



FACILITY ASSOCIATION RESIDUAL MARKET

FEBRUARY 2020 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

Related Bulletin: [F2020-026 FARM February 2020 Participation Report](#)

Related Operating Results: [Summary of Operations](#)

For your convenience, bookmarks have been added to this document. To view them, please click on the BOOKMARK tab at the left.

Should you require any further information, please call Aidan Chen, AVP Data & Analytics at (416) 863-1750 x 4804.

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

TABLE OF CONTENTS

1	Summary.....	2
1.1	Valuation Schedule (Fiscal Year 2020).....	2
1.2	Appointed Actuary and Hybrid Actuarial Services Model.....	3
1.3	Consideration of Recent Legal Decisions and Changes in Legislation / Regulation	3
1.4	Harmonized Sales Tax - Atlantic Provinces	4
1.5	Harmonized Sales Tax Class Action – Ontario	5
1.6	Current Provision Summary	5
2	Activity During the Month of February 2020	7
2.1	Recorded Premium and Claims Activity	7
2.1.a	Actual vs. Projected (AvsP): Earned Premium.....	8
2.1.b	AvsP: Recorded Indemnity	10
2.1.c	AvsP: Paid Indemnity	11
2.2	Actuarial Provisions.....	13
3	Ultimate Loss Ratio Matching Method.....	15
4	Calendar Year-to-Date Results.....	16
5	Current Participation Report – Additional Exhibits.....	16
6	EXHIBITS	17

1 Summary

Key points related to this month's Highlights:

- (a) The loss ratios being used under our current assumptions do NOT include any incurred impacts or adjustments related to COVID-19; any associated impacts and changes will be initially reflected in our March 31, 2020 valuation which we anticipate will be implemented in the May 2020 Participation Report;
- (b) The month's claims activities were generally aligned with projections from last month. Our projections do NOT take into account any specific impacts that might arise due to the COVID-19 pandemic (FA is still in the process of considering impacts, which will be reflected in future projections, as deemed appropriate);
- (c) We continue to see growth in commercial vehicle and interurban vehicle classes that we have been to monitoring closely, particularly as there are indications of increased exposures to US claims as a result; and
- (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 February 2020, and the backlog is viewed as largely remedied. In February 2020, the estimated impact in written premiums for businesses with effective dates prior to 2020 was \$10.9 million.

1.1 Valuation Schedule (Fiscal Year 2020)

The February 2020 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The table below summarizes the implemented valuations for fiscal year 2020.

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

FARM FISCAL YEAR 2020 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Dec. 31, 2019	% mfad: -- bp	Mar. 2020	updated valuation
Mar. 31, 2020	% mfad: -- bp	May 2020	updated valuation (roll forward)
Jun. 30, 2020	% mfad: -- bp	Aug. 2020	update valuation
Sep. 30, 2020	% mfad: -- bp	Oct. 2020	updated valuation (roll forward)

Under the proposed schedule for fiscal year 2020, the off-half valuation quarters ending March 31, 2020 and September 30, 2020 would not reflect a full valuation update of assumptions, but would rather roll-forward key assumptions from the previous valuation. 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

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

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

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

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>.

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 Aidan Chen at achen@facilityassociation.com if you need further information.

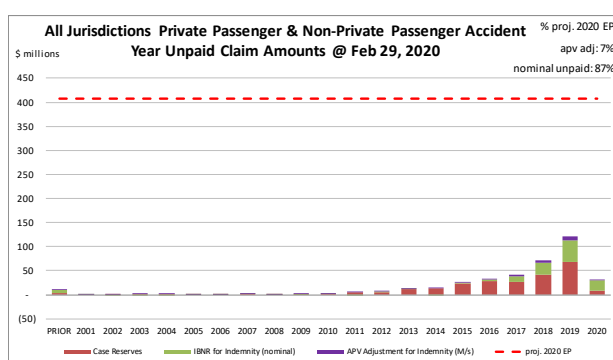
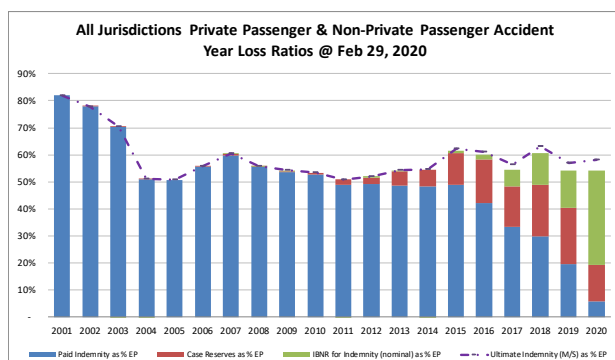
1.6 Current Provision Summary

The charts at the top of the next page show the current levels of **indemnity only**² claims amounts 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 2020 full year earned premium (the red hash-mark line) to provide some perspective.

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.

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".



“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 (\$27.0 million – see table below) represents 7% of the earned premium projected for the full year 2020 (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 \$5.1 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	242,536	63.2%
ibnr	113,884	29.7%
M/S apv adj	27,045	7.1%
M/S indemnity	383,465	100.0%
retro claims	28,381	
retro apv adj	5,116	
M/S total	416,962	

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

premium liabilities (\$000s)

	amt	%
unearned prem	180,908	108.2%
prem def/(dpac)	(13,829)	(8.3%)
M/S apv adjust.	52	-
M/S total	167,131	100.0%

policy liabilities (\$000s)

	amt	%
claim	384,801	65.9%
premium	167,079	28.6%
M/S apv adjust.	32,213	5.5%
M/S total	584,093	100.0%

policy liabilities (\$000s)		
M/S total by juris (rounded at juris level)		
Ontario	212,187	
Alberta	165,964	
Newfoundland & Labrador	73,480	
New Brunswick	52,438	
Nova Scotia	56,162	
Prince Edward Island	12,366	
Yukon	4,127	
Northwest Territories	5,638	
Nunavut	1,730	
All Jurisdictions	584,092	

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 33% (\$194 million).

2 Activity During the Month of February 2020⁴

2.1 Recorded Premium and Claims Activity

The tables below and 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.

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	11,430	(952)	3,717	1,190	(510)	(4,283)	3,207	(3,092)
AB	9,726	97	3,284	656	4,588	1,615	7,872	2,270
NL	2,659	(205)	1,064	(247)	302	(253)	1,366	(500)
NB	2,270	(119)	1,205	428	59	(393)	1,264	35
NS	2,952	(40)	499	(576)	624	(135)	1,123	(710)
PE	475	(14)	108	(41)	410	150	518	109
YT	144	(20)	41	(6)	(37)	(103)	4	(109)
NT	347	(2)	174	81	47	(42)	221	38
NU	76	(6)	-	(18)	9	(25)	9	(43)
TOTAL	30,079	(1,261)	10,093	1,467	5,491	(3,469)	15,584	(2,002)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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 Accident Year Group

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	3	3	1,519	(730)	(690)	486	829	(244)
2018	3	3	1,316	474	(1,192)	(1,546)	125	(1,071)
2019	413	413	4,584	1,011	3,511	(1,709)	8,095	(698)
2020	29,659	(1,681)	2,673	711	3,862	(700)	6,535	11
TOTAL	30,079	(1,261)	10,093	1,467	5,491	(3,469)	15,584	(2,002)

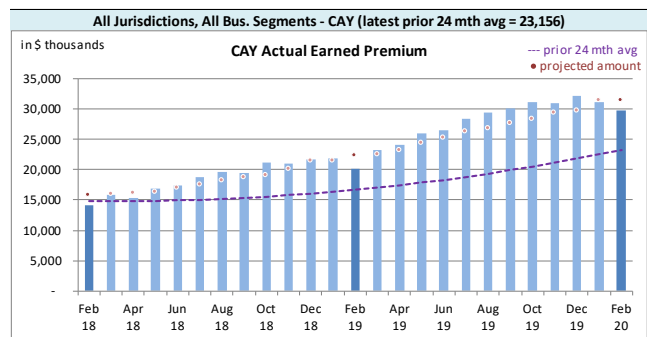
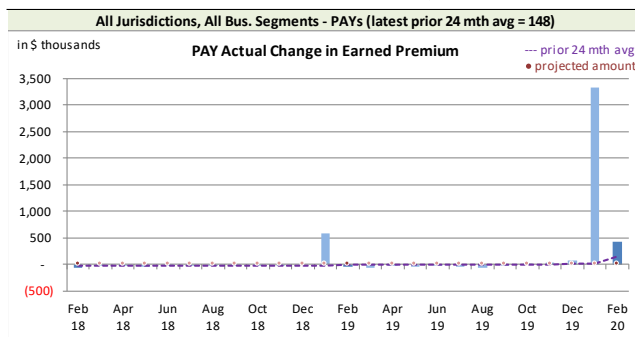
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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 below 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.

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.

Given the unusually high level of unprocessed business as at the end of fiscal 2019, prior accident year (PAYs) earned premium change was expected to be high in February 2020; however, comparing with January 2020, it is at a much lower level (see chart on the left above). In February 2020, the estimated impact in written premiums for businesses with effective dates prior to 2020 was \$10.9 million.

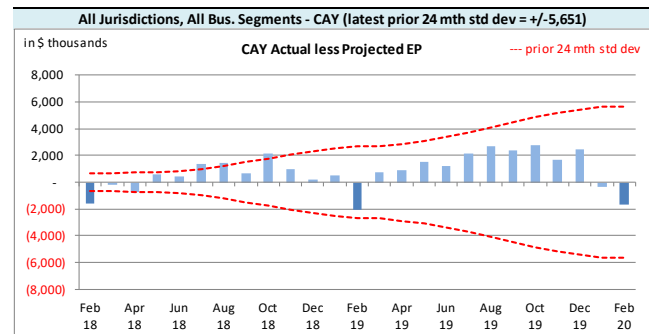
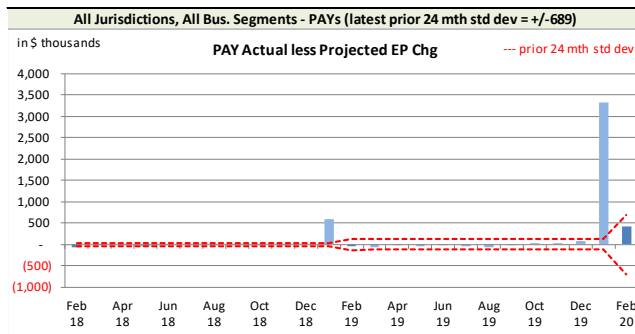
Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$60 million (accounting for the bulk of the \$64 million or 56% increase in total FARM non-PPV

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.

written premium during 2018). 2019 written premium for those two classes finished at \$187.6 million, up \$71.1 million (61.0%) from 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). After the two months of 2020, the increase seems to be continuing with year-to-date written premium in these two classes up \$14.9 million (74.6%) from 2019.

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
Mthly Avg EP Chg (prior 24 mths)	148	23,156
std dev	689	5,651
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 and how we project earned premium from written premium projections 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. This issue was discussed in some detail in the December 2019 Highlights.

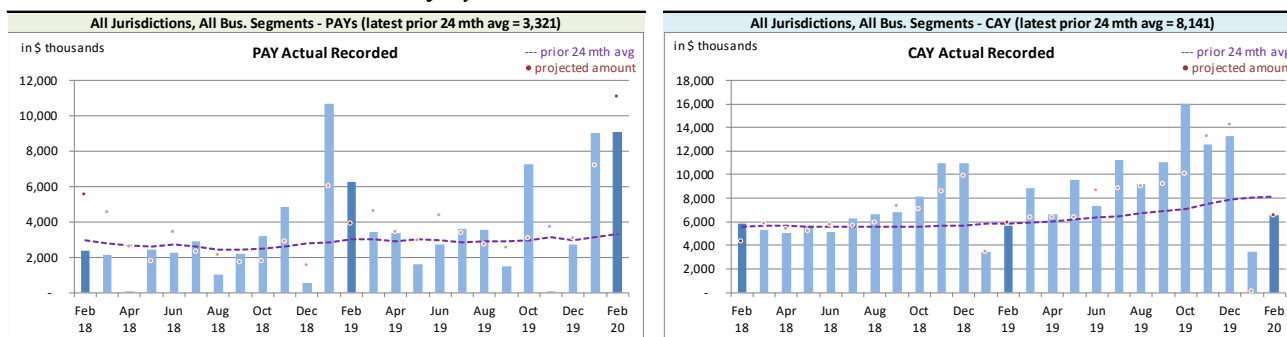
No adjustments were (or will be) made to FARM Participation Reports for unprocessed business. Note that the unprocessed business impacts would be to unearned premium and, to the extent we estimate amounts being earned, operating results would also be impacted. As the FARM operates overall at an operating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

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.

2.1.b AvsP: Recorded Indemnity

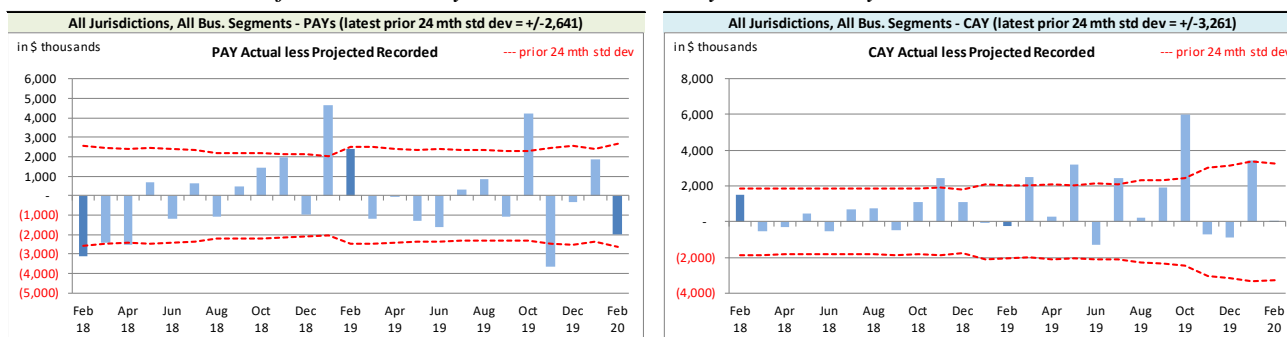
The charts below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



Recorded indemnity activity variances from the previous month’s projections are shown in the 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)		3,321	8,141
std dev		2,641	3,261
A-P <> std dev		5	6
% <> std dev		20.0%	24.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

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

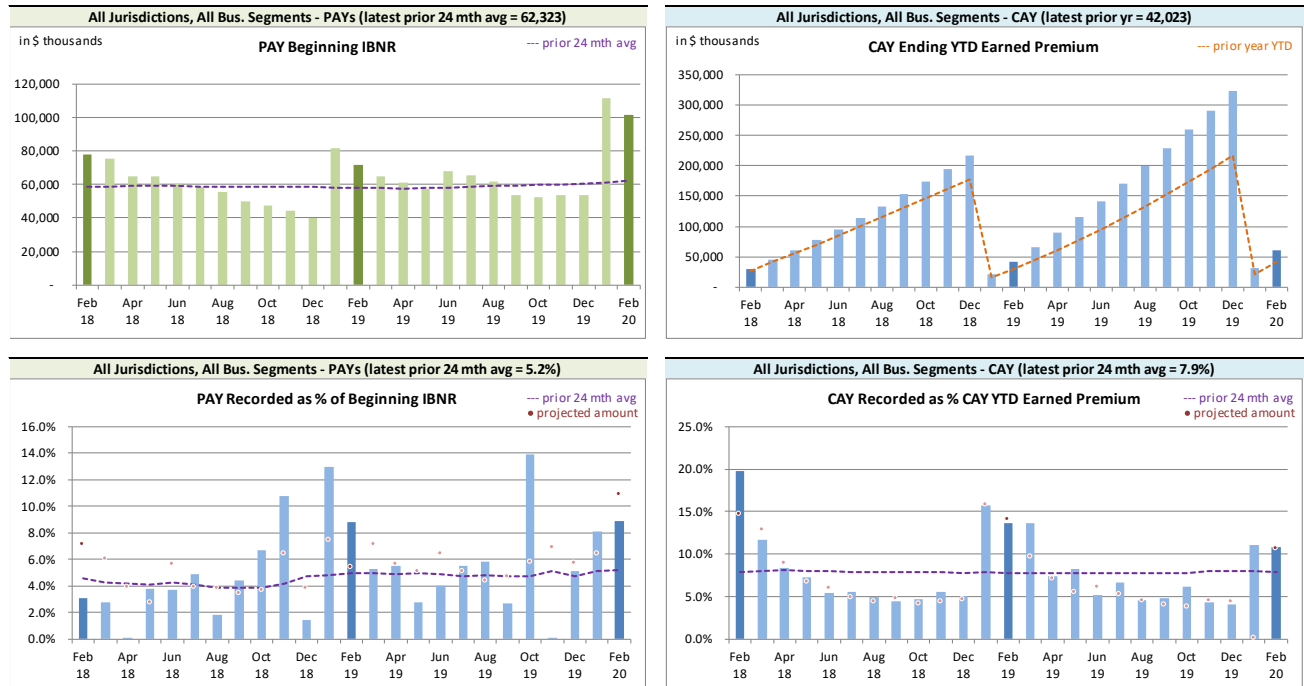
indicated at a 95% confidence level on a running 25-month basis (11 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 24% 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 (16 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 below 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:

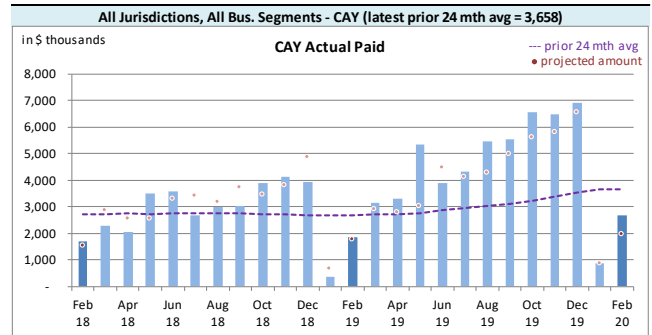
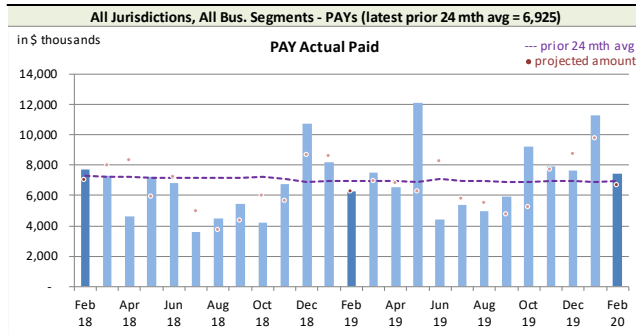
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

