



FACILITY ASSOCIATION RESIDUAL MARKET

JULY 2020 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

Related Bulletin: [F2020-069 FARM July 2020 Participation Report](#)

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

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

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

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

TABLE OF CONTENTS

1	Summary.....	2
1.1	Valuation Schedule (Fiscal Year 2020)	2
1.2	Appointed Actuary and Hybrid Actuarial Services Model.....	3
1.3	Consideration of Recent Legal Decisions and Changes in Legislation / Regulation	3
1.4	Current Provision Summary	4
2	Activity During the Month of July 2020	6
2.1	Recorded Premium and Claims Activity	6
2.1.a	Actual vs. Projected (AvsP): Earned Premium.....	7
2.1.b	AvsP: Recorded Indemnity	8
2.1.c	AvsP: Paid Indemnity	10
2.2	Actuarial Provisions.....	12
3	Ultimate Loss Ratio Matching Method.....	14
4	Calendar Year-to-Date Results.....	15
5	Current Participation Report – Additional Exhibits.....	15
6	EXHIBITS	16

1 Summary

Key points related to this month's Highlights:

- (a) The loss ratios currently being used include an initial assessment of the incurred impacts associated with the COVID-19 pandemic, with a further review and assessment to be included with the FARM 2020 Q2 actuarial valuation update (as at June 2020), which will be reflected in the August 2020 Participation Report; and
- (b) We have investigated a **Servicing Carrier case reserve claims reporting difference** between trial balance and automobile statistical plan reporting with last month's (June 2020) and the current month's Participation Report (July 2020). Based on our review, **the current month's case reserves were under-reported by \$66.8 million**, due to a rejected outstanding loss file. Because Facility Association uses an ultimate loss ratio matching (IBNR booking) approach with the monthly participation results calculations (recorded activity is assumed to be offset by changes in IBNR), **there is no impact on this month's Operating Results**. We have confirmed with IBC and the Servicing Carrier that the issue has been resolved for next month's (August 2020) Participation Report.

1.1 Valuation Schedule (Fiscal Year 2020)

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

FARM FISCAL YEAR 2020 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2019 (completed)	1.46% mfad: 25 bp	Oct. 2019	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development)
Dec. 31, 2019 (completed)	1.64% mfad: 25 bp	Mar. 2020	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2020 (completed)	0.66% mfad: 25 bp	May 2020	updated valuation (partial roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
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. However, with disruption in the insurance environment from the COVID-19 pandemic, the current valuation quarter (ending March 31, 2020) includes a partial update of key assumptions to reflect this impact. Other assumptions will continue and be rolled-forward from the previous valuation. 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 July 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (March 31, 2020), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at July 30, 2019) and nominal valuation estimates, impacting the selection of ultimates.

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (March 31, 2020), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses

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>.

(completed using industry data as at July 30, 2019), impacting the selection of ultimates.

The **Nova Scotia Court of Appeal** confirmed, in a unanimous decision released on **January 18, 2019** in relation to **Sparks v Holland (2019 NSCA 3)**, that future Canada Pension Plan (CPP) disability benefits are deductible from future income loss awards in motor-vehicle accident claims in that province. Sparks sustained injuries as a result of a motor vehicle accident in Nova Scotia and sought damages for personal injuries and loss of income. The decision supported an earlier decision (*Tibbets v Murphy*, 2017 NSCA 35) that both past and future CPP disability benefits are deductible under section 133A of the Insurance Act. At the current time, no adjustments have been made to our valuation estimates as a result of this decision.

In **Tomec v Economical Mutual Insurance Company (2019 ONCA 882)**, the Ontario Court of Appeal set aside the Divisional Court judicial review and decision of the Licence and Appeal Tribunal to deny enhanced housekeeping and attendant care benefits. The unanimous panel concluded that the rule of discoverability applied to s. 281.1(1) of the Insurance Act and to s. 51(1) of the old Statutory Accident Benefits Schedule such that the two-year limitation period to dispute benefits could not run before an insured was determined to be catastrophically impaired (CAT). On July 4th, 2020, the Supreme Court of Canada dismissed the insurer's application to appeal the Ontario Court of Appeal's decision in this matter. At the current time, no adjustments have been made to our valuation estimates as a result of this decision.

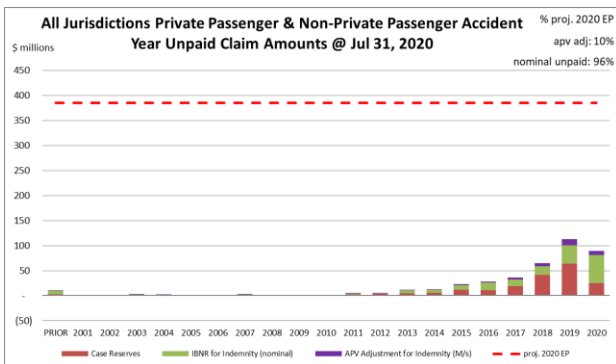
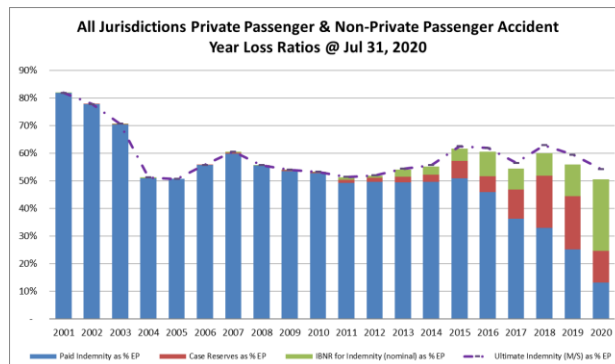
1.4 Current Provision Summary

The following charts show the current levels of **indemnity only**² claims amounts booked by accident year³. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2020 full year earned premium (the red hash-mark line) to provide some perspective.

²Servicing Carriers for the FARM are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association's "Claims Guide" manual under the "Legal & Professional Fees" section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

We refer to these fees/expenses collectively as "claims fees and allowed claims expenses" and these are generally NOT included in this discussion, although reference is made to them from time to time as deemed appropriate. The claims fees and allowed claims expenses may be reviewed in the valuation process and any associated changes in unpaid amounts are reflected in the Participation Report. The collective provision for the claims fees and allowed claims expenses is referred to as the "Retro Claims" provision and is presented in Table 02b in section 2.2.

³The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as "PRIOR".



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

The current actuarial present value adjustments balance associated with indemnity (\$38.1 million – see following table) represents 10% of the earned premium projected for the full year 2020 (see the upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown below, the associated \$6.9 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	193,319	47.3%
ibnr	177,187	43.4%
M/S apv adj	38,143	9.3%
M/S indemnity	408,649	100.0%
retro claims	32,200	
retro apv adj	6,868	
M/S total	447,717	

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 **Error! Bookmark not defined.**) and the actuarial present value adjustment associated with this latter provision is presented in the “retro

apv adj” row.

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

premium liabilities (\$000s)

	amt	%
unearned prem	198,344	108.3%
prem def/(dpac)	(15,213)	(8.3%)
M/S apv adjust.	-	-
M/S total	183,131	100.0%

policy liabilities (\$000s)

	amt	%
claim	402,706	63.8%
premium	183,131	29.0%
M/S apv adjust.	45,011	7.1%
M/S total	630,847	100.0%

policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	231,260
Alberta	180,620
Newfoundland & Labrador	78,926
New Brunswick	57,374
Nova Scotia	57,691
Prince Edward Island	12,939
Yukon	4,167
Northwest Territories	6,102
Nunavut	1,768
All Jurisdictions	630,847

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 37% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 32.8% (\$206.9 million).

2 Activity During the Month of July 2020⁴

2.1 Recorded Premium and Claims Activity

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

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

Table 01a Juris- diction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	12,451	50	3,891	621	(26,952)	(27,575)	(23,061)	(26,954)
AB	10,124	268	5,862	1,605	(8,819)	(10,814)	(2,957)	(9,209)
NL	2,987	41	2,099	567	(8,214)	(8,593)	(6,114)	(8,026)
NB	2,636	121	1,771	934	(5,054)	(5,402)	(3,282)	(4,468)
NS	3,478	243	1,041	(12)	(2,762)	(3,322)	(1,721)	(3,334)
PE	533	40	83	(66)	(466)	(510)	(383)	(576)
YT	191	24	5	(52)	6	(21)	11	(73)
NT	353	(7)	88	16	(40)	(34)	48	(17)
NU	83	3	3	(14)	(431)	(427)	(428)	(442)
TOTAL	32,837	785	14,844	3,599	(52,732)	(56,698)	(37,888)	(53,099)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	5,811	3,684	(52,781)	(51,091)	(46,970)	(47,407)
2018	-	-	1,346	(87)	(227)	441	1,119	354
2019	(12)	(12)	2,742	(155)	(3,292)	(5,082)	(550)	(5,237)
2020	32,849	797	4,944	156	3,568	(965)	8,512	(809)
TOTAL	32,837	785	14,844	3,599	(52,732)	(56,698)	(37,888)	(53,099)

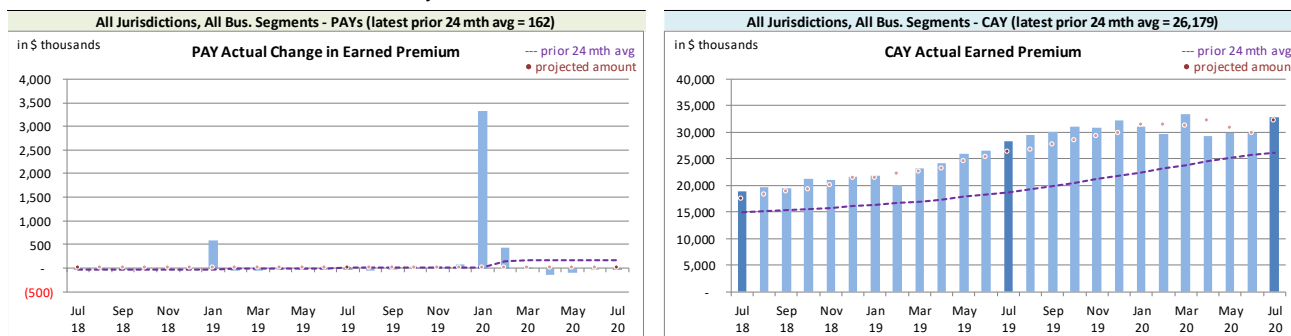
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

FARM Actual Earned Premium by Calendar Month



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

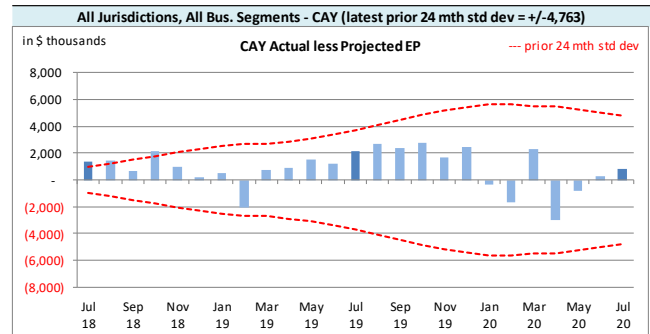
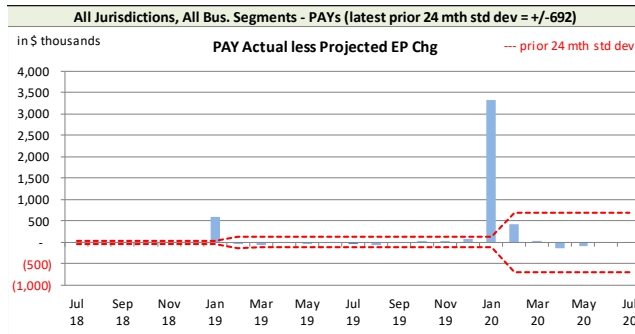
Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles. The 2019 written premium for the CV and IU classes finished at \$187.6 million, up over 3 times the amount written during 2017 (\$56.2 million). While there may be some indication that the growth in the CV and IU classes have slowed, the increase in these two classes have continued in 2020, up 16.5% year-to-date as at July 2020 (versus the same period in 2019).

The associated variance between the actual changes and the projections from the previous month are shown in the following charts. **Earned premium** change projections are all attributed to the current

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.

accident year as the projection upload does not accept **earned premium** changes for other accident years. We do not see this limitation as being significant for our purposes, but it does mean that the actual less projection variance will equal the actual **earned premium** change in relation to prior accident years.

FARM Actual vs. Projected Summary: Earned Premium Variances by Calendar Month



On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)		162	26,179
std dev		692	4,763
A-P <> std dev		2	3
% <> std dev		8.0%	12.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

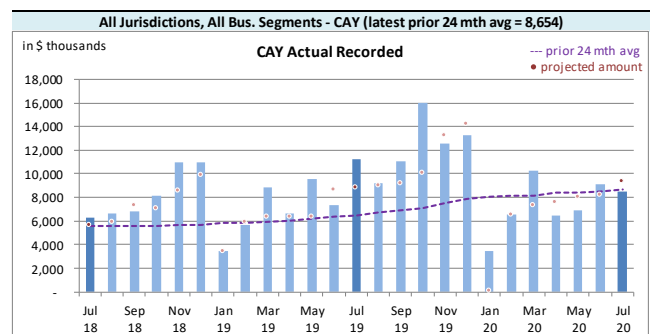
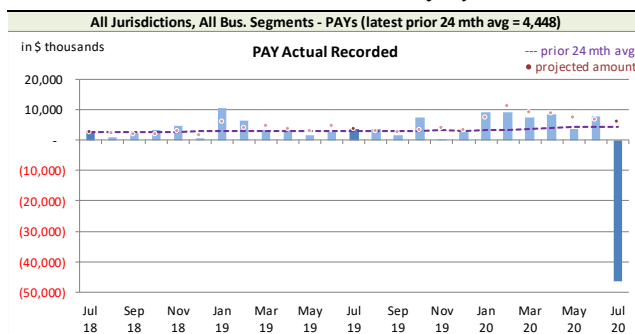
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias⁶ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 20 of the latest 25 have been higher than projected, and

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

2.1.b AvsP: Recorded Indemnity

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

FARM Actual Recorded Indemnity by Calendar Month

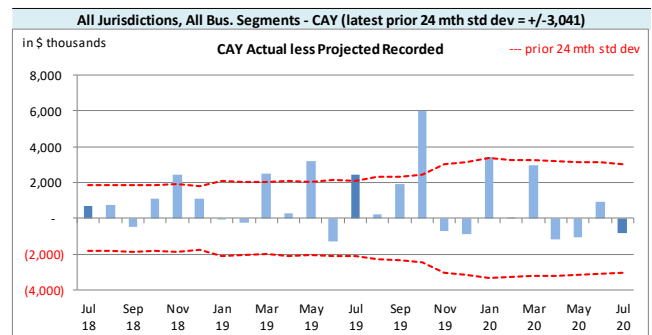
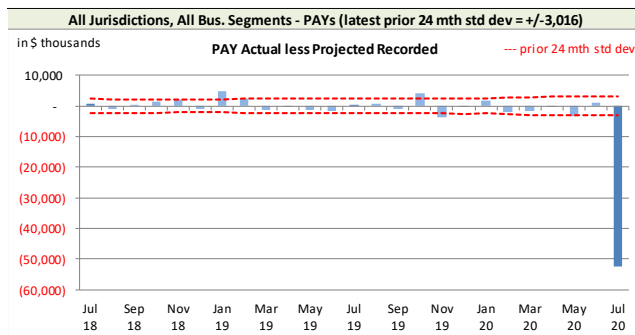


Recorded indemnity activity variances from the previous month's projections are shown in the

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.

following charts, including the “prior 24-month standard deviation” levels.

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



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

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

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

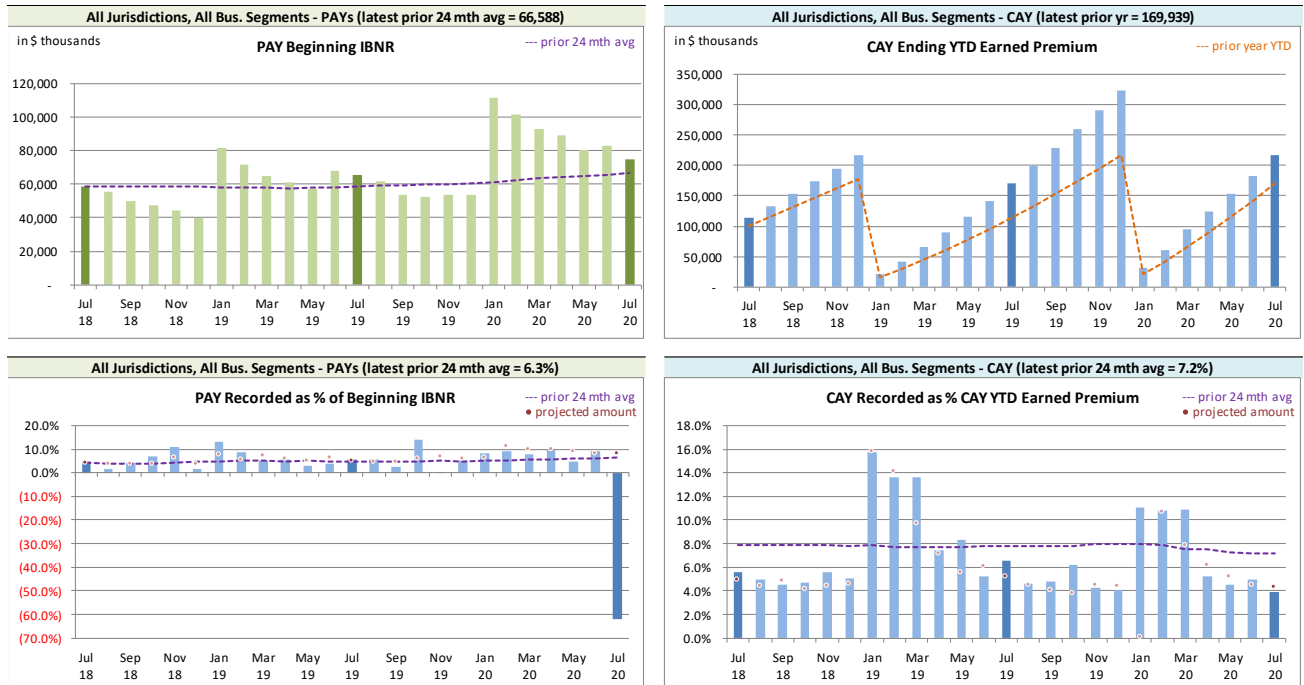
The PAY **recorded indemnity** variances were outside of the one standard deviation band this month (see preceding chart on the left). This extreme level of recorded activity was investigated, and based on our review, **the current month’s (July 2020) case reserves were under-reported by \$66.8 million**, due to a Servicing Carrier rejected outstanding loss reporting file. Because Facility Association uses an ultimate loss ratio matching (IBNR booking) approach with the monthly participation results calculations (recorded activity is assumed to be offset by changes in IBNR), **there is no impact on this months’ Operating Results**. We have confirmed with IBC and the Servicing Carrier that the issue has been resolved for next month’s (August 2020) Participation Report.

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 24% of the time over the last 25 calendar months (see the preceding table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (16 of 25 variances were positive).

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

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

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

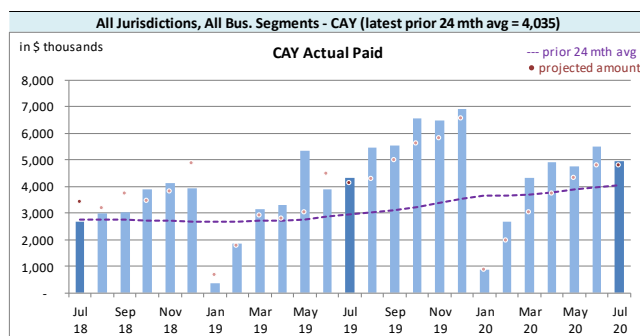
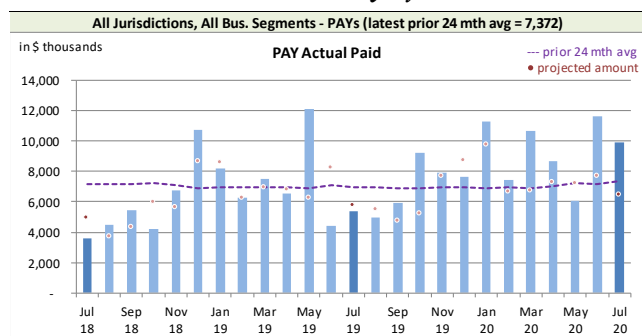
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

2.1.c AvsP: Paid Indemnity

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

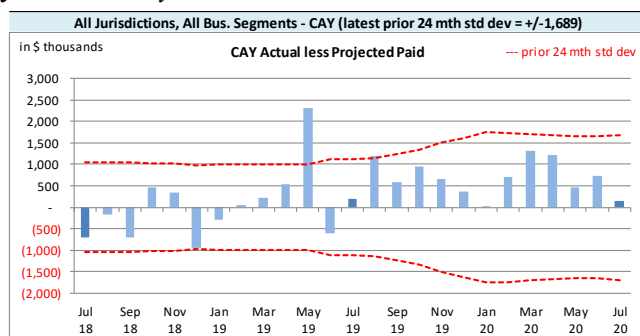
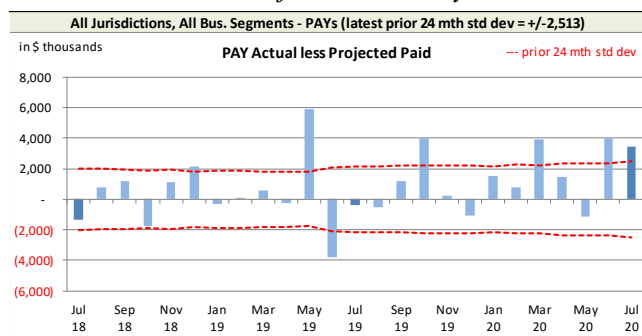
⁷Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected 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 following charts show actual less projected **paid indemnity** activity for the last 25 calendar months, along with bands for the “prior 24-month standard deviations” to show how the variances from projection compare with historical standard deviations.

