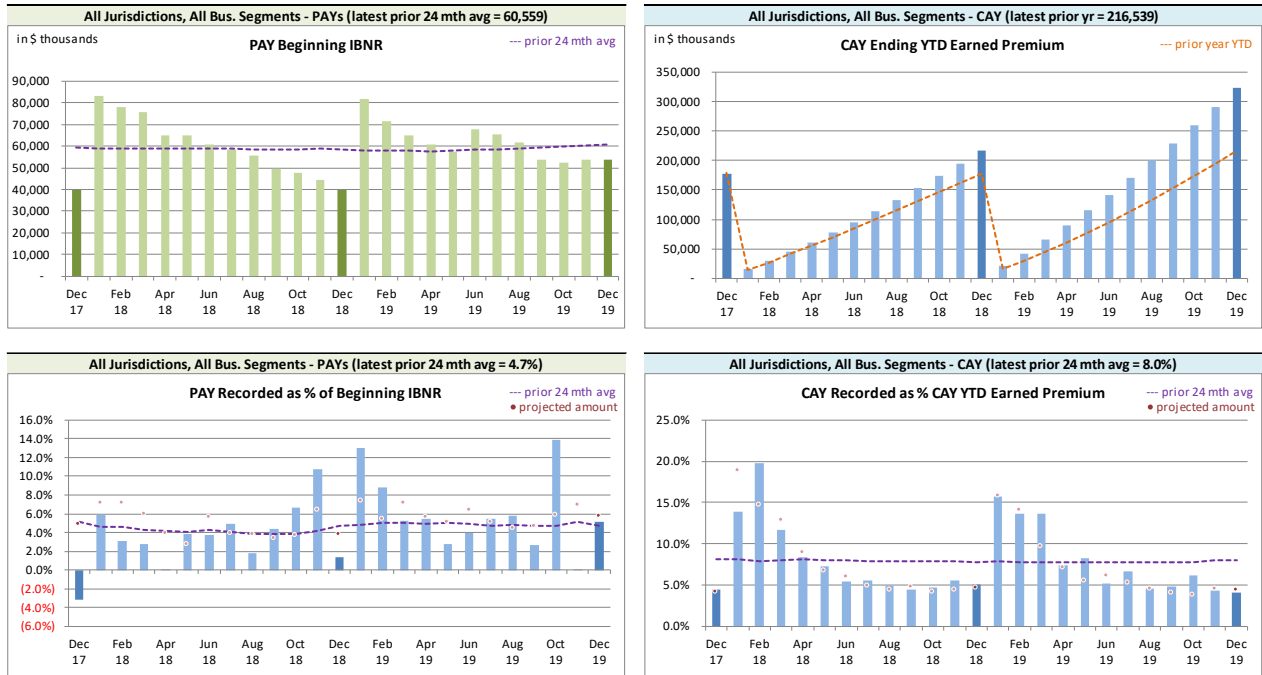
been indicated at a 95% confidence level on a running 25-month basis (10 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 20% of the time over the last 25 calendar months (see table above), 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 (15 of 25 variances were positive).

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

We have included, for reference, additional charts at the top of the next page related to levels influencing **recorded indemnity** activity.

FARM Levels that influence⁷ 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 group of charts above) occur for several possible reasons:

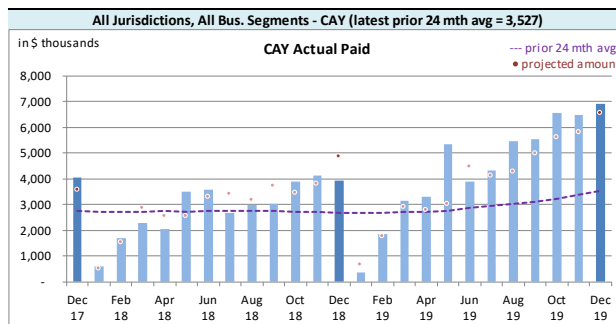
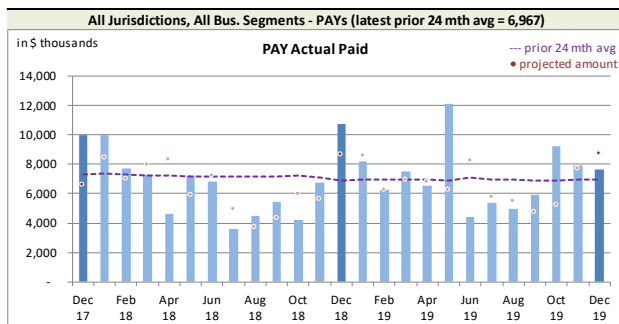
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

2.1.c AvsP: Paid Indemnity

The charts at the top of the next page 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.

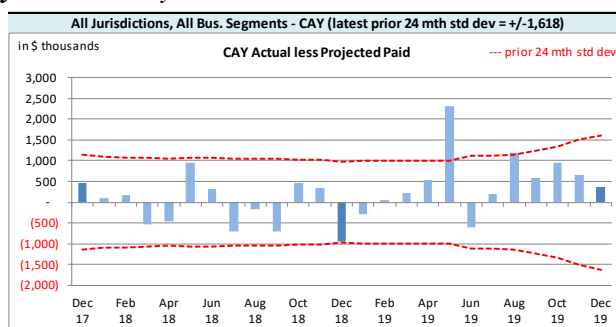
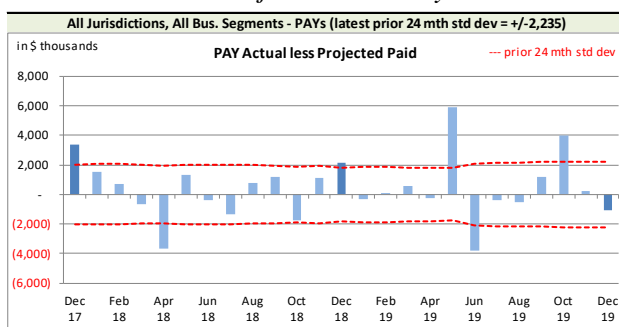
⁷Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

FARM Actual Paid Indemnity by Calendar Month



The charts below 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)		6,967	3,527
std dev		2,235	1,618
A-P <> std dev		6	2
% <> std dev		24.0%	8.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

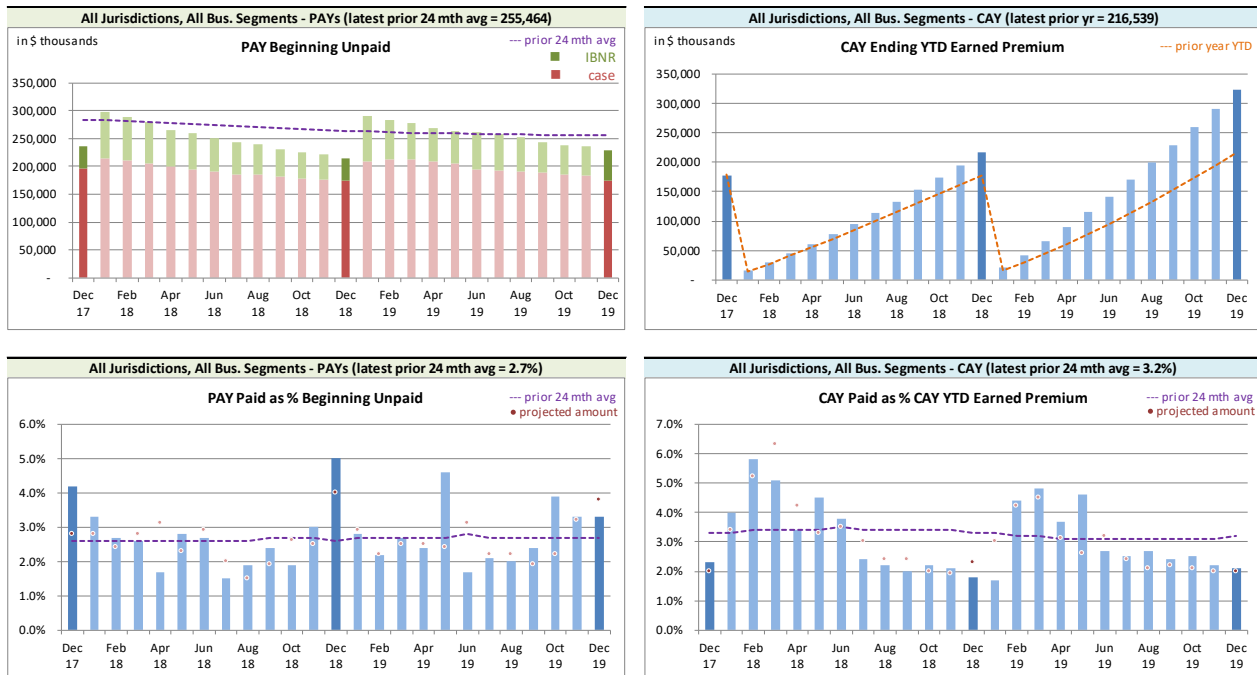
With respect to **paid indemnity**, 24% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting the prior 24-month average amount (assuming it follows a normal

distribution). Bias has not been indicated at a 95% confidence level on a running 25-month basis (14 of 25 variances are positive).

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 8% of the time over the last 25 calendar months (see table above), suggesting that 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 (17 of 25 variances are positive).

We have included, for reference, additional charts at the top of the next page related to levels influencing **paid indemnity** activity.

FARM Levels that influence⁸ 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 group of charts immediately above) 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, June, September, and November).

2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR⁹ 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.

⁸Our 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.

⁹For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (Sept 30, 2019 for all jurisdictions). The table below 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	11,440	(1,923)	(4,389)	28	11,803	(101)	18,854 (1,996)
2017	13,055	837	(1,326)	(11)	4,615	55	16,344 881
2018	26,464	1,445	(2,681)	(73)	8,227	206	32,010 1,578
2019	60,339	2,147	(4,928)	(30)	14,631	103	70,042 2,220
TOTAL	111,298	2,506	(13,324)	(86)	39,276	263	137,250 2,683

The IBNR provision is \$2.5 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees, which we refer to as “allowed claims expenses” (see footnote 2 on page 5).

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

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁰ 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	18,490	285	(839)	(11)	2,368	3	20,019	277
2017	2,275	63	(103)	(3)	663	23	2,835	83
2018	4,608	87	(165)	(3)	1,307	32	5,750	116
2019	2,853	(21)	(276)	(1)	1,834	(103)	4,411	(125)
TOTAL	28,226	414	(1,383)	(18)	6,172	(45)	33,015	351

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(13,551)	1,124	47	(23)	(13,504)	1,101
balance as % unearned premium:		(7.7%)	-	-	-	(7.6%)	-
actual unearned premium:		176,821					
less projected:		(14,113)					

3 Ultimate Loss Ratio Matching Method

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

- Earned premium to date
- Ultimate loss¹¹ ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- 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

¹⁰“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.

¹¹“Loss” here refers to indemnity only unless otherwise noted.

recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to prior accident years¹² 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 table below 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	14,991	4.6%	924	0.3%	15,915	4.9%	(557)	(0.7%)
CAY	214,329	66.2%	11,261	3.5%	225,590	69.6%	22,286	(0.1%)
TOTAL	229,320	70.8%	12,185	3.8%	241,505	74.6%	21,729	(0.7%)

(“% EP” based on 2019 calendar year-to-date earned premium; ratios may not total due to rounding)

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

¹²Prior accident years and the current accident year are defined relative to the calendar year associated with the projection period.

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: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201911	201912	202001	202002
Private Passenger	prior	(10,000)	(10,000)	(6,000)	(6,000)
	2011	(5,000)	(5,000)	21,000	21,000
	2012	177,000	177,000	76,000	73,000
	2013	51,000	66,000	61,000	60,000
	2014	198,000	308,000	302,000	296,000
	2015	301,000	180,000	161,000	160,000
	2016	597,000	565,000	556,000	531,000
	2017	1,152,000	1,165,000	1,154,000	1,072,000
	2018	2,239,000	2,176,000	2,080,000	1,943,000
	2019	3,032,000	3,266,000	2,866,000	2,593,000
	2020			892,000	1,236,000
Private Passenger Total		7,732,000	7,888,000	8,163,000	7,979,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	(1,000)	(1,000)	47,000	46,000
	2012	4,000	4,000	(1,000)	(1,000)
	2013	2,000	2,000	2,000	2,000
	2014	(3,000)	1,000	2,000	2,000
	2015	(193,000)	(120,000)	(126,000)	(124,000)
	2016	74,000	74,000	68,000	69,000
	2017	217,000	347,000	321,000	302,000
	2018	805,000	768,000	706,000	645,000
	2019	1,953,000	1,973,000	1,797,000	1,613,000
	2020			345,000	513,000
Non Private Passenger Total		2,866,000	3,056,000	3,169,000	3,075,000
Grand Total		10,598,000	10,944,000	11,332,000	11,054,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 1.46%			
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	201911	201912	202001	202002
Private Passenger	prior	66,000	66,000	70,000	68,000
	2011	50,000	50,000	47,000	48,000
	2012	97,000	97,000	91,000	89,000
	2013	(146,000)	(146,000)	(139,000)	(138,000)
	2014	(34,000)	(35,000)	(35,000)	(34,000)
	2015	557,000	565,000	540,000	533,000
	2016	631,000	528,000	515,000	510,000
	2017	2,327,000	2,328,000	2,252,000	2,209,000
	2018	3,405,000	3,419,000	3,401,000	3,366,000
	2019	3,898,000	4,396,000	4,207,000	4,049,000
	2020			556,000	928,000
Private Passenger Total		10,851,000	11,268,000	11,505,000	11,628,000
Non Private Passenger	prior	9,000	(17,000)	(26,000)	(26,000)
	2011	1,000	(101,000)	(100,000)	(99,000)
	2012	33,000	33,000	24,000	23,000
	2013	78,000	78,000	91,000	91,000
	2014	33,000	33,000	32,000	32,000
	2015	136,000	136,000	132,000	129,000
	2016	258,000	238,000	235,000	232,000
	2017	454,000	409,000	404,000	381,000
	2018	841,000	778,000	753,000	712,000
	2019	1,392,000	1,565,000	1,427,000	1,339,000
	2020			350,000	560,000
Non Private Passenger Total		3,235,000	3,152,000	3,322,000	3,374,000
Grand Total		14,086,000	14,420,000	14,827,000	15,002,000

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: 1.46%			
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			
		201911	201912	202001	202002
Private Passenger	prior	68,000	68,000	91,000	91,000
	2011	6,000	6,000	5,000	5,000
	2012	(7,000)	13,000	14,000	14,000
	2013	(16,000)	(16,000)	(16,000)	(16,000)
	2014	11,000	(75,000)	(72,000)	(71,000)
	2015	(69,000)	73,000	69,000	69,000
	2016	423,000	413,000	397,000	392,000
	2017	1,125,000	1,187,000	1,104,000	1,074,000
	2018	1,606,000	1,765,000	1,754,000	1,678,000
	2019	3,337,000	3,802,000	3,660,000	3,483,000
	2020			737,000	1,122,000
Private Passenger Total		6,484,000	7,236,000	7,743,000	7,841,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011	2,000	2,000	2,000	2,000
	2012	60,000	60,000	61,000	60,000
	2013	84,000	99,000	65,000	65,000
	2014	125,000	110,000	89,000	88,000
	2015	174,000	321,000	310,000	307,000
	2016	666,000	363,000	333,000	329,000
	2017	749,000	1,118,000	1,041,000	984,000
	2018	1,691,000	1,682,000	1,563,000	1,482,000
	2019	3,315,000	3,659,000	3,366,000	3,178,000
	2020			721,000	1,195,000
Non Private Passenger Total		6,865,000	7,413,000	7,550,000	7,689,000
Grand Total		13,349,000	14,649,000	15,293,000	15,530,000

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: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201911	201912	202001	202002
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	3,000	3,000	3,000	3,000
	2015	78,000	78,000	111,000	110,000
	2016	86,000	86,000	79,000	78,000
	2017	(66,000)	(196,000)	(197,000)	(194,000)
	2018	417,000	417,000	395,000	374,000
	2019	514,000	470,000	436,000	413,000
	2020			86,000	132,000
Private Passenger Total		1,024,000	850,000	905,000	908,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	(4,000)	(4,000)	32,000	31,000
	2013	3,000	3,000	-	-
	2014	2,000	2,000	4,000	4,000
	2015	36,000	36,000	36,000	36,000
	2016	226,000	207,000	156,000	154,000
	2017	935,000	937,000	842,000	809,000
	2018	624,000	709,000	639,000	616,000
	2019	1,055,000	1,129,000	1,023,000	984,000
	2020			131,000	241,000
Non Private Passenger Total		2,876,000	3,018,000	2,862,000	2,874,000
Grand Total		3,900,000	3,868,000	3,767,000	3,782,000

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 1.46%			
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	ShareYMM				
Business Segment	Acc Year	201911	201912	202001	202002
Private Passenger	prior	8,246,000	6,662,000	6,267,000	5,841,000
	2011	136,000	137,000	154,000	146,000
	2012	187,000	186,000	165,000	153,000
	2013	(198,000)	(205,000)	(201,000)	(183,000)
	2014	361,000	351,000	298,000	284,000
	2015	(205,000)	(323,000)	(299,000)	(275,000)
	2016	411,000	362,000	357,000	353,000
	2017	1,141,000	1,072,000	1,067,000	1,019,000
	2018	2,476,000	2,379,000	2,255,000	2,137,000
	2019	5,593,000	6,113,000	5,994,000	5,558,000
	2020			1,619,000	2,980,000
Private Passenger Total		18,148,000	16,734,000	17,676,000	18,013,000
Non Private Passenger	prior	35,000	439,000	435,000	418,000
	2011	(287,000)	(287,000)	(270,000)	(255,000)
	2012	260,000	280,000	241,000	230,000
	2013	500,000	867,000	905,000	872,000
	2014	37,000	(1,371,000)	(1,336,000)	(1,265,000)
	2015	1,228,000	1,240,000	1,209,000	1,174,000
	2016	511,000	461,000	449,000	443,000
	2017	2,829,000	2,821,000	2,735,000	2,624,000
	2018	7,424,000	7,443,000	7,149,000	6,839,000
	2019	18,660,000	20,079,000	19,278,000	18,559,000
	2020			4,318,000	8,127,000
Non Private Passenger Total		31,197,000	31,972,000	35,113,000	37,766,000
Grand Total		49,345,000	48,706,000	52,789,000	55,779,000

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: 1.46%			
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	201911	201912	202001	202002
Private Passenger	prior	42,000	35,000	41,000	40,000
	2011	101,000	101,000	58,000	58,000
	2012	35,000	35,000	33,000	33,000
	2013	59,000	59,000	59,000	59,000
	2014	146,000	148,000	139,000	137,000
	2015	279,000	224,000	221,000	218,000
	2016	256,000	256,000	269,000	268,000
	2017	960,000	975,000	937,000	864,000
	2018	738,000	742,000	715,000	661,000
	2019	794,000	972,000	878,000	813,000
	2020			239,000	384,000
Private Passenger Total		3,410,000	3,547,000	3,589,000	3,535,000
Non Private Passenger	prior	76,000	76,000	77,000	77,000
	2011	10,000	10,000	66,000	64,000
	2012	85,000	84,000	54,000	53,000
	2013	515,000	425,000	384,000	378,000
	2014	634,000	533,000	502,000	493,000
	2015	1,026,000	1,018,000	1,025,000	1,004,000
	2016	1,969,000	1,767,000	1,794,000	1,731,000
	2017	3,756,000	3,437,000	3,424,000	3,354,000
	2018	8,529,000	8,356,000	8,274,000	7,931,000
	2019	20,073,000	20,878,000	18,747,000	16,967,000
	2020			3,994,000	7,107,000
Non Private Passenger Total		36,673,000	36,584,000	38,341,000	39,159,000
Grand Total		40,083,000	40,131,000	41,930,000	42,694,000

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

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Jurisdiction Desc	Yukon	discount rate: 1.46%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201911	201912	202001	202002
Private Passenger	prior	55,000	26,000	28,000	28,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	7,000	7,000	7,000	7,000
	2014	17,000	17,000	17,000	17,000
	2015	33,000	33,000	33,000	33,000
	2016	49,000	49,000	50,000	50,000
	2017	135,000	135,000	139,000	138,000
	2018	170,000	170,000	169,000	166,000
	2019	141,000	178,000	169,000	163,000
	2020			15,000	30,000
Private Passenger Total		612,000	620,000	632,000	637,000
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	2,000	2,000	2,000
	2014	4,000	4,000	4,000	4,000
	2015	18,000	18,000	18,000	18,000
	2016	46,000	46,000	46,000	46,000
	2017	123,000	123,000	123,000	122,000
	2018	278,000	408,000	410,000	406,000
	2019	469,000	546,000	509,000	492,000
	2020			68,000	125,000
Non Private Passenger Total		943,000	1,150,000	1,183,000	1,218,000
Grand Total		1,555,000	1,770,000	1,815,000	1,855,000