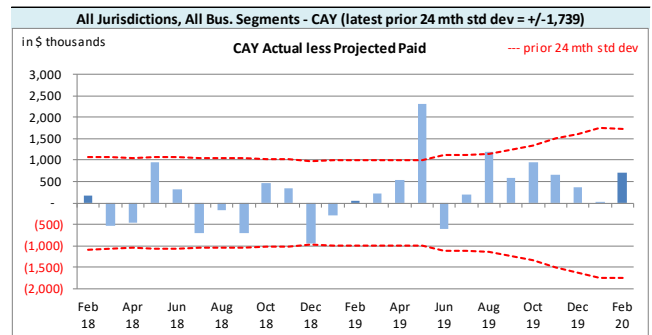
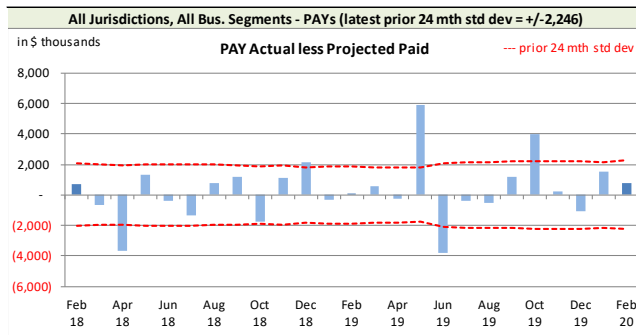
⁷Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected 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)	6,925	3,658
std dev	2,246	1,739
A-P <> std dev	5	2
% <> std dev	20.0%	8.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

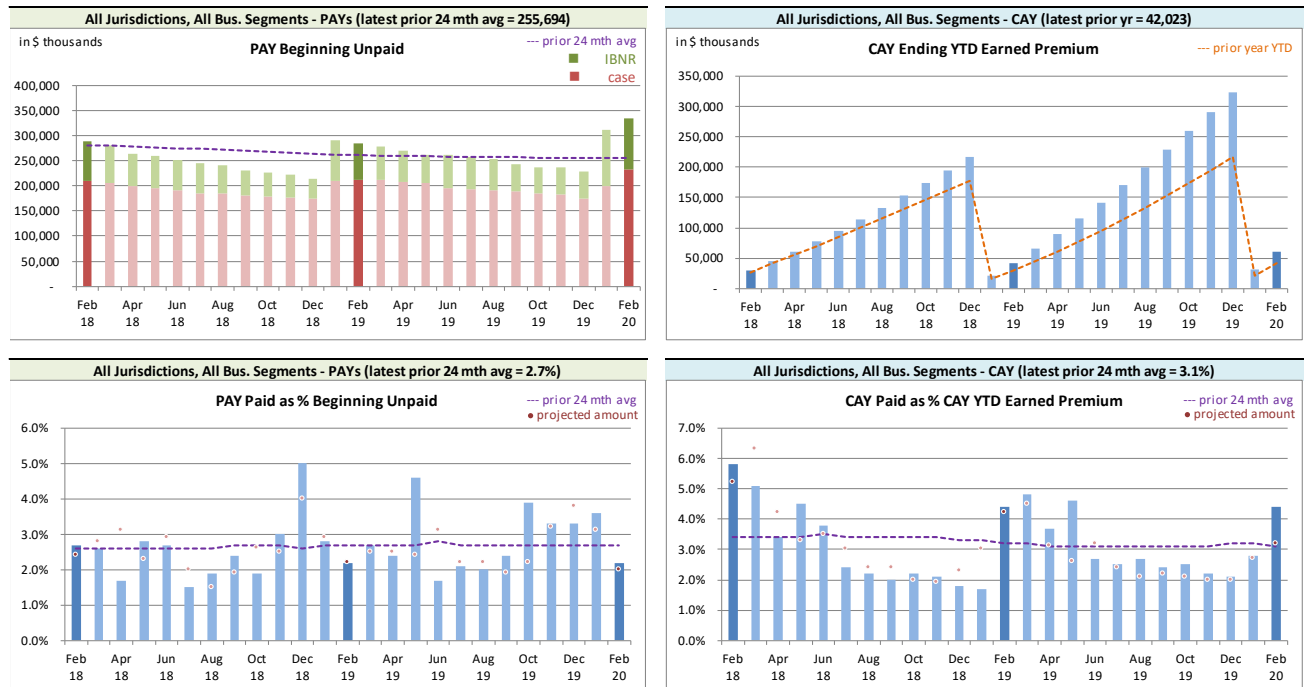
With respect to **paid indemnity**, 20% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting 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	22,581	262	(5,508)	83	15,889	85	32,962	430
2018	25,112	1,074	(2,588)	(286)	7,943	(46)	30,467	742
2019	44,976	925	(4,551)	(70)	13,496	(84)	53,921	771
2020	21,215	(916)	(1,191)	64	3,555	(193)	23,579	(1,045)
TOTAL	113,884	1,345	(13,838)	(209)	40,883	(238)	140,929	898

The IBNR provision is \$1.3 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	20,378	(455)	(933)	(911)	2,853	2,992	22,459	(294)
2018	4,605	85	(139)	(165)	1,305	1,307	5,747	61
2019	2,831	(3,677)	(253)	(278)	1,800	1,786	4,339	(3,716)
2020	567	200	(56)	(53)	479	438	952	162
TOTAL	28,381	(3,847)	(1,381)	(1,407)	6,437	6,523	33,497	(3,787)

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:		(13,829)	(472)	52	2	(13,777)	(470)
balance as % unearned premium:		(7.6%)	0.1%	-	-	(7.6%)	0.1%
actual unearned premium:		180,908					
less projected:		7,179					

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	2,623	4.1%	(1,329)	(2.1%)	1,294	2.0%	(327)	(2.7%)
CAY	40,259	62.5%	2,749	4.3%	43,008	66.7%	20,928	2.4%
TOTAL	42,881	66.5%	1,420	2.2%	44,301	68.7%	20,601	(0.3%)

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

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

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	202001	202002	202003	202004
Private Passenger	prior	(10,000)	(10,000)	(6,000)	(7,000)
	2011	(5,000)	(5,000)	(4,000)	(4,000)
	2012	177,000	177,000	72,000	70,000
	2013	66,000	66,000	61,000	56,000
	2014	284,000	289,000	271,000	262,000
	2015	275,000	275,000	248,000	236,000
	2016	637,000	569,000	548,000	537,000
	2017	1,205,000	1,307,000	1,220,000	1,130,000
	2018	1,915,000	2,004,000	1,899,000	1,770,000
	2019	2,226,000	1,868,000	1,782,000	1,698,000
	2020	548,000	1,138,000	1,603,000	2,144,000
Private Passenger Total		7,318,000	7,678,000	7,694,000	7,892,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	(1,000)	(105,000)	(106,000)	(104,000)
	2012	4,000	4,000	(1,000)	(2,000)
	2013	2,000	2,000	2,000	2,000
	2014	1,000	1,000	1,000	1,000
	2015	(94,000)	(94,000)	(101,000)	(100,000)
	2016	76,000	74,000	66,000	64,000
	2017	259,000	249,000	242,000	232,000
	2018	837,000	826,000	809,000	746,000
	2019	1,383,000	1,253,000	1,069,000	905,000
	2020	393,000	664,000	883,000	1,089,000
Non Private Passenger Total		2,868,000	2,882,000	2,872,000	2,841,000
Grand Total		10,186,000	10,560,000	10,566,000	10,733,000

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	202001	202002	202003	202004
Private Passenger	prior	66,000	66,000	56,000	56,000
	2011	50,000	50,000	47,000	47,000
	2012	96,000	96,000	91,000	90,000
	2013	(146,000)	(146,000)	(139,000)	(138,000)
	2014	(35,000)	(35,000)	(35,000)	(34,000)
	2015	560,000	492,000	474,000	469,000
	2016	512,000	481,000	490,000	479,000
	2017	2,198,000	2,198,000	2,004,000	1,980,000
	2018	3,460,000	3,469,000	3,442,000	3,352,000
	2019	4,144,000	4,156,000	4,095,000	4,050,000
	2020	488,000	783,000	1,259,000	1,738,000
Private Passenger Total		11,393,000	11,610,000	11,784,000	12,089,000
Non Private Passenger	prior	(17,000)	(20,000)	(29,000)	(29,000)
	2011	(101,000)	(93,000)	(89,000)	(88,000)
	2012	34,000	34,000	25,000	24,000
	2013	78,000	78,000	91,000	91,000
	2014	33,000	33,000	31,000	31,000
	2015	136,000	136,000	129,000	128,000
	2016	172,000	134,000	133,000	131,000
	2017	384,000	383,000	379,000	365,000
	2018	840,000	855,000	844,000	814,000
	2019	1,495,000	1,096,000	929,000	793,000
	2020	354,000	609,000	844,000	1,135,000
Non Private Passenger Total		3,408,000	3,245,000	3,287,000	3,395,000
Grand Total		14,801,000	14,855,000	15,071,000	15,484,000

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)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	202001	202002	202003	202004
Private Passenger	prior	168,000	168,000	167,000	167,000
	2011	6,000	6,000	5,000	5,000
	2012	17,000	3,000	3,000	3,000
	2013	(16,000)	(16,000)	(17,000)	(17,000)
	2014	(42,000)	(76,000)	(76,000)	(75,000)
	2015	73,000	58,000	57,000	56,000
	2016	412,000	410,000	405,000	401,000
	2017	1,187,000	1,196,000	1,186,000	1,048,000
	2018	1,862,000	1,854,000	1,844,000	1,806,000
	2019	2,524,000	2,486,000	2,352,000	2,304,000
	2020	603,000	1,120,000	1,701,000	2,299,000
Private Passenger Total		6,794,000	7,209,000	7,627,000	7,997,000
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	57,000	55,000
	2013	99,000	99,000	64,000	62,000
	2014	110,000	436,000	390,000	385,000
	2015	310,000	314,000	296,000	292,000
	2016	365,000	358,000	359,000	355,000
	2017	1,064,000	1,060,000	1,054,000	1,040,000
	2018	1,374,000	1,402,000	1,388,000	1,364,000
	2019	3,314,000	2,917,000	2,420,000	2,009,000
	2020	572,000	1,059,000	1,651,000	2,172,000
Non Private Passenger Total		7,269,000	7,706,000	7,680,000	7,735,000
Grand Total		14,063,000	14,915,000	15,307,000	15,732,000

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	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202001	202002	202003	202004
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	2,000	2,000	2,000
	2015	78,000	78,000	111,000	110,000
	2016	89,000	59,000	57,000	57,000
	2017	(196,000)	(376,000)	(376,000)	(373,000)
	2018	415,000	416,000	379,000	369,000
	2019	479,000	478,000	473,000	470,000
	2020	80,000	54,000	100,000	154,000
Private Passenger Total		940,000	703,000	738,000	781,000
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)	(4,000)	(4,000)
	2013	3,000	3,000	-	-
	2014	2,000	(69,000)	(66,000)	(65,000)
	2015	36,000	36,000	36,000	36,000
	2016	207,000	206,000	168,000	166,000
	2017	936,000	934,000	918,000	907,000
	2018	698,000	698,000	687,000	669,000
	2019	1,137,000	1,122,000	915,000	752,000
	2020	131,000	208,000	291,000	361,000
Non Private Passenger Total		3,145,000	3,133,000	2,944,000	2,821,000
Grand Total		4,085,000	3,836,000	3,682,000	3,602,000

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	202001	202002	202003	202004
Private Passenger	prior	6,743,000	6,590,000	6,283,000	5,997,000
	2011	137,000	138,000	157,000	151,000
	2012	186,000	186,000	168,000	161,000
	2013	(202,000)	(173,000)	(177,000)	(168,000)
	2014	483,000	472,000	420,000	403,000
	2015	(323,000)	(314,000)	(300,000)	(285,000)
	2016	329,000	322,000	303,000	298,000
	2017	772,000	764,000	746,000	738,000
	2018	2,303,000	2,320,000	2,238,000	2,215,000
	2019	5,166,000	4,908,000	4,725,000	4,511,000
	2020	1,462,000	2,858,000	4,256,000	5,647,000
Private Passenger Total		17,056,000	18,071,000	18,819,000	19,668,000
Non Private Passenger	prior	439,000	439,000	436,000	430,000
	2011	(305,000)	(305,000)	(300,000)	(298,000)
	2012	277,000	277,000	249,000	245,000
	2013	910,000	890,000	958,000	942,000
	2014	(1,441,000)	(1,418,000)	(1,440,000)	(1,427,000)
	2015	1,251,000	1,235,000	1,237,000	1,213,000
	2016	389,000	263,000	258,000	258,000
	2017	2,165,000	2,063,000	2,015,000	1,959,000
	2018	6,744,000	6,426,000	6,229,000	6,014,000
	2019	18,201,000	16,839,000	13,987,000	11,597,000
	2020	3,674,000	7,147,000	10,647,000	13,870,000
Non Private Passenger Total		32,304,000	33,856,000	34,276,000	34,803,000
Grand Total		49,360,000	51,927,000	53,095,000	54,471,000

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	ShareYYMM				
Business Segment	Acc Year	202001	202002	202003	202004
Private Passenger	prior	24,000	41,000	44,000	45,000
	2011	101,000	101,000	58,000	56,000
	2012	35,000	35,000	32,000	31,000
	2013	59,000	59,000	58,000	55,000
	2014	148,000	(29,000)	(30,000)	(29,000)
	2015	281,000	281,000	271,000	260,000
	2016	112,000	112,000	126,000	121,000
	2017	967,000	920,000	888,000	880,000
	2018	677,000	678,000	662,000	634,000
	2019	1,079,000	1,139,000	1,090,000	1,030,000
	2020	332,000	619,000	821,000	1,021,000
Private Passenger Total		3,815,000	3,956,000	4,020,000	4,104,000
Non Private Passenger	prior	78,000	78,000	80,000	80,000
	2011	10,000	10,000	10,000	9,000
	2012	239,000	240,000	216,000	214,000
	2013	256,000	256,000	230,000	225,000
	2014	527,000	527,000	501,000	496,000
	2015	1,034,000	919,000	930,000	913,000
	2016	1,757,000	1,793,000	1,807,000	1,777,000
	2017	3,167,000	3,162,000	3,052,000	2,854,000
	2018	8,183,000	8,142,000	7,926,000	7,583,000
	2019	19,405,000	14,121,000	11,581,000	9,657,000
	2020	4,180,000	7,075,000	9,833,000	12,651,000
Non Private Passenger Total		38,836,000	36,323,000	36,166,000	36,459,000
Grand Total		42,651,000	40,279,000	40,186,000	40,563,000

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

EXHIBIT A

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 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	202001	202002	202003	202004
Private Passenger	prior	26,000	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	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	176,000	176,000	165,000	163,000
	2020	21,000	37,000	54,000	71,000
Private Passenger Total		639,000	655,000	665,000	676,000
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	121,000	121,000	121,000	120,000
	2018	408,000	417,000	417,000	412,000
	2019	376,000	354,000	285,000	234,000
	2020	44,000	118,000	163,000	205,000
Non Private Passenger Total		1,022,000	1,083,000	1,059,000	1,044,000
Grand Total		1,661,000	1,738,000	1,724,000	1,720,000

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

EXHIBIT A

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202001	202002	202003	202004
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	190,000	190,000	188,000
	2018	411,000	388,000	385,000	377,000
	2019	386,000	367,000	362,000	337,000
	2020	37,000	4,000	27,000	53,000
Private Passenger Total		1,204,000	1,111,000	1,126,000	1,116,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	50,000	50,000	49,000	50,000
	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	59,000
	2017	143,000	143,000	143,000	142,000
	2018	204,000	204,000	202,000	200,000
	2019	382,000	370,000	306,000	253,000
	2020	26,000	45,000	64,000	85,000
Non Private Passenger Total		918,000	925,000	876,000	840,000
Grand Total		2,122,000	2,036,000	2,002,000	1,956,000

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

EXHIBIT A

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 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	202001	202002	202003	202004
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	15,000	15,000	14,000	14,000
	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	37,000	36,000	35,000
	2020	4,000	9,000	12,000	15,000
Private Passenger Total		151,000	156,000	157,000	159,000
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	96,000
	2018	173,000	173,000	172,000	170,000
	2019	234,000	234,000	192,000	156,000
	2020	19,000	32,000	46,000	61,000
Non Private Passenger Total		614,000	627,000	593,000	568,000
Grand Total		765,000	783,000	750,000	727,000

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

EXHIBIT A

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

page 10 of 10

Jurisdiction Desc	(All)	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	202001	202002	202003	202004
Private Passenger	prior	7,009,000	6,873,000	6,562,000	6,276,000
	2011	289,000	290,000	263,000	255,000
	2012	535,000	521,000	389,000	378,000
	2013	(226,000)	(197,000)	(201,000)	(199,000)
	2014	874,000	656,000	585,000	562,000
	2015	1,031,000	957,000	948,000	933,000
	2016	2,256,000	2,118,000	2,095,000	2,058,000
	2017	6,512,000	6,370,000	6,033,000	5,765,000
	2018	11,238,000	11,324,000	11,043,000	10,714,000
	2019	16,217,000	15,615,000	15,080,000	14,598,000
	2020	3,575,000	6,622,000	9,833,000	13,142,000
Private Passenger Total		49,310,000	51,149,000	52,630,000	54,482,000
Non Private Passenger	prior	510,000	507,000	497,000	491,000
	2011	(394,000)	(490,000)	(482,000)	(478,000)
	2012	611,000	612,000	543,000	533,000
	2013	1,411,000	1,391,000	1,407,000	1,385,000
	2014	(713,000)	(435,000)	(534,000)	(530,000)
	2015	2,726,000	2,599,000	2,582,000	2,537,000
	2016	3,114,000	2,976,000	2,938,000	2,896,000
	2017	8,338,000	8,214,000	8,022,000	7,715,000
	2018	19,461,000	19,143,000	18,674,000	17,972,000
	2019	45,927,000	38,306,000	31,684,000	26,356,000
	2020	9,393,000	16,957,000	24,422,000	31,629,000
Non Private Passenger Total		90,384,000	89,780,000	89,753,000	90,506,000
Grand Total		139,694,000	140,929,000	142,383,000	144,988,000