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



On Latest \$ thousands		
	Paid	
Mthly Avg Paid (prior 24 mths)	7,372	4,035
std dev	2,513	1,689
A-P <> std dev	7	2
% <> std dev	28.0%	8.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	no better	better

With respect to **paid indemnity**, 28% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting the prior 24-month average amount (assuming it follows a normal distribution). Bias

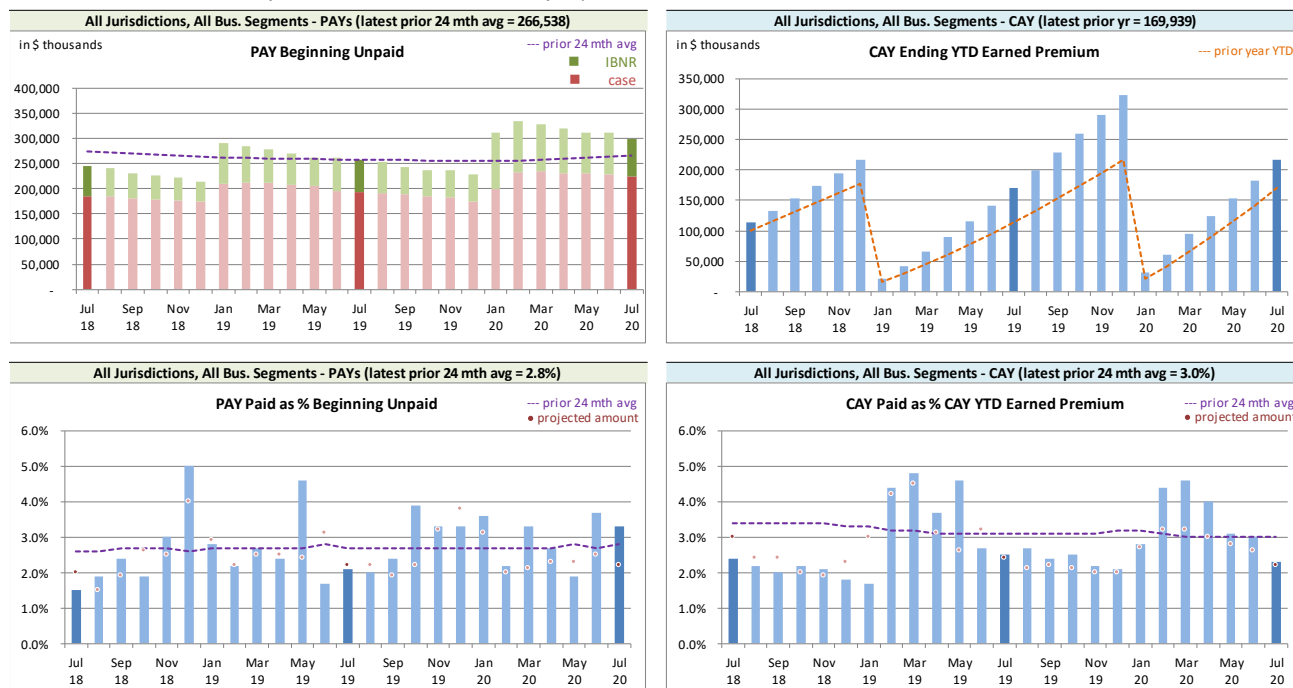
has not been indicated at a 95% confidence level on a running 25-month basis (16 of 25 variances are positive).

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

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 8% of the time over the last 25 calendar months (see preceding table on the left), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. Bias has been indicated at a 95% confidence level on a running 25-month basis (19 of 25 variances are positive).

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

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

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

2.2 Actuarial Provisions

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

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”.

determine the discount amount (shown as a negative value to indicate its impact of reducing the liability) and the Provisions for Adverse Deviations.

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (March 31, 2020 for all jurisdictions). The following table summarizes variances in provisions included in this month's Participation Report and the associated one-month projections from last month's Report.

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

Table 02a		actuarial present value adjustments						
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	66,114	47,358	(2,341)	63	14,400	(386)	78,173	47,035
2018	17,593	(356)	(949)	(2)	7,248	35	23,892	(323)
2019	37,540	5,231	(1,902)	(3)	13,228	51	48,866	5,279
2020	55,940	1,246	(1,543)	(2)	10,002	60	64,399	1,304
TOTAL	177,187	53,479	(6,735)	56	44,878	(240)	215,330	53,295

The IBNR provision is \$53.5 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees, which we refer to as "allowed claims expenses" (see footnote 2 on page 4).

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

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁰ and APV Amounts (\$ thousands)

Table 02b			actuarial present value adjustments					
Accident Year	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	19,819	358	(371)	(375)	2,851	2,874	22,318	377
2018	4,509	81	(62)	(63)	1,101	1,113	5,559	92
2019	6,698	137	(122)	(126)	2,159	2,177	8,749	151
2020	1,174	274	(89)	(89)	1,440	1,357	2,442	191
TOTAL	32,200	850	(644)	(653)	7,551	7,521	39,068	811

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(15,213)	(134)	-	-	(15,213)	(134)
balance as % unearned premium:		(7.7%)	-	-	-	(7.7%)	-
actual unearned premium:		198,344					
less projected:		1,690					

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

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.

determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to prior accident 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 following table summarizes the calendar year-to-date results for indemnity as well as Servicing Carrier claims fees & allowed claims expenses. In determining the ratios to earned premium, the calendar year-to-date earned premium has been used, which includes earned premium associated with the current accident year but also earned premium adjustments related to prior accident years.

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	12,436	5.7%	4,543	2.1%	16,979	7.7%	(1,066)	(2.0%)
CAY	134,344	61.2%	9,727	4.4%	144,071	65.6%	21,866	0.1%
TOTAL	146,780	66.9%	14,270	6.5%	161,050	73.4%	20,799	(1.7%)

(“% 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”.

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

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

6 EXHIBITS

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

- EXHIBIT A IBNR – for Member Sharing (includes Actuarial Present Value Adjustments)
- EXHIBIT B IBNR – Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT C Retro Provisions
 - C-1 for Member Sharing (includes Actuarial Present Value Adjustments)
 - C-2 Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT D Future Expected Cost Ratios
- EXHIBIT E Discount Rate & Margins for Adverse Deviations
- EXHIBIT F Interest Rate Sensitivity
- EXHIBIT G Components of IBNR Change During Month:
 - G-1 IBNR – for Member Sharing (includes Actuarial Present Value Adjustments)
 - G-2 IBNR – Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT H Projected Year-end Policy Liabilities
 - H-1 Private Passenger
 - H-2 Non-Private Passenger
 - H-3 Total (Private Passenger & Non-Private Passenger)

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.66%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202006	202007	202008	202009
Private Passenger	prior	4,000	4,000	3,000	3,000
	2011	51,000	48,000	48,000	48,000
	2012	61,000	24,000	23,000	24,000
	2013	39,000	141,000	139,000	137,000
	2014	170,000	238,000	236,000	234,000
	2015	31,000	1,163,000	1,151,000	1,140,000
	2016	474,000	3,351,000	3,188,000	3,152,000
	2017	1,049,000	2,171,000	2,012,000	1,991,000
	2018	2,113,000	1,974,000	1,846,000	1,733,000
	2019	3,872,000	3,799,000	3,580,000	3,345,000
	2020	4,440,000	5,078,000	5,389,000	5,522,000
Private Passenger Total		12,304,000	17,991,000	17,615,000	17,329,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	35,000	588,000	582,000	576,000
	2012	(10,000)	(7,000)	(7,000)	(7,000)
	2013	2,000	2,000	2,000	2,000
	2014	1,000	14,000	14,000	14,000
	2015	(189,000)	264,000	262,000	260,000
	2016	(62,000)	680,000	672,000	665,000
	2017	439,000	1,133,000	1,110,000	1,096,000
	2018	590,000	439,000	426,000	418,000
	2019	1,256,000	1,087,000	930,000	804,000
	2020	1,408,000	1,570,000	1,767,000	1,749,000
Non Private Passenger Total		3,478,000	5,778,000	5,766,000	5,585,000
Grand Total		15,782,000	23,769,000	23,381,000	22,914,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.66%			
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	202006	202007	202008	202009
Private Passenger	prior	55,000	200,000	199,000	193,000
	2011	1,000	(8,000)	(8,000)	(8,000)
	2012	14,000	14,000	14,000	14,000
	2013	69,000	149,000	146,000	141,000
	2014	222,000	790,000	781,000	751,000
	2015	214,000	564,000	558,000	540,000
	2016	478,000	952,000	940,000	906,000
	2017	1,105,000	1,746,000	1,683,000	1,622,000
	2018	2,559,000	2,491,000	2,446,000	2,416,000
	2019	4,025,000	3,996,000	3,830,000	3,762,000
	2020	2,690,000	3,198,000	3,498,000	3,761,000
Private Passenger Total		11,432,000	14,092,000	14,087,000	14,098,000
Non Private Passenger	prior	202,000	293,000	280,000	270,000
	2011	2,000	101,000	96,000	92,000
	2012	39,000	74,000	72,000	70,000
	2013	210,000	1,258,000	1,199,000	1,154,000
	2014	2,000	2,000	2,000	2,000
	2015	287,000	536,000	512,000	494,000
	2016	227,000	445,000	426,000	410,000
	2017	325,000	413,000	393,000	379,000
	2018	1,036,000	1,046,000	999,000	954,000
	2019	2,074,000	2,108,000	1,773,000	1,503,000
	2020	1,407,000	1,745,000	2,158,000	2,515,000
Non Private Passenger Total		5,811,000	8,021,000	7,910,000	7,843,000
Grand Total		17,243,000	22,113,000	21,997,000	21,941,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 0.66%			
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	202006	202007	202008	202009
Private Passenger	prior	74,000	75,000	75,000	75,000
	2011	6,000	6,000	6,000	6,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	47,000	47,000	46,000	45,000
	2014	18,000	186,000	182,000	177,000
	2015	42,000	42,000	40,000	39,000
	2016	208,000	677,000	659,000	652,000
	2017	561,000	793,000	785,000	777,000
	2018	948,000	920,000	910,000	887,000
	2019	1,843,000	1,904,000	1,858,000	1,809,000
	2020	3,063,000	3,508,000	3,962,000	4,232,000
Private Passenger Total		6,808,000	8,156,000	8,521,000	8,697,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011	2,000	2,000	2,000	2,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	(39,000)	1,039,000	1,030,000	1,014,000
	2014	76,000	265,000	263,000	259,000
	2015	38,000	38,000	38,000	38,000
	2016	357,000	858,000	848,000	808,000
	2017	467,000	1,045,000	1,031,000	1,005,000
	2018	963,000	609,000	590,000	564,000
	2019	1,919,000	1,963,000	1,650,000	1,396,000
	2020	2,776,000	3,131,000	3,553,000	3,685,000
Non Private Passenger Total		6,555,000	8,946,000	9,001,000	8,767,000
Grand Total		13,363,000	17,102,000	17,522,000	17,464,000

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.66%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202006	202007	202008	202009
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(144,000)	(144,000)	(142,000)	(140,000)
	2015	89,000	288,000	285,000	282,000
	2016	12,000	80,000	78,000	77,000
	2017	187,000	97,000	96,000	95,000
	2018	359,000	359,000	355,000	351,000
	2019	226,000	182,000	180,000	178,000
	2020	514,000	504,000	540,000	543,000
Private Passenger Total		1,235,000	1,358,000	1,384,000	1,378,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	19,000	19,000	19,000	18,000
	2013	5,000	44,000	44,000	44,000
	2014	6,000	6,000	5,000	4,000
	2015	22,000	22,000	22,000	22,000
	2016	134,000	512,000	506,000	502,000
	2017	405,000	405,000	400,000	394,000
	2018	534,000	534,000	528,000	522,000
	2019	999,000	982,000	891,000	809,000
	2020	535,000	704,000	824,000	898,000
Non Private Passenger Total		2,658,000	3,227,000	3,238,000	3,212,000
Grand Total		3,893,000	4,585,000	4,622,000	4,590,000

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 0.66%			
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	202006	202007	202008	202009
Private Passenger	prior	6,100,000	13,945,000	13,805,000	13,662,000
	2011	154,000	154,000	153,000	151,000
	2012	190,000	1,124,000	1,114,000	1,103,000
	2013	85,000	134,000	132,000	131,000
	2014	307,000	2,441,000	2,416,000	2,391,000
	2015	57,000	135,000	134,000	133,000
	2016	78,000	256,000	248,000	235,000
	2017	318,000	390,000	387,000	376,000
	2018	1,513,000	1,378,000	1,330,000	1,285,000
	2019	1,278,000	2,402,000	2,325,000	2,259,000
	2020	7,259,000	7,923,000	8,508,000	9,135,000
Private Passenger Total		17,339,000	30,282,000	30,552,000	30,861,000
Non Private Passenger	prior	(26,000)	3,000	4,000	4,000
	2011	141,000	1,088,000	1,077,000	1,066,000
	2012	516,000	516,000	510,000	505,000
	2013	221,000	2,832,000	2,805,000	2,774,000
	2014	(22,000)	650,000	644,000	635,000
	2015	667,000	4,485,000	4,441,000	4,392,000
	2016	1,384,000	5,410,000	4,989,000	4,939,000
	2017	1,919,000	3,220,000	3,123,000	3,078,000
	2018	4,916,000	4,747,000	4,596,000	4,510,000
	2019	14,415,000	13,871,000	12,693,000	11,626,000
	2020	12,611,000	15,214,000	16,357,000	17,216,000
Non Private Passenger Total		36,742,000	52,036,000	51,239,000	50,745,000
Grand Total		54,081,000	82,318,000	81,791,000	81,606,000

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

EXHIBIT A

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 0.66%			
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	202006	202007	202008	202009
Private Passenger	prior	93,000	93,000	92,000	87,000
	2011	84,000	84,000	83,000	80,000
	2012	(82,000)	(82,000)	(81,000)	(77,000)
	2013	61,000	164,000	162,000	155,000
	2014	190,000	1,749,000	1,731,000	1,648,000
	2015	204,000	164,000	163,000	157,000
	2016	495,000	825,000	808,000	799,000
	2017	549,000	733,000	726,000	718,000
	2018	665,000	755,000	744,000	716,000
	2019	1,001,000	1,038,000	996,000	974,000
	2020	1,125,000	1,349,000	1,435,000	1,517,000
Private Passenger Total		4,385,000	6,872,000	6,859,000	6,774,000
Non Private Passenger	prior	86,000	117,000	111,000	106,000
	2011	(14,000)	(4,000)	-	4,000
	2012	71,000	71,000	70,000	69,000
	2013	397,000	883,000	851,000	808,000
	2014	477,000	673,000	645,000	609,000
	2015	1,369,000	2,539,000	2,444,000	2,321,000
	2016	2,452,000	4,072,000	3,921,000	3,772,000
	2017	4,233,000	4,221,000	4,021,000	3,870,000
	2018	7,933,000	7,656,000	7,372,000	7,176,000
	2019	14,499,000	14,344,000	12,010,000	10,127,000
	2020	16,379,000	19,415,000	20,870,000	22,274,000
Non Private Passenger Total		47,882,000	53,987,000	52,315,000	51,136,000
Grand Total		52,267,000	60,859,000	59,174,000	57,910,000

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

EXHIBIT A

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 0.66%			
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	202006	202007	202008	202009
Private Passenger	prior	4,000	4,000	4,000	4,000
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	8,000	8,000	8,000	8,000
	2015	19,000	19,000	19,000	19,000
	2016	25,000	25,000	25,000	25,000
	2017	137,000	137,000	136,000	135,000
	2018	110,000	110,000	109,000	107,000
	2019	115,000	115,000	114,000	113,000
	2020	19,000	48,000	58,000	77,000
Private Passenger Total		444,000	473,000	480,000	495,000
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	3,000	3,000	3,000	3,000
	2016	32,000	32,000	32,000	32,000
	2017	98,000	98,000	97,000	94,000
	2018	115,000	115,000	114,000	112,000
	2019	303,000	311,000	256,000	213,000
	2020	363,000	419,000	474,000	523,000
Non Private Passenger Total		923,000	987,000	985,000	986,000
Grand Total		1,367,000	1,460,000	1,465,000	1,481,000

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

EXHIBIT A

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.66%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202006	202007	202008	202009
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	9,000	9,000	9,000	9,000
	2015	31,000	31,000	31,000	31,000
	2016	57,000	57,000	56,000	55,000
	2017	167,000	167,000	165,000	163,000
	2018	364,000	366,000	362,000	359,000
	2019	441,000	446,000	442,000	437,000
	2020	97,000	170,000	229,000	268,000
Private Passenger Total		1,175,000	1,255,000	1,303,000	1,331,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	52,000	52,000	52,000	51,000
	2014	29,000	29,000	29,000	29,000
	2015	13,000	13,000	13,000	13,000
	2016	(123,000)	(123,000)	(122,000)	(121,000)
	2017	118,000	122,000	120,000	119,000
	2018	229,000	229,000	227,000	225,000
	2019	227,000	215,000	197,000	182,000
	2020	218,000	263,000	312,000	352,000
Non Private Passenger Total		766,000	803,000	831,000	853,000
Grand Total		1,941,000	2,058,000	2,134,000	2,184,000

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

EXHIBIT A

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 0.66%			
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	202006	202007	202008	202009
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	17,000	183,000	181,000	178,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	1,000	1,000	1,000
	2015	3,000	3,000	3,000	3,000
	2016	11,000	11,000	11,000	11,000
	2017	18,000	18,000	18,000	18,000
	2018	15,000	15,000	15,000	15,000
	2019	29,000	29,000	29,000	29,000
	2020	15,000	14,000	16,000	18,000
Private Passenger Total		110,000	275,000	275,000	274,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	21,000	221,000	219,000	217,000
	2015	14,000	99,000	98,000	97,000
	2016	25,000	25,000	25,000	25,000
	2017	74,000	74,000	73,000	72,000
	2018	169,000	149,000	149,000	147,000
	2019	74,000	74,000	69,000	62,000
	2020	121,000	146,000	161,000	173,000
Non Private Passenger Total		501,000	791,000	797,000	796,000
Grand Total		611,000	1,066,000	1,072,000	1,070,000

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

EXHIBIT A

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

page 10 of 10

Jurisdiction Desc	(All)	discount rate: 0.66%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		202006	202007	202008	202009
Private Passenger	prior	6,322,000	14,313,000	14,170,000	14,016,000
	2011	295,000	283,000	281,000	276,000
	2012	206,000	1,269,000	1,257,000	1,248,000
	2013	311,000	645,000	635,000	619,000
	2014	781,000	5,278,000	5,222,000	5,079,000
	2015	690,000	2,409,000	2,384,000	2,344,000
	2016	1,838,000	6,234,000	6,013,000	5,912,000
	2017	4,091,000	6,252,000	6,008,000	5,895,000
	2018	8,646,000	8,368,000	8,117,000	7,869,000
	2019	12,830,000	13,911,000	13,354,000	12,906,000
	2020	19,222,000	21,792,000	23,635,000	25,073,000
Private Passenger Total		55,232,000	80,754,000	81,076,000	81,237,000
Non Private Passenger	prior	272,000	423,000	405,000	390,000
	2011	167,000	1,776,000	1,758,000	1,741,000
	2012	633,000	671,000	662,000	653,000
	2013	853,000	6,115,000	5,988,000	5,852,000
	2014	594,000	1,864,000	1,825,000	1,773,000
	2015	2,224,000	7,999,000	7,833,000	7,640,000
	2016	4,426,000	11,911,000	11,297,000	11,032,000
	2017	8,078,000	10,731,000	10,368,000	10,107,000
	2018	16,485,000	15,524,000	15,001,000	14,628,000
	2019	35,766,000	34,955,000	30,469,000	26,722,000
	2020	35,818,000	42,607,000	46,476,000	49,385,000
Non Private Passenger Total		105,316,000	134,576,000	132,082,000	129,923,000
Grand Total		160,548,000	215,330,000	213,158,000	211,160,000

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

EXHIBIT B

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202006	202007	202008	202009
Private Passenger	prior	(17,000)	(17,000)	(17,000)	(17,000)
	2011	33,000	30,000	30,000	30,000
	2012	(50,000)	(68,000)	(67,000)	(66,000)
	2013	(12,000)	90,000	89,000	88,000
	2014	60,000	128,000	127,000	126,000
	2015	(224,000)	908,000	899,000	890,000
	2016	59,000	2,952,000	2,801,000	2,773,000
	2017	767,000	1,897,000	1,745,000	1,728,000
	2018	1,433,000	1,346,000	1,238,000	1,143,000
	2019	2,808,000	2,748,000	2,561,000	2,356,000
	2020	3,920,000	4,453,000	4,679,000	4,732,000
Private Passenger Total		8,777,000	14,467,000	14,085,000	13,783,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	1,000	554,000	548,000	543,000
	2012	(11,000)	(8,000)	(8,000)	(8,000)
	2013	2,000	2,000	2,000	2,000
	2014		13,000	13,000	13,000
	2015	(228,000)	241,000	239,000	237,000
	2016	(156,000)	590,000	584,000	578,000
	2017	244,000	938,000	922,000	913,000
	2018	334,000	192,000	186,000	184,000
	2019	885,000	727,000	582,000	466,000
	2020	1,219,000	1,354,000	1,526,000	1,478,000
Non Private Passenger Total		2,298,000	4,611,000	4,602,000	4,414,000
Grand Total		11,075,000	19,078,000	18,687,000	18,197,000

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

EXHIBIT B

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		202006	202007	202008	202009
Private Passenger	prior	15,000	160,000	158,000	152,000
	2011	(5,000)	(10,000)	(10,000)	(10,000)
	2012	(4,000)	(4,000)	(4,000)	(4,000)
	2013	55,000	134,000	132,000	127,000
	2014	158,000	726,000	717,000	688,000
	2015	23,000	408,000	403,000	387,000
	2016	266,000	755,000	747,000	717,000
	2017	848,000	1,488,000	1,437,000	1,380,000
	2018	2,110,000	2,030,000	2,010,000	1,990,000
	2019	3,473,000	3,422,000	3,292,000	3,236,000
	2020	2,350,000	2,765,000	3,049,000	3,257,000
Private Passenger Total		9,289,000	11,874,000	11,931,000	11,920,000
Non Private Passenger	prior	167,000	258,000	245,000	235,000
	2011	(5,000)	94,000	89,000	85,000
	2012	2,000	37,000	35,000	34,000
	2013	111,000	1,159,000	1,101,000	1,057,000
	2014	2,000	2,000	2,000	2,000
	2015	210,000	459,000	436,000	419,000
	2016	167,000	385,000	366,000	351,000
	2017	183,000	294,000	279,000	268,000
	2018	766,000	775,000	736,000	699,000
	2019	1,545,000	1,598,000	1,278,000	1,022,000
	2020	1,167,000	1,475,000	1,843,000	2,154,000
Non Private Passenger Total		4,315,000	6,536,000	6,410,000	6,326,000
Grand Total		13,604,000	18,410,000	18,341,000	18,246,000

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

EXHIBIT B

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		202006	202007	202008	202009
Private Passenger	prior	47,000	48,000	48,000	48,000
	2011	5,000	5,000	5,000	5,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	37,000	37,000	36,000	35,000
	2014	(10,000)	158,000	154,000	150,000
	2015	23,000	23,000	22,000	21,000
	2016	130,000	599,000	581,000	575,000
	2017	428,000	660,000	653,000	646,000
	2018	700,000	673,000	666,000	646,000
	2019	1,226,000	1,299,000	1,260,000	1,222,000
	2020	2,671,000	3,045,000	3,433,000	3,647,000
Private Passenger Total		5,255,000	6,545,000	6,856,000	6,993,000
Non Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2011	2,000	2,000	2,000	2,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	(154,000)	944,000	935,000	921,000
	2014	12,000	202,000	200,000	197,000
	2015	24,000	24,000	24,000	24,000
	2016	187,000	689,000	682,000	642,000
	2017	240,000	819,000	811,000	791,000
	2018	663,000	312,000	296,000	275,000
	2019	1,444,000	1,501,000	1,201,000	961,000
	2020	2,407,000	2,688,000	3,041,000	3,123,000
Non Private Passenger Total		4,818,000	7,174,000	7,185,000	6,929,000
Grand Total		10,073,000	13,719,000	14,041,000	13,922,000