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201911	201912	202001	202002
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	13,000	13,000	13,000	13,000
	2015	47,000	47,000	47,000	47,000
	2016	93,000	93,000	93,000	92,000
	2017	208,000	208,000	208,000	205,000
	2018	421,000	399,000	394,000	389,000
	2019	312,000	382,000	354,000	340,000
	2020			46,000	90,000
Private Passenger Total		1,103,000	1,151,000	1,164,000	1,185,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	50,000	50,000	66,000	66,000
	2014	29,000	29,000	29,000	29,000
	2015	19,000	19,000	19,000	19,000
	2016	62,000	62,000	61,000	60,000
	2017	143,000	143,000	143,000	142,000
	2018	201,000	201,000	198,000	197,000
	2019	313,000	369,000	334,000	331,000
	2020			33,000	59,000
Non Private Passenger Total		820,000	876,000	886,000	906,000
Grand Total		1,923,000	2,027,000	2,050,000	2,091,000

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Jurisdiction Desc	Nunavut	discount rate: 1.46%			
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	201911	201912	202001	202002
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011		-	-	-
	2012	15,000	15,000	17,000	17,000
	2013	1,000	1,000	1,000	1,000
	2014	3,000	3,000	3,000	3,000
	2015	7,000	7,000	7,000	7,000
	2016	23,000	23,000	23,000	23,000
	2017	36,000	36,000	36,000	36,000
	2018	25,000	25,000	25,000	25,000
	2019	37,000	41,000	39,000	39,000
	2020			3,000	6,000
Private Passenger Total		146,000	150,000	153,000	156,000
Non Private Passenger	prior		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	11,000	11,000	11,000	11,000
	2014	22,000	22,000	16,000	16,000
	2015	16,000	16,000	18,000	18,000
	2016	40,000	40,000	40,000	40,000
	2017	99,000	99,000	98,000	97,000
	2018	173,000	173,000	172,000	170,000
	2019	192,000	224,000	219,000	217,000
	2020			20,000	39,000
Non Private Passenger Total		553,000	585,000	594,000	608,000
Grand Total		699,000	735,000	747,000	764,000

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

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Jurisdiction Desc	(All)	discount rate: 1.46%			
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			
		201911	201912	202001	202002
Private Passenger	prior	8,458,000	6,838,000	6,482,000	6,053,000
	2011	288,000	289,000	285,000	278,000
	2012	513,000	532,000	405,000	388,000
	2013	(237,000)	(229,000)	(223,000)	(205,000)
	2014	718,000	733,000	668,000	648,000
	2015	1,028,000	884,000	890,000	902,000
	2016	2,569,000	2,375,000	2,339,000	2,297,000
	2017	7,018,000	6,910,000	6,700,000	6,423,000
	2018	11,497,000	11,492,000	11,188,000	10,739,000
	2019	17,658,000	19,620,000	18,603,000	17,451,000
	2020			4,193,000	6,908,000
Private Passenger Total		49,510,000	49,444,000	51,530,000	51,882,000
Non Private Passenger	prior	130,000	508,000	496,000	479,000
	2011	(274,000)	(376,000)	(254,000)	(241,000)
	2012	439,000	458,000	412,000	397,000
	2013	1,245,000	1,537,000	1,526,000	1,487,000
	2014	883,000	(637,000)	(658,000)	(597,000)
	2015	2,460,000	2,684,000	2,641,000	2,581,000
	2016	3,852,000	3,258,000	3,182,000	3,104,000
	2017	9,305,000	9,434,000	9,131,000	8,815,000
	2018	20,566,000	20,518,000	19,864,000	18,998,000
	2019	47,422,000	50,422,000	46,700,000	43,680,000
	2020			9,980,000	17,966,000
Non Private Passenger Total		86,028,000	87,806,000	93,020,000	96,669,000
Grand Total		135,538,000	137,250,000	144,550,000	148,551,000

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EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201911	201912	202001	202002
Private Passenger	prior	(17,000)	(17,000)	(17,000)	(17,000)
	2011	(6,000)	(6,000)	(6,000)	(6,000)
	2012	69,000	69,000	67,000	65,000
	2013	(16,000)	(1,000)	(1,000)	(1,000)
	2014	37,000	170,000	165,000	160,000
	2015	47,000	(47,000)	(46,000)	(45,000)
	2016	228,000	212,000	210,000	191,000
	2017	840,000	869,000	852,000	775,000
	2018	1,596,000	1,553,000	1,460,000	1,329,000
	2019	2,304,000	2,465,000	2,071,000	1,822,000
	2020			807,000	1,078,000
Private Passenger Total		5,082,000	5,267,000	5,562,000	5,351,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	2,000	2,000	2,000	2,000
	2012		-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	(3,000)	1,000	1,000	1,000
	2015	(250,000)	(163,000)	(161,000)	(159,000)
	2016	(13,000)	(9,000)	(8,000)	(7,000)
	2017	30,000	171,000	152,000	134,000
	2018	540,000	513,000	457,000	402,000
	2019	1,674,000	1,664,000	1,481,000	1,303,000
	2020			312,000	449,000
Non Private Passenger Total		1,990,000	2,189,000	2,246,000	2,135,000
Grand Total		7,072,000	7,456,000	7,808,000	7,486,000

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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)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201911	201912	202001	202002
Private Passenger	prior	26,000	26,000	24,000	24,000
	2011	45,000	45,000	43,000	43,000
	2012	78,000	78,000	74,000	73,000
	2013	(148,000)	(148,000)	(141,000)	(140,000)
	2014	(74,000)	(74,000)	(70,000)	(69,000)
	2015	354,000	373,000	354,000	350,000
	2016	438,000	341,000	321,000	318,000
	2017	2,010,000	2,018,000	1,937,000	1,898,000
	2018	3,028,000	3,045,000	3,015,000	2,985,000
	2019	3,478,000	3,933,000	3,736,000	3,587,000
	2020			502,000	827,000
Private Passenger Total		9,235,000	9,637,000	9,795,000	9,896,000
Non Private Passenger	prior	(10,000)	(36,000)	(36,000)	(36,000)
	2011		(101,000)	(100,000)	(99,000)
	2012	1,000	1,000	1,000	1,000
	2013	6,000	6,000	6,000	6,000
	2014	30,000	30,000	30,000	30,000
	2015	70,000	70,000	69,000	68,000
	2016	201,000	183,000	176,000	174,000
	2017	342,000	308,000	293,000	272,000
	2018	647,000	593,000	551,000	512,000
	2019	1,082,000	1,231,000	1,108,000	1,030,000
	2020			319,000	499,000
Non Private Passenger Total		2,369,000	2,285,000	2,417,000	2,457,000
Grand Total		11,604,000	11,922,000	12,212,000	12,353,000

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201911	201912	202001	202002
Private Passenger	prior	50,000	51,000	48,000	48,000
	2011	5,000	5,000	5,000	5,000
	2012	(9,000)	11,000	11,000	11,000
	2013	(24,000)	(24,000)	(23,000)	(23,000)
	2014	(3,000)	(90,000)	(86,000)	(85,000)
	2015	(94,000)	54,000	52,000	51,000
	2016	324,000	329,000	313,000	310,000
	2017	986,000	1,047,000	963,000	934,000
	2018	1,317,000	1,480,000	1,465,000	1,392,000
	2019	2,837,000	3,239,000	3,109,000	2,954,000
	2020			663,000	986,000
Private Passenger Total		5,389,000	6,102,000	6,520,000	6,583,000
Non Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2011	2,000	2,000	2,000	2,000
	2012	57,000	57,000	55,000	54,000
	2013		15,000	15,000	15,000
	2014	52,000	38,000	37,000	37,000
	2015	132,000	279,000	271,000	268,000
	2016	518,000	215,000	185,000	183,000
	2017	494,000	868,000	790,000	735,000
	2018	1,411,000	1,409,000	1,282,000	1,205,000
	2019	2,908,000	3,187,000	2,900,000	2,726,000
	2020			658,000	1,079,000
Non Private Passenger Total		5,570,000	6,066,000	6,191,000	6,300,000
Grand Total		10,959,000	12,168,000	12,711,000	12,883,000

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201911	201912	202001	202002
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	1,000	1,000	1,000	1,000
	2015	10,000	10,000	10,000	10,000
	2016	63,000	63,000	58,000	57,000
	2017	(128,000)	(257,000)	(254,000)	(251,000)
	2018	358,000	357,000	328,000	308,000
	2019	450,000	402,000	370,000	348,000
	2020			77,000	115,000
Private Passenger Total		746,000	568,000	582,000	580,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012		-	-	-
	2013	1,000	1,000	1,000	1,000
	2014	2,000	2,000	2,000	2,000
	2015	35,000	35,000	35,000	35,000
	2016	153,000	133,000	120,000	119,000
	2017	876,000	878,000	790,000	758,000
	2018	564,000	649,000	584,000	561,000
	2019	951,000	1,014,000	913,000	876,000
	2020			118,000	217,000
Non Private Passenger Total		2,581,000	2,711,000	2,562,000	2,568,000
Grand Total		3,327,000	3,279,000	3,144,000	3,148,000

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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			
		201911	201912	202001	202002
Private Passenger	prior	7,287,000	5,703,000	5,246,000	4,828,000
	2011	113,000	113,000	104,000	96,000
	2012	155,000	155,000	143,000	132,000
	2013	(239,000)	(239,000)	(220,000)	(202,000)
	2014	181,000	171,000	157,000	144,000
	2015	(209,000)	(327,000)	(301,000)	(277,000)
	2016	330,000	281,000	275,000	272,000
	2017	986,000	927,000	918,000	872,000
	2018	2,168,000	2,076,000	1,931,000	1,815,000
	2019	4,761,000	5,214,000	5,110,000	4,701,000
	2020			1,456,000	2,667,000
Private Passenger Total		15,533,000	14,074,000	14,819,000	15,048,000
Non Private Passenger	prior	(25,000)	380,000	362,000	345,000
	2011	(314,000)	(314,000)	(298,000)	(283,000)
	2012	192,000	212,000	201,000	191,000
	2013	229,000	636,000	604,000	574,000
	2014	(125,000)	(1,522,000)	(1,446,000)	(1,374,000)
	2015	608,000	621,000	590,000	560,000
	2016	91,000	64,000	63,000	60,000
	2017	2,210,000	2,204,000	2,094,000	1,989,000
	2018	6,240,000	6,273,000	5,959,000	5,661,000
	2019	16,256,000	17,479,000	16,605,000	15,941,000
	2020			3,952,000	7,420,000
Non Private Passenger Total		25,362,000	26,033,000	28,686,000	31,084,000
Grand Total		40,895,000	40,107,000	43,505,000	46,132,000

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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		ShareYMM			
		201911	201912	202001	202002
Private Passenger	prior	14,000	7,000	7,000	7,000
	2011	16,000	16,000	16,000	16,000
	2012	26,000	26,000	26,000	26,000
	2013	47,000	47,000	47,000	47,000
	2014	35,000	36,000	36,000	36,000
	2015	243,000	188,000	186,000	184,000
	2016	137,000	137,000	136,000	135,000
	2017	862,000	878,000	843,000	776,000
	2018	576,000	583,000	560,000	515,000
	2019	615,000	775,000	697,000	641,000
	2020			214,000	334,000
Private Passenger Total		2,571,000	2,693,000	2,768,000	2,717,000
Non Private Passenger	prior	58,000	58,000	58,000	58,000
	2011	(18,000)	(18,000)	(18,000)	(18,000)
	2012	7,000	7,000	7,000	7,000
	2013	228,000	201,000	199,000	195,000
	2014	484,000	403,000	399,000	391,000
	2015	556,000	557,000	551,000	540,000
	2016	1,251,000	1,095,000	1,084,000	1,030,000
	2017	2,852,000	2,570,000	2,544,000	2,493,000
	2018	6,865,000	6,705,000	6,504,000	6,179,000
	2019	17,591,000	18,182,000	16,364,000	14,728,000
	2020			3,630,000	6,421,000
Non Private Passenger Total		29,874,000	29,760,000	31,322,000	32,024,000
Grand Total		32,445,000	32,453,000	34,090,000	34,741,000

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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)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201911	201912	202001	202002
Private Passenger	prior	55,000	26,000	26,000	26,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	6,000	6,000	6,000	6,000
	2014	15,000	15,000	15,000	15,000
	2015	31,000	31,000	31,000	31,000
	2016	46,000	46,000	46,000	46,000
	2017	54,000	54,000	53,000	52,000
	2018	158,000	158,000	156,000	154,000
	2019	126,000	161,000	153,000	147,000
	2020			13,000	27,000
Private Passenger Total		496,000	502,000	504,000	509,000
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	2,000	2,000	2,000
	2014	4,000	4,000	4,000	4,000
	2015	16,000	16,000	16,000	16,000
	2016	43,000	43,000	43,000	43,000
	2017	113,000	113,000	112,000	111,000
	2018	217,000	348,000	345,000	342,000
	2019	433,000	503,000	473,000	459,000
	2020			62,000	113,000
Non Private Passenger Total		831,000	1,032,000	1,060,000	1,093,000
Grand Total		1,327,000	1,534,000	1,564,000	1,602,000

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)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201911	201912	202001	202002
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	12,000	12,000	12,000	12,000
	2015	44,000	44,000	44,000	44,000
	2016	87,000	87,000	86,000	85,000
	2017	152,000	152,000	150,000	148,000
	2018	381,000	360,000	353,000	349,000
	2019	269,000	331,000	308,000	296,000
	2020			39,000	76,000
Private Passenger Total		952,000	993,000	999,000	1,017,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	13,000	13,000	13,000	13,000
	2014	27,000	27,000	27,000	27,000
	2015	17,000	17,000	17,000	17,000
	2016	57,000	57,000	56,000	55,000
	2017	132,000	132,000	131,000	130,000
	2018	180,000	180,000	178,000	176,000
	2019	264,000	315,000	280,000	277,000
	2020			30,000	52,000
Non Private Passenger Total		693,000	744,000	735,000	750,000
Grand Total		1,645,000	1,737,000	1,734,000	1,767,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nunavut	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	Share	YYMM			
Business Segment	Acc Year	201911	201912	202001	202002
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	3,000	3,000	3,000	3,000
	2015	6,000	6,000	6,000	6,000
	2016	22,000	22,000	22,000	22,000
	2017	33,000	33,000	33,000	33,000
	2018	23,000	23,000	23,000	23,000
	2019	34,000	38,000	36,000	36,000
	2020			3,000	5,000
Private Passenger Total		122,000	126,000	127,000	129,000
Non Private Passenger	prior		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	10,000	10,000	10,000	10,000
	2014	4,000	4,000	4,000	4,000
	2015	10,000	10,000	10,000	10,000
	2016	37,000	37,000	37,000	37,000
	2017	90,000	90,000	89,000	88,000
	2018	159,000	159,000	157,000	155,000
	2019	177,000	206,000	202,000	200,000
	2020			18,000	36,000
Non Private Passenger Total		487,000	516,000	527,000	540,000
Grand Total		609,000	642,000	654,000	669,000

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		ShareYMMM			
		201911	201912	202001	202002
Private Passenger	prior	7,406,000	5,787,000	5,325,000	4,907,000
	2011	173,000	173,000	162,000	154,000
	2012	328,000	348,000	330,000	316,000
	2013	(369,000)	(354,000)	(327,000)	(308,000)
	2014	207,000	244,000	233,000	217,000
	2015	432,000	332,000	336,000	354,000
	2016	1,675,000	1,518,000	1,467,000	1,436,000
	2017	5,795,000	5,721,000	5,495,000	5,237,000
	2018	9,605,000	9,635,000	9,291,000	8,870,000
	2019	14,874,000	16,558,000	15,590,000	14,532,000
	2020			3,774,000	6,115,000
Private Passenger Total		40,126,000	39,962,000	41,676,000	41,830,000
Non Private Passenger	prior	30,000	409,000	391,000	374,000
	2011	(327,000)	(428,000)	(411,000)	(395,000)
	2012	258,000	278,000	265,000	254,000
	2013	491,000	886,000	852,000	818,000
	2014	475,000	(1,013,000)	(942,000)	(878,000)
	2015	1,194,000	1,442,000	1,398,000	1,355,000
	2016	2,338,000	1,818,000	1,756,000	1,694,000
	2017	7,139,000	7,334,000	6,995,000	6,710,000
	2018	16,823,000	16,829,000	16,017,000	15,193,000
	2019	41,336,000	43,781,000	40,326,000	37,540,000
	2020			9,099,000	16,286,000
Non Private Passenger Total		69,757,000	71,336,000	75,746,000	78,951,000
Grand Total		109,883,000	111,298,000	117,422,000	120,781,000

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

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 1.46%
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	201911	201912	202001	202002
Private Passenger	prior	120,000	120,000	114,000	113,000
	2011	97,000	93,000	101,000	100,000
	2012	159,000	159,000	148,000	146,000
	2013	167,000	167,000	163,000	161,000
	2014	167,000	167,000	163,000	276,000
	2015	406,000	406,000	401,000	397,000
	2016	424,000	424,000	421,000	416,000
	2017	246,000	246,000	244,000	343,000
	2018	578,000	578,000	577,000	551,000
	2019	487,000	538,000	531,000	436,000
	2020			37,000	74,000
Private Passenger Total		2,851,000	2,898,000	2,900,000	3,013,000
Non Private Passenger	prior	43,000	43,000	43,000	43,000
	2011	29,000	28,000	30,000	30,000
	2012	41,000	41,000	39,000	38,000
	2013	43,000	43,000	39,000	38,000
	2014	45,000	45,000	46,000	78,000
	2015	122,000	122,000	121,000	120,000
	2016	140,000	140,000	139,000	138,000
	2017	86,000	86,000	86,000	121,000
	2018	218,000	218,000	217,000	207,000
	2019	192,000	209,000	207,000	170,000
	2020			14,000	27,000
Non Private Passenger Total		959,000	975,000	981,000	1,010,000
Grand Total		3,810,000	3,873,000	3,881,000	4,023,000

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 1.46%			
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			
		201911	201912	202001	202002
Private Passenger	prior	108,000	108,000	107,000	103,000
	2011	67,000	67,000	64,000	62,000
	2012	125,000	125,000	120,000	117,000
	2013	157,000	157,000	149,000	145,000
	2014	222,000	207,000	200,000	157,000
	2015	273,000	273,000	269,000	263,000
	2016	203,000	203,000	198,000	191,000
	2017	193,000	193,000	189,000	244,000
	2018	259,000	259,000	241,000	234,000
	2019	269,000	281,000	290,000	311,000
	2020			20,000	40,000
Private Passenger Total		1,876,000	1,873,000	1,847,000	1,867,000
Non Private Passenger	prior	91,000	91,000	91,000	90,000
	2011	50,000	50,000	49,000	48,000
	2012	93,000	93,000	90,000	88,000
	2013	108,000	108,000	108,000	105,000
	2014	143,000	134,000	131,000	104,000
	2015	168,000	168,000	166,000	164,000
	2016	123,000	123,000	121,000	119,000
	2017	123,000	123,000	121,000	157,000
	2018	186,000	186,000	175,000	172,000
	2019	214,000	225,000	230,000	249,000
	2020			16,000	33,000
Non Private Passenger Total		1,299,000	1,301,000	1,298,000	1,329,000
Grand Total		3,175,000	3,174,000	3,145,000	3,196,000