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

EXHIBIT B

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202001	202002	202003	202004
Private Passenger	prior	(17,000)	(17,000)	(15,000)	(15,000)
	2011	(6,000)	(6,000)	(5,000)	(5,000)
	2012	69,000	69,000	63,000	62,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	157,000	169,000	154,000	151,000
	2015	48,000	48,000	44,000	43,000
	2016	284,000	218,000	198,000	191,000
	2017	926,000	1,032,000	939,000	854,000
	2018	1,297,000	1,393,000	1,289,000	1,173,000
	2019	1,462,000	1,122,000	1,021,000	950,000
	2020	474,000	1,003,000	1,397,000	1,870,000
Private Passenger Total		4,693,000	5,030,000	5,084,000	5,273,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	2,000	(102,000)	(101,000)	(100,000)
	2012	-	-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	1,000	1,000	1,000	1,000
	2015	(137,000)	(137,000)	(136,000)	(135,000)
	2016	(8,000)	(10,000)	(10,000)	(10,000)
	2017	80,000	74,000	72,000	65,000
	2018	587,000	576,000	559,000	503,000
	2019	1,087,000	968,000	774,000	619,000
	2020	360,000	604,000	791,000	967,000
Non Private Passenger Total		1,982,000	1,984,000	1,960,000	1,920,000
Grand Total		6,675,000	7,014,000	7,044,000	7,193,000

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

EXHIBIT B

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

page 2 of 10

Jurisdiction Desc	New Brunswick	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			
		202001	202002	202003	202004
Private Passenger	prior	26,000	26,000	26,000	26,000
	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	371,000	321,000	305,000	302,000
	2016	326,000	302,000	299,000	290,000
	2017	1,888,000	1,889,000	1,683,000	1,666,000
	2018	3,086,000	3,095,000	3,049,000	2,967,000
	2019	3,702,000	3,722,000	3,640,000	3,604,000
	2020	433,000	694,000	1,126,000	1,563,000
Private Passenger Total		9,733,000	9,950,000	10,034,000	10,325,000
Non Private Passenger	prior	(36,000)	(36,000)	(35,000)	(35,000)
	2011	(101,000)	(93,000)	(89,000)	(88,000)
	2012	2,000	2,000	2,000	2,000
	2013	6,000	6,000	6,000	6,000
	2014	30,000	30,000	29,000	29,000
	2015	70,000	70,000	67,000	66,000
	2016	117,000	85,000	82,000	81,000
	2017	283,000	283,000	272,000	261,000
	2018	655,000	674,000	647,000	621,000
	2019	1,177,000	791,000	633,000	506,000
	2020	317,000	542,000	747,000	1,007,000
Non Private Passenger Total		2,520,000	2,354,000	2,361,000	2,456,000
Grand Total		12,253,000	12,304,000	12,395,000	12,781,000

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

EXHIBIT B

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	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			
		202001	202002	202003	202004
Private Passenger	prior	151,000	151,000	150,000	149,000
	2011	5,000	5,000	5,000	5,000
	2012	15,000	1,000	1,000	1,000
	2013	(24,000)	(24,000)	(24,000)	(24,000)
	2014	(56,000)	(91,000)	(90,000)	(89,000)
	2015	54,000	39,000	39,000	39,000
	2016	328,000	327,000	322,000	319,000
	2017	1,048,000	1,057,000	1,046,000	909,000
	2018	1,583,000	1,575,000	1,559,000	1,525,000
	2019	1,987,000	1,958,000	1,819,000	1,781,000
	2020	533,000	987,000	1,502,000	2,033,000
Private Passenger Total		5,624,000	5,985,000	6,329,000	6,648,000
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	54,000	53,000
	2013	15,000	15,000	14,000	14,000
	2014	38,000	342,000	322,000	319,000
	2015	268,000	273,000	257,000	254,000
	2016	218,000	212,000	210,000	208,000
	2017	815,000	812,000	804,000	796,000
	2018	1,103,000	1,132,000	1,105,000	1,086,000
	2019	2,856,000	2,485,000	1,988,000	1,590,000
	2020	505,000	933,000	1,467,000	1,934,000
Non Private Passenger Total		5,873,000	6,259,000	6,219,000	6,252,000
Grand Total		11,497,000	12,244,000	12,548,000	12,900,000

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

EXHIBIT B

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island	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	202001	202002	202003	202004
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	66,000	36,000	36,000	36,000
	2017	(257,000)	(437,000)	(433,000)	(429,000)
	2018	356,000	357,000	313,000	303,000
	2019	413,000	411,000	407,000	403,000
	2020	71,000	42,000	82,000	128,000
Private Passenger Total		652,000	412,000	408,000	444,000
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	(69,000)	(68,000)	(67,000)
	2015	35,000	35,000	35,000	35,000
	2016	133,000	133,000	132,000	131,000
	2017	878,000	876,000	867,000	858,000
	2018	638,000	638,000	632,000	615,000
	2019	1,023,000	1,009,000	807,000	646,000
	2020	119,000	186,000	258,000	321,000
Non Private Passenger Total		2,828,000	2,808,000	2,663,000	2,539,000
Grand Total		3,480,000	3,220,000	3,071,000	2,983,000

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

EXHIBIT B

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

page 5 of 10

Jurisdiction Desc	Ontario	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			
		202001	202002	202003	202004
Private Passenger	prior	5,826,000	5,674,000	5,391,000	5,120,000
	2011	113,000	113,000	107,000	102,000
	2012	155,000	155,000	147,000	140,000
	2013	(236,000)	(207,000)	(197,000)	(187,000)
	2014	304,000	294,000	279,000	265,000
	2015	(327,000)	(318,000)	(302,000)	(287,000)
	2016	248,000	241,000	222,000	220,000
	2017	630,000	623,000	602,000	596,000
	2018	2,008,000	2,030,000	1,928,000	1,909,000
	2019	4,338,000	4,126,000	3,940,000	3,743,000
	2020	1,304,000	2,561,000	3,815,000	5,057,000
Private Passenger Total		14,363,000	15,292,000	15,932,000	16,678,000
Non Private Passenger	prior	380,000	380,000	377,000	374,000
	2011	(332,000)	(332,000)	(329,000)	(326,000)
	2012	214,000	214,000	212,000	210,000
	2013	681,000	661,000	654,000	647,000
	2014	(1,592,000)	(1,568,000)	(1,552,000)	(1,536,000)
	2015	633,000	618,000	612,000	606,000
	2016	(5,000)	(129,000)	(125,000)	(120,000)
	2017	1,551,000	1,486,000	1,427,000	1,388,000
	2018	5,584,000	5,343,000	5,129,000	4,924,000
	2019	15,725,000	14,477,000	11,582,000	9,266,000
	2020	3,317,000	6,460,000	9,604,000	12,487,000
Non Private Passenger Total		26,156,000	27,610,000	27,591,000	27,920,000
Grand Total		40,519,000	42,902,000	43,523,000	44,598,000

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

EXHIBIT B

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

page 6 of 10

Jurisdiction Desc	Alberta	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			
		202001	202002	202003	202004
Private Passenger	prior	(5,000)	4,000	6,000	7,000
	2011	16,000	16,000	15,000	14,000
	2012	26,000	26,000	25,000	24,000
	2013	47,000	47,000	45,000	43,000
	2014	36,000	(141,000)	(135,000)	(130,000)
	2015	251,000	251,000	241,000	231,000
	2016	(8,000)	(8,000)	(8,000)	(8,000)
	2017	870,000	823,000	790,000	782,000
	2018	519,000	522,000	501,000	475,000
	2019	891,000	953,000	915,000	860,000
	2020	303,000	564,000	742,000	919,000
Private Passenger Total		2,946,000	3,057,000	3,137,000	3,217,000
Non Private Passenger	prior	59,000	59,000	59,000	59,000
	2011	(18,000)	(18,000)	(18,000)	(18,000)
	2012	188,000	188,000	186,000	184,000
	2013	99,000	99,000	98,000	97,000
	2014	402,000	430,000	425,000	421,000
	2015	574,000	459,000	454,000	449,000
	2016	1,101,000	1,138,000	1,115,000	1,092,000
	2017	2,300,000	2,305,000	2,199,000	2,027,000
	2018	6,576,000	6,547,000	6,220,000	5,909,000
	2019	16,774,000	11,588,000	9,270,000	7,416,000
	2020	3,816,000	6,428,000	8,917,000	11,452,000
Non Private Passenger Total		31,871,000	29,223,000	28,925,000	29,088,000
Grand Total		34,817,000	32,280,000	32,062,000	32,305,000

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

EXHIBIT B

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

page 7 of 10

Jurisdiction Desc	Yukon	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			
		202001	202002	202003	202004
Private Passenger	prior	26,000	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	159,000	159,000	149,000	148,000
	2020	20,000	34,000	50,000	65,000
Private Passenger Total		520,000	534,000	537,000	548,000
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	111,000	111,000	110,000	109,000
	2018	348,000	357,000	353,000	349,000
	2019	333,000	314,000	251,000	201,000
	2020	38,000	108,000	149,000	187,000
Non Private Passenger Total		898,000	958,000	931,000	914,000
Grand Total		1,418,000	1,492,000	1,468,000	1,462,000

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

EXHIBIT B

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

page 8 of 10

Jurisdiction Desc	Northwest Territories	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	202001	202002	202003	202004
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	135,000	134,000	133,000
	2018	371,000	350,000	346,000	340,000
	2019	337,000	325,000	322,000	299,000
	2020	28,000	(8,000)	9,000	30,000
Private Passenger Total		1,038,000	952,000	960,000	950,000
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	183,000	183,000	181,000	179,000
	2019	329,000	317,000	254,000	203,000
	2020	24,000	40,000	56,000	75,000
Non Private Passenger Total		785,000	789,000	738,000	702,000
Grand Total		1,823,000	1,741,000	1,698,000	1,652,000

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

EXHIBIT B

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202001	202002	202003	202004
Private Passenger	prior	-	-	-	-
	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	34,000	33,000	32,000
	2020	4,000	8,000	11,000	14,000
Private Passenger Total		127,000	131,000	133,000	135,000
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	217,000	217,000	174,000	139,000
	2020	17,000	29,000	42,000	55,000
Non Private Passenger Total		544,000	556,000	523,000	498,000
Grand Total		671,000	687,000	656,000	633,000

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

EXHIBIT B

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

page 10 of 10

Jurisdiction Desc	(All)	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			
		202001	202002	202003	202004
Private Passenger	prior	5,999,000	5,856,000	5,576,000	5,305,000
	2011	173,000	173,000	165,000	159,000
	2012	352,000	338,000	319,000	309,000
	2013	(351,000)	(322,000)	(307,000)	(298,000)
	2014	398,000	188,000	169,000	159,000
	2015	488,000	432,000	418,000	419,000
	2016	1,399,000	1,271,000	1,223,000	1,201,000
	2017	5,344,000	5,209,000	4,847,000	4,596,000
	2018	9,401,000	9,503,000	9,164,000	8,869,000
	2019	13,323,000	12,810,000	12,246,000	11,820,000
	2020	3,170,000	5,885,000	8,734,000	11,679,000
Private Passenger Total		39,696,000	41,343,000	42,554,000	44,218,000
Non Private Passenger	prior	410,000	410,000	408,000	405,000
	2011	(446,000)	(542,000)	(534,000)	(529,000)
	2012	462,000	462,000	455,000	450,000
	2013	829,000	809,000	800,000	792,000
	2014	(1,084,000)	(799,000)	(808,000)	(798,000)
	2015	1,486,000	1,361,000	1,332,000	1,318,000
	2016	1,693,000	1,566,000	1,540,000	1,517,000
	2017	6,240,000	6,169,000	5,971,000	5,722,000
	2018	15,833,000	15,609,000	14,983,000	14,341,000
	2019	39,521,000	32,166,000	25,733,000	20,586,000
	2020	8,513,000	15,330,000	22,031,000	28,485,000
Non Private Passenger Total		73,457,000	72,541,000	71,911,000	72,289,000
Grand Total		113,153,000	113,884,000	114,465,000	116,507,000

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	202001	202002	202003	202004
Private Passenger	prior	120,000	120,000	114,000	113,000
	2011	93,000	93,000	92,000	91,000
	2012	159,000	159,000	148,000	146,000
	2013	167,000	167,000	163,000	161,000
	2014	154,000	145,000	117,000	112,000
	2015	406,000	399,000	395,000	390,000
	2016	413,000	413,000	411,000	406,000
	2017	241,000	237,000	235,000	230,000
	2018	578,000	578,000	556,000	551,000
	2019	538,000	538,000	509,000	503,000
	2020	36,000	68,000	65,057	60,057
Private Passenger Total		2,905,000	2,917,000	2,805,057	2,763,057
Non Private Passenger	prior	43,000	43,000	43,000	43,000
	2011	28,000	28,000	28,000	28,000
	2012	41,000	41,000	39,000	38,000
	2013	43,000	43,000	39,000	38,000
	2014	42,000	38,000	31,000	30,000
	2015	122,000	120,000	120,000	119,000
	2016	137,000	137,000	136,000	135,000
	2017	85,000	84,000	84,000	83,000
	2018	218,000	218,000	209,000	207,000
	2019	209,000	209,000	199,000	197,000
	2020	14,000	25,000	25,191	22,191
Non Private Passenger Total		982,000	986,000	953,191	940,191
Grand Total		3,887,000	3,903,000	3,758,248	3,703,248

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			
		202001	202002	202003	202004
Private Passenger	prior	108,000	96,000	94,000	91,000
	2011	67,000	67,000	64,000	62,000
	2012	125,000	125,000	120,000	117,000
	2013	149,000	149,000	141,000	137,000
	2014	203,000	196,000	178,000	174,000
	2015	273,000	273,000	269,000	263,000
	2016	201,000	201,000	195,000	190,000
	2017	191,000	191,000	186,000	181,000
	2018	259,000	259,000	241,000	234,000
	2019	284,000	284,000	291,000	283,000
	2020	20,000	39,000	54,399	75,399
Private Passenger Total		1,880,000	1,880,000	1,833,399	1,807,399
Non Private Passenger	prior	91,000	81,000	80,000	78,000
	2011	50,000	50,000	49,000	48,000
	2012	93,000	93,000	90,000	88,000
	2013	104,000	104,000	102,000	99,000
	2014	130,000	126,000	116,000	113,000
	2015	168,000	168,000	166,000	164,000
	2016	122,000	122,000	120,000	119,000
	2017	121,000	121,000	119,000	117,000
	2018	186,000	186,000	175,000	172,000
	2019	225,000	225,000	230,000	226,000
	2020	18,000	32,000	46,002	62,002
Non Private Passenger Total		1,308,000	1,308,000	1,293,002	1,286,002
Grand Total		3,188,000	3,188,000	3,126,401	3,093,401

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		ShareYYMM			
		202001	202002	202003	202004
Private Passenger	prior	236,000	236,000	227,000	220,000
	2011	42,000	42,000	38,000	37,000
	2012	61,000	61,000	60,000	59,000
	2013	72,000	72,000	70,000	69,000
	2014	135,000	120,000	111,000	109,000
	2015	58,000	56,000	53,000	51,000
	2016	112,000	111,000	109,000	106,000
	2017	129,000	129,000	119,000	116,000
	2018	180,000	180,000	179,000	177,000
	2019	281,000	281,000	277,000	272,000
	2020	27,000	50,000	80,294	105,294
Private Passenger Total		1,333,000	1,338,000	1,323,294	1,321,294
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	64,000	64,000
	2013	87,000	87,000	82,000	80,000
	2014	179,000	159,000	145,000	143,000
	2015	80,000	78,000	76,000	73,000
	2016	155,000	152,000	150,000	148,000
	2017	173,000	173,000	159,000	155,000
	2018	220,000	220,000	219,000	216,000
	2019	270,000	270,000	264,000	261,000
	2020	29,000	54,000	86,769	107,769
Non Private Passenger Total		1,393,000	1,393,000	1,378,769	1,378,769
Grand Total		2,726,000	2,731,000	2,702,063	2,700,063

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	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	202001	202002	202003	202004
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	15,000	21,000	18,000	18,000
	2015	42,000	42,000	42,000	41,000
	2016	92,000	91,000	90,000	89,000
	2017	85,000	85,000	83,000	82,000
	2018	30,000	30,000	28,000	27,000
	2019	31,000	31,000	27,000	26,000
	2020	3,000	4,000	7,247	8,247
Private Passenger Total		401,000	407,000	397,247	392,247
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	12,000	12,000
	2013	18,000	18,000	17,000	17,000
	2014	9,000	13,000	11,000	11,000
	2015	26,000	26,000	26,000	26,000
	2016	61,000	60,000	58,000	58,000
	2017	56,000	56,000	54,000	53,000
	2018	22,000	22,000	21,000	20,000
	2019	29,000	29,000	26,000	25,000
	2020	1,000	4,000	5,123	7,123
Non Private Passenger Total		258,000	264,000	254,123	253,123
Grand Total		659,000	671,000	651,370	645,370

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 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			
		202001	202002	202003	202004
Private Passenger	prior	2,950,000	2,894,000	2,815,000	2,727,000
	2011	369,000	369,000	366,000	354,000
	2012	267,000	256,000	246,000	240,000
	2013	471,000	469,000	448,000	433,000
	2014	506,000	506,000	473,000	461,000
	2015	556,000	550,000	531,000	518,000
	2016	437,000	437,000	423,000	409,000
	2017	409,000	403,000	390,000	375,000
	2018	641,000	641,000	625,000	605,000
	2019	706,000	706,000	678,000	641,000
	2020	103,000	204,000	326,075	440,075
Private Passenger Total		7,415,000	7,435,000	7,321,075	7,203,075
Non Private Passenger	prior	1,067,000	1,026,000	997,000	979,000
	2011	300,000	300,000	294,000	287,000
	2012	256,000	246,000	234,000	230,000
	2013	723,000	720,000	719,000	705,000
	2014	957,000	957,000	895,000	878,000
	2015	1,236,000	1,222,000	1,206,000	1,187,000
	2016	967,000	967,000	946,000	927,000
	2017	906,000	895,000	881,000	858,000
	2018	2,025,000	2,025,000	1,985,000	1,943,000
	2019	2,185,000	2,185,000	2,143,000	2,067,000
	2020	258,000	510,000	817,044	1,105,044
Non Private Passenger Total		10,880,000	11,053,000	11,117,044	11,166,044
Grand Total		18,295,000	18,488,000	18,438,119	18,369,119