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

EXHIBIT B

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM	202006	202007	202008	202009
Business Segment	Acc Year	202006	202007	202008	202009
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(163,000)	(163,000)	(161,000)	(159,000)
	2015	4,000	203,000	201,000	199,000
	2016	(16,000)	52,000	51,000	50,000
	2017	69,000	(18,000)	(18,000)	(18,000)
	2018	289,000	289,000	286,000	283,000
	2019	144,000	101,000	99,000	98,000
	2020	461,000	438,000	466,000	463,000
Private Passenger Total		780,000	894,000	916,000	908,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	1,000	41,000	41,000	41,000
	2014	(1,000)	(1,000)	(1,000)	(1,000)
	2015	21,000	21,000	21,000	21,000
	2016	46,000	424,000	420,000	416,000
	2017	373,000	373,000	369,000	365,000
	2018	480,000	480,000	475,000	470,000
	2019	882,000	866,000	779,000	701,000
	2020	477,000	630,000	735,000	797,000
Non Private Passenger Total		2,278,000	2,833,000	2,838,000	2,809,000
Grand Total		3,058,000	3,727,000	3,754,000	3,717,000

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

EXHIBIT B

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		202006	202007	202008	202009
Private Passenger	prior	4,595,000	12,441,000	12,316,000	12,192,000
	2011	75,000	75,000	74,000	73,000
	2012	115,000	1,049,000	1,039,000	1,029,000
	2013	11,000	62,000	61,000	60,000
	2014	(4,000)	2,130,000	2,109,000	2,088,000
	2015	23,000	101,000	100,000	99,000
	2016	(13,000)	167,000	160,000	150,000
	2017	152,000	227,000	225,000	216,000
	2018	1,179,000	1,056,000	1,014,000	973,000
	2019	308,000	1,433,000	1,376,000	1,321,000
	2020	6,316,000	6,832,000	7,268,000	7,758,000
Private Passenger Total		12,757,000	25,573,000	25,742,000	25,959,000
Non Private Passenger	prior	(89,000)	(55,000)	(54,000)	(53,000)
	2011	57,000	1,004,000	994,000	984,000
	2012	465,000	465,000	460,000	455,000
	2013	(39,000)	2,597,000	2,571,000	2,545,000
	2014	(209,000)	463,000	458,000	453,000
	2015	(57,000)	3,859,000	3,820,000	3,782,000
	2016	865,000	4,894,000	4,478,000	4,433,000
	2017	1,216,000	2,532,000	2,456,000	2,431,000
	2018	3,654,000	3,509,000	3,383,000	3,309,000
	2019	11,363,000	10,879,000	9,791,000	8,812,000
	2020	10,932,000	13,249,000	14,133,000	14,754,000
Non Private Passenger Total		28,158,000	43,396,000	42,490,000	41,905,000
Grand Total		40,915,000	68,969,000	68,232,000	67,864,000

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

EXHIBIT B

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		202006	202007	202008	202009
Private Passenger	prior	59,000	59,000	58,000	54,000
	2011	68,000	68,000	67,000	64,000
	2012	(92,000)	(92,000)	(91,000)	(86,000)
	2013	47,000	150,000	148,000	141,000
	2014	35,000	1,594,000	1,578,000	1,499,000
	2015	177,000	141,000	140,000	133,000
	2016	318,000	650,000	634,000	628,000
	2017	461,000	645,000	639,000	633,000
	2018	460,000	555,000	549,000	522,000
	2019	731,000	781,000	744,000	727,000
	2020	982,000	1,178,000	1,251,000	1,317,000
Private Passenger Total		3,246,000	5,729,000	5,717,000	5,632,000
Non Private Passenger	prior	59,000	90,000	85,000	79,000
	2011	(96,000)	(86,000)	(82,000)	(77,000)
	2012	8,000	8,000	8,000	8,000
	2013	197,000	684,000	653,000	614,000
	2014	371,000	590,000	563,000	529,000
	2015	847,000	2,017,000	1,926,000	1,810,000
	2016	1,907,000	3,620,000	3,475,000	3,336,000
	2017	3,130,000	3,206,000	3,036,000	2,915,000
	2018	5,790,000	5,539,000	5,317,000	5,163,000
	2019	11,205,000	11,196,000	8,957,000	7,166,000
	2020	14,209,000	16,911,000	18,066,000	19,163,000
Non Private Passenger Total		37,627,000	43,775,000	42,004,000	40,706,000
Grand Total		40,873,000	49,504,000	47,721,000	46,338,000

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

EXHIBIT B

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

page 7 of 10

Jurisdiction Desc	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			
		202006	202007	202008	202009
Private Passenger	prior	59,000	59,000	58,000	54,000
	2011	68,000	68,000	67,000	64,000
	2012	(92,000)	(92,000)	(91,000)	(86,000)
	2013	47,000	150,000	148,000	141,000
	2014	35,000	1,594,000	1,578,000	1,499,000
	2015	177,000	141,000	140,000	133,000
	2016	318,000	650,000	634,000	628,000
	2017	461,000	645,000	639,000	633,000
	2018	460,000	555,000	549,000	522,000
	2019	731,000	781,000	744,000	727,000
	2020	982,000	1,178,000	1,251,000	1,317,000
Private Passenger Total		3,246,000	5,729,000	5,717,000	5,632,000
Non Private Passenger	prior	59,000	90,000	85,000	79,000
	2011	(96,000)	(86,000)	(82,000)	(77,000)
	2012	8,000	8,000	8,000	8,000
	2013	197,000	684,000	653,000	614,000
	2014	371,000	590,000	563,000	529,000
	2015	847,000	2,017,000	1,926,000	1,810,000
	2016	1,907,000	3,620,000	3,475,000	3,336,000
	2017	3,130,000	3,206,000	3,036,000	2,915,000
	2018	5,790,000	5,539,000	5,317,000	5,163,000
	2019	11,205,000	11,196,000	8,957,000	7,166,000
	2020	14,209,000	16,911,000	18,066,000	19,163,000
Non Private Passenger Total		37,627,000	43,775,000	42,004,000	40,706,000
Grand Total		40,873,000	49,504,000	47,721,000	46,338,000

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

EXHIBIT B

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

page 8 of 10

Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202006	202007	202008	202009
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	8,000	8,000	8,000	8,000
	2015	28,000	28,000	28,000	28,000
	2016	53,000	53,000	52,000	51,000
	2017	101,000	101,000	100,000	99,000
	2018	322,000	323,000	320,000	317,000
	2019	386,000	392,000	388,000	384,000
	2020	60,000	125,000	176,000	209,000
Private Passenger Total		965,000	1,037,000	1,079,000	1,103,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	7,000	7,000	7,000	7,000
	2014	26,000	26,000	26,000	26,000
	2015	12,000	12,000	12,000	12,000
	2016	(127,000)	(127,000)	(126,000)	(125,000)
	2017	106,000	109,000	108,000	107,000
	2018	205,000	205,000	203,000	201,000
	2019	163,000	155,000	139,000	125,000
	2020	193,000	234,000	278,000	314,000
Non Private Passenger Total		588,000	624,000	650,000	670,000
Grand Total		1,553,000	1,661,000	1,729,000	1,773,000

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

EXHIBIT B

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		202006	202007	202008	202009
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	1,000	167,000	165,000	163,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	1,000	1,000	1,000
	2015	3,000	3,000	3,000	3,000
	2016	10,000	10,000	10,000	10,000
	2017	16,000	16,000	16,000	16,000
	2018	13,000	13,000	13,000	13,000
	2019	26,000	26,000	26,000	26,000
	2020	13,000	12,000	14,000	16,000
Private Passenger Total		84,000	249,000	249,000	249,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	3,000	203,000	201,000	199,000
	2015	6,000	91,000	90,000	89,000
	2016	23,000	23,000	23,000	23,000
	2017	67,000	67,000	66,000	65,000
	2018	153,000	133,000	132,000	131,000
	2019	52,000	52,000	47,000	42,000
	2020	109,000	131,000	144,000	155,000
Non Private Passenger Total		416,000	703,000	706,000	707,000
Grand Total		500,000	952,000	955,000	956,000

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

EXHIBIT B

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

page 10 of 10

Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		202006	202007	202008	202009
Private Passenger	prior	4,695,000	12,687,000	12,559,000	12,425,000
	2011	175,000	167,000	165,000	161,000
	2012	(25,000)	1,057,000	1,047,000	1,041,000
	2013	147,000	482,000	475,000	460,000
	2014	92,000	4,589,000	4,540,000	4,408,000
	2015	74,000	1,832,000	1,813,000	1,777,000
	2016	830,000	5,261,000	5,059,000	4,977,000
	2017	2,876,000	5,050,000	4,831,000	4,734,000
	2018	6,605,000	6,384,000	6,194,000	5,984,000
	2019	9,202,000	10,302,000	9,845,000	9,468,000
	2020	16,789,000	18,890,000	20,386,000	21,466,000
Private Passenger Total		41,460,000	66,701,000	66,914,000	66,901,000
Non Private Passenger	prior	144,000	300,000	283,000	268,000
	2011	(40,000)	1,569,000	1,552,000	1,538,000
	2012	462,000	500,000	493,000	487,000
	2013	130,000	5,439,000	5,315,000	5,192,000
	2014	208,000	1,502,000	1,466,000	1,422,000
	2015	838,000	6,727,000	6,571,000	6,397,000
	2016	2,941,000	10,527,000	9,931,000	9,683,000
	2017	5,646,000	8,425,000	8,133,000	7,940,000
	2018	12,109,000	11,209,000	10,791,000	10,494,000
	2019	27,794,000	27,238,000	22,985,000	19,464,000
	2020	31,042,000	37,050,000	40,193,000	42,410,000
Non Private Passenger Total		81,274,000	110,486,000	107,713,000	105,295,000
Grand Total		122,734,000	177,187,000	174,627,000	172,196,000

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

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.66%
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	202006	202007	202008	202009
Private Passenger	prior	121,000	121,000	120,000	119,000
	2011	99,000	99,000	98,000	98,000
	2012	155,000	155,000	152,000	150,000
	2013	152,000	152,000	150,000	148,000
	2014	246,000	246,000	242,000	239,000
	2015	391,000	391,000	387,000	382,000
	2016	400,000	400,000	396,000	391,000
	2017	326,000	326,000	322,000	317,000
	2018	567,000	567,000	562,000	538,000
	2019	635,000	635,000	630,000	624,000
	2020	187,000	222,000	215,332	206,332
Private Passenger Total		3,279,000	3,314,000	3,274,332	3,212,332
Non Private Passenger	prior	43,000	43,000	43,000	43,000
	2011	30,000	30,000	30,000	30,000
	2012	40,000	40,000	39,000	38,000
	2013	40,000	40,000	39,000	37,000
	2014	67,000	67,000	66,000	65,000
	2015	119,000	119,000	118,000	117,000
	2016	132,000	132,000	131,000	130,000
	2017	114,000	114,000	113,000	112,000
	2018	214,000	214,000	212,000	203,000
	2019	246,000	246,000	244,000	242,000
	2020	62,000	73,000	71,881	69,881
Non Private Passenger Total		1,107,000	1,118,000	1,106,881	1,086,881
Grand Total		4,386,000	4,432,000	4,381,213	4,299,213

EXHIBIT C-1

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.66%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202006	202007	202008	202009
Private Passenger	prior	89,000	89,000	86,000	83,000
	2011	68,000	68,000	66,000	64,000
	2012	118,000	118,000	115,000	111,000
	2013	118,000	118,000	114,000	111,000
	2014	143,000	143,000	139,000	134,000
	2015	244,000	232,000	228,000	222,000
	2016	217,000	217,000	210,000	204,000
	2017	221,000	222,000	215,000	208,000
	2018	239,000	239,000	232,000	225,000
	2019	361,000	363,000	340,000	334,000
	2020	116,000	139,000	158,830	180,830
Private Passenger Total		1,934,000	1,948,000	1,903,830	1,876,830
Non Private Passenger	prior	75,000	75,000	74,000	73,000
	2011	52,000	52,000	51,000	50,000
	2012	87,000	87,000	85,000	83,000
	2013	83,000	83,000	80,000	79,000
	2014	94,000	94,000	91,000	89,000
	2015	150,000	142,000	140,000	138,000
	2016	130,000	130,000	128,000	126,000
	2017	141,000	141,000	138,000	136,000
	2018	171,000	171,000	167,000	164,000
	2019	288,000	288,000	273,000	268,000
	2020	94,000	111,000	129,489	146,489
Non Private Passenger Total		1,365,000	1,374,000	1,356,489	1,352,489
Grand Total		3,299,000	3,322,000	3,260,319	3,229,319

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

discount rate: 0.66%

interest rate margin: 25 basis pts

Jurisdiction Desc	Nova Scotia	discount rate: 0.66%			
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	202006	202007	202008	202009
Private Passenger	prior	233,000	233,000	226,000	217,000
	2011	41,000	41,000	40,000	39,000
	2012	62,000	62,000	61,000	60,000
	2013	73,000	73,000	72,000	71,000
	2014	85,000	77,000	76,000	75,000
	2015	29,000	29,000	27,000	26,000
	2016	105,000	105,000	102,000	99,000
	2017	84,000	84,000	82,000	80,000
	2018	119,000	116,000	114,000	112,000
	2019	243,000	243,000	238,000	234,000
	2020	80,000	95,000	108,002	122,002
Private Passenger Total		1,154,000	1,158,000	1,146,002	1,135,002
Non Private Passenger	prior	89,000	89,000	88,000	87,000
	2011	40,000	40,000	39,000	38,000
	2012	69,000	69,000	68,000	67,000
	2013	88,000	88,000	86,000	84,000
	2014	111,000	101,000	99,000	97,000
	2015	39,000	39,000	37,000	34,000
	2016	142,000	142,000	140,000	138,000
	2017	114,000	114,000	112,000	110,000
	2018	145,000	143,000	140,000	136,000
	2019	231,000	231,000	227,000	222,000
	2020	86,000	101,000	116,931	132,931
Non Private Passenger Total		1,154,000	1,157,000	1,152,931	1,145,931
Grand Total		2,308,000	2,315,000	2,298,933	2,280,933

EXHIBIT C-1

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island	discount rate: 0.66%			
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	202006	202007	202008	202009
Private Passenger	prior	36,000	36,000	36,000	36,000
	2011	15,000	15,000	15,000	15,000
	2012	22,000	22,000	22,000	22,000
	2013	30,000	30,000	29,000	28,000
	2014	15,000	15,000	15,000	15,000
	2015	40,000	40,000	39,000	38,000
	2016	87,000	87,000	86,000	85,000
	2017	52,000	52,000	51,000	50,000
	2018	17,000	17,000	15,000	14,000
	2019	49,000	49,000	48,000	44,000
	2020	13,000	14,000	15,023	19,023
Private Passenger Total		376,000	377,000	371,023	366,023
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	19,000	19,000	19,000	19,000
	2014	9,000	9,000	9,000	9,000
	2015	25,000	25,000	25,000	25,000
	2016	57,000	57,000	55,000	55,000
	2017	34,000	34,000	33,000	32,000
	2018	11,000	11,000	10,000	9,000
	2019	44,000	44,000	44,000	41,000
	2020	11,000	14,000	16,019	19,019
Non Private Passenger Total		246,000	249,000	247,019	245,019
Grand Total		622,000	626,000	618,042	611,042

EXHIBIT C-1

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 0.66%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202006	202007	202008	202009
Private Passenger	prior	2,828,000	2,828,000	2,738,000	2,658,000
	2011	386,000	386,000	375,000	364,000
	2012	240,000	240,000	232,000	224,000
	2013	454,000	445,000	433,000	420,000
	2014	444,000	436,000	424,000	410,000
	2015	546,000	546,000	533,000	520,000
	2016	479,000	479,000	453,000	440,000
	2017	559,000	559,000	544,000	529,000
	2018	623,000	623,000	602,000	582,000
	2019	1,347,000	1,347,000	1,280,000	1,243,000
	2020	456,000	541,000	655,428	716,428
Private Passenger Total		8,362,000	8,430,000	8,269,428	8,106,428
Non Private Passenger	prior	995,000	995,000	973,000	958,000
	2011	311,000	311,000	304,000	298,000
	2012	225,000	225,000	220,000	216,000
	2013	696,000	682,000	668,000	655,000
	2014	833,000	819,000	803,000	786,000
	2015	1,215,000	1,215,000	1,195,000	1,176,000
	2016	1,065,000	1,065,000	1,017,000	996,000
	2017	1,244,000	1,244,000	1,221,000	1,198,000
	2018	1,956,000	1,956,000	1,912,000	1,870,000
	2019	4,169,000	4,168,000	4,003,000	3,925,000
	2020	1,067,000	1,251,000	1,495,354	1,611,354
Non Private Passenger Total		13,776,000	13,931,000	13,811,354	13,689,354
Grand Total		22,138,000	22,361,000	22,080,782	21,795,782

EXHIBIT C-1

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 0.66%			
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			
		202006	202007	202008	202009
Private Passenger	prior	353,000	353,000	348,000	342,000
	2011	10,000	10,000	10,000	10,000
	2012	39,000	39,000	37,000	36,000
	2013	47,000	47,000	46,000	45,000
	2014	61,000	61,000	60,000	58,000
	2015	56,000	55,000	54,000	53,000
	2016	61,000	51,000	50,000	48,000
	2017	53,000	53,000	51,000	50,000
	2018	165,000	165,000	164,000	163,000
	2019	97,000	97,000	95,000	94,000
	2020		(7,000)	(20,437)	(36,437)
Private Passenger Total		942,000	924,000	894,563	862,563
Non Private Passenger	prior	1,071,000	1,071,000	1,062,000	1,052,000
	2011	34,000	34,000	34,000	34,000
	2012	140,000	140,000	139,000	138,000
	2013	184,000	184,000	182,000	179,000
	2014	263,000	263,000	261,000	259,000
	2015	265,000	262,000	259,000	256,000
	2016	326,000	277,000	274,000	270,000
	2017	338,000	338,000	335,000	331,000
	2018	1,296,000	1,296,000	1,292,000	1,286,000
	2019	996,000	995,000	989,000	983,000
	2020	(1,000)	(64,000)	(246,812)	(437,812)
Non Private Passenger Total		4,912,000	4,796,000	4,580,188	4,350,188
Grand Total		5,854,000	5,720,000	5,474,751	5,212,751

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: 0.66%			
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			
		202006	202007	202008	202009
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)	(16,000)	(16,000)
	2016	(2,000)	(2,000)	(2,000)	(2,000)
	2017	4,000	4,000	4,000	4,000
	2018	6,000	6,000	6,000	6,000
	2019	1,000	1,000	1,000	1,000
	2020	(1,000)	(1,000)	(2,730)	(2,730)
Private Passenger Total		22,000	22,000	19,270	19,270
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	(22,000)	(22,000)	(23,000)	(23,000)
	2016	(5,000)	(5,000)	(5,000)	(5,000)
	2017	12,000	12,000	12,000	12,000
	2018	26,000	26,000	26,000	26,000
	2019	6,000	5,000	5,000	5,000
	2020	(5,000)	(4,000)	(12,144)	(12,144)
Non Private Passenger Total		47,000	47,000	37,856	37,856
Grand Total		69,000	69,000	57,126	57,126

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

page 8 of 10

Jurisdiction Desc	Northwest Territories	discount rate: 0.66%			
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	202006	202007	202008	202009
Private Passenger	prior	9,000	9,000	9,000	9,000
	2011	11,000	11,000	11,000	11,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	22,000	22,000	22,000	22,000
	2015	1,000	1,000	1,000	1,000
	2016	23,000	23,000	23,000	23,000
	2017	17,000	17,000	17,000	17,000
	2018	5,000	5,000	5,000	5,000
	2019	19,000	19,000	19,000	16,000
	2020	(16,000)	(18,000)	(34,613)	(36,613)
Private Passenger Total		124,000	122,000	105,387	100,387
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015	-	-	-	-
	2016	9,000	9,000	9,000	9,000
	2017	8,000	8,000	8,000	8,000
	2018	2,000	2,000	2,000	2,000
	2019	11,000	11,000	11,000	9,000
	2020	(10,000)	(12,000)	(26,109)	(26,109)
Non Private Passenger Total		46,000	44,000	29,891	27,891
Grand Total		170,000	166,000	135,278	128,278

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 0.66%			
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			
		202006	202007	202008	202009
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	6,000	6,000	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	1,000	1,000	1,000	1,000
	2020	(2,000)	(2,000)	(3,178)	(3,178)
Private Passenger Total		31,000	31,000	29,822	29,822
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	4,000	4,000	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	6,000	6,000	6,000	6,000
	2020	(10,000)	(11,000)	(14,502)	(15,502)
Non Private Passenger Total		27,000	26,000	22,498	21,498
Grand Total		58,000	57,000	52,320	51,320

EXHIBIT C-1

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

page 10 of 10

Jurisdiction Desc	(All)				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.66%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		202006	202007	202008	202009
Private Passenger	prior	3,685,000	3,685,000	3,579,000	3,480,000
	2011	634,000	634,000	619,000	605,000
	2012	657,000	657,000	640,000	624,000
	2013	903,000	894,000	873,000	852,000
	2014	1,028,000	1,012,000	990,000	965,000
	2015	1,298,000	1,285,000	1,259,000	1,232,000
	2016	1,374,000	1,364,000	1,322,000	1,292,000
	2017	1,318,000	1,319,000	1,288,000	1,257,000
	2018	1,741,000	1,738,000	1,700,000	1,645,000
	2019	2,753,000	2,755,000	2,652,000	2,591,000
	2020	833,000	983,000	1,091,657	1,165,657
Private Passenger Total		16,224,000	16,326,000	16,013,657	15,708,657
Non Private Passenger	prior	2,303,000	2,303,000	2,270,000	2,243,000
	2011	485,000	485,000	476,000	468,000
	2012	586,000	586,000	576,000	567,000
	2013	1,127,000	1,113,000	1,091,000	1,070,000
	2014	1,397,000	1,373,000	1,349,000	1,325,000
	2015	1,795,000	1,784,000	1,755,000	1,727,000
	2016	1,862,000	1,813,000	1,755,000	1,725,000
	2017	2,011,000	2,011,000	1,978,000	1,945,000
	2018	3,823,000	3,821,000	3,763,000	3,698,000
	2019	5,997,000	5,994,000	5,802,000	5,701,000
	2020	1,294,000	1,459,000	1,530,107	1,488,107
Non Private Passenger Total		22,680,000	22,742,000	22,345,107	21,957,107
Grand Total		38,904,000	39,068,000	38,358,764	37,665,764

