



FACILITY ASSOCIATION RESIDUAL MARKET

JUNE 2020 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

Related Bulletin: [F2020-056 FARM June 2020 Participation Report](#)

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

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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);
- (b) The Prior Accident Years overall paid activity was higher than projected this month, the activity was reviewed at jurisdiction and business segment level and attributed to multiple large claim settlements which have been confirmed by our Servicing Carriers;
- (c) Further to the implementation of the 2020 Q1 valuation included with last month's participation results (May 2020), we have investigated an error in the selected claim development margins for adverse deviations for the New Brunswick Private Passenger Vehicles business segment, related to a non-updated linked spreadsheet, and a correction has been made in the current month's Participation Report (June 2020). This update resulted in an \$83 thousand favourable impact on the month's results and a \$131 thousand favourable impact on the year-end projected results. Management has reviewed the error and additional valuation controls have been implemented;
- (d) We are currently investigating a Servicing Carrier case reserve claims reporting difference between trial balance and automobile statistical plan reporting with the current month's Participation Report (June 2020). 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. Any impact arising from investigation of the difference will be included with the FARM 2020 Q2 valuation update (as at June 2020) which will be reflected in the August 2020 Participation.

1.1 Valuation Schedule (Fiscal Year 2020)

The June 2020 Participation Report reflects the results of a correction in the selected claim development margins for New Brunswick Private Passenger Vehicles business segment only and leverages the rest of the actuarial assumptions consistent with last month - the impact of the Claim Development Margins correction is discussed in section 1.2. The following table summarizes the implemented valuations for fiscal year 2020.

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

FARM FISCAL YEAR 2020 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
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 Claim Development Margins Correction (NB PPV)

Further to the implementation of the 2020 Q1 valuation included with **last month's participation results (May 2020)**, we have **investigated an error** in the selected claim development margins for adverse deviations for New Brunswick Private Passenger Vehicles business segment, related to a non-updated linked spreadsheet, and a correction was included in the current month's (June 2020) result. The claim development margins update resulted in an **estimated overall \$83 thousand favourable impact** on the month's Operating Result and a \$131 thousand favourable impact on year-end projected results (no change in the Combined Operating Ratio – note the 0% impact on the tables to the right), as summarized in the following tables. Management has reviewed the error and additional valuation controls have been implemented

NB-PPV Claim Development MfAD Correction (\$000s) – Impact on Year-to-date Results

Grand Total	unfav / (fav)						ytd EP 186,657 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns			dsct rate		margins	ultimates & payout patterns			dsct rate		margins
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	-	-	-	-	(51)	(51)	-	-	-	-	-	-
CAY	-	-	-	-	(32)	(32)	-	-	-	-	-	-
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	(83)	(83)	-	-	-	-	-	-

NB-PPV Claim Development MfAD Correction (\$000s) – Impact on Year-end Projected Results

Grand Total	unfav / (fav) projected for full year						year EP 384,351 (current projection)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % full year EP from changes in:					
	ultimates & payout patterns			dsct rate		margins	ultimates & payout patterns			dsct rate		margins
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	-	-	-	-	(44)	(44)	-	-	-	-	-	-
CAY	-	-	-	-	(87)	(87)	-	-	-	-	-	-
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	(131)	(131)	-	-	-	-	-	-

1.3 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

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

Ontario Bill 91 (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and **received Royal Assent on June 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (March 31, 2020), reform adjustments (originally introduced with the September 30, 2015 valuation)

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>.

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 June 30, 2019) and nominal valuation estimates, impacting the selection of ultimates.

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (March 31, 2020), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at June 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 June 4th, 2020, the Supreme Court of Canada dismissed the insurer's application to appeal the Ontario Court of Appeal's decision in this matter. At the current time, no adjustments have been made to our valuation estimates as a result of this decision.

1.5 Current Provision Summary

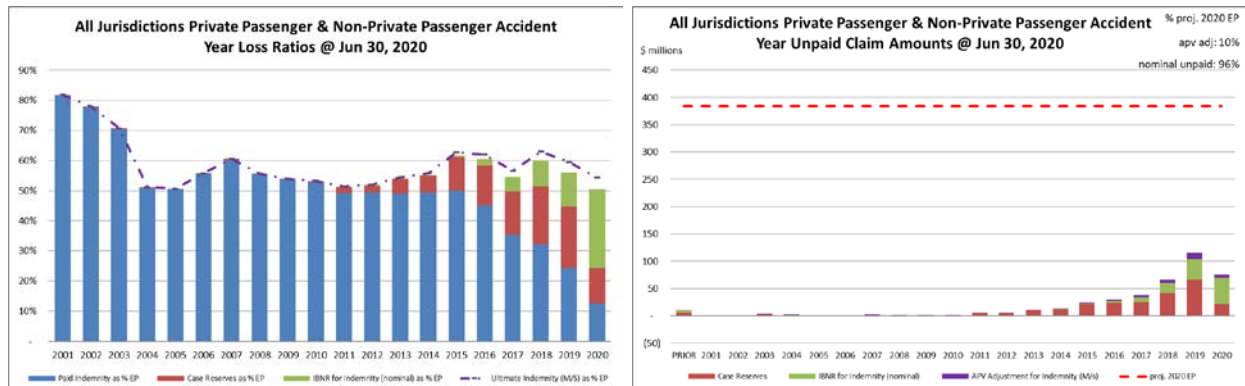
The following charts show the current levels of **indemnity only**² claims amounts booked by accident year³. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current

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".

projected amount of 2020 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$37.8 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 \$6.8 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	246,050	60.5%
ibnr	122,734	30.2%
M/S apv adj	37,814	9.3%
M/S indemnity	406,598	100.0%
retro claims	32,082	
retro apv adj	6,822	
M/S total	445,502	

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	190,392	108.3%
prem def/(dpac)	(14,632)	(8.3%)
M/S apv adjust.	-	-
M/S total	175,760	100.0%

policy liabilities (\$000s)

	amt	%
claim	400,866	64.5%
premium	175,760	28.3%
M/S apv adjust.	44,636	7.2%
M/S total	621,263	100.0%

policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	226,633
Alberta	179,174
Newfoundland & Labrador	78,567
New Brunswick	56,993
Nova Scotia	55,656
Prince Edward Island	12,587
Yukon	3,955
Northwest Territories	6,086
Nunavut	1,611
All Jurisdictions	621,262

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 33% (\$204 million).

2 Activity During the Month of June 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 Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	11,321	(252)	4,539	955	3,342	2,908	7,881	3,863
AB	9,043	(65)	8,729	3,935	(3,550)	(4,602)	5,179	(667)
NL	2,783	70	1,115	(837)	(491)	(355)	625	(1,192)
NB	2,474	183	1,228	353	845	482	2,073	836
NS	3,157	135	1,079	156	(476)	(994)	603	(839)
PE	488	33	399	254	(240)	(247)	159	8
YT	174	27	24	(17)	11	(44)	35	(61)
NT	425	123	22	(71)	204	199	226	128
NU	78	5	2	(16)	6	7	8	(8)
TOTAL	29,942	259	17,139	4,713	(349)	(2,645)	16,789	2,068

(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	0	0	7,082	3,110	(4,133)	(1,113)	2,949	1,997
2018	(0)	(0)	1,200	348	(4)	157	1,197	506
2019	(24)	(24)	3,348	513	181	(1,876)	3,528	(1,364)
2020	29,967	284	5,509	742	3,607	187	9,115	929
TOTAL	29,942	259	17,139	4,713	(349)	(2,645)	16,789	2,068

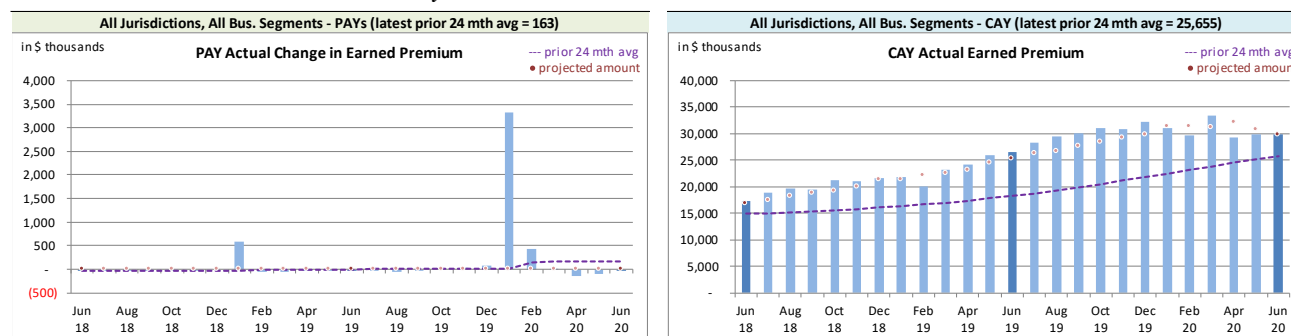
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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.

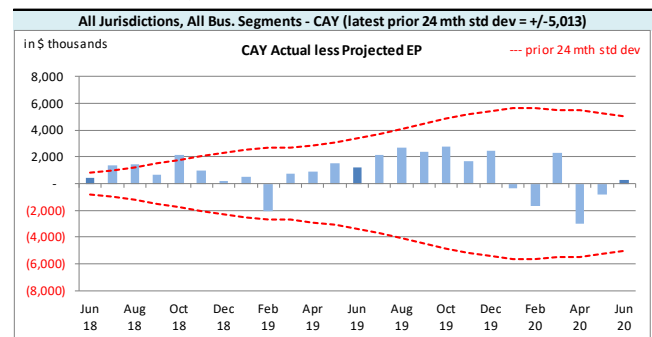
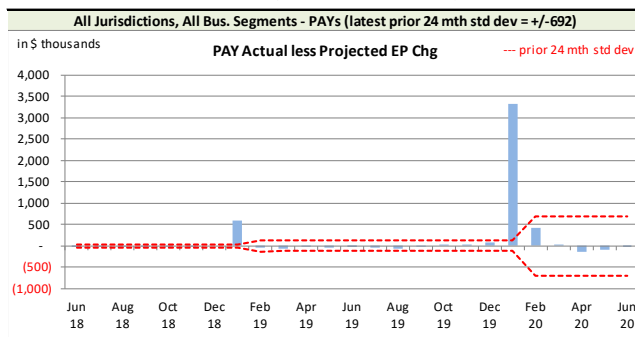
Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$60 million (accounting for the bulk of the \$64 million or 56% increase in total FARM non-PPV written premium during 2018). 2019 written premium for those two classes finished at \$187.6 million, up \$71.1 million (61.0%) from 2018. As a result, the 2019 year-to-date written premium for those two classes is over 3 times the amount written during the same period in 2017 (\$56.2 million). The increase in these two classes continued over the first three months of 2020, up 71.1% (\$22.2 million) over the same period in 2019; however, the year-to-date increase in reported written premium to June

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.

2020 for these two classes dropped to 10.0% due to the lower premium level in April 2020 as well as the recent decrease in Interurban vehicle counts in Ontario, with majority of the decrease from fleet business.

The associated variance between the actual changes and the projections from the previous month are shown in the following charts. **Earned premium** change projections are all attributed to the current accident year as the projection upload does not accept **earned premium** changes for other accident years. We do not see this limitation as being significant for our purposes, but it does mean that the actual less projection variance will equal the actual **earned premium** change in relation to prior accident years.

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



On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)		163	25,655
std dev		692	5,013
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

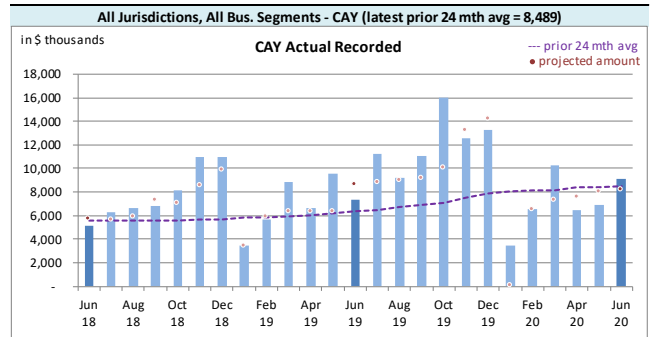
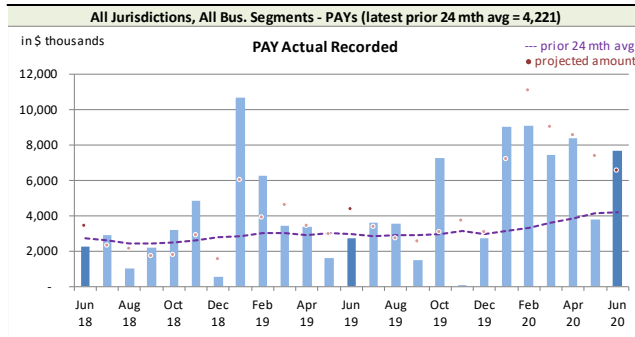
while we modified our projections processes in response, bias still exists. Over time, we may consider other projection approaches to address the bias issue, but it is not currently deemed as priority.

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.