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 1.46%			
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			
		201911	201912	202001	202002
Private Passenger	prior	236,000	236,000	232,000	225,000
	2011	42,000	42,000	38,000	37,000
	2012	61,000	61,000	62,000	61,000
	2013	72,000	72,000	70,000	69,000
	2014	128,000	128,000	133,000	79,000
	2015	60,000	60,000	58,000	56,000
	2016	112,000	112,000	110,000	108,000
	2017	129,000	129,000	119,000	116,000
	2018	180,000	180,000	179,000	177,000
	2019	252,000	280,000	260,000	255,000
	2020			28,000	57,000
Private Passenger Total		1,272,000	1,300,000	1,289,000	1,240,000
Non Private Passenger	prior	94,000	94,000	93,000	92,000
	2011	41,000	41,000	40,000	39,000
	2012	65,000	65,000	68,000	67,000
	2013	87,000	87,000	82,000	80,000
	2014	169,000	169,000	175,000	104,000
	2015	84,000	84,000	82,000	80,000
	2016	155,000	155,000	152,000	150,000
	2017	173,000	173,000	159,000	155,000
	2018	221,000	221,000	220,000	217,000
	2019	237,000	268,000	248,000	245,000
	2020			26,000	53,000
Non Private Passenger Total		1,326,000	1,357,000	1,345,000	1,282,000
Grand Total		2,598,000	2,657,000	2,634,000	2,522,000

EXHIBIT C-1

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 1.46%
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	201911	201912	202001	202002
Private Passenger	prior	36,000	36,000	36,000	36,000
	2011	15,000	15,000	15,000	15,000
	2012	22,000	22,000	22,000	22,000
	2013	30,000	30,000	29,000	28,000
	2014	12,000	12,000	12,000	15,000
	2015	42,000	42,000	42,000	41,000
	2016	92,000	92,000	91,000	90,000
	2017	85,000	85,000	83,000	52,000
	2018	30,000	30,000	28,000	27,000
	2019	28,000	31,000	27,000	51,000
	2020			3,000	5,000
Private Passenger Total		392,000	395,000	388,000	382,000
Non Private Passenger	prior	14,000	14,000	14,000	14,000
	2011	10,000	10,000	10,000	10,000
	2012	12,000	12,000	13,000	13,000
	2013	18,000	18,000	17,000	17,000
	2014	7,000	7,000	7,000	9,000
	2015	26,000	26,000	26,000	26,000
	2016	61,000	61,000	60,000	58,000
	2017	56,000	56,000	54,000	34,000
	2018	22,000	22,000	21,000	20,000
	2019	26,000	29,000	26,000	47,000
	2020			1,000	5,000
Non Private Passenger Total		252,000	255,000	249,000	253,000
Grand Total		644,000	650,000	637,000	635,000

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: 1.46%			
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			
		201911	201912	202001	202002
Private Passenger	prior	3,013,000	3,013,000	2,932,000	2,842,000
	2011	391,000	391,000	388,000	377,000
	2012	267,000	267,000	257,000	248,000
	2013	471,000	471,000	449,000	434,000
	2014	446,000	439,000	422,000	410,000
	2015	571,000	563,000	544,000	530,000
	2016	447,000	437,000	423,000	409,000
	2017	410,000	410,000	397,000	537,000
	2018	641,000	641,000	625,000	605,000
	2019	628,000	705,000	677,000	1,266,000
	2020			111,000	221,000
Private Passenger Total		7,285,000	7,337,000	7,225,000	7,879,000
Non Private Passenger	prior	1,082,000	1,082,000	1,061,000	1,044,000
	2011	317,000	317,000	312,000	305,000
	2012	256,000	256,000	243,000	238,000
	2013	723,000	723,000	721,000	707,000
	2014	846,000	830,000	800,000	783,000
	2015	1,268,000	1,250,000	1,235,000	1,214,000
	2016	993,000	967,000	946,000	927,000
	2017	909,000	909,000	896,000	1,221,000
	2018	2,025,000	2,027,000	1,988,000	1,945,000
	2019	1,976,000	2,182,000	2,141,000	4,003,000
	2020			283,000	573,000
Non Private Passenger Total		10,395,000	10,543,000	10,626,000	12,960,000
Grand Total		17,680,000	17,880,000	17,851,000	20,839,000

EXHIBIT C-1

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

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Jurisdiction Desc	Alberta				
AccountCode Desc	Retro Claims Expense				discount rate: 1.46%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201911	201912	202001	202002
Private Passenger	prior	356,000	356,000	352,000	346,000
	2011	12,000	12,000	11,000	11,000
	2012	56,000	56,000	55,000	54,000
	2013	60,000	60,000	58,000	57,000
	2014	73,000	73,000	72,000	71,000
	2015	72,000	72,000	71,000	70,000
	2016	60,000	51,000	50,000	48,000
	2017	49,000	49,000	48,000	46,000
	2018	147,000	147,000	147,000	145,000
	2019	(22,000)	(23,000)	(23,000)	62,000
	2020			1,000	-
Private Passenger Total		863,000	853,000	842,000	910,000
Non Private Passenger	prior	1,036,000	1,036,000	1,051,000	1,043,000
	2011	37,000	37,000	40,000	40,000
	2012	199,000	199,000	193,000	190,000
	2013	228,000	228,000	224,000	222,000
	2014	319,000	319,000	311,000	308,000
	2015	341,000	341,000	337,000	335,000
	2016	319,000	271,000	268,000	264,000
	2017	314,000	314,000	311,000	308,000
	2018	1,157,000	1,157,000	1,165,000	1,160,000
	2019	(229,000)	(251,000)	(249,000)	655,000
	2020			-	(17,000)
Non Private Passenger Total		3,721,000	3,651,000	3,651,000	4,508,000
Grand Total		4,584,000	4,504,000	4,493,000	5,418,000

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: 1.46%			
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			
		201911	201912	202001	202002
Private Passenger	prior	14,000	14,000	14,000	14,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	6,000	6,000	6,000
	2015	(15,000)	(15,000)	(15,000)	(15,000)
	2016	(1,000)	(1,000)	(1,000)	(1,000)
	2017	20,000	20,000	20,000	6,000
	2018	14,000	14,000	14,000	14,000
	2019	(3,000)	(3,000)	(3,000)	3,000
	2020			-	(1,000)
Private Passenger Total		44,000	44,000	44,000	35,000
Non Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015	(20,000)	(20,000)	(20,000)	(20,000)
	2016	(2,000)	(2,000)	(2,000)	(2,000)
	2017	63,000	63,000	62,000	19,000
	2018	53,000	53,000	56,000	54,000
	2019	(10,000)	(11,000)	(11,000)	16,000
	2020			-	-
Non Private Passenger Total		119,000	118,000	120,000	102,000
Grand Total		163,000	162,000	164,000	137,000

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: 1.46%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201911	201912	202001	202002
Private Passenger	prior	9,000	9,000	9,000	9,000
	2011	11,000	11,000	11,000	11,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	22,000	22,000	21,000	21,000
	2015	4,000	4,000	4,000	4,000
	2016	22,000	22,000	22,000	22,000
	2017	(22,000)	(22,000)	(21,000)	25,000
	2018	10,000	10,000	10,000	10,000
	2019	(15,000)	(17,000)	(16,000)	28,000
	2020			(3,000)	(6,000)
Private Passenger Total		74,000	72,000	70,000	157,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015	2,000	2,000	2,000	2,000
	2016	9,000	9,000	9,000	9,000
	2017	(7,000)	(7,000)	(6,000)	12,000
	2018	5,000	5,000	5,000	5,000
	2019	(8,000)	(9,000)	(9,000)	17,000
	2020			(1,000)	(4,000)
Non Private Passenger Total		27,000	26,000	26,000	67,000
Grand Total		101,000	98,000	96,000	224,000

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: 1.46%			
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			
		201911	201912	202001	202002
Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	(7,000)	(7,000)	(7,000)	6,000
	2015	6,000	6,000	6,000	6,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	-	-	-	-
	2019	(4,000)	(4,000)	(4,000)	1,000
	2020			(1,000)	(1,000)
Private Passenger Total		15,000	15,000	14,000	32,000
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	3,000	3,000	3,000	3,000
	2014	(6,000)	(6,000)	(6,000)	4,000
	2015	4,000	4,000	4,000	4,000
	2016	6,000	6,000	6,000	6,000
	2017	6,000	6,000	6,000	6,000
	2018	2,000	2,000	2,000	2,000
	2019	(17,000)	(19,000)	(19,000)	6,000
	2020			(2,000)	(3,000)
Non Private Passenger Total		4,000	2,000	-	34,000
Grand Total		19,000	17,000	14,000	66,000

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: 1.46%
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	201911	201912	202001	202002
Private Passenger	prior	3,894,000	3,894,000	3,798,000	3,690,000
	2011	639,000	635,000	632,000	617,000
	2012	711,000	711,000	685,000	669,000
	2013	986,000	986,000	947,000	923,000
	2014	1,069,000	1,047,000	1,022,000	1,041,000
	2015	1,419,000	1,411,000	1,380,000	1,352,000
	2016	1,363,000	1,344,000	1,318,000	1,287,000
	2017	1,112,000	1,112,000	1,081,000	1,371,000
	2018	1,859,000	1,859,000	1,821,000	1,763,000
	2019	1,620,000	1,788,000	1,739,000	2,413,000
	2020			196,000	389,000
Private Passenger Total		14,672,000	14,787,000	14,619,000	15,515,000
Non Private Passenger	prior	2,376,000	2,376,000	2,369,000	2,342,000
	2011	492,000	491,000	489,000	480,000
	2012	679,000	679,000	659,000	647,000
	2013	1,224,000	1,224,000	1,208,000	1,186,000
	2014	1,539,000	1,514,000	1,480,000	1,406,000
	2015	1,995,000	1,977,000	1,953,000	1,925,000
	2016	1,804,000	1,730,000	1,699,000	1,669,000
	2017	1,723,000	1,723,000	1,689,000	2,033,000
	2018	3,889,000	3,891,000	3,849,000	3,782,000
	2019	2,381,000	2,623,000	2,564,000	5,408,000
	2020			337,000	667,000
Non Private Passenger Total		18,102,000	18,228,000	18,296,000	21,545,000
Grand Total		32,774,000	33,015,000	32,915,000	37,060,000

EXHIBIT C-2

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

page 1 of 10

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		ShareYMM			
Business Segment	Acc Year	201911	201912	202001	202002
Private Passenger	prior	109,000	109,000	108,000	107,000
	2011	96,000	93,000	92,000	91,000
	2012	150,000	150,000	148,000	146,000
	2013	156,000	156,000	154,000	152,000
	2014	125,000	125,000	121,000	258,000
	2015	365,000	365,000	361,000	357,000
	2016	365,000	365,000	361,000	357,000
	2017	184,000	184,000	180,000	282,000
	2018	457,000	457,000	453,000	449,000
	2019	366,000	404,000	399,000	304,000
	2020			22,000	44,000
Private Passenger Total		2,373,000	2,408,000	2,399,000	2,547,000
Non Private Passenger	prior	39,000	39,000	39,000	39,000
	2011	28,000	27,000	27,000	27,000
	2012	39,000	39,000	38,000	37,000
	2013	39,000	39,000	38,000	37,000
	2014	34,000	34,000	33,000	71,000
	2015	110,000	110,000	109,000	108,000
	2016	120,000	120,000	119,000	118,000
	2017	64,000	64,000	62,000	98,000
	2018	172,000	172,000	170,000	168,000
	2019	143,000	156,000	154,000	117,000
	2020			8,000	16,000
Non Private Passenger Total		788,000	800,000	797,000	836,000
Grand Total		3,161,000	3,208,000	3,196,000	3,383,000

EXHIBIT C-2

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

page 2 of 10

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	201911	201912	202001	202002
Private Passenger	prior	102,000	102,000	98,000	94,000
	2011	63,000	63,000	61,000	59,000
	2012	118,000	118,000	114,000	111,000
	2013	145,000	145,000	141,000	137,000
	2014	195,000	181,000	176,000	145,000
	2015	247,000	247,000	242,000	237,000
	2016	175,000	175,000	169,000	163,000
	2017	138,000	138,000	132,000	189,000
	2018	192,000	192,000	186,000	180,000
	2019	187,000	206,000	199,000	221,000
	2020			11,000	21,000
Private Passenger Total		1,562,000	1,567,000	1,529,000	1,557,000
Non Private Passenger	prior	86,000	86,000	85,000	84,000
	2011	48,000	48,000	47,000	46,000
	2012	87,000	87,000	85,000	83,000
	2013	102,000	102,000	100,000	98,000
	2014	127,000	118,000	116,000	97,000
	2015	152,000	152,000	150,000	148,000
	2016	106,000	106,000	104,000	102,000
	2017	89,000	89,000	86,000	123,000
	2018	139,000	139,000	136,000	133,000
	2019	149,000	165,000	161,000	180,000
	2020			9,000	18,000
Non Private Passenger Total		1,085,000	1,092,000	1,079,000	1,112,000
Grand Total		2,647,000	2,659,000	2,608,000	2,669,000

EXHIBIT C-2

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

page 3 of 10

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	201911	201912	202001	202002
Private Passenger	prior	223,000	223,000	217,000	211,000
	2011	38,000	38,000	37,000	36,000
	2012	57,000	57,000	56,000	55,000
	2013	67,000	67,000	66,000	65,000
	2014	123,000	123,000	121,000	74,000
	2015	48,000	48,000	46,000	44,000
	2016	97,000	97,000	95,000	93,000
	2017	97,000	97,000	95,000	93,000
	2018	134,000	134,000	132,000	130,000
	2019	171,000	190,000	186,000	182,000
	2020			16,000	33,000
Private Passenger Total		1,055,000	1,074,000	1,067,000	1,016,000
Non Private Passenger	prior	85,000	85,000	84,000	83,000
	2011	37,000	37,000	36,000	35,000
	2012	63,000	63,000	62,000	61,000
	2013	82,000	82,000	80,000	78,000
	2014	161,000	161,000	159,000	98,000
	2015	66,000	66,000	64,000	62,000
	2016	134,000	134,000	132,000	130,000
	2017	130,000	130,000	127,000	124,000
	2018	165,000	165,000	162,000	159,000
	2019	161,000	182,000	178,000	174,000
	2020			15,000	31,000
Non Private Passenger Total		1,084,000	1,105,000	1,099,000	1,035,000
Grand Total		2,139,000	2,179,000	2,166,000	2,051,000

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201911	201912	202001	202002
Private Passenger	prior	33,000	33,000	33,000	33,000
	2011	14,000	14,000	14,000	14,000
	2012	20,000	20,000	20,000	20,000
	2013	27,000	27,000	26,000	25,000
	2014	11,000	11,000	11,000	14,000
	2015	34,000	34,000	33,000	32,000
	2016	82,000	82,000	81,000	80,000
	2017	71,000	71,000	70,000	38,000
	2018	16,000	16,000	15,000	14,000
	2019	13,000	14,000	13,000	37,000
	2020			1,000	1,000
Private Passenger Total		321,000	322,000	317,000	308,000
Non Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	9,000	9,000	9,000	9,000
	2012	12,000	12,000	12,000	12,000
	2013	17,000	17,000	17,000	17,000
	2014	7,000	7,000	7,000	9,000
	2015	22,000	22,000	22,000	22,000
	2016	54,000	54,000	53,000	52,000
	2017	47,000	47,000	46,000	25,000
	2018	12,000	12,000	11,000	10,000
	2019	12,000	14,000	13,000	34,000
	2020			-	1,000
Non Private Passenger Total		205,000	207,000	203,000	204,000
Grand Total		526,000	529,000	520,000	512,000

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	201911	201912	202001	202002
Private Passenger	prior	2,912,000	2,912,000	2,824,000	2,738,000
	2011	384,000	384,000	372,000	361,000
	2012	260,000	260,000	252,000	244,000
	2013	450,000	450,000	436,000	423,000
	2014	405,000	398,000	386,000	391,000
	2015	526,000	519,000	506,000	493,000
	2016	403,000	393,000	380,000	367,000
	2017	337,000	337,000	322,000	468,000
	2018	541,000	541,000	522,000	504,000
	2019	434,000	486,000	452,000	1,053,000
	2020			76,000	153,000
Private Passenger Total		6,652,000	6,680,000	6,528,000	7,195,000
Non Private Passenger	prior	1,038,000	1,038,000	1,016,000	997,000
	2011	304,000	304,000	298,000	292,000
	2012	238,000	238,000	233,000	228,000
	2013	685,000	685,000	671,000	658,000
	2014	756,000	741,000	726,000	743,000
	2015	1,171,000	1,154,000	1,135,000	1,116,000
	2016	893,000	870,000	851,000	832,000
	2017	749,000	749,000	727,000	1,062,000
	2018	1,702,000	1,704,000	1,665,000	1,627,000
	2019	1,365,000	1,505,000	1,436,000	3,329,000
	2020			196,000	394,000
Non Private Passenger Total		8,901,000	8,988,000	8,954,000	11,278,000
Grand Total		15,553,000	15,668,000	15,482,000	18,473,000

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	201911	201912	202001	202002
Private Passenger	prior	329,000	329,000	324,000	319,000
	2011	11,000	11,000	11,000	11,000
	2012	52,000	52,000	51,000	50,000
	2013	55,000	55,000	54,000	53,000
	2014	68,000	68,000	67,000	66,000
	2015	61,000	61,000	60,000	59,000
	2016	37,000	37,000	36,000	35,000
	2017	45,000	45,000	44,000	43,000
	2018	114,000	114,000	113,000	112,000
	2019	(30,000)	(33,000)	(34,000)	57,000
	2020			(2,000)	(4,000)
Private Passenger Total		742,000	739,000	724,000	801,000
Non Private Passenger	prior	1,008,000	1,008,000	999,000	990,000
	2011	36,000	36,000	36,000	36,000
	2012	188,000	188,000	186,000	184,000
	2013	215,000	215,000	213,000	211,000
	2014	296,000	296,000	293,000	290,000
	2015	286,000	286,000	283,000	280,000
	2016	199,000	199,000	196,000	193,000
	2017	288,000	288,000	285,000	282,000
	2018	899,000	899,000	895,000	891,000
	2019	(315,000)	(345,000)	(351,000)	612,000
	2020			(29,000)	(58,000)
Non Private Passenger Total		3,100,000	3,070,000	3,006,000	3,911,000
Grand Total		3,842,000	3,809,000	3,730,000	4,712,000

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	201911	201912	202001	202002
Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	(16,000)	(16,000)	(16,000)	(16,000)
	2016	(2,000)	(2,000)	(2,000)	(2,000)
	2017	17,000	17,000	17,000	3,000
	2018	12,000	12,000	12,000	12,000
	2019	(4,000)	(4,000)	(4,000)	2,000
	2020			-	(1,000)
Private Passenger Total		34,000	34,000	34,000	25,000
Non Private Passenger	prior	12,000	12,000	12,000	12,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	7,000	7,000	7,000
	2015	(21,000)	(21,000)	(21,000)	(21,000)
	2016	(4,000)	(4,000)	(4,000)	(4,000)
	2017	52,000	52,000	52,000	8,000
	2018	46,000	46,000	46,000	46,000
	2019	(17,000)	(18,000)	(18,000)	9,000
	2020			(1,000)	(2,000)
Non Private Passenger Total		88,000	87,000	86,000	68,000
Grand Total		122,000	121,000	120,000	93,000

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		ShareYMM			
	Acc Year	201911	201912	202001	202002
Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	10,000	10,000	10,000	10,000
	2012	13,000	13,000	13,000	13,000
	2013	17,000	17,000	17,000	17,000
	2014	20,000	20,000	20,000	20,000
	2015	3,000	3,000	3,000	3,000
	2016	21,000	21,000	21,000	21,000
	2017	(29,000)	(29,000)	(29,000)	18,000
	2018	3,000	3,000	3,000	3,000
	2019	(26,000)	(29,000)	(29,000)	16,000
	2020			(4,000)	(8,000)
Private Passenger Total		40,000	37,000	33,000	121,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	7,000	7,000	7,000
	2015	1,000	1,000	1,000	1,000
	2016	8,000	8,000	8,000	8,000
	2017	(11,000)	(11,000)	(11,000)	8,000
	2018	1,000	1,000	1,000	1,000
	2019	(15,000)	(16,000)	(16,000)	10,000
	2020			(2,000)	(5,000)
Non Private Passenger Total		7,000	6,000	4,000	46,000
Grand Total		47,000	43,000	37,000	167,000

EXHIBIT C-2

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201911	201912	202001	202002
Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	5,000	5,000	5,000	5,000
	2014	(8,000)	(8,000)	(8,000)	5,000
	2015	5,000	5,000	5,000	5,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	-	-	-	-
	2019	(4,000)	(4,000)	(4,000)	1,000
	2020			(1,000)	(1,000)
Private Passenger Total		12,000	12,000	11,000	29,000
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	3,000	3,000	3,000	3,000
	2014	(6,000)	(6,000)	(6,000)	4,000
	2015	4,000	4,000	4,000	4,000
	2016	5,000	5,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	1,000	1,000	1,000	1,000
	2019	(18,000)	(20,000)	(20,000)	5,000
	2020			(2,000)	(3,000)
Non Private Passenger Total		-	(2,000)	(4,000)	30,000
Grand Total		12,000	10,000	7,000	59,000