EXHIBIT C-2

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202006	202007	202008	202009
Private Passenger	prior	109,000	109,000	108,000	107,000
	2011	93,000	93,000	92,000	91,000
	2012	145,000	145,000	143,000	141,000
	2013	142,000	142,000	140,000	138,000
	2014	227,000	227,000	224,000	221,000
	2015	346,000	346,000	342,000	338,000
	2016	333,000	333,000	329,000	325,000
	2017	259,000	259,000	255,000	251,000
	2018	457,000	457,000	453,000	449,000
	2019	495,000	495,000	490,000	485,000
	2020	110,000	131,000	127,332	106,332
Private Passenger Total		2,716,000	2,737,000	2,703,332	2,652,332
Non Private Passenger	prior	39,000	39,000	39,000	39,000
	2011	27,000	27,000	27,000	27,000
	2012	37,000	37,000	36,000	35,000
	2013	36,000	36,000	35,000	34,000
	2014	62,000	62,000	61,000	60,000
	2015	104,000	104,000	103,000	102,000
	2016	110,000	110,000	109,000	108,000
	2017	90,000	90,000	89,000	88,000
	2018	172,000	172,000	170,000	168,000
	2019	191,000	191,000	189,000	187,000
	2020	37,000	43,000	41,881	34,881
Non Private Passenger Total		905,000	911,000	899,881	882,881
Grand Total		3,621,000	3,648,000	3,603,213	3,535,213

EXHIBIT C-2

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202006	202007	202008	202009
Private Passenger	prior	82,000	82,000	79,000	76,000
	2011	63,000	63,000	61,000	59,000
	2012	108,000	108,000	105,000	102,000
	2013	107,000	107,000	104,000	101,000
	2014	131,000	131,000	127,000	123,000
	2015	206,000	206,000	202,000	198,000
	2016	185,000	185,000	179,000	173,000
	2017	174,000	174,000	168,000	162,000
	2018	165,000	165,000	159,000	153,000
	2019	265,000	265,000	258,000	251,000
	2020	64,000	75,000	87,830	99,830
Private Passenger Total		1,550,000	1,561,000	1,529,830	1,497,830
Non Private Passenger	prior	69,000	69,000	68,000	67,000
	2011	48,000	48,000	47,000	46,000
	2012	80,000	80,000	78,000	76,000
	2013	76,000	76,000	74,000	73,000
	2014	85,000	85,000	83,000	81,000
	2015	127,000	127,000	125,000	123,000
	2016	111,000	111,000	109,000	107,000
	2017	111,000	111,000	108,000	106,000
	2018	118,000	118,000	115,000	112,000
	2019	211,000	211,000	207,000	203,000
	2020	51,000	61,000	71,489	81,489
Non Private Passenger Total		1,087,000	1,097,000	1,085,489	1,075,489
Grand Total		2,637,000	2,658,000	2,615,319	2,573,319

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	202006	202007	202008	202009
Private Passenger	prior	212,000	212,000	206,000	200,000
	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	78,000	71,000	70,000	69,000
	2015	23,000	23,000	22,000	21,000
	2016	80,000	80,000	78,000	76,000
	2017	59,000	59,000	57,000	55,000
	2018	87,000	85,000	83,000	81,000
	2019	161,000	161,000	157,000	153,000
	2020	23,000	28,000	31,002	35,002
Private Passenger Total		885,000	881,000	863,002	846,002
Non Private Passenger	prior	80,000	80,000	79,000	78,000
	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	102,000	93,000	91,000	89,000
	2015	31,000	31,000	29,000	27,000
	2016	110,000	110,000	108,000	106,000
	2017	79,000	79,000	77,000	75,000
	2018	107,000	105,000	102,000	99,000
	2019	154,000	154,000	150,000	146,000
	2020	25,000	30,000	33,931	37,931
Non Private Passenger Total		870,000	864,000	847,931	831,931
Grand Total		1,755,000	1,745,000	1,710,933	1,677,933

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	202006	202007	202008	202009
Private Passenger	prior	33,000	33,000	33,000	33,000
	2011	14,000	14,000	14,000	14,000
	2012	20,000	20,000	20,000	20,000
	2013	27,000	27,000	26,000	25,000
	2014	14,000	14,000	14,000	14,000
	2015	32,000	32,000	31,000	30,000
	2016	76,000	76,000	75,000	74,000
	2017	37,000	37,000	36,000	35,000
	2018	4,000	4,000	3,000	2,000
	2019	31,000	31,000	30,000	29,000
	2020	4,000	4,000	5,023	6,023
Private Passenger Total		292,000	292,000	287,023	282,023
Non Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	9,000	9,000	9,000	9,000
	2012	12,000	12,000	12,000	12,000
	2013	17,000	17,000	17,000	17,000
	2014	9,000	9,000	9,000	9,000
	2015	20,000	20,000	20,000	20,000
	2016	49,000	49,000	48,000	48,000
	2017	25,000	25,000	24,000	23,000
	2018	2,000	2,000	1,000	-
	2019	29,000	29,000	28,000	27,000
	2020	3,000	4,000	5,019	6,019
Non Private Passenger Total		188,000	189,000	186,019	184,019
Grand Total		480,000	481,000	473,042	466,042

EXHIBIT C-2

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202006	202007	202008	202009
Private Passenger	prior	2,615,000	2,615,000	2,536,000	2,459,000
	2011	362,000	362,000	351,000	340,000
	2012	224,000	224,000	217,000	210,000
	2013	420,000	412,000	400,000	388,000
	2014	410,000	403,000	391,000	379,000
	2015	483,000	483,000	471,000	459,000
	2016	417,000	417,000	404,000	392,000
	2017	479,000	479,000	465,000	451,000
	2018	521,000	521,000	502,000	484,000
	2019	1,087,000	1,087,000	1,054,000	1,022,000
	2020	275,000	328,000	371,428	457,428
Private Passenger Total		7,293,000	7,331,000	7,162,428	7,041,428
Non Private Passenger	prior	918,000	918,000	899,000	883,000
	2011	287,000	287,000	281,000	275,000
	2012	205,000	205,000	201,000	197,000
	2013	641,000	628,000	615,000	603,000
	2014	764,000	751,000	736,000	721,000
	2015	1,074,000	1,074,000	1,056,000	1,039,000
	2016	924,000	924,000	905,000	886,000
	2017	1,065,000	1,065,000	1,044,000	1,023,000
	2018	1,639,000	1,639,000	1,600,000	1,562,000
	2019	3,364,000	3,364,000	3,295,000	3,227,000
	2020	641,000	752,000	840,354	1,021,354
Non Private Passenger Total		11,522,000	11,607,000	11,472,354	11,437,354
Grand Total		18,815,000	18,938,000	18,634,782	18,478,782

EXHIBIT C-2

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202006	202007	202008	202009
Private Passenger	prior	322,000	322,000	317,000	312,000
	2011	9,000	9,000	9,000	9,000
	2012	35,000	35,000	34,000	33,000
	2013	43,000	43,000	42,000	41,000
	2014	56,000	56,000	55,000	54,000
	2015	51,000	50,000	49,000	48,000
	2016	37,000	37,000	36,000	35,000
	2017	44,000	44,000	43,000	42,000
	2018	137,000	137,000	136,000	135,000
	2019	61,000	61,000	60,000	59,000
	2020	(15,000)	(18,000)	(34,437)	(52,437)
Private Passenger Total		780,000	776,000	746,563	715,563
Non Private Passenger	prior	981,000	981,000	972,000	963,000
	2011	31,000	31,000	31,000	31,000
	2012	129,000	129,000	128,000	127,000
	2013	169,000	169,000	167,000	165,000
	2014	242,000	242,000	240,000	238,000
	2015	237,000	235,000	232,000	229,000
	2016	199,000	199,000	196,000	193,000
	2017	282,000	282,000	279,000	276,000
	2018	1,077,000	1,077,000	1,073,000	1,069,000
	2019	630,000	630,000	624,000	618,000
	2020	(168,000)	(199,000)	(410,812)	(625,812)
Non Private Passenger Total		3,809,000	3,776,000	3,531,188	3,283,188
Grand Total		4,589,000	4,552,000	4,277,751	3,998,751

EXHIBIT C-2

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	Share	YYMM			
Business Segment	Acc Year	202006	202007	202008	202009
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	(17,000)	(17,000)	(17,000)	(17,000)
	2016	(3,000)	(3,000)	(3,000)	(3,000)
	2017	1,000	1,000	1,000	1,000
	2018	5,000	5,000	5,000	5,000
	2019	-	-	-	-
	2020	(2,000)	(2,000)	(3,730)	(3,730)
Private Passenger Total		11,000	11,000	9,270	9,270
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	(24,000)	(24,000)	(24,000)	(24,000)
	2016	(7,000)	(7,000)	(7,000)	(7,000)
	2017	1,000	1,000	1,000	1,000
	2018	21,000	21,000	21,000	21,000
	2019	(1,000)	(1,000)	(1,000)	(1,000)
	2020	(9,000)	(10,000)	(17,144)	(18,144)
Non Private Passenger Total		13,000	12,000	4,856	3,856
Grand Total		24,000	23,000	14,126	13,126

EXHIBIT C-2

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

page 8 of 10

Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202006	202007	202008	202009
Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	10,000	10,000	10,000	10,000
	2012	13,000	13,000	13,000	13,000
	2013	17,000	17,000	17,000	17,000
	2014	20,000	20,000	20,000	20,000
	2015	(1,000)	(1,000)	(1,000)	(1,000)
	2016	21,000	21,000	21,000	21,000
	2017	9,000	9,000	9,000	9,000
	2018	-	-	-	-
	2019	9,000	9,000	9,000	9,000
	2020	(21,000)	(24,000)	(41,613)	(44,613)
Private Passenger Total		85,000	82,000	64,387	61,387
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	7,000	7,000	7,000
	2015	(1,000)	(1,000)	(1,000)	(1,000)
	2016	8,000	8,000	8,000	8,000
	2017	4,000	4,000	4,000	4,000
	2018	-	-	-	-
	2019	5,000	5,000	5,000	5,000
	2020	(14,000)	(16,000)	(31,109)	(32,109)
Non Private Passenger Total		25,000	23,000	7,891	6,891
Grand Total		110,000	105,000	72,278	68,278

EXHIBIT C-2

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202006	202007	202008	202009
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	5,000	5,000	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	1,000	1,000	1,000	1,000
	2020	(2,000)	(2,000)	(3,178)	(3,178)
Private Passenger Total		28,000	28,000	26,822	26,822
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	4,000	4,000	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	5,000	5,000	5,000	5,000
	2020	(10,000)	(11,000)	(14,502)	(15,502)
Non Private Passenger Total		23,000	22,000	18,498	17,498
Grand Total		51,000	50,000	45,320	44,320

EXHIBIT C-2

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

page 10 of 10

Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202006	202007	202008	202009
Private Passenger	prior	3,396,000	3,396,000	3,302,000	3,210,000
	2011	593,000	593,000	578,000	563,000
	2012	609,000	609,000	595,000	581,000
	2013	832,000	824,000	804,000	784,000
	2014	946,000	932,000	911,000	890,000
	2015	1,128,000	1,127,000	1,104,000	1,081,000
	2016	1,150,000	1,150,000	1,123,000	1,097,000
	2017	1,064,000	1,064,000	1,036,000	1,008,000
	2018	1,376,000	1,374,000	1,341,000	1,309,000
	2019	2,110,000	2,110,000	2,059,000	2,009,000
	2020	436,000	520,000	539,657	600,657
Private Passenger Total		13,640,000	13,699,000	13,392,657	13,132,657
Non Private Passenger	prior	2,115,000	2,115,000	2,085,000	2,058,000
	2011	447,000	447,000	439,000	431,000
	2012	538,000	538,000	529,000	520,000
	2013	1,036,000	1,023,000	1,003,000	985,000
	2014	1,282,000	1,260,000	1,238,000	1,216,000
	2015	1,572,000	1,570,000	1,544,000	1,519,000
	2016	1,509,000	1,509,000	1,481,000	1,454,000
	2017	1,662,000	1,662,000	1,631,000	1,601,000
	2018	3,137,000	3,135,000	3,083,000	3,032,000
	2019	4,588,000	4,588,000	4,502,000	4,417,000
	2020	556,000	654,000	519,107	490,107
Non Private Passenger Total		18,442,000	18,501,000	18,054,107	17,723,107
Grand Total		32,082,000	32,200,000	31,446,764	30,855,764

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	202006	202007	202008	202009
Private Passenger	Newfoundland & Labrador	82.8%	83.0%	83.1%	83.3%
	New Brunswick	77.4%	77.3%	77.0%	76.7%
	Nova Scotia	76.1%	76.3%	76.3%	76.6%
	Prince Edward Island	65.0%	65.1%	64.7%	64.8%
	Ontario	72.2%	72.6%	73.0%	73.6%
	Alberta	59.0%	59.2%	59.2%	59.4%
	Yukon	76.8%	76.0%	74.9%	72.9%
	Northwest Territories	61.7%	61.8%	61.6%	61.4%
	Nunavut	32.8%	32.4%	33.0%	33.2%
Non Private Passenger	Newfoundland & Labrador	78.4%	78.5%	78.0%	78.2%
	New Brunswick	76.2%	76.0%	75.1%	74.8%
	Nova Scotia	74.4%	74.6%	73.9%	74.1%
	Prince Edward Island	79.9%	79.8%	79.1%	79.1%
	Ontario	54.8%	54.8%	54.3%	54.4%
	Alberta	73.6%	73.7%	73.3%	73.4%
	Yukon	66.3%	66.5%	66.4%	66.6%
	Northwest Territories	54.9%	55.1%	54.2%	54.3%
	Nunavut	46.0%	45.7%	45.4%	45.1%
Grand Total		69.0%	69.1%	68.9%	69.1%

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	202006	202007	202008	202009
Private Passenger	Newfoundland & Labrador	77.0%	77.2%	77.4%	77.6%
	New Brunswick	71.6%	71.5%	71.4%	71.2%
	Nova Scotia	70.2%	70.4%	70.5%	70.7%
	Prince Edward Island	60.0%	60.0%	59.9%	60.0%
	Ontario	66.8%	67.3%	67.7%	68.3%
	Alberta	54.9%	55.1%	55.2%	55.4%
	Yukon	70.7%	69.5%	68.5%	67.1%
	Northwest Territories	57.6%	57.5%	57.3%	57.3%
	Nunavut	31.6%	30.0%	30.4%	31.1%
Non Private Passenger	Newfoundland & Labrador	72.7%	72.8%	73.0%	73.2%
	New Brunswick	70.8%	70.6%	70.4%	70.2%
	Nova Scotia	68.8%	69.0%	69.1%	69.3%
	Prince Edward Island	73.7%	73.6%	73.6%	73.6%
	Ontario	50.3%	50.4%	50.4%	50.5%
	Alberta	68.3%	68.4%	68.5%	68.6%
	Yukon	61.4%	61.6%	62.2%	62.4%
	Northwest Territories	51.0%	50.8%	50.6%	50.6%
	Nunavut	42.8%	42.6%	42.4%	42.2%
Grand Total		63.9%	63.9%	64.2%	64.4%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 1 of 9

NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2018	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
2019	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2020	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
2021	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	9.0%	10.0%	10.0%	5.0%	9.2%

 discount rate: 0.66%
 margin (basis points): 25

 discount rate: 0.66%
 margin (basis points): 25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 2 of 9

NEW BRUNSWICK

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
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%	9.4%	5.0%	9.4%	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	12.5%	12.5%	5.0%	12.5%	2017	12.5%	10.4%	5.0%	12.2%
2018	12.5%	12.5%	5.0%	10.5%	2018	12.5%	10.3%	5.0%	12.2%
2019	12.5%	12.5%	5.0%	10.4%	2019	12.5%	10.2%	5.0%	12.4%
2020	12.4%	12.5%	5.0%	9.7%	2020	12.3%	10.2%	5.0%	11.5%
2021	11.9%	10.1%	5.0%	9.7%	2021	12.5%	12.5%	5.0%	11.5%
prem liab	11.9%	10.1%	5.0%	10.0%		12.0%	10.1%	5.0%	9.4%

 discount rate: 0.66%
 margin (basis points): 25

 discount rate: 0.66%
 margin (basis points): 25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 3 of 9

NOVA SCOTIA

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
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	12.5%	10.0%	5.0%	12.3%	2016	12.5%	10.0%	5.0%	11.0%
2017	12.5%	10.2%	5.0%	12.3%	2017	12.5%	10.2%	5.0%	12.0%
2018	12.5%	10.1%	5.0%	11.9%	2018	12.5%	10.2%	5.0%	11.5%
2019	12.4%	10.1%	5.0%	12.0%	2019	12.4%	10.4%	5.0%	11.7%
2020	12.3%	10.1%	5.0%	11.5%	2020	12.3%	10.2%	5.0%	11.3%
2021	12.5%	12.5%	5.0%	11.5%	2021	12.5%	12.5%	5.0%	11.3%
prem liab	11.6%	10.1%	5.0%	10.0%	prem liab	11.6%	10.1%	5.0%	9.6%

 discount rate: 0.66%
 margin (basis points): 25

 discount rate: 0.66%
 margin (basis points): 25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

page 4 of 9

PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	10.6%
2018	12.5%	10.1%	5.0%	12.2%	12.1%	10.4%	5.0%	11.4%
2019	12.5%	10.2%	5.0%	12.0%	12.3%	10.2%	5.0%	11.6%
2020	12.3%	10.2%	5.0%	12.0%	12.3%	10.2%	5.0%	11.6%
2021	11.9%	10.1%	5.0%	12.0%	12.5%	12.5%	5.0%	11.6%
prem liab	11.9%	10.1%	5.0%	10.3%	11.9%	10.2%	5.0%	10.2%

discount rate: 0.66%
margin (basis points): 25

discount rate: 0.66%
margin (basis points): 25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 5 of 9

ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	9.8%	10.0%	10.0%	9.9%
2016	10.0%	10.0%	5.0%	9.8%	10.0%	10.0%	8.9%	10.0%
2017	12.5%	12.5%	8.6%	12.4%	12.5%	12.5%	12.5%	12.5%
2018	12.4%	12.5%	12.5%	12.5%	12.3%	12.5%	8.0%	12.3%
2019	14.5%	15.0%	7.7%	14.5%	14.8%	15.0%	6.6%	14.5%
2020	13.1%	15.0%	5.5%	13.2%	13.6%	15.0%	5.8%	13.6%
2021	9.6%	15.0%	5.1%	13.2%	15.0%	15.0%	15.0%	13.6%
prem liab	9.6%	15.0%	5.1%	9.7%	12.3%	15.0%	5.2%	11.3%

 discount rate: 0.66%
 margin (basis points): 25

 discount rate: 0.66%
 margin (basis points): 25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 6 of 9

ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	12.5%	11.6%	5.0%	12.5%	12.5%	10.2%	5.0%	12.4%
2018	12.5%	12.1%	5.0%	12.5%	12.4%	10.6%	5.0%	12.4%
2019	12.4%	10.4%	5.0%	12.3%	12.4%	11.6%	5.0%	12.4%
2020	12.1%	10.2%	5.0%	11.2%	12.1%	10.5%	5.0%	11.3%
2021	11.6%	10.1%	5.0%	11.2%	12.5%	12.5%	5.0%	11.3%
prem liab	11.6%	10.1%	5.0%	9.2%	11.8%	11.2%	5.0%	9.6%

 discount rate: 0.66%
 margin (basis points): 25

 discount rate: 0.66%
 margin (basis points): 25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 7 of 9

YUKON

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	12.5%	10.0%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
2018	12.5%	11.7%	5.0%	11.8%	12.5%	12.3%	4.9%	12.5%
2019	12.5%	11.6%	5.0%	11.5%	12.4%	11.8%	5.0%	12.5%
2020	12.2%	10.4%	5.0%	12.0%	11.6%	11.4%	5.0%	10.8%
2021	12.3%	10.9%	5.0%	12.0%	12.5%	12.5%	5.0%	10.8%
prem liab	12.3%	10.9%	5.0%	11.3%	11.6%	11.2%	5.0%	9.5%

 discount rate: 0.66%
 margin (basis points): 25

 discount rate: 0.66%
 margin (basis points): 25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 8 of 9

NORTHWEST TERRITORIES

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
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	12.5%	11.9%	5.0%	12.5%	2017	12.5%	10.7%	5.0%	12.4%
2018	12.4%	12.2%	5.0%	12.4%	2018	12.5%	11.2%	5.0%	12.4%
2019	12.4%	11.7%	5.0%	12.5%	2019	12.5%	11.5%	5.0%	12.4%
2020	12.0%	11.5%	5.0%	11.5%	2020	12.1%	11.2%	5.0%	11.8%
2021	11.5%	10.9%	5.0%	11.5%	2021	12.5%	12.5%	5.0%	11.8%
prem liab	11.5%	10.9%	5.0%	9.0%		12.0%	11.0%	5.0%	10.6%

 discount rate: 0.66%
 margin (basis points): 25

 discount rate: 0.66%
 margin (basis points): 25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 9 of 9

NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	12.0%	12.5%	5.0%	11.6%	12.5%	10.7%	5.0%	12.4%
2018	12.5%	12.5%	5.0%	11.8%	12.5%	10.2%	5.0%	11.3%
2019	12.2%	12.5%	4.9%	11.7%	12.5%	11.6%	5.0%	12.5%
2020	11.9%	11.4%	5.0%	11.6%	12.3%	11.3%	5.0%	11.8%
2021	11.5%	9.9%	5.0%	11.6%	12.5%	12.5%	5.0%	11.8%
prem liab	11.5%	9.9%	5.0%	9.0%	12.4%	11.0%	5.0%	10.6%
	discount rate:			0.66%	discount rate:			0.66%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2020.

page 1 of 10

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	32	31	30	29	28	28	28	29
2008	107	104	101	98	95	93	96	97
2009	96	93	90	87	85	82	85	86
2010	-	-	-	-	-	-	-	-
2011	840	810	778	748	721	694	721	732
2012	1,370	1,329	1,286	1,244	1,206	1,170	1,208	1,222
2013	478	464	451	438	426	415	426	431
2014	1,195	1,174	1,153	1,134	1,116	1,098	1,116	1,123
2015	2,493	2,458	2,424	2,390	2,358	2,328	2,359	2,372
2016	4,313	4,267	4,219	4,174	4,130	4,089	4,133	4,148
2017	4,694	4,646	4,597	4,550	4,504	4,461	4,506	4,522
2018	9,270	9,172	9,071	8,973	8,879	8,787	8,882	8,916
2019	14,947	14,783	14,613	14,449	14,288	14,136	14,296	14,353
2020	17,845	17,630	17,409	17,192	16,984	16,782	16,992	17,068
Total	57,680	56,961	56,222	55,506	54,820	54,163	54,848	55,099
	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							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	1,458	739	-	(716)	(1,402)	(2,059)	(1,374)	(1,123)
	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							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	6.7%	3.3%	-	(3.3%)	(6.7%)	(6.7%)	(6.7%)	(3.3%)
2008	5.9%	3.0%	-	(3.0%)	(5.9%)	(7.9%)	(5.0%)	(4.0%)
2009	6.7%	3.3%	-	(3.3%)	(5.6%)	(8.9%)	(5.6%)	(4.4%)
2010	-	-	-	-	-	-	-	-
2011	8.0%	4.1%	-	(3.9%)	(7.3%)	(10.8%)	(7.3%)	(5.9%)
2012	6.5%	3.3%	-	(3.3%)	(6.2%)	(9.0%)	(6.1%)	(5.0%)
2013	6.0%	2.9%	-	(2.9%)	(5.5%)	(8.0%)	(5.5%)	(4.4%)
2014	3.6%	1.8%	-	(1.6%)	(3.2%)	(4.8%)	(3.2%)	(2.6%)
2015	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(2.7%)	(2.1%)
2016	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.0%)	(1.7%)
2017	2.1%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(2.0%)	(1.6%)
2018	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.1%)	(1.7%)
2019	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(2.2%)	(1.8%)
2020	2.5%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(2.4%)	(2.0%)
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(2.4%)	(2.0%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2020.