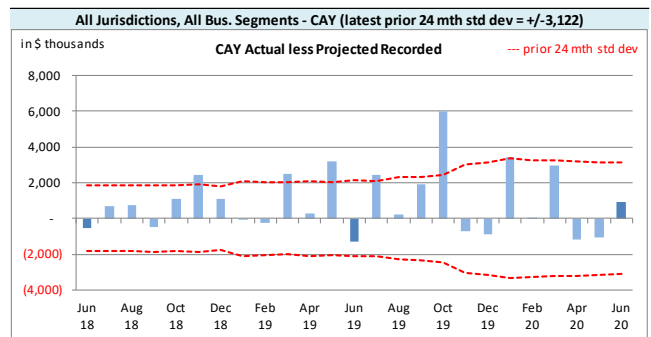
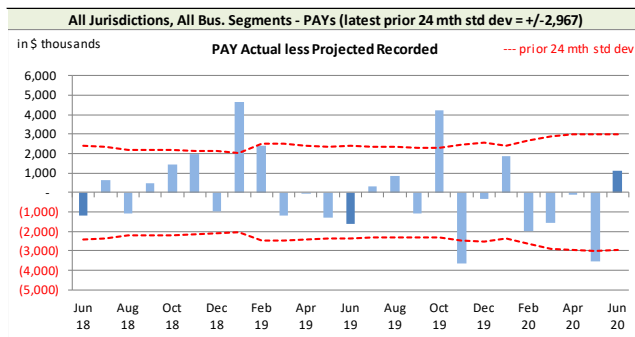
⁶For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

FARM Actual Recorded Indemnity by Calendar Month



Recorded indemnity activity variances from the previous month's projections are shown in the 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)		4,221	8,489
std dev		2,967	3,122
A-P <> std dev		4	6
% <> std dev		16.0%	24.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

With respect to **recorded indemnity**, 16% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount (assuming a normal distribution). Bias has not been

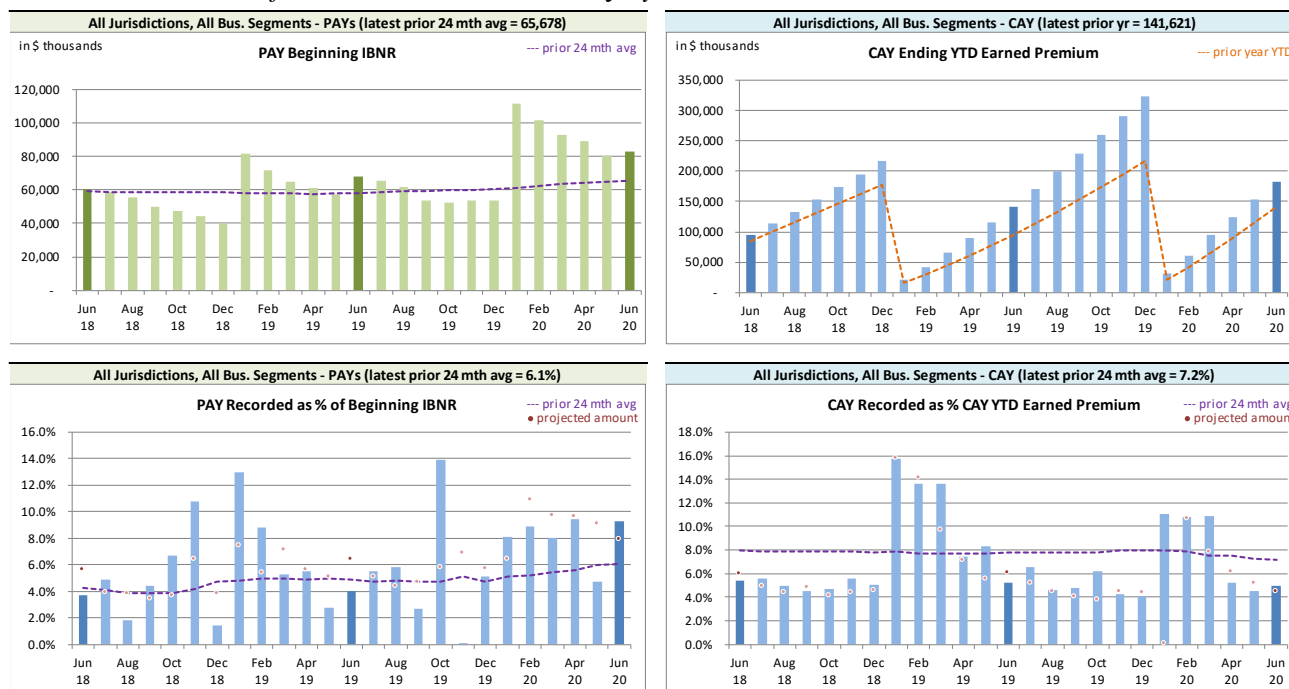
indicated at a 95% confidence level on a running 25-month basis (11 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 24% of the time over the last 25 calendar months (see 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:

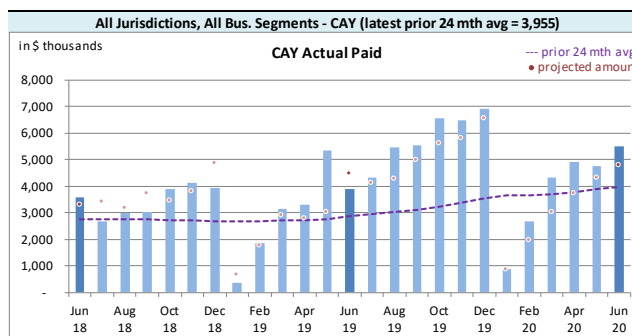
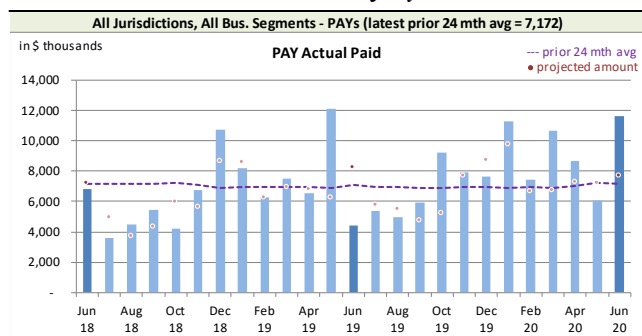
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

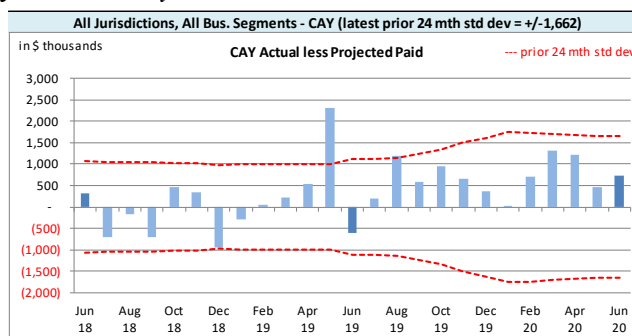
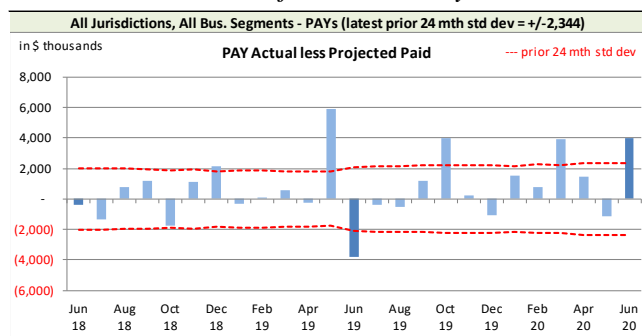
⁷Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected 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)	7,172	PAYs CAY
std dev	2,344	3,955
A-P <> std dev	6	2
% <> std dev	24.0%	8.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

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

has not been indicated at a 95% confidence level on a running 25-month basis (15 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 large loss settlement activity, which has been confirmed by our Servicing Carriers.

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, June, September, and November).

2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR⁹ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

Factors are applied to the nominal unpaid claims liability (case plus IBNR – for indemnity only) to

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

Accident Year	IBNR		actuarial present value adjustments				IBNR + actuarial present value adjustments	
			Discount Amount		Provisions for Adverse Deviations			
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	19,193	(2,006)	(2,437)	28	15,025	(279)	31,781	(2,257)
2018	18,714	(505)	(973)	4	7,390	(59)	25,131	(560)
2019	36,996	1,346	(1,954)	11	13,554	(89)	48,596	1,268
2020	47,831	(736)	(1,323)	11	8,532	(106)	55,040	(831)
TOTAL	122,734	(1,901)	(6,687)	54	44,501	(533)	160,548	(2,380)

The IBNR provision is \$1.9 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

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

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					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	19,879	270	(373)	(375)	2,931	2,959	22,463	296
2018	4,513	85	(62)	(63)	1,125	1,114	5,564	73
2019	6,698	136	(122)	(126)	2,269	2,178	8,750	41
2020	992	266	(75)	(75)	1,251	1,210	2,127	225
TOTAL	32,082	757	(632)	(639)	7,576	7,461	38,904	635

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:		(14,632)	(634)	-	-	(14,632)	(634)
balance as % unearned premium:		(7.7%)	-	-	-	(7.7%)	-
actual unearned premium:		190,392					
less projected:		8,322					

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	12,494	6.7%	5,551	3.0%	18,045	9.7%	(1,425)	(2.7%)
CAY	113,834	61.0%	8,344	4.5%	122,178	65.5%	19,856	0.2%
TOTAL	126,328	67.7%	13,895	7.4%	140,223	75.1%	18,431	(2.6%)

(*% 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	202005	202006	202007	202008
Private Passenger	prior	4,000	4,000	6,000	6,000
	2011	12,000	51,000	48,000	48,000
	2012	61,000	61,000	63,000	63,000
	2013	39,000	39,000	39,000	38,000
	2014	226,000	170,000	164,000	162,000
	2015	35,000	31,000	46,000	46,000
	2016	592,000	474,000	465,000	449,000
	2017	856,000	1,049,000	979,000	917,000
	2018	1,969,000	2,113,000	1,982,000	1,857,000
	2019	3,877,000	3,872,000	3,615,000	3,409,000
	2020	3,600,000	4,440,000	5,013,000	5,341,000
Private Passenger Total		11,271,000	12,304,000	12,420,000	12,336,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	35,000	35,000	35,000	34,000
	2012	(10,000)	(10,000)	(10,000)	(10,000)
	2013	2,000	2,000	2,000	2,000
	2014	2,000	1,000	1,000	1,000
	2015	(182,000)	(189,000)	(187,000)	(186,000)
	2016	(61,000)	(62,000)	(62,000)	(63,000)
	2017	417,000	439,000	420,000	411,000
	2018	647,000	590,000	564,000	547,000
	2019	1,245,000	1,256,000	1,068,000	915,000
	2020	1,218,000	1,408,000	1,494,000	1,705,000
Non Private Passenger Total		3,321,000	3,478,000	3,333,000	3,364,000
Grand Total		14,592,000	15,782,000	15,753,000	15,700,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.66%			
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	202005	202006	202007	202008
Private Passenger	prior	55,000	55,000	55,000	56,000
	2011	1,000	1,000	1,000	1,000
	2012	14,000	14,000	14,000	14,000
	2013	81,000	69,000	68,000	67,000
	2014	222,000	222,000	219,000	217,000
	2015	334,000	214,000	212,000	210,000
	2016	592,000	478,000	472,000	466,000
	2017	1,922,000	1,105,000	1,093,000	1,060,000
	2018	2,712,000	2,559,000	2,534,000	2,503,000
	2019	4,036,000	4,025,000	3,944,000	3,804,000
	2020	2,113,000	2,690,000	3,097,000	3,439,000
Private Passenger Total		12,082,000	11,432,000	11,709,000	11,837,000
Non Private Passenger	prior	4,000	202,000	200,000	191,000
	2011	3,000	2,000	2,000	2,000
	2012	39,000	39,000	39,000	38,000
	2013	210,000	210,000	208,000	201,000
	2014	2,000	2,000	2,000	2,000
	2015	287,000	287,000	284,000	273,000
	2016	304,000	227,000	224,000	215,000
	2017	587,000	325,000	316,000	303,000
	2018	1,052,000	1,036,000	1,015,000	969,000
	2019	2,051,000	2,074,000	1,748,000	1,486,000
	2020	1,336,000	1,407,000	1,823,000	2,196,000
Non Private Passenger Total		5,875,000	5,811,000	5,861,000	5,876,000
Grand Total		17,957,000	17,243,000	17,570,000	17,713,000

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	ShareYMM				
Business Segment	Acc Year	202005	202006	202007	202008
Private Passenger	prior	75,000	74,000	71,000	71,000
	2011	6,000	6,000	6,000	6,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	47,000	47,000	45,000	44,000
	2014	18,000	18,000	17,000	17,000
	2015	42,000	42,000	40,000	39,000
	2016	213,000	208,000	207,000	202,000
	2017	624,000	561,000	548,000	543,000
	2018	931,000	948,000	926,000	917,000
	2019	1,911,000	1,843,000	1,796,000	1,753,000
	2020	2,513,000	3,063,000	3,475,000	3,931,000
Private Passenger Total		6,378,000	6,808,000	7,129,000	7,521,000
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	(36,000)	(39,000)	(39,000)	(37,000)
	2014	48,000	76,000	75,000	74,000
	2015	38,000	38,000	38,000	38,000
	2016	349,000	357,000	352,000	349,000
	2017	530,000	467,000	460,000	451,000
	2018	892,000	963,000	931,000	896,000
	2019	1,836,000	1,919,000	1,617,000	1,371,000
	2020	2,123,000	2,776,000	3,054,000	3,408,000
Non Private Passenger Total		5,778,000	6,555,000	6,486,000	6,548,000
Grand Total		12,156,000	13,363,000	13,615,000	14,069,000

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.66%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202005	202006	202007	202008
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	(166,000)	(144,000)	(142,000)	(140,000)
	2015	89,000	89,000	88,000	87,000
	2016	12,000	12,000	11,000	11,000
	2017	197,000	187,000	184,000	183,000
	2018	351,000	359,000	355,000	351,000
	2019	220,000	226,000	224,000	222,000
	2020	418,000	514,000	598,000	635,000
Private Passenger Total		1,113,000	1,235,000	1,310,000	1,341,000
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	5,000	5,000	5,000
	2014	6,000	6,000	5,000	4,000
	2015	22,000	22,000	22,000	22,000
	2016	134,000	134,000	132,000	132,000
	2017	405,000	405,000	400,000	394,000
	2018	534,000	534,000	528,000	522,000
	2019	1,000,000	999,000	907,000	824,000
	2020	532,000	535,000	646,000	764,000
Non Private Passenger Total		2,656,000	2,658,000	2,663,000	2,684,000
Grand Total		3,769,000	3,893,000	3,973,000	4,025,000

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	ShareYMMM				
Business Segment	Acc Year	202005	202006	202007	202008
Private Passenger	prior	8,285,000	6,100,000	6,039,000	5,978,000
	2011	156,000	154,000	153,000	151,000
	2012	202,000	190,000	188,000	187,000
	2013	85,000	85,000	85,000	84,000
	2014	304,000	307,000	304,000	301,000
	2015	64,000	57,000	57,000	57,000
	2016	78,000	78,000	78,000	77,000
	2017	678,000	318,000	306,000	304,000
	2018	1,575,000	1,513,000	1,443,000	1,392,000
	2019	3,913,000	1,278,000	1,244,000	1,213,000
	2020	6,078,000	7,259,000	8,604,000	9,418,000
Private Passenger Total		21,418,000	17,339,000	18,501,000	19,162,000
Non Private Passenger	prior	56,000	(26,000)	(26,000)	(25,000)
	2011	141,000	141,000	139,000	137,000
	2012	71,000	516,000	511,000	505,000
	2013	471,000	221,000	218,000	216,000
	2014	308,000	(22,000)	(21,000)	(21,000)
	2015	666,000	667,000	657,000	651,000
	2016	1,200,000	1,384,000	1,370,000	1,291,000
	2017	1,972,000	1,919,000	1,886,000	1,830,000
	2018	4,979,000	4,916,000	4,730,000	4,579,000
	2019	14,538,000	14,415,000	13,187,000	12,075,000
	2020	11,456,000	12,611,000	14,280,000	15,549,000
Non Private Passenger Total		35,858,000	36,742,000	36,931,000	36,787,000
Grand Total		57,276,000	54,081,000	55,432,000	55,949,000