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)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201911	201912	202001	202002
Private Passenger	prior	3,731,000	3,731,000	3,627,000	3,525,000
	2011	620,000	617,000	601,000	586,000
	2012	677,000	677,000	661,000	646,000
	2013	926,000	926,000	903,000	881,000
	2014	944,000	923,000	899,000	978,000
	2015	1,273,000	1,266,000	1,240,000	1,214,000
	2016	1,182,000	1,172,000	1,145,000	1,118,000
	2017	862,000	862,000	833,000	1,136,000
	2018	1,469,000	1,469,000	1,436,000	1,404,000
	2019	1,107,000	1,230,000	1,178,000	1,873,000
	2020			119,000	238,000
Private Passenger Total		12,791,000	12,873,000	12,642,000	13,599,000
Non Private Passenger	prior	2,284,000	2,284,000	2,251,000	2,221,000
	2011	470,000	469,000	461,000	453,000
	2012	639,000	639,000	628,000	617,000
	2013	1,155,000	1,155,000	1,134,000	1,114,000
	2014	1,389,000	1,365,000	1,342,000	1,326,000
	2015	1,791,000	1,774,000	1,747,000	1,720,000
	2016	1,515,000	1,492,000	1,464,000	1,436,000
	2017	1,413,000	1,413,000	1,379,000	1,735,000
	2018	3,137,000	3,139,000	3,087,000	3,036,000
	2019	1,465,000	1,623,000	1,537,000	4,470,000
	2020			194,000	392,000
Non Private Passenger Total		15,258,000	15,353,000	15,224,000	18,520,000
Grand Total		28,049,000	28,226,000	27,866,000	32,119,000

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	201911	201912	202001	202002
Private Passenger	Newfoundland & Labrador	82.9%	81.3%	81.2%	81.2%
	New Brunswick	81.5%	80.8%	80.6%	80.5%
	Nova Scotia	86.5%	85.7%	85.6%	85.7%
	Prince Edward Island	63.9%	64.0%	63.9%	63.8%
	Ontario	74.9%	74.8%	74.7%	74.7%
	Alberta	63.1%	62.8%	62.8%	62.9%
	Yukon	81.6%	81.5%	82.1%	82.1%
	Northwest Territories	60.8%	60.4%	59.9%	59.9%
	Nunavut	37.3%	37.7%	38.9%	37.3%
Non Private Passenger	Newfoundland & Labrador	80.2%	79.9%	79.2%	79.2%
	New Brunswick	72.5%	71.1%	70.5%	70.5%
	Nova Scotia	80.3%	80.4%	79.6%	79.8%
	Prince Edward Island	81.8%	79.9%	79.4%	79.4%
	Ontario	65.3%	66.4%	65.8%	65.8%
	Alberta	70.2%	70.1%	70.0%	70.0%
	Yukon	67.2%	68.1%	67.6%	67.9%
	Northwest Territories	49.5%	45.5%	44.8%	44.8%
	Nunavut	45.2%	45.3%	45.0%	45.0%
Grand Total		72.0%	72.1%	71.8%	71.8%

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	201911	201912	202001	202002
Private Passenger	Newfoundland & Labrador	78.4%	76.8%	76.8%	76.9%
	New Brunswick	76.8%	76.1%	76.1%	76.1%
	Nova Scotia	81.2%	80.5%	80.5%	80.5%
	Prince Edward Island	59.8%	59.9%	60.1%	60.0%
	Ontario	70.1%	69.9%	70.0%	70.1%
	Alberta	59.7%	59.5%	59.5%	59.6%
	Yukon	76.9%	76.7%	77.1%	77.1%
	Northwest Territories	57.7%	57.0%	56.9%	56.7%
	Nunavut	36.0%	36.5%	37.6%	36.1%
Non Private Passenger	Newfoundland & Labrador	75.6%	75.3%	75.3%	75.3%
	New Brunswick	68.4%	67.1%	67.1%	67.1%
	Nova Scotia	75.3%	75.4%	75.4%	75.4%
	Prince Edward Island	76.6%	74.9%	75.0%	75.1%
	Ontario	60.9%	61.9%	62.0%	62.0%
	Alberta	66.5%	66.5%	66.5%	66.5%
	Yukon	63.2%	64.1%	64.2%	64.2%
	Northwest Territories	46.8%	43.1%	42.9%	42.9%
	Nunavut	43.2%	43.4%	43.2%	43.3%
Grand Total		67.7%	67.8%	67.8%	67.9%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NEWFOUNDLAND AND LABRADOR

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	1996	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	1997	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	1998	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	1999	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	2000	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	2001	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	2002	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	2003	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	2004	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	2005	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	2006	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	2007	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	2008	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	2009	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	2010	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	2011	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	2012	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	2013	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	2014	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	2015	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	2016	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	9.9%	2017	10.0%	10.0%	5.0%	9.9%
2018	10.0%	10.0%	5.0%	9.9%	2018	10.0%	10.0%	5.0%	9.9%
2019	10.0%	10.0%	5.0%	9.9%	2019	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	9.1%	prem liab	10.0%	10.0%	5.0%	9.1%
discount rate: 1.46%					discount rate: 1.46%				
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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NEW BRUNSWICK

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2015	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	12.1%	12.1%
2016	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	11.9%	11.9%
2017	12.5%	10.3%	5.0%	11.7%	12.5%	10.3%	5.0%	11.5%	11.5%
2018	12.5%	10.1%	5.0%	11.7%	12.5%	10.2%	5.0%	11.5%	11.5%
2019	12.4%	10.1%	5.0%	11.7%	12.3%	10.2%	5.0%	11.5%	11.5%
prem liab	12.0%	10.1%	5.0%	9.8%	11.9%	10.1%	5.0%	10.9%	10.9%
discount rate:				1.46%	discount rate:				1.46%
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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NOVA SCOTIA

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2014	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.0%	11.0%
2015	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.6%	11.6%
2016	12.5%	10.0%	5.0%	11.8%	12.5%	10.0%	5.0%	11.5%	11.5%
2017	12.5%	10.1%	5.0%	11.6%	12.5%	10.1%	5.0%	11.3%	11.3%
2018	12.5%	10.0%	5.0%	11.6%	12.5%	10.2%	5.0%	11.3%	11.3%
2019	12.3%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.3%	11.3%
prem liab	12.0%	10.0%	5.0%	9.9%	11.6%	10.1%	5.0%	10.4%	10.4%
discount rate:				1.46%	discount rate:				1.46%
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, 2019 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				
Accident Year	Selected Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	1996	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	1997	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	1998	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	1999	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	2000	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	2001	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	2002	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	2003	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	2004	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	2005	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	2006	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	2007	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	2008	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	2009	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	2010	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	2011	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	2012	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	2013	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	2014	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	2015	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.2%	2016	10.0%	10.0%	5.0%	11.1%
2017	10.0%	10.0%	5.0%	11.7%	2017	10.0%	10.0%	5.0%	11.5%
2018	12.5%	10.1%	5.0%	11.7%	2018	12.4%	10.1%	5.0%	11.5%
2019	12.2%	10.2%	5.0%	11.7%	2019	12.3%	10.2%	5.0%	11.5%
prem liab	12.1%	10.1%	5.0%	10.8%		11.9%	10.1%	5.0%	9.5%
discount rate: 1.46%					discount rate: 1.46%				
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, 2019 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
1996	10.0%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
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%	9.9%	10.0%	10.0%	10.0%	9.9%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	8.3%	12.4%	9.8%	10.0%	10.0%	12.5%
2016	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	9.2%	12.2%
2017	12.5%	12.5%	8.6%	13.6%	12.5%	12.5%	12.5%	13.3%
2018	12.3%	12.5%	12.5%	13.6%	12.3%	12.5%	10.0%	13.3%
2019	13.8%	15.0%	6.0%	13.6%	13.0%	15.0%	6.2%	13.3%
prem liab	10.2%	15.0%	5.1%	10.7%	12.3%	15.0%	5.3%	11.5%
	discount rate:			1.46%	discount rate:			1.46%
	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, 2019 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
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%	12.5%	10.0%	10.0%	5.0%	12.3%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	12.4%
2017	12.5%	10.7%	5.0%	11.5%	12.5%	10.3%	5.0%	11.1%
2018	12.5%	11.0%	5.0%	11.5%	12.4%	10.5%	5.0%	11.1%
2019	12.1%	10.2%	5.0%	11.5%	12.0%	10.4%	5.0%	11.1%
prem liab	11.9%	10.6%	5.0%	9.7%	12.0%	10.2%	5.0%	9.3%
	discount rate:			1.46%	discount rate:			1.46%
	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, 2019 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
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%	12.5%	10.0%	10.0%	5.0%	12.5%
2016	10.0%	10.0%	5.0%	11.9%	10.0%	10.0%	5.0%	12.5%
2017	12.5%	10.0%	5.0%	12.0%	12.5%	12.5%	5.0%	10.8%
2018	12.4%	11.4%	5.0%	12.0%	12.5%	11.7%	5.0%	10.8%
2019	12.3%	10.9%	5.0%	12.0%	11.6%	11.3%	5.0%	10.8%
prem liab	12.0%	10.8%	5.0%	11.2%	11.8%	11.3%	5.0%	9.8%
	discount rate:			1.46%	discount rate:			1.46%
	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, 2019 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
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%	12.5%	10.0%	10.0%	5.0%	12.4%
2016	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	12.4%
2017	12.5%	11.6%	5.0%	11.4%	12.5%	11.5%	5.0%	11.8%
2018	12.4%	11.7%	5.0%	11.4%	12.3%	11.4%	5.0%	11.8%
2019	12.0%	11.4%	5.0%	11.4%	12.3%	11.2%	5.0%	11.8%
prem liab	11.8%	11.0%	5.0%	8.5%	11.1%	11.1%	5.0%	10.9%
	discount rate:			1.46%	discount rate:			1.46%
	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, 2019 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%	11.4%	10.0%	10.0%	5.0%	12.4%
2016	10.0%	10.0%	5.0%	11.9%	10.0%	10.0%	5.0%	11.5%
2017	11.8%	10.0%	5.0%	11.4%	12.5%	11.1%	5.0%	11.6%
2018	12.3%	10.1%	5.0%	11.4%	12.5%	10.3%	5.0%	11.6%
2019	12.0%	10.7%	5.0%	11.4%	12.1%	10.6%	5.0%	11.6%
prem liab	11.6%	10.0%	5.0%	11.2%	12.4%	10.1%	5.0%	9.9%
	discount rate:			1.46%	discount rate:			1.46%
	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, 2019.

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	32	31	30	29	28	28	30	29
2008	106	103	100	97	94	92	100	95
2009	94	91	88	85	83	80	88	84
2010	-	-	-	-	-	-	-	-
2011	600	575	552	532	512	493	554	519
2012	2,061	2,032	2,004	1,977	1,952	1,928	2,005	1,960
2013	1,003	992	980	970	960	950	981	963
2014	2,706	2,675	2,644	2,615	2,586	2,559	2,645	2,596
2015	4,277	4,234	4,193	4,153	4,115	4,077	4,195	4,128
2016	6,772	6,706	6,643	6,581	6,522	6,463	6,646	6,541
2017	8,001	7,921	7,843	7,768	7,694	7,622	7,846	7,719
2018	13,256	13,113	12,975	12,840	12,709	12,580	12,981	12,753
2019	17,185	16,979	16,781	16,585	16,396	16,212	16,788	16,461
Total	56,093	55,452	54,833	54,232	53,651	53,084	54,859	53,848
	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							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	1,260	619	-	(601)	(1,182)	(1,749)	26	(985)
	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							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	6.7%	3.3%	-	(3.3%)	(6.7%)	(6.7%)	-	(3.3%)
2008	6.0%	3.0%	-	(3.0%)	(6.0%)	(8.0%)	-	(5.0%)
2009	6.8%	3.4%	-	(3.4%)	(5.7%)	(9.1%)	-	(4.5%)
2010	-	-	-	-	-	-	-	-
2011	8.7%	4.2%	-	(3.6%)	(7.2%)	(10.7%)	0.4%	(6.0%)
2012	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	-	(2.2%)
2013	2.3%	1.2%	-	(1.0%)	(2.0%)	(3.1%)	0.1%	(1.7%)
2014	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	-	(1.8%)
2015	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	-	(1.6%)
2016	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	-	(1.5%)
2017	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	-	(1.6%)
2018	2.2%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	-	(1.7%)
2019	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	-	(1.9%)
Total	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	-	(1.8%)
	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, 2019.

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NEW BRUNSWICK

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	11	11	11	10	10	10	11	10
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	63	61	59	57	55	53	59	55
2009	308	303	298	293	287	283	298	289
2010	560	549	540	530	520	511	540	524
2011	88	87	86	84	83	82	86	83
2012	703	695	686	678	669	661	686	672
2013	2,406	2,371	2,338	2,306	2,275	2,246	2,339	2,286
2014	505	500	496	492	488	484	496	489
2015	3,469	3,438	3,408	3,378	3,351	3,323	3,409	3,359
2016	3,754	3,714	3,674	3,637	3,599	3,563	3,676	3,612
2017	5,493	5,421	5,352	5,285	5,219	5,154	5,355	5,241
2018	8,112	7,986	7,863	7,745	7,629	7,517	7,868	7,669
2019	11,831	11,632	11,439	11,253	11,072	10,897	11,447	11,134
Total	37,303	36,768	36,250	35,748	35,257	34,784	36,270	35,423
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	1,053	518	-	(502)	(993)	(1,466)	20	(827)
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	(9.1%)	(9.1%)	(9.1%)	-	(9.1%)
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	6.8%	3.4%	-	(3.4%)	(6.8%)	(10.2%)	-	(6.8%)
2009	3.4%	1.7%	-	(1.7%)	(3.7%)	(5.0%)	-	(3.0%)
2010	3.7%	1.7%	-	(1.9%)	(3.7%)	(5.4%)	-	(3.0%)
2011	2.3%	1.2%	-	(2.3%)	(3.5%)	(4.7%)	-	(3.5%)
2012	2.5%	1.3%	-	(1.2%)	(2.5%)	(3.6%)	-	(2.0%)
2013	2.9%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	-	(2.2%)
2014	1.8%	0.8%	-	(0.8%)	(1.6%)	(2.4%)	-	(1.4%)
2015	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.5%)	-	(1.4%)
2016	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	0.1%	(1.7%)
2017	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	0.1%	(2.1%)
2018	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	0.1%	(2.5%)
2019	3.4%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.1%	(2.7%)
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.1%	(2.3%)
	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, 2019.

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NOVA SCOTIA

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	17	16	16	16	15	15	16	15
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	122	121	120	119	118	117	120	119
2008	-	-	-	-	-	-	-	-
2009	257	247	239	230	223	215	239	225
2010	109	105	101	98	94	91	101	96
2011	-	-	-	-	-	-	-	-
2012	117	114	112	111	109	107	113	109
2013	1,478	1,453	1,429	1,406	1,385	1,364	1,430	1,392
2014	1,244	1,230	1,218	1,205	1,194	1,183	1,218	1,198
2015	1,204	1,192	1,181	1,169	1,159	1,149	1,181	1,162
2016	3,070	3,038	3,007	2,976	2,947	2,918	3,007	2,957
2017	4,703	4,649	4,596	4,546	4,495	4,447	4,599	4,512
2018	7,834	7,733	7,635	7,541	7,448	7,358	7,640	7,480
2019	13,048	12,866	12,691	12,519	12,354	12,194	12,698	12,410
Total	33,203	32,764	32,345	31,936	31,541	31,158	32,362	31,675
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	858	419	-	(409)	(804)	(1,187)	17	(670)
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	6.3%	-	-	-	(6.3%)	(6.3%)	-	(6.3%)
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1.7%	0.8%	-	(0.8%)	(1.7%)	(2.5%)	-	(0.8%)
2008	-	-	-	-	-	-	-	-
2009	7.5%	3.3%	-	(3.8%)	(6.7%)	(10.0%)	-	(5.9%)
2010	7.9%	4.0%	-	(3.0%)	(6.9%)	(9.9%)	-	(5.0%)
2011	-	-	-	-	-	-	-	-
2012	4.5%	1.8%	-	(0.9%)	(2.7%)	(4.5%)	0.9%	(2.7%)
2013	3.4%	1.7%	-	(1.6%)	(3.1%)	(4.5%)	0.1%	(2.6%)
2014	2.1%	1.0%	-	(1.1%)	(2.0%)	(2.9%)	-	(1.6%)
2015	1.9%	0.9%	-	(1.0%)	(1.9%)	(2.7%)	-	(1.6%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(3.0%)	-	(1.7%)
2017	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	0.1%	(1.8%)
2018	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	0.1%	(2.0%)
2019	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	0.1%	(2.2%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	0.1%	(2.1%)
	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, 2019.

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PRINCE EDWARD ISLAND

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	340	326	312	299	287	275	312	291
2013	51	50	48	47	46	45	48	47
2014	47	45	43	42	41	39	44	41
2015	1,054	1,040	1,028	1,016	1,004	992	1,029	1,008
2016	1,373	1,352	1,333	1,316	1,299	1,283	1,335	1,305
2017	1,624	1,606	1,590	1,573	1,557	1,541	1,590	1,562
2018	1,434	1,417	1,400	1,384	1,368	1,353	1,401	1,373
2019	2,179	2,152	2,127	2,102	2,079	2,055	2,128	2,086
Total	8,102	7,988	7,881	7,779	7,681	7,583	7,887	7,713
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	221	107	-	(102)	(200)	(298)	6	(168)
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	9.0%	4.5%	-	(4.2%)	(8.0%)	(11.9%)	-	(6.7%)
2013	6.3%	4.2%	-	(2.1%)	(4.2%)	(6.3%)	-	(2.1%)
2014	9.3%	4.7%	-	(2.3%)	(4.7%)	(9.3%)	2.3%	(4.7%)
2015	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.5%)	0.1%	(1.9%)
2016	3.0%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.2%	(2.1%)
2017	2.1%	1.0%	-	(1.1%)	(2.1%)	(3.1%)	-	(1.8%)
2018	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.4%)	0.1%	(1.9%)
2019	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	-	(1.9%)
Total	2.8%	1.4%	-	(1.3%)	(2.5%)	(3.8%)	0.1%	(2.1%)
	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, 2019.

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ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	13,217	13,040	12,869	12,702	12,540	12,382	12,876	12,595
2005	9	9	9	8	8	8	9	8
2006	418	406	395	385	374	365	396	378
2007	2,504	2,427	2,355	2,285	2,218	2,154	2,357	2,241
2008	432	418	405	392	379	368	405	383
2009	2,476	2,399	2,326	2,257	2,191	2,128	2,329	2,213
2010	823	805	788	771	756	741	789	761
2011	2,058	2,002	1,950	1,901	1,854	1,809	1,953	1,869
2012	1,964	1,925	1,889	1,855	1,821	1,791	1,890	1,833
2013	5,241	5,150	5,064	4,981	4,903	4,827	5,067	4,929
2014	5,058	4,990	4,926	4,864	4,805	4,749	4,929	4,825
2015	10,191	10,079	9,974	9,871	9,772	9,675	9,977	9,805
2016	7,253	7,177	7,104	7,033	6,965	6,898	7,107	6,988
2017	9,103	8,991	8,883	8,779	8,677	8,578	8,888	8,711
2018	17,950	17,707	17,471	17,242	17,020	16,804	17,481	17,095
2019	39,807	39,213	38,637	38,076	37,536	37,010	38,657	37,721
Total	118,504	116,738	115,045	113,402	111,819	110,287	115,110	112,355
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	3,459	1,693	-	(1,643)	(3,226)	(4,758)	65	(2,690)
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.1%)
2005	-	-	-	(11.1%)	(11.1%)	(11.1%)	-	(11.1%)
2006	5.8%	2.8%	-	(2.5%)	(5.3%)	(7.6%)	0.3%	(4.3%)
2007	6.3%	3.1%	-	(3.0%)	(5.8%)	(8.5%)	0.1%	(4.8%)
2008	6.7%	3.2%	-	(3.2%)	(6.4%)	(9.1%)	-	(5.4%)
2009	6.4%	3.1%	-	(3.0%)	(5.8%)	(8.5%)	0.1%	(4.9%)
2010	4.4%	2.2%	-	(2.2%)	(4.1%)	(6.0%)	0.1%	(3.4%)
2011	5.5%	2.7%	-	(2.5%)	(4.9%)	(7.2%)	0.2%	(4.2%)
2012	4.0%	1.9%	-	(1.8%)	(3.6%)	(5.2%)	0.1%	(3.0%)
2013	3.5%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.1%	(2.7%)
2014	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.6%)	0.1%	(2.1%)
2015	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	-	(1.7%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	-	(1.6%)
2017	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.1%	(1.9%)
2018	2.7%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.2%)
2019	3.0%	1.5%	-	(1.5%)	(2.8%)	(4.2%)	0.1%	(2.4%)
Total	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	0.1%	(2.3%)
	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, 2019.

