



FACILITY ASSOCIATION RESIDUAL MARKET

JANUARY 2020 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

Key points related to this month's Highlights:

- (a) The month's claims activities were generally aligned with projections from last month.
- (b) We continue to see growth in commercial vehicle and interurban vehicle classes that we continue to monitor closely, particularly as there are indications of increased exposures to US claims as a result.
- (c) It is unclear at this point what impact covid-19 government action will have on commercial activity, including border crossings, and on claims frequencies in general. We have not made adjustments at this point to our projections directly related to covid-19.
- (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.

- (e) During the month of February 2020, FA received an enquiry related to the written premium projections provided for the November and December 2019 share reports. The member making the enquiry uses the 2-month projection, and their premium bookings were based on the December 2019 share report actuals and projections. For such members, the booked written premium is composed of true-ups of previous projections and the addition of a new month in the projection process.

FA investigated and determined that the November 2019 share reports' projections for December 2019 and January 2020 included the projections for those months from the November 2019 projection, but also included the projections for those months from the October 2019 projections (in a sense, close to doubling the projections for each of December 2019 and January 2020). For such members, their written premium bookings would have been approximately 2.7 times as much as they should have been. In the following month, where the erroneous November projections were replaced by December projections, the over-booking reversed itself, which would result in negative written premium for the month in most jurisdictions (NS, PE, and NU would stayed positive).

This error would have also impacted members using the 1-month projections, but to a lesser extent (the written premium overstatement would have been just under 2 times). Such members may not have identified an issue, as their booked premium using the December projections would not have resulted in negative written premium (other than YT and NU).

Additional controls have been added at FA to reduce the likelihood of a similar error occurring in the future. More details on this issue is included in the FARM Bulletin.

1.1 Valuation Schedule (Fiscal Year 2020)

The January 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)
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 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

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>.

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

1.4 Harmonized Sales Tax - Atlantic Provinces

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

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

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

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

1.5 Harmonized Sales Tax Class Action – Ontario

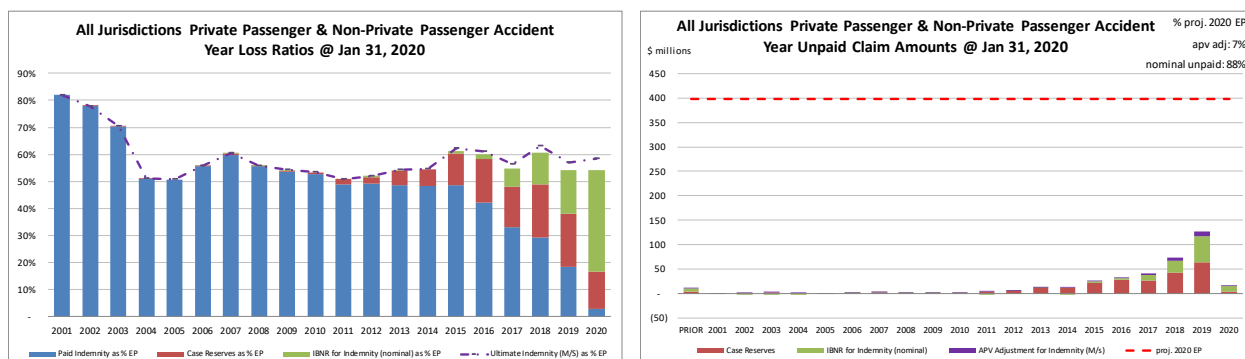
There have been no changes in these descriptions since last month's Highlights.

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

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

1.6 Current Provision Summary

The charts below 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.



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

The current actuarial present value adjustments balance associated with indemnity (\$26.5 million – see table at the top of the next page) 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 \$4.9 million of actuarial present value adjustments would be released into future net operating results.

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".

claim liabilities (\$000s)		
	amt	%
case	237,045	62.9%
ibnr	113,153	30.0%
M/S apv adj	26,541	7.0%
M/S indemnity	376,739	100.0%
retro claims	28,429	
retro apv adj	4,915	
M/S total	410,083	

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 6) 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	181,272	108.3%
prem def/(dpac)	(13,912)	(8.3%)
M/S apv adjust.	49	-
M/S total	167,409	100.0%

policy liabilities (\$000s)		
	amt	%
claim	378,627	65.6%
premium	167,360	29.0%
M/S apv adjust.	31,505	5.5%
M/S total	577,492	100.0%

policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	207,669
Alberta	165,360
Newfoundland & Labrador	73,071
New Brunswick	52,876
Nova Scotia	54,490
Prince Edward Island	12,404
Yukon	4,175
Northwest Territories	5,703
Nunavut	1,743
All Jurisdictions	577,491

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% (\$193 million).

2 Activity During the Month of January 2020⁴

2.1 Recorded Premium and Claims Activity

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

⁴There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	11,850	(428)	3,673	898	1,697	1,886	5,370	2,784
AB	12,751	3,069	5,133	1,606	(492)	(651)	4,640	954
NL	2,865	(41)	1,555	(17)	1,061	1,123	2,616	1,106
NB	2,440	37	757	(563)	325	542	1,082	(21)
NS	3,185	185	846	(259)	1,845	1,584	2,691	1,325
PE	520	25	64	(81)	15	(241)	79	(322)
YT	176	3	5	(48)	203	192	209	145
NT	459	117	105	19	2	(52)	107	(33)
NU	118	34	10	(2)	(1)	(4)	9	(6)
TOTAL	34,364	3,001	12,149	1,554	4,655	4,379	16,804	5,933

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(12)	(12)	3,515	203	(2,419)	(277)	1,096	(74)
2018	(76)	(76)	981	(218)	216	259	1,196	40
2019	3,415	3,415	6,783	1,550	2,573	3,383	9,356	4,933
2020	31,037	(326)	870	19	4,285	1,014	5,155	1,033
TOTAL	34,364	3,001	12,149	1,554	4,655	4,379	16,804	5,933

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

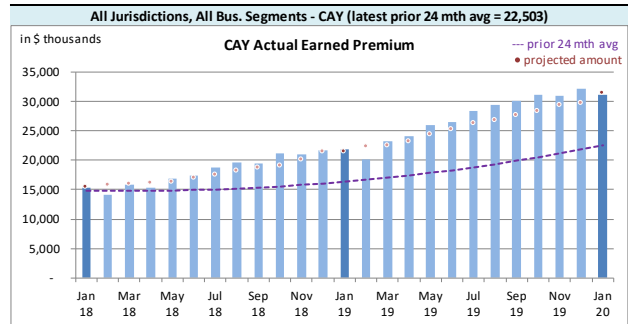
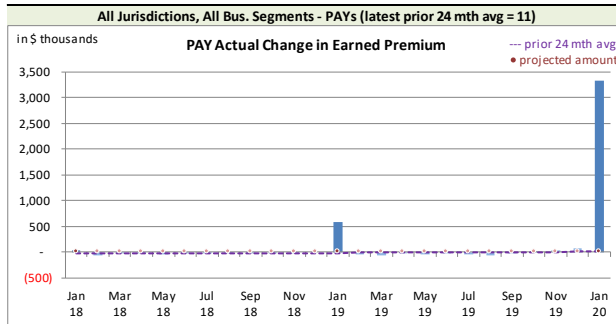
Claims activity varies monthly in part due to process variance – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

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

The charts at the top of the next page show actual **earned premium**⁵ in each of the most recent 25 calendar months, along with a prior 24-month average to show how each month's actual compare with the average amount of the preceding 24 calendar months.

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

FARM Actual Earned Premium by Calendar Month



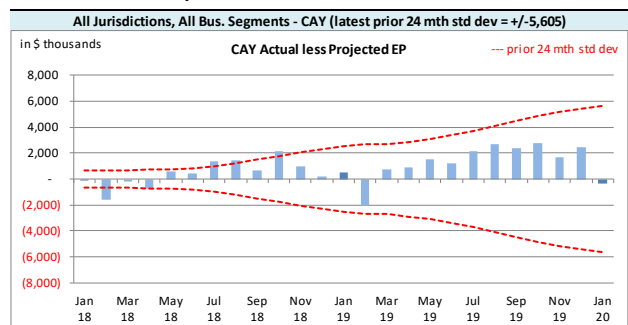
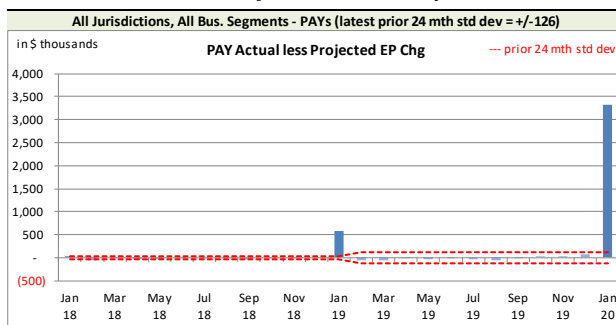
Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels.

The January 2019 prior accident years (PAYs) change was unusually high due to late recorded new business commercial (CV) and interurban (IU) policies. Given the unusually high level of unprocessed business as at the end of fiscal 2019, we expected a similar spike to occur in January 2020 – as per above, this did in fact occur.

Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$60 million (accounting for the bulk of the \$64 million or 56% increase in total FARM non-PPV written premium during 2018). 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 first month of 2020, written premium in these two classes is up \$9.0 million (67.4%) from January 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	CAY
Mthly Avg EP Chg (prior 24 mths)	11	22,503
std dev	126	5,605
A-P <> std dev	5	5
% <> std dev	20.0%	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.

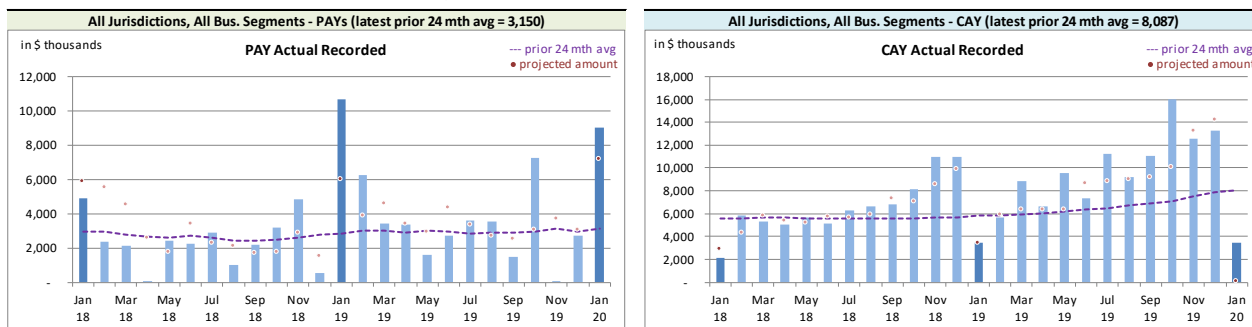
Further, we are challenged by not only the unusual volumes, but also by concerns of processing delays at the Servicing Carriers as they try to accommodate the rapid growth, particularly in fleet policies. This issue was discussed in some detail in December 2019 Highlights.

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.

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.

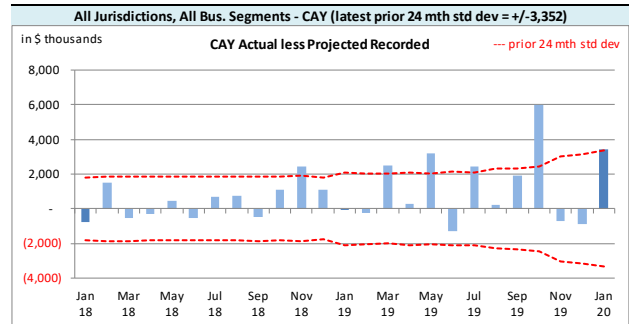
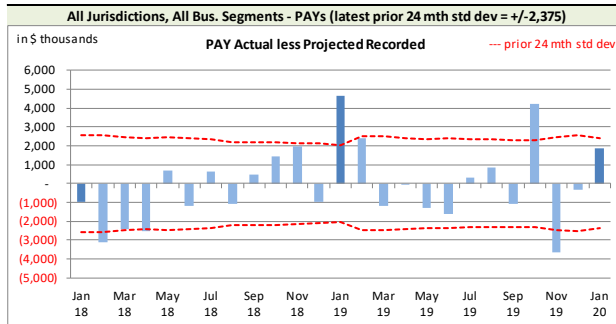
FARM Actual Recorded Indemnity by Calendar Month



Recorded indemnity activity variances from the previous month’s projections are shown in the charts at the top of the next page, including the “prior 24-month standard deviation” levels.

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

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



On Latest \$ thousands		
	Recorded	
	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	3,150	8,087
std dev	2,375	3,352
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).

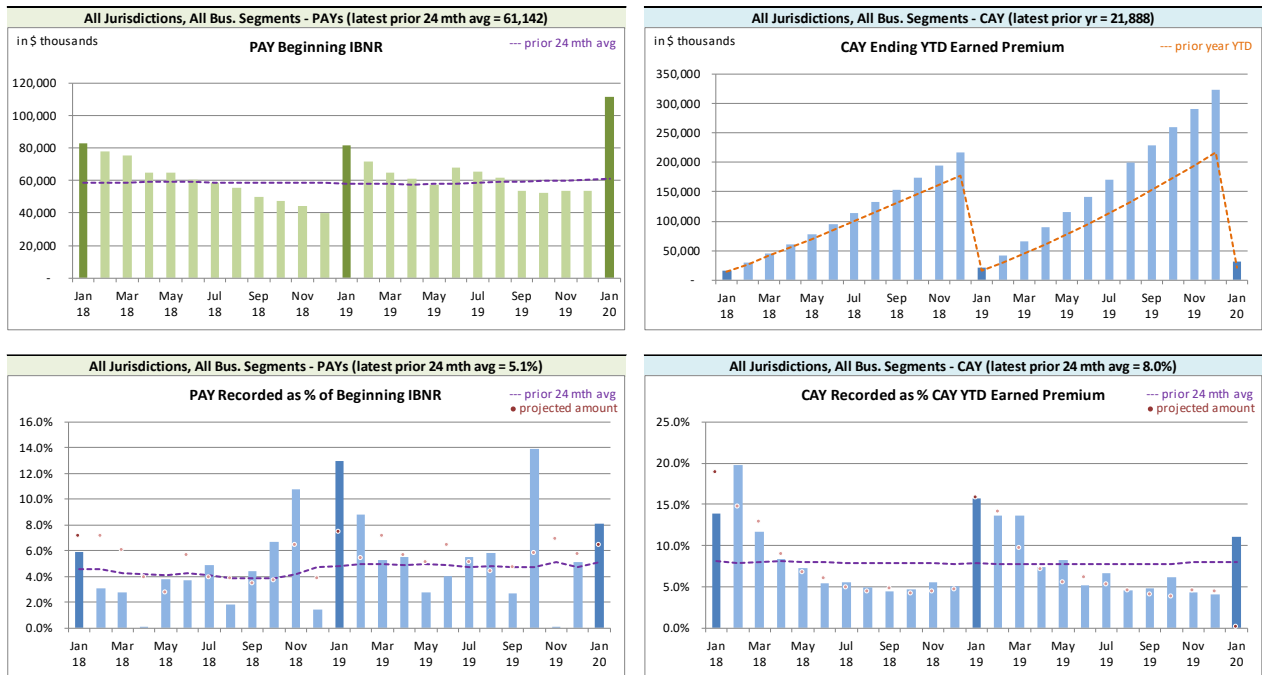
The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 24% of the time over the last 25 calendar months (see table above), suggesting the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (15 of 25 variances were positive).

The CAY **recorded** variance was outside of the one standard deviation band this month (see right chart at the bottom of the previous page). The activity was reviewed and attributed to process variance.

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

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

FARM Levels that influence⁷ Recorded Indemnity by Calendar Month



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

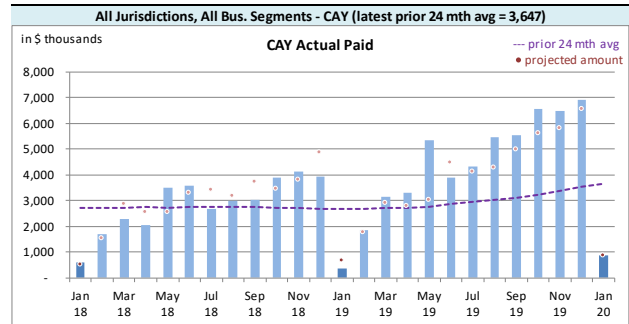
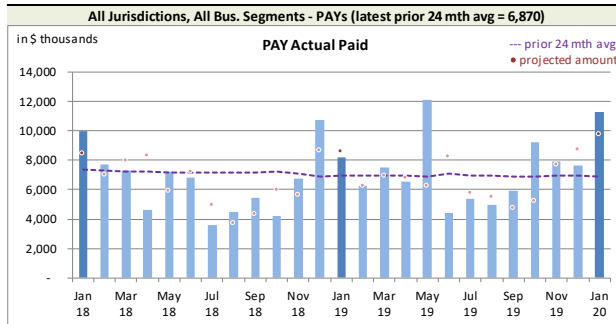
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

2.1.c AvsP: Paid Indemnity

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

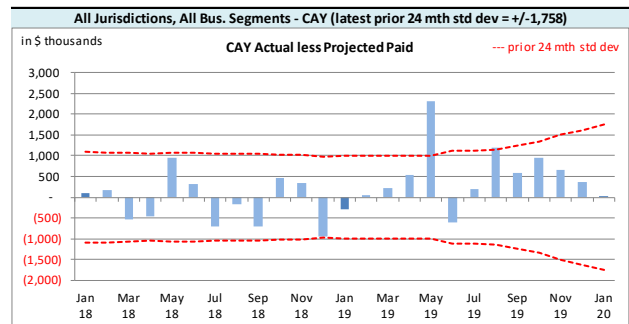
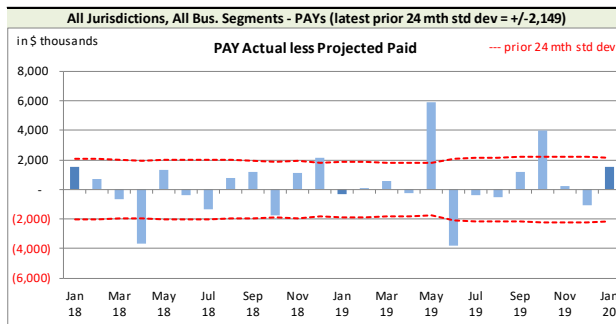
⁷Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected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

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		6,870	3,647
std dev		2,149	1,758
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

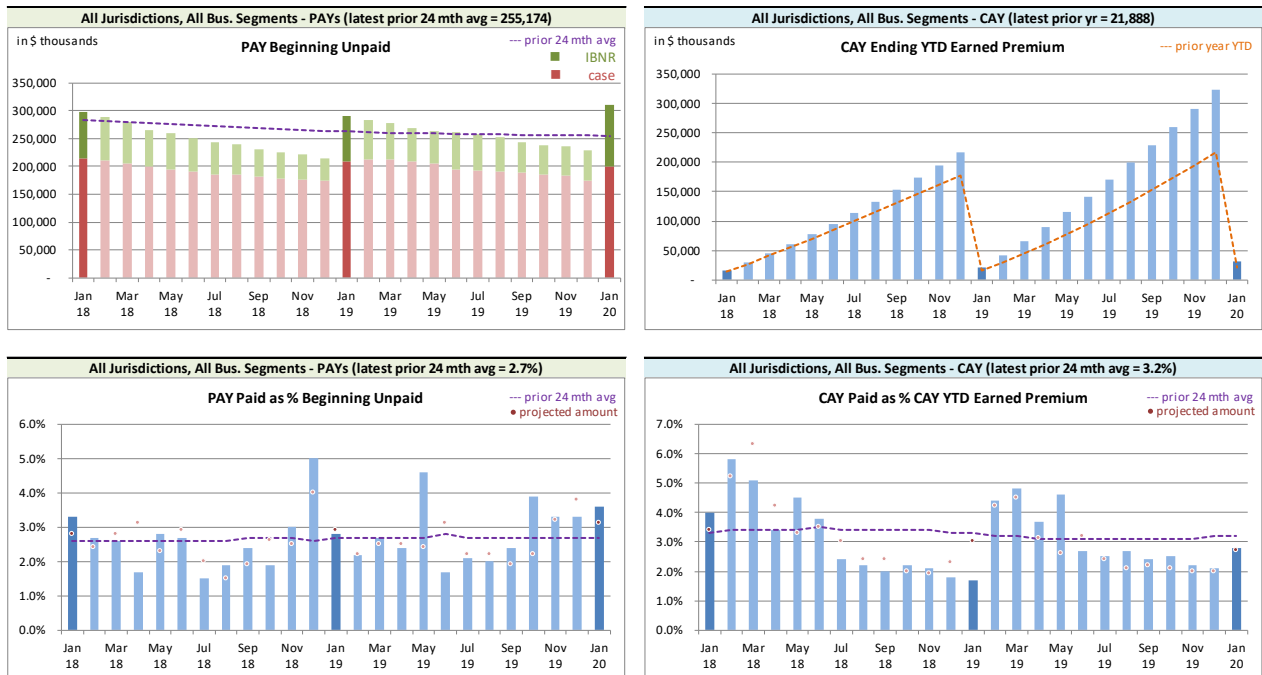
With respect to **paid indemnity**, 20% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting 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	23,392	67	(5,561)	(214)	16,052	8	33,883 (139)
2018	25,234	(74)	(2,639)	(312)	8,104	33	30,699 (353)
2019	52,844	(3,072)	(4,728)	(124)	14,028	37	62,144 (3,159)
2020	11,683	(1,190)	(647)	7	1,932	(22)	12,968 (1,205)
TOTAL	113,153	(4,269)	(13,575)	(643)	40,116	56	139,694 (4,856)

The IBNR provision is \$4.3 million lower 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 6).