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta	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	202005	202006	202007	202008
Private Passenger	prior	93,000	93,000	92,000	90,000
	2011	32,000	84,000	83,000	82,000
	2012	36,000	(82,000)	(81,000)	(81,000)
	2013	61,000	61,000	61,000	61,000
	2014	190,000	190,000	189,000	187,000
	2015	164,000	204,000	202,000	199,000
	2016	495,000	495,000	490,000	481,000
	2017	549,000	549,000	543,000	536,000
	2018	650,000	665,000	633,000	624,000
	2019	1,265,000	1,001,000	977,000	938,000
	2020	913,000	1,125,000	1,238,000	1,336,000
Private Passenger Total		4,448,000	4,385,000	4,427,000	4,453,000
Non Private Passenger	prior	86,000	86,000	85,000	82,000
	2011	(14,000)	(14,000)	(13,000)	(9,000)
	2012	75,000	71,000	71,000	70,000
	2013	397,000	397,000	393,000	381,000
	2014	476,000	477,000	471,000	453,000
	2015	1,428,000	1,369,000	1,357,000	1,313,000
	2016	1,959,000	2,452,000	2,363,000	2,283,000
	2017	4,176,000	4,233,000	4,043,000	3,852,000
	2018	9,249,000	7,933,000	7,579,000	7,297,000
	2019	15,400,000	14,499,000	12,159,000	10,269,000
	2020	15,070,000	16,379,000	18,719,000	20,247,000
Non Private Passenger Total		48,302,000	47,882,000	47,227,000	46,238,000
Grand Total		52,750,000	52,267,000	51,654,000	50,691,000

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	202005	202006	202007	202008
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	107,000	106,000
	2020	25,000	19,000	32,000	42,000
Private Passenger Total		450,000	444,000	447,000	453,000
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	306,000	303,000	250,000	208,000
	2020	300,000	363,000	415,000	466,000
Non Private Passenger Total		863,000	923,000	920,000	924,000
Grand Total		1,313,000	1,367,000	1,367,000	1,377,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.66%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202005	202006	202007	202008
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	350,000	364,000	362,000	358,000
	2019	440,000	441,000	436,000	431,000
	2020	58,000	97,000	178,000	236,000
Private Passenger Total		1,121,000	1,175,000	1,246,000	1,292,000
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	45,000	(123,000)	(122,000)	(121,000)
	2017	118,000	118,000	117,000	115,000
	2018	202,000	229,000	227,000	225,000
	2019	233,000	227,000	210,000	192,000
	2020	152,000	218,000	272,000	323,000
Non Private Passenger Total		847,000	766,000	801,000	830,000
Grand Total		1,968,000	1,941,000	2,047,000	2,122,000

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EXHIBIT A

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

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Jurisdiction Desc	Nunavut	discount rate: 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	202005	202006	202007	202008
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	17,000	17,000	16,000	16,000
	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	13,000	15,000	15,000	15,000
	2019	29,000	29,000	29,000	29,000
	2020	12,000	15,000	17,000	19,000
Private Passenger Total		105,000	110,000	111,000	113,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	21,000	21,000	21,000	21,000
	2015	14,000	14,000	14,000	14,000
	2016	25,000	25,000	25,000	25,000
	2017	74,000	74,000	73,000	72,000
	2018	139,000	169,000	168,000	165,000
	2019	121,000	74,000	69,000	62,000
	2020	91,000	121,000	140,000	153,000
Non Private Passenger Total		488,000	501,000	513,000	515,000
Grand Total		593,000	611,000	624,000	628,000

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EXHIBIT A

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

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Jurisdiction Desc	(All)	discount rate: 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	202005	202006	202007	202008
Private Passenger	prior	8,508,000	6,322,000	6,259,000	6,197,000
	2011	206,000	295,000	290,000	287,000
	2012	336,000	206,000	206,000	205,000
	2013	323,000	311,000	308,000	304,000
	2014	812,000	781,000	769,000	762,000
	2015	781,000	690,000	698,000	691,000
	2016	2,075,000	1,838,000	1,815,000	1,777,000
	2017	5,148,000	4,091,000	3,972,000	3,859,000
	2018	8,661,000	8,646,000	8,359,000	8,124,000
	2019	15,806,000	12,830,000	12,372,000	11,905,000
	2020	15,730,000	19,222,000	22,252,000	24,397,000
Private Passenger Total		58,386,000	55,232,000	57,300,000	58,508,000
Non Private Passenger	prior	156,000	272,000	269,000	258,000
	2011	168,000	167,000	166,000	167,000
	2012	192,000	633,000	628,000	619,000
	2013	1,106,000	853,000	844,000	824,000
	2014	896,000	594,000	587,000	567,000
	2015	2,289,000	2,224,000	2,201,000	2,141,000
	2016	3,987,000	4,426,000	4,314,000	4,143,000
	2017	8,377,000	8,078,000	7,812,000	7,522,000
	2018	17,809,000	16,485,000	15,856,000	15,312,000
	2019	36,730,000	35,766,000	31,215,000	27,402,000
	2020	32,278,000	35,818,000	40,843,000	44,811,000
Non Private Passenger Total		103,988,000	105,316,000	104,735,000	103,766,000
Grand Total		162,374,000	160,548,000	162,035,000	162,274,000

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

EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202005	202006	202007	202008
Private Passenger	prior	(17,000)	(17,000)	(14,000)	(14,000)
	2011	(6,000)	33,000	30,000	30,000
	2012	(50,000)	(50,000)	(46,000)	(46,000)
	2013	(12,000)	(12,000)	(11,000)	(11,000)
	2014	116,000	60,000	55,000	54,000
	2015	(219,000)	(224,000)	(206,000)	(204,000)
	2016	177,000	59,000	58,000	55,000
	2017	558,000	767,000	706,000	650,000
	2018	1,274,000	1,433,000	1,318,000	1,213,000
	2019	2,798,000	2,808,000	2,583,000	2,407,000
	2020	3,170,000	3,920,000	4,397,000	4,641,000
Private Passenger Total		7,789,000	8,777,000	8,870,000	8,775,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	1,000	1,000	1,000	1,000
	2012	(11,000)	(11,000)	(11,000)	(11,000)
	2013	2,000	2,000	2,000	2,000
	2014	1,000	-	-	-
	2015	(221,000)	(228,000)	(226,000)	(224,000)
	2016	(155,000)	(156,000)	(154,000)	(152,000)
	2017	222,000	244,000	232,000	228,000
	2018	386,000	334,000	317,000	307,000
	2019	863,000	885,000	708,000	566,000
	2020	1,056,000	1,219,000	1,277,000	1,460,000
Non Private Passenger Total		2,152,000	2,298,000	2,154,000	2,185,000
Grand Total		9,941,000	11,075,000	11,024,000	10,960,000

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EXHIBIT B

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		202005	202006	202007	202008
Private Passenger	prior	15,000	15,000	15,000	15,000
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	(4,000)	(4,000)	(4,000)	(4,000)
	2013	66,000	55,000	54,000	53,000
	2014	158,000	158,000	156,000	154,000
	2015	143,000	23,000	23,000	23,000
	2016	379,000	266,000	263,000	260,000
	2017	1,560,000	848,000	840,000	811,000
	2018	2,247,000	2,110,000	2,089,000	2,068,000
	2019	3,453,000	3,473,000	3,397,000	3,268,000
	2020	1,815,000	2,350,000	2,695,000	2,985,000
Private Passenger Total		9,827,000	9,289,000	9,523,000	9,628,000
Non Private Passenger	prior	(13,000)	167,000	165,000	156,000
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	2,000	2,000	2,000	2,000
	2013	111,000	111,000	110,000	104,000
	2014	2,000	2,000	2,000	2,000
	2015	210,000	210,000	208,000	198,000
	2016	243,000	167,000	164,000	156,000
	2017	445,000	183,000	179,000	170,000
	2018	779,000	766,000	751,000	713,000
	2019	1,521,000	1,545,000	1,236,000	989,000
	2020	1,128,000	1,167,000	1,535,000	1,867,000
Non Private Passenger Total		4,423,000	4,315,000	4,347,000	4,352,000
Grand Total		14,250,000	13,604,000	13,870,000	13,980,000

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EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	202005	202006	202007	202008
Private Passenger	prior	48,000	47,000	44,000	44,000
	2011	5,000	5,000	5,000	5,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	37,000	37,000	35,000	34,000
	2014	(10,000)	(10,000)	(10,000)	(10,000)
	2015	23,000	23,000	22,000	21,000
	2016	134,000	130,000	129,000	125,000
	2017	491,000	428,000	416,000	412,000
	2018	660,000	700,000	687,000	680,000
	2019	1,287,000	1,226,000	1,189,000	1,153,000
	2020	2,185,000	2,671,000	3,016,000	3,406,000
Private Passenger Total		4,858,000	5,255,000	5,531,000	5,868,000
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	(151,000)	(154,000)	(152,000)	(150,000)
	2014	(16,000)	12,000	12,000	12,000
	2015	24,000	24,000	24,000	24,000
	2016	179,000	187,000	185,000	183,000
	2017	301,000	240,000	238,000	236,000
	2018	591,000	663,000	634,000	602,000
	2019	1,352,000	1,444,000	1,155,000	924,000
	2020	1,799,000	2,407,000	2,629,000	2,919,000
Non Private Passenger Total		4,074,000	4,818,000	4,720,000	4,745,000
Grand Total		8,932,000	10,073,000	10,251,000	10,613,000

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EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202005	202006	202007	202008
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	(167,000)	(163,000)	(161,000)	(159,000)
	2015	4,000	4,000	4,000	4,000
	2016	(16,000)	(16,000)	(16,000)	(16,000)
	2017	79,000	69,000	68,000	67,000
	2018	281,000	289,000	286,000	283,000
	2019	138,000	144,000	143,000	141,000
	2020	372,000	461,000	535,000	564,000
Private Passenger Total		683,000	780,000	851,000	876,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	1,000	1,000	1,000	1,000
	2014	(1,000)	(1,000)	(1,000)	(1,000)
	2015	21,000	21,000	21,000	21,000
	2016	46,000	46,000	46,000	46,000
	2017	373,000	373,000	369,000	365,000
	2018	480,000	480,000	475,000	470,000
	2019	882,000	882,000	794,000	715,000
	2020	472,000	477,000	574,000	677,000
Non Private Passenger Total		2,273,000	2,278,000	2,278,000	2,293,000
Grand Total		2,956,000	3,058,000	3,129,000	3,169,000

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EXHIBIT B

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		202005	202006	202007	202008
Private Passenger	prior	6,773,000	4,595,000	4,549,000	4,503,000
	2011	75,000	75,000	74,000	73,000
	2012	127,000	115,000	114,000	113,000
	2013	11,000	11,000	11,000	11,000
	2014	(7,000)	(4,000)	(4,000)	(4,000)
	2015	25,000	23,000	23,000	23,000
	2016	(13,000)	(13,000)	(12,000)	(12,000)
	2017	510,000	152,000	144,000	143,000
	2018	1,239,000	1,179,000	1,120,000	1,075,000
	2019	2,924,000	308,000	303,000	291,000
	2020	5,310,000	6,316,000	7,490,000	8,130,000
Private Passenger Total		16,974,000	12,757,000	13,812,000	14,346,000
Non Private Passenger	prior	3,000	(89,000)	(88,000)	(87,000)
	2011	57,000	57,000	56,000	55,000
	2012	20,000	465,000	460,000	455,000
	2013	188,000	(39,000)	(39,000)	(39,000)
	2014	(27,000)	(209,000)	(207,000)	(205,000)
	2015	(58,000)	(57,000)	(56,000)	(55,000)
	2016	666,000	865,000	856,000	783,000
	2017	1,260,000	1,216,000	1,204,000	1,168,000
	2018	3,667,000	3,654,000	3,493,000	3,367,000
	2019	11,487,000	11,363,000	10,227,000	9,204,000
	2020	9,960,000	10,932,000	12,328,000	13,348,000
Non Private Passenger Total		27,223,000	28,158,000	28,234,000	27,994,000
Grand Total		44,197,000	40,915,000	42,046,000	42,340,000

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EXHIBIT B

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		202005	202006	202007	202008
Private Passenger	prior	59,000	59,000	58,000	57,000
	2011	16,000	68,000	67,000	66,000
	2012	26,000	(92,000)	(91,000)	(90,000)
	2013	47,000	47,000	47,000	47,000
	2014	35,000	35,000	35,000	35,000
	2015	137,000	177,000	175,000	173,000
	2016	318,000	318,000	315,000	307,000
	2017	461,000	461,000	456,000	451,000
	2018	443,000	460,000	432,000	428,000
	2019	984,000	731,000	712,000	678,000
	2020	797,000	982,000	1,077,000	1,162,000
Private Passenger Total		3,323,000	3,246,000	3,283,000	3,314,000
Non Private Passenger	prior	59,000	59,000	59,000	55,000
	2011	(96,000)	(96,000)	(95,000)	(91,000)
	2012	11,000	8,000	8,000	8,000
	2013	197,000	197,000	195,000	186,000
	2014	370,000	371,000	367,000	350,000
	2015	906,000	847,000	839,000	801,000
	2016	1,087,000	1,907,000	1,835,000	1,762,000
	2017	3,072,000	3,130,000	2,973,000	2,815,000
	2018	7,080,000	5,790,000	5,500,000	5,280,000
	2019	11,818,000	11,205,000	8,964,000	7,171,000
	2020	13,162,000	14,209,000	16,223,000	17,451,000
Non Private Passenger Total		37,666,000	37,627,000	36,868,000	35,788,000
Grand Total		40,989,000	40,873,000	40,151,000	39,102,000

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EXHIBIT B

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		202005	202006	202007	202008
Private Passenger	prior	4,000	4,000	4,000	4,000
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	7,000	7,000	7,000	7,000
	2015	17,000	17,000	17,000	17,000
	2016	23,000	23,000	23,000	23,000
	2017	34,000	34,000	34,000	34,000
	2018	99,000	99,000	98,000	97,000
	2019	100,000	100,000	93,000	92,000
	2020	21,000	16,000	27,000	36,000
Private Passenger Total		312,000	307,000	310,000	317,000
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	29,000	29,000	29,000	29,000
	2017	87,000	87,000	86,000	85,000
	2018	64,000	64,000	63,000	62,000
	2019	258,000	255,000	204,000	163,000
	2020	272,000	329,000	377,000	421,000
Non Private Passenger Total		722,000	776,000	771,000	772,000
Grand Total		1,034,000	1,083,000	1,081,000	1,089,000

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EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202005	202006	202007	202008
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	309,000	322,000	319,000	316,000
	2019	384,000	386,000	381,000	377,000
	2020	31,000	60,000	132,000	182,000
Private Passenger Total		921,000	965,000	1,027,000	1,068,000
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	41,000	(127,000)	(126,000)	(125,000)
	2017	106,000	106,000	105,000	104,000
	2018	176,000	205,000	203,000	201,000
	2019	168,000	163,000	147,000	132,000
	2020	135,000	193,000	242,000	288,000
Non Private Passenger Total		674,000	588,000	619,000	648,000
Grand Total		1,595,000	1,553,000	1,646,000	1,716,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		202005	202006	202007	202008
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	1,000	1,000	1,000
	2015	3,000	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	12,000	13,000	13,000	13,000
	2019	26,000	26,000	26,000	26,000
	2020	10,000	13,000	15,000	17,000
Private Passenger Total		80,000	84,000	86,000	88,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	3,000	3,000	3,000	3,000
	2015	6,000	6,000	6,000	6,000
	2016	23,000	23,000	23,000	23,000
	2017	67,000	67,000	66,000	65,000
	2018	123,000	153,000	151,000	149,000
	2019	99,000	52,000	47,000	42,000
	2020	80,000	109,000	125,000	137,000
Non Private Passenger Total		404,000	416,000	424,000	428,000
Grand Total		484,000	500,000	510,000	516,000