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ALBERTA

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	89	87	85	83	82	80	85	82
2005	113	110	108	105	102	100	108	103
2006	5	5	5	5	5	5	5	5
2007	34	33	33	33	32	32	33	33
2008	-	-	-	-	-	-	-	-
2009	54	52	50	48	47	45	50	47
2010	3	3	3	2	2	2	3	2
2011	2,017	1,981	1,947	1,916	1,886	1,857	1,949	1,895
2012	1,589	1,562	1,536	1,512	1,488	1,464	1,537	1,495
2013	4,376	4,315	4,256	4,199	4,145	4,092	4,258	4,163
2014	3,575	3,544	3,514	3,485	3,456	3,428	3,515	3,467
2015	7,161	7,090	7,023	6,957	6,892	6,830	7,025	6,914
2016	12,115	11,971	11,831	11,696	11,566	11,437	11,838	11,609
2017	12,727	12,567	12,411	12,261	12,115	11,971	12,418	12,164
2018	24,837	24,463	24,104	23,752	23,413	23,081	24,119	23,527
2019	36,950	36,445	35,956	35,482	35,018	34,573	35,976	35,174
Total	105,645	104,228	102,862	101,536	100,249	98,997	102,919	100,680
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	2,783	1,366	-	(1,326)	(2,613)	(3,865)	57	(2,182)
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	4.7%	2.4%	-	(2.4%)	(3.5%)	(5.9%)	-	(3.5%)
2005	4.6%	1.9%	-	(2.8%)	(5.6%)	(7.4%)	-	(4.6%)
2006	-	-	-	-	-	-	-	-
2007	3.0%	-	-	-	(3.0%)	(3.0%)	-	-
2008	-	-	-	-	-	-	-	-
2009	8.0%	4.0%	-	(4.0%)	(6.0%)	(10.0%)	-	(6.0%)
2010	-	-	-	(33.3%)	(33.3%)	(33.3%)	-	(33.3%)
2011	3.6%	1.7%	-	(1.6%)	(3.1%)	(4.6%)	0.1%	(2.7%)
2012	3.5%	1.7%	-	(1.6%)	(3.1%)	(4.7%)	0.1%	(2.7%)
2013	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	-	(2.2%)
2014	1.7%	0.9%	-	(0.8%)	(1.7%)	(2.4%)	-	(1.3%)
2015	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.7%)	-	(1.6%)
2016	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	0.1%	(1.9%)
2017	2.5%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	0.1%	(2.0%)
2018	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	0.1%	(2.4%)
2019	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.2%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.8%)	0.1%	(2.1%)
	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, 2019.

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	43	41	40	38	37	35	40	37
2011	1	1	1	1	1	1	1	1
2012	3	3	3	3	3	3	3	3
2013	7	7	7	7	7	7	7	7
2014	18	18	18	18	18	18	18	18
2015	48	48	47	47	47	45	47	47
2016	90	89	88	87	86	85	88	87
2017	1,104	1,089	1,074	1,060	1,047	1,033	1,074	1,051
2018	1,064	1,048	1,033	1,019	1,004	990	1,034	1,009
2019	674	665	657	649	641	633	657	644
Total	3,052	3,009	2,968	2,929	2,891	2,850	2,969	2,904
	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							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	84	41	-	(39)	(77)	(118)	1	(64)
	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							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	7.5%	2.5%	-	(5.0%)	(7.5%)	(12.5%)	-	(7.5%)
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	2.1%	2.1%	-	-	-	(4.3%)	-	-
2016	2.3%	1.1%	-	(1.1%)	(2.3%)	(3.4%)	-	(1.1%)
2017	2.8%	1.4%	-	(1.3%)	(2.5%)	(3.8%)	-	(2.1%)
2018	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	0.1%	(2.3%)
2019	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.7%)	-	(2.0%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(4.0%)	-	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	445	440	435	430	426	421	435	427
2014	39	39	39	38	38	37	39	38
2015	64	63	63	62	62	61	63	62
2016	157	156	154	152	150	149	154	152
2017	807	796	786	775	766	756	786	769
2018	789	777	767	755	744	734	767	749
2019	1,415	1,395	1,375	1,355	1,337	1,319	1,375	1,343
Total	3,718	3,668	3,621	3,569	3,525	3,479	3,621	3,542
	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							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	97	47	-	(52)	(96)	(142)	-	(79)
	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							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	-	(1.8%)
2014	-	-	-	(2.6%)	(2.6%)	(5.1%)	-	(2.6%)
2015	1.6%	-	-	(1.6%)	(1.6%)	(3.2%)	-	(1.6%)
2016	1.9%	1.3%	-	(1.3%)	(2.6%)	(3.2%)	-	(1.3%)
2017	2.7%	1.3%	-	(1.4%)	(2.5%)	(3.8%)	-	(2.2%)
2018	2.9%	1.3%	-	(1.6%)	(3.0%)	(4.3%)	-	(2.3%)
2019	2.9%	1.5%	-	(1.5%)	(2.8%)	(4.1%)	-	(2.3%)
Total	2.7%	1.3%	-	(1.4%)	(2.7%)	(3.9%)	-	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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NUNAVUT

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	167	166	164	163	162	160	164	162
2013	8	7	7	7	7	7	7	7
2014	184	183	183	182	182	181	183	182
2015	101	100	99	98	97	97	99	98
2016	59	59	58	58	57	56	58	58
2017	127	126	124	122	121	119	125	122
2018	210	208	204	202	200	196	204	200
2019	254	250	246	243	239	236	246	241
Total	1,110	1,099	1,085	1,075	1,065	1,052	1,086	1,070
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	25	14	-	(10)	(20)	(33)	1	(15)
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.8%	1.2%	-	(0.6%)	(1.2%)	(2.4%)	-	(1.2%)
2013	14.3%	-	-	-	-	-	-	-
2014	0.5%	-	-	(0.5%)	(0.5%)	(1.1%)	-	(0.5%)
2015	2.0%	1.0%	-	(1.0%)	(2.0%)	(2.0%)	-	(1.0%)
2016	1.7%	1.7%	-	-	(1.7%)	(3.4%)	-	-
2017	2.4%	1.6%	-	(1.6%)	(2.4%)	(4.0%)	0.8%	(1.6%)
2018	2.9%	2.0%	-	(1.0%)	(2.0%)	(3.9%)	-	(2.0%)
2019	3.3%	1.6%	-	(1.2%)	(2.8%)	(4.1%)	-	(2.0%)
Total	2.3%	1.3%	-	(0.9%)	(1.8%)	(3.0%)	0.1%	(1.4%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	13,334	13,154	12,981	12,811	12,647	12,487	12,988	12,702
2005	122	119	117	113	110	108	117	111
2006	423	411	400	390	379	370	401	383
2007	2,692	2,612	2,538	2,466	2,396	2,331	2,540	2,422
2008	601	582	564	546	528	513	564	533
2009	3,189	3,092	3,001	2,913	2,831	2,751	3,004	2,858
2010	1,538	1,503	1,472	1,439	1,409	1,380	1,473	1,420
2011	4,764	4,646	4,536	4,434	4,336	4,242	4,543	4,367
2012	6,946	6,825	6,708	6,600	6,493	6,391	6,712	6,527
2013	15,015	14,785	14,564	14,353	14,154	13,959	14,572	14,221
2014	13,376	13,224	13,081	12,941	12,808	12,678	13,087	12,854
2015	27,569	27,284	27,016	26,751	26,499	26,249	27,025	26,583
2016	34,643	34,262	33,892	33,536	33,191	32,852	33,909	33,309
2017	43,689	43,166	42,659	42,169	41,691	41,221	42,681	41,851
2018	75,486	74,452	73,452	72,480	71,535	70,613	73,495	71,855
2019	123,343	121,597	119,909	118,264	116,672	115,129	119,972	117,214
Total	366,730	361,714	356,890	352,206	347,679	343,274	357,083	349,210
	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	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	9,840	4,824	-	(4,684)	(9,211)	(13,616)	193	(7,680)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Amounts in	Percentage Impact Relative to Valuation Assumption							
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.1%)
2005	4.3%	1.7%	-	(3.4%)	(6.0%)	(7.7%)	-	(5.1%)
2006	5.8%	2.8%	-	(2.5%)	(5.3%)	(7.5%)	0.3%	(4.3%)
2007	6.1%	2.9%	-	(2.8%)	(5.6%)	(8.2%)	0.1%	(4.6%)
2008	6.6%	3.2%	-	(3.2%)	(6.4%)	(9.0%)	-	(5.5%)
2009	6.3%	3.0%	-	(2.9%)	(5.7%)	(8.3%)	0.1%	(4.8%)
2010	4.5%	2.1%	-	(2.2%)	(4.3%)	(6.3%)	0.1%	(3.5%)
2011	5.0%	2.4%	-	(2.2%)	(4.4%)	(6.5%)	0.2%	(3.7%)
2012	3.5%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.1%	(2.7%)
2013	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	0.1%	(2.4%)
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	-	(1.7%)
2015	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	-	(1.6%)
2016	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	0.1%	(1.7%)
2017	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.4%)	0.1%	(1.9%)
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	0.1%	(2.2%)
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.1%	(2.2%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.2%)
	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)	-	-	-	(4)
	2010	(6)	-	-	-	-	-	(6)
	2011	(5)	(1)	1	-	-	-	(5)
	2012	177	(4)	4	-	-	-	177
	2013	51	(1)	16	-	15	29.4%	66
	2014	198	(4)	114	-	110	55.6%	308
	2015	301	(10)	(111)	-	(121)	(40.2%)	180
	2016	597	(25)	(7)	-	(32)	(5.4%)	565
	2017	1,152	(38)	51	-	13	1.1%	1,165
	2018	2,239	(206)	143	-	(63)	(2.8%)	2,176
	2019	3,032	(65)	299	-	234	7.7%	3,266
Private Passenger Total		7,732	(353)	509	-	156	2.0%	7,888
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	(1)	(1)	1	-	-	-	(1)
	2012	4	-	-	-	-	-	4
	2013	2	-	-	-	-	-	2
	2014	(3)	-	4	-	4	(133.3%)	1
	2015	(193)	2	71	-	73	(37.8%)	(120)
	2016	74	(4)	4	-	-	-	74
	2017	217	(17)	147	-	130	59.9%	347
	2018	805	(67)	30	-	(37)	(4.6%)	768
	2019	1,953	(142)	162	-	20	1.0%	1,973
Non Private Passenger Total		2,866	(229)	419	-	190	6.6%	3,056
Grand Total		10,598	(582)	928	-	346	3.3%	10,944

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	24	2	(2)	-	-	-	24
	2010	42	(3)	3	-	-	-	42
	2011	50	(3)	3	-	-	-	50
	2012	97	(6)	6	-	-	-	97
	2013	(146)	10	(10)	-	-	-	(146)
	2014	(34)	5	(6)	-	(1)	2.9%	(35)
	2015	557	(10)	18	-	8	1.4%	565
	2016	631	(50)	(53)	-	(103)	(16.3%)	528
	2017	2,327	(130)	131	-	1	-	2,328
	2018	3,405	(63)	77	-	14	0.4%	3,419
2019	3,898	268	230	-	498	12.8%	4,396	
Private Passenger Total		10,851	20	397	-	417	3.8%	11,268
Non Private Passenger	prior	(10)	-	-	-	-	-	(10)
	2010	19	(1)	(25)	-	(26)	(136.8%)	(7)
	2011	1	(1)	(101)	-	(102)	(10,200.0%)	(101)
	2012	33	(1)	1	-	-	-	33
	2013	78	(3)	3	-	-	-	78
	2014	33	(2)	2	-	-	-	33
	2015	136	(8)	8	-	-	-	136
	2016	258	(12)	(8)	-	(20)	(7.8%)	238
	2017	454	(20)	(25)	-	(45)	(9.9%)	409
	2018	841	(46)	(17)	-	(63)	(7.5%)	778
2019	1,392	355	(182)	-	173	12.4%	1,565	
Non Private Passenger Total		3,235	261	(344)	-	(83)	(2.6%)	3,152
Grand Total		14,086	281	53	-	334	2.4%	14,420

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 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	60	-	-	-	-	-	60
	2010	8	1	(1)	-	-	-	8
	2011	6	-	-	-	-	-	6
	2012	(7)	-	20	-	20	(285.7%)	13
	2013	(16)	(1)	1	-	-	-	(16)
	2014	11	(1)	(85)	-	(86)	(781.8%)	(75)
	2015	(69)	-	142	-	142	(205.8%)	73
	2016	423	(22)	12	-	(10)	(2.4%)	413
	2017	1,125	(53)	115	-	62	5.5%	1,187
	2018	1,606	(79)	238	-	159	9.9%	1,765
	2019	3,337	170	295	-	465	13.9%	3,802
Private Passenger Total		6,484	15	737	-	752	11.6%	7,236
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	60	(5)	5	-	-	-	60
	2013	84	(4)	19	-	15	17.9%	99
	2014	125	(7)	(8)	-	(15)	(12.0%)	110
	2015	174	(4)	151	-	147	84.5%	321
	2016	666	(94)	(209)	-	(303)	(45.5%)	363
	2017	749	(65)	434	-	369	49.3%	1,118
	2018	1,691	(90)	81	-	(9)	(0.5%)	1,682
	2019	3,315	134	210	-	344	10.4%	3,659
Non Private Passenger Total		6,865	(135)	683	-	548	8.0%	7,413
Grand Total		13,349	(120)	1,420	-	1,300	9.7%	14,649

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 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)
	2010	-	-	-	-	-	-	-
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	3	-	-	-	-	-	3
	2015	78	(1)	1	-	-	-	78
	2016	86	(1)	1	-	-	-	86
	2017	(66)	1	(131)	-	(130)	197.0%	(196)
	2018	417	(26)	26	-	-	-	417
	2019	514	(53)	9	-	(44)	(8.6%)	470
Private Passenger Total		1,024	(80)	(94)	-	(174)	(17.0%)	850
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(1)	-	-	-	-	-	(1)
	2011	1	-	-	-	-	-	1
	2012	(4)	-	-	-	-	-	(4)
	2013	3	-	-	-	-	-	3
	2014	2	-	-	-	-	-	2
	2015	36	(1)	1	-	-	-	36
	2016	226	(5)	(14)	-	(19)	(8.4%)	207
	2017	935	(36)	38	-	2	0.2%	937
	2018	624	(23)	108	-	85	13.6%	709
	2019	1,055	93	(19)	-	74	7.0%	1,129
Non Private Passenger Total		2,876	28	114	-	142	4.9%	3,018
Grand Total		3,900	(52)	20	-	(32)	(0.8%)	3,868

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	8,290	(548)	(1,036)	-	(1,584)	(19.1%)	6,706
	2010	(44)	4	(4)	-	-	-	(44)
	2011	136	(7)	8	-	1	0.7%	137
	2012	187	(14)	13	-	(1)	(0.5%)	186
	2013	(198)	14	(21)	-	(7)	3.5%	(205)
	2014	361	(20)	10	-	(10)	(2.8%)	351
	2015	(205)	15	(133)	-	(118)	57.6%	(323)
	2016	411	(26)	(23)	-	(49)	(11.9%)	362
	2017	1,141	(26)	(43)	-	(69)	(6.0%)	1,072
	2018	2,476	(44)	(53)	-	(97)	(3.9%)	2,379
	2019	5,593	795	(275)	-	520	9.3%	6,113
Private Passenger Total		18,148	143	(1,557)	-	(1,414)	(7.8%)	16,734
Non Private Passenger								
	prior	25	(4)	408	-	404	1,616.0%	429
	2010	10	-	-	-	-	-	10
	2011	(287)	8	(8)	-	-	-	(287)
	2012	260	(10)	30	-	20	7.7%	280
	2013	500	(22)	389	-	367	73.4%	867
	2014	37	(6)	(1,402)	-	(1,408)	(3,805.4%)	(1,371)
	2015	1,228	(36)	48	-	12	1.0%	1,240
	2016	511	(6)	(44)	-	(50)	(9.8%)	461
	2017	2,829	(123)	115	-	(8)	(0.3%)	2,821
	2018	7,424	(348)	367	-	19	0.3%	7,443
	2019	18,660	342	1,077	-	1,419	7.6%	20,079
Non Private Passenger Total		31,197	(205)	980	-	775	2.5%	31,972
Grand Total		49,345	(62)	(577)	-	(639)	(1.3%)	48,706

EXHIBIT G-1

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

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Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount						
Private Passenger								
	prior	45	(2)	(6)	-	(8)	(17.8%)	37
	2010	(3)	-	1	-	1	(33.3%)	(2)
	2011	101	(6)	6	-	-	-	101
	2012	35	(3)	3	-	-	-	35
	2013	59	(4)	4	-	-	-	59
	2014	146	(7)	9	-	2	1.4%	148
	2015	279	(3)	(52)	-	(55)	(19.7%)	224
	2016	256	(6)	6	-	-	-	256
	2017	960	(90)	105	-	15	1.6%	975
	2018	738	(18)	22	-	4	0.5%	742
	2019	794	(10)	188	-	178	22.4%	972
Private Passenger Total		3,410	(149)	286	-	137	4.0%	3,547
Non Private Passenger								
	prior	69	(3)	3	-	-	-	69
	2010	7	-	-	-	-	-	7
	2011	10	-	-	-	-	-	10
	2012	85	(6)	5	-	(1)	(1.2%)	84
	2013	515	(28)	(62)	-	(90)	(17.5%)	425
	2014	634	(33)	(68)	-	(101)	(15.9%)	533
	2015	1,026	(54)	46	-	(8)	(0.8%)	1,018
	2016	1,969	(127)	(75)	-	(202)	(10.3%)	1,767
	2017	3,756	(256)	(63)	-	(319)	(8.5%)	3,437
	2018	8,529	(599)	426	-	(173)	(2.0%)	8,356
	2019	20,073	773	32	-	805	4.0%	20,878
Non Private Passenger Total		36,673	(333)	244	-	(89)	(0.2%)	36,584
Grand Total		40,083	(482)	530	-	48	0.1%	40,131

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 Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	4	-	-	-	-	-	4
	2010	51	(1)	(28)	-	(29)	(56.9%)	22
	2011	2	-	-	-	-	-	2
	2012	3	-	-	-	-	-	3
	2013	7	-	-	-	-	-	7
	2014	17	-	-	-	-	-	17
	2015	33	-	-	-	-	-	33
	2016	49	-	-	-	-	-	49
	2017	135	(1)	1	-	-	-	135
	2018	170	(3)	3	-	-	-	170
	2019	141	(11)	48	-	37	26.2%	178
Private Passenger Total		612	(16)	24	-	8	1.3%	620
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	4	-	-	-	-	-	4
	2015	18	-	-	-	-	-	18
	2016	46	-	-	-	-	-	46
	2017	123	(1)	1	-	-	-	123
	2018	278	(4)	134	-	130	46.8%	408
	2019	469	38	39	-	77	16.4%	546
Non Private Passenger Total		943	33	174	-	207	22.0%	1,150
Grand Total		1,555	17	198	-	215	13.8%	1,770

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	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	13	-	-	-	-	-	13
	2015	47	-	-	-	-	-	47
	2016	93	(3)	3	-	-	-	93
	2017	208	(3)	3	-	-	-	208
	2018	421	(11)	(11)	-	(22)	(5.2%)	399
	2019	312	(8)	78	-	70	22.4%	382
Private Passenger Total		1,103	(25)	73	-	48	4.4%	1,151
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	50	(1)	1	-	-	-	50
	2014	29	-	-	-	-	-	29
	2015	19	-	-	-	-	-	19
	2016	62	(1)	1	-	-	-	62
	2017	143	(1)	1	-	-	-	143
	2018	201	(3)	3	-	-	-	201
	2019	313	45	11	-	56	17.9%	369
Non Private Passenger Total		820	39	17	-	56	6.8%	876
Grand Total		1,923	14	90	-	104	5.4%	2,027