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 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			
		202001	202002	202003	202004
Private Passenger	prior	348,000	348,000	340,000	334,000
	2011	12,000	11,000	10,000	10,000
	2012	50,000	50,000	49,000	47,000
	2013	56,000	56,000	55,000	54,000
	2014	68,000	63,000	61,000	60,000
	2015	72,000	72,000	71,000	70,000
	2016	51,000	51,000	50,000	48,000
	2017	48,000	48,000	46,000	46,000
	2018	147,000	147,000	147,000	145,000
	2019	(30,000)	(32,000)	(31,000)	(32,000)
	2020	(1,000)	(2,000)	(15,210)	(30,210)
Private Passenger Total		821,000	812,000	782,790	751,790
Non Private Passenger	prior	1,009,000	1,009,000	1,033,000	1,024,000
	2011	37,000	35,000	35,000	35,000
	2012	176,000	176,000	171,000	168,000
	2013	215,000	215,000	212,000	210,000
	2014	298,000	270,000	263,000	261,000
	2015	341,000	341,000	337,000	335,000
	2016	271,000	271,000	268,000	264,000
	2017	308,000	308,000	305,000	302,000
	2018	1,157,000	1,157,000	1,165,000	1,160,000
	2019	(307,000)	(322,000)	(319,000)	(325,000)
	2020	(10,000)	(21,000)	(180,056)	(354,056)
Non Private Passenger Total		3,495,000	3,439,000	3,289,944	3,079,944
Grand Total		4,316,000	4,251,000	4,072,734	3,831,734

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 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			
		202001	202002	202003	202004
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	20,000
	2018	14,000	14,000	14,000	14,000
	2019	(3,000)	(3,000)	(3,000)	(3,000)
	2020		(1,000)	(1,031)	969
Private Passenger Total		44,000	43,000	42,969	44,969
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	62,000
	2018	53,000	53,000	54,000	54,000
	2019	(11,000)	(11,000)	(11,000)	(12,000)
	2020		-	366	1,366
Non Private Passenger Total		118,000	118,000	118,366	118,366
Grand Total		162,000	161,000	161,335	163,335

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

page 8 of 10

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	Share	YYMM			
Business Segment	Acc Year	202001	202002	202003	202004
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	26,000	26,000	25,000	25,000
	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)	(21,000)
	2018	10,000	10,000	10,000	10,000
	2019	(17,000)	(17,000)	(16,000)	(19,000)
	2020	(4,000)	(6,000)	(9,410)	(12,410)
Private Passenger Total		72,000	70,000	67,590	61,590
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	9,000	9,000	9,000	9,000
	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)	(6,000)
	2018	5,000	5,000	5,000	5,000
	2019	(10,000)	(10,000)	(10,000)	(11,000)
	2020	(1,000)	(4,000)	(6,367)	(9,367)
Non Private Passenger Total		25,000	22,000	20,633	16,633
Grand Total		97,000	92,000	88,223	78,223

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 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			
		202001	202002	202003	202004
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)	(7,000)
	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)	(4,000)
	2020	(1,000)	(1,064)	(1,064)	(2,064)
Private Passenger Total		15,000	14,000	13,936	12,936
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)	(6,000)
	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	(20,000)	(20,000)	(20,000)	(20,000)
	2020	(2,000)	(3,000)	(2,548)	(3,548)
Non Private Passenger Total		(1,000)	(2,000)	(1,548)	(2,548)
Grand Total		14,000	12,000	12,388	10,388

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

page 10 of 10

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	202001	202002	202003	202004
Private Passenger	prior	3,823,000	3,755,000	3,651,000	3,546,000
	2011	613,000	612,000	600,000	584,000
	2012	705,000	694,000	666,000	652,000
	2013	974,000	972,000	935,000	911,000
	2014	1,106,000	1,076,000	982,000	958,000
	2015	1,402,000	1,387,000	1,356,000	1,328,000
	2016	1,331,000	1,329,000	1,303,000	1,273,000
	2017	1,103,000	1,093,000	1,060,000	1,031,000
	2018	1,859,000	1,859,000	1,800,000	1,763,000
	2019	1,786,000	1,784,000	1,728,000	1,667,000
	2020	184,000	355,000	506,357	645,357
Private Passenger Total		14,886,000	14,916,000	14,587,357	14,358,357
Non Private Passenger	prior	2,334,000	2,283,000	2,276,000	2,246,000
	2011	474,000	472,000	464,000	455,000
	2012	656,000	646,000	623,000	613,000
	2013	1,207,000	1,204,000	1,188,000	1,166,000
	2014	1,626,000	1,574,000	1,472,000	1,447,000
	2015	1,959,000	1,941,000	1,917,000	1,890,000
	2016	1,726,000	1,722,000	1,691,000	1,664,000
	2017	1,711,000	1,699,000	1,664,000	1,630,000
	2018	3,888,000	3,888,000	3,835,000	3,779,000
	2019	2,570,000	2,555,000	2,502,000	2,408,000
	2020	307,000	597,000	791,524	938,524
Non Private Passenger Total		18,458,000	18,581,000	18,423,524	18,236,524
Grand Total		33,344,000	33,497,000	33,010,881	32,594,881

EXHIBIT C-2

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202001	202002	202003	202004
Private Passenger	prior	109,000	109,000	108,000	107,000
	2011	93,000	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	136,000	103,000	99,000	95,000
	2015	365,000	359,000	355,000	351,000
	2016	355,000	355,000	351,000	347,000
	2017	179,000	176,000	172,000	168,000
	2018	457,000	457,000	453,000	449,000
	2019	404,000	404,000	399,000	394,000
	2020	21,000	40,000	21,057	2,057
Private Passenger Total		2,425,000	2,402,000	2,352,057	2,302,057
Non Private Passenger	prior	39,000	39,000	39,000	39,000
	2011	27,000	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	37,000	28,000	27,000	26,000
	2015	110,000	108,000	107,000	106,000
	2016	117,000	117,000	116,000	115,000
	2017	62,000	61,000	60,000	59,000
	2018	172,000	172,000	170,000	168,000
	2019	156,000	156,000	154,000	152,000
	2020	8,000	15,000	8,191	1,191
Non Private Passenger Total		806,000	801,000	784,191	767,191
Grand Total		3,231,000	3,203,000	3,136,248	3,069,248

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	202001	202002	202003	202004
Private Passenger	prior	102,000	90,000	87,000	84,000
	2011	63,000	63,000	61,000	59,000
	2012	118,000	118,000	114,000	111,000
	2013	138,000	138,000	134,000	130,000
	2014	178,000	172,000	168,000	164,000
	2015	247,000	247,000	242,000	237,000
	2016	173,000	173,000	167,000	161,000
	2017	136,000	136,000	130,000	124,000
	2018	192,000	192,000	186,000	180,000
	2019	207,000	207,000	200,000	193,000
	2020	10,000	21,000	31,399	41,399
Private Passenger Total		1,564,000	1,557,000	1,520,399	1,484,399
Non Private Passenger	prior	86,000	76,000	75,000	74,000
	2011	48,000	48,000	47,000	46,000
	2012	87,000	87,000	85,000	83,000
	2013	97,000	97,000	95,000	93,000
	2014	116,000	112,000	110,000	108,000
	2015	152,000	152,000	150,000	148,000
	2016	105,000	105,000	103,000	101,000
	2017	87,000	87,000	84,000	82,000
	2018	139,000	139,000	136,000	133,000
	2019	165,000	165,000	161,000	157,000
	2020	9,000	17,000	27,002	35,002
Non Private Passenger Total		1,091,000	1,085,000	1,073,002	1,060,002
Grand Total		2,655,000	2,642,000	2,593,401	2,544,401

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	202001	202002	202003	202004
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	108,000	106,000	104,000
	2015	45,000	43,000	41,000	39,000
	2016	97,000	96,000	94,000	92,000
	2017	97,000	97,000	95,000	93,000
	2018	134,000	134,000	132,000	130,000
	2019	191,000	191,000	187,000	183,000
	2020	16,000	30,000	46,294	62,294
Private Passenger Total		1,088,000	1,084,000	1,077,294	1,070,294
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	141,000	139,000	137,000
	2015	62,000	60,000	58,000	56,000
	2016	134,000	132,000	130,000	128,000
	2017	130,000	130,000	127,000	124,000
	2018	164,000	164,000	161,000	158,000
	2019	183,000	183,000	179,000	175,000
	2020	17,000	33,000	49,769	64,769
Non Private Passenger Total		1,118,000	1,110,000	1,105,769	1,099,769
Grand Total		2,206,000	2,194,000	2,183,063	2,170,063

EXHIBIT C-2

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202001	202002	202003	202004
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	14,000	17,000	17,000	17,000
	2015	34,000	34,000	33,000	32,000
	2016	82,000	81,000	80,000	79,000
	2017	71,000	71,000	70,000	69,000
	2018	16,000	16,000	15,000	14,000
	2019	14,000	14,000	13,000	12,000
	2020	1,000	-	2,247	2,247
Private Passenger Total		326,000	327,000	323,247	317,247
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	9,000	11,000	11,000	11,000
	2015	22,000	22,000	22,000	22,000
	2016	54,000	53,000	52,000	52,000
	2017	47,000	47,000	46,000	45,000
	2018	12,000	12,000	11,000	10,000
	2019	14,000	14,000	13,000	12,000
	2020		1,000	1,123	1,123
Non Private Passenger Total		209,000	211,000	207,123	204,123
Grand Total		535,000	538,000	530,370	521,370

EXHIBIT C-2

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

page 5 of 10

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	202001	202002	202003	202004
Private Passenger	prior	2,850,000	2,797,000	2,714,000	2,631,000
	2011	362,000	362,000	351,000	340,000
	2012	260,000	250,000	242,000	235,000
	2013	450,000	448,000	435,000	422,000
	2014	466,000	466,000	454,000	442,000
	2015	513,000	507,000	494,000	482,000
	2016	393,000	393,000	380,000	367,000
	2017	336,000	331,000	316,000	302,000
	2018	541,000	541,000	522,000	504,000
	2019	487,000	487,000	453,000	420,000
	2020	71,000	140,000	224,075	303,075
Private Passenger Total		6,729,000	6,722,000	6,585,075	6,448,075
Non Private Passenger	prior	1,023,000	984,000	963,000	945,000
	2011	287,000	287,000	281,000	275,000
	2012	238,000	229,000	224,000	220,000
	2013	685,000	683,000	669,000	656,000
	2014	868,000	868,000	853,000	838,000
	2015	1,142,000	1,128,000	1,109,000	1,091,000
	2016	870,000	870,000	851,000	832,000
	2017	746,000	735,000	713,000	692,000
	2018	1,702,000	1,702,000	1,663,000	1,625,000
	2019	1,507,000	1,507,000	1,438,000	1,370,000
	2020	177,000	350,000	561,044	761,044
Non Private Passenger Total		9,245,000	9,343,000	9,325,044	9,305,044
Grand Total		15,974,000	16,065,000	15,910,119	15,753,119

EXHIBIT C-2

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

page 6 of 10

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	202001	202002	202003	202004
Private Passenger	prior	322,000	322,000	317,000	312,000
	2011	11,000	10,000	10,000	10,000
	2012	46,000	46,000	45,000	44,000
	2013	52,000	52,000	51,000	50,000
	2014	64,000	58,000	57,000	56,000
	2015	61,000	61,000	60,000	59,000
	2016	37,000	37,000	36,000	35,000
	2017	44,000	44,000	43,000	42,000
	2018	114,000	114,000	113,000	112,000
	2019	(34,000)	(36,000)	(37,000)	(38,000)
	2020	(3,000)	(5,000)	(22,210)	(40,210)
Private Passenger Total		714,000	703,000	672,790	641,790
Non Private Passenger	prior	981,000	981,000	972,000	963,000
	2011	36,000	34,000	34,000	34,000
	2012	167,000	167,000	165,000	163,000
	2013	203,000	203,000	201,000	199,000
	2014	277,000	251,000	248,000	246,000
	2015	286,000	286,000	283,000	280,000
	2016	199,000	199,000	196,000	193,000
	2017	282,000	282,000	279,000	276,000
	2018	899,000	899,000	895,000	891,000
	2019	(354,000)	(368,000)	(374,000)	(380,000)
	2020	(29,000)	(55,000)	(243,056)	(443,056)
Non Private Passenger Total		2,947,000	2,879,000	2,655,944	2,421,944
Grand Total		3,661,000	3,582,000	3,328,734	3,063,734

EXHIBIT C-2

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202001	202002	202003	202004
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	17,000
	2018	12,000	12,000	12,000	12,000
	2019	(4,000)	(4,000)	(4,000)	(4,000)
	2020	(1,000)	(1,000)	(1,031)	(31)
Private Passenger Total		34,000	33,000	32,969	33,969
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	52,000
	2018	46,000	46,000	46,000	46,000
	2019	(18,000)	(18,000)	(18,000)	(18,000)
	2020	(1,000)	(2,000)	(1,634)	(1,634)
Non Private Passenger Total		86,000	85,000	85,366	85,366
Grand Total		120,000	118,000	118,335	119,335

EXHIBIT C-2

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

page 8 of 10

Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202001	202002	202003	202004
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	24,000	24,000	24,000	24,000
	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)	(29,000)
	2018	3,000	3,000	3,000	3,000
	2019	(29,000)	(29,000)	(29,000)	(29,000)
	2020	(5,000)	(8,000)	(13,410)	(17,410)
Private Passenger Total		36,000	33,000	27,590	23,590
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	8,000	8,000	8,000	8,000
	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)	(11,000)
	2018	1,000	1,000	1,000	1,000
	2019	(17,000)	(17,000)	(17,000)	(17,000)
	2020	(2,000)	(5,000)	(8,367)	(12,367)
Non Private Passenger Total		4,000	1,000	(2,367)	(6,367)
Grand Total		40,000	34,000	25,223	17,223

EXHIBIT C-2

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

page 9 of 10

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	202001	202002	202003	202004
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)	(8,000)
	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)	(4,000)
	2020	(1,000)	(1,064)	(1,064)	(2,064)
Private Passenger Total		12,000	11,000	10,936	9,936
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)	(6,000)
	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	(21,000)	(21,000)	(21,000)	(21,000)
	2020	(2,000)	(3,000)	(2,548)	(3,548)
Non Private Passenger Total		(5,000)	(6,000)	(5,548)	(6,548)
Grand Total		7,000	5,000	5,388	3,388

EXHIBIT C-2

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

page 10 of 10

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	202001	202002	202003	202004
Private Passenger	prior	3,662,000	3,597,000	3,499,000	3,401,000
	2011	595,000	594,000	579,000	564,000
	2012	671,000	661,000	645,000	631,000
	2013	916,000	914,000	892,000	870,000
	2014	1,002,000	945,000	922,000	899,000
	2015	1,257,000	1,243,000	1,217,000	1,192,000
	2016	1,160,000	1,158,000	1,131,000	1,104,000
	2017	853,000	845,000	816,000	788,000
	2018	1,469,000	1,469,000	1,436,000	1,404,000
	2019	1,232,000	1,230,000	1,178,000	1,127,000
	2020	111,000	216,000	287,357	351,357
Private Passenger Total		12,928,000	12,872,000	12,602,357	12,331,357
Non Private Passenger	prior	2,242,000	2,193,000	2,161,000	2,132,000
	2011	452,000	450,000	442,000	434,000
	2012	618,000	609,000	598,000	588,000
	2013	1,138,000	1,136,000	1,115,000	1,095,000
	2014	1,477,000	1,420,000	1,397,000	1,375,000
	2015	1,758,000	1,740,000	1,713,000	1,687,000
	2016	1,488,000	1,485,000	1,457,000	1,430,000
	2017	1,400,000	1,388,000	1,355,000	1,324,000
	2018	3,136,000	3,136,000	3,084,000	3,033,000
	2019	1,615,000	1,601,000	1,515,000	1,430,000
	2020	177,000	351,000	391,524	402,524
Non Private Passenger Total		15,501,000	15,509,000	15,228,524	14,930,524
Grand Total		28,429,000	28,381,000	27,830,881	27,261,881

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	202001	202002	202003	202004
Private Passenger	Newfoundland & Labrador	81.3%	81.3%	81.1%	81.2%
	New Brunswick	80.8%	80.8%	80.6%	80.5%
	Nova Scotia	85.8%	85.8%	85.8%	86.0%
	Prince Edward Island	63.9%	63.9%	64.0%	63.8%
	Ontario	74.8%	74.8%	74.8%	74.9%
	Alberta	62.8%	62.9%	63.0%	63.2%
	Yukon	81.7%	81.9%	83.6%	83.4%
	Northwest Territories	60.1%	60.1%	60.1%	59.9%
	Nunavut	40.0%	40.3%	39.2%	38.3%
Non Private Passenger	Newfoundland & Labrador	79.9%	79.9%	79.2%	79.2%
	New Brunswick	71.1%	71.2%	70.6%	70.7%
	Nova Scotia	80.4%	80.5%	79.9%	80.0%
	Prince Edward Island	79.9%	80.0%	79.3%	79.4%
	Ontario	66.4%	66.4%	65.9%	66.0%
	Alberta	70.1%	70.2%	70.1%	70.2%
	Yukon	68.1%	68.3%	67.4%	67.7%
	Northwest Territories	45.1%	45.6%	45.0%	45.2%
	Nunavut	44.9%	45.4%	45.9%	45.6%
Grand Total		72.0%	72.0%	71.7%	71.9%

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	202001	202002	202003	202004
Private Passenger	Newfoundland & Labrador	76.8%	76.9%	76.9%	77.0%
	New Brunswick	76.1%	76.1%	76.0%	75.9%
	Nova Scotia	80.5%	80.5%	80.6%	80.8%
	Prince Edward Island	59.9%	59.8%	60.1%	60.0%
	Ontario	69.9%	70.0%	70.1%	70.3%
	Alberta	59.5%	59.5%	59.7%	59.9%
	Yukon	77.0%	77.2%	77.8%	77.5%
	Northwest Territories	56.9%	56.8%	56.9%	56.8%
	Nunavut	37.8%	38.0%	37.9%	36.9%
Non Private Passenger	Newfoundland & Labrador	75.3%	75.3%	75.3%	75.3%
	New Brunswick	67.1%	67.1%	67.2%	67.3%
	Nova Scotia	75.4%	75.4%	75.6%	75.7%
	Prince Edward Island	75.0%	75.0%	75.1%	75.1%
	Ontario	61.9%	62.0%	62.1%	62.2%
	Alberta	66.5%	66.5%	66.6%	66.7%
	Yukon	64.1%	64.2%	64.1%	64.2%
	Northwest Territories	42.8%	43.1%	43.0%	43.0%
	Nunavut	43.2%	43.2%	43.6%	43.8%
Grand Total		67.7%	67.7%	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.