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	20,689	374	(877)	(924)	2,971	2,985	22,750	341
2018	4,605	82	(139)	(165)	1,286	1,307	5,747	77
2019	2,847	132	(201)	(278)	1,789	1,787	4,356	53
2020	288	(25)	(15)	(27)	235	230	491	(42)
TOTAL	28,429	563	(1,232)	(1,394)	6,281	6,309	33,344	429

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:		(13,912)	(453)	49	13	(13,863)	(440)
balance as % unearned premium:		(7.7%)	-	-	0.1%	(7.6%)	0.1%
actual unearned premium:		181,272					
less projected:		6,224					

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	2,397	7.0%	(773)	(2.2%)	1,624	4.7%	#N/A	#N/A
CAY	20,598	59.9%	1,488	4.3%	22,086	64.3%	#N/A	#N/A
TOTAL	22,995	66.9%	715	2.1%	23,710	69.0%	#N/A	#N/A

(" % 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	201912	202001	202002	202003
Private Passenger	prior	(10,000)	(10,000)	(8,000)	(6,000)
	2011	(5,000)	(5,000)	(5,000)	(4,000)
	2012	177,000	177,000	76,000	69,000
	2013	66,000	66,000	61,000	60,000
	2014	308,000	284,000	280,000	261,000
	2015	180,000	275,000	254,000	244,000
	2016	565,000	637,000	609,000	580,000
	2017	1,165,000	1,205,000	1,123,000	1,044,000
	2018	2,176,000	1,915,000	1,799,000	1,699,000
	2019	3,266,000	2,226,000	2,062,000	1,934,000
	2020		548,000	1,029,000	1,539,000
Private Passenger Total		7,888,000	7,318,000	7,280,000	7,420,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	(1,000)	(1,000)	(2,000)	(2,000)
	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	(120,000)	(94,000)	(101,000)	(100,000)
	2016	74,000	76,000	69,000	68,000
	2017	347,000	259,000	244,000	237,000
	2018	768,000	837,000	765,000	746,000
	2019	1,973,000	1,383,000	1,175,000	992,000
	2020		393,000	684,000	906,000
Non Private Passenger Total		3,056,000	2,868,000	2,844,000	2,856,000
Grand Total		10,944,000	10,186,000	10,124,000	10,276,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick	discount rate: 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	201912	202001	202002	202003
Private Passenger	prior	66,000	66,000	56,000	56,000
	2011	50,000	50,000	49,000	47,000
	2012	97,000	96,000	94,000	90,000
	2013	(146,000)	(146,000)	(145,000)	(138,000)
	2014	(35,000)	(35,000)	(38,000)	(34,000)
	2015	565,000	560,000	555,000	536,000
	2016	528,000	512,000	520,000	516,000
	2017	2,328,000	2,198,000	2,176,000	1,968,000
	2018	3,419,000	3,460,000	3,452,000	3,398,000
	2019	4,396,000	4,144,000	4,003,000	3,918,000
	2020		488,000	943,000	1,471,000
Private Passenger Total		11,268,000	11,393,000	11,665,000	11,828,000
Non Private Passenger	prior	(17,000)	(17,000)	(29,000)	(28,000)
	2011	(101,000)	(101,000)	(100,000)	(96,000)
	2012	33,000	34,000	25,000	24,000
	2013	78,000	78,000	91,000	91,000
	2014	33,000	33,000	32,000	31,000
	2015	136,000	136,000	131,000	128,000
	2016	238,000	172,000	175,000	167,000
	2017	409,000	384,000	370,000	356,000
	2018	778,000	840,000	809,000	782,000
	2019	1,565,000	1,495,000	1,252,000	1,054,000
	2020		354,000	665,000	897,000
Non Private Passenger Total		3,152,000	3,408,000	3,421,000	3,406,000
Grand Total		14,420,000	14,801,000	15,086,000	15,234,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nova Scotia	discount rate: 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	201912	202001	202002	202003
Private Passenger	prior	68,000	168,000	167,000	167,000
	2011	6,000	6,000	5,000	5,000
	2012	13,000	17,000	17,000	17,000
	2013	(16,000)	(16,000)	(17,000)	(17,000)
	2014	(75,000)	(42,000)	(41,000)	(40,000)
	2015	73,000	73,000	71,000	69,000
	2016	413,000	412,000	409,000	402,000
	2017	1,187,000	1,187,000	1,158,000	1,146,000
	2018	1,765,000	1,862,000	1,789,000	1,771,000
	2019	3,802,000	2,524,000	2,418,000	2,273,000
	2020		603,000	1,145,000	1,648,000
Private Passenger Total		7,236,000	6,794,000	7,121,000	7,441,000
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	59,000	56,000
	2013	99,000	99,000	65,000	64,000
	2014	110,000	110,000	89,000	86,000
	2015	321,000	310,000	303,000	287,000
	2016	363,000	365,000	365,000	361,000
	2017	1,118,000	1,064,000	1,008,000	993,000
	2018	1,682,000	1,374,000	1,322,000	1,294,000
	2019	3,659,000	3,314,000	2,742,000	2,272,000
	2020		572,000	1,134,000	1,740,000
Non Private Passenger Total		7,413,000	7,269,000	7,088,000	7,154,000
Grand Total		14,649,000	14,063,000	14,209,000	14,595,000

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201912	202001	202002	202003
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	3,000	3,000	3,000	3,000
	2015	78,000	78,000	111,000	110,000
	2016	86,000	89,000	86,000	85,000
	2017	(196,000)	(196,000)	(197,000)	(195,000)
	2018	417,000	415,000	401,000	360,000
	2019	470,000	479,000	456,000	451,000
	2020		80,000	148,000	224,000
Private Passenger Total		850,000	940,000	1,000,000	1,030,000
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	2,000	4,000	4,000
	2015	36,000	36,000	36,000	36,000
	2016	207,000	207,000	167,000	166,000
	2017	937,000	936,000	894,000	884,000
	2018	709,000	698,000	667,000	660,000
	2019	1,129,000	1,137,000	927,000	761,000
	2020		131,000	246,000	342,000
Non Private Passenger Total		3,018,000	3,145,000	2,936,000	2,848,000
Grand Total		3,868,000	4,085,000	3,936,000	3,878,000

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

EXHIBIT A

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

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Jurisdiction Desc	Ontario	discount rate: 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	201912	202001	202002	202003
Private Passenger	prior	6,662,000	6,743,000	6,301,000	6,009,000
	2011	137,000	137,000	155,000	149,000
	2012	186,000	186,000	165,000	157,000
	2013	(205,000)	(202,000)	(199,000)	(188,000)
	2014	351,000	483,000	424,000	407,000
	2015	(323,000)	(323,000)	(299,000)	(285,000)
	2016	362,000	329,000	327,000	308,000
	2017	1,072,000	772,000	744,000	719,000
	2018	2,379,000	2,303,000	2,214,000	2,114,000
	2019	6,113,000	5,166,000	4,816,000	4,618,000
	2020		1,462,000	2,817,000	4,050,000
Private Passenger Total		16,734,000	17,056,000	17,465,000	18,058,000
Non Private Passenger	prior	439,000	439,000	422,000	417,000
	2011	(287,000)	(305,000)	(286,000)	(284,000)
	2012	280,000	277,000	240,000	237,000
	2013	867,000	910,000	952,000	941,000
	2014	(1,371,000)	(1,441,000)	(1,400,000)	(1,387,000)
	2015	1,240,000	1,251,000	1,231,000	1,213,000
	2016	461,000	389,000	378,000	375,000
	2017	2,821,000	2,165,000	2,098,000	2,019,000
	2018	7,443,000	6,744,000	6,485,000	6,261,000
	2019	20,079,000	18,201,000	15,099,000	12,508,000
	2020		3,674,000	6,992,000	10,119,000
Non Private Passenger Total		31,972,000	32,304,000	32,211,000	32,419,000
Grand Total		48,706,000	49,360,000	49,676,000	50,477,000

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201912	202001	202002	202003
Private Passenger	prior	35,000	24,000	25,000	27,000
	2011	101,000	101,000	60,000	57,000
	2012	35,000	35,000	34,000	32,000
	2013	59,000	59,000	60,000	57,000
	2014	148,000	148,000	143,000	138,000
	2015	224,000	281,000	279,000	268,000
	2016	256,000	112,000	126,000	125,000
	2017	975,000	967,000	894,000	862,000
	2018	742,000	677,000	634,000	614,000
	2019	972,000	1,079,000	997,000	955,000
	2020		332,000	594,000	828,000
Private Passenger Total		3,547,000	3,815,000	3,846,000	3,963,000
Non Private Passenger	prior	76,000	78,000	81,000	81,000
	2011	10,000	10,000	9,000	9,000
	2012	84,000	239,000	217,000	213,000
	2013	425,000	256,000	230,000	226,000
	2014	533,000	527,000	495,000	489,000
	2015	1,018,000	1,034,000	1,038,000	1,026,000
	2016	1,767,000	1,757,000	1,739,000	1,711,000
	2017	3,437,000	3,167,000	3,115,000	2,986,000
	2018	8,356,000	8,183,000	8,003,000	7,668,000
	2019	20,878,000	19,405,000	15,819,000	13,063,000
	2020		4,180,000	7,931,000	11,088,000
Non Private Passenger Total		36,584,000	38,836,000	38,677,000	38,560,000
Grand Total		40,131,000	42,651,000	42,523,000	42,523,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon	discount rate: 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	201912	202001	202002	202003
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	178,000	176,000	168,000	158,000
	2020		21,000	42,000	60,000
Private Passenger Total		620,000	639,000	656,000	660,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	4,000	4,000	4,000	4,000
	2015	18,000	18,000	18,000	18,000
	2016	46,000	46,000	46,000	46,000
	2017	123,000	121,000	121,000	120,000
	2018	408,000	408,000	409,000	405,000
	2019	546,000	376,000	303,000	248,000
	2020		44,000	88,000	131,000
Non Private Passenger Total		1,150,000	1,022,000	994,000	977,000
Grand Total		1,770,000	1,661,000	1,650,000	1,637,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201912	202001	202002	202003
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	13,000	13,000	13,000	13,000
	2015	47,000	47,000	47,000	47,000
	2016	93,000	93,000	93,000	92,000
	2017	208,000	208,000	208,000	205,000
	2018	399,000	411,000	408,000	404,000
	2019	382,000	386,000	367,000	362,000
	2020		37,000	70,000	105,000
Private Passenger Total		1,151,000	1,204,000	1,215,000	1,237,000
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	60,000
	2017	143,000	143,000	143,000	142,000
	2018	201,000	204,000	202,000	200,000
	2019	369,000	382,000	317,000	261,000
	2020		26,000	51,000	76,000
Non Private Passenger Total		876,000	918,000	874,000	840,000
Grand Total		2,027,000	2,122,000	2,089,000	2,077,000

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EXHIBIT A

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

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Jurisdiction Desc	Nunavut	discount rate: 1.46%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201912	202001	202002	202003
Private Passenger	prior	(1,000)	-	-	-
	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	41,000	37,000	37,000	36,000
	2020		4,000	9,000	11,000
Private Passenger Total		150,000	151,000	155,000	156,000
Non Private Passenger	prior		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	11,000	11,000	11,000	11,000
	2014	22,000	22,000	16,000	16,000
	2015	16,000	16,000	18,000	18,000
	2016	40,000	40,000	40,000	40,000
	2017	99,000	99,000	98,000	96,000
	2018	173,000	173,000	172,000	170,000
	2019	224,000	234,000	192,000	156,000
	2020		19,000	36,000	54,000
Non Private Passenger Total		585,000	614,000	583,000	561,000
Grand Total		735,000	765,000	738,000	717,000

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EXHIBIT A

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

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Jurisdiction Desc	(All)	discount rate: 1.46%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201912	202001	202002	202003
Private Passenger	prior	6,838,000	7,009,000	6,559,000	6,271,000
	2011	289,000	289,000	264,000	254,000
	2012	532,000	535,000	409,000	388,000
	2013	(229,000)	(226,000)	(227,000)	(213,000)
	2014	733,000	874,000	804,000	768,000
	2015	884,000	1,031,000	1,058,000	1,029,000
	2016	2,375,000	2,256,000	2,243,000	2,181,000
	2017	6,910,000	6,512,000	6,281,000	5,923,000
	2018	11,492,000	11,238,000	10,891,000	10,551,000
	2019	19,620,000	16,217,000	15,324,000	14,705,000
	2020		3,575,000	6,797,000	9,936,000
Private Passenger Total		49,444,000	49,310,000	50,403,000	51,793,000
Non Private Passenger	prior	508,000	510,000	484,000	480,000
	2011	(376,000)	(394,000)	(376,000)	(370,000)
	2012	458,000	611,000	537,000	525,000
	2013	1,537,000	1,411,000	1,402,000	1,387,000
	2014	(637,000)	(713,000)	(730,000)	(727,000)
	2015	2,684,000	2,726,000	2,693,000	2,645,000
	2016	3,258,000	3,114,000	3,040,000	2,994,000
	2017	9,434,000	8,338,000	8,091,000	7,833,000
	2018	20,518,000	19,461,000	18,834,000	18,186,000
	2019	50,422,000	45,927,000	37,826,000	31,315,000
	2020		9,393,000	17,827,000	25,353,000
Non Private Passenger Total		87,806,000	90,384,000	89,628,000	89,621,000
Grand Total		137,250,000	139,694,000	140,031,000	141,414,000

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

EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201912	202001	202002	202003
Private Passenger	prior	(17,000)	(17,000)	(17,000)	(15,000)
	2011	(6,000)	(6,000)	(6,000)	(5,000)
	2012	69,000	69,000	67,000	61,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	170,000	157,000	152,000	138,000
	2015	(47,000)	48,000	46,000	42,000
	2016	212,000	284,000	258,000	235,000
	2017	869,000	926,000	843,000	767,000
	2018	1,553,000	1,297,000	1,180,000	1,091,000
	2019	2,465,000	1,462,000	1,294,000	1,178,000
	2020		474,000	883,000	1,319,000
Private Passenger Total		5,267,000	4,693,000	4,699,000	4,810,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	2,000	2,000	2,000	2,000
	2012		-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	1,000	1,000	1,000	1,000
	2015	(163,000)	(137,000)	(136,000)	(135,000)
	2016	(9,000)	(8,000)	(7,000)	(7,000)
	2017	171,000	80,000	70,000	68,000
	2018	513,000	587,000	517,000	501,000
	2019	1,664,000	1,087,000	870,000	696,000
	2020		360,000	619,000	810,000
Non Private Passenger Total		2,189,000	1,982,000	1,946,000	1,946,000
Grand Total		7,456,000	6,675,000	6,645,000	6,756,000

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

EXHIBIT B

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201912	202001	202002	202003
Private Passenger	prior	26,000	26,000	26,000	26,000
	2011	45,000	45,000	45,000	43,000
	2012	78,000	78,000	77,000	73,000
	2013	(148,000)	(148,000)	(147,000)	(140,000)
	2014	(74,000)	(74,000)	(73,000)	(69,000)
	2015	373,000	371,000	367,000	349,000
	2016	341,000	326,000	323,000	320,000
	2017	2,018,000	1,888,000	1,852,000	1,650,000
	2018	3,045,000	3,086,000	3,055,000	3,009,000
	2019	3,933,000	3,702,000	3,543,000	3,465,000
	2020		433,000	841,000	1,320,000
Private Passenger Total		9,637,000	9,733,000	9,909,000	10,046,000
Non Private Passenger	prior	(36,000)	(36,000)	(36,000)	(35,000)
	2011	(101,000)	(101,000)	(100,000)	(96,000)
	2012	1,000	2,000	2,000	2,000
	2013	6,000	6,000	6,000	6,000
	2014	30,000	30,000	30,000	29,000
	2015	70,000	70,000	69,000	66,000
	2016	183,000	117,000	116,000	111,000
	2017	308,000	283,000	263,000	252,000
	2018	593,000	655,000	609,000	585,000
	2019	1,231,000	1,177,000	942,000	754,000
	2020		317,000	598,000	800,000
Non Private Passenger Total		2,285,000	2,520,000	2,499,000	2,474,000
Grand Total		11,922,000	12,253,000	12,408,000	12,520,000