page 2 of 10

NEW BRUNSWICK

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	3	3	3	3	3	3	3	3
2006	19	19	19	19	19	19	19	19
2007	6	6	6	6	6	6	6	6
2008	66	64	62	61	59	57	59	60
2009	310	306	300	295	291	286	291	293
2010	156	152	148	144	140	136	141	142
2011	140	137	134	132	129	127	129	130
2012	780	769	756	744	732	721	732	737
2013	1,384	1,366	1,346	1,327	1,309	1,291	1,310	1,317
2014	685	680	672	664	656	649	657	659
2015	2,646	2,624	2,601	2,577	2,554	2,533	2,555	2,563
2016	3,338	3,309	3,276	3,244	3,213	3,183	3,214	3,225
2017	4,787	4,740	4,685	4,633	4,583	4,533	4,584	4,603
2018	6,259	6,172	6,085	5,999	5,918	5,837	5,920	5,950
2019	9,897	9,735	9,571	9,412	9,258	9,111	9,264	9,319
2020	11,835	11,635	11,435	11,241	11,055	10,875	11,062	11,129
Total	42,311	41,717	41,099	40,501	39,925	39,367	39,946	40,155
	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	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	1,212	618	-	(598)	(1,174)	(1,732)	(1,153)	(944)
	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	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	6.5%	3.2%	-	(1.6%)	(4.8%)	(8.1%)	(4.8%)	(3.2%)
2009	3.3%	2.0%	-	(1.7%)	(3.0%)	(4.7%)	(3.0%)	(2.3%)
2010	5.4%	2.7%	-	(2.7%)	(5.4%)	(8.1%)	(4.7%)	(4.1%)
2011	4.5%	2.2%	-	(1.5%)	(3.7%)	(5.2%)	(3.7%)	(3.0%)
2012	3.2%	1.7%	-	(1.6%)	(3.2%)	(4.6%)	(3.2%)	(2.5%)
2013	2.8%	1.5%	-	(1.4%)	(2.7%)	(4.1%)	(2.7%)	(2.2%)
2014	1.9%	1.2%	-	(1.2%)	(2.4%)	(3.4%)	(2.2%)	(1.9%)
2015	1.7%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(1.8%)	(1.5%)
2016	1.9%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(1.9%)	(1.6%)
2017	2.2%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(2.2%)	(1.8%)
2018	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	(2.7%)	(2.2%)
2019	3.4%	1.7%	-	(1.7%)	(3.3%)	(4.8%)	(3.2%)	(2.6%)
2020	3.5%	1.7%	-	(1.7%)	(3.3%)	(4.9%)	(3.3%)	(2.7%)
Total	2.9%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(2.8%)	(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, 2020.

page 3 of 10

NOVA SCOTIA

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	16	16	16	15	15	15	15	15
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	259	251	243	235	228	221	228	231
2010	14	14	13	13	12	12	12	13
2011	1	1	1	1	-	-	-	1
2012	-	-	-	-	-	-	-	-
2013	975	950	923	899	875	853	876	885
2014	837	825	813	801	791	780	791	795
2015	247	244	240	237	235	232	235	235
2016	1,783	1,765	1,746	1,728	1,710	1,694	1,711	1,718
2017	2,818	2,790	2,760	2,731	2,703	2,676	2,704	2,715
2018	5,029	4,976	4,922	4,868	4,818	4,767	4,820	4,838
2019	9,381	9,267	9,148	9,032	8,921	8,812	8,926	8,965
2020	15,507	15,309	15,102	14,902	14,707	14,518	14,715	14,784
Total	36,867	36,408	35,927	35,462	35,015	34,580	35,033	35,195
	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	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	940	481	-	(465)	(912)	(1,347)	(894)	(732)
	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	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	(6.3%)	(6.3%)	(6.3%)	(6.3%)	(6.3%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	6.6%	3.3%	-	(3.3%)	(6.2%)	(9.1%)	(6.2%)	(4.9%)
2010	7.7%	7.7%	-	-	(7.7%)	(7.7%)	(7.7%)	-
2011	-	-	-	-	(100.0%)	(100.0%)	(100.0%)	-
2012	-	-	-	-	-	-	-	-
2013	5.6%	2.9%	-	(2.6%)	(5.2%)	(7.6%)	(5.1%)	(4.1%)
2014	3.0%	1.5%	-	(1.5%)	(2.7%)	(4.1%)	(2.7%)	(2.2%)
2015	2.9%	1.7%	-	(1.3%)	(2.1%)	(3.3%)	(2.1%)	(2.1%)
2016	2.1%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	(2.0%)	(1.6%)
2017	2.1%	1.1%	-	(1.1%)	(2.1%)	(3.0%)	(2.0%)	(1.6%)
2018	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.1%)	(1.7%)
2019	2.5%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(2.4%)	(2.0%)
2020	2.7%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(2.6%)	(2.1%)
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(2.5%)	(2.0%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2020.

page 4 of 10

PRINCE EDWARD ISLAND

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	353	339	325	312	300	288	300	305
2013	49	48	47	46	45	44	45	46
2014	118	113	109	103	99	96	99	101
2015	673	662	650	640	629	620	630	633
2016	1,006	985	965	945	926	909	926	933
2017	1,184	1,171	1,160	1,147	1,135	1,125	1,136	1,140
2018	1,039	1,028	1,018	1,006	996	986	997	1,000
2019	1,631	1,613	1,593	1,575	1,558	1,540	1,559	1,565
2020	2,481	2,451	2,421	2,390	2,362	2,334	2,362	2,374
Total	8,534	8,410	8,288	8,164	8,050	7,942	8,054	8,097
	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	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	246	122	-	(124)	(238)	(346)	(234)	(191)
	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	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	8.6%	4.3%	-	(4.0%)	(7.7%)	(11.4%)	(7.7%)	(6.2%)
2013	4.3%	2.1%	-	(2.1%)	(4.3%)	(6.4%)	(4.3%)	(2.1%)
2014	8.3%	3.7%	-	(5.5%)	(9.2%)	(11.9%)	(9.2%)	(7.3%)
2015	3.5%	1.8%	-	(1.5%)	(3.2%)	(4.6%)	(3.1%)	(2.6%)
2016	4.2%	2.1%	-	(2.1%)	(4.0%)	(5.8%)	(4.0%)	(3.3%)
2017	2.1%	0.9%	-	(1.1%)	(2.2%)	(3.0%)	(2.1%)	(1.7%)
2018	2.1%	1.0%	-	(1.2%)	(2.2%)	(3.1%)	(2.1%)	(1.8%)
2019	2.4%	1.3%	-	(1.1%)	(2.2%)	(3.3%)	(2.1%)	(1.8%)
2020	2.5%	1.2%	-	(1.3%)	(2.4%)	(3.6%)	(2.4%)	(1.9%)
Total	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(2.8%)	(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, 2020.

page 5 of 10

ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	12,207	12,072	11,932	11,793	11,660	11,528	11,665	11,712
2006	298	291	283	276	269	263	269	272
2007	2,375	2,313	2,249	2,187	2,128	2,072	2,130	2,152
2008	350	339	329	320	310	301	310	313
2009	285	276	268	259	252	244	252	254
2010	525	511	497	483	470	458	471	476
2011	1,905	1,859	1,813	1,769	1,727	1,688	1,728	1,743
2012	1,008	984	961	937	916	896	917	925
2013	3,111	3,064	3,017	2,972	2,928	2,887	2,931	2,946
2014	5,525	5,449	5,373	5,300	5,230	5,164	5,233	5,258
2015	6,344	6,271	6,195	6,123	6,053	5,987	6,056	6,081
2016	5,758	5,698	5,636	5,576	5,518	5,462	5,520	5,541
2017	7,317	7,244	7,166	7,090	7,017	6,946	7,020	7,045
2018	13,021	12,869	12,710	12,553	12,403	12,257	12,409	12,463
2019	32,030	31,600	31,144	30,702	30,273	29,855	30,289	30,444
2020	54,831	54,036	53,200	52,385	51,596	50,836	51,630	51,912
Total	146,890	144,876	142,773	140,725	138,750	136,844	138,830	139,537
	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	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	4,117	2,103	-	(2,048)	(4,023)	(5,929)	(3,943)	(3,236)
	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	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	2.3%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(2.2%)	(1.8%)
2006	5.3%	2.8%	-	(2.5%)	(4.9%)	(7.1%)	(4.9%)	(3.9%)
2007	5.6%	2.8%	-	(2.8%)	(5.4%)	(7.9%)	(5.3%)	(4.3%)
2008	6.4%	3.0%	-	(2.7%)	(5.8%)	(8.5%)	(5.8%)	(4.9%)
2009	6.3%	3.0%	-	(3.4%)	(6.0%)	(9.0%)	(6.0%)	(5.2%)
2010	5.6%	2.8%	-	(2.8%)	(5.4%)	(7.8%)	(5.2%)	(4.2%)
2011	5.1%	2.5%	-	(2.4%)	(4.7%)	(6.9%)	(4.7%)	(3.9%)
2012	4.9%	2.4%	-	(2.5%)	(4.7%)	(6.8%)	(4.6%)	(3.7%)
2013	3.1%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(2.9%)	(2.4%)
2014	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(2.6%)	(2.1%)
2015	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(2.2%)	(1.8%)
2016	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.1%)	(1.7%)
2017	2.1%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.0%)	(1.7%)
2018	2.4%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(2.4%)	(1.9%)
2019	2.8%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(2.7%)	(2.2%)
2020	3.1%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(3.0%)	(2.4%)
Total	2.9%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(2.8%)	(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, 2020.

page 6 of 10

ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	39	38	37	36	35	35	35	36
2006	4	4	4	4	4	4	4	4
2007	27	27	27	26	26	26	26	26
2008	-	-	-	-	-	-	-	-
2009	55	53	51	50	48	46	48	48
2010	-	-	-	-	-	-	-	-
2011	682	660	637	617	598	578	598	605
2012	823	810	795	782	768	756	768	773
2013	2,424	2,382	2,341	2,300	2,260	2,222	2,262	2,275
2014	1,621	1,606	1,592	1,577	1,563	1,550	1,564	1,569
2015	5,428	5,383	5,337	5,292	5,249	5,207	5,251	5,266
2016	10,295	10,198	10,099	10,001	9,906	9,815	9,910	9,944
2017	9,822	9,715	9,603	9,493	9,387	9,284	9,391	9,430
2018	21,757	21,499	21,226	20,961	20,706	20,456	20,715	20,808
2019	34,026	33,545	33,038	32,547	32,070	31,606	32,086	32,259
2020	53,523	52,780	52,007	51,254	50,525	49,824	50,552	50,814
Total	140,526	138,700	136,794	134,940	133,145	131,409	133,210	133,857
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	3,732	1,906	-	(1,854)	(3,649)	(5,385)	(3,584)	(2,937)
	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							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	5.4%	2.7%	-	(2.7%)	(5.4%)	(5.4%)	(5.4%)	(2.7%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	(3.7%)	(3.7%)	(3.7%)	(3.7%)	(3.7%)
2008	-	-	-	-	-	-	-	-
2009	7.8%	3.9%	-	(2.0%)	(5.9%)	(9.8%)	(5.9%)	(5.9%)
2010	-	-	-	-	-	-	-	-
2011	7.1%	3.6%	-	(3.1%)	(6.1%)	(9.3%)	(6.1%)	(5.0%)
2012	3.5%	1.9%	-	(1.6%)	(3.4%)	(4.9%)	(3.4%)	(2.8%)
2013	3.5%	1.8%	-	(1.8%)	(3.5%)	(5.1%)	(3.4%)	(2.8%)
2014	1.8%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(1.8%)	(1.4%)
2015	1.7%	0.9%	-	(0.8%)	(1.6%)	(2.4%)	(1.6%)	(1.3%)
2016	1.9%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(1.9%)	(1.5%)
2017	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(2.2%)	(1.8%)
2018	2.5%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(2.4%)	(2.0%)
2019	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(2.9%)	(2.4%)
2020	2.9%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(2.8%)	(2.3%)
Total	2.7%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(2.6%)	(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, 2020.

page 7 of 10

YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1	1	1	1	1	1	1	1
2013	3	3	3	3	3	3	3	3
2014	7	7	7	7	7	7	7	7
2015	16	16	16	15	15	15	15	15
2016	46	45	45	45	45	43	45	45
2017	919	909	899	888	879	869	879	883
2018	538	532	525	519	513	507	513	515
2019	565	558	550	542	534	527	534	537
2020	669	661	652	644	636	629	637	640
Total	2,764	2,732	2,698	2,664	2,633	2,601	2,634	2,646
	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							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	66	34	-	(34)	(65)	(97)	(64)	(52)
	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							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	(6.3%)	(6.3%)	(6.3%)	(6.3%)	(6.3%)
2016	2.2%	-	-	-	-	(4.4%)	-	-
2017	2.2%	1.1%	-	(1.2%)	(2.2%)	(3.3%)	(2.2%)	(1.8%)
2018	2.5%	1.3%	-	(1.1%)	(2.3%)	(3.4%)	(2.3%)	(1.9%)
2019	2.7%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(2.9%)	(2.4%)
2020	2.6%	1.4%	-	(1.2%)	(2.5%)	(3.5%)	(2.3%)	(1.8%)
Total	2.4%	1.3%	-	(1.3%)	(2.4%)	(3.6%)	(2.4%)	(1.9%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2020.

page 8 of 10

NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	406	400	394	387	382	376	382	384
2014	18	18	17	17	17	17	17	17
2015	33	33	32	32	32	31	32	32
2016	88	88	86	86	84	84	84	85
2017	630	623	615	608	601	594	601	604
2018	581	573	566	560	552	545	553	555
2019	1,038	1,024	1,008	994	980	966	980	985
2020	1,326	1,309	1,289	1,270	1,252	1,235	1,253	1,260
Total	4,122	4,070	4,009	3,956	3,902	3,850	3,904	3,924
	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							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	113	61	-	(53)	(107)	(159)	(105)	(85)
	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							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	3.0%	1.5%	-	(1.8%)	(3.0%)	(4.6%)	(3.0%)	(2.5%)
2014	5.9%	5.9%	-	-	-	-	-	-
2015	3.1%	3.1%	-	-	-	(3.1%)	-	-
2016	2.3%	2.3%	-	-	(2.3%)	(2.3%)	(2.3%)	(1.2%)
2017	2.4%	1.3%	-	(1.1%)	(2.3%)	(3.4%)	(2.3%)	(1.8%)
2018	2.7%	1.2%	-	(1.1%)	(2.5%)	(3.7%)	(2.3%)	(1.9%)
2019	3.0%	1.6%	-	(1.4%)	(2.8%)	(4.2%)	(2.8%)	(2.3%)
2020	2.9%	1.6%	-	(1.5%)	(2.9%)	(4.2%)	(2.8%)	(2.2%)
Total	2.8%	1.5%	-	(1.3%)	(2.7%)	(4.0%)	(2.6%)	(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, 2020.

page 9 of 10

NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	99	98	97	97	96	96	96	96
2013	4	3	3	3	3	3	3	3
2014	3	3	3	3	3	3	3	3
2015	72	72	71	70	70	68	70	70
2016	29	29	29	29	27	27	27	29
2017	72	71	71	70	69	69	69	70
2018	156	154	151	150	148	146	148	149
2019	201	197	195	192	189	186	190	190
2020	228	225	221	217	214	211	214	215
Total	864	852	841	831	819	809	820	825
	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							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	23	11	-	(10)	(22)	(32)	(21)	(16)
	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							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2.1%	1.0%	-	-	(1.0%)	(1.0%)	(1.0%)	(1.0%)
2013	33.3%	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	1.4%	1.4%	-	(1.4%)	(1.4%)	(4.2%)	(1.4%)	(1.4%)
2016	-	-	-	-	(6.9%)	(6.9%)	(6.9%)	-
2017	1.4%	-	-	(1.4%)	(2.8%)	(2.8%)	(2.8%)	(1.4%)
2018	3.3%	2.0%	-	(0.7%)	(2.0%)	(3.3%)	(2.0%)	(1.3%)
2019	3.1%	1.0%	-	(1.5%)	(3.1%)	(4.6%)	(2.6%)	(2.6%)
2020	3.2%	1.8%	-	(1.8%)	(3.2%)	(4.5%)	(3.2%)	(2.7%)
Total	2.7%	1.3%	-	(1.2%)	(2.6%)	(3.8%)	(2.5%)	(1.9%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2020.

page 10 of 10

ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	12,265	12,129	11,988	11,847	11,713	11,581	11,718	11,766
2006	321	314	306	299	292	286	292	295
2007	2,440	2,377	2,312	2,248	2,188	2,132	2,190	2,213
2008	523	507	492	479	464	451	465	470
2009	1,005	979	952	926	904	879	904	912
2010	695	677	658	640	622	606	624	631
2011	3,568	3,467	3,363	3,267	3,175	3,087	3,176	3,211
2012	4,436	4,332	4,223	4,119	4,021	3,930	4,024	4,061
2013	8,834	8,680	8,525	8,375	8,231	8,094	8,238	8,290
2014	10,009	9,875	9,739	9,606	9,482	9,364	9,487	9,532
2015	17,952	17,763	17,566	17,376	17,195	17,021	17,203	17,267
2016	26,656	26,384	26,101	25,828	25,559	25,306	25,570	25,668
2017	32,243	31,909	31,556	31,210	30,878	30,557	30,890	31,012
2018	57,650	56,975	56,274	55,589	54,933	54,288	54,957	55,194
2019	103,716	102,322	100,860	99,445	98,071	96,739	98,124	98,617
2020	158,245	156,036	153,736	151,495	149,331	147,244	149,417	150,196
Total	440,558	434,726	428,651	422,749	417,059	411,565	417,279	419,335
	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							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	11,907	6,075	-	(5,902)	(11,592)	(17,086)	(11,372)	(9,316)
	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							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	2.3%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(2.3%)	(1.9%)
2006	4.9%	2.6%	-	(2.3%)	(4.6%)	(6.5%)	(4.6%)	(3.6%)
2007	5.5%	2.8%	-	(2.8%)	(5.4%)	(7.8%)	(5.3%)	(4.3%)
2008	6.3%	3.0%	-	(2.6%)	(5.7%)	(8.3%)	(5.5%)	(4.5%)
2009	5.6%	2.8%	-	(2.7%)	(5.0%)	(7.7%)	(5.0%)	(4.2%)
2010	5.6%	2.9%	-	(2.7%)	(5.5%)	(7.9%)	(5.2%)	(4.1%)
2011	6.1%	3.1%	-	(2.9%)	(5.6%)	(8.2%)	(5.6%)	(4.5%)
2012	5.0%	2.6%	-	(2.5%)	(4.8%)	(6.9%)	(4.7%)	(3.8%)
2013	3.6%	1.8%	-	(1.8%)	(3.4%)	(5.1%)	(3.4%)	(2.8%)
2014	2.8%	1.4%	-	(1.4%)	(2.6%)	(3.9%)	(2.6%)	(2.1%)
2015	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.1%)	(1.7%)
2016	2.1%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	(2.0%)	(1.7%)
2017	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(2.1%)	(1.7%)
2018	2.4%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(2.3%)	(1.9%)
2019	2.8%	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(2.7%)	(2.2%)
2020	2.9%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(2.8%)	(2.3%)
Total	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(2.7%)	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

page 1 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	4	2	(2)	-	-	-	4
	2011	51	(3)	-	-	(3)	(5.9%)	48
	2012	61	2	(39)	-	(37)	(60.7%)	24
	2013	39	-	102	-	102	261.5%	141
	2014	170	(6)	74	-	68	40.0%	238
	2015	31	15	1,117	-	1,132	3,651.6%	1,163
	2016	474	(9)	2,886	-	2,877	607.0%	3,351
	2017	1,049	(70)	1,192	-	1,122	107.0%	2,171
	2018	2,113	(131)	(8)	-	(139)	(6.6%)	1,974
	2019	3,872	(257)	184	-	(73)	(1.9%)	3,799
	2020	4,440	573	65	-	638	14.4%	5,078
Private Passenger Total		12,304	116	5,571	-	5,687	46.2%	17,991
Non Private Passenger								
	prior	8	-	-	-	-	-	8
	2011	35	-	553	-	553	1,580.0%	588
	2012	(10)	-	3	-	3	(30.0%)	(7)
	2013	2	-	-	-	-	-	2
	2014	1	-	13	-	13	1,300.0%	14
	2015	(189)	2	451	-	453	(239.7%)	264
	2016	(62)	-	742	-	742	(1,196.8%)	680
	2017	439	(19)	713	-	694	158.1%	1,133
	2018	590	(26)	(125)	-	(151)	(25.6%)	439
	2019	1,256	(188)	19	-	(169)	(13.5%)	1,087
	2020	1,408	86	76	-	162	11.5%	1,570
Non Private Passenger Total		3,478	(145)	2,445	-	2,300	66.1%	5,778
Grand Total		15,782	(29)	8,016	-	7,987	50.6%	23,769

EXHIBIT G-1

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

page 2 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	55	-	145	-	145	263.6%	200
	2011	1	-	(9)	-	(9)	(900.0%)	(8)
	2012	14	-	-	-	-	-	14
	2013	69	(1)	81	-	80	115.9%	149
	2014	222	(3)	571	-	568	255.9%	790
	2015	214	(2)	352	-	350	163.6%	564
	2016	478	(6)	480	-	474	99.2%	952
	2017	1,105	(12)	653	-	641	58.0%	1,746
	2018	2,559	(25)	(43)	-	(68)	(2.7%)	2,491
	2019	4,025	(81)	52	-	(29)	(0.7%)	3,996
	2020	2,690	407	101	-	508	18.9%	3,198
Private Passenger Total		11,432	277	2,383	-	2,660	23.3%	14,092
Non Private Passenger								
	prior	202	(2)	93	-	91	45.0%	293
	2011	2	-	99	-	99	4,950.0%	101
	2012	39	-	35	-	35	89.7%	74
	2013	210	(2)	1,050	-	1,048	499.0%	1,258
	2014	2	-	-	-	-	-	2
	2015	287	(3)	252	-	249	86.8%	536
	2016	227	(3)	221	-	218	96.0%	445
	2017	325	(9)	97	-	88	27.1%	413
	2018	1,036	(21)	31	-	10	1.0%	1,046
	2019	2,074	(326)	360	-	34	1.6%	2,108
	2020	1,407	416	(78)	-	338	24.0%	1,745
Non Private Passenger Total		5,811	50	2,160	-	2,210	38.0%	8,021
Grand Total		17,243	327	4,543	-	4,870	28.2%	22,113