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	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	15	(1)	1	-	-	-	15
	2013	1	-	-	-	-	-	1
	2014	3	-	-	-	-	-	3
	2015	7	-	-	-	-	-	7
	2016	23	-	-	-	-	-	23
	2017	36	-	-	-	-	-	36
	2018	25	-	-	-	-	-	25
	2019	37	1	3	-	4	10.8%	41
Private Passenger Total		146	-	4	-	4	2.7%	150
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	22	-	-	-	-	-	22
	2015	16	-	-	-	-	-	16
	2016	40	-	-	-	-	-	40
	2017	99	(1)	1	-	-	-	99
	2018	173	(1)	1	-	-	-	173
	2019	192	17	15	-	32	16.7%	224
Non Private Passenger Total		553	15	17	-	32	5.8%	585
Grand Total		699	15	21	-	36	5.2%	735

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	8,411	(547)	(1,045)	-	(1,592)	(18.9%)	6,819
	2010	47	1	(29)	-	(28)	(59.6%)	19
	2011	288	(17)	18	-	1	0.3%	289
	2012	513	(28)	47	-	19	3.7%	532
	2013	(237)	18	(10)	-	8	(3.4%)	(229)
	2014	718	(27)	42	-	15	2.1%	733
	2015	1,028	(9)	(135)	-	(144)	(14.0%)	884
	2016	2,569	(133)	(61)	-	(194)	(7.6%)	2,375
	2017	7,018	(340)	232	-	(108)	(1.5%)	6,910
	2018	11,497	(450)	445	-	(5)	-	11,492
	2019	17,658	1,087	875	-	1,962	11.1%	19,620
Private Passenger Total		49,510	(445)	379	-	(66)	(0.1%)	49,444
Non Private Passenger								
	prior	93	(7)	411	-	404	434.4%	497
	2010	37	(1)	(25)	-	(26)	(70.3%)	11
	2011	(274)	6	(108)	-	(102)	37.2%	(376)
	2012	439	(22)	41	-	19	4.3%	458
	2013	1,245	(58)	350	-	292	23.5%	1,537
	2014	883	(48)	(1,472)	-	(1,520)	(172.1%)	(637)
	2015	2,460	(101)	325	-	224	9.1%	2,684
	2016	3,852	(249)	(345)	-	(594)	(15.4%)	3,258
	2017	9,305	(520)	649	-	129	1.4%	9,434
	2018	20,566	(1,181)	1,133	-	(48)	(0.2%)	20,518
	2019	47,422	1,655	1,345	-	3,000	6.3%	50,422
Non Private Passenger Total		86,028	(526)	2,304	-	1,778	2.1%	87,806
Grand Total		135,538	(971)	2,683	-	1,712	1.3%	137,250

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(10)	-	-	-	-	-	(10)
	2010	(7)	-	-	-	-	-	(7)
	2011	(6)	-	-	-	-	-	(6)
	2012	69	(2)	2	-	-	-	69
	2013	(16)	-	15	-	15	(93.8%)	(1)
	2014	37	(1)	134	-	133	359.5%	170
	2015	47	(1)	(93)	-	(94)	(200.0%)	(47)
	2016	228	(7)	(9)	-	(16)	(7.0%)	212
	2017	840	(25)	54	-	29	3.5%	869
	2018	1,596	(192)	149	-	(43)	(2.7%)	1,553
	2019	2,304	(135)	296	-	161	7.0%	2,465
Private Passenger Total		5,082	(363)	548	-	185	3.6%	5,267
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	2	-	-	-	-	-	2
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	(3)	-	4	-	4	(133.3%)	1
	2015	(250)	3	84	-	87	(34.8%)	(163)
	2016	(13)	-	4	-	4	(30.8%)	(9)
	2017	30	(3)	144	-	141	470.0%	171
	2018	540	(54)	27	-	(27)	(5.0%)	513
	2019	1,674	(164)	154	-	(10)	(0.6%)	1,664
Non Private Passenger Total		1,990	(218)	417	-	199	10.0%	2,189
Grand Total		7,072	(581)	965	-	384	5.4%	7,456

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
AccountCode	IBNR Provision (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)	2	(2)	-	-	-	(4)
	2010	30	(2)	2	-	-	-	30
	2011	45	(3)	3	-	-	-	45
	2012	78	(5)	5	-	-	-	78
	2013	(148)	10	(10)	-	-	-	(148)
	2014	(74)	5	(5)	-	-	-	(74)
	2015	354	(4)	23	-	19	5.4%	373
	2016	438	(44)	(53)	-	(97)	(22.1%)	341
	2017	2,010	(101)	109	-	8	0.4%	2,018
	2018	3,028	(30)	47	-	17	0.6%	3,045
	2019	3,478	233	222	-	455	13.1%	3,933
Private Passenger Total		9,235	61	341	-	402	4.4%	9,637
Non Private Passenger	prior	(12)	-	-	-	-	-	(12)
	2010	2	-	(26)	-	(26)	(1,300.0%)	(24)
	2011	-	-	(101)	-	(101)	100.0%	(101)
	2012	1	-	-	-	-	-	1
	2013	6	-	-	-	-	-	6
	2014	30	(2)	2	-	-	-	30
	2015	70	(4)	4	-	-	-	70
	2016	201	(10)	(8)	-	(18)	(9.0%)	183
	2017	342	(17)	(17)	-	(34)	(9.9%)	308
	2018	647	(32)	(22)	-	(54)	(8.3%)	593
	2019	1,082	321	(172)	-	149	13.8%	1,231
Non Private Passenger Total		2,369	256	(340)	-	(84)	(3.5%)	2,285
Grand Total		11,604	317	1	-	318	2.7%	11,922

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
AccountCode	IBNR Provision (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	42	-	1	-	1	2.4%	43
	2010	8	-	-	-	-	-	8
	2011	5	-	-	-	-	-	5
	2012	(9)	-	20	-	20	(222.2%)	11
	2013	(24)	-	-	-	-	-	(24)
	2014	(3)	-	(87)	-	(87)	2,900.0%	(90)
	2015	(94)	1	147	-	148	(157.4%)	54
	2016	324	(13)	18	-	5	1.5%	329
	2017	986	(39)	100	-	61	6.2%	1,047
	2018	1,317	(53)	216	-	163	12.4%	1,480
	2019	2,837	123	279	-	402	14.2%	3,239
Private Passenger Total		5,389	19	694	-	713	13.2%	6,102
Non Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	57	(4)	4	-	-	-	57
	2013	-	-	15	-	15	100.0%	15
	2014	52	(4)	(10)	-	(14)	(26.9%)	38
	2015	132	(1)	148	-	147	111.4%	279
	2016	518	(93)	(210)	-	(303)	(58.5%)	215
	2017	494	(49)	423	-	374	75.7%	868
	2018	1,411	(85)	83	-	(2)	(0.1%)	1,409
	2019	2,908	95	184	-	279	9.6%	3,187
Non Private Passenger Total		5,570	(141)	637	-	496	8.9%	6,066
Grand Total		10,959	(122)	1,331	-	1,209	11.0%	12,168

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)
	2010	-	-	-	-	-	-	-
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	1	-	-	-	-	-	1
	2015	10	-	-	-	-	-	10
	2016	63	(1)	1	-	-	-	63
	2017	(128)	4	(133)	-	(129)	100.8%	(257)
	2018	358	(25)	24	-	(1)	(0.3%)	357
	2019	450	(57)	9	-	(48)	(10.7%)	402
Private Passenger Total		746	(79)	(99)	-	(178)	(23.9%)	568
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(1)	-	-	-	-	-	(1)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	2	-	-	-	-	-	2
	2015	35	-	-	-	-	-	35
	2016	153	(2)	(18)	-	(20)	(13.1%)	133
	2017	876	(35)	37	-	2	0.2%	878
	2018	564	(23)	108	-	85	15.1%	649
	2019	951	84	(21)	-	63	6.6%	1,014
Non Private Passenger Total		2,581	24	106	-	130	5.0%	2,711
Grand Total		3,327	(55)	7	-	(48)	(1.4%)	3,279

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
AccountCode	IBNR Provision (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	7,353	(513)	(1,071)	-	(1,584)	(21.5%)	5,769
	2010	(66)	5	(5)	-	-	-	(66)
	2011	113	(8)	8	-	-	-	113
	2012	155	(11)	11	-	-	-	155
	2013	(239)	17	(17)	-	-	-	(239)
	2014	181	(13)	3	-	(10)	(5.5%)	171
	2015	(209)	15	(133)	-	(118)	56.5%	(327)
	2016	330	(23)	(26)	-	(49)	(14.8%)	281
	2017	986	(20)	(39)	-	(59)	(6.0%)	927
	2018	2,168	(22)	(70)	-	(92)	(4.2%)	2,076
	2019	4,761	713	(260)	-	453	9.5%	5,214
Private Passenger Total		15,533	140	(1,599)	-	(1,459)	(9.4%)	14,074
Non Private Passenger	prior	(33)	1	404	-	405	(1,227.3%)	372
	2010	8	-	-	-	-	-	8
	2011	(314)	9	(9)	-	-	-	(314)
	2012	192	(6)	26	-	20	10.4%	212
	2013	229	(7)	414	-	407	177.7%	636
	2014	(125)	4	(1,401)	-	(1,397)	1,117.6%	(1,522)
	2015	608	(18)	31	-	13	2.1%	621
	2016	91	(3)	(24)	-	(27)	(29.7%)	64
	2017	2,210	(111)	105	-	(6)	(0.3%)	2,204
	2018	6,240	(312)	345	-	33	0.5%	6,273
	2019	16,256	143	1,080	-	1,223	7.5%	17,479
Non Private Passenger Total		25,362	(300)	971	-	671	2.6%	26,033
Grand Total		40,895	(160)	(628)	-	(788)	(1.9%)	40,107

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
AccountCode	IBNR Provision (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	(2)	(6)	-	(8)	(47.1%)	9
	2010	(3)	-	1	-	1	(33.3%)	(2)
	2011	16	(1)	1	-	-	-	16
	2012	26	(2)	2	-	-	-	26
	2013	47	(3)	3	-	-	-	47
	2014	35	(2)	3	-	1	2.9%	36
	2015	243	(2)	(53)	-	(55)	(22.6%)	188
	2016	137	(4)	4	-	-	-	137
	2017	862	(86)	102	-	16	1.9%	878
	2018	576	(12)	19	-	7	1.2%	583
	2019	615	(25)	185	-	160	26.0%	775
Private Passenger Total		2,571	(139)	261	-	122	4.7%	2,693
Non Private Passenger	prior	52	(3)	3	-	-	-	52
	2010	6	-	-	-	-	-	6
	2011	(18)	1	(1)	-	-	-	(18)
	2012	7	-	-	-	-	-	7
	2013	228	(11)	(16)	-	(27)	(11.8%)	201
	2014	484	(24)	(57)	-	(81)	(16.7%)	403
	2015	556	(44)	45	-	1	0.2%	557
	2016	1,251	(113)	(43)	-	(156)	(12.5%)	1,095
	2017	2,852	(228)	(54)	-	(282)	(9.9%)	2,570
	2018	6,865	(549)	389	-	(160)	(2.3%)	6,705
	2019	17,591	580	11	-	591	3.4%	18,182
Non Private Passenger Total		29,874	(391)	277	-	(114)	(0.4%)	29,760
Grand Total		32,445	(530)	538	-	8	-	32,453

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
AccountCode	IBNR Provision (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
	2010	51	(1)	(28)	-	(29)	(56.9%)	22
	2011	2	-	-	-	-	-	2
	2012	3	-	-	-	-	-	3
	2013	6	-	-	-	-	-	6
	2014	15	-	-	-	-	-	15
	2015	31	-	-	-	-	-	31
	2016	46	-	-	-	-	-	46
	2017	54	(1)	1	-	-	-	54
	2018	158	(3)	3	-	-	-	158
	2019	126	(12)	47	-	35	27.8%	161
Private Passenger Total		496	(17)	23	-	6	1.2%	502
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	4	-	-	-	-	-	4
	2015	16	-	-	-	-	-	16
	2016	43	-	-	-	-	-	43
	2017	113	(1)	1	-	-	-	113
	2018	217	(2)	133	-	131	60.4%	348
	2019	433	36	34	-	70	16.2%	503
Non Private Passenger Total		831	33	168	-	201	24.2%	1,032
Grand Total		1,327	16	191	-	207	15.6%	1,534

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	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	12	-	-	-	-	-	12
	2015	44	-	-	-	-	-	44
	2016	87	(3)	3	-	-	-	87
	2017	152	(2)	2	-	-	-	152
	2018	381	(11)	(10)	-	(21)	(5.5%)	360
	2019	269	(11)	73	-	62	23.0%	331
Private Passenger Total		952	(27)	68	-	41	4.3%	993
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	-	-	-	13
	2014	27	-	-	-	-	-	27
	2015	17	-	-	-	-	-	17
	2016	57	(1)	1	-	-	-	57
	2017	132	(1)	1	-	-	-	132
	2018	180	(2)	2	-	-	-	180
	2019	264	41	10	-	51	19.3%	315
Non Private Passenger Total		693	37	14	-	51	7.4%	744
Grand Total		1,645	10	82	-	92	5.6%	1,737

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
AccountCode	IBNR Provision (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	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	3	-	-	-	-	-	3
	2015	6	-	-	-	-	-	6
	2016	22	-	-	-	-	-	22
	2017	33	-	-	-	-	-	33
	2018	23	-	-	-	-	-	23
	2019	34	2	2	-	4	11.8%	38
Private Passenger Total		122	2	2	-	4	3.3%	126
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	10	-	-	-	-	-	10
	2014	4	-	-	-	-	-	4
	2015	10	-	-	-	-	-	10
	2016	37	-	-	-	-	-	37
	2017	90	(1)	1	-	-	-	90
	2018	159	(2)	2	-	-	-	159
	2019	177	15	14	-	29	16.4%	206
Non Private Passenger Total		487	12	17	-	29	6.0%	516
Grand Total		609	14	19	-	33	5.4%	642

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
AccountCode	IBNR Provision
	(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	7,394	(513)	(1,078)	-	(1,591)	(21.5%)	5,803
	2010	12	2	(30)	-	(28)	(233.3%)	(16)
	2011	173	(12)	12	-	-	-	173
	2012	328	(20)	40	-	20	6.1%	348
	2013	(369)	24	(9)	-	15	(4.1%)	(354)
	2014	207	(11)	48	-	37	17.9%	244
	2015	432	9	(109)	-	(100)	(23.1%)	332
	2016	1,675	(95)	(62)	-	(157)	(9.4%)	1,518
	2017	5,795	(270)	196	-	(74)	(1.3%)	5,721
	2018	9,605	(348)	378	-	30	0.3%	9,635
	2019	14,874	831	853	-	1,684	11.3%	16,558
Private Passenger Total		40,126	(403)	239	-	(164)	(0.4%)	39,962
Non Private Passenger	prior	13	(2)	407	-	405	3,115.4%	418
	2010	17	-	(26)	-	(26)	(152.9%)	(9)
	2011	(327)	10	(111)	-	(101)	30.9%	(428)
	2012	258	(10)	30	-	20	7.8%	278
	2013	491	(18)	413	-	395	80.4%	886
	2014	475	(26)	(1,462)	-	(1,488)	(313.3%)	(1,013)
	2015	1,194	(64)	312	-	248	20.8%	1,442
	2016	2,338	(222)	(298)	-	(520)	(22.2%)	1,818
	2017	7,139	(446)	641	-	195	2.7%	7,334
	2018	16,823	(1,061)	1,067	-	6	-	16,829
	2019	41,336	1,151	1,294	-	2,445	5.9%	43,781
Non Private Passenger Total		69,757	(688)	2,267	-	1,579	2.3%	71,336
Grand Total		109,883	(1,091)	2,506	-	1,415	1.3%	111,298

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

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Newfoundland & Labrador

Private Passenger ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		-	(3)	-	(3)	-	-	2	2	(1)
2000		-	(3)	-	(3)	-	-	-	-	(3)
2001		-	(4)	(5)	(9)	-	-	1	1	(8)
2002		-	-	-	-	-	-	-	-	-
2003		-	1	1	2	-	-	-	-	2
2004		-	(11)	-	(11)	-	-	1	1	(10)
2005		-	3	6	9	-	-	1	1	10
2006		-	1	3	4	-	-	-	-	4
2007		30	(3)	6	33	(2)	-	4	2	35
2008		100	3	16	119	(10)	1	11	2	121
2009		89	6	25	120	(10)	1	11	2	122
2010		-	(7)	57	50	-	-	7	7	57
2011		287	(6)	93	374	(37)	5	33	1	375
2012		1,580	69	150	1,799	(67)	11	173	117	1,916
2013		962	(1)	156	1,117	(37)	7	108	78	1,195
2014		1,845	170	125	2,140	(75)	11	244	180	2,320
2015		3,118	(47)	365	3,436	(95)	16	347	268	3,704
2016		4,606	212	365	5,183	(145)	20	537	412	5,595
2017		3,305	869	184	4,358	(138)	22	474	358	4,716
2018		7,368	1,553	457	9,378	(296)	46	994	744	10,122
PAYs (sub-total):		23,290	2,802	2,004	28,096	(912)	140	2,948	2,176	30,272
CAY (2019)		9,576	2,465	404	12,445	(432)	74	1,293	935	13,380
claims liabilities:		32,866	5,267	2,408	40,541	(1,344)	214	4,241	3,111	43,652
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		12,912	(1,317)	11,595		(314)	53	813	552	11,595
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				52,136		(1,658)	267	5,054	3,663	55,247

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

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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New Brunswick

Private Passenger ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$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	-	15	-	15	-	-	2	2	17	
2000	-	3	-	3	-	-	-	-	3	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	-	(11)	(1)	(12)	-	-	1	1	(11)	
2003	220	3	2	225	(14)	2	21	9	234	
2004	-	1	1	2	-	-	-	-	2	
2005	-	10	(5)	5	-	-	2	2	7	
2006	-	(9)	13	4	-	-	2	2	6	
2007	-	(8)	19	11	-	-	3	3	14	
2008	30	(2)	20	48	(5)	-	5	-	48	
2009	208	(5)	-	203	(7)	1	19	13	216	
2010	190	30	53	273	(14)	2	26	14	287	
2011	26	45	63	134	(6)	2	13	9	143	
2012	237	78	118	433	(19)	3	42	26	459	
2013	175	(148)	145	172	(5)	1	18	14	186	
2014	576	(74)	181	683	(16)	3	78	65	748	
2015	2,092	373	247	2,712	(64)	11	271	218	2,930	
2016	2,258	341	175	2,774	(80)	11	284	215	2,989	
2017	1,520	2,018	138	3,676	(131)	22	474	365	4,041	
2018	1,579	3,045	192	4,816	(198)	33	606	441	5,257	
PAYs (sub-total):	9,111	5,704	1,361	16,176	(559)	91	1,867	1,399	17,575	
CAY (2019)	2,356	3,933	206	6,495	(300)	52	786	538	7,033	
claims liabilities:	11,467	9,637	1,567	22,671	(859)	143	2,653	1,937	24,608	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	7,522	(805)		6,717	(184)	31	489	336	6,717	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				29,388	(1,043)	174	3,142	2,273	31,325	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Nova Scotia

Private Passenger ending 2019	Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$'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
	2000	-	-	-	-	-	-	-	-	-
	2001	-	3	-	3	-	-	-	-	3
	2002	-	12	1	13	-	-	1	1	14
	2003	-	(10)	-	(10)	-	-	1	1	(9)
	2004	16	3	(2)	17	(1)	-	2	1	18
	2005	-	17	31	48	-	-	5	5	53
	2006	-	(4)	26	22	-	-	3	3	25
	2007	110	(7)	36	139	(4)	1	14	11	150
	2008	-	13	35	48	-	-	5	5	53
	2009	240	13	51	304	(30)	5	26	1	305
	2010	142	8	46	196	(20)	3	17	-	196
	2011	-	5	38	43	-	-	5	5	48
	2012	17	11	57	85	(3)	-	9	6	91
	2013	129	(24)	67	172	(5)	1	17	13	185
	2014	305	(90)	123	338	(10)	1	29	20	358
	2015	214	54	48	316	(11)	1	41	31	347
	2016	579	329	97	1,005	(32)	5	126	99	1,104
	2017	494	1,047	97	1,638	(55)	8	219	172	1,810
	2018	1,963	1,480	134	3,577	(131)	22	440	331	3,908
	PAYs (sub-total):	4,209	2,863	884	7,956	(302)	47	962	707	8,663
	CAY (2019)	3,942	3,239	190	7,371	(295)	51	897	653	8,024
	claims liabilities:	8,151	6,102	1,074	15,327	(597)	98	1,859	1,360	16,687
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	8,653	(935)		7,718	(194)	32	605	443	7,765
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
	policy liabilities:	23,045				(791)	130	2,464	1,803	24,452