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EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201912	202001	202002	202003
Private Passenger	prior	51,000	151,000	150,000	149,000
	2011	5,000	5,000	5,000	5,000
	2012	11,000	15,000	15,000	15,000
	2013	(24,000)	(24,000)	(24,000)	(24,000)
	2014	(90,000)	(56,000)	(55,000)	(54,000)
	2015	54,000	54,000	53,000	52,000
	2016	329,000	328,000	325,000	320,000
	2017	1,047,000	1,048,000	1,017,000	1,007,000
	2018	1,480,000	1,583,000	1,504,000	1,489,000
	2019	3,239,000	1,987,000	1,888,000	1,754,000
	2020		533,000	1,012,000	1,449,000
Private Passenger Total		6,102,000	5,624,000	5,890,000	6,162,000
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	56,000	53,000
	2013	15,000	15,000	15,000	14,000
	2014	38,000	38,000	37,000	35,000
	2015	279,000	268,000	264,000	248,000
	2016	215,000	218,000	216,000	214,000
	2017	868,000	815,000	758,000	750,000
	2018	1,409,000	1,103,000	1,037,000	1,012,000
	2019	3,187,000	2,856,000	2,285,000	1,828,000
	2020		505,000	1,010,000	1,560,000
Non Private Passenger Total		6,066,000	5,873,000	5,676,000	5,712,000
Grand Total		12,168,000	11,497,000	11,566,000	11,874,000

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EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201912	202001	202002	202003
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	1,000	1,000	1,000	1,000
	2015	10,000	10,000	10,000	10,000
	2016	63,000	66,000	65,000	64,000
	2017	(257,000)	(257,000)	(254,000)	(251,000)
	2018	357,000	356,000	335,000	294,000
	2019	402,000	413,000	390,000	386,000
	2020		71,000	131,000	198,000
Private Passenger Total		568,000	652,000	670,000	694,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	1,000	1,000	1,000	1,000
	2014	2,000	2,000	2,000	2,000
	2015	35,000	35,000	35,000	35,000
	2016	133,000	133,000	132,000	131,000
	2017	878,000	878,000	843,000	835,000
	2018	649,000	638,000	612,000	606,000
	2019	1,014,000	1,023,000	818,000	654,000
	2020		119,000	222,000	306,000
Non Private Passenger Total		2,711,000	2,828,000	2,664,000	2,569,000
Grand Total		3,279,000	3,480,000	3,334,000	3,263,000

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EXHIBIT B

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201912	202001	202002	202003
Private Passenger	prior	5,703,000	5,826,000	5,390,000	5,121,000
	2011	113,000	113,000	105,000	100,000
	2012	155,000	155,000	143,000	136,000
	2013	(239,000)	(236,000)	(218,000)	(207,000)
	2014	171,000	304,000	281,000	267,000
	2015	(327,000)	(327,000)	(302,000)	(287,000)
	2016	281,000	248,000	246,000	227,000
	2017	927,000	630,000	597,000	577,000
	2018	2,076,000	2,008,000	1,898,000	1,803,000
	2019	5,214,000	4,338,000	3,991,000	3,811,000
	2020		1,304,000	2,512,000	3,602,000
Private Passenger Total		14,074,000	14,363,000	14,643,000	15,150,000
Non Private Passenger	prior	380,000	380,000	362,000	359,000
	2011	(314,000)	(332,000)	(315,000)	(312,000)
	2012	212,000	214,000	203,000	201,000
	2013	636,000	681,000	647,000	641,000
	2014	(1,522,000)	(1,592,000)	(1,512,000)	(1,497,000)
	2015	621,000	633,000	601,000	595,000
	2016	64,000	(5,000)	(5,000)	(5,000)
	2017	2,204,000	1,551,000	1,473,000	1,414,000
	2018	6,273,000	5,584,000	5,305,000	5,093,000
	2019	17,479,000	15,725,000	12,580,000	10,064,000
	2020		3,317,000	6,275,000	9,044,000
Non Private Passenger Total		26,033,000	26,156,000	25,614,000	25,597,000
Grand Total		40,107,000	40,519,000	40,257,000	40,747,000

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EXHIBIT B

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201912	202001	202002	202003
Private Passenger	prior	7,000	(5,000)	(5,000)	(3,000)
	2011	16,000	16,000	16,000	15,000
	2012	26,000	26,000	26,000	25,000
	2013	47,000	47,000	47,000	45,000
	2014	36,000	36,000	36,000	35,000
	2015	188,000	251,000	248,000	238,000
	2016	137,000	(8,000)	(8,000)	(8,000)
	2017	878,000	870,000	800,000	768,000
	2018	583,000	519,000	477,000	458,000
	2019	775,000	891,000	820,000	787,000
	2020		303,000	542,000	755,000
Private Passenger Total		2,693,000	2,946,000	2,999,000	3,115,000
Non Private Passenger	prior	58,000	59,000	60,000	60,000
	2011	(18,000)	(18,000)	(18,000)	(18,000)
	2012	7,000	188,000	185,000	183,000
	2013	201,000	99,000	97,000	96,000
	2014	403,000	402,000	395,000	391,000
	2015	557,000	574,000	564,000	558,000
	2016	1,095,000	1,101,000	1,046,000	1,025,000
	2017	2,570,000	2,300,000	2,254,000	2,150,000
	2018	6,705,000	6,576,000	6,280,000	5,966,000
	2019	18,182,000	16,774,000	13,419,000	10,735,000
	2020		3,816,000	7,228,000	10,074,000
Non Private Passenger Total		29,760,000	31,871,000	31,510,000	31,220,000
Grand Total		32,453,000	34,817,000	34,509,000	34,335,000

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EXHIBIT B

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201912	202001	202002	202003
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	161,000	159,000	152,000	142,000
	2020		20,000	39,000	56,000
Private Passenger Total		502,000	520,000	529,000	533,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	4,000	4,000	4,000	4,000
	2015	16,000	16,000	16,000	16,000
	2016	43,000	43,000	43,000	43,000
	2017	113,000	111,000	110,000	109,000
	2018	348,000	348,000	345,000	342,000
	2019	503,000	333,000	266,000	213,000
	2020		38,000	76,000	115,000
Non Private Passenger Total		1,032,000	898,000	865,000	847,000
Grand Total		1,534,000	1,418,000	1,394,000	1,380,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201912	202001	202002	202003
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	12,000	12,000	12,000	12,000
	2015	44,000	44,000	44,000	44,000
	2016	87,000	87,000	86,000	85,000
	2017	152,000	152,000	150,000	148,000
	2018	360,000	371,000	367,000	363,000
	2019	331,000	337,000	322,000	319,000
	2020		28,000	55,000	82,000
Private Passenger Total		993,000	1,038,000	1,043,000	1,060,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	13,000	13,000	13,000	13,000
	2014	27,000	27,000	27,000	27,000
	2015	17,000	17,000	17,000	17,000
	2016	57,000	57,000	56,000	55,000
	2017	132,000	132,000	131,000	130,000
	2018	180,000	183,000	181,000	179,000
	2019	315,000	329,000	263,000	210,000
	2020		24,000	47,000	69,000
Non Private Passenger Total		744,000	785,000	738,000	703,000
Grand Total		1,737,000	1,823,000	1,781,000	1,763,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201912	202001	202002	202003
Private Passenger	prior	(1,000)	-	-	-
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	3,000	3,000	3,000	3,000
	2015	6,000	6,000	6,000	6,000
	2016	22,000	22,000	22,000	22,000
	2017	33,000	33,000	33,000	33,000
	2018	23,000	23,000	23,000	23,000
	2019	38,000	34,000	34,000	33,000
	2020		4,000	8,000	10,000
Private Passenger Total		126,000	127,000	131,000	132,000
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	206,000	217,000	174,000	139,000
	2020		17,000	33,000	49,000
Non Private Passenger Total		516,000	544,000	514,000	492,000
Grand Total		642,000	671,000	645,000	624,000

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		ShareYMMM			
		201912	202001	202002	202003
Private Passenger	prior	5,787,000	5,999,000	5,562,000	5,296,000
	2011	173,000	173,000	165,000	158,000
	2012	348,000	352,000	337,000	319,000
	2013	(354,000)	(351,000)	(332,000)	(316,000)
	2014	244,000	398,000	372,000	348,000
	2015	332,000	488,000	503,000	485,000
	2016	1,518,000	1,399,000	1,363,000	1,311,000
	2017	5,721,000	5,344,000	5,091,000	4,751,000
	2018	9,635,000	9,401,000	8,995,000	8,684,000
	2019	16,558,000	13,323,000	12,434,000	11,875,000
	2020		3,170,000	6,023,000	8,791,000
Private Passenger Total		39,962,000	39,696,000	40,513,000	41,702,000
Non Private Passenger	prior	409,000	410,000	393,000	391,000
	2011	(428,000)	(446,000)	(428,000)	(421,000)
	2012	278,000	462,000	447,000	440,000
	2013	886,000	829,000	793,000	785,000
	2014	(1,013,000)	(1,084,000)	(1,012,000)	(1,004,000)
	2015	1,442,000	1,486,000	1,440,000	1,410,000
	2016	1,818,000	1,693,000	1,634,000	1,604,000
	2017	7,334,000	6,240,000	5,991,000	5,796,000
	2018	16,829,000	15,833,000	15,043,000	14,439,000
	2019	43,781,000	39,521,000	31,617,000	25,293,000
	2020		8,513,000	16,108,000	22,827,000
Non Private Passenger Total		71,336,000	73,457,000	72,026,000	71,560,000
Grand Total		111,298,000	113,153,000	112,539,000	113,262,000

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	201912	202001	202002	202003
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	167,000	154,000	280,000	276,000
	2015	406,000	406,000	401,000	397,000
	2016	424,000	413,000	411,000	406,000
	2017	246,000	241,000	342,000	338,000
	2018	578,000	578,000	577,000	551,000
	2019	538,000	538,000	420,000	414,000
	2020		36,000	32,290	28,290
Private Passenger Total		2,898,000	2,905,000	2,980,290	2,921,290
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	45,000	42,000	77,000	75,000
	2015	122,000	122,000	121,000	120,000
	2016	140,000	137,000	136,000	135,000
	2017	86,000	85,000	121,000	120,000
	2018	218,000	218,000	217,000	207,000
	2019	209,000	209,000	164,000	162,000
	2020		14,000	11,607	9,607
Non Private Passenger Total		975,000	982,000	996,607	975,607
Grand Total		3,873,000	3,887,000	3,976,897	3,896,897

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

page 2 of 10

Jurisdiction Desc	New Brunswick				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
					discount rate: 1.46%
					interest rate margin: 25 basis pts
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201912	202001	202002	202003
Private Passenger	prior	108,000	108,000	105,000	101,000
	2011	67,000	67,000	64,000	62,000
	2012	125,000	125,000	120,000	117,000
	2013	157,000	149,000	141,000	137,000
	2014	207,000	203,000	146,000	141,000
	2015	273,000	273,000	269,000	263,000
	2016	203,000	201,000	195,000	190,000
	2017	193,000	191,000	247,000	242,000
	2018	259,000	259,000	254,000	234,000
	2019	281,000	284,000	320,000	312,000
	2020		20,000	39,891	61,891
Private Passenger Total		1,873,000	1,880,000	1,900,891	1,860,891
Non Private Passenger	prior	91,000	91,000	90,000	89,000
	2011	50,000	50,000	49,000	48,000
	2012	93,000	93,000	90,000	88,000
	2013	108,000	104,000	102,000	99,000
	2014	134,000	130,000	95,000	93,000
	2015	168,000	168,000	166,000	164,000
	2016	123,000	122,000	120,000	119,000
	2017	123,000	121,000	158,000	156,000
	2018	186,000	186,000	184,000	172,000
	2019	225,000	225,000	253,000	249,000
	2020		18,000	31,785	48,785
Non Private Passenger Total		1,301,000	1,308,000	1,338,785	1,325,785
Grand Total		3,174,000	3,188,000	3,239,676	3,186,676

EXHIBIT C-1

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

page 3 of 10

Jurisdiction Desc	Nova Scotia				
AccountCode Desc	Retro Claims Expense				discount rate: 1.46%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201912	202001	202002	202003
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	128,000	135,000	81,000	79,000
	2015	60,000	58,000	55,000	53,000
	2016	112,000	112,000	110,000	108,000
	2017	129,000	129,000	126,000	116,000
	2018	180,000	180,000	179,000	177,000
	2019	280,000	281,000	277,000	272,000
	2020		27,000	54,628	84,628
Private Passenger Total		1,300,000	1,333,000	1,277,628	1,274,628
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	169,000	179,000	106,000	104,000
	2015	84,000	80,000	78,000	76,000
	2016	155,000	155,000	152,000	150,000
	2017	173,000	173,000	169,000	155,000
	2018	221,000	220,000	219,000	216,000
	2019	268,000	270,000	264,000	261,000
	2020		29,000	53,013	83,013
Non Private Passenger Total		1,357,000	1,393,000	1,320,013	1,320,013
Grand Total		2,657,000	2,726,000	2,597,641	2,594,641

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 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	201912	202001	202002	202003
Private Passenger	prior	36,000	36,000	36,000	36,000
	2011	15,000	15,000	15,000	15,000
	2012	22,000	22,000	22,000	22,000
	2013	30,000	30,000	29,000	28,000
	2014	12,000	15,000	15,000	15,000
	2015	42,000	42,000	42,000	41,000
	2016	92,000	92,000	91,000	90,000
	2017	85,000	85,000	53,000	52,000
	2018	30,000	30,000	28,000	27,000
	2019	31,000	31,000	52,000	51,000
	2020		3,000	5,365	7,365
Private Passenger Total		395,000	401,000	388,365	384,365
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	7,000	9,000	9,000	9,000
	2015	26,000	26,000	26,000	26,000
	2016	61,000	61,000	60,000	58,000
	2017	56,000	56,000	35,000	34,000
	2018	22,000	22,000	21,000	20,000
	2019	29,000	29,000	48,000	47,000
	2020		1,000	5,872	6,872
Non Private Passenger Total		255,000	258,000	257,872	253,872
Grand Total		650,000	659,000	646,237	638,237

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

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Jurisdiction Desc	Ontario	discount rate: 1.46%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201912	202001	202002	202003
Private Passenger	prior	3,013,000	2,950,000	2,868,000	2,778,000
	2011	391,000	369,000	366,000	354,000
	2012	267,000	267,000	257,000	248,000
	2013	471,000	471,000	449,000	434,000
	2014	439,000	506,000	421,000	409,000
	2015	563,000	556,000	537,000	525,000
	2016	437,000	437,000	423,000	409,000
	2017	410,000	409,000	552,000	537,000
	2018	641,000	641,000	625,000	605,000
	2019	705,000	706,000	1,304,000	1,267,000
	2020		103,000	220,781	335,781
Private Passenger Total		7,337,000	7,415,000	8,022,781	7,901,781
Non Private Passenger	prior	1,082,000	1,067,000	1,036,000	1,018,000
	2011	317,000	300,000	294,000	287,000
	2012	256,000	256,000	243,000	238,000
	2013	723,000	723,000	721,000	707,000
	2014	830,000	957,000	798,000	781,000
	2015	1,250,000	1,236,000	1,222,000	1,201,000
	2016	967,000	967,000	946,000	927,000
	2017	909,000	906,000	1,242,000	1,217,000
	2018	2,027,000	2,025,000	1,985,000	1,943,000
	2019	2,182,000	2,185,000	4,083,000	4,007,000
	2020		258,000	554,511	845,511
Non Private Passenger Total		10,543,000	10,880,000	13,124,511	13,171,511
Grand Total		17,880,000	18,295,000	21,147,292	21,073,292

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

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Jurisdiction Desc	Alberta	discount rate: 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	201912	202001	202002	202003
Private Passenger	prior	356,000	348,000	340,000	334,000
	2011	12,000	12,000	11,000	11,000
	2012	56,000	50,000	49,000	47,000
	2013	60,000	56,000	55,000	54,000
	2014	73,000	68,000	67,000	66,000
	2015	72,000	72,000	71,000	70,000
	2016	51,000	51,000	50,000	48,000
	2017	49,000	48,000	46,000	46,000
	2018	147,000	147,000	147,000	145,000
	2019	(23,000)	(30,000)	70,000	65,000
	2020		(1,000)	(15,244)	(30,244)
Private Passenger Total		853,000	821,000	890,756	855,756
Non Private Passenger	prior	1,036,000	1,009,000	1,033,000	1,024,000
	2011	37,000	37,000	37,000	37,000
	2012	199,000	176,000	171,000	168,000
	2013	228,000	215,000	212,000	210,000
	2014	319,000	298,000	291,000	288,000
	2015	341,000	341,000	337,000	335,000
	2016	271,000	271,000	268,000	264,000
	2017	314,000	308,000	305,000	302,000
	2018	1,157,000	1,157,000	1,165,000	1,160,000
	2019	(251,000)	(307,000)	728,000	673,000
	2020		(10,000)	(189,738)	(373,738)
Non Private Passenger Total		3,651,000	3,495,000	4,357,262	4,087,262
Grand Total		4,504,000	4,316,000	5,248,018	4,943,018

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			
		201912	202001	202002	202003
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	6,000	6,000
	2018	14,000	14,000	14,000	14,000
	2019	(3,000)	(3,000)	3,000	3,000
	2020	-	-	(748)	(748)
Private Passenger Total		44,000	44,000	35,252	35,252
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	19,000	19,000
	2018	53,000	53,000	54,000	54,000
	2019	(11,000)	(11,000)	16,000	16,000
	2020	-	-	(646)	(646)
Non Private Passenger Total		118,000	118,000	101,354	101,354
Grand Total		162,000	162,000	136,606	136,606

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

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Jurisdiction Desc	Northwest Territories	discount rate: 1.46%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201912	202001	202002	202003
Private Passenger	prior	9,000	9,000	9,000	9,000
	2011	11,000	11,000	11,000	11,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	22,000	26,000	21,000	21,000
	2015	4,000	4,000	4,000	4,000
	2016	22,000	22,000	22,000	22,000
	2017	(22,000)	(22,000)	25,000	25,000
	2018	10,000	10,000	10,000	10,000
	2019	(17,000)	(17,000)	29,000	29,000
	2020		(4,000)	(6,160)	(9,160)
Private Passenger Total		72,000	72,000	157,840	154,840
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	9,000	8,000	8,000
	2015	2,000	2,000	2,000	2,000
	2016	9,000	9,000	9,000	9,000
	2017	(7,000)	(7,000)	12,000	12,000
	2018	5,000	5,000	5,000	5,000
	2019	(9,000)	(10,000)	17,000	17,000
	2020		(1,000)	(4,257)	(7,257)
Non Private Passenger Total		26,000	25,000	66,743	63,743
Grand Total		98,000	97,000	224,583	218,583

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

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Jurisdiction Desc	Nunavut	discount rate: 1.46%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201912	202001	202002	202003
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)	6,000	6,000
	2015	6,000	6,000	6,000	6,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	-	-	-	-
	2019	(4,000)	(4,000)	1,000	1,000
	2020	-	-	(713)	(1,713)
Private Passenger Total		15,000	15,000	32,287	31,287
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)	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	6,000	6,000	6,000	6,000
	2017	6,000	6,000	6,000	6,000
	2018	2,000	2,000	2,000	2,000
	2019	(19,000)	(20,000)	6,000	6,000
	2020	-	(2,000)	(2,659)	(4,659)
Non Private Passenger Total		2,000	(1,000)	34,341	32,341
Grand Total		17,000	14,000	66,628	63,628