page 1 of 9

NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
2018	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
2019	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	9.1%	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.

page 2 of 9

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.

page 3 of 9

NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%	12.3%	10.0%	10.0%	5.0%	11.0%
2015	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.6%
2016	12.5%	10.0%	5.0%	11.8%	12.5%	10.0%	5.0%	11.5%
2017	12.5%	10.1%	5.0%	11.6%	12.5%	10.1%	5.0%	11.3%
2018	12.5%	10.0%	5.0%	11.6%	12.5%	10.2%	5.0%	11.3%
2019	12.3%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.3%
prem liab	12.0%	10.0%	5.0%	9.9%	11.6%	10.1%	5.0%	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.

page 4 of 9

PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.2%	10.0%	10.0%	5.0%	11.1%
2017	10.0%	10.0%	5.0%	11.7%	10.0%	10.0%	5.0%	11.5%
2018	12.5%	10.1%	5.0%	11.7%	12.4%	10.1%	5.0%	11.5%
2019	12.2%	10.2%	5.0%	11.7%	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.

page 5 of 9

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.

page 6 of 9

ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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.

page 7 of 9

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.

page 8 of 9

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.

page 9 of 9

NUNAVUT

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1999	10.0%	10.0%	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.

page 1 of 10

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.

page 2 of 10

NEW BRUNSWICK

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	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

AY	Dollar Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	1,053	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

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	-	-	-	(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.

page 3 of 10

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.

page 4 of 10

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.

page 5 of 10

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.

page 6 of 10

ALBERTA

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	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

AY	Dollar Impact Relative to Valuation Assumption							
	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

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	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.

page 7 of 10

YUKON

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	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

Dollar Impact Relative to Valuation Assumption								
AY	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

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	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.

page 8 of 10

NORTHWEST TERRITORIES

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	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

Dollar Impact Relative to Valuation Assumption								
AY	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

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	-	-	-	-	-	-	-	-
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.

page 9 of 10

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.

page 10 of 10

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

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)

page 1 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of 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)	2	(2)	-	-	-	(10)
	2010	-	-	-	-	-	-	-
	2011	(5)	-	-	-	-	-	(5)
	2012	177	(101)	101	-	-	-	177
	2013	66	(5)	5	-	-	-	66
	2014	284	(4)	9	-	5	1.8%	289
	2015	275	(21)	21	-	-	-	275
	2016	637	(28)	(40)	-	(68)	(10.7%)	569
	2017	1,205	(82)	184	-	102	8.5%	1,307
	2018	1,915	(116)	205	-	89	4.6%	2,004
	2019	2,226	(164)	(194)	-	(358)	(16.1%)	1,868
Private Passenger Total		6,770	(519)	289	-	(230)	(3.4%)	6,540
Non Private Passenger	prior	8	-	-	-	-	-	8
	2010	-	-	-	-	-	-	-
	2011	(1)	(1)	(103)	-	(104)	10,400.0%	(105)
	2012	4	(5)	5	-	-	-	4
	2013	2	-	-	-	-	-	2
	2014	1	-	-	-	-	-	1
	2015	(94)	(7)	7	-	-	-	(94)
	2016	76	(7)	5	-	(2)	(2.6%)	74
	2017	259	(15)	5	-	(10)	(3.9%)	249
	2018	837	(72)	61	-	(11)	(1.3%)	826
	2019	1,383	(208)	78	-	(130)	(9.4%)	1,253
Non Private Passenger Total		2,475	(315)	58	-	(257)	(10.4%)	2,218
Grand Total		9,245	(834)	347	-	(487)	(5.3%)	8,758

EXHIBIT G-1

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

page 2 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	66	(10)	10	-	-	-	66
	2010		-	-	-	-	-	
	2011	50	(1)	1	-	-	-	50
	2012	96	(2)	2	-	-	-	96
	2013	(146)	1	(1)	-	-	-	(146)
	2014	(35)	(3)	3	-	-	-	(35)
	2015	560	(5)	(63)	-	(68)	(12.1%)	492
	2016	512	8	(39)	-	(31)	(6.1%)	481
	2017	2,198	(22)	22	-	-	-	2,198
	2018	3,460	(8)	17	-	9	0.3%	3,469
	2019	4,144	(141)	153	-	12	0.3%	4,156
Private Passenger Total		10,905	(183)	105	-	(78)	(0.7%)	10,827
Non Private Passenger	prior	(17)	(12)	9	-	(3)	17.6%	(20)
	2010		-	-	-	-	-	
	2011	(101)	1	7	-	8	(7.9%)	(93)
	2012	34	(9)	9	-	-	-	34
	2013	78	13	(13)	-	-	-	78
	2014	33	(1)	1	-	-	-	33
	2015	136	(5)	5	-	-	-	136
	2016	172	3	(41)	-	(38)	(22.1%)	134
	2017	384	(14)	13	-	(1)	(0.3%)	383
	2018	840	(31)	46	-	15	1.8%	855
	2019	1,495	(243)	(156)	-	(399)	(26.7%)	1,096
Non Private Passenger Total		3,054	(298)	(120)	-	(418)	(13.7%)	2,636
Grand Total		13,959	(481)	(15)	-	(496)	(3.6%)	13,463

EXHIBIT G-1

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

page 3 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	168	(1)	1	-	-	-	168
	2010	-	-	-	-	-	-	-
	2011	6	(1)	1	-	-	-	6
	2012	17	-	(14)	-	(14)	(82.4%)	3
	2013	(16)	(1)	1	-	-	-	(16)
	2014	(42)	1	(35)	-	(34)	81.0%	(76)
	2015	73	(2)	(13)	-	(15)	(20.5%)	58
	2016	412	(3)	1	-	(2)	(0.5%)	410
	2017	1,187	(29)	38	-	9	0.8%	1,196
	2018	1,862	(73)	65	-	(8)	(0.4%)	1,854
	2019	2,524	(106)	68	-	(38)	(1.5%)	2,486
Private Passenger Total		6,191	(215)	113	-	(102)	(1.6%)	6,089
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	2	-	-	-	-	-	2
	2012	60	(1)	1	-	-	-	60
	2013	99	(34)	34	-	-	-	99
	2014	110	(21)	347	-	326	296.4%	436
	2015	310	(7)	11	-	4	1.3%	314
	2016	365	-	(7)	-	(7)	(1.9%)	358
	2017	1,064	(56)	52	-	(4)	(0.4%)	1,060
	2018	1,374	(52)	80	-	28	2.0%	1,402
	2019	3,314	(572)	175	-	(397)	(12.0%)	2,917
Non Private Passenger Total		6,697	(743)	693	-	(50)	(0.7%)	6,647
Grand Total		12,888	(958)	806	-	(152)	(1.2%)	12,736

EXHIBIT G-1

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

page 4 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of 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	-	(1)	-	(1)	(33.3%)	2
	2015	78	33	(33)	-	-	-	78
	2016	89	(3)	(27)	-	(30)	(33.7%)	59
	2017	(196)	(1)	(179)	-	(180)	91.8%	(376)
	2018	415	(14)	15	-	1	0.2%	416
	2019	479	(23)	22	-	(1)	(0.2%)	478
Private Passenger Total		860	(8)	(203)	-	(211)	(24.5%)	649
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	(4)	-	-	-	-	-	(4)
	2013	3	(3)	3	-	-	-	3
	2014	2	2	(73)	-	(71)	(3,550.0%)	(69)
	2015	36	-	-	-	-	-	36
	2016	207	(40)	39	-	(1)	(0.5%)	206
	2017	936	(42)	40	-	(2)	(0.2%)	934
	2018	698	(31)	31	-	-	-	698
	2019	1,137	(210)	195	-	(15)	(1.3%)	1,122
Non Private Passenger Total		3,014	(324)	235	-	(89)	(3.0%)	2,925
Grand Total		3,874	(332)	32	-	(300)	(7.7%)	3,574

EXHIBIT G-1

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

page 5 of 10

Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	6,743	(442)	289	-	(153)	(2.3%)	6,590
	2010		-	-	-	-	-	
	2011	137	18	(17)	-	1	0.7%	138
	2012	186	(21)	21	-	-	-	186
	2013	(202)	3	26	-	29	(14.4%)	(173)
	2014	483	(59)	48	-	(11)	(2.3%)	472
	2015	(323)	24	(15)	-	9	(2.8%)	(314)
	2016	329	(2)	(5)	-	(7)	(2.1%)	322
	2017	772	(28)	20	-	(8)	(1.0%)	764
	2018	2,303	(89)	106	-	17	0.7%	2,320
	2019	5,166	(350)	92	-	(258)	(5.0%)	4,908
Private Passenger Total		15,594	(946)	565	-	(381)	(2.4%)	15,213
Non Private Passenger	prior	439	(17)	17	-	-	-	439
	2010		-	-	-	-	-	
	2011	(305)	19	(19)	-	-	-	(305)
	2012	277	(37)	37	-	-	-	277
	2013	910	42	(62)	-	(20)	(2.2%)	890
	2014	(1,441)	41	(18)	-	23	(1.6%)	(1,418)
	2015	1,251	(20)	4	-	(16)	(1.3%)	1,235
	2016	389	(11)	(115)	-	(126)	(32.4%)	263
	2017	2,165	(67)	(35)	-	(102)	(4.7%)	2,063
	2018	6,744	(259)	(59)	-	(318)	(4.7%)	6,426
	2019	18,201	(3,102)	1,740	-	(1,362)	(7.5%)	16,839
Non Private Passenger Total		28,630	(3,411)	1,490	-	(1,921)	(6.7%)	26,709
Grand Total		44,224	(4,357)	2,055	-	(2,302)	(5.2%)	41,922

EXHIBIT G-1

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

page 6 of 10

Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	24	1	16	-	17	70.8%	41
	2010	-	-	-	-	-	-	-
	2011	101	(41)	41	-	-	-	101
	2012	35	(1)	1	-	-	-	35
	2013	59	1	(1)	-	-	-	59
	2014	148	(5)	(172)	-	(177)	(119.6%)	(29)
	2015	281	(2)	2	-	-	-	281
	2016	112	14	(14)	-	-	-	112
	2017	967	(73)	26	-	(47)	(4.9%)	920
	2018	677	(43)	44	-	1	0.1%	678
	2019	1,079	(82)	142	-	60	5.6%	1,139
Private Passenger Total		3,483	(231)	85	-	(146)	(4.2%)	3,337
Non Private Passenger	prior	78	3	(3)	-	-	-	78
	2010	-	-	-	-	-	-	-
	2011	10	(1)	1	-	-	-	10
	2012	239	(22)	23	-	1	0.4%	240
	2013	256	(26)	26	-	-	-	256
	2014	527	(32)	32	-	-	-	527
	2015	1,034	4	(119)	-	(115)	(11.1%)	919
	2016	1,757	(18)	54	-	36	2.0%	1,793
	2017	3,167	(52)	47	-	(5)	(0.2%)	3,162
	2018	8,183	(180)	139	-	(41)	(0.5%)	8,142
	2019	19,405	(3,586)	(1,698)	-	(5,284)	(27.2%)	14,121
Non Private Passenger Total		34,656	(3,910)	(1,498)	-	(5,408)	(15.6%)	29,248
Grand Total		38,139	(4,141)	(1,413)	-	(5,554)	(14.6%)	32,585

EXHIBIT G-1

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

page 7 of 10

Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	26	-	-	-	-	-	26
	2010	-	-	-	-	-	-	-
	2011	2	-	-	-	-	-	2
	2012	3	-	-	-	-	-	3
	2013	7	-	-	-	-	-	7
	2014	17	-	-	-	-	-	17
	2015	33	-	-	-	-	-	33
	2016	49	1	(1)	-	-	-	49
	2017	135	4	(4)	-	-	-	135
	2018	170	(1)	1	-	-	-	170
	2019	176	(8)	8	-	-	-	176
Private Passenger Total		618	(4)	4	-	-	-	618
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	4	-	-	-	-	-	4
	2015	18	-	-	-	-	-	18
	2016	46	-	-	-	-	-	46
	2017	121	-	-	-	-	-	121
	2018	408	1	8	-	9	2.2%	417
	2019	376	(73)	51	-	(22)	(5.9%)	354
Non Private Passenger Total		978	(72)	59	-	(13)	(1.3%)	965
Grand Total		1,596	(76)	63	-	(13)	(0.8%)	1,583

EXHIBIT G-1

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

page 8 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	-	-	-	-	-	-	-
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	13	-	-	-	-	-	13
	2015	47	-	-	-	-	-	47
	2016	93	-	-	-	-	-	93
	2017	208	-	(18)	-	(18)	(8.7%)	190
	2018	411	(3)	(20)	-	(23)	(5.6%)	388
	2019	386	(19)	-	-	(19)	(4.9%)	367
Private Passenger Total		1,167	(22)	(38)	-	(60)	(5.1%)	1,107
Non Private Passenger	prior	3	-	-	-	-	-	3
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	50	(1)	1	-	-	-	50
	2014	29	-	-	-	-	-	29
	2015	19	-	-	-	-	-	19
	2016	62	(1)	1	-	-	-	62
	2017	143	-	-	-	-	-	143
	2018	204	(2)	2	-	-	-	204
	2019	382	(65)	53	-	(12)	(3.1%)	370
Non Private Passenger Total		892	(69)	57	-	(12)	(1.3%)	880
Grand Total		2,059	(91)	19	-	(72)	(3.5%)	1,987

EXHIBIT G-1

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

page 9 of 10

Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	-	1	(100.0%)	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	15	2	(2)	-	-	-	15
	2013	1	-	-	-	-	-	1
	2014	3	-	-	-	-	-	3
	2015	7	-	-	-	-	-	7
	2016	23	-	-	-	-	-	23
	2017	36	-	-	-	-	-	36
	2018	25	-	-	-	-	-	25
	2019	41	(2)	(2)	-	(4)	(9.8%)	37
Private Passenger Total		150	-	(3)	-	(3)	(2.0%)	147
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	22	(6)	6	-	-	-	22
	2015	16	2	(2)	-	-	-	16
	2016	40	-	-	-	-	-	40
	2017	99	(1)	1	-	-	-	99
	2018	173	(1)	1	-	-	-	173
	2019	224	(5)	15	-	10	4.5%	234
Non Private Passenger Total		585	(11)	21	-	10	1.7%	595
Grand Total		735	(11)	18	-	7	1.0%	742

EXHIBIT G-1

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

page 10 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	7,009	(450)	314	-	(136)	(1.9%)	6,873
	2010		-	-	-	-	-	
	2011	289	(25)	26	-	1	0.3%	290
	2012	535	(126)	112	-	(14)	(2.6%)	521
	2013	(226)	(1)	30	-	29	(12.8%)	(197)
	2014	874	(70)	(148)	-	(218)	(24.9%)	656
	2015	1,031	27	(101)	-	(74)	(7.2%)	957
	2016	2,256	(13)	(125)	-	(138)	(6.1%)	2,118
	2017	6,512	(231)	89	-	(142)	(2.2%)	6,370
	2018	11,238	(347)	433	-	86	0.8%	11,324
	2019	16,217	(893)	291	-	(602)	(3.7%)	15,615
Private Passenger Total		45,735	(2,129)	921	-	(1,208)	(2.6%)	44,527
Non Private Passenger	prior	510	(26)	23	-	(3)	(0.6%)	507
	2010		-	-	-	-	-	
	2011	(394)	18	(114)	-	(96)	24.4%	(490)
	2012	611	(74)	75	-	1	0.2%	612
	2013	1,411	(9)	(11)	-	(20)	(1.4%)	1,391
	2014	(713)	(17)	295	-	278	(39.0%)	(435)
	2015	2,726	(33)	(94)	-	(127)	(4.7%)	2,599
	2016	3,114	(74)	(64)	-	(138)	(4.4%)	2,976
	2017	8,338	(247)	123	-	(124)	(1.5%)	8,214
	2018	19,461	(627)	309	-	(318)	(1.6%)	19,143
	2019	45,927	(8,101)	480	-	(7,621)	(16.6%)	38,306
Non Private Passenger Total		80,991	(9,190)	1,022	-	(8,168)	(10.1%)	72,823
Grand Total		126,726	(11,319)	1,943	-	(9,376)	(7.4%)	117,350

EXHIBIT G-2

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

page 1 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(17)	-	-	-	-	-	(17)
	2010	-	-	-	-	-	-	-
	2011	(6)	-	-	-	-	-	(6)
	2012	69	(2)	2	-	-	-	69
	2013	(1)	-	-	-	-	-	(1)
	2014	157	(5)	17	-	12	7.6%	169
	2015	48	(2)	2	-	-	-	48
	2016	284	(26)	(40)	-	(66)	(23.2%)	218
	2017	926	(83)	189	-	106	11.4%	1,032
	2018	1,297	(117)	213	-	96	7.4%	1,393
	2019	1,462	(168)	(172)	-	(340)	(23.3%)	1,122
Private Passenger Total		4,219	(403)	211	-	(192)	(4.6%)	4,027
Non Private Passenger	prior	8	-	-	-	-	-	8
	2010	-	-	-	-	-	-	-
	2011	2	-	(104)	-	(104)	(5,200.0%)	(102)
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	1	-	-	-	-	-	1
	2015	(137)	1	(1)	-	-	-	(137)
	2016	(8)	1	(3)	-	(2)	25.0%	(10)
	2017	80	(10)	4	-	(6)	(7.5%)	74
	2018	587	(70)	59	-	(11)	(1.9%)	576
	2019	1,087	(217)	98	-	(119)	(10.9%)	968
Non Private Passenger Total		1,622	(295)	53	-	(242)	(14.9%)	1,380
Grand Total		5,841	(698)	264	-	(434)	(7.4%)	5,407