EXHIBIT G-1

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

page 3 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount						
Private Passenger								
	prior	74	(3)	4	-	1	1.4%	75
	2011	6	-	-	-	-	-	6
	2012	(2)	-	-	-	-	-	(2)
	2013	47	(2)	2	-	-	-	47
	2014	18	(1)	169	-	168	933.3%	186
	2015	42	(2)	2	-	-	-	42
	2016	208	(1)	470	-	469	225.5%	677
	2017	561	(13)	245	-	232	41.4%	793
	2018	948	(22)	(6)	-	(28)	(3.0%)	920
	2019	1,843	(47)	108	-	61	3.3%	1,904
	2020	3,063	412	33	-	445	14.5%	3,508
Private Passenger Total		6,808	321	1,027	-	1,348	19.8%	8,156
Non Private Passenger								
	prior	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	(39)	-	1,078	-	1,078	(2,764.1%)	1,039
	2014	76	(1)	190	-	189	248.7%	265
	2015	38	-	-	-	-	-	38
	2016	357	(5)	506	-	501	140.3%	858
	2017	467	(7)	585	-	578	123.8%	1,045
	2018	963	(32)	(322)	-	(354)	(36.8%)	609
	2019	1,919	(302)	346	-	44	2.3%	1,963
	2020	2,776	278	77	-	355	12.8%	3,131
Non Private Passenger Total		6,555	(69)	2,460	-	2,391	36.5%	8,946
Grand Total		13,363	252	3,487	-	3,739	28.0%	17,102

EXHIBIT G-1

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

page 4 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(144)	2	(2)	-	-	-	(144)
	2015	89	(1)	200	-	199	223.6%	288
	2016	12	(1)	69	-	68	566.7%	80
	2017	187	(3)	(87)	-	(90)	(48.1%)	97
	2018	359	(4)	4	-	-	-	359
	2019	226	(2)	(42)	-	(44)	(19.5%)	182
	2020	514	84	(94)	-	(10)	(1.9%)	504
Private Passenger Total		1,235	75	48	-	123	10.0%	1,358
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	19	-	-	-	-	-	19
	2013	5	-	39	-	39	780.0%	44
	2014	6	(1)	1	-	-	-	6
	2015	22	-	-	-	-	-	22
	2016	134	(2)	380	-	378	282.1%	512
	2017	405	(5)	5	-	-	-	405
	2018	534	(6)	6	-	-	-	534
	2019	999	(92)	75	-	(17)	(1.7%)	982
	2020	535	111	58	-	169	31.6%	704
Non Private Passenger Total		2,658	5	564	-	569	21.4%	3,227
Grand Total		3,893	80	612	-	692	17.8%	4,585

EXHIBIT G-1

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

page 5 of 10

Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	6,100	(61)	7,906	-	7,845	128.6%	13,945
	2011	154	(1)	1	-	-	-	154
	2012	190	(2)	936	-	934	491.6%	1,124
	2013	85	-	49	-	49	57.6%	134
	2014	307	(3)	2,137	-	2,134	695.1%	2,441
	2015	57	-	78	-	78	136.8%	135
	2016	78	-	178	-	178	228.2%	256
	2017	318	(12)	84	-	72	22.6%	390
	2018	1,513	(70)	(65)	-	(135)	(8.9%)	1,378
	2019	1,278	(34)	1,158	-	1,124	87.9%	2,402
	2020	7,259	1,345	(681)	-	664	9.1%	7,923
Private Passenger Total		17,339	1,162	11,781	-	12,943	74.6%	30,282
Non Private Passenger	prior	(26)	-	29	-	29	(111.5%)	3
	2011	141	(2)	949	-	947	671.6%	1,088
	2012	516	(5)	5	-	-	-	516
	2013	221	(3)	2,614	-	2,611	1,181.4%	2,832
	2014	(22)	1	671	-	672	(3,054.5%)	650
	2015	667	(10)	3,828	-	3,818	572.4%	4,485
	2016	1,384	(14)	4,040	-	4,026	290.9%	5,410
	2017	1,919	(33)	1,334	-	1,301	67.8%	3,220
	2018	4,916	(186)	17	-	(169)	(3.4%)	4,747
	2019	14,415	(1,228)	684	-	(544)	(3.8%)	13,871
	2020	12,611	1,669	934	-	2,603	20.6%	15,214
Non Private Passenger Total		36,742	189	15,105	-	15,294	41.6%	52,036
Grand Total		54,081	1,351	26,886	-	28,237	52.2%	82,318

EXHIBIT G-1

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

page 6 of 10

Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	93	(1)	1	-	-	-	93
	2011	84	(1)	1	-	-	-	84
	2012	(82)	1	(1)	-	-	-	(82)
	2013	61	-	103	-	103	168.9%	164
	2014	190	(1)	1,560	-	1,559	820.5%	1,749
	2015	204	(2)	(38)	-	(40)	(19.6%)	164
	2016	495	(5)	335	-	330	66.7%	825
	2017	549	(6)	190	-	184	33.5%	733
	2018	665	(32)	122	-	90	13.5%	755
	2019	1,001	(24)	61	-	37	3.7%	1,038
	2020	1,125	113	111	-	224	19.9%	1,349
Private Passenger Total		4,385	42	2,445	-	2,487	56.7%	6,872
Non Private Passenger	prior	86	(1)	32	-	31	36.0%	117
	2011	(14)	1	9	-	10	(71.4%)	(4)
	2012	71	-	-	-	-	-	71
	2013	397	(4)	490	-	486	122.4%	883
	2014	477	(6)	202	-	196	41.1%	673
	2015	1,369	(12)	1,182	-	1,170	85.5%	2,539
	2016	2,452	(89)	1,709	-	1,620	66.1%	4,072
	2017	4,233	(190)	178	-	(12)	(0.3%)	4,221
	2018	7,933	(354)	77	-	(277)	(3.5%)	7,656
	2019	14,499	(2,340)	2,185	-	(155)	(1.1%)	14,344
	2020	16,379	2,340	696	-	3,036	18.5%	19,415
Non Private Passenger Total		47,882	(655)	6,760	-	6,105	12.8%	53,987
Grand Total		52,267	(613)	9,205	-	8,592	16.4%	60,859

EXHIBIT G-1

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

page 7 of 10

Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	4	-	-	-	-	-	4
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	8	-	-	-	-	-	8
	2015	19	-	-	-	-	-	19
	2016	25	-	-	-	-	-	25
	2017	137	(1)	1	-	-	-	137
	2018	110	(1)	1	-	-	-	110
	2019	115	(8)	8	-	-	-	115
	2020	19	13	16	-	29	152.6%	48
Private Passenger Total		444	3	26	-	29	6.5%	473
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	4	-	-	-	-	-	4
	2015	3	-	-	-	-	-	3
	2016	32	-	-	-	-	-	32
	2017	98	(1)	1	-	-	-	98
	2018	115	(1)	1	-	-	-	115
	2019	303	(53)	61	-	8	2.6%	311
	2020	363	52	4	-	56	15.4%	419
Non Private Passenger Total		923	(3)	67	-	64	6.9%	987
Grand Total		1,367	-	93	-	93	6.8%	1,460

EXHIBIT G-1

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

page 8 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	9	-	-	-	-	-	9
	2015	31	-	-	-	-	-	31
	2016	57	(1)	1	-	-	-	57
	2017	167	(2)	2	-	-	-	167
	2018	364	(2)	4	-	2	0.5%	366
	2019	441	(5)	10	-	5	1.1%	446
	2020	97	81	(8)	-	73	75.3%	170
Private Passenger Total		1,175	71	9	-	80	6.8%	1,255
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	52	-	-	-	-	-	52
	2014	29	-	-	-	-	-	29
	2015	13	-	-	-	-	-	13
	2016	(123)	1	(1)	-	-	-	(123)
	2017	118	(1)	5	-	4	3.4%	122
	2018	229	(2)	2	-	-	-	229
	2019	227	(17)	5	-	(12)	(5.3%)	215
	2020	218	54	(9)	-	45	20.6%	263
Non Private Passenger Total		766	35	2	-	37	4.8%	803
Grand Total		1,941	106	11	-	117	6.0%	2,058

EXHIBIT G-1

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

page 9 of 10

Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	17	(1)	167	-	166	976.5%	183
	2013	1	-	-	-	-	-	1
	2014	1	-	-	-	-	-	1
	2015	3	-	-	-	-	-	3
	2016	11	-	-	-	-	-	11
	2017	18	-	-	-	-	-	18
	2018	15	-	-	-	-	-	15
	2019	29	-	-	-	-	-	29
	2020	15	2	(3)	-	(1)	(6.7%)	14
Private Passenger Total		110	1	164	-	165	150.0%	275
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	21	-	200	-	200	952.4%	221
	2015	14	-	85	-	85	607.1%	99
	2016	25	-	-	-	-	-	25
	2017	74	(1)	1	-	-	-	74
	2018	169	(1)	(19)	-	(20)	(11.8%)	149
	2019	74	(5)	5	-	-	-	74
	2020	121	19	6	-	25	20.7%	146
Non Private Passenger Total		501	12	278	-	290	57.9%	791
Grand Total		611	13	442	-	455	74.5%	1,066

EXHIBIT G-1

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

page 10 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	6,322	(63)	8,054	-	7,991	126.4%	14,313
	2011	295	(5)	(7)	-	(12)	(4.1%)	283
	2012	206	-	1,063	-	1,063	516.0%	1,269
	2013	311	(3)	337	-	334	107.4%	645
	2014	781	(12)	4,509	-	4,497	575.8%	5,278
	2015	690	8	1,711	-	1,719	249.1%	2,409
	2016	1,838	(23)	4,419	-	4,396	239.2%	6,234
	2017	4,091	(119)	2,280	-	2,161	52.8%	6,252
	2018	8,646	(287)	9	-	(278)	(3.2%)	8,368
	2019	12,830	(458)	1,539	-	1,081	8.4%	13,911
	2020	19,222	3,030	(460)	-	2,570	13.4%	21,792
Private Passenger Total		55,232	2,068	23,454	-	25,522	46.2%	80,754
Non Private Passenger								
	prior	272	(3)	154	-	151	55.5%	423
	2011	167	(1)	1,610	-	1,609	963.5%	1,776
	2012	633	(5)	43	-	38	6.0%	671
	2013	853	(9)	5,271	-	5,262	616.9%	6,115
	2014	594	(7)	1,277	-	1,270	213.8%	1,864
	2015	2,224	(23)	5,798	-	5,775	259.7%	7,999
	2016	4,426	(112)	7,597	-	7,485	169.1%	11,911
	2017	8,078	(266)	2,919	-	2,653	32.8%	10,731
	2018	16,485	(629)	(332)	-	(961)	(5.8%)	15,524
	2019	35,766	(4,551)	3,740	-	(811)	(2.3%)	34,955
	2020	35,818	5,025	1,764	-	6,789	19.0%	42,607
Non Private Passenger Total		105,316	(581)	29,841	-	29,260	27.8%	134,576
Grand Total		160,548	1,487	53,295	-	54,782	34.1%	215,330

EXHIBIT G-2

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

page 1 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	(17)	3	(3)	-	-	-	(17)
	2011	33	(3)	-	-	(3)	(9.1%)	30
	2012	(50)	4	(22)	-	(18)	36.0%	(68)
	2013	(12)	1	101	-	102	(850.0%)	90
	2014	60	(5)	73	-	68	113.3%	128
	2015	(224)	18	1,114	-	1,132	(505.4%)	908
	2016	59	(1)	2,894	-	2,893	4,903.4%	2,952
	2017	767	(61)	1,191	-	1,130	147.3%	1,897
	2018	1,433	(115)	28	-	(87)	(6.1%)	1,346
	2019	2,808	(225)	165	-	(60)	(2.1%)	2,748
	2020	3,920	477	56	-	533	13.6%	4,453
Private Passenger Total		8,777	93	5,597	-	5,690	64.8%	14,467
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	1	-	553	-	553	55,300.0%	554
	2012	(11)	-	3	-	3	(27.3%)	(8)
	2013	2	-	-	-	-	-	2
	2014	-	-	13	-	13	100.0%	13
	2015	(228)	2	467	-	469	(205.7%)	241
	2016	(156)	2	744	-	746	(478.2%)	590
	2017	244	(12)	706	-	694	284.4%	938
	2018	334	(17)	(125)	-	(142)	(42.5%)	192
	2019	885	(177)	19	-	(158)	(17.9%)	727
	2020	1,219	58	77	-	135	11.1%	1,354
Non Private Passenger Total		2,298	(144)	2,457	-	2,313	100.7%	4,611
Grand Total		11,075	(51)	8,054	-	8,003	72.3%	19,078

EXHIBIT G-2

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

page 2 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	15	-	145	-	145	966.7%	160
	2011	(5)	-	(5)	-	(5)	100.0%	(10)
	2012	(4)	-	-	-	-	-	(4)
	2013	55	(1)	80	-	79	143.6%	134
	2014	158	(2)	570	-	568	359.5%	726
	2015	23	-	385	-	385	1,673.9%	408
	2016	266	(3)	492	-	489	183.8%	755
	2017	848	(8)	648	-	640	75.5%	1,488
	2018	2,110	(21)	(59)	-	(80)	(3.8%)	2,030
	2019	3,473	(76)	25	-	(51)	(1.5%)	3,422
	2020	2,350	345	70	-	415	17.7%	2,765
Private Passenger Total		9,289	234	2,351	-	2,585	27.8%	11,874
Non Private Passenger	prior	167	(2)	93	-	91	54.5%	258
	2011	(5)	-	99	-	99	(1,980.0%)	94
	2012	2	-	35	-	35	1,750.0%	37
	2013	111	(1)	1,049	-	1,048	944.1%	1,159
	2014	2	-	-	-	-	-	2
	2015	210	(2)	251	-	249	118.6%	459
	2016	167	(3)	221	-	218	130.5%	385
	2017	183	(4)	115	-	111	60.7%	294
	2018	766	(15)	24	-	9	1.2%	775
	2019	1,545	(309)	362	-	53	3.4%	1,598
	2020	1,167	368	(60)	-	308	26.4%	1,475
Non Private Passenger Total		4,315	32	2,189	-	2,221	51.5%	6,536
Grand Total		13,604	266	4,540	-	4,806	35.3%	18,410

EXHIBIT G-2

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

page 3 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of 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	47	(3)	4	-	1	2.1%	48
	2011	5	-	-	-	-	-	5
	2012	(2)	-	-	-	-	-	(2)
	2013	37	(2)	2	-	-	-	37
	2014	(10)	-	168	-	168	(1,680.0%)	158
	2015	23	(1)	1	-	-	-	23
	2016	130	(1)	470	-	469	360.8%	599
	2017	428	(12)	244	-	232	54.2%	660
	2018	700	(13)	(14)	-	(27)	(3.9%)	673
	2019	1,226	(37)	110	-	73	6.0%	1,299
	2020	2,671	345	29	-	374	14.0%	3,045
Private Passenger Total		5,255	276	1,014	-	1,290	24.5%	6,545
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	(154)	2	1,096	-	1,098	(713.0%)	944
	2014	12	-	190	-	190	1,583.3%	202
	2015	24	-	-	-	-	-	24
	2016	187	(2)	504	-	502	268.4%	689
	2017	240	(2)	581	-	579	241.3%	819
	2018	663	(29)	(322)	-	(351)	(52.9%)	312
	2019	1,444	(289)	346	-	57	3.9%	1,501
	2020	2,407	222	59	-	281	11.7%	2,688
Non Private Passenger Total		4,818	(98)	2,454	-	2,356	48.9%	7,174
Grand Total		10,073	178	3,468	-	3,646	36.2%	13,719

EXHIBIT G-2

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

page 4 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(163)	2	(2)	-	-	-	(163)
	2015	4	-	199	-	199	4,975.0%	203
	2016	(16)	-	68	-	68	(425.0%)	52
	2017	69	(1)	(86)	-	(87)	(126.1%)	(18)
	2018	289	(3)	3	-	-	-	289
	2019	144	(1)	(42)	-	(43)	(29.9%)	101
	2020	461	74	(97)	-	(23)	(5.0%)	438
Private Passenger Total		780	71	43	-	114	14.6%	894
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	1	-	40	-	40	4,000.0%	41
	2014	(1)	-	-	-	-	-	(1)
	2015	21	-	-	-	-	-	21
	2016	46	-	378	-	378	821.7%	424
	2017	373	(4)	4	-	-	-	373
	2018	480	(5)	5	-	-	-	480
	2019	882	(88)	72	-	(16)	(1.8%)	866
	2020	477	97	56	-	153	32.1%	630
Non Private Passenger Total		2,278	-	555	-	555	24.4%	2,833
Grand Total		3,058	71	598	-	669	21.9%	3,727

EXHIBIT G-2

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

page 5 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	4,595	(46)	7,892	-	7,846	170.8%	12,441
	2011	75	(1)	1	-	-	-	75
	2012	115	(1)	935	-	934	812.2%	1,049
	2013	11	-	51	-	51	463.6%	62
	2014	(4)	-	2,134	-	2,134	(53,350.0%)	2,130
	2015	23	-	78	-	78	339.1%	101
	2016	(13)	1	179	-	180	(1,384.6%)	167
	2017	152	(8)	83	-	75	49.3%	227
	2018	1,179	(59)	(64)	-	(123)	(10.4%)	1,056
	2019	308	(5)	1,130	-	1,125	365.3%	1,433
	2020	6,316	1,174	(658)	-	516	8.2%	6,832
Private Passenger Total		12,757	1,055	11,761	-	12,816	100.5%	25,573
Non Private Passenger	prior	(89)	1	33	-	34	(38.2%)	(55)
	2011	57	(1)	948	-	947	1,661.4%	1,004
	2012	465	(5)	5	-	-	-	465
	2013	(39)	-	2,636	-	2,636	(6,759.0%)	2,597
	2014	(209)	2	670	-	672	(321.5%)	463
	2015	(57)	1	3,915	-	3,916	(6,870.2%)	3,859
	2016	865	(9)	4,038	-	4,029	465.8%	4,894
	2017	1,216	(12)	1,328	-	1,316	108.2%	2,532
	2018	3,654	(161)	16	-	(145)	(4.0%)	3,509
	2019	11,363	(1,136)	652	-	(484)	(4.3%)	10,879
	2020	10,932	1,396	921	-	2,317	21.2%	13,249
Non Private Passenger Total		28,158	76	15,162	-	15,238	54.1%	43,396
Grand Total		40,915	1,131	26,923	-	28,054	68.6%	68,969

EXHIBIT G-2

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

page 6 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	59	(1)	1	-	-	-	59
	2011	68	(1)	1	-	-	-	68
	2012	(92)	1	(1)	-	-	-	(92)
	2013	47	-	103	-	103	219.1%	150
	2014	35	-	1,559	-	1,559	4,454.3%	1,594
	2015	177	(2)	(34)	-	(36)	(20.3%)	141
	2016	318	(3)	335	-	332	104.4%	650
	2017	461	(5)	189	-	184	39.9%	645
	2018	460	(28)	123	-	95	20.7%	555
	2019	731	(19)	69	-	50	6.8%	781
	2020	982	95	101	-	196	20.0%	1,178
Private Passenger Total		3,246	37	2,446	-	2,483	76.5%	5,729
Non Private Passenger	prior	59	-	31	-	31	52.5%	90
	2011	(96)	1	9	-	10	(10.4%)	(86)
	2012	8	-	-	-	-	-	8
	2013	197	(2)	489	-	487	247.2%	684
	2014	371	(4)	223	-	219	59.0%	590
	2015	847	(8)	1,178	-	1,170	138.1%	2,017
	2016	1,907	(72)	1,785	-	1,713	89.8%	3,620
	2017	3,130	(157)	233	-	76	2.4%	3,206
	2018	5,790	(290)	39	-	(251)	(4.3%)	5,539
	2019	11,205	(2,241)	2,232	-	(9)	(0.1%)	11,196
	2020	14,209	2,014	688	-	2,702	19.0%	16,911
Non Private Passenger Total		37,627	(759)	6,907	-	6,148	16.3%	43,775
Grand Total		40,873	(722)	9,353	-	8,631	21.1%	49,504

EXHIBIT G-2

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

page 7 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	7	-	-	-	-	-	7
	2015	17	-	-	-	-	-	17
	2016	23	-	-	-	-	-	23
	2017	34	-	-	-	-	-	34
	2018	99	(1)	1	-	-	-	99
	2019	100	(7)	7	-	-	-	100
	2020	16	11	15	-	26	162.5%	42
Private Passenger Total		307	3	23	-	26	8.5%	333
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	4	-	-	-	-	-	4
	2015	3	-	-	-	-	-	3
	2016	29	-	-	-	-	-	29
	2017	87	(1)	1	-	-	-	87
	2018	64	(1)	1	-	-	-	64
	2019	255	(51)	60	-	9	3.5%	264
	2020	329	48	1	-	49	14.9%	378
Non Private Passenger Total		776	(5)	63	-	58	7.5%	834
Grand Total		1,083	(2)	86	-	84	7.8%	1,167

EXHIBIT G-2

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

page 8 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	8	-	-	-	-	-	8
	2015	28	-	-	-	-	-	28
	2016	53	(1)	1	-	-	-	53
	2017	101	(1)	1	-	-	-	101
	2018	322	(3)	4	-	1	0.3%	323
	2019	386	(5)	11	-	6	1.6%	392
	2020	60	72	(7)	-	65	108.3%	125
Private Passenger Total		965	62	10	-	72	7.5%	1,037
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	7	-	-	-	-	-	7
	2014	26	-	-	-	-	-	26
	2015	12	-	-	-	-	-	12
	2016	(127)	1	(1)	-	-	-	(127)
	2017	106	(1)	4	-	3	2.8%	109
	2018	205	(2)	2	-	-	-	205
	2019	163	(16)	8	-	(8)	(4.9%)	155
	2020	193	49	(8)	-	41	21.2%	234
Non Private Passenger Total		588	31	5	-	36	6.1%	624
Grand Total		1,553	93	15	-	108	7.0%	1,661