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

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Jurisdiction Desc	(All)				
AccountCode Desc	Retro Claims Expense				discount rate: 1.46%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201912	202001	202002	202003
Private Passenger	prior	3,894,000	3,823,000	3,715,000	3,607,000
	2011	635,000	613,000	601,000	585,000
	2012	711,000	705,000	677,000	660,000
	2013	986,000	974,000	936,000	912,000
	2014	1,047,000	1,106,000	1,043,000	1,019,000
	2015	1,411,000	1,402,000	1,370,000	1,344,000
	2016	1,344,000	1,331,000	1,305,000	1,276,000
	2017	1,112,000	1,103,000	1,399,000	1,364,000
	2018	1,859,000	1,859,000	1,834,000	1,763,000
	2019	1,788,000	1,786,000	2,476,000	2,414,000
	2020		184,000	330,090	476,090
Private Passenger Total		14,787,000	14,886,000	15,686,090	15,420,090
Non Private Passenger	prior	2,376,000	2,334,000	2,325,000	2,296,000
	2011	491,000	474,000	466,000	457,000
	2012	679,000	656,000	632,000	621,000
	2013	1,224,000	1,207,000	1,190,000	1,168,000
	2014	1,514,000	1,626,000	1,396,000	1,370,000
	2015	1,977,000	1,959,000	1,936,000	1,908,000
	2016	1,730,000	1,726,000	1,695,000	1,666,000
	2017	1,723,000	1,711,000	2,067,000	2,021,000
	2018	3,891,000	3,888,000	3,852,000	3,779,000
	2019	2,623,000	2,570,000	5,579,000	5,438,000
	2020		307,000	459,488	607,488
Non Private Passenger Total		18,228,000	18,458,000	21,597,488	21,331,488
Grand Total		33,015,000	33,344,000	37,283,578	36,751,578

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	ShareYMM				
Business Segment	Acc Year	201912	202001	202002	202003
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	125,000	136,000	262,000	258,000
	2015	365,000	365,000	361,000	357,000
	2016	365,000	355,000	351,000	347,000
	2017	184,000	179,000	281,000	277,000
	2018	457,000	457,000	453,000	449,000
	2019	404,000	404,000	309,000	304,000
	2020		21,000	2,290	(18,710)
Private Passenger Total		2,408,000	2,425,000	2,521,290	2,469,290
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	34,000	37,000	72,000	71,000
	2015	110,000	110,000	109,000	108,000
	2016	120,000	117,000	116,000	115,000
	2017	64,000	62,000	98,000	97,000
	2018	172,000	172,000	170,000	168,000
	2019	156,000	156,000	119,000	117,000
	2020		8,000	607	(7,393)
Non Private Passenger Total		800,000	806,000	826,607	808,607
Grand Total		3,208,000	3,231,000	3,347,897	3,277,897

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201912	202001	202002	202003
Private Passenger	prior	102,000	102,000	98,000	94,000
	2011	63,000	63,000	61,000	59,000
	2012	118,000	118,000	114,000	111,000
	2013	145,000	138,000	134,000	130,000
	2014	181,000	178,000	135,000	131,000
	2015	247,000	247,000	242,000	237,000
	2016	175,000	173,000	167,000	161,000
	2017	138,000	136,000	193,000	187,000
	2018	192,000	192,000	186,000	180,000
	2019	206,000	207,000	229,000	222,000
	2020		10,000	20,891	32,891
Private Passenger Total		1,567,000	1,564,000	1,579,891	1,544,891
Non Private Passenger	prior	86,000	86,000	85,000	84,000
	2011	48,000	48,000	47,000	46,000
	2012	87,000	87,000	85,000	83,000
	2013	102,000	97,000	95,000	93,000
	2014	118,000	116,000	89,000	87,000
	2015	152,000	152,000	150,000	148,000
	2016	106,000	105,000	103,000	101,000
	2017	89,000	87,000	124,000	122,000
	2018	139,000	139,000	136,000	133,000
	2019	165,000	165,000	184,000	180,000
	2020		9,000	16,785	25,785
Non Private Passenger Total		1,092,000	1,091,000	1,114,785	1,102,785
Grand Total		2,659,000	2,655,000	2,694,676	2,647,676

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	201912	202001	202002	202003
Private Passenger	prior	223,000	223,000	217,000	211,000
	2011	38,000	38,000	37,000	36,000
	2012	57,000	57,000	56,000	55,000
	2013	67,000	67,000	66,000	65,000
	2014	123,000	123,000	76,000	74,000
	2015	48,000	45,000	43,000	41,000
	2016	97,000	97,000	95,000	93,000
	2017	97,000	97,000	95,000	93,000
	2018	134,000	134,000	132,000	130,000
	2019	190,000	191,000	187,000	183,000
	2020		16,000	32,628	48,628
Private Passenger Total		1,074,000	1,088,000	1,036,628	1,029,628
Non Private Passenger	prior	85,000	85,000	84,000	83,000
	2011	37,000	37,000	36,000	35,000
	2012	63,000	63,000	62,000	61,000
	2013	82,000	82,000	80,000	78,000
	2014	161,000	161,000	100,000	98,000
	2015	66,000	62,000	60,000	58,000
	2016	134,000	134,000	132,000	130,000
	2017	130,000	130,000	127,000	124,000
	2018	165,000	164,000	161,000	158,000
	2019	182,000	183,000	179,000	175,000
	2020		17,000	31,013	48,013
Non Private Passenger Total		1,105,000	1,118,000	1,052,013	1,048,013
Grand Total		2,179,000	2,206,000	2,088,641	2,077,641

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	201912	202001	202002	202003
Private Passenger	prior	33,000	33,000	33,000	33,000
	2011	14,000	14,000	14,000	14,000
	2012	20,000	20,000	20,000	20,000
	2013	27,000	27,000	26,000	25,000
	2014	11,000	14,000	14,000	14,000
	2015	34,000	34,000	33,000	32,000
	2016	82,000	82,000	81,000	80,000
	2017	71,000	71,000	39,000	38,000
	2018	16,000	16,000	15,000	14,000
	2019	14,000	14,000	38,000	37,000
	2020		1,000	1,365	1,365
Private Passenger Total		322,000	326,000	314,365	308,365
Non Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	9,000	9,000	9,000	9,000
	2012	12,000	12,000	12,000	12,000
	2013	17,000	17,000	17,000	17,000
	2014	7,000	9,000	9,000	9,000
	2015	22,000	22,000	22,000	22,000
	2016	54,000	54,000	53,000	52,000
	2017	47,000	47,000	26,000	25,000
	2018	12,000	12,000	11,000	10,000
	2019	14,000	14,000	35,000	34,000
	2020		-	1,872	1,872
Non Private Passenger Total		207,000	209,000	208,872	204,872
Grand Total		529,000	535,000	523,237	513,237

EXHIBIT C-2

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201912	202001	202002	202003
Private Passenger	prior	2,912,000	2,850,000	2,765,000	2,681,000
	2011	384,000	362,000	351,000	340,000
	2012	260,000	260,000	252,000	244,000
	2013	450,000	450,000	436,000	423,000
	2014	398,000	466,000	402,000	390,000
	2015	519,000	513,000	500,000	488,000
	2016	393,000	393,000	380,000	367,000
	2017	337,000	336,000	481,000	467,000
	2018	541,000	541,000	522,000	504,000
	2019	486,000	487,000	1,087,000	1,054,000
	2020		71,000	152,781	230,781
Private Passenger Total		6,680,000	6,729,000	7,328,781	7,188,781
Non Private Passenger	prior	1,038,000	1,023,000	1,002,000	983,000
	2011	304,000	287,000	281,000	275,000
	2012	238,000	238,000	233,000	228,000
	2013	685,000	685,000	671,000	658,000
	2014	741,000	868,000	756,000	741,000
	2015	1,154,000	1,142,000	1,123,000	1,104,000
	2016	870,000	870,000	851,000	832,000
	2017	749,000	746,000	1,081,000	1,059,000
	2018	1,704,000	1,702,000	1,663,000	1,625,000
	2019	1,505,000	1,507,000	3,401,000	3,333,000
	2020		177,000	381,511	583,511
Non Private Passenger Total		8,988,000	9,245,000	11,443,511	11,421,511
Grand Total		15,668,000	15,974,000	18,772,292	18,610,292

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201912	202001	202002	202003
Private Passenger	prior	329,000	322,000	317,000	312,000
	2011	11,000	11,000	11,000	11,000
	2012	52,000	46,000	45,000	44,000
	2013	55,000	52,000	51,000	50,000
	2014	68,000	64,000	63,000	62,000
	2015	61,000	61,000	60,000	59,000
	2016	37,000	37,000	36,000	35,000
	2017	45,000	44,000	43,000	42,000
	2018	114,000	114,000	113,000	112,000
	2019	(33,000)	(34,000)	61,000	60,000
	2020		(3,000)	(19,244)	(36,244)
Private Passenger Total		739,000	714,000	780,756	750,756
Non Private Passenger	prior	1,008,000	981,000	972,000	963,000
	2011	36,000	36,000	36,000	36,000
	2012	188,000	167,000	165,000	163,000
	2013	215,000	203,000	201,000	199,000
	2014	296,000	277,000	274,000	271,000
	2015	286,000	286,000	283,000	280,000
	2016	199,000	199,000	196,000	193,000
	2017	288,000	282,000	279,000	276,000
	2018	899,000	899,000	895,000	891,000
	2019	(345,000)	(354,000)	635,000	629,000
	2020		(29,000)	(235,738)	(446,738)
Non Private Passenger Total		3,070,000	2,947,000	3,700,262	3,454,262
Grand Total		3,809,000	3,661,000	4,481,018	4,205,018

EXHIBIT C-2

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201912	202001	202002	202003
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	3,000	3,000
	2018	12,000	12,000	12,000	12,000
	2019	(4,000)	(4,000)	2,000	2,000
	2020		-	(748)	(748)
Private Passenger Total		34,000	34,000	25,252	25,252
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	8,000	8,000
	2018	46,000	46,000	46,000	46,000
	2019	(18,000)	(18,000)	9,000	9,000
	2020		(1,000)	(2,646)	(2,646)
Non Private Passenger Total		87,000	86,000	67,354	67,354
Grand Total		121,000	120,000	92,606	92,606

EXHIBIT C-2

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201912	202001	202002	202003
Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	10,000	10,000	10,000	10,000
	2012	13,000	13,000	13,000	13,000
	2013	17,000	17,000	17,000	17,000
	2014	20,000	24,000	20,000	20,000
	2015	3,000	3,000	3,000	3,000
	2016	21,000	21,000	21,000	21,000
	2017	(29,000)	(29,000)	18,000	18,000
	2018	3,000	3,000	3,000	3,000
	2019	(29,000)	(29,000)	17,000	17,000
	2020		(5,000)	(8,160)	(13,160)
Private Passenger Total		37,000	36,000	121,840	116,840
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	8,000	7,000	7,000
	2015	1,000	1,000	1,000	1,000
	2016	8,000	8,000	8,000	8,000
	2017	(11,000)	(11,000)	8,000	8,000
	2018	1,000	1,000	1,000	1,000
	2019	(16,000)	(17,000)	10,000	10,000
	2020		(2,000)	(5,257)	(9,257)
Non Private Passenger Total		6,000	4,000	45,743	41,743
Grand Total		43,000	40,000	167,583	158,583

EXHIBIT C-2

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201912	202001	202002	202003
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)	5,000	5,000
	2015	5,000	5,000	5,000	5,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	-	-	-	-
	2019	(4,000)	(4,000)	1,000	1,000
	2020	-	-	(713)	(1,713)
Private Passenger Total		12,000	12,000	29,287	28,287
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)	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	5,000	5,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	1,000	1,000	1,000	1,000
	2019	(20,000)	(21,000)	5,000	5,000
	2020	-	(2,000)	(2,659)	(4,659)
Non Private Passenger Total		(2,000)	(5,000)	30,341	28,341
Grand Total		10,000	7,000	59,628	56,628

EXHIBIT C-2

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201912	202001	202002	202003
Private Passenger	prior	3,731,000	3,662,000	3,561,000	3,461,000
	2011	617,000	595,000	580,000	565,000
	2012	677,000	671,000	655,000	640,000
	2013	926,000	916,000	893,000	871,000
	2014	923,000	1,002,000	982,000	959,000
	2015	1,266,000	1,257,000	1,231,000	1,206,000
	2016	1,172,000	1,160,000	1,133,000	1,106,000
	2017	862,000	853,000	1,155,000	1,127,000
	2018	1,469,000	1,469,000	1,436,000	1,404,000
	2019	1,230,000	1,232,000	1,931,000	1,880,000
	2020		111,000	181,090	243,090
Private Passenger Total		12,873,000	12,928,000	13,738,090	13,462,090
Non Private Passenger	prior	2,284,000	2,242,000	2,210,000	2,180,000
	2011	469,000	452,000	444,000	436,000
	2012	639,000	618,000	607,000	596,000
	2013	1,155,000	1,138,000	1,117,000	1,097,000
	2014	1,365,000	1,477,000	1,318,000	1,295,000
	2015	1,774,000	1,758,000	1,731,000	1,704,000
	2016	1,492,000	1,488,000	1,460,000	1,432,000
	2017	1,413,000	1,400,000	1,756,000	1,724,000
	2018	3,139,000	3,136,000	3,084,000	3,033,000
	2019	1,623,000	1,615,000	4,577,000	4,492,000
	2020		177,000	185,488	188,488
Non Private Passenger Total		15,353,000	15,501,000	18,489,488	18,177,488
Grand Total		28,226,000	28,429,000	32,227,578	31,639,578

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	201912	202001	202002	202003
Private Passenger	Newfoundland & Labrador	81.3%	81.3%	81.2%	81.1%
	New Brunswick	80.8%	80.8%	80.6%	80.4%
	Nova Scotia	85.7%	85.8%	85.8%	85.8%
	Prince Edward Island	64.0%	63.9%	63.8%	63.9%
	Ontario	74.8%	74.8%	74.7%	74.8%
	Alberta	62.8%	62.8%	62.9%	63.1%
	Yukon	81.5%	81.7%	81.8%	83.0%
	Northwest Territories	60.4%	60.1%	60.0%	59.8%
	Nunavut	37.7%	40.0%	38.3%	38.5%
Non Private Passenger	Newfoundland & Labrador	79.9%	79.9%	79.2%	79.1%
	New Brunswick	71.1%	71.1%	70.5%	70.6%
	Nova Scotia	80.4%	80.4%	79.7%	79.9%
	Prince Edward Island	79.9%	79.9%	79.3%	79.2%
	Ontario	66.4%	66.4%	65.8%	65.9%
	Alberta	70.1%	70.1%	70.0%	70.1%
	Yukon	68.1%	68.1%	67.6%	67.3%
	Northwest Territories	45.5%	45.1%	44.5%	45.2%
	Nunavut	45.3%	44.9%	44.8%	45.1%
Grand Total		72.1%	72.0%	71.8%	71.8%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	201912	202001	202002	202003
Private Passenger	Newfoundland & Labrador	76.8%	76.8%	76.9%	76.9%
	New Brunswick	76.1%	76.1%	76.1%	76.0%
	Nova Scotia	80.5%	80.5%	80.5%	80.6%
	Prince Edward Island	59.9%	59.9%	59.9%	60.0%
	Ontario	69.9%	69.9%	70.1%	70.1%
	Alberta	59.5%	59.5%	59.6%	59.7%
	Yukon	76.7%	77.0%	76.9%	77.0%
	Northwest Territories	57.0%	56.9%	56.9%	56.9%
	Nunavut	36.5%	37.8%	37.1%	37.3%
Non Private Passenger	Newfoundland & Labrador	75.3%	75.3%	75.3%	75.3%
	New Brunswick	67.1%	67.1%	67.1%	67.3%
	Nova Scotia	75.4%	75.4%	75.4%	75.6%
	Prince Edward Island	74.9%	75.0%	75.0%	75.1%
	Ontario	61.9%	61.9%	62.0%	62.1%
	Alberta	66.5%	66.5%	66.5%	66.6%
	Yukon	64.1%	64.1%	64.1%	64.0%
	Northwest Territories	43.1%	42.8%	42.8%	43.3%
	Nunavut	43.4%	43.2%	43.2%	43.0%
Grand Total		67.8%	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.

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NEWFOUNDLAND AND LABRADOR

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	1996	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	1997	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	1998	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	1999	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	2000	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	2001	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	2002	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	2003	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	2004	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	2005	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	2006	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	2007	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	2008	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	2009	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	2010	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	2011	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	2012	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	2013	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	2014	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	2015	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	2016	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	9.9%	2017	10.0%	10.0%	5.0%	9.9%
2018	10.0%	10.0%	5.0%	9.9%	2018	10.0%	10.0%	5.0%	9.9%
2019	10.0%	10.0%	5.0%	9.9%	2019	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	9.1%	prem liab	10.0%	10.0%	5.0%	9.1%
discount rate: 1.46%					discount rate: 1.46%				
margin (basis points): 25					margin (basis points): 25				

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	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%	12.1%	10.0%	10.0%	5.0%	12.1%
2016	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	11.9%
2017	12.5%	10.3%	5.0%	11.7%	12.5%	10.3%	5.0%	11.5%
2018	12.5%	10.1%	5.0%	11.7%	12.5%	10.2%	5.0%	11.5%
2019	12.4%	10.1%	5.0%	11.7%	12.3%	10.2%	5.0%	11.5%
prem liab	12.0%	10.1%	5.0%	9.8%	11.9%	10.1%	5.0%	10.9%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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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.