EXHIBIT G-2

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

page 2 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	26	-	-	-	-	-	26
	2010	-	-	-	-	-	-	-
	2011	45	-	-	-	-	-	45
	2012	78	(1)	1	-	-	-	78
	2013	(148)	1	(1)	-	-	-	(148)
	2014	(74)	1	(1)	-	-	-	(74)
	2015	371	(4)	(46)	-	(50)	(13.5%)	321
	2016	326	(3)	(21)	-	(24)	(7.4%)	302
	2017	1,888	(36)	37	-	1	0.1%	1,889
	2018	3,086	(31)	40	-	9	0.3%	3,095
	2019	3,702	(159)	179	-	20	0.5%	3,722
Private Passenger Total		9,300	(232)	188	-	(44)	(0.5%)	9,256
Non Private Passenger	prior	(36)	-	-	-	-	-	(36)
	2010	-	-	-	-	-	-	-
	2011	(101)	1	7	-	8	(7.9%)	(93)
	2012	2	-	-	-	-	-	2
	2013	6	-	-	-	-	-	6
	2014	30	-	-	-	-	-	30
	2015	70	(1)	1	-	-	-	70
	2016	117	(1)	(31)	-	(32)	(27.4%)	85
	2017	283	(20)	20	-	-	-	283
	2018	655	(46)	65	-	19	2.9%	674
	2019	1,177	(235)	(151)	-	(386)	(32.8%)	791
Non Private Passenger Total		2,203	(302)	(89)	-	(391)	(17.7%)	1,812
Grand Total		11,503	(534)	99	-	(435)	(3.8%)	11,068

EXHIBIT G-2

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

page 3 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	151	(1)	1	-	-	-	151
	2010	-	-	-	-	-	-	-
	2011	5	-	-	-	-	-	5
	2012	15	-	(14)	-	(14)	(93.3%)	1
	2013	(24)	-	-	-	-	-	(24)
	2014	(56)	1	(36)	-	(35)	62.5%	(91)
	2015	54	(1)	(14)	-	(15)	(27.8%)	39
	2016	328	(3)	2	-	(1)	(0.3%)	327
	2017	1,048	(31)	40	-	9	0.9%	1,057
	2018	1,583	(79)	71	-	(8)	(0.5%)	1,575
	2019	1,987	(99)	70	-	(29)	(1.5%)	1,958
Private Passenger Total		5,091	(213)	120	-	(93)	(1.8%)	4,998
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)
	2010	-	-	-	-	-	-	-
	2011	2	-	-	-	-	-	2
	2012	57	(1)	1	-	-	-	57
	2013	15	-	-	-	-	-	15
	2014	38	(1)	305	-	304	800.0%	342
	2015	268	(4)	9	-	5	1.9%	273
	2016	218	(2)	(4)	-	(6)	(2.8%)	212
	2017	815	(57)	54	-	(3)	(0.4%)	812
	2018	1,103	(66)	95	-	29	2.6%	1,132
	2019	2,856	(571)	200	-	(371)	(13.0%)	2,485
Non Private Passenger Total		5,368	(702)	660	-	(42)	(0.8%)	5,326
Grand Total		10,459	(915)	780	-	(135)	(1.3%)	10,324

EXHIBIT G-2

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

page 4 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	-	-	-	-	-	-	-
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	1	-	-	-	-	-	1
	2015	10	-	-	-	-	-	10
	2016	66	(1)	(29)	-	(30)	(45.5%)	36
	2017	(257)	3	(183)	-	(180)	70.0%	(437)
	2018	356	(21)	22	-	1	0.3%	357
	2019	413	(23)	21	-	(2)	(0.5%)	411
Private Passenger Total		581	(42)	(169)	-	(211)	(36.3%)	370
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	2	-	(71)	-	(71)	(3,550.0%)	(69)
	2015	35	-	-	-	-	-	35
	2016	133	(1)	1	-	-	-	133
	2017	878	(35)	33	-	(2)	(0.2%)	876
	2018	638	(26)	26	-	-	-	638
	2019	1,023	(205)	191	-	(14)	(1.4%)	1,009
Non Private Passenger Total		2,709	(267)	180	-	(87)	(3.2%)	2,622
Grand Total		3,290	(309)	11	-	(298)	(9.1%)	2,992

EXHIBIT G-2

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

page 5 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of 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	5,826	(436)	284	-	(152)	(2.6%)	5,674
	2010	-	-	-	-	-	-	-
	2011	113	(8)	8	-	-	-	113
	2012	155	(12)	12	-	-	-	155
	2013	(236)	18	11	-	29	(12.3%)	(207)
	2014	304	(23)	13	-	(10)	(3.3%)	294
	2015	(327)	25	(16)	-	9	(2.8%)	(318)
	2016	248	(2)	(5)	-	(7)	(2.8%)	241
	2017	630	(33)	26	-	(7)	(1.1%)	623
	2018	2,008	(110)	132	-	22	1.1%	2,030
	2019	4,338	(347)	135	-	(212)	(4.9%)	4,126
Private Passenger Total		13,059	(928)	600	-	(328)	(2.5%)	12,731
Non Private Passenger	prior	380	(18)	18	-	-	-	380
	2010	-	-	-	-	-	-	-
	2011	(332)	17	(17)	-	-	-	(332)
	2012	214	(11)	11	-	-	-	214
	2013	681	(34)	14	-	(20)	(2.9%)	661
	2014	(1,592)	80	(56)	-	24	(1.5%)	(1,568)
	2015	633	(32)	17	-	(15)	(2.4%)	618
	2016	(5)	-	(124)	-	(124)	2,480.0%	(129)
	2017	1,551	(78)	13	-	(65)	(4.2%)	1,486
	2018	5,584	(279)	38	-	(241)	(4.3%)	5,343
	2019	15,725	(3,145)	1,897	-	(1,248)	(7.9%)	14,477
Non Private Passenger Total		22,839	(3,500)	1,811	-	(1,689)	(7.4%)	21,150
Grand Total		35,898	(4,428)	2,411	-	(2,017)	(5.6%)	33,881

EXHIBIT G-2

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

page 6 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values					Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation				
Private Passenger	prior	(5)	-	9	-	9	(180.0%)	4	
	2010		-	-	-	-	-		
	2011	16	-	-	-	-	-	16	
	2012	26	-	-	-	-	-	26	
	2013	47	-	-	-	-	-	47	
	2014	36	-	(177)	-	(177)	(491.7%)	(141)	
	2015	251	(3)	3	-	-	-	251	
	2016	(8)	-	-	-	-	-	(8)	
	2017	870	(70)	23	-	(47)	(5.4%)	823	
	2018	519	(42)	45	-	3	0.6%	522	
	2019	891	(71)	133	-	62	7.0%	953	
Private Passenger Total		2,643	(186)	36	-	(150)	(5.7%)	2,493	
Non Private Passenger	prior	59	1	(1)	-	-	-	59	
	2010		-	-	-	-	-		
	2011	(18)	-	-	-	-	-	(18)	
	2012	188	(3)	3	-	-	-	188	
	2013	99	(2)	2	-	-	-	99	
	2014	402	(7)	35	-	28	7.0%	430	
	2015	574	(10)	(105)	-	(115)	(20.0%)	459	
	2016	1,101	(55)	92	-	37	3.4%	1,138	
	2017	2,300	(46)	51	-	5	0.2%	2,305	
	2018	6,576	(296)	267	-	(29)	(0.4%)	6,547	
	2019	16,774	(3,355)	(1,831)	-	(5,186)	(30.9%)	11,588	
Non Private Passenger Total		28,055	(3,773)	(1,487)	-	(5,260)	(18.7%)	22,795	
Grand Total		30,698	(3,959)	(1,451)	-	(5,410)	(17.6%)	25,288	

EXHIBIT G-2

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

page 7 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	26	-	-	-	-	-	26
	2010	-	-	-	-	-	-	-
	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	(2)	2	-	-	-	158
	2019	159	(7)	7	-	-	-	159
Private Passenger Total		500	(10)	10	-	-	-	500
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	4	-	-	-	-	-	4
	2015	16	-	-	-	-	-	16
	2016	43	-	-	-	-	-	43
	2017	111	(1)	1	-	-	-	111
	2018	348	(3)	12	-	9	2.6%	357
	2019	333	(67)	48	-	(19)	(5.7%)	314
Non Private Passenger Total		860	(71)	61	-	(10)	(1.2%)	850
Grand Total		1,360	(81)	71	-	(10)	(0.7%)	1,350

EXHIBIT G-2

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

page 8 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	-	-	-	-	-	-	-
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	12	-	-	-	-	-	12
	2015	44	-	-	-	-	-	44
	2016	87	(1)	1	-	-	-	87
	2017	152	(2)	(15)	-	(17)	(11.2%)	135
	2018	371	(4)	(17)	-	(21)	(5.7%)	350
	2019	337	(15)	3	-	(12)	(3.6%)	325
Private Passenger Total		1,010	(22)	(28)	-	(50)	(5.0%)	960
Non Private Passenger	prior	3	-	-	-	-	-	3
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	-	-	-	13
	2014	27	-	-	-	-	-	27
	2015	17	-	-	-	-	-	17
	2016	57	(1)	1	-	-	-	57
	2017	132	(1)	1	-	-	-	132
	2018	183	(2)	2	-	-	-	183
	2019	329	(66)	54	-	(12)	(3.6%)	317
Non Private Passenger Total		761	(70)	58	-	(12)	(1.6%)	749
Grand Total		1,771	(92)	30	-	(62)	(3.5%)	1,709

EXHIBIT G-2

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

page 9 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	-	-	-	-	-	-	-
	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	-	-	-	-	-	34
Private Passenger Total		123	-	-	-	-	-	123
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	217	(43)	43	-	-	-	217
Non Private Passenger Total		527	(46)	46	-	-	-	527
Grand Total		650	(46)	46	-	-	-	650

EXHIBIT G-2

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

page 10 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of 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	5,999	(437)	294	-	(143)	(2.4%)	5,856
	2010	-	-	-	-	-	-	-
	2011	173	(8)	8	-	-	-	173
	2012	352	(15)	1	-	(14)	(4.0%)	338
	2013	(351)	19	10	-	29	(8.3%)	(322)
	2014	398	(26)	(184)	-	(210)	(52.8%)	188
	2015	488	15	(71)	-	(56)	(11.5%)	432
	2016	1,399	(36)	(92)	-	(128)	(9.1%)	1,271
	2017	5,344	(253)	118	-	(135)	(2.5%)	5,209
	2018	9,401	(406)	508	-	102	1.1%	9,503
	2019	13,323	(889)	376	-	(513)	(3.9%)	12,810
Private Passenger Total		36,526	(2,036)	968	-	(1,068)	(2.9%)	35,458
Non Private Passenger	prior	410	(17)	17	-	-	-	410
	2010	-	-	-	-	-	-	-
	2011	(446)	18	(114)	-	(96)	21.5%	(542)
	2012	462	(15)	15	-	-	-	462
	2013	829	(36)	16	-	(20)	(2.4%)	809
	2014	(1,084)	72	213	-	285	(26.3%)	(799)
	2015	1,486	(46)	(79)	-	(125)	(8.4%)	1,361
	2016	1,693	(59)	(68)	-	(127)	(7.5%)	1,566
	2017	6,240	(249)	178	-	(71)	(1.1%)	6,169
	2018	15,833	(790)	566	-	(224)	(1.4%)	15,609
	2019	39,521	(7,904)	549	-	(7,355)	(18.6%)	32,166
Non Private Passenger Total		64,944	(9,026)	1,293	-	(7,733)	(11.9%)	57,211
Grand Total		101,470	(11,062)	2,261	-	(8,801)	(8.7%)	92,669

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

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

page 1 of 10

Newfoundland & Labrador

Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(2)	(4)	-	(6)	-	-	2	2	(4)
2001	-	(4)	(5)	(9)	-	-	1	1	(8)
2002	-	-	-	-	-	-	-	-	-
2003	-	1	1	2	-	-	-	-	2
2004	(4)	(6)	-	(10)	-	-	1	1	(9)
2005	-	3	6	9	-	-	1	1	10
2006	-	1	3	4	-	-	-	-	4
2007	25	(3)	6	28	(2)	-	3	1	29
2008	77	3	16	96	(7)	1	9	3	99
2009	70	5	25	100	(8)	1	9	2	102
2010	(2)	(5)	47	40	(3)	1	6	4	44
2011	226	(5)	83	304	(30)	5	27	2	306
2012	1,252	43	130	1,425	(144)	23	128	7	1,432
2013	757	(1)	136	892	(33)	6	86	59	951
2014	1,265	102	67	1,434	(52)	9	153	110	1,544
2015	2,383	30	319	2,732	(88)	13	277	202	2,934
2016	3,650	118	315	4,083	(112)	20	409	317	4,400
2017	2,371	482	136	2,989	(84)	11	341	268	3,257
2018	5,834	604	417	6,855	(208)	33	711	536	7,391
2019	8,326	473	361	9,160	(292)	45	936	689	9,849
PAYs (sub-total):	26,228	1,837	2,063	30,128	(1,063)	168	3,100	2,205	32,333
CAY (2020)	9,442	2,651	(167)	11,926	(417)	72	1,313	968	12,894
claims liabilities:	35,670	4,488	1,896	42,054	(1,480)	240	4,413	3,173	45,227
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	13,865	(1,414)		12,451	(344)	55	871	582	12,451
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				54,505	(1,824)	295	5,284	3,755	57,678

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

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

page 2 of 10

New Brunswick

Private Passenger ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	18	-	18	-	-	2	2	20
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(2)	(9)	(1)	(12)	-	-	1	1	(11)
2003	185	3	2	190	(12)	2	18	8	198
2004	-	1	1	2	-	-	-	-	2
2005	1	9	(5)	5	-	-	2	2	7
2006	-	(9)	13	4	-	-	2	2	6
2007	-	(8)	16	8	-	-	3	3	11
2008	27	(2)	16	41	(5)	-	5	-	41
2009	173	(5)	-	168	(17)	3	15	1	169
2010	162	23	31	216	(7)	1	21	15	231
2011	24	33	46	103	(5)	-	11	6	109
2012	207	56	87	350	(17)	3	34	20	370
2013	133	(109)	102	126	(5)	1	12	8	134
2014	477	(54)	137	560	(16)	2	51	37	597
2015	1,618	235	202	2,055	(47)	8	207	168	2,223
2016	1,850	243	120	2,213	(54)	9	232	187	2,400
2017	1,588	1,323	83	2,994	(86)	13	383	310	3,304
2018	1,324	2,479	138	3,941	(138)	24	495	381	4,322
2019	1,816	3,049	145	5,010	(206)	35	623	452	5,462
PAYs (sub-total):	9,583	7,275	1,133	17,991	(615)	101	2,117	1,603	19,594
CAY (2020)	2,890	4,024	135	7,049	(324)	56	881	613	7,662
claims liabilities:	12,473	11,299	1,268	25,040	(939)	157	2,998	2,216	27,256
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,180	(982)		8,198	(219)	34	572	387	8,198
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				33,238	(1,158)	191	3,570	2,603	35,454

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

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

page 3 of 10

Nova Scotia

Private Passenger ending 2020	Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	1	2	(1)	2	-	-	2	2	4
2001	-	3	-	3	-	-	-	-	3
2002	-	11	1	12	-	-	1	1	13
2003	(1)	(8)	-	(9)	-	-	1	1	(8)
2004	14	3	(2)	15	(1)	-	2	1	16
2005	3	13	24	40	(3)	-	4	1	41
2006	-	(4)	24	20	-	-	2	2	22
2007	111	(28)	26	109	(3)	-	11	8	117
2008	1	11	25	37	(1)	-	4	3	40
2009	199	11	41	251	(25)	4	23	2	253
2010	19	104	36	159	(16)	3	15	2	161
2011	-	5	28	33	(4)	-	4	-	33
2012	23	1	47	71	(3)	-	7	4	75
2013	105	(18)	57	144	(6)	1	15	10	154
2014	244	(67)	96	273	(8)	1	24	17	290
2015	191	30	31	252	(9)	1	35	27	279
2016	513	289	78	880	(27)	4	112	89	969
2017	626	732	77	1,435	(45)	7	186	148	1,583
2018	1,627	1,282	114	3,023	(102)	15	370	283	3,306
2019	4,181	1,379	156	5,716	(212)	34	698	520	6,236
PAYs (sub-total):	7,857	3,751	858	12,466	(465)	70	1,516	1,121	13,587
CAY (2020)	5,230	3,991	219	9,440	(377)	67	1,156	846	10,286
claims liabilities:	13,087	7,742	1,077	21,906	(842)	137	2,672	1,967	23,873
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	11,141	(1,203)		9,938	(259)	39	807	587	10,294
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				31,844	(1,101)	176	3,479	2,554	34,167

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

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

page 4 of 10

Prince Edward Island

Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	(2)	-	(2)	-	-	-	-	(2)
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)	24	22	-	-	2	2	24
2014	14	1	17	32	-	-	2	2	34
2015	874	10	24	908	-	-	94	94	1,002
2016	239	35	71	345	(12)	2	37	27	372
2017	1,091	(391)	61	761	(24)	4	79	59	820
2018	340	258	6	604	(17)	2	82	67	671
2019	396	321	4	721	(28)	4	92	68	789
PAYs (sub-total):	2,954	226	274	3,454	(81)	12	394	325	3,779
CAY (2020)	674	430	6	1,110	(44)	7	143	106	1,216
claims liabilities:	3,628	656	280	4,564	(125)	19	537	431	4,995
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,559	(168)		1,391	(30)	4	83	57	1,391
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,955	(155)	23	620	488	6,386