EXHIBIT G-2

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

page 9 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	166	-	166	16,600.0%	167
	2013	1	-	-	-	-	-	1
	2014	1	-	-	-	-	-	1
	2015	3	-	-	-	-	-	3
	2016	10	-	-	-	-	-	10
	2017	16	-	-	-	-	-	16
	2018	13	-	-	-	-	-	13
	2019	26	-	-	-	-	-	26
	2020	13	2	(3)	-	(1)	(7.7%)	12
Private Passenger Total		84	2	163	-	165	196.4%	249
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	3	-	200	-	200	6,666.7%	203
	2015	6	-	85	-	85	1,416.7%	91
	2016	23	-	-	-	-	-	23
	2017	67	(1)	1	-	-	-	67
	2018	153	(2)	(18)	-	(20)	(13.1%)	133
	2019	52	(5)	5	-	-	-	52
	2020	109	16	6	-	22	20.2%	131
Non Private Passenger Total		416	8	279	-	287	69.0%	703
Grand Total		500	10	442	-	452	90.4%	952

EXHIBIT G-2

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

page 10 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	4,695	(47)	8,039	-	7,992	170.2%	12,687
	2011	175	(5)	(3)	-	(8)	(4.6%)	167
	2012	(25)	4	1,078	-	1,082	(4,328.0%)	1,057
	2013	147	(2)	337	-	335	227.9%	482
	2014	92	(5)	4,502	-	4,497	4,888.0%	4,589
	2015	74	15	1,743	-	1,758	2,375.7%	1,832
	2016	830	(8)	4,439	-	4,431	533.9%	5,261
	2017	2,876	(96)	2,270	-	2,174	75.6%	5,050
	2018	6,605	(243)	22	-	(221)	(3.3%)	6,384
	2019	9,202	(375)	1,475	-	1,100	12.0%	10,302
	2020	16,789	2,595	(494)	-	2,101	12.5%	18,890
Private Passenger Total		41,460	1,833	23,408	-	25,241	60.9%	66,701
Non Private Passenger	prior	144	(1)	157	-	156	108.3%	300
	2011	(40)	-	1,609	-	1,609	(4,022.5%)	1,569
	2012	462	(5)	43	-	38	8.2%	500
	2013	130	(1)	5,310	-	5,309	4,083.8%	5,439
	2014	208	(2)	1,296	-	1,294	622.1%	1,502
	2015	838	(7)	5,896	-	5,889	702.7%	6,727
	2016	2,941	(83)	7,669	-	7,586	257.9%	10,527
	2017	5,646	(194)	2,973	-	2,779	49.2%	8,425
	2018	12,109	(522)	(378)	-	(900)	(7.4%)	11,209
	2019	27,794	(4,312)	3,756	-	(556)	(2.0%)	27,238
	2020	31,042	4,268	1,740	-	6,008	19.4%	37,050
Non Private Passenger Total		81,274	(859)	30,071	-	29,212	35.9%	110,486
Grand Total		122,734	974	53,479	-	54,453	44.4%	177,187

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

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

page 1 of 10

Newfoundland & Labrador

Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(1)	(5)	-	(6)	-	-	2	2	(4)
2001	-	(4)	(5)	(9)	-	-	1	1	(8)
2002	-	-	-	-	-	-	-	-	-
2003	-	1	1	2	-	-	-	-	2
2004	(1)	(10)	-	(11)	-	-	1	1	(10)
2005	-	3	6	9	-	-	1	1	10
2006	-	1	3	4	-	-	-	-	4
2007	28	(3)	6	31	(1)	-	3	2	33
2008	91	3	16	110	(5)	1	11	7	117
2009	82	5	25	112	(5)	1	12	8	120
2010	(1)	(6)	52	45	-	-	6	6	51
2011	231	26	88	345	(17)	7	34	24	369
2012	1,242	(56)	135	1,321	(55)	20	127	92	1,413
2013	560	75	132	767	(29)	11	75	57	824
2014	1,089	109	212	1,410	(33)	13	138	118	1,528
2015	1,893	766	326	2,985	(52)	21	307	276	3,261
2016	1,700	2,195	313	4,208	(62)	25	450	413	4,621
2017	1,174	1,414	239	2,827	(43)	18	322	297	3,124
2018	5,010	821	437	6,268	(91)	37	658	604	6,872
2019	8,570	1,755	472	10,797	(171)	65	1,133	1,027	11,824
PAYs (sub-total):	21,667	7,090	2,458	31,215	(564)	219	3,281	2,936	34,151
CAY (2020)	9,455	2,654	41	12,150	(207)	73	1,315	1,181	13,331
claims liabilities:	31,122	9,744	2,499	43,365	(771)	292	4,596	4,117	47,482
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	13,782	(1,406)		12,376	(167)	65	884	782	12,376
policy liabilities:				55,741	(938)	357	5,480	4,899	59,858

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

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

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

page 2 of 10

New Brunswick

Private Passenger ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior	-	18	-	18	-	-	2	2	20
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(1)	(10)	(1)	(12)	-	-	1	1	(11)
2003	205	3	2	210	-	-	21	21	231
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	2	15	16	33	(2)	-	4	2	35
2009	-	8	-	8	-	-	1	1	9
2010	10	112	28	150	(4)	1	15	12	162
2011	25	(9)	53	69	(1)	-	7	6	75
2012	190	(4)	93	279	(6)	2	28	24	303
2013	30	114	92	236	(3)	1	23	21	257
2014	57	618	112	787	(13)	5	78	70	857
2015	1,229	348	187	1,764	(18)	6	180	168	1,932
2016	1,249	674	157	2,080	(25)	9	220	204	2,284
2017	784	1,220	146	2,150	(30)	11	288	269	2,419
2018	1,840	1,775	136	3,751	(64)	26	489	451	4,202
2019	1,528	3,070	232	4,830	(96)	39	624	567	5,397
PAYs (sub-total):	7,149	7,944	1,278	16,371	(262)	100	1,988	1,826	18,197
CAY (2020)	2,707	3,771	136	6,614	(146)	53	830	737	7,351
claims liabilities:	9,856	11,715	1,414	22,985	(408)	153	2,818	2,563	25,548
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,044	(968)		8,076	(102)	37	553	488	8,076
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				31,061	(510)	190	3,371	3,051	33,624

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

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

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

page 3 of 10

Nova Scotia

Private Passenger ending 2020	Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	(1)	2	-	-	2	2	4	
2001	-	3	-	3	-	-	-	-	3	
2002	1	11	1	13	-	-	1	1	14	
2003	(1)	(7)	-	(8)	-	-	1	1	(7)	
2004	14	3	(2)	15	-	-	2	2	17	
2005	-	16	26	42	-	-	5	5	47	
2006	-	(4)	24	20	-	-	2	2	22	
2007	(1)	(11)	31	19	-	-	4	4	23	
2008	-	12	30	42	-	-	4	4	46	
2009	213	12	35	260	(12)	5	26	19	279	
2010	13	7	41	61	(3)	1	6	4	65	
2011	-	5	33	38	(2)	1	4	3	41	
2012	-	(2)	52	50	(2)	1	5	4	54	
2013	70	30	62	162	(3)	1	16	14	176	
2014	144	131	66	341	(5)	2	35	32	373	
2015	164	18	18	200	(4)	1	24	21	221	
2016	90	557	70	717	(11)	4	102	95	812	
2017	508	596	49	1,153	(16)	6	159	149	1,302	
2018	1,519	596	75	2,190	(34)	14	279	259	2,449	
2019	3,976	1,092	141	5,209	(89)	36	680	627	5,836	
PAYs (sub-total):	6,710	3,068	751	10,529	(181)	72	1,357	1,248	11,777	
CAY (2020)	4,004	3,056	47	7,107	(121)	42	917	838	7,945	
claims liabilities:	10,714	6,124	798	17,636	(302)	114	2,274	2,086	19,722	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	10,037	(1,084)	8,953		(91)	36	632	577	8,953	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	26,589			(393)	150	2,906	2,663	28,675		

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

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

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

page 4 of 10

Prince Edward Island

Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	-	(2)
2001	-	(1)	-	(1)	-	-	-	-	-	(1)
2002	-	1	-	1	-	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	4	-	4	-	-	-	-	-	4
2005	-	(4)	7	3	-	-	1	1	1	4
2006	-	-	11	11	-	-	1	1	1	12
2007	-	(1)	3	2	-	-	-	-	-	2
2008	-	(1)	3	2	-	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	9	9	-	-	1	1	1	10
2011	-	(1)	14	13	-	-	1	1	1	14
2012	-	-	20	20	-	-	2	2	2	22
2013	-	(2)	24	22	-	-	2	2	2	24
2014	5	(153)	14	(134)	5	(2)	16	19	(115)	
2015	732	193	27	952	(21)	7	99	85	1,037	
2016	241	49	71	361	(6)	2	40	36	397	
2017	1,179	(18)	32	1,193	(14)	5	127	118	1,311	
2018	309	253	(1)	561	(7)	3	77	73	634	
2019	600	86	26	712	(13)	5	98	90	802	
PAYs (sub-total):	3,066	402	260	3,728	(56)	20	465	429	4,157	
CAY (2020)	675	431	7	1,113	(21)	8	150	137	1,250	
claims liabilities:	3,741	833	267	4,841	(77)	28	615	566	5,407	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,520	(164)		1,356	(12)	4	79	71	1,356	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,197	(89)	32	694	637	6,763	

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

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

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

page 5 of 10

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	1,782	6,718	(8)	8,492	(92)	38	851	797	9,289	
2001	-	6	(2)	4	-	-	1	1	5	
2002	429	(8)	82	503	(10)	4	49	43	546	
2003	640	1,366	425	2,431	(58)	22	238	202	2,633	
2004	1	1,500	469	1,970	(51)	20	192	161	2,131	
2005	1	(28)	204	177	-	-	23	23	200	
2006	251	4	223	478	(17)	6	46	35	513	
2007	576	1,510	232	2,318	(83)	30	223	170	2,488	
2008	137	164	171	472	(19)	8	45	34	506	
2009	47	141	246	434	(18)	7	42	31	465	
2010	580	(25)	201	756	(26)	10	72	56	812	
2011	992	67	310	1,369	(57)	21	132	96	1,465	
2012	16	959	192	1,167	(49)	19	112	82	1,249	
2013	744	55	354	1,153	(30)	12	112	94	1,247	
2014	1,481	1,944	346	3,771	(90)	34	368	312	4,083	
2015	263	92	426	781	(12)	4	82	74	855	
2016	738	135	357	1,230	(16)	6	133	123	1,353	
2017	1,083	195	411	1,689	(24)	8	219	203	1,892	
2018	1,644	904	434	2,982	(52)	22	411	381	3,363	
2019	5,336	1,177	929	7,442	(149)	60	1,146	1,057	8,499	
PAYs (sub-total):	16,741	16,876	6,002	39,619	(853)	331	4,497	3,975	43,594	
CAY (2020)	8,079	8,772	629	17,480	(349)	122	2,586	2,359	19,839	
claims liabilities:	24,820	25,648	6,631	57,099	(1,202)	453	7,083	6,334	63,433	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	24,171	(1,426)		22,745	(231)	86	1,386	1,241	22,745	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				79,844	(1,433)	539	8,469	7,575	86,178	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 6 of 10

Alberta

Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(2)	(2)	(4)	-	-	13	13	9	
2001	2	9	-	11	-	-	1	1	12	
2002	(3)	(11)	2	(12)	-	-	1	1	(11)	
2003	5	54	13	72	-	-	7	7	79	
2004	(1)	(24)	3	(22)	-	-	3	3	(19)	
2005	-	5	22	27	-	-	3	3	30	
2006	9	10	12	31	-	-	3	3	34	
2007	4	8	87	99	-	-	10	10	109	
2008	-	6	79	85	-	-	9	9	94	
2009	-	(8)	57	49	-	-	7	7	56	
2010	-	(2)	24	22	-	-	2	2	24	
2011	121	55	9	185	(5)	2	19	16	201	
2012	169	(74)	30	125	(1)	-	12	11	136	
2013	13	120	38	171	(1)	-	17	16	187	
2014	190	1,285	51	1,526	(16)	6	152	142	1,668	
2015	110	115	45	270	(3)	1	29	27	297	
2016	1,229	607	32	1,868	(25)	9	196	180	2,048	
2017	122	603	39	764	(12)	4	99	91	855	
2018	1,104	446	132	1,682	(27)	11	219	203	1,885	
2019	1,507	623	56	2,186	(41)	15	293	267	2,453	
PAYs (sub-total):	4,581	3,825	729	9,135	(131)	48	1,095	1,012	10,147	
CAY (2020)	1,041	1,457	(110)	2,388	(40)	14	296	270	2,658	
claims liabilities:	5,622	5,282	619	11,523	(171)	62	1,391	1,282	12,805	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	4,619	(499)		4,120	(30)	10	205	185	4,120	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				15,643	(201)	72	1,596	1,467	16,925	

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

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

page 7 of 10

Yukon

Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	-	3
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	-	(1)
2009	-	-	12	12	-	-	1	1	1	13
2010	-	-	1	1	-	-	-	-	-	1
2011	-	1	2	3	-	-	-	-	-	3
2012	-	2	3	5	-	-	-	-	-	5
2013	-	4	4	8	-	-	-	-	-	8
2014	-	7	5	12	-	-	2	2	2	14
2015	-	17	(17)	-	-	-	3	3	3	3
2016	-	23	(3)	20	-	-	3	3	3	23
2017	829	34	1	864	(13)	5	109	101	965	965
2018	-	94	5	99	(2)	1	12	11	110	110
2019	49	95	-	144	(3)	1	18	16	160	160
PAYs (sub-total):	878	281	13	1,172	(18)	7	148	137	1,309	1,309
CAY (2020)	(53)	173	(5)	115	(3)	1	16	14	129	129
claims liabilities:	825	454	8	1,287	(21)	8	164	151	1,438	1,438
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	220	(24)		196	(3)	1	14	12	196	196
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,483	(24)	9	178	163	1,634	1,634

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 8 of 10

Northwest Territories

Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
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	-	8	20	28	-	-	3	3	31	
2015	-	28	(1)	27	-	-	5	5	32	
2016	-	49	21	70	(1)	-	7	6	76	
2017	458	94	9	561	(8)	3	76	71	632	
2018	48	308	-	356	(6)	2	48	44	400	
2019	106	353	9	468	(9)	3	63	57	525	
PAYs (sub-total):	612	847	106	1,565	(24)	8	209	193	1,758	
CAY (2020)	367	330	(56)	641	(12)	4	89	81	722	
claims liabilities:	979	1,177	50	2,206	(36)	12	298	274	2,480	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,007	(110)		897	(6)	2	44	40	897	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,103	(42)	14	342	314	3,377	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 9 of 10

Nunavut

Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
Acc Yr									
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	-	157	4	161	(1)	-	16	15	176
2013	-	1	5	6	-	-	1	1	7
2014	-	1	5	6	-	-	1	1	7
2015	-	3	5	8	-	-	1	1	9
2016	-	10	4	14	-	-	1	1	15
2017	-	16	2	18	-	-	2	2	20
2018	-	13	-	13	-	-	2	2	15
2019	-	26	1	27	-	-	3	3	30
PAYs (sub-total):	-	227	30	257	(1)	-	27	26	283
CAY (2020)	7	22	(5)	24	(1)	-	3	2	26
claims liabilities:	7	249	25	281	(2)	-	30	28	309
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	88	(10)		78	-	-	2	2	78
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				359	(2)	-	32	30	387

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

page 10 of 10

All Jurisdictions

Private Passenger ending 2020	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	1,781	6,733	(11)	8,503	(92)	38	870	816	9,319	
2001	2	14	(7)	9	-	-	3	3	12	
2002	426	(17)	84	493	(10)	4	52	46	539	
2003	849	1,418	441	2,708	(58)	22	267	231	2,939	
2004	13	1,472	471	1,956	(51)	20	198	167	2,123	
2005	2	1	260	263	-	-	35	35	298	
2006	260	(1)	286	545	(17)	6	54	43	588	
2007	607	1,492	375	2,474	(84)	30	243	189	2,663	
2008	230	202	315	747	(26)	9	73	56	803	
2009	342	158	375	875	(35)	13	89	67	942	
2010	602	85	366	1,053	(33)	12	103	82	1,135	
2011	1,369	143	521	2,033	(82)	31	198	147	2,180	
2012	1,617	987	542	3,146	(114)	42	304	232	3,378	
2013	1,417	403	728	2,548	(66)	25	249	208	2,756	
2014	2,966	3,950	831	7,747	(152)	58	793	699	8,446	
2015	4,391	1,580	1,016	6,987	(110)	40	730	660	7,647	
2016	5,247	4,299	1,022	10,568	(146)	55	1,152	1,061	11,629	
2017	6,137	4,154	928	11,219	(160)	60	1,401	1,301	12,520	
2018	11,474	5,210	1,218	17,902	(283)	116	2,195	2,028	19,930	
2019	21,672	8,277	1,866	31,815	(571)	224	4,058	3,711	35,526	
PAYs (sub-total):	61,404	40,560	11,627	113,591	(2,090)	805	13,067	11,782	125,373	
CAY (2020)	26,282	20,666	684	47,632	(900)	317	6,202	5,619	53,251	
claims liabilities:	87,686	61,226	12,311	161,223	(2,990)	1,122	19,269	17,401	178,624	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	64,488	(5,691)		58,797	(642)	241	3,799	3,398	58,797	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				220,020	(3,632)	1,363	23,068	20,799	237,421	

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

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

page 1 of 10

Newfoundland & Labrador

Non Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	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	32	485	27	544	(28)	11	52	35	579	
2012	-	(8)	33	25	(2)	1	4	3	28	
2013	-	2	33	35	-	-	3	3	38	
2014	2	11	57	70	(1)	1	7	7	77	
2015	32	212	99	343	(6)	3	38	35	378	
2016	344	559	105	1,008	(12)	5	111	104	1,112	
2017	964	834	85	1,883	(23)	9	202	188	2,071	
2018	2,073	160	162	2,395	(28)	11	254	237	2,632	
2019	3,113	283	181	3,577	(42)	14	382	354	3,931	
PAYs (sub-total):	6,560	2,546	821	9,927	(142)	55	1,057	970	10,897	
CAY (2020)	2,837	1,266	14	4,117	(62)	25	445	408	4,525	
claims liabilities:	9,397	3,812	835	14,044	(204)	80	1,502	1,378	15,422	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,252	(310)		3,942	(43)	16	236	209	3,942	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				17,986	(247)	96	1,738	1,587	19,364	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 2 of 10

New Brunswick

Non Private Passenger ending 2020		New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		TOTAL
prior	-	(6)	-	(6)	-	-	-	-	-	(6)
2001	24	144	-	168	-	-	17	17		185
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	3	17	48	(2)	-	5	3		51
2009	11	66	-	77	(3)	1	8	6		83
2010	98	3	24	125	(6)	2	12	8		133
2011	13	75	43	131	(6)	2	13	9		140
2012	393	30	72	495	(12)	5	48	41		536
2013	150	935	70	1,155	(24)	10	114	100		1,255
2014	-	2	75	77	-	-	8	8		85
2015	444	370	119	933	(14)	5	95	86		1,019
2016	321	314	101	736	(12)	5	82	75		811
2017	698	230	100	1,028	(19)	7	141	129		1,157
2018	1,488	631	103	2,222	(48)	18	298	268		2,490
2019	3,522	621	192	4,335	(108)	43	568	503		4,838
PAYs (sub-total):	7,190	3,413	940	11,543	(254)	98	1,414	1,258		12,801
CAY (2020)	3,919	1,333	110	5,362	(128)	48	668	588		5,950
claims liabilities:	11,109	4,746	1,050	16,905	(382)	146	2,082	1,846		18,751
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	7,048	(543)		6,505	(74)	24	356	306		6,505
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				23,410	(456)	170	2,438	2,152		25,256

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

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

page 3 of 10

Nova Scotia

Non Private Passenger ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		TOTAL
prior	-	6	-	6	-	-	-	-		6
2001	-	1	-	1	-	-	-	-		1
2002	-	2	-	2	-	-	-	-		2
2003	-	(5)	-	(5)	-	-	1	1		(4)
2004	-	5	-	5	-	-	1	1		6
2005	-	3	7	10	-	-	1	1		11
2006	-	(1)	6	5	-	-	1	1		6
2007	-	(4)	8	4	-	-	1	1		5
2008	-	(4)	11	7	-	-	1	1		8
2009	-	(6)	16	10	-	-	3	3		13
2010	-	(1)	27	26	-	-	3	3		29
2011	-	2	32	34	(1)	-	3	2		36
2012	-	(3)	58	55	-	-	6	6		61
2013	352	858	73	1,283	(48)	18	124	94		1,377
2014	512	183	83	778	(17)	7	77	67		845
2015	123	23	21	167	(5)	2	23	20		187
2016	955	624	100	1,679	(24)	9	204	189		1,868
2017	1,087	726	69	1,882	(26)	10	249	233		2,115
2018	2,272	255	90	2,617	(37)	14	324	301		2,918
2019	3,234	584	136	3,954	(68)	24	516	472		4,426
PAYs (sub-total):	8,535	3,248	737	12,520	(226)	84	1,538	1,396		13,916
CAY (2020)	4,496	3,373	53	7,922	(143)	56	1,002	915		8,837
claims liabilities:	13,031	6,621	790	20,442	(369)	140	2,540	2,311		22,753
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	10,716	(793)		9,923	(95)	37	571	513		9,923
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				30,365	(464)	177	3,111	2,824		32,676

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

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

page 4 of 10

Prince Edward Island

Non Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	1	1	-	-	-	-	1
2006	-	-	3	3	-	-	-	-	3
2007	-	-	1	1	-	-	-	-	1
2008	-	-	2	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	6	5	-	-	1	1	6
2011	-	1	9	10	-	-	1	1	11
2012	293	-	12	305	(17)	6	28	17	322
2013	(3)	41	17	55	(1)	-	6	5	60
2014	108	(1)	9	116	(7)	2	11	6	122
2015	(1)	21	20	40	(2)	-	8	6	46
2016	641	404	48	1,093	(33)	11	110	88	1,181
2017	(31)	353	22	344	(6)	2	39	35	379
2018	71	441	(2)	510	(8)	3	60	55	565
2019	420	540	24	984	(13)	5	121	113	1,097
PAYs (sub-total):	1,498	1,798	172	3,468	(87)	29	385	327	3,795
CAY (2020)	420	1,059	9	1,488	(22)	9	189	176	1,664
claims liabilities:	1,918	2,857	181	4,956	(109)	38	574	503	5,459
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,583	(123)		1,460	(14)	5	96	87	1,460
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,416	(123)	43	670	590	6,919