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PRINCE EDWARD ISLAND

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

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ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	9.9%	10.0%	10.0%	10.0%	9.9%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	8.3%	12.4%	9.8%	10.0%	10.0%	12.5%
2016	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	9.2%	12.2%
2017	12.5%	12.5%	8.6%	13.6%	12.5%	12.5%	12.5%	13.3%
2018	12.3%	12.5%	12.5%	13.6%	12.3%	12.5%	10.0%	13.3%
2019	13.8%	15.0%	6.0%	13.6%	13.0%	15.0%	6.2%	13.3%
prem liab	10.2%	15.0%	5.1%	10.7%	12.3%	15.0%	5.3%	11.5%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.3%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	12.4%
2017	12.5%	10.7%	5.0%	11.5%	12.5%	10.3%	5.0%	11.1%
2018	12.5%	11.0%	5.0%	11.5%	12.4%	10.5%	5.0%	11.1%
2019	12.1%	10.2%	5.0%	11.5%	12.0%	10.4%	5.0%	11.1%
prem liab	11.9%	10.6%	5.0%	9.7%	12.0%	10.2%	5.0%	9.3%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.5%
2016	10.0%	10.0%	5.0%	11.9%	10.0%	10.0%	5.0%	12.5%
2017	12.5%	10.0%	5.0%	12.0%	12.5%	12.5%	5.0%	10.8%
2018	12.4%	11.4%	5.0%	12.0%	12.5%	11.7%	5.0%	10.8%
2019	12.3%	10.9%	5.0%	12.0%	11.6%	11.3%	5.0%	10.8%
prem liab	12.0%	10.8%	5.0%	11.2%	11.8%	11.3%	5.0%	9.8%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.4%
2016	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	12.4%
2017	12.5%	11.6%	5.0%	11.4%	12.5%	11.5%	5.0%	11.8%
2018	12.4%	11.7%	5.0%	11.4%	12.3%	11.4%	5.0%	11.8%
2019	12.0%	11.4%	5.0%	11.4%	12.3%	11.2%	5.0%	11.8%
prem liab	11.8%	11.0%	5.0%	8.5%	11.1%	11.1%	5.0%	10.9%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	11.4%	10.0%	10.0%	5.0%	12.4%
2016	10.0%	10.0%	5.0%	11.9%	10.0%	10.0%	5.0%	11.5%
2017	11.8%	10.0%	5.0%	11.4%	12.5%	11.1%	5.0%	11.6%
2018	12.3%	10.1%	5.0%	11.4%	12.5%	10.3%	5.0%	11.6%
2019	12.0%	10.7%	5.0%	11.4%	12.1%	10.6%	5.0%	11.6%
prem liab	11.6%	10.0%	5.0%	11.2%	12.4%	10.1%	5.0%	9.9%
	discount rate: 1.46%				discount rate: 1.46%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	32	31	30	29	28	28	30	29
2008	106	103	100	97	94	92	100	95
2009	94	91	88	85	83	80	88	84
2010	-	-	-	-	-	-	-	-
2011	600	575	552	532	512	493	554	519
2012	2,061	2,032	2,004	1,977	1,952	1,928	2,005	1,960
2013	1,003	992	980	970	960	950	981	963
2014	2,706	2,675	2,644	2,615	2,586	2,559	2,645	2,596
2015	4,277	4,234	4,193	4,153	4,115	4,077	4,195	4,128
2016	6,772	6,706	6,643	6,581	6,522	6,463	6,646	6,541
2017	8,001	7,921	7,843	7,768	7,694	7,622	7,846	7,719
2018	13,256	13,113	12,975	12,840	12,709	12,580	12,981	12,753
2019	17,185	16,979	16,781	16,585	16,396	16,212	16,788	16,461
Total	56,093	55,452	54,833	54,232	53,651	53,084	54,859	53,848
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	1,260	619	-	(601)	(1,182)	(1,749)	26	(985)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	6.7%	3.3%	-	(3.3%)	(6.7%)	(6.7%)	-	(3.3%)
2008	6.0%	3.0%	-	(3.0%)	(6.0%)	(8.0%)	-	(5.0%)
2009	6.8%	3.4%	-	(3.4%)	(5.7%)	(9.1%)	-	(4.5%)
2010	-	-	-	-	-	-	-	-
2011	8.7%	4.2%	-	(3.6%)	(7.2%)	(10.7%)	0.4%	(6.0%)
2012	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	-	(2.2%)
2013	2.3%	1.2%	-	(1.0%)	(2.0%)	(3.1%)	0.1%	(1.7%)
2014	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	-	(1.8%)
2015	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	-	(1.6%)
2016	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	-	(1.5%)
2017	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	-	(1.6%)
2018	2.2%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	-	(1.7%)
2019	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	-	(1.9%)
Total	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	-	(1.8%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	11	11	11	10	10	10	11	10
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	63	61	59	57	55	53	59	55
2009	308	303	298	293	287	283	298	289
2010	560	549	540	530	520	511	540	524
2011	88	87	86	84	83	82	86	83
2012	703	695	686	678	669	661	686	672
2013	2,406	2,371	2,338	2,306	2,275	2,246	2,339	2,286
2014	505	500	496	492	488	484	496	489
2015	3,469	3,438	3,408	3,378	3,351	3,323	3,409	3,359
2016	3,754	3,714	3,674	3,637	3,599	3,563	3,676	3,612
2017	5,493	5,421	5,352	5,285	5,219	5,154	5,355	5,241
2018	8,112	7,986	7,863	7,745	7,629	7,517	7,868	7,669
2019	11,831	11,632	11,439	11,253	11,072	10,897	11,447	11,134
Total	37,303	36,768	36,250	35,748	35,257	34,784	36,270	35,423
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	1,053	518	-	(502)	(993)	(1,466)	20	(827)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	(9.1%)	(9.1%)	(9.1%)	-	(9.1%)
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	6.8%	3.4%	-	(3.4%)	(6.8%)	(10.2%)	-	(6.8%)
2009	3.4%	1.7%	-	(1.7%)	(3.7%)	(5.0%)	-	(3.0%)
2010	3.7%	1.7%	-	(1.9%)	(3.7%)	(5.4%)	-	(3.0%)
2011	2.3%	1.2%	-	(2.3%)	(3.5%)	(4.7%)	-	(3.5%)
2012	2.5%	1.3%	-	(1.2%)	(2.5%)	(3.6%)	-	(2.0%)
2013	2.9%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	-	(2.2%)
2014	1.8%	0.8%	-	(0.8%)	(1.6%)	(2.4%)	-	(1.4%)
2015	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.5%)	-	(1.4%)
2016	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	0.1%	(1.7%)
2017	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	0.1%	(2.1%)
2018	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	0.1%	(2.5%)
2019	3.4%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.1%	(2.7%)
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.1%	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	17	16	16	16	15	15	16	15
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	122	121	120	119	118	117	120	119
2008	-	-	-	-	-	-	-	-
2009	257	247	239	230	223	215	239	225
2010	109	105	101	98	94	91	101	96
2011	-	-	-	-	-	-	-	-
2012	117	114	112	111	109	107	113	109
2013	1,478	1,453	1,429	1,406	1,385	1,364	1,430	1,392
2014	1,244	1,230	1,218	1,205	1,194	1,183	1,218	1,198
2015	1,204	1,192	1,181	1,169	1,159	1,149	1,181	1,162
2016	3,070	3,038	3,007	2,976	2,947	2,918	3,007	2,957
2017	4,703	4,649	4,596	4,546	4,495	4,447	4,599	4,512
2018	7,834	7,733	7,635	7,541	7,448	7,358	7,640	7,480
2019	13,048	12,866	12,691	12,519	12,354	12,194	12,698	12,410
Total	33,203	32,764	32,345	31,936	31,541	31,158	32,362	31,675
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	858	419	-	(409)	(804)	(1,187)	17	(670)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	6.3%	-	-	-	(6.3%)	(6.3%)	-	(6.3%)
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1.7%	0.8%	-	(0.8%)	(1.7%)	(2.5%)	-	(0.8%)
2008	-	-	-	-	-	-	-	-
2009	7.5%	3.3%	-	(3.8%)	(6.7%)	(10.0%)	-	(5.9%)
2010	7.9%	4.0%	-	(3.0%)	(6.9%)	(9.9%)	-	(5.0%)
2011	-	-	-	-	-	-	-	-
2012	4.5%	1.8%	-	(0.9%)	(2.7%)	(4.5%)	0.9%	(2.7%)
2013	3.4%	1.7%	-	(1.6%)	(3.1%)	(4.5%)	0.1%	(2.6%)
2014	2.1%	1.0%	-	(1.1%)	(2.0%)	(2.9%)	-	(1.6%)
2015	1.9%	0.9%	-	(1.0%)	(1.9%)	(2.7%)	-	(1.6%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(3.0%)	-	(1.7%)
2017	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	0.1%	(1.8%)
2018	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	0.1%	(2.0%)
2019	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	0.1%	(2.2%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	0.1%	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	340	326	312	299	287	275	312	291
2013	51	50	48	47	46	45	48	47
2014	47	45	43	42	41	39	44	41
2015	1,054	1,040	1,028	1,016	1,004	992	1,029	1,008
2016	1,373	1,352	1,333	1,316	1,299	1,283	1,335	1,305
2017	1,624	1,606	1,590	1,573	1,557	1,541	1,590	1,562
2018	1,434	1,417	1,400	1,384	1,368	1,353	1,401	1,373
2019	2,179	2,152	2,127	2,102	2,079	2,055	2,128	2,086
Total	8,102	7,988	7,881	7,779	7,681	7,583	7,887	7,713
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	221	107	-	(102)	(200)	(298)	6	(168)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	9.0%	4.5%	-	(4.2%)	(8.0%)	(11.9%)	-	(6.7%)
2013	6.3%	4.2%	-	(2.1%)	(4.2%)	(6.3%)	-	(2.1%)
2014	9.3%	4.7%	-	(2.3%)	(4.7%)	(9.3%)	2.3%	(4.7%)
2015	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.5%)	0.1%	(1.9%)
2016	3.0%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.2%	(2.1%)
2017	2.1%	1.0%	-	(1.1%)	(2.1%)	(3.1%)	-	(1.8%)
2018	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.4%)	0.1%	(1.9%)
2019	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	-	(1.9%)
Total	2.8%	1.4%	-	(1.3%)	(2.5%)	(3.8%)	0.1%	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	13,217	13,040	12,869	12,702	12,540	12,382	12,876	12,595
2005	9	9	9	8	8	8	9	8
2006	418	406	395	385	374	365	396	378
2007	2,504	2,427	2,355	2,285	2,218	2,154	2,357	2,241
2008	432	418	405	392	379	368	405	383
2009	2,476	2,399	2,326	2,257	2,191	2,128	2,329	2,213
2010	823	805	788	771	756	741	789	761
2011	2,058	2,002	1,950	1,901	1,854	1,809	1,953	1,869
2012	1,964	1,925	1,889	1,855	1,821	1,791	1,890	1,833
2013	5,241	5,150	5,064	4,981	4,903	4,827	5,067	4,929
2014	5,058	4,990	4,926	4,864	4,805	4,749	4,929	4,825
2015	10,191	10,079	9,974	9,871	9,772	9,675	9,977	9,805
2016	7,253	7,177	7,104	7,033	6,965	6,898	7,107	6,988
2017	9,103	8,991	8,883	8,779	8,677	8,578	8,888	8,711
2018	17,950	17,707	17,471	17,242	17,020	16,804	17,481	17,095
2019	39,807	39,213	38,637	38,076	37,536	37,010	38,657	37,721
Total	118,504	116,738	115,045	113,402	111,819	110,287	115,110	112,355
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	3,459	1,693	-	(1,643)	(3,226)	(4,758)	65	(2,690)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.1%)
2005	-	-	-	(11.1%)	(11.1%)	(11.1%)	-	(11.1%)
2006	5.8%	2.8%	-	(2.5%)	(5.3%)	(7.6%)	0.3%	(4.3%)
2007	6.3%	3.1%	-	(3.0%)	(5.8%)	(8.5%)	0.1%	(4.8%)
2008	6.7%	3.2%	-	(3.2%)	(6.4%)	(9.1%)	-	(5.4%)
2009	6.4%	3.1%	-	(3.0%)	(5.8%)	(8.5%)	0.1%	(4.9%)
2010	4.4%	2.2%	-	(2.2%)	(4.1%)	(6.0%)	0.1%	(3.4%)
2011	5.5%	2.7%	-	(2.5%)	(4.9%)	(7.2%)	0.2%	(4.2%)
2012	4.0%	1.9%	-	(1.8%)	(3.6%)	(5.2%)	0.1%	(3.0%)
2013	3.5%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.1%	(2.7%)
2014	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.6%)	0.1%	(2.1%)
2015	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	-	(1.7%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	-	(1.6%)
2017	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.1%	(1.9%)
2018	2.7%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.2%)
2019	3.0%	1.5%	-	(1.5%)	(2.8%)	(4.2%)	0.1%	(2.4%)
Total	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	0.1%	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

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.

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	43	41	40	38	37	35	40	37
2011	1	1	1	1	1	1	1	1
2012	3	3	3	3	3	3	3	3
2013	7	7	7	7	7	7	7	7
2014	18	18	18	18	18	18	18	18
2015	48	48	47	47	47	45	47	47
2016	90	89	88	87	86	85	88	87
2017	1,104	1,089	1,074	1,060	1,047	1,033	1,074	1,051
2018	1,064	1,048	1,033	1,019	1,004	990	1,034	1,009
2019	674	665	657	649	641	633	657	644
Total	3,052	3,009	2,968	2,929	2,891	2,850	2,969	2,904
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	84	41	-	(39)	(77)	(118)	1	(64)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	7.5%	2.5%	-	(5.0%)	(7.5%)	(12.5%)	-	(7.5%)
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	2.1%	2.1%	-	-	-	(4.3%)	-	-
2016	2.3%	1.1%	-	(1.1%)	(2.3%)	(3.4%)	-	(1.1%)
2017	2.8%	1.4%	-	(1.3%)	(2.5%)	(3.8%)	-	(2.1%)
2018	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	0.1%	(2.3%)
2019	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.7%)	-	(2.0%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(4.0%)	-	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

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.

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	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

AY	Dollar Impact Relative to Valuation Assumption							
	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

AY	Percentage Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.8%	1.2%	-	(0.6%)	(1.2%)	(2.4%)	-	(1.2%)
2013	14.3%	-	-	-	-	-	-	-
2014	0.5%	-	-	(0.5%)	(0.5%)	(1.1%)	-	(0.5%)
2015	2.0%	1.0%	-	(1.0%)	(2.0%)	(2.0%)	-	(1.0%)
2016	1.7%	1.7%	-	-	(1.7%)	(3.4%)	-	-
2017	2.4%	1.6%	-	(1.6%)	(2.4%)	(4.0%)	0.8%	(1.6%)
2018	2.9%	2.0%	-	(1.0%)	(2.0%)	(3.9%)	-	(2.0%)
2019	3.3%	1.6%	-	(1.2%)	(2.8%)	(4.1%)	-	(2.0%)
Total	2.3%	1.3%	-	(0.9%)	(1.8%)	(3.0%)	0.1%	(1.4%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

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

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	9,840	4,824	-	(4,684)	(9,211)	(13,616)	193	(7,680)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.1%)
2005	4.3%	1.7%	-	(3.4%)	(6.0%)	(7.7%)	-	(5.1%)
2006	5.8%	2.8%	-	(2.5%)	(5.3%)	(7.5%)	0.3%	(4.3%)
2007	6.1%	2.9%	-	(2.8%)	(5.6%)	(8.2%)	0.1%	(4.6%)
2008	6.6%	3.2%	-	(3.2%)	(6.4%)	(9.0%)	-	(5.5%)
2009	6.3%	3.0%	-	(2.9%)	(5.7%)	(8.3%)	0.1%	(4.8%)
2010	4.5%	2.1%	-	(2.2%)	(4.3%)	(6.3%)	0.1%	(3.5%)
2011	5.0%	2.4%	-	(2.2%)	(4.4%)	(6.5%)	0.2%	(3.7%)
2012	3.5%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.1%	(2.7%)
2013	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	0.1%	(2.4%)
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	-	(1.7%)
2015	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	-	(1.6%)
2016	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	0.1%	(1.7%)
2017	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.4%)	0.1%	(1.9%)
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	0.1%	(2.2%)
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.1%	(2.2%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	(10)	4	(4)	-	-	-	(10)
	2010		-	-	-	-	-	
	2011	(5)	26	(26)	-	-	-	(5)
	2012	177	(101)	101	-	-	-	177
	2013	66	(5)	5	-	-	-	66
	2014	308	(6)	(18)	-	(24)	(7.8%)	284
	2015	180	(19)	114	-	95	52.8%	275
	2016	565	(9)	81	-	72	12.7%	637
	2017	1,165	(11)	51	-	40	3.4%	1,205
	2018	2,176	(96)	(165)	-	(261)	(12.0%)	1,915
	2019	3,266	(400)	(640)	-	(1,040)	(31.8%)	2,226
Private Passenger Total		7,888	(617)	(501)	-	(1,118)	(14.2%)	6,770
Non Private Passenger	prior	8	-	-	-	-	-	8
	2010		-	-	-	-	-	
	2011	(1)	48	(48)	-	-	-	(1)
	2012	4	(5)	5	-	-	-	4
	2013	2	-	-	-	-	-	2
	2014	1	1	(1)	-	-	-	1
	2015	(120)	(6)	32	-	26	(21.7%)	(94)
	2016	74	(6)	8	-	2	2.7%	76
	2017	347	(26)	(62)	-	(88)	(25.4%)	259
	2018	768	(62)	131	-	69	9.0%	837
	2019	1,973	(176)	(414)	-	(590)	(29.9%)	1,383
Non Private Passenger Total		3,056	(232)	(349)	-	(581)	(19.0%)	2,475
Grand Total		10,944	(849)	(850)	-	(1,699)	(15.5%)	9,245

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	66	4	(4)	-	-	-	66
	2010	-	-	-	-	-	-	-
	2011	50	(3)	3	-	-	-	50
	2012	97	(6)	5	-	(1)	(1.0%)	96
	2013	(146)	7	(7)	-	-	-	(146)
	2014	(35)	-	-	-	-	-	(35)
	2015	565	(25)	20	-	(5)	(0.9%)	560
	2016	528	(13)	(3)	-	(16)	(3.0%)	512
	2017	2,328	(76)	(54)	-	(130)	(5.6%)	2,198
	2018	3,419	(18)	59	-	41	1.2%	3,460
	2019	4,396	(189)	(63)	-	(252)	(5.7%)	4,144
Private Passenger Total		11,268	(319)	(44)	-	(363)	(3.2%)	10,905
Non Private Passenger	prior	(17)	(9)	9	-	-	-	(17)
	2010	-	-	-	-	-	-	-
	2011	(101)	1	(1)	-	-	-	(101)
	2012	33	(9)	10	-	1	3.0%	34
	2013	78	13	(13)	-	-	-	78
	2014	33	(1)	1	-	-	-	33
	2015	136	(4)	4	-	-	-	136
	2016	238	(3)	(63)	-	(66)	(27.7%)	172
	2017	409	(5)	(20)	-	(25)	(6.1%)	384
	2018	778	(25)	87	-	62	8.0%	840
	2019	1,565	(138)	68	-	(70)	(4.5%)	1,495
Non Private Passenger Total		3,152	(180)	82	-	(98)	(3.1%)	3,054
Grand Total		14,420	(499)	38	-	(461)	(3.2%)	13,959

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	68	23	77	-	100	147.1%	168
	2010	-	-	-	-	-	-	-
	2011	6	(1)	1	-	-	-	6
	2012	13	1	3	-	4	30.8%	17
	2013	(16)	-	-	-	-	-	(16)
	2014	(75)	3	30	-	33	(44.0%)	(42)
	2015	73	(4)	4	-	-	-	73
	2016	413	(16)	15	-	(1)	(0.2%)	412
	2017	1,187	(83)	83	-	-	-	1,187
	2018	1,765	(11)	108	-	97	5.5%	1,862
	2019	3,802	(142)	(1,136)	-	(1,278)	(33.6%)	2,524
Private Passenger Total		7,236	(230)	(815)	-	(1,045)	(14.4%)	6,191
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	2	-	-	-	-	-	2
	2012	60	1	(1)	-	-	-	60
	2013	99	(34)	34	-	-	-	99
	2014	110	(21)	21	-	-	-	110
	2015	321	(11)	-	-	(11)	(3.4%)	310
	2016	363	(30)	32	-	2	0.6%	365
	2017	1,118	(77)	23	-	(54)	(4.8%)	1,064
	2018	1,682	(119)	(189)	-	(308)	(18.3%)	1,374
	2019	3,659	(293)	(52)	-	(345)	(9.4%)	3,314
Non Private Passenger Total		7,413	(584)	(132)	-	(716)	(9.7%)	6,697
Grand Total		14,649	(814)	(947)	-	(1,761)	(12.0%)	12,888

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	-	-	-	-	-	-	-
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	3	-	-	-	-	-	3
	2015	78	33	(33)	-	-	-	78
	2016	86	(7)	10	-	3	3.5%	89
	2017	(196)	(1)	1	-	-	-	(196)
	2018	417	(22)	20	-	(2)	(0.5%)	415
	2019	470	(34)	43	-	9	1.9%	479
Private Passenger Total		850	(31)	41	-	10	1.2%	860
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	(4)	36	(36)	-	-	-	(4)
	2013	3	(3)	3	-	-	-	3
	2014	2	2	(2)	-	-	-	2
	2015	36	-	-	-	-	-	36
	2016	207	(51)	51	-	-	-	207
	2017	937	(95)	94	-	(1)	(0.1%)	936
	2018	709	(70)	59	-	(11)	(1.6%)	698
	2019	1,129	(106)	114	-	8	0.7%	1,137
Non Private Passenger Total		3,018	(287)	283	-	(4)	(0.1%)	3,014
Grand Total		3,868	(318)	324	-	6	0.2%	3,874