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			
		202005	202006	202007	202008
Private Passenger	prior	6,874,000	4,695,000	4,648,000	4,601,000
	2011	84,000	175,000	170,000	168,000
	2012	105,000	(25,000)	(21,000)	(21,000)
	2013	158,000	147,000	145,000	143,000
	2014	141,000	92,000	87,000	86,000
	2015	161,000	74,000	89,000	88,000
	2016	1,065,000	830,000	822,000	803,000
	2017	3,810,000	2,876,000	2,780,000	2,683,000
	2018	6,564,000	6,605,000	6,362,000	6,173,000
	2019	12,094,000	9,202,000	8,827,000	8,433,000
	2020	13,711,000	16,789,000	19,384,000	21,123,000
Private Passenger Total		44,767,000	41,460,000	43,293,000	44,280,000
Non Private Passenger	prior	56,000	144,000	143,000	131,000
	2011	(40,000)	(40,000)	(40,000)	(37,000)
	2012	20,000	462,000	457,000	452,000
	2013	360,000	130,000	129,000	116,000
	2014	362,000	208,000	206,000	191,000
	2015	903,000	838,000	831,000	786,000
	2016	2,159,000	2,941,000	2,858,000	2,705,000
	2017	5,933,000	5,646,000	5,452,000	5,236,000
	2018	13,346,000	12,109,000	11,587,000	11,151,000
	2019	28,448,000	27,794,000	23,482,000	19,906,000
	2020	28,064,000	31,042,000	35,310,000	38,568,000
Non Private Passenger Total		79,611,000	81,274,000	80,415,000	79,205,000
Grand Total		124,378,000	122,734,000	123,708,000	123,485,000

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	Share	YYMM			
Business Segment	Acc Year	202005	202006	202007	202008
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	250,000	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	558,000
	2019	635,000	635,000	630,000	624,000
	2020	156,000	187,000	179,972	170,972
Private Passenger Total		3,252,000	3,279,000	3,238,972	3,196,972
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	68,000	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	210,000
	2019	246,000	246,000	244,000	242,000
	2020	52,000	62,000	59,706	57,706
Non Private Passenger Total		1,098,000	1,107,000	1,094,706	1,081,706
Grand Total		4,350,000	4,386,000	4,333,678	4,278,678

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

page 2 of 10

Jurisdiction Desc	New Brunswick				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
					discount rate: 0.66%
					interest rate margin: 25 basis pts
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		202005	202006	202007	202008
Private Passenger	prior	95,000	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	244,000	228,000	222,000
	2016	218,000	217,000	210,000	204,000
	2017	235,000	221,000	215,000	208,000
	2018	239,000	239,000	232,000	225,000
	2019	363,000	361,000	353,000	334,000
	2020	97,000	116,000	136,021	156,021
Private Passenger Total		1,938,000	1,934,000	1,894,021	1,852,021
Non Private Passenger	prior	80,000	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	150,000	140,000	138,000
	2016	131,000	130,000	128,000	126,000
	2017	149,000	141,000	138,000	136,000
	2018	171,000	171,000	167,000	164,000
	2019	288,000	288,000	284,000	268,000
	2020	77,000	94,000	107,524	126,524
Non Private Passenger Total		1,362,000	1,365,000	1,345,524	1,332,524
Grand Total		3,300,000	3,299,000	3,239,545	3,184,545

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 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			
		202005	202006	202007	202008
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	85,000	83,000	80,000
	2015	43,000	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	128,000	119,000	116,000	114,000
	2019	243,000	243,000	238,000	234,000
	2020	66,000	80,000	92,869	104,869
Private Passenger Total		1,163,000	1,154,000	1,139,869	1,124,869
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	111,000	109,000	107,000
	2015	60,000	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	156,000	145,000	142,000	139,000
	2019	231,000	231,000	227,000	222,000
	2020	71,000	86,000	98,363	114,363
Non Private Passenger Total		1,171,000	1,154,000	1,146,363	1,140,363
Grand Total		2,334,000	2,308,000	2,286,232	2,265,232

EXHIBIT C-1

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.66%
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	202005	202006	202007	202008
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	11,000	13,000	14,036	15,036
Private Passenger Total		374,000	376,000	370,036	362,036
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	11,000	13,924	16,924
Non Private Passenger Total		246,000	246,000	244,924	242,924
Grand Total		620,000	622,000	614,960	604,960

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

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Jurisdiction Desc	Ontario	discount rate: 0.66%			
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			
		202005	202006	202007	202008
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	454,000	440,000	428,000
	2014	444,000	444,000	431,000	418,000
	2015	549,000	546,000	533,000	520,000
	2016	479,000	479,000	453,000	440,000
	2017	570,000	559,000	544,000	529,000
	2018	639,000	623,000	602,000	582,000
	2019	1,347,000	1,347,000	1,309,000	1,243,000
	2020	374,000	456,000	564,766	657,766
Private Passenger Total		8,310,000	8,362,000	8,221,766	8,063,766
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	696,000	682,000	668,000
	2014	833,000	833,000	817,000	800,000
	2015	1,222,000	1,215,000	1,195,000	1,176,000
	2016	1,065,000	1,065,000	1,017,000	996,000
	2017	1,267,000	1,244,000	1,221,000	1,198,000
	2018	2,007,000	1,956,000	1,912,000	1,870,000
	2019	4,170,000	4,169,000	4,093,000	3,925,000
	2020	901,000	1,067,000	1,307,176	1,503,176
Non Private Passenger Total		13,692,000	13,776,000	13,741,176	13,608,176
Grand Total		22,002,000	22,138,000	21,962,942	21,671,942

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			
		202005	202006	202007	202008
Private Passenger	prior	353,000	353,000	348,000	342,000
	2011	11,000	10,000	10,000	10,000
	2012	50,000	39,000	37,000	36,000
	2013	47,000	47,000	46,000	45,000
	2014	63,000	61,000	60,000	58,000
	2015	56,000	56,000	55,000	54,000
	2016	61,000	61,000	60,000	58,000
	2017	53,000	53,000	51,000	50,000
	2018	165,000	165,000	164,000	163,000
	2019	107,000	97,000	95,000	94,000
	2020		-	(21,037)	(36,037)
Private Passenger Total		966,000	942,000	904,963	873,963
Non Private Passenger	prior	1,071,000	1,071,000	1,062,000	1,052,000
	2011	36,000	34,000	34,000	34,000
	2012	182,000	140,000	139,000	138,000
	2013	184,000	184,000	182,000	179,000
	2014	274,000	263,000	261,000	259,000
	2015	267,000	265,000	261,000	258,000
	2016	326,000	326,000	323,000	319,000
	2017	338,000	338,000	335,000	331,000
	2018	1,296,000	1,296,000	1,292,000	1,286,000
	2019	1,094,000	996,000	990,000	984,000
	2020	(2,000)	(1,000)	(251,974)	(442,974)
Non Private Passenger Total		5,066,000	4,912,000	4,627,026	4,397,026
Grand Total		6,032,000	5,854,000	5,531,989	5,270,989

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			
		202005	202006	202007	202008
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)	(987)	(1,987)
Private Passenger Total		23,000	22,000	21,013	20,013
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	6,000	5,000	5,000
	2020	(4,000)	(5,000)	(2,867)	(3,867)
Non Private Passenger Total		48,000	47,000	47,133	46,133
Grand Total		71,000	69,000	68,146	66,146

EXHIBIT C-1

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.66%			
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	202005	202006	202007	202008
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	19,000
	2020	(13,000)	(16,000)	(19,105)	(21,105)
Private Passenger Total		127,000	124,000	120,895	118,895
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	11,000
	2020	(9,000)	(10,000)	(12,945)	(14,945)
Non Private Passenger Total		47,000	46,000	43,055	41,055
Grand Total		174,000	170,000	163,950	159,950

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

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Jurisdiction Desc	Nunavut	discount rate: 0.66%			
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			
		202005	202006	202007	202008
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)	(2,346)	(3,346)
Private Passenger Total		31,000	31,000	30,654	29,654
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	(8,000)	(10,000)	(11,914)	(13,914)
Non Private Passenger Total		29,000	27,000	25,086	23,086
Grand Total		60,000	58,000	55,740	52,740

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

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Jurisdiction Desc	(All)	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			
		202005	202006	202007	202008
Private Passenger	prior	3,691,000	3,685,000	3,579,000	3,480,000
	2011	635,000	634,000	619,000	605,000
	2012	668,000	657,000	640,000	624,000
	2013	903,000	903,000	880,000	860,000
	2014	1,034,000	1,028,000	1,004,000	978,000
	2015	1,315,000	1,298,000	1,260,000	1,233,000
	2016	1,375,000	1,374,000	1,332,000	1,302,000
	2017	1,343,000	1,318,000	1,288,000	1,257,000
	2018	1,766,000	1,741,000	1,702,000	1,667,000
	2019	2,765,000	2,753,000	2,694,000	2,594,000
	2020	689,000	833,000	944,189	1,042,189
Private Passenger Total		16,184,000	16,224,000	15,942,189	15,642,189
Non Private Passenger	prior	2,308,000	2,303,000	2,270,000	2,243,000
	2011	487,000	485,000	476,000	468,000
	2012	628,000	586,000	576,000	567,000
	2013	1,127,000	1,127,000	1,105,000	1,083,000
	2014	1,409,000	1,397,000	1,373,000	1,349,000
	2015	1,825,000	1,795,000	1,757,000	1,729,000
	2016	1,863,000	1,862,000	1,804,000	1,774,000
	2017	2,042,000	2,011,000	1,978,000	1,945,000
	2018	3,885,000	3,823,000	3,765,000	3,708,000
	2019	6,096,000	5,997,000	5,904,000	5,704,000
	2020	1,089,000	1,294,000	1,306,993	1,342,993
Non Private Passenger Total		22,759,000	22,680,000	22,314,993	21,912,993
Grand Total		38,943,000	38,904,000	38,257,182	37,555,182

EXHIBIT C-2

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202005	202006	202007	202008
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	231,000	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	92,000	110,000	102,972	81,972
Private Passenger Total		2,702,000	2,716,000	2,678,972	2,627,972
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	63,000	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	31,000	37,000	34,706	27,706
Non Private Passenger Total		900,000	905,000	892,706	875,706
Grand Total		3,602,000	3,621,000	3,571,678	3,503,678

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202005	202006	202007	202008
Private Passenger	prior	87,000	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	186,000	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	53,000	64,000	75,021	86,021
Private Passenger Total		1,545,000	1,550,000	1,517,021	1,484,021
Non Private Passenger	prior	73,000	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	112,000	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	42,000	51,000	59,524	69,524
Non Private Passenger Total		1,083,000	1,087,000	1,073,524	1,063,524
Grand Total		2,628,000	2,637,000	2,590,545	2,547,545

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	202005	202006	202007	202008
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	78,000	76,000	74,000
	2015	36,000	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	87,000	85,000	83,000
	2019	161,000	161,000	157,000	153,000
	2020	19,000	23,000	26,869	29,869
Private Passenger Total		894,000	885,000	866,869	847,869
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	102,000	100,000	98,000
	2015	50,000	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	107,000	104,000	101,000
	2019	154,000	154,000	150,000	146,000
	2020	21,000	25,000	28,363	33,363
Non Private Passenger Total		885,000	870,000	853,363	838,363
Grand Total		1,779,000	1,755,000	1,720,232	1,686,232

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202005	202006	202007	202008
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	3,000	4,000	4,036	5,036
Private Passenger Total		291,000	292,000	286,036	281,036
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	3,000	3,924	5,924
Non Private Passenger Total		188,000	188,000	184,924	183,924
Grand Total		479,000	480,000	470,960	464,960

EXHIBIT C-2

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202005	202006	202007	202008
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	420,000	407,000	395,000
	2014	410,000	410,000	398,000	386,000
	2015	486,000	483,000	471,000	459,000
	2016	417,000	417,000	404,000	392,000
	2017	488,000	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	227,000	275,000	321,766	373,766
Private Passenger Total		7,257,000	7,293,000	7,126,766	6,971,766
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	641,000	628,000	615,000
	2014	764,000	764,000	749,000	734,000
	2015	1,081,000	1,074,000	1,056,000	1,039,000
	2016	924,000	924,000	905,000	886,000
	2017	1,085,000	1,065,000	1,044,000	1,023,000
	2018	1,639,000	1,639,000	1,600,000	1,562,000
	2019	3,365,000	3,364,000	3,295,000	3,227,000
	2020	541,000	641,000	737,176	849,176
Non Private Passenger Total		11,450,000	11,522,000	11,395,176	11,290,176
Grand Total		18,707,000	18,815,000	18,521,942	18,261,942

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202005	202006	202007	202008
Private Passenger	prior	322,000	322,000	317,000	312,000
	2011	10,000	9,000	9,000	9,000
	2012	46,000	35,000	34,000	33,000
	2013	43,000	43,000	42,000	41,000
	2014	58,000	56,000	55,000	54,000
	2015	51,000	51,000	50,000	49,000
	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	(13,000)	(15,000)	(33,037)	(50,037)
Private Passenger Total		796,000	780,000	748,963	718,963
Non Private Passenger	prior	981,000	981,000	972,000	963,000
	2011	34,000	31,000	31,000	31,000
	2012	167,000	129,000	128,000	127,000
	2013	169,000	169,000	167,000	165,000
	2014	251,000	242,000	240,000	238,000
	2015	239,000	237,000	234,000	231,000
	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	(142,000)	(168,000)	(392,974)	(608,974)
Non Private Passenger Total		3,887,000	3,809,000	3,551,026	3,302,026
Grand Total		4,683,000	4,589,000	4,299,989	4,020,989

EXHIBIT C-2

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202005	202006	202007	202008
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	(1,000)	(2,000)	(1,987)	(2,987)
Private Passenger Total		12,000	11,000	11,013	10,013
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	(7,000)	(9,000)	(7,867)	(8,867)
Non Private Passenger Total		15,000	13,000	14,133	13,133
Grand Total		27,000	24,000	25,146	23,146

EXHIBIT C-2

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202005	202006	202007	202008
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	(17,000)	(21,000)	(26,105)	(28,105)
Private Passenger Total		89,000	85,000	79,895	77,895
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	(11,000)	(14,000)	(17,945)	(20,945)
Non Private Passenger Total		28,000	25,000	21,055	18,055
Grand Total		117,000	110,000	100,950	95,950

EXHIBIT C-2

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202005	202006	202007	202008
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)	(2,346)	(3,346)
Private Passenger Total		28,000	28,000	27,654	26,654
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	(8,000)	(10,000)	(11,914)	(13,914)
Non Private Passenger Total		25,000	23,000	21,086	19,086
Grand Total		53,000	51,000	48,740	45,740