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 5 of 10

Ontario

Non Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values			actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	243	13	(1)	255	-	-	28	28	283
2001	-	(6)	(1)	(7)	-	-	1	1	(6)
2002	-	7	24	31	-	-	3	3	34
2003	-	(12)	62	50	-	-	7	7	57
2004	1	(25)	76	52	-	-	10	10	62
2005	-	(1)	69	68	-	-	7	7	75
2006	4	(89)	102	17	-	-	19	19	36
2007	1	(2)	114	113	-	-	11	11	124
2008	(1)	22	82	103	(5)	2	10	7	110
2009	54	9	148	211	(9)	3	20	14	225
2010	(1)	37	160	196	(12)	5	19	12	208
2011	(40)	888	259	1,107	(25)	9	108	92	1,199
2012	58	411	185	654	(7)	3	66	62	716
2013	11	2,298	567	2,876	(55)	20	283	248	3,124
2014	1,327	409	679	2,415	(29)	10	239	220	2,635
2015	2,633	3,416	989	7,038	(110)	41	698	629	7,667
2016	954	4,210	832	5,996	(84)	30	622	568	6,564
2017	3,030	2,216	963	6,209	(86)	31	795	740	6,949
2018	7,376	2,948	1,452	11,776	(193)	73	1,564	1,444	13,220
2019	12,937	6,781	3,032	22,750	(433)	160	3,514	3,241	25,991
PAYs (sub-total):	28,587	23,530	9,793	61,910	(1,048)	387	8,024	7,363	69,273
CAY (2020)	13,107	15,941	1,380	30,428	(609)	212	4,780	4,383	34,811
claims liabilities:	41,694	39,471	11,173	92,338	(1,657)	599	12,804	11,746	104,084
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	53,464	(3,315)		50,149	(420)	150	2,094	1,824	50,149
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				142,487	(2,077)	749	14,898	13,570	154,233

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

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

page 6 of 10

Alberta

Non Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	3	10	(2)	11	-	-	5	5	16	
2001	2	9	-	11	-	-	1	1	12	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	5	-	-	-	2	2	2	
2004	33	19	1	53	(2)	1	5	4	57	
2005	-	(3)	21	18	-	-	2	2	20	
2006	(3)	(23)	25	(1)	-	-	6	6	5	
2007	5	32	300	337	(2)	1	34	33	370	
2008	3	12	294	309	-	-	31	31	340	
2009	42	5	212	259	(12)	5	25	18	277	
2010	-	6	79	85	-	-	9	9	94	
2011	1,129	(66)	31	1,094	(50)	19	104	73	1,167	
2012	639	7	124	770	(19)	7	75	63	833	
2013	1,531	521	159	2,211	(53)	19	216	182	2,393	
2014	340	448	232	1,020	(17)	6	101	90	1,110	
2015	3,294	1,535	220	5,049	(56)	20	506	470	5,519	
2016	1,525	3,012	184	4,721	(62)	24	526	488	5,209	
2017	5,222	2,472	267	7,961	(119)	48	997	926	8,887	
2018	12,177	4,379	1,058	17,614	(287)	118	2,238	2,069	19,683	
2019	20,322	4,357	600	25,279	(506)	202	3,369	3,065	28,344	
PAYs (sub-total):	46,264	16,732	3,811	66,807	(1,185)	470	8,253	7,538	74,345	
CAY (2020)	21,425	20,794	(1,319)	40,900	(777)	287	4,926	4,436	45,336	
claims liabilities:	67,689	37,526	2,492	107,707	(1,962)	757	13,179	11,974	119,681	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	57,196	(4,518)		52,678	(607)	235	3,123	2,751	52,678	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				160,385	(2,569)	992	16,302	14,725	172,359	

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

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

page 7 of 10

Yukon

Non Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	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	-	-	1	1	1	11
2010	-	-	2	2	-	-	-	-	-	2
2011	-	-	3	3	-	-	-	-	-	3
2012	-	1	4	5	-	-	-	-	-	5
2013	-	2	6	8	-	-	1	1	1	9
2014	-	4	7	11	-	-	1	1	1	12
2015	-	3	(24)	(21)	-	-	1	1	1	(20)
2016	-	29	(7)	22	-	-	5	5	5	27
2017	(6)	82	1	77	(1)	-	19	18	18	95
2018	371	59	21	451	(7)	3	58	54	54	505
2019	262	103	(1)	364	(7)	3	51	47	47	411
PAYs (sub-total):	627	285	22	934	(15)	6	137	128	128	1,062
CAY (2020)	103	495	(23)	575	(9)	4	72	67	67	642
claims liabilities:	730	780	(1)	1,509	(24)	10	209	195	195	1,704
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	816	(67)		749	(7)	2	40	35		749
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:	2,258				(31)	12	249	230		2,453

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

page 8 of 10

Northwest Territories

Non Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2	-	-	-	-	-	2
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	1	-	1	-	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-
2010	-	1	2	3	-	-	-	-	-	3
2011	-	-	3	3	-	-	-	-	-	3
2012	-	-	5	5	-	-	1	1	-	6
2013	498	7	6	511	(11)	4	51	44	-	555
2014	-	26	7	33	-	-	4	4	-	37
2015	-	12	(1)	11	-	-	2	2	-	13
2016	169	(122)	8	55	(1)	-	6	5	-	60
2017	(8)	104	4	100	(1)	1	16	16	-	116
2018	5	195	-	200	(3)	1	27	25	-	225
2019	375	96	5	476	(9)	4	61	56	-	532
PAYs (sub-total):	1,039	321	39	1,399	(25)	10	168	153	-	1,552
CAY (2020)	233	316	(39)	510	(11)	4	70	63	-	573
claims liabilities:	1,272	637	-	1,909	(36)	14	238	216	-	2,125
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	683	(56)		627	(5)	2	26	23		627
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,536	(41)	16	264	239		2,752

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

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

page 9 of 10

Nunavut

Non Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	-	1	1	-	-	-	-	1
2011	-	-	2	2	-	-	-	-	2
2012	-	-	3	3	-	-	-	-	3
2013	-	3	3	6	-	-	-	-	6
2014	-	193	4	197	(3)	1	19	17	214
2015	-	86	4	90	(1)	-	9	8	98
2016	-	23	5	28	-	-	3	3	31
2017	(4)	62	5	63	(1)	-	8	7	70
2018	20	128	1	149	(2)	1	18	17	166
2019	137	32	5	174	(3)	1	22	20	194
PAYs (sub-total):	153	527	33	713	(10)	3	79	72	785
CAY (2020)	40	183	(20)	203	(4)	2	26	24	227
claims liabilities:	193	710	13	916	(14)	5	105	96	1,012
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	441	(36)		405	(3)	1	15	13	405
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,321	(17)	6	120	109	1,417

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

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

page 10 of 10

All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
Non Private Passenger ending 2020	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	246	25	(3)	268	-	-	33	33	301
2001	26	150	(2)	174	-	-	19	19	193
2002	-	19		44	-	-	5	5	49
2003	-	(27)	68	41	-	-	10	10	51
2004	34	(2)	77	109	(2)	1	16	15	124
2005	-	(5)	97	92	-	-	11	11	103
2006	1	(114)	147	34	-	-	27	27	61
2007	6	28	442	476	(2)	1	48	47	523
2008	30	34	413	477	(7)	2	48	43	520
2009	107	77	395	579	(24)	9	58	43	622
2010	97	47	319	463	(18)	7	46	35	498
2011	1,134	1,385	409	2,928	(110)	41	281	212	3,140
2012	1,383	438	496	2,317	(57)	22	228	193	2,510
2013	2,539	4,667	934	8,140	(192)	71	798	677	8,817
2014	2,289	1,275	1,153	4,717	(74)	27	467	420	5,137
2015	6,525	5,678	1,447	13,650	(194)	71	1,380	1,257	14,907
2016	4,909	9,053	1,376	15,338	(228)	84	1,669	1,525	16,863
2017	10,952	7,079	1,516	19,547	(282)	108	2,466	2,292	21,839
2018	25,853	9,196	2,885	37,934	(613)	242	4,841	4,470	42,404
2019	44,322	13,397	4,174	61,893	(1,189)	456	8,604	7,871	69,764
PAYs (sub-total):	100,453	52,400	16,368	169,221	(2,992)	1,142	21,055	19,205	188,426
CAY (2020)	46,580	44,760	165	91,505	(1,765)	647	12,178	11,060	102,565
claims liabilities:	147,033	97,160	16,533	260,726	(4,757)	1,789	33,233	30,265	290,991
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	136,199	(9,761)		126,438	(1,268)	472	6,557	5,761	126,438
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				387,164	(6,025)	2,261	39,790	36,026	417,429

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 1 of 10

Newfoundland & Labrador

PPV & non-PPV ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(1)	(6)	-	(7)	-	-	2	2	(5)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(1)	(11)	-	(12)	-	-	1	1	(11)
2005	-	5	8	13	-	-	1	1	14
2006	-	4	4	8	-	-	-	-	8
2007	28	(4)	9	33	(1)	-	3	2	35
2008	91	3	23	117	(5)	1	12	8	125
2009	82	8	34	124	(5)	1	13	9	133
2010	(1)	(4)	70	65	-	-	8	8	73
2011	263	511	115	889	(45)	18	86	59	948
2012	1,242	(64)	168	1,346	(57)	21	131	95	1,441
2013	560	77	165	802	(29)	11	78	60	862
2014	1,091	120	269	1,480	(34)	14	145	125	1,605
2015	1,925	978	425	3,328	(58)	24	345	311	3,639
2016	2,044	2,754	418	5,216	(74)	30	561	517	5,733
2017	2,138	2,248	324	4,710	(66)	27	524	485	5,195
2018	7,083	981	599	8,663	(119)	48	912	841	9,504
2019	11,683	2,038	653	14,374	(213)	79	1,515	1,381	15,755
PAYs (sub-total):	28,227	9,636	3,279	41,142	(706)	274	4,338	3,906	45,048
CAY (2020)	12,292	3,920	55	16,267	(269)	98	1,760	1,589	17,856
claims liabilities:	40,519	13,556	3,334	57,409	(975)	372	6,098	5,495	62,904
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,034	(1,716)		16,318	(210)	81	1,120	991	16,318
policy liabilities:				73,727	(1,185)	453	7,218	6,486	79,222

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

page 2 of 10

New Brunswick

PPV & non-PPV ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior	-	12	-	12	-	-	2	2	14
2001	24	143	-	167	-	-	17	17	184
2002	(1)	(5)	(1)	(7)	-	-	2	2	(5)
2003	205	1	3	209	-	-	21	21	230
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	30	18	33	81	(4)	-	9	5	86
2009	11	74	-	85	(3)	1	9	7	92
2010	108	115	52	275	(10)	3	27	20	295
2011	38	66	96	200	(7)	2	20	15	215
2012	583	26	165	774	(18)	7	76	65	839
2013	180	1,049	162	1,391	(27)	11	137	121	1,512
2014	57	620	187	864	(13)	5	86	78	942
2015	1,673	718	306	2,697	(32)	11	275	254	2,951
2016	1,570	988	258	2,816	(37)	14	302	279	3,095
2017	1,482	1,450	246	3,178	(49)	18	429	398	3,576
2018	3,328	2,406	239	5,973	(112)	44	787	719	6,692
2019	5,050	3,691	424	9,165	(204)	82	1,192	1,070	10,235
PAYs (sub-total):	14,339	11,357	2,218	27,914	(516)	198	3,402	3,084	30,998
CAY (2020)	6,626	5,104	246	11,976	(274)	101	1,498	1,325	13,301
claims liabilities:	20,965	16,461	2,464	39,890	(790)	299	4,900	4,409	44,299
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	16,092	(1,511)		14,581	(176)	61	909	794	14,581
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				54,471	(966)	360	5,809	5,203	58,880

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

page 3 of 10

Nova Scotia

PPV & non-PPV ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	9	(1)	8	-	-	2	2	10
2001	-	4	-	4	-	-	-	-	4
2002	1	13	1	15	-	-	1	1	16
2003	(1)	(12)	-	(13)	-	-	2	2	(11)
2004	14	8	(2)	20	-	-	3	3	23
2005	-	19	33	52	-	-	6	6	58
2006	-	(5)	30	25	-	-	3	3	28
2007	(1)	(15)	39	23	-	-	5	5	28
2008	-	8	41	49	-	-	5	5	54
2009	213	6	51	270	(12)	5	29	22	292
2010	13	6	68	87	(3)	1	9	7	94
2011	-	7	65	72	(3)	1	7	5	77
2012	-	(5)	110	105	(2)	1	11	10	115
2013	422	888	135	1,445	(51)	19	140	108	1,553
2014	656	314	149	1,119	(22)	9	112	99	1,218
2015	287	41	39	367	(9)	3	47	41	408
2016	1,045	1,181	170	2,396	(35)	13	306	284	2,680
2017	1,595	1,322	118	3,035	(42)	16	408	382	3,417
2018	3,791	851	165	4,807	(71)	28	603	560	5,367
2019	7,210	1,676	277	9,163	(157)	60	1,196	1,099	10,262
PAYs (sub-total):	15,245	6,316	1,488	23,049	(407)	156	2,895	2,644	25,693
CAY (2020)	8,500	6,429	100	15,029	(264)	98	1,919	1,753	16,782
claims liabilities:	23,745	12,745	1,588	38,078	(671)	254	4,814	4,397	42,475
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	20,753	(1,877)		18,876	(186)	73	1,203	1,090	18,876
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				56,954	(857)	327	6,017	5,487	61,351

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 4 of 10

Prince Edward Island

PPV & non-PPV ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	-	(2)
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	-	4
2005	-	(4)	8	4	-	-	1	1	5	
2006	-	-	14	14	-	-	1	1	15	
2007	-	(1)	4	3	-	-	-	-	3	
2008	-	(1)	5	4	-	-	-	-	4	
2009	-	-	-	-	-	-	-	-	-	
2010	-	(1)	15	14	-	-	2	2	16	
2011	-	-	23	23	-	-	2	2	25	
2012	293	-	32	325	(17)	6	30	19	344	
2013	(3)	39	41	77	(1)	-	8	7	84	
2014	113	(154)	23	(18)	(2)	-	27	25	7	
2015	731	214	47	992	(23)	7	107	91	1,083	
2016	882	453	119	1,454	(39)	13	150	124	1,578	
2017	1,148	335	54	1,537	(20)	7	166	153	1,690	
2018	380	694	(3)	1,071	(15)	6	137	128	1,199	
2019	1,020	626	50	1,696	(26)	10	219	203	1,899	
PAYs (sub-total):	4,564	2,200	432	7,196	(143)	49	850	756	7,952	
CAY (2020)	1,095	1,490	16	2,601	(43)	17	339	313	2,914	
claims liabilities:	5,659	3,690	448	9,797	(186)	66	1,189	1,069	10,866	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	3,103	(287)		2,816	(26)	9	175	158	2,816	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				12,613	(212)	75	1,364	1,227	13,682	

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

page 5 of 10

Ontario

PPV & non-PPV ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	2,025	6,731	(9)	8,747	(92)	38	879	825	9,572
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	429	(1)	106	534	(10)	4	52	46	580
2003	640	1,354	487	2,481	(58)	22	245	209	2,690
2004	2	1,475	545	2,022	(51)	20	202	171	2,193
2005	1	(29)	273	245	-	-	30	30	275
2006	255	(85)	325	495	(17)	6	65	54	549
2007	577	1,508	346	2,431	(83)	30	234	181	2,612
2008	136	186	253	575	(24)	10	55	41	616
2009	101	150	394	645	(27)	10	62	45	690
2010	579	12	361	952	(38)	15	91	68	1,020
2011	952	955	569	2,476	(82)	30	240	188	2,664
2012	74	1,370	377	1,821	(56)	22	178	144	1,965
2013	755	2,353	921	4,029	(85)	32	395	342	4,371
2014	2,808	2,353	1,025	6,186	(119)	44	607	532	6,718
2015	2,896	3,508	1,415	7,819	(122)	45	780	703	8,522
2016	1,692	4,345	1,189	7,226	(100)	36	755	691	7,917
2017	4,113	2,411	1,374	7,898	(110)	39	1,014	943	8,841
2018	9,020	3,852	1,886	14,758	(245)	95	1,975	1,825	16,583
2019	18,273	7,958	3,961	30,192	(582)	220	4,660	4,298	34,490
PAYs (sub-total):	45,328	40,406	15,795	101,529	(1,901)	718	12,521	11,338	112,867
CAY (2020)	21,186	24,713	2,009	47,908	(958)	334	7,366	6,742	54,650
claims liabilities:	66,514	65,119	17,804	149,437	(2,859)	1,052	19,887	18,080	167,517
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	77,635	(4,741)		72,894	(651)	236	3,480	3,065	72,894
policy liabilities:				222,331	(3,510)	1,288	23,367	21,145	240,411

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 6 of 10

Alberta

PPV & non-PPV ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3	8	(4)	7	-	-	18	18	25
2001	4	18	-	22	-	-	2	2	24
2002	(3)	(6)	3	(6)	-	-	2	2	(4)
2003	5	49	18	72	-	-	9	9	81
2004	32	(5)	4	31	(2)	1	8	7	38
2005	-	2	43	45	-	-	5	5	50
2006	6	(13)	37	30	-	-	9	9	39
2007	9	40	387	436	(2)	1	44	43	479
2008	3	18	373	394	-	-	40	40	434
2009	42	(3)	269	308	(12)	5	32	25	333
2010	-	4	103	107	-	-	11	11	118
2011	1,250	(11)	40	1,279	(55)	21	123	89	1,368
2012	808	(67)	154	895	(20)	7	87	74	969
2013	1,544	641	197	2,382	(54)	19	233	198	2,580
2014	530	1,733	283	2,546	(33)	12	253	232	2,778
2015	3,404	1,650	265	5,319	(59)	21	535	497	5,816
2016	2,754	3,619	216	6,589	(87)	33	722	668	7,257
2017	5,344	3,075	306	8,725	(131)	52	1,096	1,017	9,742
2018	13,281	4,825	1,190	19,296	(314)	129	2,457	2,272	21,568
2019	21,829	4,980	656	27,465	(547)	217	3,662	3,332	30,797
PAYs (sub-total):	50,845	20,557	4,540	75,942	(1,316)	518	9,348	8,550	84,492
CAY (2020)	22,466	22,251	(1,429)	43,288	(817)	301	5,222	4,706	47,994
claims liabilities:	73,311	42,808	3,111	119,230	(2,133)	819	14,570	13,256	132,486
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	61,815	(5,017)		56,798	(637)	245	3,328	2,936	56,798
policy liabilities:				176,028	(2,770)	1,064	17,898	16,192	189,284

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 7 of 10

Yukon

PPV & non-PPV ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	4	-	4	-	-	-	-	4
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	22	22	-	-	2	2	24
2010	-	-	3	3	-	-	-	-	3
2011	-	1	5	6	-	-	-	-	6
2012	-	3	7	10	-	-	-	-	10
2013	-	6	10	16	-	-	1	1	17
2014	-	11	12	23	-	-	3	3	26
2015	-	20	(41)	(21)	-	-	4	4	(17)
2016	-	52	(10)	42	-	-	8	8	50
2017	823	116	2	941	(14)	5	128	119	1,060
2018	371	153	26	550	(9)	4	70	65	615
2019	311	198	(1)	508	(10)	4	69	63	571
PAYs (sub-total):	1,505	566	35	2,106	(33)	13	285	265	2,371
CAY (2020)	50	668	(28)	690	(12)	5	88	81	771
claims liabilities:	1,555	1,234	7	2,796	(45)	18	373	346	3,142
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,036	(91)		945	(10)	3	54	47	945
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,741	(55)	21	427	393	4,087

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

page 8 of 10

Northwest Territories

PPV & non-PPV ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2	-	-	-	-	-	2
2001	-	1	-	1	-	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	-	(2)
2007	-	(3)	-	(3)	-	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	10	10	-	-	1	1	-	11
2011	-	(1)	13	12	-	-	1	1	-	13
2012	-	5	18	23	-	-	3	3	-	26
2013	498	13	23	534	(11)	4	54	47	-	581
2014	-	34	27	61	-	-	7	7	-	68
2015	-	40	(2)	38	-	-	7	7	-	45
2016	169	(73)	29	125	(2)	-	13	11	-	136
2017	450	198	13	661	(9)	4	92	87	-	748
2018	53	503	-	556	(9)	3	75	69	-	625
2019	481	449	14	944	(18)	7	124	113	-	1,057
PAYs (sub-total):	1,651	1,168	145	2,964	(49)	18	377	346	-	3,310
CAY (2020)	600	646	(95)	1,151	(23)	8	159	144	-	1,295
claims liabilities:	2,251	1,814	50	4,115	(72)	26	536	490	-	4,605
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,690	(166)		1,524	(11)	4	70	63		1,524
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,639	(83)	30	606	553		6,129

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

page 9 of 10

Nunavut

PPV & non-PPV ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	3	3	-	-	-	-	3
2011	-	-	4	4	-	-	-	-	4
2012	-	157	7	164	(1)	-	16	15	179
2013	-	4	8	12	-	-	1	1	13
2014	-	194	9	203	(3)	1	20	18	221
2015	-	89	9	98	(1)	-	10	9	107
2016	-	33	9	42	-	-	4	4	46
2017	(4)	78	7	81	(1)	-	10	9	90
2018	20	141	1	162	(2)	1	20	19	181
2019	137	58	6	201	(3)	1	25	23	224
PAYs (sub-total):	153	754	63	970	(11)	3	106	98	1,068
CAY (2020)	47	205	(25)	227	(5)	2	29	26	253
claims liabilities:	200	959	38	1,197	(16)	5	135	124	1,321
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	529	(46)		483	(3)	1	17	15	483
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,680	(19)	6	152	139	1,804

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

page 10 of 10

All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
PPV & non-PPV ending 2020		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	2,027	6,758	(14)	8,771	(92)	38	903	849	9,620
2001	28	164	(9)	183	-	-	22	22	205
2002	426	2	109	537	(10)	4	57	51	588
2003	849	1,391	509	2,749	(58)	22	277	241	2,990
2004	47	1,470	548	2,065	(53)	21	214	182	2,247
2005	2	(4)	357	355	-	-	46	46	401
2006	261	(115)	433	579	(17)	6	81	70	649
2007	613	1,520	817	2,950	(86)	31	291	236	3,186
2008	260	236	728	1,224	(33)	11	121	99	1,323
2009	449	235	770	1,454	(59)	22	147	110	1,564
2010	699	132	685	1,516	(51)	19	149	117	1,633
2011	2,503	1,528	930	4,961	(192)	72	479	359	5,320
2012	3,000	1,425	1,038	5,463	(171)	64	532	425	5,888
2013	3,956	5,070	1,662	10,688	(258)	96	1,047	885	11,573
2014	5,255	5,225	1,984	12,464	(226)	85	1,260	1,119	13,583
2015	10,916	7,258	2,463	20,637	(304)	111	2,110	1,917	22,554
2016	10,156	13,352	2,398	25,906	(374)	139	2,821	2,586	28,492
2017	17,089	11,233	2,444	30,766	(442)	168	3,867	3,593	34,359
2018	37,327	14,406	4,103	55,836	(896)	358	7,036	6,498	62,334
2019	65,994	21,674	6,040	93,708	(1,760)	680	12,662	11,582	105,290
PAYs (sub-total):	161,857	92,960	27,995	282,812	(5,082)	1,947	34,122	30,987	313,799
CAY (2020)	72,862	65,426	849	139,137	(2,665)	964	18,380	16,679	155,816
claims liabilities:	234,719	158,386	28,844	421,949	(7,747)	2,911	52,502	47,666	469,615
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	200,687	(15,452)		185,235	(1,910)	713	10,356	9,159	185,235
policy liabilities:				607,184	(9,657)	3,624	62,858	56,825	654,850

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