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 5 of 10

Ontario

Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)									
Private Passenger ending 2020	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,487	4,606	(8)	8,085	(254)	39	793	578	8,663
2001	-	6	(2)	4	-	-	1	1	5
2002	394	(7)	72	459	(19)	2	44	27	486
2003	1,769	(627)	429	1,571	(78)	12	149	83	1,654
2004	1,112	(578)	403	937	(56)	9	88	41	978
2005	5	(29)	175	151	(9)	2	19	12	163
2006	237	3	192	432	(30)	5	40	15	447
2007	1,735	179	199	2,113	(169)	28	194	53	2,166
2008	149	180	146	475	(41)	7	44	10	485
2009	101	477	282	860	(79)	13	78	12	872
2010	491	(47)	173	617	(54)	8	56	10	627
2011	931	83	267	1,281	(80)	13	120	53	1,334
2012	830	115	184	1,129	(97)	16	102	21	1,150
2013	747	(151)	330	926	(73)	12	85	24	950
2014	2,324	217	358	2,899	(159)	26	269	136	3,035
2015	273	(233)	395	435	(16)	2	48	34	469
2016	748	162	280	1,190	(36)	7	131	102	1,292
2017	788	458	202	1,448	(45)	7	219	181	1,629
2018	1,441	1,369	377	3,187	(114)	20	423	329	3,516
2019	3,785	2,790	191	6,766	(302)	51	1,048	797	7,563
PAYs (sub-total):	21,347	8,973	4,645	34,965	(1,711)	279	3,951	2,519	37,484
CAY (2020)	8,526	9,256	986	18,768	(825)	131	2,753	2,059	20,827
claims liabilities:	29,873	18,229	5,631	53,733	(2,536)	410	6,704	4,578	58,311
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	22,964	(1,355)		21,609	(532)	83	1,439	990	21,609
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				75,342	(3,068)	493	8,143	5,568	79,920

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 6 of 10

Alberta

Private Passenger ending 2020	Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	(2)	2	(2)	(2)	-	-	10	10	8	
2001	1	9	-	10	-	-	1	1	11	
2002	(3)	(10)	2	(11)	-	-	1	1	(10)	
2003	(4)	(43)	13	(34)	2	-	6	8	(26)	
2004	(1)	(21)	3	(19)	1	-	2	3	(16)	
2005	5	55	22	82	(6)	1	8	3	85	
2006	6	9	12	27	(2)	-	2	-	27	
2007	3	8	77	88	(2)	-	9	7	95	
2008	-	6	71	77	-	-	8	8	85	
2009	-	(8)	52	44	-	-	6	6	50	
2010	-	(2)	24	22	(2)	-	2	-	22	
2011	842	10	10	862	(56)	9	81	34	896	
2012	62	19	36	117	(3)	-	12	9	126	
2013	81	33	42	156	(4)	-	15	11	167	
2014	1,207	(98)	48	1,157	(31)	4	113	86	1,243	
2015	132	175	51	358	(10)	1	36	27	385	
2016	1,538	(8)	27	1,557	(41)	8	163	130	1,687	
2017	318	668	34	1,020	(36)	6	123	93	1,113	
2018	1,184	352	104	1,640	(59)	9	209	159	1,799	
2019	1,288	632	(46)	1,874	(80)	12	218	150	2,024	
PAYs (sub-total):	6,657	1,788	580	9,025	(329)	50	1,025	746	9,771	
CAY (2020)	1,228	1,719	(200)	2,747	(113)	19	338	244	2,991	
claims liabilities:	7,885	3,507	380	11,772	(442)	69	1,363	990	12,762	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	4,802	(519)	4,283		(87)	12	250	175	4,283	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	16,055				(529)	81	1,613	1,165	17,045	

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

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

page 7 of 10

Yukon

Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	-	3
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	-	(1)
2009	-	-	12	12	-	-	1	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	1	11
2014	-	15	5	20	-	-	3	3	3	23
2015	-	31	(16)	15	(1)	-	4	3	3	18
2016	-	46	(2)	44	(1)	-	6	5	5	49
2017	799	49	17	865	(29)	5	105	81	81	946
2018	-	143	12	155	(6)	1	18	13	13	168
2019	39	130	(4)	165	(7)	1	20	14	14	179
PAYs (sub-total):	838	451	34	1,323	(46)	7	160	121	121	1,444
CAY (2020)	41	186	(4)	223	(11)	2	27	18	18	241
claims liabilities:	879	637	30	1,546	(57)	9	187	139	139	1,685
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	212	(23)		189	(6)	1	16	11	11	189
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,735	(63)	10	203	150	150	1,874

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

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

page 8 of 10

Northwest Territories

Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	1	-	1	-	-	-	-	1
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(3)	-	(3)	-	-	-	-	(3)
2007	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	8	7	-	-	1	1	8
2011	-	(1)	10	9	-	-	1	1	10
2012	-	5	13	18	-	-	2	2	20
2013	-	6	17	23	-	-	3	3	26
2014	-	12	24	36	(1)	-	3	2	38
2015	-	44	3	47	(2)	-	6	4	51
2016	-	77	21	98	(3)	-	10	7	105
2017	439	122	(29)	532	(19)	3	76	60	592
2018	79	316	3	398	(16)	3	55	42	440
2019	208	243	(29)	422	(19)	3	59	43	465
PAYs (sub-total):	726	821	41	1,588	(60)	9	216	165	1,753
CAY (2020)	366	329	(54)	641	(26)	5	86	65	706
claims liabilities:	1,092	1,150	(13)	2,229	(86)	14	302	230	2,459
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	991	(108)		883	(13)	2	42	31	883
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,112	(99)	16	344	261	3,342

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 9 of 10

Nunavut

Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		-	-	-	-	-	-	-	-	-
2001		-	-	-	-	-	-	-	-	-
2002		-	(1)	-	(1)	-	-	-	-	(1)
2003		-	-	-	-	-	-	-	-	-
2004		-	-	-	-	-	-	-	-	-
2005		-	-	-	-	-	-	-	-	-
2006		-	-	-	-	-	-	-	-	-
2007		-	-	-	-	-	-	-	-	-
2008		-	1	-	1	-	-	-	-	1
2009		-	-	-	-	-	-	-	-	-
2010		-	-	2	2	-	-	-	-	2
2011		-	-	2	2	-	-	-	-	2
2012		147	1	4	152	(4)	1	15	12	164
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
2019		2	32	(4)	30	(1)	-	4	3	33
PAYs (sub-total):		149	121	12	282	(8)	1	32	25	307
CAY (2020)		8	29	(7)	30	(1)	-	4	3	33
claims liabilities:		157	150	5	312	(9)	1	36	28	340
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		84	(9)		75	(1)	-	3	2	75
policy liabilities:					387	(10)	1	39	30	415

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

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

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

page 10 of 10

All Jurisdictions

Private Passenger ending 2020	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,484	4,625	(11)	8,098	(254)	39	809	594	8,692
2001	1	14	(7)	8	-	-	3	3	11
2002	389	(14)	74	449	(19)	2	47	30	479
2003	1,949	(673)	445	1,721	(88)	14	174	100	1,821
2004	1,121	(599)	405	927	(56)	9	93	46	973
2005	14	47	229	290	(18)	3	35	20	310
2006	243	(3)	255	495	(32)	5	47	20	515
2007	1,874	144	327	2,345	(176)	28	220	72	2,417
2008	254	200	277	731	(54)	8	70	24	755
2009	543	480	412	1,435	(129)	21	132	24	1,459
2010	670	94	331	1,095	(84)	13	104	33	1,128
2011	2,023	126	462	2,611	(175)	27	245	97	2,708
2012	2,521	243	524	3,288	(268)	43	302	77	3,365
2013	1,823	(235)	717	2,305	(121)	20	220	119	2,424
2014	5,531	131	744	6,406	(267)	42	619	394	6,800
2015	5,471	328	1,014	6,813	(173)	25	709	561	7,374
2016	8,538	984	914	10,436	(287)	50	1,102	865	11,301
2017	8,020	3,476	583	12,079	(369)	56	1,516	1,203	13,282
2018	11,829	6,826	1,171	19,826	(661)	107	2,366	1,812	21,638
2019	20,041	9,049	774	29,864	(1,147)	185	3,698	2,736	32,600
PAYs (sub-total):	76,339	25,243	9,640	111,222	(4,378)	697	12,511	8,830	120,052
CAY (2020)	28,405	22,615	914	51,934	(2,138)	359	6,701	4,922	56,856
claims liabilities:	104,744	47,858	10,554	163,156	(6,516)	1,056	19,212	13,752	176,908
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	64,798	(5,781)		59,017	(1,491)	230	4,083	2,822	59,373
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				222,173	(8,007)	1,286	23,295	16,574	236,281

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

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

page 1 of 10

Newfoundland & Labrador

Non Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior	-	(1)	-	(1)	-	-	-	-	(1)
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	476	(85)	27	418	(48)	8	37	(3)	415
2012	131	-	33	164	(19)	3	14	(2)	162
2013	-	2	33	35	(3)	-	3	-	35
2014	12	1	18	31	(4)	-	7	3	34
2015	640	(116)	98	622	(26)	5	64	43	665
2016	909	(10)	107	1,006	(32)	4	102	74	1,080
2017	1,635	47	51	1,733	(43)	7	188	152	1,885
2018	2,011	380	157	2,548	(62)	10	266	214	2,762
2019	2,895	123	136	3,154	(84)	16	327	259	3,413
PAYs (sub-total):	8,709	350	699	9,758	(321)	53	1,012	744	10,502
CAY (2020)	3,370	1,505	(64)	4,811	(149)	24	528	403	5,214
claims liabilities:	12,079	1,855	635	14,569	(470)	77	1,540	1,147	15,716
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,600	(336)		4,264	(97)	14	252	169	4,264
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				18,833	(567)	91	1,792	1,316	19,980

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

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

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

page 2 of 10

New Brunswick

Non Private Passenger ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(6)	-	(6)	-	-	-	-	-	(6)
2001	-	-	-	-	-	-	-	-	-	-
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	28	-	17	45	(3)	-	5	2	47	
2009	73	(1)	-	72	(7)	1	6	-	72	
2010	284	(17)	25	292	(27)	4	27	4	296	
2011	71	(66)	38	43	(2)	-	4	2	45	
2012	400	2	70	472	(26)	5	45	24	496	
2013	1,082	6	77	1,165	(36)	5	114	83	1,248	
2014	21	22	95	138	(5)	1	11	7	145	
2015	756	49	132	937	(29)	4	95	70	1,007	
2016	570	59	85	714	(22)	4	79	61	775	
2017	736	192	66	994	(35)	7	137	109	1,103	
2018	1,436	465	111	2,012	(87)	14	257	184	2,196	
2019	3,246	101	131	3,478	(175)	28	429	282	3,760	
PAYs (sub-total):	8,703	801	871	10,375	(454)	73	1,214	833	11,208	
CAY (2020)	3,616	1,229	110	4,955	(252)	45	618	411	5,366	
claims liabilities:	12,319	2,030	981	15,330	(706)	118	1,832	1,244	16,574	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	6,955	(536)		6,419	(196)	28	391	223	6,419	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				21,749	(902)	146	2,223	1,467	22,993	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 3 of 10

Nova Scotia

Non Private Passenger ending 2020	Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		-	6	-	6	-	-	-	-	6
2001		-	1	-	1	-	-	-	-	1
2002		-	2	-	2	-	-	-	-	2
2003		-	(5)	-	(5)	-	-	1	1	(4)
2004		-	5	-	5	-	-	1	1	6
2005		-	3	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)	24	23	-	-	2	2	25
2011		-	2	27	29	-	-	3	3	32
2012		3	44	53	100	(7)	2	10	5	105
2013		1,339	13	68	1,420	(104)	17	131	44	1,464
2014		837	269	121	1,227	(58)	9	114	65	1,292
2015		245	216	40	501	(16)	2	63	49	550
2016		1,402	155	112	1,669	(43)	6	188	151	1,820
2017		1,539	650	108	2,297	(66)	12	280	226	2,523
2018		2,116	723	138	2,977	(95)	15	363	283	3,260
2019		3,902	317	150	4,369	(162)	26	532	396	4,765
PAYs (sub-total):		11,383	2,385	894	14,662	(551)	89	1,695	1,233	15,895
CAY (2020)		4,750	3,563	207	8,520	(341)	60	1,021	740	9,260
claims liabilities:		16,133	5,948	1,101	23,182	(892)	149	2,716	1,973	25,155
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		9,996	(740)		9,256	(247)	40	643	436	9,256
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					32,438	(1,139)	189	3,359	2,409	34,411

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

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

page 4 of 10

Prince Edward Island

Non Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	1	1	-	-	-	-	-	1
2006	-	-	3	3	-	-	-	-	-	3
2007	-	-	1	1	-	-	-	-	-	1
2008	-	-	2	2	-	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-	-
2010	-	(1)	6	5	-	-	1	1	1	6
2011	-	1	9	10	-	-	1	1	1	11
2012	278	-	12	290	(34)	5	26	(3)	287	
2013	45	1	17	63	(7)	1	6	-	63	
2014	104	(59)	11	56	(4)	-	5	1	57	
2015	(3)	35	22	54	(5)	1	7	3	57	
2016	949	123	52	1,124	(81)	12	107	38	1,162	
2017	(134)	793	44	703	(31)	5	71	45	748	
2018	86	550	8	644	(25)	4	77	56	700	
2019	846	129	4	979	(31)	5	119	93	1,072	
PAYs (sub-total):	2,171	1,571	192	3,934	(218)	33	420	235	4,169	
CAY (2020)	410	1,034	6	1,450	(45)	7	180	142	1,592	
claims liabilities:	2,581	2,605	198	5,384	(263)	40	600	377	5,761	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,532	(119)		1,413	(27)	4	86	63	1,413	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,797	(290)	44	686	440	7,174	

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

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

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

page 5 of 10

Ontario

Non Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)							
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	249	11	(1)	259	-	-	29	29	288
2001	-	(6)	(1)	(7)	-	-	1	1	(6)
2002	-	6	24	30	-	-	3	3	33
2003	-	(11)	66	55	-	-	8	8	63
2004	(4)	101	70	167	(12)	2	16	6	173
2005	-	(1)	64	63	(4)	1	6	3	66
2006	-	86	92	178	(9)	2	18	11	189
2007	1	(2)	104	103	(7)	1	9	3	106
2008	10	8	73	91	(8)	1	8	1	92
2009	46	78	177	301	(25)	4	27	6	307
2010	25	7	145	177	(15)	2	17	4	181
2011	691	(242)	234	683	(39)	6	64	31	714
2012	453	156	188	797	(48)	8	75	35	832
2013	2,494	480	558	3,532	(95)	14	343	262	3,794
2014	2,614	(1,139)	727	2,202	(101)	17	200	116	2,318
2015	5,854	449	956	7,259	(205)	36	711	542	7,801
2016	4,671	(95)	695	5,271	(165)	27	548	410	5,681
2017	3,608	1,103	535	5,246	(158)	26	737	605	5,851
2018	7,261	3,663	1,344	12,268	(438)	76	1,575	1,213	13,481
2019	17,005	1,846	873	19,724	(797)	148	3,039	2,390	22,114
PAYs (sub-total):	44,978	6,498	6,923	58,399	(2,126)	371	7,434	5,679	64,078
CAY (2020)	20,166	24,527	2,586	47,279	(1,985)	331	6,839	5,185	52,464
claims liabilities:	65,144	31,025	9,509	105,678	(4,111)	702	14,273	10,864	116,542
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	61,267	(3,799)	57,468		(1,328)	190	3,148	2,010	57,468
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	163,146			(5,439)	892	17,421	12,874	174,010	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 6 of 10

Alberta

Non Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	2	9	(2)	9	-	-	5	5	14	
2001	2	8	-	10	-	-	1	1	11	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	5	-	-	-	2	2	2	
2004	27	18	1	46	(3)	-	4	1	47	
2005	-	(3)	21	18	(1)	-	2	1	19	
2006	(3)	(20)	25	2	-	-	5	5	7	
2007	25	9	285	319	-	-	32	32	351	
2008	4	10	279	293	(7)	1	28	22	315	
2009	37	5	202	244	(23)	4	22	3	247	
2010	-	6	74	80	(8)	1	7	-	80	
2011	653	(11)	34	676	(48)	7	62	21	697	
2012	601	123	148	872	(62)	10	81	29	901	
2013	1,827	65	183	2,075	(104)	16	197	109	2,184	
2014	657	284	230	1,171	(47)	7	112	72	1,243	
2015	4,419	303	256	4,978	(126)	20	491	385	5,363	
2016	7,050	819	169	8,038	(227)	32	840	645	8,683	
2017	5,769	1,353	252	7,374	(251)	45	876	670	8,044	
2018	11,428	4,070	865	16,363	(570)	95	2,072	1,597	17,960	
2019	23,542	1,477	(428)	24,591	(1,087)	177	2,718	1,808	26,399	
PAYs (sub-total):	56,040	8,525	2,600	67,165	(2,564)	415	7,558	5,409	72,574	
CAY (2020)	21,400	20,772	(2,273)	39,899	(1,556)	279	4,636	3,359	43,258	
claims liabilities:	77,440	29,297	327	107,064	(4,120)	694	12,194	8,768	115,832	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	58,221	(4,599)		53,622	(1,132)	171	3,032	2,071	53,622	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				160,686	(5,252)	865	15,226	10,839	169,454	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 7 of 10

Yukon

Non Private Passenger ending 2020		Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	1	-	1	-	-	-	-	1
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	(18)	101	52	135	(4)	-	19	15	150
2018	318	325	46	689	(24)	5	85	66	755
2019	337	40	(18)	359	(16)	3	45	32	391
PAYs (sub-total):	637	534	87	1,258	(45)	8	161	124	1,382
CAY (2020)	110	521	(10)	621	(19)	3	74	58	679
claims liabilities:	747	1,055	77	1,879	(64)	11	235	182	2,061
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	820	(67)		753	(14)	2	42	30	753
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,632	(78)	13	277	212	2,814

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 8 of 10

Northwest Territories

Non Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	-	2	-	-	-	-	2
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	1	-	-	1	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-
2010	-	1	2	3	3	-	-	-	-	3
2011	-	-	3	3	3	-	-	-	-	3
2012	-	-	5	5	5	-	-	1	1	6
2013	473	13	6	492	(16)	2	48	34	526	526
2014	-	27	8	35	(1)	-	4	3	38	38
2015	-	17	1	18	-	-	3	3	21	21
2016	8	49	8	65	(2)	-	7	5	70	70
2017	(22)	122	(11)	89	(2)	1	16	15	104	104
2018	55	163	1	219	(8)	1	30	23	242	242
2019	459	40	(17)	482	(20)	3	63	46	528	528
PAYs (sub-total):	973	434	6	1,413	(49)	7	172	130	1,543	1,543
CAY (2020)	174	236	(33)	377	(16)	3	52	39	416	416
claims liabilities:	1,147	670	(27)	1,790	(65)	10	224	169	1,959	1,959
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	653	(54)		599	(10)	2	23	15	599	599
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,389	(75)	12	247	184	2,558	2,558