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	6,662	(395)	476	-	81	1.2%	6,743
	2010	-	-	-	-	-	-	-
	2011	137	17	(17)	-	-	-	137
	2012	186	(21)	21	-	-	-	186
	2013	(205)	4	(1)	-	3	(1.5%)	(202)
	2014	351	(53)	185	-	132	37.6%	483
	2015	(323)	24	(24)	-	-	-	(323)
	2016	362	(5)	(28)	-	(33)	(9.1%)	329
	2017	1,072	(5)	(295)	-	(300)	(28.0%)	772
	2018	2,379	(124)	48	-	(76)	(3.2%)	2,303
	2019	6,113	(119)	(828)	-	(947)	(15.5%)	5,166
Private Passenger Total		16,734	(677)	(463)	-	(1,140)	(6.8%)	15,594
Non Private Passenger								
	prior	439	(4)	4	-	-	-	439
	2010	-	-	-	-	-	-	-
	2011	(287)	17	(35)	-	(18)	6.3%	(305)
	2012	280	(39)	36	-	(3)	(1.1%)	277
	2013	867	38	5	-	43	5.0%	910
	2014	(1,371)	35	(105)	-	(70)	5.1%	(1,441)
	2015	1,240	(31)	42	-	11	0.9%	1,251
	2016	461	(12)	(60)	-	(72)	(15.6%)	389
	2017	2,821	(86)	(570)	-	(656)	(23.3%)	2,165
	2018	7,443	(294)	(405)	-	(699)	(9.4%)	6,744
	2019	20,079	(801)	(1,077)	-	(1,878)	(9.4%)	18,201
Non Private Passenger Total		31,972	(1,177)	(2,165)	-	(3,342)	(10.5%)	28,630
Grand Total		48,706	(1,854)	(2,628)	-	(4,482)	(9.2%)	44,224

EXHIBIT G-1

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

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Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	35	6	(17)	-	(11)	(31.4%)	24
	2010	-	-	-	-	-	-	-
	2011	101	(43)	43	-	-	-	101
	2012	35	(2)	2	-	-	-	35
	2013	59	-	-	-	-	-	59
	2014	148	(9)	9	-	-	-	148
	2015	224	(3)	60	-	57	25.4%	281
	2016	256	13	(157)	-	(144)	(56.3%)	112
	2017	975	(38)	30	-	(8)	(0.8%)	967
	2018	742	(27)	(38)	-	(65)	(8.8%)	677
	2019	972	(94)	201	-	107	11.0%	1,079
Private Passenger Total		3,547	(197)	133	-	(64)	(1.8%)	3,483
Non Private Passenger	prior	76	1	1	-	2	2.6%	78
	2010	-	-	-	-	-	-	-
	2011	10	56	(56)	-	-	-	10
	2012	84	(30)	185	-	155	184.5%	239
	2013	425	(41)	(128)	-	(169)	(39.8%)	256
	2014	533	(31)	25	-	(6)	(1.1%)	527
	2015	1,018	7	9	-	16	1.6%	1,034
	2016	1,767	27	(37)	-	(10)	(0.6%)	1,757
	2017	3,437	(13)	(257)	-	(270)	(7.9%)	3,167
	2018	8,356	(82)	(91)	-	(173)	(2.1%)	8,183
	2019	20,878	(2,131)	658	-	(1,473)	(7.1%)	19,405
Non Private Passenger Total		36,584	(2,237)	309	-	(1,928)	(5.3%)	34,656
Grand Total		40,131	(2,434)	442	-	(1,992)	(5.0%)	38,139

EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	26	2	(2)	-	-	-	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	178	(9)	7	-	(2)	(1.1%)	176
Private Passenger Total		620	(3)	1	-	(2)	(0.3%)	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	123	-	(2)	-	(2)	(1.6%)	121
	2018	408	2	(2)	-	-	-	408
	2019	546	(37)	(133)	-	(170)	(31.1%)	376
Non Private Passenger Total		1,150	(35)	(137)	-	(172)	(15.0%)	978
Grand Total		1,770	(38)	(136)	-	(174)	(9.8%)	1,596

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	-	-	-	-	-	-	-
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	13	-	-	-	-	-	13
	2015	47	-	-	-	-	-	47
	2016	93	-	-	-	-	-	93
	2017	208	-	-	-	-	-	208
	2018	399	(5)	17	-	12	3.0%	411
	2019	382	(28)	32	-	4	1.0%	386
Private Passenger Total		1,151	(33)	49	-	16	1.4%	1,167
Non Private Passenger	prior	3	-	-	-	-	-	3
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	50	16	(16)	-	-	-	50
	2014	29	-	-	-	-	-	29
	2015	19	-	-	-	-	-	19
	2016	62	(1)	1	-	-	-	62
	2017	143	-	-	-	-	-	143
	2018	201	(3)	6	-	3	1.5%	204
	2019	369	(35)	48	-	13	3.5%	382
Non Private Passenger Total		876	(23)	39	-	16	1.8%	892
Grand Total		2,027	(56)	88	-	32	1.6%	2,059

EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(1)	-	1	-	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)

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	6,838	(356)	527	-	171	2.5%	7,009
	2010		-	-	-	-	-	
	2011	289	(4)	4	-	-	-	289
	2012	532	(127)	130	-	3	0.6%	535
	2013	(229)	6	(3)	-	3	(1.3%)	(226)
	2014	733	(65)	206	-	141	19.2%	874
	2015	884	6	141	-	147	16.6%	1,031
	2016	2,375	(36)	(83)	-	(119)	(5.0%)	2,256
	2017	6,910	(210)	(188)	-	(398)	(5.8%)	6,512
	2018	11,492	(304)	50	-	(254)	(2.2%)	11,238
	2019	19,620	(1,017)	(2,386)	-	(3,403)	(17.3%)	16,217
Private Passenger Total		49,444	(2,107)	(1,602)	-	(3,709)	(7.5%)	45,735
Non Private Passenger								
	prior	508	(12)	14	-	2	0.4%	510
	2010		-	-	-	-	-	
	2011	(376)	122	(140)	-	(18)	4.8%	(394)
	2012	458	(46)	199	-	153	33.4%	611
	2013	1,537	(11)	(115)	-	(126)	(8.2%)	1,411
	2014	(637)	(21)	(55)	-	(76)	11.9%	(713)
	2015	2,684	(43)	85	-	42	1.6%	2,726
	2016	3,258	(76)	(68)	-	(144)	(4.4%)	3,114
	2017	9,434	(303)	(793)	-	(1,096)	(11.6%)	8,338
	2018	20,518	(654)	(403)	-	(1,057)	(5.2%)	19,461
	2019	50,422	(3,722)	(773)	-	(4,495)	(8.9%)	45,927
Non Private Passenger Total		87,806	(4,766)	(2,049)	-	(6,815)	(7.8%)	80,991
Grand Total		137,250	(6,873)	(3,651)	-	(10,524)	(7.7%)	126,726

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(17)	-	-	-	-	-	(17)
	2010	-	-	-	-	-	-	-
	2011	(6)	-	-	-	-	-	(6)
	2012	69	(2)	2	-	-	-	69
	2013	(1)	-	-	-	-	-	(1)
	2014	170	(5)	(8)	-	(13)	(7.6%)	157
	2015	(47)	1	94	-	95	(202.1%)	48
	2016	212	(2)	74	-	72	34.0%	284
	2017	869	(17)	74	-	57	6.6%	926
	2018	1,553	(93)	(163)	-	(256)	(16.5%)	1,297
	2019	2,465	(394)	(609)	-	(1,003)	(40.7%)	1,462
Private Passenger Total		5,267	(512)	(536)	-	(1,048)	(19.9%)	4,219
Non Private Passenger	prior	8	-	-	-	-	-	8
	2010	-	-	-	-	-	-	-
	2011	2	-	-	-	-	-	2
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	1	-	-	-	-	-	1
	2015	(163)	2	24	-	26	(16.0%)	(137)
	2016	(9)	1	-	-	1	(11.1%)	(8)
	2017	171	(19)	(72)	-	(91)	(53.2%)	80
	2018	513	(56)	130	-	74	14.4%	587
	2019	1,664	(183)	(394)	-	(577)	(34.7%)	1,087
Non Private Passenger Total		2,189	(255)	(312)	-	(567)	(25.9%)	1,622
Grand Total		7,456	(767)	(848)	-	(1,615)	(21.7%)	5,841

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	26	(2)	2	-	-	-	26
	2010	-	-	-	-	-	-	-
	2011	45	(2)	2	-	-	-	45
	2012	78	(4)	4	-	-	-	78
	2013	(148)	7	(7)	-	-	-	(148)
	2014	(74)	4	(4)	-	-	-	(74)
	2015	373	(19)	17	-	(2)	(0.5%)	371
	2016	341	(20)	5	-	(15)	(4.4%)	326
	2017	2,018	(81)	(49)	-	(130)	(6.4%)	1,888
	2018	3,045	(30)	71	-	41	1.3%	3,086
	2019	3,933	(197)	(34)	-	(231)	(5.9%)	3,702
Private Passenger Total		9,637	(344)	7	-	(337)	(3.5%)	9,300
Non Private Passenger	prior	(36)	-	-	-	-	-	(36)
	2010	-	-	-	-	-	-	-
	2011	(101)	1	(1)	-	-	-	(101)
	2012	1	-	1	-	1	100.0%	2
	2013	6	-	-	-	-	-	6
	2014	30	-	-	-	-	-	30
	2015	70	(1)	1	-	-	-	70
	2016	183	(7)	(59)	-	(66)	(36.1%)	117
	2017	308	(15)	(10)	-	(25)	(8.1%)	283
	2018	593	(42)	104	-	62	10.5%	655
	2019	1,231	(123)	69	-	(54)	(4.4%)	1,177
Non Private Passenger Total		2,285	(187)	105	-	(82)	(3.6%)	2,203
Grand Total		11,922	(531)	112	-	(419)	(3.5%)	11,503

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	51	(3)	103	-	100	196.1%	151
	2010	-	-	-	-	-	-	-
	2011	5	-	-	-	-	-	5
	2012	11	-	4	-	4	36.4%	15
	2013	(24)	1	(1)	-	-	-	(24)
	2014	(90)	4	30	-	34	(37.8%)	(56)
	2015	54	(2)	2	-	-	-	54
	2016	329	(16)	15	-	(1)	(0.3%)	328
	2017	1,047	(84)	85	-	1	0.1%	1,048
	2018	1,480	(15)	118	-	103	7.0%	1,583
	2019	3,239	(130)	(1,122)	-	(1,252)	(38.7%)	1,987
Private Passenger Total		6,102	(245)	(766)	-	(1,011)	(16.6%)	5,091
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)
	2010	-	-	-	-	-	-	-
	2011	2	-	-	-	-	-	2
	2012	57	(2)	2	-	-	-	57
	2013	15	-	-	-	-	-	15
	2014	38	(1)	1	-	-	-	38
	2015	279	(8)	(3)	-	(11)	(3.9%)	268
	2016	215	(30)	33	-	3	1.4%	218
	2017	868	(78)	25	-	(53)	(6.1%)	815
	2018	1,409	(127)	(179)	-	(306)	(21.7%)	1,103
	2019	3,187	(287)	(44)	-	(331)	(10.4%)	2,856
Non Private Passenger Total		6,066	(533)	(165)	-	(698)	(11.5%)	5,368
Grand Total		12,168	(778)	(931)	-	(1,709)	(14.0%)	10,459

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	-	-	-	-	-	-	-
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	1	-	-	-	-	-	1
	2015	10	-	-	-	-	-	10
	2016	63	(5)	8	-	3	4.8%	66
	2017	(257)	3	(3)	-	-	-	(257)
	2018	357	(29)	28	-	(1)	(0.3%)	356
	2019	402	(32)	43	-	11	2.7%	413
Private Passenger Total		568	(63)	76	-	13	2.3%	581
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	2	-	-	-	-	-	2
	2015	35	-	-	-	-	-	35
	2016	133	(13)	13	-	-	-	133
	2017	878	(88)	88	-	-	-	878
	2018	649	(65)	54	-	(11)	(1.7%)	638
	2019	1,014	(101)	110	-	9	0.9%	1,023
Non Private Passenger Total		2,711	(267)	265	-	(2)	(0.1%)	2,709
Grand Total		3,279	(330)	341	-	11	0.3%	3,290

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	5,703	(457)	580	-	123	2.2%	5,826
	2010	-	-	-	-	-	-	-
	2011	113	(9)	9	-	-	-	113
	2012	155	(12)	12	-	-	-	155
	2013	(239)	19	(16)	-	3	(1.3%)	(236)
	2014	171	(14)	147	-	133	77.8%	304
	2015	(327)	26	(26)	-	-	-	(327)
	2016	281	(6)	(27)	-	(33)	(11.7%)	248
	2017	927	(9)	(288)	-	(297)	(32.0%)	630
	2018	2,076	(145)	77	-	(68)	(3.3%)	2,008
	2019	5,214	(104)	(772)	-	(876)	(16.8%)	4,338
Private Passenger Total		14,074	(711)	(304)	-	(1,015)	(7.2%)	13,059
Non Private Passenger	prior	380	(18)	18	-	-	-	380
	2010	-	-	-	-	-	-	-
	2011	(314)	16	(34)	-	(18)	5.7%	(332)
	2012	212	(11)	13	-	2	0.9%	214
	2013	636	(32)	77	-	45	7.1%	681
	2014	(1,522)	76	(146)	-	(70)	4.6%	(1,592)
	2015	621	(31)	43	-	12	1.9%	633
	2016	64	(1)	(68)	-	(69)	(107.8%)	(5)
	2017	2,204	(110)	(543)	-	(653)	(29.6%)	1,551
	2018	6,273	(314)	(375)	-	(689)	(11.0%)	5,584
	2019	17,479	(874)	(880)	-	(1,754)	(10.0%)	15,725
Non Private Passenger Total		26,033	(1,299)	(1,895)	-	(3,194)	(12.3%)	22,839
Grand Total		40,107	(2,010)	(2,199)	-	(4,209)	(10.5%)	35,898

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	7	-	(12)	-	(12)	(171.4%)	(5)
	2010	-	-	-	-	-	-	-
	2011	16	-	-	-	-	-	16
	2012	26	-	-	-	-	-	26
	2013	47	-	-	-	-	-	47
	2014	36	-	-	-	-	-	36
	2015	188	(2)	65	-	63	33.5%	251
	2016	137	(1)	(144)	-	(145)	(105.8%)	(8)
	2017	878	(35)	27	-	(8)	(0.9%)	870
	2018	583	(23)	(41)	-	(64)	(11.0%)	519
	2019	775	(78)	194	-	116	15.0%	891
Private Passenger Total		2,693	(139)	89	-	(50)	(1.9%)	2,643
Non Private Passenger	prior	58	-	1	-	1	1.7%	59
	2010	-	-	-	-	-	-	-
	2011	(18)	-	-	-	-	-	(18)
	2012	7	-	181	-	181	2,585.7%	188
	2013	201	(2)	(100)	-	(102)	(50.7%)	99
	2014	403	(4)	3	-	(1)	(0.2%)	402
	2015	557	(6)	23	-	17	3.1%	574
	2016	1,095	(11)	17	-	6	0.5%	1,101
	2017	2,570	(26)	(244)	-	(270)	(10.5%)	2,300
	2018	6,705	(201)	72	-	(129)	(1.9%)	6,576
	2019	18,182	(1,818)	410	-	(1,408)	(7.7%)	16,774
Non Private Passenger Total		29,760	(2,068)	363	-	(1,705)	(5.7%)	28,055
Grand Total		32,453	(2,207)	452	-	(1,755)	(5.4%)	30,698

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	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	161	(8)	6	-	(2)	(1.2%)	159	
Private Passenger Total		502	(11)	9	-	(2)	(0.4%)	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	113	(1)	(1)	-	(2)	(1.8%)	111
	2018	348	(3)	3	-	-	-	348
2019	503	(30)	(140)	-	(170)	(33.8%)	333	
Non Private Passenger Total		1,032	(34)	(138)	-	(172)	(16.7%)	860
Grand Total		1,534	(45)	(129)	-	(174)	(11.3%)	1,360

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	-	-	-	-	-	-	-
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	12	-	-	-	-	-	12
	2015	44	-	-	-	-	-	44
	2016	87	(1)	1	-	-	-	87
	2017	152	(2)	2	-	-	-	152
	2018	360	(7)	18	-	11	3.1%	371
	2019	331	(23)	29	-	6	1.8%	337
Private Passenger Total		993	(33)	50	-	17	1.7%	1,010
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	180	(2)	5	-	3	1.7%	183
	2019	315	(35)	49	-	14	4.4%	329
Non Private Passenger Total		744	(39)	56	-	17	2.3%	761
Grand Total		1,737	(72)	106	-	34	2.0%	1,771

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	(1)	-	1	-	1	(100.0%)	-
	2010		-	-	-	-	-	
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	3	-	-	-	-	-	3
	2015	6	-	-	-	-	-	6
	2016	22	-	-	-	-	-	22
	2017	33	-	-	-	-	-	33
	2018	23	-	-	-	-	-	23
	2019	38	(2)	(2)	-	(4)	(10.5%)	34
Private Passenger Total		126	(2)	(1)	-	(3)	(2.4%)	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	206	(4)	15	-	11	5.3%	217
Non Private Passenger Total		516	(7)	18	-	11	2.1%	527
Grand Total		642	(9)	17	-	8	1.2%	650

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	5,787	(462)	674	-	212	3.7%	5,999
	2010	-	-	-	-	-	-	-
	2011	173	(11)	11	-	-	-	173
	2012	348	(18)	22	-	4	1.1%	352
	2013	(354)	27	(24)	-	3	(0.8%)	(351)
	2014	244	(11)	165	-	154	63.1%	398
	2015	332	4	152	-	156	47.0%	488
	2016	1,518	(51)	(68)	-	(119)	(7.8%)	1,399
	2017	5,721	(226)	(151)	-	(377)	(6.6%)	5,344
	2018	9,635	(344)	110	-	(234)	(2.4%)	9,401
	2019	16,558	(968)	(2,267)	-	(3,235)	(19.5%)	13,323
Private Passenger Total		39,962	(2,060)	(1,376)	-	(3,436)	(8.6%)	36,526
Non Private Passenger	prior	409	(18)	19	-	1	0.2%	410
	2010	-	-	-	-	-	-	-
	2011	(428)	17	(35)	-	(18)	4.2%	(446)
	2012	278	(13)	197	-	184	66.2%	462
	2013	886	(34)	(23)	-	(57)	(6.4%)	829
	2014	(1,013)	71	(142)	-	(71)	7.0%	(1,084)
	2015	1,442	(44)	88	-	44	3.1%	1,486
	2016	1,818	(62)	(63)	-	(125)	(6.9%)	1,693
	2017	7,334	(339)	(755)	-	(1,094)	(14.9%)	6,240
	2018	16,829	(812)	(184)	-	(996)	(5.9%)	15,833
	2019	43,781	(3,455)	(805)	-	(4,260)	(9.7%)	39,521
Non Private Passenger Total		71,336	(4,689)	(1,703)	-	(6,392)	(9.0%)	64,944
Grand Total		111,298	(6,749)	(3,079)	-	(9,828)	(8.8%)	101,470