EXHIBIT C-2

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202005	202006	202007	202008
Private Passenger	prior	3,401,000	3,396,000	3,302,000	3,210,000
	2011	594,000	593,000	578,000	563,000
	2012	620,000	609,000	595,000	581,000
	2013	832,000	832,000	811,000	791,000
	2014	952,000	946,000	924,000	902,000
	2015	1,144,000	1,128,000	1,105,000	1,082,000
	2016	1,151,000	1,150,000	1,123,000	1,097,000
	2017	1,073,000	1,064,000	1,036,000	1,008,000
	2018	1,376,000	1,376,000	1,343,000	1,311,000
	2019	2,110,000	2,110,000	2,059,000	2,009,000
	2020	361,000	436,000	467,189	492,189
Private Passenger Total		13,614,000	13,640,000	13,343,189	13,046,189
Non Private Passenger	prior	2,119,000	2,115,000	2,085,000	2,058,000
	2011	450,000	447,000	439,000	431,000
	2012	576,000	538,000	529,000	520,000
	2013	1,036,000	1,036,000	1,016,000	997,000
	2014	1,292,000	1,282,000	1,260,000	1,238,000
	2015	1,600,000	1,572,000	1,546,000	1,521,000
	2016	1,510,000	1,509,000	1,481,000	1,454,000
	2017	1,682,000	1,662,000	1,631,000	1,601,000
	2018	3,137,000	3,137,000	3,085,000	3,034,000
	2019	4,589,000	4,588,000	4,502,000	4,417,000
	2020	470,000	556,000	432,993	332,993
Non Private Passenger Total		18,461,000	18,442,000	18,006,993	17,603,993
Grand Total		32,075,000	32,082,000	31,350,182	30,650,182

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	202005	202006	202007	202008
Private Passenger	Newfoundland & Labrador	82.6%	82.8%	83.0%	83.1%
	New Brunswick	77.6%	77.4%	77.2%	77.0%
	Nova Scotia	75.9%	76.1%	76.0%	76.3%
	Prince Edward Island	65.1%	65.0%	64.9%	64.8%
	Ontario	71.7%	72.2%	72.5%	73.0%
	Alberta	58.9%	59.0%	59.1%	59.1%
	Yukon	77.1%	76.8%	75.1%	75.1%
	Northwest Territories	62.2%	61.7%	61.6%	61.3%
	Nunavut	31.6%	32.8%	30.4%	33.4%
Non Private Passenger	Newfoundland & Labrador	78.2%	78.4%	77.8%	78.0%
	New Brunswick	76.5%	76.2%	75.4%	75.1%
	Nova Scotia	74.2%	74.4%	73.7%	73.9%
	Prince Edward Island	79.9%	79.9%	79.3%	79.2%
	Ontario	54.7%	54.8%	54.3%	54.3%
	Alberta	73.5%	73.6%	73.2%	73.3%
	Yukon	65.3%	66.3%	65.6%	66.2%
	Northwest Territories	55.6%	54.9%	54.6%	54.3%
	Nunavut	45.4%	46.0%	45.7%	45.1%
Grand Total		68.8%	69.0%	68.6%	68.9%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	202005	202006	202007	202008
Private Passenger	Newfoundland & Labrador	76.8%	77.0%	77.2%	77.4%
	New Brunswick	71.7%	71.6%	71.5%	71.4%
	Nova Scotia	70.0%	70.2%	70.3%	70.5%
	Prince Edward Island	60.0%	60.0%	60.0%	59.9%
	Ontario	66.4%	66.8%	67.2%	67.7%
	Alberta	54.9%	54.9%	55.1%	55.2%
	Yukon	70.5%	70.7%	69.4%	68.5%
	Northwest Territories	57.8%	57.6%	57.5%	57.4%
	Nunavut	30.4%	31.6%	29.1%	30.8%
Non Private Passenger	Newfoundland & Labrador	72.5%	72.7%	72.8%	73.0%
	New Brunswick	71.1%	70.8%	70.7%	70.4%
	Nova Scotia	68.6%	68.8%	68.9%	69.1%
	Prince Edward Island	73.6%	73.7%	73.7%	73.6%
	Ontario	50.3%	50.3%	50.4%	50.4%
	Alberta	68.2%	68.3%	68.4%	68.5%
	Yukon	60.9%	61.4%	61.4%	61.9%
	Northwest Territories	51.5%	51.0%	51.1%	50.7%
	Nunavut	42.3%	42.8%	42.8%	42.3%
Grand Total		63.7%	63.9%	63.9%	64.2%

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

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

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	9.4%	5.0%	9.4%	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%	12.5%	5.0%	12.5%	12.5%	10.4%	5.0%	12.2%
2018	12.5%	12.5%	5.0%	10.5%	12.5%	10.3%	5.0%	12.2%
2019	12.5%	12.5%	5.0%	10.4%	12.5%	10.2%	5.0%	12.4%
2020	12.4%	12.5%	5.0%	9.7%	12.3%	10.2%	5.0%	11.5%
2021	11.9%	10.1%	5.0%	9.7%	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.

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NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	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	12.5%	10.0%	5.0%	12.3%	12.5%	10.0%	5.0%	11.0%
2017	12.5%	10.2%	5.0%	12.3%	12.5%	10.2%	5.0%	12.0%
2018	12.5%	10.1%	5.0%	11.9%	12.5%	10.2%	5.0%	11.5%
2019	12.4%	10.1%	5.0%	12.0%	12.4%	10.4%	5.0%	11.7%
2020	12.3%	10.1%	5.0%	11.5%	12.3%	10.2%	5.0%	11.3%
2021	12.5%	12.5%	5.0%	11.5%	12.5%	12.5%	5.0%	11.3%
prem liab	11.6%	10.1%	5.0%	10.0%	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.

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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.

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ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	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.

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ALBERTA

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

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YUKON

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

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NORTHWEST TERRITORIES

	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	12.5%	11.9%	5.0%	12.5%	12.5%	10.7%	5.0%	12.4%
2018	12.4%	12.2%	5.0%	12.4%	12.5%	11.2%	5.0%	12.4%
2019	12.4%	11.7%	5.0%	12.5%	12.5%	11.5%	5.0%	12.4%
2020	12.0%	11.5%	5.0%	11.5%	12.1%	11.2%	5.0%	11.8%
2021	11.5%	10.9%	5.0%	11.5%	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.

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NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	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.

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	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.

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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	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

AY	Dollar Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	1,212	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

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	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.

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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.

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	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

AY	Dollar Impact Relative to Valuation Assumption							
	(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

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	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.

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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.

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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.

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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.

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	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.

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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.

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	(0.34%)	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

Dollar Impact Relative to Valuation Assumption								
AY	(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

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%)	(2.3%)	(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 Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	1	(1)	-	-	-	4
	2011	12	-	39	-	39	325.0%	51
	2012	61	-	-	-	-	-	61
	2013	39	(2)	2	-	-	-	39
	2014	226	(14)	(42)	-	(56)	(24.8%)	170
	2015	35	9	(13)	-	(4)	(11.4%)	31
	2016	592	(24)	(94)	-	(118)	(19.9%)	474
	2017	856	(59)	252	-	193	22.5%	1,049
	2018	1,969	(118)	262	-	144	7.3%	2,113
	2019	3,877	(248)	243	-	(5)	(0.1%)	3,872
	2020	3,600	404	436	-	840	23.3%	4,440
Private Passenger Total		11,271	(51)	1,084	-	1,033	9.2%	12,304
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	35	(1)	1	-	-	-	35
	2012	(10)	-	-	-	-	-	(10)
	2013	2	-	-	-	-	-	2
	2014	2	-	(1)	-	(1)	(50.0%)	1
	2015	(182)	1	(8)	-	(7)	3.8%	(189)
	2016	(61)	1	(2)	-	(1)	1.6%	(62)
	2017	417	(14)	36	-	22	5.3%	439
	2018	647	(21)	(36)	-	(57)	(8.8%)	590
	2019	1,245	(186)	197	-	11	0.9%	1,256
	2020	1,218	145	45	-	190	15.6%	1,408
Non Private Passenger Total		3,321	(75)	232	-	157	4.7%	3,478
Grand Total		14,592	(126)	1,316	-	1,190	8.2%	15,782

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of 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	55	2	(2)	-	-	-	55
	2011	1	-	-	-	-	-	1
	2012	14	-	-	-	-	-	14
	2013	81	(5)	(7)	-	(12)	(14.8%)	69
	2014	222	(10)	10	-	-	-	222
	2015	334	(12)	(108)	-	(120)	(35.9%)	214
	2016	592	(12)	(102)	-	(114)	(19.3%)	478
	2017	1,922	(19)	(791)	(7)	(817)	(42.5%)	1,105
	2018	2,712	(26)	(112)	(15)	(153)	(5.6%)	2,559
	2019	4,036	(42)	57	(26)	(11)	(0.3%)	4,025
	2020	2,113	395	213	(31)	577	27.3%	2,690
Private Passenger Total		12,082	271	(842)	(79)	(650)	(5.4%)	11,432
Non Private Passenger								
	prior	4	-	198	-	198	4,950.0%	202
	2011	3	-	(1)	-	(1)	(33.3%)	2
	2012	39	-	-	-	-	-	39
	2013	210	(4)	4	-	-	-	210
	2014	2	-	-	-	-	-	2
	2015	287	(7)	7	-	-	-	287
	2016	304	(7)	(70)	-	(77)	(25.3%)	227
	2017	587	(9)	(253)	-	(262)	(44.6%)	325
	2018	1,052	(28)	12	-	(16)	(1.5%)	1,036
	2019	2,051	(319)	342	-	23	1.1%	2,074
	2020	1,336	243	(172)	-	71	5.3%	1,407
Non Private Passenger Total		5,875	(131)	67	-	(64)	(1.1%)	5,811
Grand Total		17,957	140	(775)	(79)	(714)	(4.0%)	17,243

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	75	-	(1)	-	(1)	(1.3%)	74
	2011	6	-	-	-	-	-	6
	2012	(2)	-	-	-	-	-	(2)
	2013	47	-	-	-	-	-	47
	2014	18	-	-	-	-	-	18
	2015	42	(1)	1	-	-	-	42
	2016	213	(2)	(3)	-	(5)	(2.3%)	208
	2017	624	(6)	(57)	-	(63)	(10.1%)	561
	2018	931	(23)	40	-	17	1.8%	948
	2019	1,911	(49)	(19)	-	(68)	(3.6%)	1,843
	2020	2,513	548	2	-	550	21.9%	3,063
Private Passenger Total		6,378	467	(37)	-	430	6.7%	6,808
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	(36)	-	(3)	-	(3)	8.3%	(39)
	2014	48	(1)	29	-	28	58.3%	76
	2015	38	-	-	-	-	-	38
	2016	349	(13)	21	-	8	2.3%	357
	2017	530	(16)	(47)	-	(63)	(11.9%)	467
	2018	892	(94)	165	-	71	8.0%	963
	2019	1,836	(285)	368	-	83	4.5%	1,919
	2020	2,123	246	407	-	653	30.8%	2,776
Non Private Passenger Total		5,778	(163)	940	-	777	13.4%	6,555
Grand Total		12,156	304	903	-	1,207	9.9%	13,363

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(166)	2	20	-	22	(13.3%)	(144)
	2015	89	(1)	1	-	-	-	89
	2016	12	(1)	1	-	-	-	12
	2017	197	(3)	(7)	-	(10)	(5.1%)	187
	2018	351	(4)	12	-	8	2.3%	359
	2019	220	(3)	9	-	6	2.7%	226
	2020	418	88	8	-	96	23.0%	514
Private Passenger Total		1,113	78	44	-	122	11.0%	1,235
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	19	-	-	-	-	-	19
	2013	5	-	-	-	-	-	5
	2014	6	(1)	1	-	-	-	6
	2015	22	-	-	-	-	-	22
	2016	134	(2)	2	-	-	-	134
	2017	405	(5)	5	-	-	-	405
	2018	534	(6)	6	-	-	-	534
	2019	1,000	(91)	90	-	(1)	(0.1%)	999
	2020	532	128	(125)	-	3	0.6%	535
Non Private Passenger Total		2,656	23	(21)	-	2	0.1%	2,658
Grand Total		3,769	101	23	-	124	3.3%	3,893

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	8,285	(379)	(1,806)	-	(2,185)	(26.4%)	6,100
	2011	156	(6)	4	-	(2)	(1.3%)	154
	2012	202	(6)	(6)	-	(12)	(5.9%)	190
	2013	85	(2)	2	-	-	-	85
	2014	304	(6)	9	-	3	1.0%	307
	2015	64	(2)	(5)	-	(7)	(10.9%)	57
	2016	78	(3)	3	-	-	-	78
	2017	678	(13)	(347)	-	(360)	(53.1%)	318
	2018	1,575	(70)	8	-	(62)	(3.9%)	1,513
	2019	3,913	(122)	(2,513)	-	(2,635)	(67.3%)	1,278
	2020	6,078	1,149	32	-	1,181	19.4%	7,259
Private Passenger Total		21,418	540	(4,619)	-	(4,079)	(19.0%)	17,339
Non Private Passenger								
	prior	56	(2)	(80)	-	(82)	(146.4%)	(26)
	2011	141	(5)	5	-	-	-	141
	2012	71	(2)	447	-	445	626.8%	516
	2013	471	(21)	(229)	-	(250)	(53.1%)	221
	2014	308	(10)	(320)	-	(330)	(107.1%)	(22)
	2015	666	(23)	24	-	1	0.2%	667
	2016	1,200	(47)	231	-	184	15.3%	1,384
	2017	1,972	(98)	45	-	(53)	(2.7%)	1,919
	2018	4,979	(108)	45	-	(63)	(1.3%)	4,916
	2019	14,538	(1,241)	1,118	-	(123)	(0.8%)	14,415
	2020	11,456	1,839	(684)	-	1,155	10.1%	12,611
Non Private Passenger Total		35,858	282	602	-	884	2.5%	36,742
Grand Total		57,276	822	(4,017)	-	(3,195)	(5.6%)	54,081

EXHIBIT G-1

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

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Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	93	(3)	3	-	-	-	93
	2011	32	-	52	-	52	162.5%	84
	2012	36	(2)	(116)	-	(118)	(327.8%)	(82)
	2013	61	(2)	2	-	-	-	61
	2014	190	(10)	10	-	-	-	190
	2015	164	(5)	45	-	40	24.4%	204
	2016	495	(9)	9	-	-	-	495
	2017	549	(6)	6	-	-	-	549
	2018	650	(16)	31	-	15	2.3%	665
	2019	1,265	(33)	(231)	-	(264)	(20.9%)	1,001
	2020	913	140	72	-	212	23.2%	1,125
Private Passenger Total		4,448	54	(117)	-	(63)	(1.4%)	4,385
Non Private Passenger	prior	86	(5)	5	-	-	-	86
	2011	(14)	3	(3)	-	-	-	(14)
	2012	75	(4)	-	-	(4)	(5.3%)	71
	2013	397	(23)	23	-	-	-	397
	2014	476	(28)	29	-	1	0.2%	477
	2015	1,428	(86)	27	-	(59)	(4.1%)	1,369
	2016	1,959	(56)	549	-	493	25.2%	2,452
	2017	4,176	(218)	275	-	57	1.4%	4,233
	2018	9,249	(256)	(1,060)	-	(1,316)	(14.2%)	7,933
	2019	15,400	(2,471)	1,570	-	(901)	(5.9%)	14,499
	2020	15,070	2,376	(1,067)	-	1,309	8.7%	16,379
Non Private Passenger Total		48,302	(768)	348	-	(420)	(0.9%)	47,882
Grand Total		52,750	(714)	231	-	(483)	(0.9%)	52,267

EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of 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	-	-	-	-	-	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	(1)	1	-	-	-	115
	2020	25	17	(23)	-	(6)	(24.0%)	19
Private Passenger Total		450	14	(20)	-	(6)	(1.3%)	444
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	306	(54)	51	-	(3)	(1.0%)	303
	2020	300	23	40	-	63	21.0%	363
Non Private Passenger Total		863	(33)	93	-	60	7.0%	923
Grand Total		1,313	(19)	73	-	54	4.1%	1,367

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	9	-	-	-	-	-	9
	2015	31	-	-	-	-	-	31
	2016	57	(1)	1	-	-	-	57
	2017	167	(2)	2	-	-	-	167
	2018	350	(4)	18	-	14	4.0%	364
	2019	440	(35)	36	-	1	0.2%	441
	2020	58	67	(28)	-	39	67.2%	97
Private Passenger Total		1,121	25	29	-	54	4.8%	1,175
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	52	-	-	-	-	-	52
	2014	29	-	-	-	-	-	29
	2015	13	-	-	-	-	-	13
	2016	45	-	(168)	-	(168)	(373.3%)	(123)
	2017	118	(1)	1	-	-	-	118
	2018	202	(3)	30	-	27	13.4%	229
	2019	233	(18)	12	-	(6)	(2.6%)	227
	2020	152	37	29	-	66	43.4%	218
Non Private Passenger Total		847	15	(96)	-	(81)	(9.6%)	766
Grand Total		1,968	40	(67)	-	(27)	(1.4%)	1,941

EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	17	(1)	1	-	-	-	17
	2013	1	-	-	-	-	-	1
	2014	1	-	-	-	-	-	1
	2015	3	-	-	-	-	-	3
	2016	11	-	-	-	-	-	11
	2017	18	-	-	-	-	-	18
	2018	13	-	2	-	2	15.4%	15
	2019	29	-	-	-	-	-	29
	2020	12	2	1	-	3	25.0%	15
Private Passenger Total		105	1	4	-	5	4.8%	110
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	21	-	-	-	-	-	21
	2015	14	-	-	-	-	-	14
	2016	25	-	-	-	-	-	25
	2017	74	(1)	1	-	-	-	74
	2018	139	-	30	-	30	21.6%	169
	2019	121	(10)	(37)	-	(47)	(38.8%)	74
	2020	91	16	14	-	30	33.0%	121
Non Private Passenger Total		488	5	8	-	13	2.7%	501
Grand Total		593	6	12	-	18	3.0%	611

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	8,508	(379)	(1,807)	-	(2,186)	(25.7%)	6,322
	2011	206	(6)	95	-	89	43.2%	295
	2012	336	(9)	(121)	-	(130)	(38.7%)	206
	2013	323	(11)	(1)	-	(12)	(3.7%)	311
	2014	812	(38)	7	-	(31)	(3.8%)	781
	2015	781	(12)	(79)	-	(91)	(11.7%)	690
	2016	2,075	(52)	(185)	-	(237)	(11.4%)	1,838
	2017	5,148	(109)	(941)	(7)	(1,057)	(20.5%)	4,091
	2018	8,661	(262)	262	(15)	(15)	(0.2%)	8,646
	2019	15,806	(533)	(2,417)	(26)	(2,976)	(18.8%)	12,830
	2020	15,730	2,810	713	(31)	3,492	22.2%	19,222
Private Passenger Total		58,386	1,399	(4,474)	(79)	(3,154)	(5.4%)	55,232
Non Private Passenger								
	prior	156	(7)	123	-	116	74.4%	272
	2011	168	(3)	2	-	(1)	(0.6%)	167
	2012	192	(6)	447	-	441	229.7%	633
	2013	1,106	(48)	(205)	-	(253)	(22.9%)	853
	2014	896	(40)	(262)	-	(302)	(33.7%)	594
	2015	2,289	(115)	50	-	(65)	(2.8%)	2,224
	2016	3,987	(124)	563	-	439	11.0%	4,426
	2017	8,377	(363)	64	-	(299)	(3.6%)	8,078
	2018	17,809	(517)	(807)	-	(1,324)	(7.4%)	16,485
	2019	36,730	(4,675)	3,711	-	(964)	(2.6%)	35,766
	2020	32,278	5,053	(1,513)	-	3,540	11.0%	35,818
Non Private Passenger Total		103,988	(845)	2,173	-	1,328	1.3%	105,316
Grand Total		162,374	554	(2,301)	(79)	(1,826)	(1.1%)	160,548

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	(17)	3	(3)	-	-	-	(17)
	2011	(6)	-	39	-	39	(650.0%)	33
	2012	(50)	4	(4)	-	-	-	(50)
	2013	(12)	1	(1)	-	-	-	(12)
	2014	116	(9)	(47)	-	(56)	(48.3%)	60
	2015	(219)	18	(23)	-	(5)	2.3%	(224)
	2016	177	(6)	(112)	-	(118)	(66.7%)	59
	2017	558	(45)	254	-	209	37.5%	767
	2018	1,274	(102)	261	-	159	12.5%	1,433
	2019	2,798	(224)	234	-	10	0.4%	2,808
	2020	3,170	324	426	-	750	23.7%	3,920
Private Passenger Total		7,789	(36)	1,024	-	988	12.7%	8,777
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	1	-	-	-	-	-	1
	2012	(11)	-	-	-	-	-	(11)
	2013	2	-	-	-	-	-	2
	2014	1	-	(1)	-	(1)	(100.0%)	-
	2015	(221)	2	(9)	-	(7)	3.2%	(228)
	2016	(155)	5	(6)	-	(1)	0.6%	(156)
	2017	222	(7)	29	-	22	9.9%	244
	2018	386	(12)	(40)	-	(52)	(13.5%)	334
	2019	863	(173)	195	-	22	2.5%	885
	2020	1,056	119	44	-	163	15.4%	1,219
Non Private Passenger Total		2,152	(66)	212	-	146	6.8%	2,298
Grand Total		9,941	(102)	1,236	-	1,134	11.4%	11,075

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	15	1	(1)	-	-	-	15
	2011	(5)	-	-	-	-	-	(5)
	2012	(4)	-	-	-	-	-	(4)
	2013	66	(4)	(7)	-	(11)	(16.7%)	55
	2014	158	(9)	9	-	-	-	158
	2015	143	(8)	(112)	-	(120)	(83.9%)	23
	2016	379	(10)	(103)	-	(113)	(29.8%)	266
	2017	1,560	(16)	(696)	-	(712)	(45.6%)	848
	2018	2,247	(22)	(115)	-	(137)	(6.1%)	2,110
	2019	3,453	(35)	55	-	20	0.6%	3,473
	2020	1,815	335	200	-	535	29.5%	2,350
Private Passenger Total		9,827	232	(770)	-	(538)	(5.5%)	9,289
Non Private Passenger	prior	(13)	-	180	-	180	(1,384.6%)	167
	2011	(5)	-	-	-	-	-	(5)
	2012	2	-	-	-	-	-	2
	2013	111	(3)	3	-	-	-	111
	2014	2	-	-	-	-	-	2
	2015	210	(6)	6	-	-	-	210
	2016	243	(7)	(69)	-	(76)	(31.3%)	167
	2017	445	(4)	(258)	-	(262)	(58.9%)	183
	2018	779	(23)	10	-	(13)	(1.7%)	766
	2019	1,521	(304)	328	-	24	1.6%	1,545
	2020	1,128	201	(162)	-	39	3.5%	1,167
Non Private Passenger Total		4,423	(146)	38	-	(108)	(2.4%)	4,315
Grand Total		14,250	86	(732)	-	(646)	(4.5%)	13,604

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values					Sum of 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	48	-	(1)	-	(1)	(2.1%)	47	
	2011	5	-	-	-	-	-	5	
	2012	(2)	-	-	-	-	-	(2)	
	2013	37	-	-	-	-	-	37	
	2014	(10)	-	-	-	-	-	(10)	
	2015	23	-	-	-	-	-	23	
	2016	134	(1)	(3)	-	(4)	(3.0%)	130	
	2017	491	(5)	(58)	-	(63)	(12.8%)	428	
	2018	660	(20)	60	-	40	6.1%	700	
	2019	1,287	(39)	(22)	-	(61)	(4.7%)	1,226	
	2020	2,185	483	3	-	486	22.2%	2,671	
Private Passenger Total		4,858	418	(21)	-	397	8.2%	5,255	
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)	
	2011	2	-	-	-	-	-	2	
	2012	(3)	-	-	-	-	-	(3)	
	2013	(151)	2	(5)	-	(3)	2.0%	(154)	
	2014	(16)	-	28	-	28	(175.0%)	12	
	2015	24	-	-	-	-	-	24	
	2016	179	(10)	18	-	8	4.5%	187	
	2017	301	(9)	(52)	-	(61)	(20.3%)	240	
	2018	591	(92)	164	-	72	12.2%	663	
	2019	1,352	(270)	362	-	92	6.8%	1,444	
	2020	1,799	193	415	-	608	33.8%	2,407	
Non Private Passenger Total		4,074	(186)	930	-	744	18.3%	4,818	
Grand Total		8,932	232	909	-	1,141	12.8%	10,073	

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(167)	2	2	-	4	(2.4%)	(163)
	2015	4	-	-	-	-	-	4
	2016	(16)	-	-	-	-	-	(16)
	2017	79	(2)	(8)	-	(10)	(12.7%)	69
	2018	281	(3)	11	-	8	2.8%	289
	2019	138	(1)	7	-	6	4.3%	144
	2020	372	78	11	-	89	23.9%	461
Private Passenger Total		683	74	23	-	97	14.2%	780
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	(1)	-	-	-	-	-	(1)
	2015	21	-	-	-	-	-	21
	2016	46	-	-	-	-	-	46
	2017	373	(4)	4	-	-	-	373
	2018	480	(5)	5	-	-	-	480
	2019	882	(88)	88	-	-	-	882
	2020	472	115	(110)	-	5	1.1%	477
Non Private Passenger Total		2,273	18	(13)	-	5	0.2%	2,278
Grand Total		2,956	92	10	-	102	3.5%	3,058

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	6,773	(345)	(1,833)	-	(2,178)	(32.2%)	4,595
	2011	75	(4)	4	-	-	-	75
	2012	127	(6)	(6)	-	(12)	(9.4%)	115
	2013	11	(1)	1	-	-	-	11
	2014	(7)	-	3	-	3	(42.9%)	(4)
	2015	25	(1)	(1)	-	(2)	(8.0%)	23
	2016	(13)	-	-	-	-	-	(13)
	2017	510	(10)	(348)	-	(358)	(70.2%)	152
	2018	1,239	(62)	2	-	(60)	(4.8%)	1,179
	2019	2,924	(102)	(2,514)	-	(2,616)	(89.5%)	308
	2020	5,310	989	17	-	1,006	18.9%	6,316
Private Passenger Total		16,974	458	(4,675)	-	(4,217)	(24.8%)	12,757
Non Private Passenger	prior	3	-	(92)	-	(92)	(3,066.7%)	(89)
	2011	57	(3)	3	-	-	-	57
	2012	20	(1)	446	-	445	2,225.0%	465
	2013	188	(11)	(216)	-	(227)	(120.7%)	(39)
	2014	(27)	2	(184)	-	(182)	674.1%	(209)
	2015	(58)	3	(2)	-	1	(1.7%)	(57)
	2016	666	(40)	239	-	199	29.9%	865
	2017	1,260	(76)	32	-	(44)	(3.5%)	1,216
	2018	3,667	(95)	82	-	(13)	(0.4%)	3,654
	2019	11,487	(1,149)	1,025	-	(124)	(1.1%)	11,363
	2020	9,960	1,581	(609)	-	972	9.8%	10,932
Non Private Passenger Total		27,223	211	724	-	935	3.4%	28,158
Grand Total		44,197	669	(3,951)	-	(3,282)	(7.4%)	40,915

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	59	(1)	1	-	-	-	59
	2011	16	-	52	-	52	325.0%	68
	2012	26	(1)	(117)	-	(118)	(453.8%)	(92)
	2013	47	(1)	1	-	-	-	47
	2014	35	(1)	1	-	-	-	35
	2015	137	(4)	44	-	40	29.2%	177
	2016	318	(3)	3	-	-	-	318
	2017	461	(5)	5	-	-	-	461
	2018	443	(13)	30	-	17	3.8%	460
	2019	984	(30)	(223)	-	(253)	(25.7%)	731
	2020	797	123	62	-	185	23.2%	982
Private Passenger Total		3,323	64	(141)	-	(77)	(2.3%)	3,246
Non Private Passenger	prior	59	(5)	5	-	-	-	59
	2011	(96)	6	(6)	-	-	-	(96)
	2012	11	(1)	(2)	-	(3)	(27.3%)	8
	2013	197	(12)	12	-	-	-	197
	2014	370	(22)	23	-	1	0.3%	371
	2015	906	(54)	(5)	-	(59)	(6.5%)	847
	2016	1,087	(39)	859	-	820	75.4%	1,907
	2017	3,072	(184)	242	-	58	1.9%	3,130
	2018	7,080	(234)	(1,056)	-	(1,290)	(18.2%)	5,790
	2019	11,818	(2,364)	1,751	-	(613)	(5.2%)	11,205
	2020	13,162	2,107	(1,060)	-	1,047	8.0%	14,209
Non Private Passenger Total		37,666	(802)	763	-	(39)	(0.1%)	37,627
Grand Total		40,989	(738)	622	-	(116)	(0.3%)	40,873

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of 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	-	-	-	-	-	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	(1)	1	-	-	-	100
	2020	21	15	(20)	-	(5)	(23.8%)	16
Private Passenger Total		312	13	(18)	-	(5)	(1.6%)	307
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	258	(52)	49	-	(3)	(1.2%)	255
	2020	272	18	39	-	57	21.0%	329
Non Private Passenger Total		722	(36)	90	-	54	7.5%	776
Grand Total		1,034	(23)	72	-	49	4.7%	1,083