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 9 of 10

Nunavut

Non Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
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	180	4	(6)	178	(7)	1	17	11	189
2015	75	10	4	89	(1)	-	8	7	96
2016	-	37	5	42	(1)	-	5	4	46
2017	(12)	80	5	73	(2)	-	9	7	80
2018	30	144	1	175	(6)	1	20	15	190
2019	146	28	(21)	153	(7)	1	20	14	167
PAYs (sub-total):	419	313	(3)	729	(24)	3	80	59	788
CAY (2020)	37	176	(15)	198	(9)	1	25	17	215
claims liabilities:	456	489	(18)	927	(33)	4	105	76	1,003
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	458	(38)		420	(7)	1	14	8	420
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,347	(40)	5	119	84	1,423

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

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

page 10 of 10

All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	251	22	(3)	270	-	-	34	34	304
2001	2	5	(2)	5	-	-	2	2	7
2002	-	18		43	-	-	5	5	48
2003	-	(26)	72	46	-	-	11	11	57
2004	23	123	71	217	(15)	2	21	8	225
2005	-	(5)	92	87	(5)	1	10	6	93
2006	(3)	64	137	198	(9)	2	25	18	216
2007	26	5	417	448	(7)	1	44	38	486
2008	42	15	389	446	(18)	2	43	27	473
2009	156	79	419	654	(55)	9	60	14	668
2010	309	(3)	297	603	(50)	7	56	13	616
2011	1,891	(401)	377	1,867	(137)	21	171	55	1,922
2012	1,866	326	516	2,708	(196)	33	252	89	2,797
2013	7,260	592	951	8,803	(365)	55	844	534	9,337
2014	4,425	(587)	1,211	5,049	(227)	35	471	279	5,328
2015	11,986	979	1,488	14,453	(408)	68	1,445	1,105	15,558
2016	15,559	1,180	1,229	17,968	(574)	85	1,882	1,393	19,361
2017	13,101	4,441	1,102	18,644	(592)	103	2,333	1,844	20,488
2018	24,741	10,483	2,671	37,895	(1,315)	221	4,745	3,651	41,546
2019	52,378	4,101	810	57,289	(2,379)	407	7,292	5,320	62,609
PAYs (sub-total):	134,013	21,411	12,269	167,693	(6,352)	1,052	19,746	14,446	182,139
CAY (2020)	54,033	53,563	514	108,110	(4,372)	753	13,973	10,354	118,464
claims liabilities:	188,046	74,974	12,783	275,803	(10,724)	1,805	33,719	24,800	300,603
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	144,502	(10,288)		134,214	(3,058)	452	7,631	5,025	134,214
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				410,017	(13,782)	2,257	41,350	29,825	434,817

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2020, broken down by component.

page 1 of 10

Newfoundland & Labrador

PPV & non-PPV ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(2)	(5)	-	(7)	-	-	2	2	(5)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(4)	(7)	-	(11)	-	-	1	1	(10)
2005	-	5	8	13	-	-	1	1	14
2006	-	4	4	8	-	-	-	-	8
2007	25	(4)	9	30	(2)	-	3	1	31
2008	77	3	23	103	(7)	1	10	4	107
2009	70	8	34	112	(8)	1	10	3	115
2010	(2)	(3)	65	60	(3)	1	8	6	66
2011	702	(90)	110	722	(78)	13	64	(1)	721
2012	1,383	43	163	1,589	(163)	26	142	5	1,594
2013	757	1	169	927	(36)	6	89	59	986
2014	1,277	103	85	1,465	(56)	9	160	113	1,578
2015	3,023	(86)	417	3,354	(114)	18	341	245	3,599
2016	4,559	108	422	5,089	(144)	24	511	391	5,480
2017	4,006	529	187	4,722	(127)	18	529	420	5,142
2018	7,845	984	574	9,403	(270)	43	977	750	10,153
2019	11,221	596	497	12,314	(376)	61	1,263	948	13,262
PAYs (sub-total):	34,937	2,187	2,762	39,886	(1,384)	221	4,112	2,949	42,835
CAY (2020)	12,812	4,156	(231)	16,737	(566)	96	1,841	1,371	18,108
claims liabilities:	47,749	6,343	2,531	56,623	(1,950)	317	5,953	4,320	60,943
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,465	(1,750)		16,715	(441)	69	1,123	751	16,715
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				73,338	(2,391)	386	7,076	5,071	77,658

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2020, broken down by component.

page 2 of 10

New Brunswick

PPV & non-PPV ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	12	-	12	-	-	2	2		14
2001	-	(1)	-	(1)	-	-	-	-		(1)
2002	(2)	(4)	(1)	(7)	-	-	2	2		(5)
2003	185	1	3	189	(12)	2	18	8		197
2004	-	1	1	2	-	-	-	-		2
2005	1	3	(8)	(4)	-	-	3	3		(1)
2006	-	(14)	23	9	-	-	3	3		12
2007	-	(5)	32	27	-	-	5	5		32
2008	55	(2)	33	86	(8)	-	10	2		88
2009	246	(6)	-	240	(24)	4	21	1		241
2010	446	6	56	508	(34)	5	48	19		527
2011	95	(33)	84	146	(7)	-	15	8		154
2012	607	58	157	822	(43)	8	79	44		866
2013	1,215	(103)	179	1,291	(41)	6	126	91		1,382
2014	498	(32)	232	698	(21)	3	62	44		742
2015	2,374	284	334	2,992	(76)	12	302	238		3,230
2016	2,420	302	205	2,927	(76)	13	311	248		3,175
2017	2,324	1,515	149	3,988	(121)	20	520	419		4,407
2018	2,760	2,944	249	5,953	(225)	38	752	565		6,518
2019	5,062	3,150	276	8,488	(381)	63	1,052	734		9,222
PAYs (sub-total):	18,286	8,076	2,004	28,366	(1,069)	174	3,331	2,436		30,802
CAY (2020)	6,506	5,253	245	12,004	(576)	101	1,499	1,024		13,028
claims liabilities:	24,792	13,329	2,249	40,370	(1,645)	275	4,830	3,460		43,830
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	16,135	(1,518)		14,617	(415)	62	963	610		14,617
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	54,987				(2,060)	337	5,793	4,070		58,447

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2020, broken down by component.

page 3 of 10

Nova Scotia

PPV & non-PPV ending 2020	Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)										
	nominal values					actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	1	8	(1)	8	-	-	2	2		10	
2001	-	4	-	4	-	-	-	-		4	
2002	-	13	1	14	-	-	1	1		15	
2003	(1)	(13)	-	(14)	-	-	2	2		(12)	
2004	14	8	(2)	20	(1)	-	3	2		22	
2005	3	16	31	50	(3)	-	5	2		52	
2006	-	(5)	30	25	-	-	3	3		28	
2007	111	(32)	34	113	(3)	-	12	9		122	
2008	1	7	36	44	(1)	-	5	4		48	
2009	199	5	62	266	(25)	4	26	5		271	
2010	19	103	60	182	(16)	3	17	4		186	
2011	-	7	55	62	(4)	-	7	3		65	
2012	26	45	100	171	(10)	2	17	9		180	
2013	1,444	(5)	125	1,564	(110)	18	146	54		1,618	
2014	1,081	202	217	1,500	(66)	10	138	82		1,582	
2015	436	246	71	753	(25)	3	98	76		829	
2016	1,915	444	190	2,549	(70)	10	300	240		2,789	
2017	2,165	1,382	185	3,732	(111)	19	466	374		4,106	
2018	3,743	2,005	252	6,000	(197)	30	733	566		6,566	
2019	8,083	1,696	306	10,085	(374)	60	1,230	916		11,001	
PAYs (sub-total):	19,240	6,136	1,752	27,128	(1,016)	159	3,211	2,354		29,482	
CAY (2020)	9,980	7,554	426	17,960	(718)	127	2,177	1,586		19,546	
claims liabilities:	29,220	13,690	2,178	45,088	(1,734)	286	5,388	3,940		49,028	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*	
premium liabilities:	21,137	(1,943)		19,194	(506)	79	1,450	1,023		19,550	
*Total may not be sum of parts, as apvs apply to future costs within UPR											
policy liabilities:	64,282				(2,240)	365	6,838	4,963		68,578	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2020, broken down by component.

page 4 of 10

Prince Edward Island

PPV & non-PPV ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	(2)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	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	278	-	32	310	(34)	5	28	(1)	309
2013	45	(1)	41	85	(7)	1	8	2	87
2014	118	(58)	28	88	(4)	-	7	3	91
2015	871	45	46	962	(5)	1	101	97	1,059
2016	1,188	158	123	1,469	(93)	14	144	65	1,534
2017	957	402	105	1,464	(55)	9	150	104	1,568
2018	426	808	14	1,248	(42)	6	159	123	1,371
2019	1,242	450	8	1,700	(59)	9	211	161	1,861
PAYs (sub-total):	5,125	1,797	466	7,388	(299)	45	814	560	7,948
CAY (2020)	1,084	1,464	12	2,560	(89)	14	323	248	2,808
claims liabilities:	6,209	3,261	478	9,948	(388)	59	1,137	808	10,756
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,091	(287)		2,804	(57)	8	169	120	2,804
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				12,752	(445)	67	1,306	928	13,560

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2020, broken down by component.

page 5 of 10

Ontario

Ontario - Projected Balances as at Dec. 31, 2020 (\$'000s)									
PPV & non-PPV ending 2020	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,736	4,617	(9)	8,344	(254)	39	822	607	8,951
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	394	(1)	96	489	(19)	2	47	30	519
2003	1,769	(638)	495	1,626	(78)	12	157	91	1,717
2004	1,108	(477)	473	1,104	(68)	11	104	47	1,151
2005	5	(30)	239	214	(13)	3	25	15	229
2006	237	89	284	610	(39)	7	58	26	636
2007	1,736	177	303	2,216	(176)	29	203	56	2,272
2008	159	188	219	566	(49)	8	52	11	577
2009	147	555	459	1,161	(104)	17	105	18	1,179
2010	516	(40)	318	794	(69)	10	73	14	808
2011	1,622	(159)	501	1,964	(119)	19	184	84	2,048
2012	1,283	271	372	1,926	(145)	24	177	56	1,982
2013	3,241	329	888	4,458	(168)	26	428	286	4,744
2014	4,938	(922)	1,085	5,101	(260)	43	469	252	5,353
2015	6,127	216	1,351	7,694	(221)	38	759	576	8,270
2016	5,419	67	975	6,461	(201)	34	679	512	6,973
2017	4,396	1,561	737	6,694	(203)	33	956	786	7,480
2018	8,702	5,032	1,721	15,455	(552)	96	1,998	1,542	16,997
2019	20,790	4,636	1,064	26,490	(1,099)	199	4,087	3,187	29,677
PAYs (sub-total):	66,325	15,471	11,568	93,364	(3,837)	650	11,385	8,198	101,562
CAY (2020)	28,692	33,783	3,572	66,047	(2,810)	462	9,592	7,244	73,291
claims liabilities:	95,017	49,254	15,140	159,411	(6,647)	1,112	20,977	15,442	174,853
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	84,231	(5,154)		79,077	(1,860)	273	4,587	3,000	79,077
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				238,488	(8,507)	1,385	25,564	18,442	253,930

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2020, broken down by component.

page 6 of 10

Alberta

PPV & non-PPV ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	11	(4)	7	-	-	15	15	22
2001	3	17	-	20	-	-	2	2	22
2002	(3)	(5)	3	(5)	-	-	2	2	(3)
2003	(4)	(48)	18	(34)	2	-	8	10	(24)
2004	26	(3)	4	27	(2)	-	6	4	31
2005	5	52	43	100	(7)	1	10	4	104
2006	3	(11)	37	29	(2)	-	7	5	34
2007	28	17	362	407	(2)	-	41	39	446
2008	4	16	350	370	(7)	1	36	30	400
2009	37	(3)	254	288	(23)	4	28	9	297
2010	-	4	98	102	(10)	1	9	-	102
2011	1,495	(1)	44	1,538	(104)	16	143	55	1,593
2012	663	142	184	989	(65)	10	93	38	1,027
2013	1,908	98	225	2,231	(108)	16	212	120	2,351
2014	1,864	186	278	2,328	(78)	11	225	158	2,486
2015	4,551	478	307	5,336	(136)	21	527	412	5,748
2016	8,588	811	196	9,595	(268)	40	1,003	775	10,370
2017	6,087	2,021	286	8,394	(287)	51	999	763	9,157
2018	12,612	4,422	969	18,003	(629)	104	2,281	1,756	19,759
2019	24,830	2,109	(474)	26,465	(1,167)	189	2,936	1,958	28,423
PAYs (sub-total):	62,697	10,313	3,180	76,190	(2,893)	465	8,583	6,155	82,345
CAY (2020)	22,628	22,491	(2,473)	42,646	(1,669)	298	4,974	3,603	46,249
claims liabilities:	85,325	32,804	707	118,836	(4,562)	763	13,557	9,758	128,594
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	63,023	(5,118)		57,905	(1,219)	183	3,282	2,246	57,905
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				176,741	(5,781)	946	16,839	12,004	186,499

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2020, broken down by component.

page 7 of 10

Yukon

PPV & non-PPV ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	4	-	4	-	-	-	-	-	4
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	22	22	-	-	2	2	24	24
2010	-	22	3	25	(2)	-	2	-	25	25
2011	-	2	5	7	-	-	-	-	7	7
2012	-	4	7	11	-	-	-	-	11	11
2013	-	8	10	18	-	-	2	2	20	20
2014	-	19	12	31	-	-	4	4	35	35
2015	-	47	(37)	10	(1)	-	7	6	16	16
2016	-	89	(6)	83	(2)	-	12	10	93	93
2017	781	150	69	1,000	(33)	5	124	96	1,096	1,096
2018	318	468	58	844	(30)	6	103	79	923	923
2019	376	170	(22)	524	(23)	4	65	46	570	570
PAYs (sub-total):	1,475	985	121	2,581	(91)	15	321	245	2,826	2,826
CAY (2020)	151	707	(14)	844	(30)	5	101	76	920	920
claims liabilities:	1,626	1,692	107	3,425	(121)	20	422	321	3,746	3,746
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,032	(90)		942	(20)	3	58	41	942	942
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,367	(141)	23	480	362	4,688	4,688

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2020, broken down by component.

page 8 of 10

Northwest Territories

PPV & non-PPV ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2	-	-	-	-	-	2
2001	-	1	-	1	-	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	-	(2)
2007	-	(3)	-	(3)	-	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	10	10	-	-	1	1	1	11
2011	-	(1)	13	12	-	-	1	1	1	13
2012	-	5	18	23	-	-	3	3	3	26
2013	473	19	23	515	(16)	2	51	37	552	552
2014	-	39	32	71	(2)	-	7	5	76	76
2015	-	61	4	65	(2)	-	9	7	72	72
2016	8	126	29	163	(5)	-	17	12	175	175
2017	417	244	(40)	621	(21)	4	92	75	696	696
2018	134	479	4	617	(24)	4	85	65	682	682
2019	667	283	(46)	904	(39)	6	122	89	993	993
PAYs (sub-total):	1,699	1,255	47	3,001	(109)	16	388	295	3,296	3,296
CAY (2020)	540	565	(87)	1,018	(42)	8	138	104	1,122	1,122
claims liabilities:	2,239	1,820	(40)	4,019	(151)	24	526	399	4,418	4,418
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,644	(162)		1,482	(23)	4	65	46	1,482	1,482
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,501	(174)	28	591	445	5,900	5,900

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2020, broken down by component.

page 9 of 10

Nunavut

PPV & non-PPV ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	3	3	-	-	-	-	3
2011	-	-	4	4	-	-	-	-	4
2012	147	1	7	155	(4)	1	15	12	167
2013	-	11	8	19	-	-	2	2	21
2014	180	7	(14)	173	(7)	1	18	12	185
2015	75	16	9	100	(1)	-	10	9	109
2016	-	59	9	68	(2)	-	7	5	73
2017	(12)	113	7	108	(3)	-	13	10	118
2018	30	167	1	198	(7)	1	23	17	215
2019	148	60	(25)	183	(8)	1	24	17	200
PAYs (sub-total):	568	434	9	1,011	(32)	4	112	84	1,095
CAY (2020)	45	205	(22)	228	(10)	1	29	20	248
claims liabilities:	613	639	(13)	1,239	(42)	5	141	104	1,343
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	542	(47)		495	(8)	1	17	10	495
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,734	(50)	6	158	114	1,838

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2020, broken down by component.

page 10 of 10

All Jurisdictions

PPV & non-PPV ending 2020	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,735	4,647	(14)	8,368	(254)	39	843	628	8,996
2001	3	19	(9)	13	-	-	5	5	18
2002	389	4	99	492	(19)	2	52	35	527
2003	1,949	(699)	517	1,767	(88)	14	185	111	1,878
2004	1,144	(476)	476	1,144	(71)	11	114	54	1,198
2005	14	42	321	377	(23)	4	45	26	403
2006	240	61	392	693	(41)	7	72	38	731
2007	1,900	149	744	2,793	(183)	29	264	110	2,903
2008	296	215	666	1,177	(72)	10	113	51	1,228
2009	699	559	831	2,089	(184)	30	192	38	2,127
2010	979	91	628	1,698	(134)	20	160	46	1,744
2011	3,914	(275)	839	4,478	(312)	48	416	152	4,630
2012	4,387	569	1,040	5,996	(464)	76	554	166	6,162
2013	9,083	357	1,668	11,108	(486)	75	1,064	653	11,761
2014	9,956	(456)	1,955	11,455	(494)	77	1,090	673	12,128
2015	17,457	1,307	2,502	21,266	(581)	93	2,154	1,666	22,932
2016	24,097	2,164	2,143	28,404	(861)	135	2,984	2,258	30,662
2017	21,121	7,917	1,685	30,723	(961)	159	3,849	3,047	33,770
2018	36,570	17,309	3,842	57,721	(1,976)	328	7,111	5,463	63,184
2019	72,419	13,150	1,584	87,153	(3,526)	592	10,990	8,056	95,209
PAYs (sub-total):	210,352	46,654	21,909	278,915	(10,730)	1,749	32,257	23,276	302,191
CAY (2020)	82,438	76,178	1,428	160,044	(6,510)	1,112	20,674	15,276	175,320
claims liabilities:	292,790	122,832	23,337	438,959	(17,240)	2,861	52,931	38,552	477,511
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	209,300	(16,069)		193,231	(4,549)	682	11,714	7,847	193,587
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				632,190	(21,789)	3,543	64,645	46,399	671,098