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

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Prince Edward Island

Private Passenger ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$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)
2000	-	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	-	1	-	1	-	-	-	-	1
2003	-	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	4	-	4	-	-	-	-	4
2005	-	-	(4)	7	3	-	-	1	1	4
2006	-	-	-	11	11	-	-	1	1	12
2007	-	-	(1)	3	2	-	-	-	-	2
2008	-	-	(1)	3	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	9	9	-	-	1	1	10
2011	-	-	(1)	14	13	-	-	1	1	14
2012	-	-	-	20	20	-	-	2	2	22
2013	-	-	(2)	27	25	-	-	3	3	28
2014	-	16	1	11	28	-	-	3	3	31
2015	-	1,009	10	34	1,053	(37)	6	107	76	1,129
2016	-	252	63	82	397	(12)	2	43	33	430
2017	-	1,071	(257)	71	885	(22)	3	94	75	960
2018	-	337	357	16	710	(27)	4	97	74	784
PAYs (sub-total):	-	2,685	166	308	3,159	(98)	15	353	270	3,429
CAY (2019)	-	463	402	14	879	(36)	5	116	85	964
claims liabilities:	-	3,148	568	322	4,038	(134)	20	469	355	4,393
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	-	1,409	(152)		1,257	(27)	4	77	54	1,257
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	-				5,295	(161)	24	546	409	5,650

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

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Ontario

Private Passenger ending 2019	Ontario - Projected Balances as at Dec. 31, 2019 (\$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	3,544	6,144	(3)	9,685	(290)	45	951	706	10,391
	2000	-	14	2	16	-	-	1	1	17
	2001	-	6	(2)	4	-	-	1	1	5
	2002	470	(8)	97	559	(28)	5	53	30	589
	2003	3,137	(857)	620	2,900	(172)	29	273	130	3,030
	2004	1,224	(567)	546	1,203	(75)	13	114	52	1,255
	2005	9	(38)	237	208	(14)	3	25	14	222
	2006	288	2	260	550	(44)	7	51	14	564
	2007	2,058	244	270	2,572	(221)	36	235	50	2,622
	2008	149	246	199	594	(54)	9	54	9	603
	2009	108	583	399	1,090	(96)	16	99	19	1,109
	2010	600	(66)	287	821	(51)	8	77	34	855
	2011	1,112	113	384	1,609	(138)	22	147	31	1,640
	2012	994	155	260	1,409	(110)	18	130	38	1,447
	2013	954	(239)	450	1,165	(65)	10	110	55	1,220
	2014	2,899	171	398	3,468	(157)	28	350	221	3,689
	2015	373	(327)	519	565	(15)	2	61	48	613
	2016	861	281	393	1,535	(47)	8	164	125	1,660
	2017	670	927	337	1,934	(73)	13	278	218	2,152
	2018	1,543	2,076	541	4,160	(177)	29	551	403	4,563
	PAYs (sub-total):	20,993	8,860	6,194	36,047	(1,827)	301	3,725	2,199	38,246
	CAY (2019)	4,445	5,214	486	10,145	(474)	76	1,516	1,118	11,263
	claims liabilities:	25,438	14,074	6,680	46,192	(2,301)	377	5,241	3,317	49,509
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	20,946	(1,236)		19,710	(470)	77	1,291	898	19,710
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:				65,902	(2,771)	454	6,532	4,215	69,219

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

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Alberta

Private Passenger ending 2019	Alberta - Projected Balances as at Dec. 31, 2019 (\$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	-	-	15	-	15	-	-	13	13	28
2000	-	-	(16)	(2)	(18)	-	-	2	2	(16)
2001	-	-	12	-	12	-	-	1	1	13
2002	-	-	(15)	2	(13)	-	-	2	2	(11)
2003	56	-	(60)	13	9	(1)	-	1	-	9
2004	-	-	(29)	3	(26)	-	-	3	3	(23)
2005	-	-	79	22	101	(8)	1	9	2	103
2006	6	-	14	12	32	-	-	3	3	35
2007	2	-	11	97	110	-	-	11	11	121
2008	-	-	6	96	102	-	-	11	11	113
2009	-	-	(8)	62	54	-	-	7	7	61
2010	-	-	(2)	24	22	(2)	-	2	-	22
2011	1,104	-	16	11	1,131	(28)	4	110	86	1,217
2012	81	-	26	52	159	(3)	-	16	13	172
2013	103	-	47	55	205	(5)	1	21	17	222
2014	1,419	-	36	68	1,523	(38)	6	149	117	1,640
2015	280	-	188	61	529	(14)	2	59	47	576
2016	1,624	-	137	37	1,798	(63)	11	185	133	1,931
2017	212	-	878	45	1,135	(43)	7	137	101	1,236
2018	1,338	-	583	114	2,035	(82)	12	262	192	2,227
PAYs (sub-total):	6,225	-	1,918	772	8,915	(287)	44	1,004	761	9,676
CAY (2019)	1,806	-	775	(33)	2,548	(108)	18	297	207	2,755
claims liabilities:	8,031	-	2,693	739	11,463	(395)	62	1,301	968	12,431
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,588	-	(388)		3,200	(62)	10	168	116	3,200
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					14,663	(457)	72	1,469	1,084	15,631

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

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Yukon

Private Passenger ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	-	3	-	3	-	-	-	-	3
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	(1)
2009	-	-	12	12	-	-	1	1	13
2010	-	22	1	23	(2)	-	2	-	23
2011	-	2	2	4	-	-	-	-	4
2012	-	3	3	6	-	-	-	-	6
2013	-	6	4	10	-	-	1	1	11
2014	-	15	5	20	-	-	3	3	23
2015	-	31	(16)	15	(1)	-	4	3	18
2016	-	46	(2)	44	(2)	-	6	4	48
2017	884	54	17	955	(37)	6	115	84	1,039
2018	1	158	12	171	(7)	1	20	14	185
PAYs (sub-total):	885	341	38	1,264	(49)	7	152	110	1,374
CAY (2019)	54	161	(4)	211	(10)	2	26	18	229
claims liabilities:	939	502	34	1,475	(59)	9	178	128	1,603
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	188	(20)		168	(6)	1	14	9	168
policy liabilities:				1,643	(65)	10	192	137	1,771

*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, 2019 for Private Passenger, broken down by component.

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Northwest Territories

Private Passenger ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$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
2000	-	(1)	-	(1)	-	-	-	-	-	(1)
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)	8	7	-	-	1	1	8	8
2011	-	(1)	10	9	-	-	1	1	10	10
2012	-	5	13	18	-	-	2	2	20	20
2013	-	6	17	23	-	-	3	3	26	26
2014	-	12	20	32	-	-	3	3	35	35
2015	-	44	3	47	(2)	-	6	4	51	51
2016	-	87	21	108	(4)	-	11	7	115	115
2017	486	152	(29)	609	(26)	4	85	63	672	672
2018	111	360	3	474	(21)	3	64	46	520	520
PAYs (sub-total):	597	662	66	1,325	(53)	7	176	130	1,455	1,455
CAY (2019)	326	331	(29)	628	(27)	5	85	63	691	691
claims liabilities:	923	993	37	1,953	(80)	12	261	193	2,146	2,146
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	971	(106)	865		(12)	2	42	32	865	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	2,818				(92)	14	303	225	3,011	

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

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Nunavut

Private Passenger ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$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	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	2	2	-	-	-	-	2
2011	-	-	2	2	-	-	-	-	2
2012	166	1	4	171	(4)	1	17	14	185
2013	-	1	5	6	-	-	1	1	7
2014	-	3	(8)	(5)	-	-	1	1	(4)
2015	-	6	5	11	-	-	2	2	13
2016	-	22	4	26	(1)	-	2	1	27
2017	-	33	2	35	(1)	-	4	3	38
2018	-	23	-	23	(1)	-	3	2	25
PAYs (sub-total):	166	88	16	270	(7)	1	30	24	294
CAY (2019)	3	38	(4)	37	(2)	-	5	3	40
claims liabilities:	169	126	12	307	(9)	1	35	27	334
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	82	(9)	73		(1)	-	2	1	73
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	380			(10)	1	37	28	407	

*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, 2019 for Private Passenger, broken down by component.

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All Jurisdictions

Private Passenger ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$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	3,544	6,177	(4)	9,717	(290)	45	970	725	10,442
2000	-	(4)	-	(4)	-	-	3	3	(1)
2001	-	16	(7)	9	-	-	3	3	12
2002	470	(21)	99	548	(28)	5	57	34	582
2003	3,413	(922)	636	3,127	(187)	31	296	140	3,267
2004	1,240	(601)	548	1,187	(76)	13	120	57	1,244
2005	9	67	298	374	(22)	4	43	25	399
2006	294	1	325	620	(44)	7	60	23	643
2007	2,200	233	431	2,864	(227)	37	267	77	2,941
2008	279	268	369	916	(69)	10	86	27	943
2009	645	589	549	1,783	(143)	23	163	43	1,826
2010	932	(16)	487	1,403	(89)	13	133	57	1,460
2011	2,529	173	617	3,319	(209)	33	310	134	3,453
2012	3,075	348	677	4,100	(206)	33	391	218	4,318
2013	2,323	(354)	926	2,895	(117)	20	282	185	3,080
2014	7,060	244	923	8,227	(296)	49	860	613	8,840
2015	7,086	332	1,266	8,684	(239)	38	898	697	9,381
2016	10,180	1,518	1,172	12,870	(386)	57	1,358	1,029	13,899
2017	8,642	5,721	862	15,225	(526)	85	1,880	1,439	16,664
2018	14,240	9,635	1,469	25,344	(940)	150	3,037	2,247	27,591
PAYs (sub-total):	68,161	23,404	11,643	103,208	(4,094)	653	11,217	7,776	110,984
CAY (2019)	22,971	16,558	1,230	40,759	(1,684)	283	5,021	3,620	44,379
claims liabilities:	91,132	39,962	12,873	143,967	(5,778)	936	16,238	11,396	155,363
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	56,271	(4,968)		51,303	(1,270)	210	3,501	2,441	51,350
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				195,270	(7,048)	1,146	19,739	13,837	206,713

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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Newfoundland & Labrador

Non Private Passenger ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(1)	-	(1)	-	-	-	-	(1)	
2000	-	-	-	-	-	-	-	-	-	
2001	-	1	(1)	-	-	-	-	-	-	
2002	-	1	-	1	-	-	-	-	1	
2003	-	(1)	-	(1)	-	-	-	-	(1)	
2004	-	(1)	-	(1)	-	-	-	-	(1)	
2005	-	2	2	4	-	-	-	-	4	
2006	-	3	1	4	-	-	-	-	4	
2007	-	(1)	3	2	-	-	-	-	2	
2008	-	-	7	7	-	-	1	1	8	
2009	-	3	9	12	-	-	1	1	13	
2010	-	2	18	20	-	-	2	2	22	
2011	448	2	27	477	(55)	10	43	(2)	475	
2012	148	-	39	187	(15)	3	18	6	193	
2013	-	2	39	41	-	-	4	4	45	
2014	12	1	34	47	(4)	1	14	11	58	
2015	770	(163)	110	717	(22)	3	74	55	772	
2016	1,109	(9)	120	1,220	(31)	4	130	103	1,323	
2017	2,141	171	64	2,376	(61)	9	250	198	2,574	
2018	2,870	513	172	3,555	(95)	18	378	301	3,856	
PAYs (sub-total):	7,498	525	644	8,667	(283)	48	915	680	9,347	
CAY (2019)	2,764	1,664	156	4,584	(141)	23	480	362	4,946	
claims liabilities:	10,262	2,189	800	13,251	(424)	71	1,395	1,042	14,293	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	4,347	(317)		4,030	(93)	15	269	191	4,030	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				17,281	(517)	86	1,664	1,233	18,323	

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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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New Brunswick

Non Private Passenger ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$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)	
2000	-	(2)	-	(2)	-	-	-	-	(2)	
2001	-	-	-	-	-	-	-	-	-	
2002	-	5	-	5	-	-	1	1	6	
2003	-	(2)	1	(1)	-	-	-	-	(1)	
2004	-	-	-	-	-	-	-	-	-	
2005	-	(6)	(3)	(9)	-	-	1	1	(8)	
2006	-	(5)	10	5	-	-	1	1	6	
2007	-	3	16	19	-	-	2	2	21	
2008	29	-	17	46	(5)	-	5	-	46	
2009	84	(1)	-	83	(8)	1	7	-	83	
2010	382	(24)	45	403	(23)	3	39	19	422	
2011	115	(101)	48	62	(4)	-	6	2	64	
2012	450	1	87	538	(17)	2	53	38	576	
2013	1,219	6	102	1,327	(60)	11	127	78	1,405	
2014	14	30	118	162	(4)	1	22	19	181	
2015	839	70	152	1,061	(31)	6	107	82	1,143	
2016	631	183	106	920	(32)	6	98	72	992	
2017	965	308	89	1,362	(61)	10	186	135	1,497	
2018	2,019	593	139	2,751	(138)	22	348	232	2,983	
PAYs (sub-total):	6,747	1,054	927	8,728	(383)	62	1,003	682	9,410	
CAY (2019)	3,746	1,231	165	5,142	(264)	47	611	394	5,536	
claims liabilities:	10,493	2,285	1,092	13,870	(647)	109	1,614	1,076	14,946	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	6,155	(474)		5,681	(168)	25	375	232	5,681	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				19,551	(815)	134	1,989	1,308	20,627	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Nova Scotia

Non Private Passenger ending 2019		Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	5	-	5	-	-	-	-	5
2000	-	1	-	1	-	-	-	-	1
2001	-	1	-	1	-	-	-	-	1
2002	-	2	-	2	-	-	-	-	2
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	-	5	-	5	-	-	1	1	6
2005	-	3	7	10	-	-	1	1	11
2006	-	(1)	6	5	-	-	1	1	6
2007	-	(4)	8	4	-	-	1	1	5
2008	-	(4)	11	7	-	-	1	1	8
2009	-	(6)	21	15	-	-	3	3	18
2010	-	(1)	32	31	-	-	3	3	34
2011	-	2	37	39	-	-	4	4	43
2012	-	57	63	120	(9)	2	12	5	125
2013	1,565	15	82	1,662	(81)	12	158	89	1,751
2014	956	38	161	1,155	(32)	6	106	80	1,235
2015	268	279	66	613	(16)	2	74	60	673
2016	1,572	215	134	1,921	(56)	10	215	169	2,090
2017	2,059	868	130	3,057	(98)	16	375	293	3,350
2018	2,018	1,409	165	3,592	(132)	22	439	329	3,921
PAYs (sub-total):	8,438	2,879	923	12,240	(424)	70	1,395	1,041	13,281
CAY (2019)	3,050	3,187	182	6,419	(256)	45	769	558	6,977
claims liabilities:	11,488	6,066	1,105	18,659	(680)	115	2,164	1,599	20,258
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,699	(644)	8,055		(204)	35	589	420	8,055
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	26,714				(884)	150	2,753	2,019	28,313

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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Prince Edward Island

Non Private Passenger ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$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	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	1	1	-	-	-	-	1
2006	-	-	3	3	-	-	-	-	3
2007	-	-	1	1	-	-	-	-	1
2008	-	-	2	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	6	5	-	-	1	1	6
2011	-	1	9	10	-	-	1	1	11
2012	320	-	12	332	(39)	6	29	(4)	328
2013	48	1	17	66	(4)	-	7	3	69
2014	47	2	7	56	(6)	1	5	-	56
2015	-	35	22	57	(5)	-	10	5	62
2016	1,105	133	54	1,292	(56)	9	128	81	1,373
2017	18	878	47	943	(34)	5	97	68	1,011
2018	91	649	12	752	(24)	4	90	70	822
PAYs (sub-total):	1,629	1,697	193	3,519	(168)	25	368	225	3,744
CAY (2019)	321	1,014	14	1,349	(42)	7	165	130	1,479
claims liabilities:	1,950	2,711	207	4,868	(210)	32	533	355	5,223
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,342	(105)		1,237	(23)	3	85	65	1,237
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,105	(233)	35	618	420	6,460

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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Ontario

Non Private Passenger ending 2019		Ontario - Projected Balances as at Dec. 31, 2019 (\$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	350	14	(1)	363	-	-	39	39	402
2000	-	(1)	1	-	-	-	-	-	-
2001	-	(6)	(1)	(7)	-	-	1	1	(6)
2002	-	7	25	32	-	-	4	4	36
2003	-	(13)	84	71	-	-	9	9	80
2004	-	137	86	223	(15)	3	21	9	232
2005	-	(1)	74	73	-	-	7	7	80
2006	-	120	112	232	(16)	2	21	7	239
2007	1	(2)	125	124	(11)	2	12	3	127
2008	16	10	92	118	(10)	1	11	2	120
2009	65	107	226	398	(33)	5	37	9	407
2010	35	8	215	258	(14)	2	25	13	271
2011	942	(314)	304	932	(56)	9	87	40	972
2012	701	212	238	1,151	(31)	5	112	86	1,237
2013	3,540	636	685	4,861	(233)	38	464	269	5,130
2014	3,595	(1,522)	741	2,814	(82)	14	308	240	3,054
2015	8,234	621	1,154	10,009	(308)	49	974	715	10,724
2016	5,445	64	870	6,379	(192)	33	653	494	6,873
2017	4,529	2,204	749	7,482	(275)	47	1,005	777	8,259
2018	7,278	6,273	1,704	15,255	(585)	108	1,970	1,493	16,748
PAYs (sub-total):	34,731	8,554	7,483	50,768	(1,861)	318	5,760	4,217	54,985
CAY (2019)	10,649	17,479	1,505	29,633	(1,327)	221	4,383	3,277	32,910
claims liabilities:	45,380	26,033	8,988	80,401	(3,188)	539	10,143	7,494	87,895
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	50,615	(3,148)		47,467	(1,071)	164	2,873	1,966	47,467
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				127,868	(4,259)	703	13,016	9,460	135,362

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Alberta

Non Private Passenger ending 2019		Alberta - Projected Balances as at Dec. 31, 2019 (\$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	-	14	(1)	13	-	-	5	5	18
2000	-	-	(1)	(1)	-	-	-	-	(1)
2001	-	12	-	12	-	-	1	1	13
2002	-	4	1	5	-	-	-	-	5
2003	-	(5)	5	-	-	-	2	2	2
2004	37	25	1	63	(4)	1	6	3	66
2005	-	(3)	21	18	-	-	2	2	20
2006	-	(30)	25	(5)	-	-	6	6	1
2007	32	13	315	360	(9)	1	35	27	387
2008	-	17	336	353	(44)	-	32	(12)	341
2009	50	5	222	277	(26)	4	25	3	280
2010	-	6	84	90	-	-	9	9	99
2011	876	(18)	36	894	(64)	9	84	29	923
2012	1,437	7	188	1,632	(81)	14	155	88	1,720
2013	3,385	201	215	3,801	(152)	23	366	237	4,038
2014	1,301	403	296	2,000	(50)	8	195	153	2,153
2015	5,749	557	286	6,592	(186)	26	676	516	7,108
2016	8,691	1,095	199	9,985	(340)	60	1,024	744	10,729
2017	7,212	2,570	288	10,070	(362)	61	1,194	893	10,963
2018	13,263	6,705	899	20,867	(883)	144	2,648	1,909	22,776
PAYs (sub-total):	42,033	11,578	3,415	57,026	(2,201)	351	6,465	4,615	61,641
CAY (2019)	17,916	18,182	(345)	35,753	(1,432)	257	3,965	2,790	38,543
claims liabilities:	59,949	29,760	3,070	92,779	(3,633)	608	10,430	7,405	100,184
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	47,398	(3,744)		43,654	(885)	143	2,429	1,687	43,654
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				136,433	(4,518)	751	12,859	9,092	143,838

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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Yukon