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	8	-	-	-	-	-	8
	2015	28	-	-	-	-	-	28
	2016	53	(1)	1	-	-	-	53
	2017	101	(1)	1	-	-	-	101
	2018	309	(3)	16	-	13	4.2%	322
	2019	384	(33)	35	-	2	0.5%	386
	2020	31	61	(32)	-	29	93.5%	60
Private Passenger Total		921	23	21	-	44	4.8%	965
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	7	-	-	-	-	-	7
	2014	26	-	-	-	-	-	26
	2015	12	-	-	-	-	-	12
	2016	41	-	(168)	-	(168)	(409.8%)	(127)
	2017	106	(1)	1	-	-	-	106
	2018	176	(2)	31	-	29	16.5%	205
	2019	168	(17)	12	-	(5)	(3.0%)	163
	2020	135	33	25	-	58	43.0%	193
Non Private Passenger Total		674	13	(99)	-	(86)	(12.8%)	588
Grand Total		1,595	36	(78)	-	(42)	(2.6%)	1,553

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	1	-	-	-	-	-	1
	2015	3	-	-	-	-	-	3
	2016	10	-	-	-	-	-	10
	2017	16	-	-	-	-	-	16
	2018	12	-	1	-	1	8.3%	13
	2019	26	-	-	-	-	-	26
	2020	10	2	1	-	3	30.0%	13
Private Passenger Total		80	2	2	-	4	5.0%	84
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	3	-	-	-	-	-	3
	2015	6	-	-	-	-	-	6
	2016	23	-	-	-	-	-	23
	2017	67	(1)	1	-	-	-	67
	2018	123	(1)	31	-	30	24.4%	153
	2019	99	(10)	(37)	-	(47)	(47.5%)	52
	2020	80	15	14	-	29	36.3%	109
Non Private Passenger Total		404	3	9	-	12	3.0%	416
Grand Total		484	5	11	-	16	3.3%	500

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	6,874	(342)	(1,837)	-	(2,179)	(31.7%)	4,695
	2011	84	(4)	95	-	91	108.3%	175
	2012	105	(3)	(127)	-	(130)	(123.8%)	(25)
	2013	158	(5)	(6)	-	(11)	(7.0%)	147
	2014	141	(17)	(32)	-	(49)	(34.8%)	92
	2015	161	5	(92)	-	(87)	(54.0%)	74
	2016	1,065	(21)	(214)	-	(235)	(22.1%)	830
	2017	3,810	(84)	(850)	-	(934)	(24.5%)	2,876
	2018	6,564	(226)	267	-	41	0.6%	6,605
	2019	12,094	(465)	(2,427)	-	(2,892)	(23.9%)	9,202
	2020	13,711	2,410	668	-	3,078	22.4%	16,789
Private Passenger Total		44,767	1,248	(4,555)	-	(3,307)	(7.4%)	41,460
Non Private Passenger	prior	56	(5)	93	-	88	157.1%	144
	2011	(40)	3	(3)	-	-	-	(40)
	2012	20	(2)	444	-	442	2,210.0%	462
	2013	360	(24)	(206)	-	(230)	(63.9%)	130
	2014	362	(20)	(134)	-	(154)	(42.5%)	208
	2015	903	(55)	(10)	-	(65)	(7.2%)	838
	2016	2,159	(91)	873	-	782	36.2%	2,941
	2017	5,933	(287)	-	-	(287)	(4.8%)	5,646
	2018	13,346	(465)	(772)	-	(1,237)	(9.3%)	12,109
	2019	28,448	(4,427)	3,773	-	(654)	(2.3%)	27,794
	2020	28,064	4,382	(1,404)	-	2,978	10.6%	31,042
Non Private Passenger Total		79,611	(991)	2,654	-	1,663	2.1%	81,274
Grand Total		124,378	257	(1,901)	-	(1,644)	(1.3%)	122,734

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

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

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Newfoundland & Labrador

Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		(2)	(4)	-	(6)	-	-	2	2	(4)
2001		-	(4)	(5)	(9)	-	-	1	1	(8)
2002		-	-	-	-	-	-	-	-	-
2003		-	1	1	2	-	-	-	-	2
2004		(2)	(9)	-	(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		90	3	16	109	(5)	1	11	7	116
2009		81	5	25	111	(5)	1	12	8	119
2010		(2)	(5)	51	44	-	-	6	6	50
2011		228	26	87	341	(16)	7	33	24	365
2012		1,464	(40)	133	1,557	(63)	23	148	108	1,665
2013		638	(10)	130	758	(29)	11	74	56	814
2014		1,142	45	209	1,396	(32)	13	137	118	1,514
2015		2,807	(174)	322	2,955	(51)	20	304	273	3,228
2016		3,935	43	309	4,287	(64)	25	459	420	4,707
2017		2,050	526	235	2,811	(43)	17	321	295	3,106
2018		5,363	805	433	6,601	(97)	39	691	633	7,234
2019		8,490	1,649	468	10,607	(168)	64	1,116	1,012	11,619
PAYs (sub-total):		26,310	2,858	2,429	31,597	(574)	221	3,320	2,967	34,564
CAY (2020)		9,469	2,658	(4)	12,123	(206)	73	1,318	1,185	13,308
claims liabilities:		35,779	5,516	2,425	43,720	(780)	294	4,638	4,152	47,872
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		13,931	(1,421)		12,510	(168)	65	894	791	12,510
policy liabilities:					56,230	(948)	359	5,532	4,943	60,382

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

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

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

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New Brunswick

Private Passenger ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		-	18	-	18	-	-	2	2	20
2001		-	(1)	-	(1)	-	-	-	-	(1)
2002		(1)	(10)	(1)	(12)	-	-	1	1	(11)
2003		203	3	2	208	-	-	21	21	229
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		19	(2)	16	33	(2)	-	4	2	35
2009		-	8	-	8	-	-	1	1	9
2010		115	6	27	148	(4)	1	15	12	160
2011		69	(5)	51	115	(2)	-	11	9	124
2012		188	(4)	90	274	(6)	2	27	23	297
2013		96	46	89	231	(3)	1	23	21	252
2014		537	133	109	779	(13)	5	77	69	848
2015		1,895	20	184	2,099	(22)	8	214	200	2,299
2016		1,817	236	152	2,205	(27)	9	233	215	2,420
2017		1,330	689	141	2,160	(30)	11	288	269	2,429
2018		1,781	1,826	131	3,738	(64)	26	487	449	4,187
2019		1,540	3,047	226	4,813	(96)	39	622	565	5,378
PAYs (sub-total):		9,590	6,003	1,242	16,835	(269)	102	2,033	1,866	18,701
CAY (2020)		2,701	3,763	134	6,598	(145)	53	829	737	7,335
claims liabilities:		12,291	9,766	1,376	23,433	(414)	155	2,862	2,603	26,036
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		9,051	(968)		8,083	(102)	37	553	488	8,083
policy liabilities:					31,516	(516)	192	3,415	3,091	34,119

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

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

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

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Nova Scotia

Private Passenger ending 2020	Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		-	3	(1)	2	-	-	2	2	4
2001		-	3	-	3	-	-	-	-	3
2002		2	10	1	13	-	-	1	1	14
2003		(1)	(7)	-	(8)	-	-	1	1	(7)
2004		14	3	(2)	15	-	-	2	2	17
2005		1	15	25	41	-	-	5	5	46
2006		-	(4)	24	20	-	-	2	2	22
2007		(2)	(10)	30	18	-	-	4	4	22
2008		1	11	29	41	-	-	4	4	45
2009		208	11	34	253	(10)	5	24	19	272
2010		12	6	40	58	(3)	1	6	4	62
2011		-	5	32	37	(2)	1	4	3	40
2012		-	(2)	51	49	(2)	1	5	4	53
2013		69	28	61	158	(3)	1	16	14	172
2014		280	(9)	70	341	(5)	2	34	31	372
2015		161	17	17	195	(4)	1	24	21	216
2016		518	121	68	707	(11)	4	101	94	801
2017		717	376	47	1,140	(16)	5	157	146	1,286
2018		1,448	608	75	2,131	(33)	13	272	252	2,383
2019		4,086	999	138	5,223	(89)	37	681	629	5,852
PAYs (sub-total):		7,514	2,184	739	10,437	(178)	71	1,345	1,238	11,675
CAY (2020)		3,993	3,047	47	7,087	(121)	42	915	836	7,923
claims liabilities:		11,507	5,231	786	17,524	(299)	113	2,260	2,074	19,598
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		9,981	(1,078)		8,903	(91)	36	629	574	8,903
policy liabilities:					26,427	(390)	149	2,889	2,648	28,501

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

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

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

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Prince Edward Island

Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	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	4
2006	-	-	-	11	11	-	-	1	1	12
2007	-	-	(1)	3	2	-	-	-	-	2
2008	-	-	(1)	3	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	9	9	-	-	1	1	10
2011	-	-	(1)	14	13	-	-	1	1	14
2012	-	-	-	20	20	-	-	2	2	22
2013	-	-	(2)	24	22	-	-	2	2	24
2014	-	5	(151)	14	(132)	5	(2)	16	19	(113)
2015	-	912	4	26	942	(21)	7	98	84	1,026
2016	-	303	(16)	70	357	(6)	2	40	36	393
2017	-	1,117	63	31	1,211	(14)	5	128	119	1,330
2018	-	305	251	(2)	554	(7)	3	76	72	626
2019	-	562	124	25	711	(13)	5	98	90	801
PAYs (sub-total):	-	3,204	267	255	3,726	(56)	20	464	428	4,154
CAY (2020)	-	665	424	8	1,097	(21)	8	149	136	1,233
claims liabilities:	-	3,869	691	263	4,823	(77)	28	613	564	5,387
premium liabilities:					Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
		Unearned Premium	Premium Deficiency / (DPAC)							
	-	1,482	(160)		1,322	(12)	4	76	68	1,322
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	-				6,145	(89)	32	689	632	6,709

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Ontario

Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	4,957	3,469	(8)	8,418	(92)	38	844	790	9,208
2001	-	6	(2)	4	-	-	1	1	5
2002	426	(8)	80	498	(10)	4	49	43	541
2003	1,996	(9)	412	2,399	(58)	22	234	198	2,597
2004	1,254	235	455	1,944	(51)	20	190	159	2,103
2005	1	(28)	198	171	-	-	23	23	194
2006	250	4	216	470	(16)	6	45	35	505
2007	1,845	222	225	2,292	(82)	30	222	170	2,462
2008	136	162	166	464	(18)	6	45	33	497
2009	64	122	239	425	(18)	7	41	30	455
2010	575	(25)	195	745	(26)	10	72	56	801
2011	986	66	301	1,353	(57)	21	130	94	1,447
2012	865	104	186	1,155	(49)	19	111	81	1,236
2013	809	10	350	1,169	(30)	12	114	96	1,265
2014	3,402	(4)	341	3,739	(90)	34	365	309	4,048
2015	333	22	416	771	(12)	4	94	86	857
2016	894	(10)	346	1,230	(16)	6	133	123	1,353
2017	1,143	124	399	1,666	(24)	8	216	200	1,866
2018	1,599	959	418	2,976	(52)	22	410	380	3,356
2019	6,077	249	900	7,226	(146)	58	1,116	1,028	8,254
PAYs (sub-total):	27,612	5,670	5,833	39,115	(847)	327	4,455	3,935	43,050
CAY (2020)	8,100	8,794	633	17,527	(350)	122	2,592	2,364	19,891
claims liabilities:	35,712	14,464	6,466	56,642	(1,197)	449	7,047	6,299	62,941
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	24,292	(1,433)		22,859	(232)	87	1,393	1,248	22,859
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				79,501	(1,429)	536	8,440	7,547	85,800

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

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

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Alberta

Private Passenger ending 2020	Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		-	(2)	(2)	(4)	-	-	13	13	9
2001		2	9	-	11	-	-	1	1	12
2002		(3)	(11)	2	(12)	-	-	1	1	(11)
2003		5	53	13	71	-	-	7	7	78
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	85	97	-	-	10	10	107
2008		-	6	77	83	-	-	9	9	92
2009		-	(8)	56	48	-	-	7	7	55
2010		-	(2)	24	22	-	-	2	2	24
2011		121	54	9	184	(5)	2	18	15	199
2012		167	(73)	29	123	(1)	-	12	11	134
2013		92	39	37	168	(1)	-	17	16	184
2014		1,434	28	50	1,512	(16)	6	150	140	1,652
2015		114	140	45	299	(4)	1	31	28	327
2016		1,542	294	31	1,867	(25)	9	196	180	2,047
2017		294	425	38	757	(12)	4	98	90	847
2018		1,207	348	131	1,686	(27)	11	219	203	1,889
2019		1,629	568	55	2,252	(43)	15	301	273	2,525
PAYs (sub-total):		6,616	1,867	717	9,200	(134)	48	1,101	1,015	10,215
CAY (2020)		1,029	1,441	(126)	2,344	(40)	14	293	267	2,611
claims liabilities:		7,645	3,308	591	11,544	(174)	62	1,394	1,282	12,826
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		4,541	(490)		4,051	(30)	10	202	182	4,051
policy liabilities:					15,595	(204)	72	1,596	1,464	16,877

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

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

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

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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	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	14
2015	-	17	(17)	-	-	-	3	3	3
2016	-	23	(3)	20	-	-	3	3	23
2017	820	34	1	855	(13)	5	108	100	955
2018	-	93	5	98	(1)	1	12	12	110
2019	49	88	-	137	(3)	1	17	15	152
PAYs (sub-total):	869	273	13	1,155	(17)	7	146	136	1,291
CAY (2020)	(52)	169	(4)	113	(2)	1	15	14	127
claims liabilities:	817	442	9	1,268	(19)	8	161	150	1,418
	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
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,464	(22)	9	175	162	1,614

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

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

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Northwest Territories

Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	1	-	1	-	-	-	-	1
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(3)	-	(3)	-	-	-	-	(3)
2007	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	8	7	-	-	1	1	8
2011	-	(1)	10	9	-	-	1	1	10
2012	-	5	13	18	-	-	2	2	20
2013	-	6	17	23	-	-	3	3	26
2014	-	8	20	28	-	-	3	3	31
2015	-	28	(1)	27	-	-	5	5	32
2016	-	49	21	70	(1)	-	7	6	76
2017	453	93	9	555	(8)	3	75	70	625
2018	54	304	-	358	(6)	3	48	45	403
2019	122	342	9	473	(9)	3	64	58	531
PAYs (sub-total):	629	831	106	1,566	(24)	9	209	194	1,760
CAY (2020)	366	329	(42)	653	(12)	5	89	82	735
claims liabilities:	995	1,160	64	2,219	(36)	14	298	276	2,495
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,003	(109)	894		(6)	2	44	40	894
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	3,113			(42)	16	342	316	3,389	

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

Projected Year-end Policy Liabilities

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

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Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$'000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	2	2	-	-	-	-	2
2011	-	-	2	2	-	-	-	-	2
2012	154	1	4	159	(1)	-	15	14	173
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):	154	71	30	255	(1)	-	26	25	280
CAY (2020)	7	22	(5)	24	(1)	-	3	2	26
claims liabilities:	161	93	25	279	(2)	-	29	27	306
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	85	(9)		76	-	-	2	2	76
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				355	(2)	-	31	29	382