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

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

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Newfoundland & Labrador

Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(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	69	5	25	99	(8)	1	9	2	101
2010	(2)	(5)	46	39	(3)	1	6	4	43
2011	224	(5)	82	301	(30)	5	27	2	303
2012	1,238	42	128	1,408	(142)	22	127	7	1,415
2013	747	(1)	134	880	(33)	5	85	57	937
2014	1,346	91	224	1,661	(54)	10	160	116	1,777
2015	2,356	28	321	2,705	(87)	13	274	200	2,905
2016	3,583	142	312	4,037	(111)	20	405	314	4,351
2017	2,413	394	241	3,048	(86)	12	337	263	3,311
2018	5,905	512	413	6,830	(207)	33	709	535	7,365
2019	8,187	545	267	8,999	(288)	45	928	685	9,684
PAYs (sub-total):	26,162	1,739	2,220	30,121	(1,058)	168	3,084	2,194	32,315
CAY (2020)	9,383	2,634	(202)	11,815	(414)	71	1,306	963	12,778
claims liabilities:	35,545	4,373	2,018	41,936	(1,472)	239	4,390	3,157	45,093
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	13,699	(1,397)		12,302	(340)	55	861	576	12,302
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				54,238	(1,812)	294	5,251	3,733	57,395

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

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

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

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New Brunswick

Private Passenger ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	18	-	18	-	-	2	2	20
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(2)	(9)	(1)	(12)	-	-	1	1	(11)
2003	183	3	2	188	(12)	2	18	8	196
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	160	23	40	223	(7)	1	21	15	238
2011	23	33	45	101	(5)	-	11	6	107
2012	206	55	84	345	(17)	3	33	19	364
2013	132	(108)	99	123	(5)	1	12	8	131
2014	472	(53)	100	519	(16)	3	51	38	557
2015	1,773	268	198	2,239	(52)	8	224	180	2,419
2016	1,887	259	116	2,262	(55)	10	237	192	2,454
2017	1,588	1,296	142	3,026	(88)	13	380	305	3,331
2018	1,326	2,446	133	3,905	(137)	24	492	379	4,284
2019	1,947	2,902	169	5,018	(206)	35	621	450	5,468
PAYs (sub-total):	9,896	7,118	1,168	18,182	(622)	103	2,130	1,611	19,793
CAY (2020)	2,887	4,021	135	7,043	(324)	56	880	612	7,655
claims liabilities:	12,783	11,139	1,303	25,225	(946)	159	3,010	2,223	27,448
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,141	(978)		8,163	(218)	34	570	386	8,163
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				33,388	(1,164)	193	3,580	2,609	35,611

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Nova Scotia

Private Passenger ending 2020	Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
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)	25	108	(3)	-	11	8	116	
2008	1	11	24	36	(1)	-	3	2	38	
2009	196	11	40	247	(25)	4	23	2	249	
2010	19	103	35	157	(16)	3	15	2	159	
2011	-	5	27	32	(4)	-	4	-	32	
2012	11	13	46	70	(3)	-	7	4	74	
2013	104	(18)	56	142	(6)	1	15	10	152	
2014	215	(40)	65	240	(8)	1	23	16	256	
2015	180	38	31	249	(9)	1	35	27	276	
2016	509	287	78	874	(27)	4	111	88	962	
2017	639	705	75	1,419	(45)	7	184	146	1,565	
2018	1,652	1,222	112	2,986	(101)	14	366	279	3,265	
2019	4,094	1,330	153	5,577	(207)	34	683	510	6,087	
PAYs (sub-total):	7,748	3,659	813	12,220	(459)	69	1,492	1,102	13,322	
CAY (2020)	4,897	3,737	207	8,841	(353)	62	1,083	792	9,633	
claims liabilities:	12,645	7,396	1,020	21,061	(812)	131	2,575	1,894	22,955	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	10,631	(1,148)		9,483	(248)	37	769	558	9,819	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				30,544	(1,060)	168	3,344	2,452	32,774	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Prince Edward Island

Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				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	15	1	14	30	-	-	3	3	33
2015	866	10	23	899	-	-	96	96	995
2016	216	55	71	342	(11)	2	37	28	370
2017	923	(228)	29	724	(23)	3	78	58	782
2018	352	241	5	598	(16)	2	81	67	665
2019	392	304	28	724	(27)	4	89	66	790
PAYs (sub-total):	2,764	375	261	3,400	(77)	11	392	326	3,726
CAY (2020)	672	428	5	1,105	(43)	7	143	107	1,212
claims liabilities:	3,436	803	266	4,505	(120)	18	535	433	4,938
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,550	(167)	1,383		(30)	4	83	57	1,383
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	5,888			(150)	22	618	490	6,321	

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

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

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

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Ontario

Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,770	4,259	(8)	8,021	(253)	39	787	573	8,594
2001	-	6	(2)	4	-	-	1	1	5
2002	389	(7)	70	452	(19)	2	43	26	478
2003	1,714	(582)	416	1,548	(78)	12	147	81	1,629
2004	916	(385)	391	922	(54)	9	87	42	964
2005	3	(27)	170	146	(9)	2	18	11	157
2006	235	2	186	423	(29)	5	40	16	439
2007	1,734	165	193	2,092	(167)	28	192	53	2,145
2008	159	167	142	468	(40)	7	43	10	478
2009	174	397	274	845	(78)	13	77	12	857
2010	487	(47)	205	645	(57)	9	59	11	656
2011	930	76	259	1,265	(78)	13	119	54	1,319
2012	842	105	186	1,133	(97)	16	104	23	1,156
2013	751	(159)	321	913	(71)	12	84	25	938
2014	2,322	208	297	2,827	(159)	26	267	134	2,961
2015	263	(223)	392	432	(16)	2	47	33	465
2016	731	165	270	1,166	(35)	6	129	100	1,266
2017	797	438	355	1,590	(49)	8	217	176	1,766
2018	1,537	1,280	363	3,180	(115)	20	422	327	3,507
2019	4,069	2,697	800	7,566	(318)	53	1,070	805	8,371
PAYs (sub-total):	21,823	8,535	5,280	35,638	(1,722)	282	3,953	2,513	38,151
CAY (2020)	8,150	8,849	948	17,947	(790)	126	2,632	1,968	19,915
claims liabilities:	29,973	17,384	6,228	53,585	(2,512)	408	6,585	4,481	58,066
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	22,338	(1,318)		21,020	(517)	81	1,399	963	21,020
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				74,605	(3,029)	489	7,984	5,444	79,086

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Alberta

Private Passenger ending 2020	Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		(2)	2	(2)	(2)	-	-	10	10	8
2001		1	9	-	10	-	-	1	1	11
2002		(3)	(10)	2	(11)	-	-	1	1	(10)
2003		43	(49)	13	7	(1)	-	2	1	8
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	75	86	(2)	-	9	7	93
2008		-	6	70	76	-	-	8	8	84
2009		-	(8)	51	43	-	-	6	6	49
2010		-	(2)	24	22	(2)	-	2	-	22
2011		832	10	11	853	(55)	8	80	33	886
2012		60	19	35	114	(3)	-	12	9	123
2013		80	33	41	154	(4)	-	15	11	165
2014		1,067	26	53	1,146	(31)	4	111	84	1,230
2015		132	172	50	354	(10)	1	35	26	380
2016		1,523	(8)	26	1,541	(40)	8	162	130	1,671
2017		290	647	33	970	(34)	6	117	89	1,059
2018		1,155	322	103	1,580	(57)	9	202	154	1,734
2019		1,312	542	51	1,905	(78)	11	210	143	2,048
PAYs (sub-total):		6,503	1,762	673	8,938	(324)	48	995	719	9,657
CAY (2020)		1,138	1,593	(202)	2,529	(104)	17	313	226	2,755
claims liabilities:		7,641	3,355	471	11,467	(428)	65	1,308	945	12,412
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		4,828	(521)		4,307	(87)	13	252	178	4,307
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					15,774	(515)	78	1,560	1,123	16,719

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

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

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Yukon

Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	3	-	3	-	-	-	-	3	
2001	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	(1)	-	(1)	-	-	-	-	(1)	
2009	-	-	12	12	-	-	1	1	13	
2010	-	22	1	23	(2)	-	2	-	23	
2011	-	2	2	4	-	-	-	-	4	
2012	-	3	3	6	-	-	-	-	6	
2013	-	6	4	10	-	-	1	1	11	
2014	-	15	5	20	-	-	3	3	23	
2015	-	31	(16)	15	(1)	-	4	3	18	
2016	-	46	(2)	44	(1)	-	6	5	49	
2017	791	49	3	843	(29)	5	104	80	923	
2018	-	142	12	154	(6)	1	18	13	167	
2019	40	124	2	166	(7)	1	20	14	180	
PAYs (sub-total):	831	444	26	1,301	(46)	7	159	120	1,421	
CAY (2020)	41	185	(6)	220	(11)	2	27	18	238	
claims liabilities:	872	629	20	1,521	(57)	9	186	138	1,659	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	214	(23)		191	(7)	1	16	10	191	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,712	(64)	10	202	148	1,850	

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

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

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Northwest Territories

Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	1	-	1	-	-	-	-	1
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(3)	-	(3)	-	-	-	-	(3)
2007	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	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	20	32	(1)	-	3	2	34
2015	-	44	3	47	(2)	-	6	4	51
2016	-	76	21	97	(3)	-	10	7	104
2017	436	136	18	590	(20)	3	77	60	650
2018	85	330	3	418	(17)	3	57	43	461
2019	254	240	17	511	(22)	3	64	45	556
PAYs (sub-total):	775	845	130	1,750	(65)	9	224	168	1,918
CAY (2020)	364	327	(56)	635	(26)	4	86	64	699
claims liabilities:	1,139	1,172	74	2,385	(91)	13	310	232	2,617
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	984	(107)	877		(13)	2	42	31	877
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	3,262				(104)	15	352	263	3,494

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

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

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Nunavut

Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	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	146	1	4	151	(4)	1	15	12	163	
2013	-	1	5	6	-	-	1	1	7	
2014	-	3	5	8	-	-	1	1	9	
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	1	35	(1)	-	4	3	38	
PAYs (sub-total):	148	121	30	299	(8)	1	32	25	324	
CAY (2020)	9	29	(8)	30	(1)	-	4	3	33	
claims liabilities:	157	150	22	329	(9)	1	36	28	357	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	89	(10)	79		(1)	-	3	2	79	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	408				(10)	1	39	30	436	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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All Jurisdictions

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	3,767	4,278	(11)	8,034	(253)	39	803	589	8,623
2001	1	14	(7)	8	-	-	3	3	11
2002	384	(14)	72	442	(19)	2	46	29	471
2003	1,939	(634)	432	1,737	(91)	14	168	91	1,828
2004	925	(406)	393	912	(54)	9	92	47	959
2005	12	49	224	285	(18)	3	34	19	304
2006	241	(4)	249	486	(31)	5	47	21	507
2007	1,873	130	318	2,321	(174)	28	218	72	2,393
2008	264	187	271	722	(53)	8	68	23	745
2009	612	400	402	1,414	(128)	21	131	24	1,438
2010	664	93	370	1,127	(87)	14	107	34	1,161
2011	2,009	119	452	2,580	(172)	26	243	97	2,677
2012	2,503	243	519	3,265	(266)	42	302	78	3,343
2013	1,814	(242)	701	2,273	(119)	19	218	118	2,391
2014	5,437	263	783	6,483	(269)	44	622	397	6,880
2015	5,570	374	1,007	6,951	(177)	25	723	571	7,522
2016	8,449	1,044	896	10,389	(284)	50	1,099	865	11,254
2017	7,877	3,470	898	12,245	(375)	57	1,498	1,180	13,425
2018	12,012	6,518	1,144	19,674	(657)	106	2,350	1,799	21,473
2019	20,297	8,716	1,488	30,501	(1,154)	186	3,689	2,721	33,222
PAYs (sub-total):	76,650	24,598	10,601	111,849	(4,381)	698	12,461	8,778	120,627
CAY (2020)	27,541	21,803	821	50,165	(2,066)	345	6,474	4,753	54,918
claims liabilities:	104,191	46,401	11,422	162,014	(6,447)	1,043	18,935	13,531	175,545
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	63,474	(5,669)		57,805	(1,461)	227	3,995	2,761	58,141
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				219,819	(7,908)	1,270	22,930	16,292	233,686

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

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

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Newfoundland & Labrador

Non Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	(1)	-	-	-	-	-	-
2002	-	1	-	1	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	(1)	-	(1)	-	-	-	-	(1)
2005	-	2	2	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	384	2	27	413	(48)	8	37	(3)	410
2012	130	-	33	163	(19)	3	14	(2)	161
2013	-	2	33	35	(3)	-	3	-	35
2014	12	1	62	75	(4)	-	7	3	78
2015	635	(115)	99	619	(25)	5	64	44	663
2016	898	(7)	106	997	(31)	4	101	74	1,071
2017	1,616	46	88	1,750	(44)	7	186	149	1,899
2018	2,002	340	156	2,498	(61)	9	261	209	2,707
2019	2,915	111	99	3,125	(85)	15	328	258	3,383
PAYs (sub-total):	8,592	388	742	9,722	(320)	51	1,005	736	10,458
CAY (2020)	3,377	1,508	(76)	4,809	(149)	24	529	404	5,213
claims liabilities:	11,969	1,896	666	14,531	(469)	75	1,534	1,140	15,671
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,557	(333)		4,224	(96)	14	249	167	4,224
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				18,755	(565)	89	1,783	1,307	19,895

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

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

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New Brunswick

Non Private Passenger ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
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	72	(1)	-	71	(6)	1	6	1	72
2010	333	(17)	34	350	(33)	6	32	5	355
2011	84	(72)	37	49	(3)	-	5	2	51
2012	396	2	69	467	(25)	5	45	25	492
2013	1,072	6	75	1,153	(35)	5	113	83	1,236
2014	21	22	71	114	(5)	1	11	7	121
2015	751	48	130	929	(29)	4	93	68	997
2016	606	81	83	770	(24)	3	85	64	834
2017	725	177	104	1,006	(36)	6	134	104	1,110
2018	1,482	422	109	2,013	(87)	14	258	185	2,198
2019	3,270	120	151	3,541	(177)	28	432	283	3,824
PAYs (sub-total):	8,840	777	904	10,521	(463)	73	1,224	834	11,355
CAY (2020)	3,508	1,193	107	4,808	(246)	43	599	396	5,204
claims liabilities:	12,348	1,970	1,011	15,329	(709)	116	1,823	1,230	16,559
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	6,850	(527)		6,323	(193)	27	386	220	6,323
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				21,652	(902)	143	2,209	1,450	22,882

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nova Scotia

Non Private Passenger ending 2020	Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
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	26	28	-	-	3	3	31
2012	3	44	52	99	(7)	2	10	5	104
2013	1,325	13	67	1,405	(103)	17	130	44	1,449
2014	808	31	80	919	(45)	7	88	50	969
2015	255	209	40	504	(16)	2	63	49	553
2016	1,385	159	112	1,656	(43)	6	187	150	1,806
2017	1,524	605	106	2,235	(65)	12	272	219	2,454
2018	2,170	661	136	2,967	(95)	15	363	283	3,250
2019	4,051	291	147	4,489	(166)	27	546	407	4,896
PAYs (sub-total):	11,521	2,011	843	14,375	(540)	88	1,673	1,221	15,596
CAY (2020)	4,493	3,370	194	8,057	(322)	57	966	701	8,758
claims liabilities:	16,014	5,381	1,037	22,432	(862)	145	2,639	1,922	24,354
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,736	(720)		9,016	(240)	39	626	425	9,016
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				31,448	(1,102)	184	3,265	2,347	33,370

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

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

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

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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	275	-	12	287	(34)	5	26	(3)	284	284
2013	45	1	17	63	(7)	1	6	-	63	63
2014	44	2	9	55	(4)	-	6	2	57	57
2015	(3)	35	22	54	(5)	1	9	5	59	59
2016	940	122	52	1,114	(81)	12	106	37	1,151	1,151
2017	(123)	763	24	664	(29)	4	69	44	708	708
2018	104	526	8	638	(24)	4	76	56	694	694
2019	847	104	25	976	(30)	5	116	91	1,067	1,067
PAYs (sub-total):	2,129	1,552	191	3,872	(214)	32	416	234	4,106	4,106
CAY (2020)	415	1,045	8	1,468	(45)	7	183	145	1,613	1,613
claims liabilities:	2,544	2,597	199	5,340	(259)	39	599	379	5,719	5,719
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,547	(121)		1,426	(28)	4	87	63	1,426	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,766	(287)	43	686	442	7,145	

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

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

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

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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	246	11	(1)	256	-	-	29	29	285	
2001	-	(6)	(1)	(7)	-	-	1	1	(6)	
2002	-	6	24	30	-	-	3	3	33	
2003	(1)	(10)	65	54	-	-	8	8	62	
2004	1	95	69	165	(12)	2	16	6	171	
2005	-	(1)	63	62	(4)	1	6	3	65	
2006	2	83	90	175	(8)	2	18	12	187	
2007	1	(2)	102	101	(7)	1	9	3	104	
2008	12	7	72	91	(8)	1	8	1	92	
2009	48	74	173	295	(25)	4	27	6	301	
2010	24	7	171	202	(17)	2	19	4	206	
2011	672	(228)	229	673	(38)	6	63	31	704	
2012	455	147	191	793	(47)	8	74	35	828	
2013	2,465	472	549	3,486	(94)	14	340	260	3,746	
2014	2,556	(1,099)	617	2,074	(100)	17	198	115	2,189	
2015	5,799	436	951	7,186	(203)	35	704	536	7,722	
2016	4,548	(5)	679	5,222	(164)	27	542	405	5,627	
2017	3,766	1,094	883	5,743	(172)	28	753	609	6,352	
2018	7,954	3,637	1,312	12,903	(461)	79	1,650	1,268	14,171	
2019	17,559	1,604	2,779	21,942	(834)	153	3,072	2,391	24,333	
PAYs (sub-total):	46,107	6,322	9,017	61,446	(2,194)	380	7,540	5,726	67,172	
CAY (2020)	19,405	23,600	2,495	45,500	(1,911)	319	6,582	4,990	50,490	
claims liabilities:	65,512	29,922	11,512	106,946	(4,105)	699	14,122	10,716	117,662	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	60,646	(3,760)		56,886	(1,314)	189	3,116	1,991	56,886	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				163,832	(5,419)	888	17,238	12,707	174,548	