Non Private Passenger ending 2019		Yukon - Projected Balances as at Dec. 31, 2019 (\$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	
2000	-	-	-	-	-	-	-	-	-	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	-	-	-	-	-	-	-	-	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	1	-	1	-	-	-	-	1	
2009	-	-	10	10	-	-	1	1	11	
2010	-	-	2	2	-	-	-	-	2	
2011	-	-	3	3	-	-	-	-	3	
2012	-	1	4	5	-	-	-	-	5	
2013	-	2	6	8	-	-	1	1	9	
2014	-	4	7	11	-	-	1	1	12	
2015	-	16	(21)	(5)	-	-	3	3	(2)	
2016	-	43	(4)	39	(1)	-	6	5	44	
2017	-	113	52	165	(4)	1	24	21	186	
2018	367	348	46	761	(31)	5	93	67	828	
PAYs (sub-total):	367	529	105	1,001	(36)	6	129	99	1,100	
CAY (2019)	40	503	(18)	525	(17)	3	64	50	575	
claims liabilities:	407	1,032	87	1,526	(53)	9	193	149	1,675	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	750	(61)		689	(13)	2	41	30	689	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,215	(66)	11	234	179	2,364	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Northwest Territories

Non Private Passenger ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$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
2000	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	1	-	1	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	1	2	3	-	-	-	-	3
2011	-	-	3	3	-	-	-	-	3
2012	-	-	5	5	-	-	1	1	6
2013	523	13	6	542	(18)	3	53	38	580
2014	-	27	7	34	(1)	-	4	3	37
2015	-	17	1	18	-	-	3	3	21
2016	10	57	8	75	(2)	-	8	6	81
2017	-	132	(11)	121	(5)	1	19	15	136
2018	59	180	1	240	(10)	2	33	25	265
PAYs (sub-total):	592	429	22	1,043	(36)	6	121	91	1,134
CAY (2019)	395	315	(16)	694	(31)	5	87	61	755
claims liabilities:	987	744	6	1,737	(67)	11	208	152	1,889
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	666	(55)		611	(10)	1	25	16	611
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	2,348				(77)	12	233	168	2,500

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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Nunavut

Non Private Passenger ending 2019		Nunavut - Projected Balances as at Dec. 31, 2019 (\$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	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	1	1	-	-	-	-	-	1
2011	-	-	2	2	-	-	-	-	-	2
2012	-	-	3	3	-	-	-	-	-	3
2013	-	10	3	13	-	-	1	1	-	14
2014	200	4	(6)	198	(2)	-	20	18	-	216
2015	85	10	4	99	(3)	-	9	6	-	105
2016	-	37	5	42	(1)	-	5	4	-	46
2017	-	90	5	95	(3)	1	12	10	-	105
2018	35	159	1	195	(8)	1	22	15	-	210
PAYs (sub-total):	320	310	18	648	(17)	2	69	54	-	702
CAY (2019)	23	206	(20)	209	(10)	2	27	19	-	228
claims liabilities:	343	516	(2)	857	(27)	4	96	73	-	930
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	424	(35)		389	(6)	1	13	8		389
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,246	(33)	5	109	81		1,319

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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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All Jurisdictions

Non Private Passenger ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$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	350	31	(2)	379	-	-	44	44	423
2000	-	(2)	-	(2)	-	-	-	-	(2)
2001	-	9	(2)	7	-	-	2	2	9
2002	-	18	26	44	-	-	5	5	49
2003	-	(28)	90	62	-	-	12	12	74
2004	37	166	87	290	(19)	4	28	13	303
2005	-	(5)	102	97	-	-	11	11	108
2006	-	88	157	245	(16)	2	29	15	260
2007	33	9	468	510	(20)	3	50	33	543
2008	45	24	465	534	(59)	1	50	(8)	526
2009	199	108	488	795	(67)	10	74	17	812
2010	417	(9)	405	813	(37)	5	79	47	860
2011	2,381	(428)	469	2,422	(179)	28	225	74	2,496
2012	3,056	278	639	3,973	(192)	32	380	220	4,193
2013	10,280	886	1,155	12,321	(548)	87	1,181	720	13,041
2014	6,125	(1,013)	1,365	6,477	(181)	31	675	525	7,002
2015	15,945	1,442	1,774	19,161	(571)	86	1,930	1,445	20,606
2016	18,563	1,818	1,492	21,873	(711)	122	2,267	1,678	23,551
2017	16,924	7,334	1,413	25,671	(903)	151	3,162	2,410	28,081
2018	28,000	16,829	3,139	47,968	(1,906)	326	6,021	4,441	52,409
PAYs (sub-total):	102,355	27,555	13,730	143,640	(5,409)	888	16,225	11,704	155,344
CAY (2019)	38,904	43,781	1,623	84,308	(3,520)	610	10,551	7,641	91,949
claims liabilities:	141,259	71,336	15,353	227,948	(8,929)	1,498	26,776	19,345	247,293
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	120,396	(8,583)		111,813	(2,473)	389	6,699	4,615	111,813
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				339,761	(11,402)	1,887	33,475	23,960	359,106

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, 2019, broken down by component.

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Newfoundland & Labrador

PPV & non-PPV ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$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)	-	-	2	2	(2)
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	-	(12)	-	(12)	-	-	1	1	(11)
2005	-	5	8	13	-	-	1	1	14
2006	-	4	4	8	-	-	-	-	8
2007	30	(4)	9	35	(2)	-	4	2	37
2008	100	3	23	126	(10)	1	12	3	129
2009	89	9	34	132	(10)	1	12	3	135
2010	-	(5)	75	70	-	-	9	9	79
2011	735	(4)	120	851	(92)	15	76	(1)	850
2012	1,728	69	189	1,986	(82)	14	191	123	2,109
2013	962	1	195	1,158	(37)	7	112	82	1,240
2014	1,857	171	159	2,187	(79)	12	258	191	2,378
2015	3,888	(210)	475	4,153	(117)	19	421	323	4,476
2016	5,715	203	485	6,403	(176)	24	667	515	6,918
2017	5,446	1,040	248	6,734	(199)	31	724	556	7,290
2018	10,238	2,066	629	12,933	(391)	64	1,372	1,045	13,978
PAYs (sub-total):	30,788	3,327	2,648	36,763	(1,195)	188	3,863	2,856	39,619
CAY (2019)	12,340	4,129	560	17,029	(573)	97	1,773	1,297	18,326
claims liabilities:	43,128	7,456	3,208	53,792	(1,768)	285	5,636	4,153	57,945
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	17,259	(1,634)		15,625	(407)	68	1,082	743	15,625
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				69,417	(2,175)	353	6,718	4,896	73,570

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, 2019, broken down by component.

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New Brunswick

PPV & non-PPV ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	11	-	11	-	-	2	2	13
2000	-	1	-	1	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(6)	(1)	(7)	-	-	2	2	(5)
2003	220	1	3	224	(14)	2	21	9	233
2004	-	1	1	2	-	-	-	-	2
2005	-	4	(8)	(4)	-	-	3	3	(1)
2006	-	(14)	23	9	-	-	3	3	12
2007	-	(5)	35	30	-	-	5	5	35
2008	59	(2)	37	94	(10)	-	10	-	94
2009	292	(6)	-	286	(15)	2	26	13	299
2010	572	6	98	676	(37)	5	65	33	709
2011	141	(56)	111	196	(10)	2	19	11	207
2012	687	79	205	971	(36)	5	95	64	1,035
2013	1,394	(142)	247	1,499	(65)	12	145	92	1,591
2014	590	(44)	299	845	(20)	4	100	84	929
2015	2,931	443	399	3,773	(95)	17	378	300	4,073
2016	2,889	524	281	3,694	(112)	17	382	287	3,981
2017	2,485	2,326	227	5,038	(192)	32	660	500	5,538
2018	3,598	3,638	331	7,567	(336)	55	954	673	8,240
PAYs (sub-total):	15,858	6,758	2,288	24,904	(942)	153	2,870	2,081	26,985
CAY (2019)	6,102	5,164	371	11,637	(564)	99	1,397	932	12,569
claims liabilities:	21,960	11,922	2,659	36,541	(1,506)	252	4,267	3,013	39,554
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	13,677	(1,279)		12,398	(352)	56	864	568	12,398
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:	48,939				(1,858)	308	5,131	3,581	51,952

*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, 2019, broken down by component.

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Nova Scotia

PPV & non-PPV ending 2019		Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	8	(1)	7	-	-	2	2	9
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	-	14	1	15	-	-	1	1	16
2003	-	(15)	-	(15)	-	-	2	2	(13)
2004	16	8	(2)	22	(1)	-	3	2	24
2005	-	20	38	58	-	-	6	6	64
2006	-	(5)	32	27	-	-	4	4	31
2007	110	(11)	44	143	(4)	1	15	12	155
2008	-	9	46	55	-	-	6	6	61
2009	240	7	72	319	(30)	5	29	4	323
2010	142	7	78	227	(20)	3	20	3	230
2011	-	7	75	82	-	-	9	9	91
2012	17	68	120	205	(12)	2	21	11	216
2013	1,694	(9)	149	1,834	(86)	13	175	102	1,936
2014	1,261	(52)	284	1,493	(42)	7	135	100	1,593
2015	482	333	114	929	(27)	3	115	91	1,020
2016	2,151	544	231	2,926	(88)	15	341	268	3,194
2017	2,553	1,915	227	4,695	(153)	24	594	465	5,160
2018	3,981	2,889	299	7,169	(263)	44	879	660	7,829
PAYs (sub-total):	12,647	5,742	1,807	20,196	(726)	117	2,357	1,748	21,944
CAY (2019)	6,992	6,426	372	13,790	(551)	96	1,666	1,211	15,001
claims liabilities:	19,639	12,168	2,179	33,986	(1,277)	213	4,023	2,959	36,945
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	17,352	(1,579)		15,773	(398)	67	1,194	863	15,820
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				49,759	(1,675)	280	5,217	3,822	52,765

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, 2019, broken down by component.

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Prince Edward Island

PPV & non-PPV ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$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	-	(1)	-	(1)	-	-	-	-		(1)
2000	-	(1)	-	(1)	-	-	-	-		(1)
2001	-	-	-	-	-	-	-	-		-
2002	-	-	-	-	-	-	-	-		-
2003	-	(2)	-	(2)	-	-	-	-		(2)
2004	-	4	-	4	-	-	-	-		4
2005	-	(4)	8	4	-	-	1	1		5
2006	-	-	14	14	-	-	1	1		15
2007	-	(1)	4	3	-	-	-	-		3
2008	-	(1)	5	4	-	-	-	-		4
2009	-	-	-	-	-	-	-	-		-
2010	-	(1)	15	14	-	-	2	2		16
2011	-	-	23	23	-	-	2	2		25
2012	320	-	32	352	(39)	6	31	(2)		350
2013	48	(1)	44	91	(4)	-	10	6		97
2014	63	3	18	84	(6)	1	8	3		87
2015	1,009	45	56	1,110	(42)	6	117	81		1,191
2016	1,357	196	136	1,689	(68)	11	171	114		1,803
2017	1,089	621	118	1,828	(56)	8	191	143		1,971
2018	428	1,006	28	1,462	(51)	8	187	144		1,606
PAYs (sub-total):	4,314	1,863	501	6,678	(266)	40	721	495		7,173
CAY (2019)	784	1,416	28	2,228	(78)	12	281	215		2,443
claims liabilities:	5,098	3,279	529	8,906	(344)	52	1,002	710		9,616
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	2,751	(257)		2,494	(50)	7	162	119		2,494
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				11,400	(394)	59	1,164	829		12,110

*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, 2019, broken down by component.

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Ontario

Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)									
PPV & non-PPV ending 2019	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,894	6,158	(4)	10,048	(290)	45	990	745	10,793
2000	-	13	3	16	-	-	1	1	17
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	470	(1)	122	591	(28)	5	57	34	625
2003	3,137	(870)	704	2,971	(172)	29	282	139	3,110
2004	1,224	(430)	632	1,426	(90)	16	135	61	1,487
2005	9	(39)	311	281	(14)	3	32	21	302
2006	288	122	372	782	(60)	9	72	21	803
2007	2,059	242	395	2,696	(232)	38	247	53	2,749
2008	165	256	291	712	(64)	10	65	11	723
2009	173	690	625	1,488	(129)	21	136	28	1,516
2010	635	(58)	502	1,079	(65)	10	102	47	1,126
2011	2,054	(201)	688	2,541	(194)	31	234	71	2,612
2012	1,695	367	498	2,560	(141)	23	242	124	2,684
2013	4,494	397	1,135	6,026	(298)	48	574	324	6,350
2014	6,494	(1,351)	1,139	6,282	(239)	42	658	461	6,743
2015	8,607	294	1,673	10,574	(323)	51	1,035	763	11,337
2016	6,306	345	1,263	7,914	(239)	41	817	619	8,533
2017	5,199	3,131	1,086	9,416	(348)	60	1,283	995	10,411
2018	8,821	8,349	2,245	19,415	(762)	137	2,521	1,896	21,311
PAYs (sub-total):	55,724	17,414	13,677	86,815	(3,688)	619	9,485	6,416	93,231
CAY (2019)	15,094	22,693	1,991	39,778	(1,801)	297	5,899	4,395	44,173
claims liabilities:	70,818	40,107	15,668	126,593	(5,489)	916	15,384	10,811	137,404
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	71,561	(4,384)		67,177	(1,541)	241	4,164	2,864	67,177
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				193,770	(7,030)	1,157	19,548	13,675	204,581

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, 2019, broken down by component.

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Alberta

Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)									
PPV & non-PPV ending 2019	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	29	(1)	28	-	-	18	18	46
2000	-	(16)	(3)	(19)	-	-	2	2	(17)
2001	-	24	-	24	-	-	2	2	26
2002	-	(11)	3	(8)	-	-	2	2	(6)
2003	56	(65)	18	9	(1)	-	3	2	11
2004	37	(4)	4	37	(4)	1	9	6	43
2005	-	76	43	119	(8)	1	11	4	123
2006	6	(16)	37	27	-	-	9	9	36
2007	34	24	412	470	(9)	1	46	38	508
2008	-	23	432	455	(44)	-	43	(1)	454
2009	50	(3)	284	331	(26)	4	32	10	341
2010	-	4	108	112	(2)	-	11	9	121
2011	1,980	(2)	47	2,025	(92)	13	194	115	2,140
2012	1,518	33	240	1,791	(84)	14	171	101	1,892
2013	3,488	248	270	4,006	(157)	24	387	254	4,260
2014	2,720	439	364	3,523	(88)	14	344	270	3,793
2015	6,029	745	347	7,121	(200)	28	735	563	7,684
2016	10,315	1,232	236	11,783	(403)	71	1,209	877	12,660
2017	7,424	3,448	333	11,205	(405)	68	1,331	994	12,199
2018	14,601	7,288	1,013	22,902	(965)	156	2,910	2,101	25,003
PAYs (sub-total):	48,258	13,496	4,187	65,941	(2,488)	395	7,469	5,376	71,317
CAY (2019)	19,722	18,957	(378)	38,301	(1,540)	275	4,262	2,997	41,298
claims liabilities:	67,980	32,453	3,809	104,242	(4,028)	670	11,731	8,373	112,615
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	50,986	(4,132)		46,854	(947)	153	2,597	1,803	46,854
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				151,096	(4,975)	823	14,328	10,176	159,469

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, 2019, broken down by component.

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Yukon

PPV & non-PPV ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$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	-	4	-	4	-	-	-	-	4
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	22	22	-	-	2	2	24
2010	-	22	3	25	(2)	-	2	-	25
2011	-	2	5	7	-	-	-	-	7
2012	-	4	7	11	-	-	-	-	11
2013	-	8	10	18	-	-	2	2	20
2014	-	19	12	31	-	-	4	4	35
2015	-	47	(37)	10	(1)	-	7	6	16
2016	-	89	(6)	83	(3)	-	12	9	92
2017	884	167	69	1,120	(41)	7	139	105	1,225
2018	368	506	58	932	(38)	6	113	81	1,013
PAYs (sub-total):	1,252	870	143	2,265	(85)	13	281	209	2,474
CAY (2019)	94	664	(22)	736	(27)	5	90	68	804
claims liabilities:	1,346	1,534	121	3,001	(112)	18	371	277	3,278
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	938	(81)		857	(19)	3	55	39	857
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,858	(131)	21	426	316	4,135

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, 2019, broken down by component.

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Northwest Territories

PPV & non-PPV ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	-	3
2000	-	(1)	-	(1)	-	-	-	-	-	(1)
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	-	-	10	10	-	-	1	1	1	11
2011	-	(1)	13	12	-	-	1	1	1	13
2012	-	5	18	23	-	-	3	3	3	26
2013	523	19	23	565	(18)	3	56	41	606	606
2014	-	39	27	66	(1)	-	7	6	72	72
2015	-	61	4	65	(2)	-	9	7	72	72
2016	10	144	29	183	(6)	-	19	13	196	196
2017	486	284	(40)	730	(31)	5	104	78	808	808
2018	170	540	4	714	(31)	5	97	71	785	785
PAYs (sub-total):	1,189	1,091	88	2,368	(89)	13	297	221	2,589	2,589
CAY (2019)	721	646	(45)	1,322	(58)	10	172	124	1,446	1,446
claims liabilities:	1,910	1,737	43	3,690	(147)	23	469	345	4,035	4,035
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,637	(161)		1,476	(22)	3	67	48	1,476	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,166	(169)	26	536	393	5,511	

*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, 2019, broken down by component.

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Nunavut

PPV & non-PPV ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$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	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	3	3	-	-	-	-	-	3
2011	-	-	4	4	-	-	-	-	-	4
2012	166	1	7	174	(4)	1	17	14	188	
2013	-	11	8	19	-	-	2	2	21	
2014	200	7	(14)	193	(2)	-	21	19	212	
2015	85	16	9	110	(3)	-	11	8	118	
2016	-	59	9	68	(2)	-	7	5	73	
2017	-	123	7	130	(4)	1	16	13	143	
2018	35	182	1	218	(9)	1	25	17	235	
PAYs (sub-total):	486	398	34	918	(24)	3	99	78	996	
CAY (2019)	26	244	(24)	246	(12)	2	32	22	268	
claims liabilities:	512	642	10	1,164	(36)	5	131	100	1,264	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	506	(44)		462	(7)	1	15	9	462	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,626	(43)	6	146	109	1,726	

*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, 2019, broken down by component.

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All Jurisdictions

PPV & non-PPV ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$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	3,894	6,208	(6)	10,096	(290)	45	1,014	769	10,865	
2000	-	(6)	-	(6)	-	-	3	3	(3)	
2001	-	25	(9)	16	-	-	5	5	21	
2002	470	(3)	125	592	(28)	5	62	39	631	
2003	3,413	(950)	726	3,189	(187)	31	308	152	3,341	
2004	1,277	(435)	635	1,477	(95)	17	148	70	1,547	
2005	9	62	400	471	(22)	4	54	36	507	
2006	294	89	482	865	(60)	9	89	38	903	
2007	2,233	242	899	3,374	(247)	40	317	110	3,484	
2008	324	292	834	1,450	(128)	11	136	19	1,469	
2009	844	697	1,037	2,578	(210)	33	237	60	2,638	
2010	1,349	(25)	892	2,216	(126)	18	212	104	2,320	
2011	4,910	(255)	1,086	5,741	(388)	61	535	208	5,949	
2012	6,131	626	1,316	8,073	(398)	65	771	438	8,511	
2013	12,603	532	2,081	15,216	(665)	107	1,463	905	16,121	
2014	13,185	(769)	2,288	14,704	(477)	80	1,535	1,138	15,842	
2015	23,031	1,774	3,040	27,845	(810)	124	2,828	2,142	29,987	
2016	28,743	3,336	2,664	34,743	(1,097)	179	3,625	2,707	37,450	
2017	25,566	13,055	2,275	40,896	(1,429)	236	5,042	3,849	44,745	
2018	42,240	26,464	4,608	73,312	(2,846)	476	9,058	6,688	80,000	
PAYs (sub-total):	170,516	50,959	25,373	246,848	(9,503)	1,541	27,442	19,480	266,328	
CAY (2019)	61,875	60,339	2,853	125,067	(5,204)	893	15,572	11,261	136,328	
claims liabilities:	232,391	111,298	28,226	371,915	(14,707)	2,434	43,014	30,741	402,656	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	176,667	(13,551)		163,116	(3,743)	599	10,200	7,056	163,163	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	535,031				(18,450)	3,033	53,214	37,797	565,819	