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

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

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Alberta

Non Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	2	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	282	316	-	-	31	31	347	
2008	4	10	276	290	(7)	1	28	22	312	
2009	36	5	200	241	(23)	4	22	3	244	
2010	-	6	73	79	(8)	1	7	-	79	
2011	643	(11)	36	668	(48)	7	63	22	690	
2012	594	122	147	863	(61)	10	81	30	893	
2013	1,800	64	181	2,045	(102)	16	194	108	2,153	
2014	939	262	245	1,446	(58)	8	139	89	1,535	
2015	4,273	372	253	4,898	(124)	20	483	379	5,277	
2016	7,050	752	166	7,968	(224)	32	833	641	8,609	
2017	5,657	1,323	249	7,229	(245)	43	860	658	7,887	
2018	11,563	3,904	862	16,329	(569)	95	2,067	1,593	17,922	
2019	23,491	1,711	575	25,777	(1,109)	180	2,738	1,809	27,586	
PAYs (sub-total):	56,103	8,541	3,596	68,240	(2,582)	417	7,566	5,401	73,641	
CAY (2020)	21,289	20,663	(2,436)	39,516	(1,541)	277	4,611	3,347	42,863	
claims liabilities:	77,392	29,204	1,160	107,756	(4,123)	694	12,177	8,748	116,504	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	58,224	(4,600)		53,624	(1,132)	171	3,033	2,072	53,624	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				161,380	(5,255)	865	15,210	10,820	170,128	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Yukon

Non Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	-	1	-	-	-	-	1
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	1	-	-	1	-	-	-	-	1
2009	-	-	10	10	10	-	-	1	1	11
2010	-	-	2	2	2	-	-	-	-	2
2011	-	-	3	3	3	-	-	-	-	3
2012	-	1	4	5	5	-	-	-	-	5
2013	-	2	6	8	8	-	-	1	1	9
2014	-	4	7	11	11	-	-	1	1	12
2015	-	16	(21)	(5)	(5)	-	-	3	3	(2)
2016	-	43	(4)	39	39	(1)	-	6	5	44
2017	(20)	100	8	88	88	(3)	-	19	16	104
2018	323	315	46	684	684	(24)	4	85	65	749
2019	357	34	9	400	400	(16)	3	46	33	433
PAYs (sub-total):	660	517	70	1,247	1,247	(44)	7	162	125	1,372
CAY (2020)	108	518	(9)	617	617	(19)	3	73	57	674
claims liabilities:	768	1,035	61	1,864	1,864	(63)	10	235	182	2,046
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	814	(67)		747	747	(14)	2	41	29	747
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				2,611	2,611	(77)	12	276	211	2,793

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Northwest Territories

Non Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2	-	-	-	-	-	2
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	1	-	1	-	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-
2010	-	1	2	3	-	-	-	-	-	3
2011	-	-	3	3	-	-	-	-	-	3
2012	-	-	5	5	-	-	1	1	-	6
2013	468	13	6	487	(16)	2	47	33	-	520
2014	-	27	7	34	(1)	-	4	3	-	37
2015	-	17	1	18	-	-	3	3	-	21
2016	7	49	8	64	(2)	-	7	5	-	69
2017	(24)	121	8	105	(3)	-	16	13	-	118
2018	55	161	1	217	(8)	1	30	23	-	240
2019	459	33	10	502	(20)	3	62	45	-	547
PAYs (sub-total):	965	424	51	1,440	(50)	6	170	126	-	1,566
CAY (2020)	172	234	(31)	375	(15)	3	52	40	-	415
claims liabilities:	1,137	658	20	1,815	(65)	9	222	166	-	1,981
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	662	(54)		608	(10)	2	23	15		608
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,423	(75)	11	245	181		2,589

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nunavut

Non Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				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	178	4	4	186	(7)	1	17	11	197
2015	74	10	4	88	(1)	-	8	7	95
2016	-	37	5	42	(1)	-	5	4	46
2017	(13)	79	5	71	(2)	-	9	7	78
2018	29	143	1	173	(6)	1	20	15	188
2019	146	23	5	174	(7)	1	20	14	188
PAYs (sub-total):	414	306	33	753	(24)	3	80	59	812
CAY (2020)	40	186	(18)	208	(9)	2	26	19	227
claims liabilities:	454	492	15	961	(33)	5	106	78	1,039
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	463	(38)		425	(7)	1	15	9	425
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,386	(40)	6	121	87	1,464

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

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

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All Jurisdictions

Non Private Passenger 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	248	22	(3)	267	-	-	34	34	301	
2001	2	5	(2)	5	-	-	2	2	7	
2002	-	18		25	-	-	5	5	48	
2003	(1)	(25)	71	45	-	-	11	11	56	
2004	28	117	70	215	(15)	2	21	8	223	
2005	-	(5)	91	86	(5)	1	10	6	92	
2006	(1)	61	135	195	(8)	2	25	19	214	
2007	26	5	412	443	(7)	1	43	37	480	
2008	44	14	385	443	(18)	2	43	27	470	
2009	156	75	413	644	(54)	9	60	15	659	
2010	357	(3)	331	685	(58)	9	63	14	699	
2011	1,783	(306)	372	1,849	(137)	21	172	56	1,905	
2012	1,853	316	516	2,685	(193)	33	251	91	2,776	
2013	7,175	583	937	8,695	(360)	55	835	530	9,225	
2014	4,558	(746)	1,102	4,914	(224)	34	471	281	5,195	
2015	11,784	1,028	1,479	14,291	(403)	67	1,430	1,094	15,385	
2016	15,434	1,231	1,207	17,872	(571)	84	1,872	1,385	19,257	
2017	13,108	4,308	1,475	18,891	(599)	100	2,318	1,819	20,710	
2018	25,682	10,109	2,631	38,422	(1,335)	222	4,810	3,697	42,119	
2019	53,095	4,031	3,800	60,926	(2,444)	415	7,360	5,331	66,257	
PAYs (sub-total):	135,331	20,838	15,447	171,616	(6,431)	1,057	19,836	14,462	186,078	
CAY (2020)	52,807	52,317	234	105,358	(4,257)	735	13,621	10,099	115,457	
claims liabilities:	188,138	73,155	15,681	276,974	(10,688)	1,792	33,457	24,561	301,535	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	143,499	(10,220)		133,279	(3,034)	449	7,576	4,991	133,279	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:	410,253			(13,722)	2,241	41,033	29,552	434,814		

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Newfoundland & Labrador

PPV & non-PPV ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
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	69	8	34	111	(8)	1	10	3	114
2010	(2)	(3)	64	59	(3)	1	8	6	65
2011	608	(3)	109	714	(78)	13	64	(1)	713
2012	1,368	42	161	1,571	(161)	25	141	5	1,576
2013	747	1	167	915	(36)	5	88	57	972
2014	1,358	92	286	1,736	(58)	10	167	119	1,855
2015	2,991	(87)	420	3,324	(112)	18	338	244	3,568
2016	4,481	135	418	5,034	(142)	24	506	388	5,422
2017	4,029	440	329	4,798	(130)	19	523	412	5,210
2018	7,907	852	569	9,328	(268)	42	970	744	10,072
2019	11,102	656	366	12,124	(373)	60	1,256	943	13,067
PAYs (sub-total):	34,754	2,127	2,962	39,843	(1,378)	219	4,089	2,930	42,773
CAY (2020)	12,760	4,142	(278)	16,624	(563)	95	1,835	1,367	17,991
claims liabilities:	47,514	6,269	2,684	56,467	(1,941)	314	5,924	4,297	60,764
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,256	(1,730)		16,526	(436)	69	1,110	743	16,526
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				72,993	(2,377)	383	7,034	5,040	77,290

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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New Brunswick

PPV & non-PPV ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	12	-	12	-	-	2	2	14	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	(2)	(4)	(1)	(7)	-	-	2	2	(5)	
2003	183	1	3	187	(12)	2	18	8	195	
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	245	(6)	-	239	(23)	4	21	2	241	
2010	493	6	74	573	(40)	7	53	20	593	
2011	107	(39)	82	150	(8)	-	16	8	158	
2012	602	57	153	812	(42)	8	78	44	856	
2013	1,204	(102)	174	1,276	(40)	6	125	91	1,367	
2014	493	(31)	171	633	(21)	4	62	45	678	
2015	2,524	316	328	3,168	(81)	12	317	248	3,416	
2016	2,493	340	199	3,032	(79)	13	322	256	3,288	
2017	2,313	1,473	246	4,032	(124)	19	514	409	4,441	
2018	2,808	2,868	242	5,918	(224)	38	750	564	6,482	
2019	5,217	3,022	320	8,559	(383)	63	1,053	733	9,292	
PAYs (sub-total):	18,736	7,895	2,072	28,703	(1,085)	176	3,354	2,445	31,148	
CAY (2020)	6,395	5,214	242	11,851	(570)	99	1,479	1,008	12,859	
claims liabilities:	25,131	13,109	2,314	40,554	(1,655)	275	4,833	3,453	44,007	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	15,991	(1,505)		14,486	(411)	61	956	606	14,486	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				55,040	(2,066)	336	5,789	4,059	58,493	

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nova Scotia

PPV & non-PPV ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	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)	33	112	(3)	-	12	9	121
2008	1	7	35	43	(1)	-	4	3	46
2009	196	5	61	262	(25)	4	26	5	267
2010	19	102	59	180	(16)	3	17	4	184
2011	-	7	53	60	(4)	-	7	3	63
2012	14	57	98	169	(10)	2	17	9	178
2013	1,429	(5)	123	1,547	(109)	18	145	54	1,601
2014	1,023	(9)	145	1,159	(53)	8	111	66	1,225
2015	435	247	71	753	(25)	3	98	76	829
2016	1,894	446	190	2,530	(70)	10	298	238	2,768
2017	2,163	1,310	181	3,654	(110)	19	456	365	4,019
2018	3,822	1,883	248	5,953	(196)	29	729	562	6,515
2019	8,145	1,621	300	10,066	(373)	61	1,229	917	10,983
PAYs (sub-total):	19,269	5,670	1,656	26,595	(999)	157	3,165	2,323	28,918
CAY (2020)	9,390	7,107	401	16,898	(675)	119	2,049	1,493	18,391
claims liabilities:	28,659	12,777	2,057	43,493	(1,674)	276	5,214	3,816	47,309
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	20,367	(1,868)		18,499	(488)	76	1,395	983	18,835
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				61,992	(2,162)	352	6,609	4,799	66,144

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Prince Edward Island

PPV & non-PPV ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	(2)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	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	275	-	32	307	(34)	5	28	(1)	306
2013	45	(1)	41	85	(7)	1	8	2	87
2014	59	3	23	85	(4)	-	9	5	90
2015	863	45	45	953	(5)	1	105	101	1,054
2016	1,156	177	123	1,456	(92)	14	143	65	1,521
2017	800	535	53	1,388	(52)	7	147	102	1,490
2018	456	767	13	1,236	(40)	6	157	123	1,359
2019	1,239	408	53	1,700	(57)	9	205	157	1,857
PAYs (sub-total):	4,893	1,927	452	7,272	(291)	43	808	560	7,832
CAY (2020)	1,087	1,473	13	2,573	(88)	14	326	252	2,825
claims liabilities:	5,980	3,400	465	9,845	(379)	57	1,134	812	10,657
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,097	(288)		2,809	(58)	8	170	120	2,809
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				12,654	(437)	65	1,304	932	13,466

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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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	4,016	4,270	(9)	8,277	(253)	39	816	602	8,879
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	389	(1)	94	482	(19)	2	46	29	511
2003	1,713	(592)	481	1,602	(78)	12	155	89	1,691
2004	917	(290)	460	1,087	(66)	11	103	48	1,135
2005	3	(28)	233	208	(13)	3	24	14	222
2006	237	85	276	598	(37)	7	58	28	626
2007	1,735	163	295	2,193	(174)	29	201	56	2,249
2008	171	174	214	559	(48)	8	51	11	570
2009	222	471	447	1,140	(103)	17	104	18	1,158
2010	511	(40)	376	847	(74)	11	78	15	862
2011	1,602	(152)	488	1,938	(116)	19	182	85	2,023
2012	1,297	252	377	1,926	(144)	24	178	58	1,984
2013	3,216	313	870	4,399	(165)	26	424	285	4,684
2014	4,878	(891)	914	4,901	(259)	43	465	249	5,150
2015	6,062	213	1,343	7,618	(219)	37	751	569	8,187
2016	5,279	160	949	6,388	(199)	33	671	505	6,893
2017	4,563	1,532	1,238	7,333	(221)	36	970	785	8,118
2018	9,491	4,917	1,675	16,083	(576)	99	2,072	1,595	17,678
2019	21,628	4,301	3,579	29,508	(1,152)	206	4,142	3,196	32,704
PAYs (sub-total):	67,930	14,857	14,297	97,084	(3,916)	662	11,493	8,239	105,323
CAY (2020)	27,555	32,449	3,443	63,447	(2,701)	445	9,214	6,958	70,405
claims liabilities:	95,485	47,306	17,740	160,531	(6,617)	1,107	20,707	15,197	175,728
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	82,984	(5,078)		77,906	(1,831)	270	4,515	2,954	77,906
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				238,437	(8,448)	1,377	25,222	18,151	253,634

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Alberta

PPV & non-PPV ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	11	(4)	7	-	-	15	15	22	
2001	3	17	-	20	-	-	2	2	22	
2002	(3)	(5)	3	(5)	-	-	2	2	(3)	
2003	43	(54)	18	7	(1)	-	4	3	10	
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	357	402	(2)	-	40	38	440	
2008	4	16	346	366	(7)	1	36	30	396	
2009	36	(3)	251	284	(23)	4	28	9	293	
2010	-	4	97	101	(10)	1	9	-	101	
2011	1,475	(1)	47	1,521	(103)	15	143	55	1,576	
2012	654	141	182	977	(64)	10	93	39	1,016	
2013	1,880	97	222	2,199	(106)	16	209	119	2,318	
2014	2,006	288	298	2,592	(89)	12	250	173	2,765	
2015	4,405	544	303	5,252	(134)	21	518	405	5,657	
2016	8,573	744	192	9,509	(264)	40	995	771	10,280	
2017	5,947	1,970	282	8,199	(279)	49	977	747	8,946	
2018	12,718	4,226	965	17,909	(626)	104	2,269	1,747	19,656	
2019	24,803	2,253	626	27,682	(1,187)	191	2,948	1,952	29,634	
PAYs (sub-total):	62,606	10,303	4,269	77,178	(2,906)	465	8,561	6,120	83,298	
CAY (2020)	22,427	22,256	(2,638)	42,045	(1,645)	294	4,924	3,573	45,618	
claims liabilities:	85,033	32,559	1,631	119,223	(4,551)	759	13,485	9,693	128,916	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	63,052	(5,121)		57,931	(1,219)	184	3,285	2,250	57,931	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				177,154	(5,770)	943	16,770	11,943	186,847	

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Yukon

PPV & non-PPV ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	4	-	4	-	-	-	-	-	4
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	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	771	149	11	931	(32)	5	123	96	1,027	1,027
2018	323	457	58	838	(30)	5	103	78	916	916
2019	397	158	11	566	(23)	4	66	47	613	613
PAYs (sub-total):	1,491	961	96	2,548	(90)	14	321	245	2,793	2,793
CAY (2020)	149	703	(15)	837	(30)	5	100	75	912	912
claims liabilities:	1,640	1,664	81	3,385	(120)	19	421	320	3,705	3,705
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,028	(90)	938		(21)	3	57	39	938	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	4,323				(141)	22	478	359	4,643	

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Northwest Territories

PPV & non-PPV ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	2	-	2	-	-	-	-	2	
2001	-	1	-	1	-	-	-	-	1	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	-	-	-	-	-	-	-	
2004	-	(2)	-	(2)	-	-	-	-	(2)	
2005	-	-	-	-	-	-	-	-	-	
2006	-	(2)	-	(2)	-	-	-	-	(2)	
2007	-	(3)	-	(3)	-	-	-	-	(3)	
2008	-	3	-	3	-	-	-	-	3	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	10	10	-	-	1	1	11	
2011	-	(1)	13	12	-	-	1	1	13	
2012	-	5	18	23	-	-	3	3	26	
2013	468	19	23	510	(16)	2	50	36	546	
2014	-	39	27	66	(2)	-	7	5	71	
2015	-	61	4	65	(2)	-	9	7	72	
2016	7	125	29	161	(5)	-	17	12	173	
2017	412	257	26	695	(23)	3	93	73	768	
2018	140	491	4	635	(25)	4	87	66	701	
2019	713	273	27	1,013	(42)	6	126	90	1,103	
PAYs (sub-total):	1,740	1,269	181	3,190	(115)	15	394	294	3,484	
CAY (2020)	536	561	(87)	1,010	(41)	7	138	104	1,114	
claims liabilities:	2,276	1,830	94	4,200	(156)	22	532	398	4,598	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,646	(161)		1,485	(23)	4	65	46	1,485	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,685	(179)	26	597	444	6,083	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nunavut

PPV & non-PPV ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	3	3	-	-	-	-	-	3
2011	-	-	4	4	-	-	-	-	-	4
2012	146	1	7	154	(4)	1	15	12	166	
2013	-	11	8	19	-	-	2	2	21	
2014	178	7	9	194	(7)	1	18	12	206	
2015	74	16	9	99	(1)	-	10	9	108	
2016	-	59	9	68	(2)	-	7	5	73	
2017	(13)	112	7	106	(3)	-	13	10	116	
2018	29	166	1	196	(7)	1	23	17	213	
2019	148	55	6	209	(8)	1	24	17	226	
PAYs (sub-total):	562	427	63	1,052	(32)	4	112	84	1,136	
CAY (2020)	49	215	(26)	238	(10)	2	30	22	260	
claims liabilities:	611	642	37	1,290	(42)	6	142	106	1,396	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	552	(48)		504	(8)	1	18	11	504	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	1,794				(50)	7	160	117	1,900	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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All Jurisdictions

PPV & non-PPV ending 2020	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	4,015	4,300	(14)	8,301	(253)	39	837	623	8,924	
2001	3	19	(9)	13	-	-	5	5	18	
2002	384	4	97	485	(19)	2	51	34	519	
2003	1,938	(659)	503	1,782	(91)	14	179	102	1,884	
2004	953	(289)	463	1,127	(69)	11	113	55	1,182	
2005	12	44	315	371	(23)	4	44	25	396	
2006	240	57	384	681	(39)	7	72	40	721	
2007	1,899	135	730	2,764	(181)	29	261	109	2,873	
2008	308	201	656	1,165	(71)	10	111	50	1,215	
2009	768	475	815	2,058	(182)	30	191	39	2,097	
2010	1,021	90	701	1,812	(145)	23	170	48	1,860	
2011	3,792	(187)	824	4,429	(309)	47	415	153	4,582	
2012	4,356	559	1,035	5,950	(459)	75	553	169	6,119	
2013	8,989	341	1,638	10,968	(479)	74	1,053	648	11,616	
2014	9,995	(483)	1,885	11,397	(493)	78	1,093	678	12,075	
2015	17,354	1,402	2,486	21,242	(580)	92	2,153	1,665	22,907	
2016	23,883	2,275	2,103	28,261	(855)	134	2,971	2,250	30,511	
2017	20,985	7,778	2,373	31,136	(974)	157	3,816	2,999	34,135	
2018	37,694	16,627	3,775	58,096	(1,992)	328	7,160	5,496	63,592	
2019	73,392	12,747	5,288	91,427	(3,598)	601	11,049	8,052	99,479	
PAYs (sub-total):	211,981	45,436	26,048	283,465	(10,812)	1,755	32,297	23,240	306,705	
CAY (2020)	80,348	74,120	1,055	155,523	(6,323)	1,080	20,095	14,852	170,375	
claims liabilities:	292,329	119,556	27,103	438,988	(17,135)	2,835	52,392	38,092	477,080	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	206,973	(15,889)		191,084	(4,495)	676	11,571	7,752	191,420	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	630,072				(21,630)	3,511	63,963	45,844	668,500	

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