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

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

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All Jurisdictions

Private Passenger ending 2020	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	4,955	3,485	(11)	8,429	(92)	38	863	809	9,238
2001	2	14	(7)	9	-	-	3	3	12
2002	424	(18)	82	488	(10)	4	52	46	534
2003	2,203	42	428	2,673	(58)	22	263	227	2,900
2004	1,265	208	457	1,930	(51)	20	196	165	2,095
2005	3	-	253	256	-	-	35	35	291
2006	259	(1)	279	537	(16)	6	53	43	580
2007	1,875	205	365	2,445	(83)	30	242	189	2,634
2008	246	182	307	735	(25)	7	73	55	790
2009	353	138	366	857	(33)	13	86	66	923
2010	700	(21)	357	1,036	(33)	12	103	82	1,118
2011	1,404	145	508	2,057	(82)	31	198	147	2,204
2012	2,838	(7)	529	3,360	(122)	45	322	245	3,605
2013	1,704	122	717	2,543	(66)	25	250	209	2,752
2014	6,800	58	823	7,681	(151)	58	785	692	8,373
2015	6,222	77	997	7,296	(114)	41	774	701	7,997
2016	9,009	750	998	10,757	(150)	55	1,173	1,078	11,835
2017	7,924	2,346	903	11,173	(160)	58	1,393	1,291	12,464
2018	11,757	5,207	1,191	18,155	(287)	118	2,217	2,048	20,203
2019	22,555	7,092	1,822	31,469	(567)	222	4,018	3,673	35,142
PAYs (sub-total):	82,498	20,024	11,364	113,886	(2,100)	805	13,099	11,804	125,690
CAY (2020)	26,278	20,647	641	47,566	(898)	318	6,203	5,623	53,189
claims liabilities:	108,776	40,671	12,005	161,452	(2,998)	1,123	19,302	17,427	178,879
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	64,586	(5,692)		58,894	(644)	242	3,807	3,405	58,894
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				220,346	(3,642)	1,365	23,109	20,832	237,773

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

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

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Newfoundland & Labrador

Non Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	-	(1)
2001	-	1	(1)	-	-	-	-	-	-	-
2002	-	1	-	1	-	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	(1)	-	(1)	-	-	-	-	-	(1)
2005	-	2	2	4	-	-	-	-	-	4
2006	-	3	1	4	-	-	-	-	-	4
2007	-	(1)	3	2	-	-	-	-	-	2
2008	-	-	7	7	-	-	1	1	1	8
2009	-	3	9	12	-	-	1	1	1	13
2010	-	2	18	20	-	-	2	2	2	22
2011	510	1	27	538	(28)	11	51	34	572	572
2012	1	(9)	33	25	(2)	1	4	3	28	28
2013	-	2	33	35	-	-	3	3	38	38
2014	12	-	56	68	(1)	1	7	7	75	75
2015	626	(199)	98	525	(9)	4	56	51	576	576
2016	1,065	(146)	104	1,023	(12)	5	113	106	1,129	1,129
2017	1,539	206	84	1,829	(22)	9	197	184	2,013	2,013
2018	1,972	265	161	2,398	(28)	11	255	238	2,636	2,636
2019	3,135	275	179	3,589	(42)	14	383	355	3,944	3,944
PAYs (sub-total):	8,860	403	814	10,077	(144)	56	1,073	985	11,062	11,062
CAY (2020)	2,817	1,258	1	4,076	(61)	24	442	405	4,481	4,481
claims liabilities:	11,677	1,661	815	14,153	(205)	80	1,515	1,390	15,543	15,543
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,277	(312)		3,965	(43)	16	237	210	3,965	3,965
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				18,118	(248)	96	1,752	1,600	19,508	19,508

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

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

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

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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	142	-	166	-	-	17	17		183
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	30	1	17	48	(2)	-	5	3		51
2009	82	(6)	-	76	(3)	1	8	6		82
2010	97	3	24	124	(6)	2	12	8		132
2011	93	(5)	42	130	(6)	2	13	9		139
2012	417	2	71	490	(12)	5	48	41		531
2013	986	88	69	1,143	(24)	10	112	98		1,241
2014	-	2	73	75	-	-	7	7		82
2015	639	168	118	925	(14)	5	95	86		1,011
2016	496	134	99	729	(12)	5	81	74		803
2017	943	140	98	1,181	(21)	9	160	148		1,329
2018	1,450	611	100	2,161	(46)	17	290	261		2,422
2019	3,674	481	189	4,344	(108)	44	569	505		4,849
PAYs (sub-total):	8,931	1,750	924	11,605	(254)	100	1,422	1,268		12,873
CAY (2020)	3,793	1,290	107	5,190	(124)	47	646	569		5,759
claims liabilities:	12,724	3,040	1,031	16,795	(378)	147	2,068	1,837		18,632
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	6,643	(512)		6,131	(69)	23	335	289		6,131
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				22,926	(447)	170	2,403	2,126		24,763

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nova Scotia

Non Private Passenger ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)							
nominal values					actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	6	-	6	-	-	-	-	6
2001	-	1	-	1	-	-	-	-	1
2002	-	2	-	2	-	-	-	-	2
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	-	5	-	5	-	-	1	1	6
2005	-	3	7	10	-	-	1	1	11
2006	-	(1)	6	5	-	-	1	1	6
2007	-	(4)	8	4	-	-	1	1	5
2008	-	(4)	11	7	-	-	1	1	8
2009	-	(6)	16	10	-	-	3	3	13
2010	-	(1)	26	25	-	-	3	3	28
2011	-	2	31	33	(1)	-	3	2	35
2012	-	(3)	57	54	-	-	6	6	60
2013	1,573	(139)	72	1,506	(56)	21	145	110	1,616
2014	679	11	90	780	(16)	7	77	68	848
2015	122	23	19	164	(5)	2	22	19	183
2016	1,404	166	98	1,668	(24)	9	203	188	1,856
2017	1,560	211	67	1,838	(26)	10	244	228	2,066
2018	2,006	520	89	2,615	(37)	14	324	301	2,916
2019	3,360	449	133	3,942	(68)	24	515	471	4,413
PAYs (sub-total):	10,704	1,236	730	12,670	(233)	87	1,551	1,405	14,075
CAY (2020)	4,334	3,250	52	7,636	(138)	54	966	882	8,518
claims liabilities:	15,038	4,486	782	20,306	(371)	141	2,517	2,287	22,593
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	10,131	(750)		9,381	(90)	35	540	485	9,381
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				29,687	(461)	176	3,057	2,772	31,974

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

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

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Prince Edward Island

Non Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	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	290	-	12	302	(17)	6	28	17	319
2013	45	1	17	63	(1)	-	7	6	69
2014	107	(1)	9	115	(7)	2	11	6	121
2015	(1)	21	20	40	(2)	-	8	6	46
2016	989	46	48	1,083	(33)	11	108	86	1,169
2017	(37)	349	22	334	(6)	2	38	34	368
2018	70	436	(2)	504	(8)	3	60	55	559
2019	448	495	23	966	(13)	5	119	111	1,077
PAYs (sub-total):	1,911	1,346	171	3,428	(87)	29	381	323	3,751
CAY (2020)	409	1,032	8	1,449	(22)	9	184	171	1,620
claims liabilities:	2,320	2,378	179	4,877	(109)	38	565	494	5,371
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,544	(120)		1,424	(14)	5	93	84	1,424
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				6,301	(123)	43	658	578	6,795

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

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

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

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Ontario

Non Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	283	13	(1)	295	-	-	32	32	327	
2001	-	(6)	(1)	(7)	-	-	1	1	(6)	
2002	-	7	24	31	-	-	3	3	34	
2003	-	(12)	61	49	-	-	7	7	56	
2004	1	(25)	74	50	-	-	9	9	59	
2005	-	(1)	68	67	-	-	7	7	74	
2006	3	(88)	100	15	-	-	19	19	34	
2007	1	(2)	112	111	-	-	11	11	122	
2008	(1)	22	80	101	(5)	2	10	7	108	
2009	53	9	145	207	(9)	3	20	14	221	
2010	28	8	157	193	(12)	5	19	12	205	
2011	788	49	254	1,091	(24)	9	106	91	1,182	
2012	59	406	181	646	(7)	3	64	60	706	
2013	2,565	(35)	567	3,097	(59)	22	304	267	3,364	
2014	1,903	(183)	677	2,397	(29)	10	237	218	2,615	
2015	6,944	(49)	973	7,868	(123)	46	812	735	8,603	
2016	4,402	735	815	5,952	(84)	30	618	564	6,516	
2017	4,147	1,053	944	6,144	(86)	31	787	732	6,876	
2018	7,381	2,935	1,417	11,733	(193)	72	1,559	1,438	13,171	
2019	13,143	6,374	2,970	22,487	(428)	158	3,477	3,207	25,694	
PAYs (sub-total):	41,700	11,210	9,617	62,527	(1,059)	391	8,102	7,434	69,961	
CAY (2020)	13,144	15,987	1,393	30,524	(611)	213	4,794	4,396	34,920	
claims liabilities:	54,844	27,197	11,010	93,051	(1,670)	604	12,896	11,830	104,881	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	53,244	(3,301)		49,943	(417)	149	2,086	1,818	49,943	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				142,994	(2,087)	753	14,982	13,648	154,824	

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

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

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Alberta

Non Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	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	32	19	1	52	(1)	1	5	5	57	
2005	-	(3)	21	18	-	-	2	2	20	
2006	(3)	(23)	25	(1)	-	-	6	6	5	
2007	28	9	297	334	(2)	1	34	33	367	
2008	3	12	291	306	-	-	31	31	337	
2009	41	5	210	256	(12)	5	25	18	274	
2010	-	6	78	84	-	-	9	9	93	
2011	1,125	(73)	31	1,083	(49)	19	103	73	1,156	
2012	636	7	123	766	(18)	7	74	63	829	
2013	1,890	148	157	2,195	(53)	19	215	181	2,376	
2014	727	279	230	1,236	(20)	7	122	109	1,345	
2015	4,143	638	219	5,000	(56)	20	501	465	5,465	
2016	3,778	1,528	181	5,487	(72)	28	602	558	6,045	
2017	5,813	2,291	264	8,368	(126)	51	1,047	972	9,340	
2018	11,904	4,348	1,055	17,307	(282)	116	2,200	2,034	19,341	
2019	21,558	3,488	594	25,640	(513)	205	3,415	3,107	28,747	
PAYs (sub-total):	51,680	12,698	3,781	68,159	(1,204)	479	8,400	7,675	75,834	
CAY (2020)	21,408	20,777	(1,519)	40,666	(773)	284	4,921	4,432	45,098	
claims liabilities:	73,088	33,475	2,262	108,825	(1,977)	763	13,321	12,107	120,932	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	57,228	(4,521)		52,707	(607)	235	3,124	2,752	52,707	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				161,532	(2,584)	998	16,445	14,859	173,639	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Yukon

Non Private Passenger ending 2020		Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
		nominal values				actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL		
prior	-	1	-	1	-	-	-	-	1		
2001	-	-	-	-	-	-	-	-	-		
2002	-	-	-	-	-	-	-	-	-		
2003	-	-	-	-	-	-	-	-	-		
2004	-	-	-	-	-	-	-	-	-		
2005	-	-	-	-	-	-	-	-	-		
2006	-	-	-	-	-	-	-	-	-		
2007	-	-	-	-	-	-	-	-	-		
2008	-	1	-	1	-	-	-	-	1		
2009	-	-	10	10	-	-	1	1	11		
2010	-	-	2	2	-	-	-	-	2		
2011	-	-	3	3	-	-	-	-	3		
2012	-	1	4	5	-	-	-	-	5		
2013	-	2	6	8	-	-	1	1	9		
2014	-	4	7	11	-	-	1	1	12		
2015	-	3	(24)	(21)	-	-	1	1	(20)		
2016	-	29	(7)	22	-	-	5	5	27		
2017	(7)	81	1	75	(1)	-	18	17	92		
2018	368	58	21	447	(7)	3	57	53	500		
2019	280	79	(1)	358	(7)	3	50	46	404		
PAYs (sub-total):	641	259	22	922	(15)	6	134	125	1,047		
CAY (2020)	99	474	(14)	559	(9)	3	68	62	621		
claims liabilities:	740	733	8	1,481	(24)	9	202	187	1,668		
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*		
premium liabilities:	754	(62)	692		(7)	2	37	32	692		
*Total may not be sum of parts, as apvs apply to future costs within UPR											
policy liabilities:	2,173			(31)	11	239	219	2,360			

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

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

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Northwest Territories

Non Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	-	2	-	-	-	-	2
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	1	-	-	1	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-
2010	-	1	2	3	3	-	-	-	-	3
2011	-	-	3	3	3	-	-	-	-	3
2012	-	-	5	5	5	-	-	1	1	6
2013	493	7	6	506	(11)	4	50	43	549	549
2014	-	26	7	33	-	-	4	4	37	37
2015	-	12	(1)	11	-	-	2	2	13	13
2016	169	(121)	8	56	(1)	-	6	5	61	61
2017	(10)	100	4	94	(1)	1	15	15	109	109
2018	5	193	-	198	(3)	1	27	25	223	223
2019	395	91	5	491	(10)	4	63	57	548	548
PAYs (sub-total):	1,052	311	39	1,402	(26)	10	168	152	1,554	1,554
CAY (2020)	241	326	(30)	537	(11)	5	72	66	603	603
claims liabilities:	1,293	637	9	1,939	(37)	15	240	218	2,157	2,157
	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	627
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,566	(42)	17	266	241	2,784	2,784

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nunavut

Non Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	-	-	-	-	-	-	-	-	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	-	-	-	-	-	-	-	-	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	1	1	-	-	-	-	1	
2011	-	-	2	2	-	-	-	-	2	
2012	-	-	3	3	-	-	-	-	3	
2013	-	3	3	6	-	-	-	-	6	
2014	188	3	4	195	(3)	1	19	17	212	
2015	79	6	4	89	(1)	-	8	7	96	
2016	-	23	5	28	-	-	3	3	31	
2017	(5)	61	5	61	(1)	-	8	7	68	
2018	3	145	1	149	(2)	1	18	17	166	
2019	135	29	5	169	(3)	1	22	20	189	
PAYs (sub-total):	400	270	33	703	(10)	3	78	71	774	
CAY (2020)	37	174	(18)	193	(4)	2	25	23	216	
claims liabilities:	437	444	15	896	(14)	5	103	94	990	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	397	(33)		364	(3)	1	13	11	364	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,260	(17)	6	116	105	1,354	

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

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

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
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	286	25	(3)	308	-	-	37	37	345
2001	26	148	(2)	172	-	-	19	19	191
2002	-	19	25	44	-	-	5	5	49
2003	-	(27)	67	40	-	-	10	10	50
2004	33	(2)	75	106	(1)	1	15	15	121
2005	-	(5)	96	91	-	-	11	11	102
2006	-	(113)	145	32	-	-	27	27	59
2007	29	5	437	471	(2)	1	48	47	518
2008	32	32	408	472	(7)	2	48	43	515
2009	176	5	390	571	(24)	9	58	43	614
2010	125	18	314	457	(18)	7	46	35	492
2011	2,516	(25)	402	2,893	(108)	41	277	210	3,103
2012	1,403	404	489	2,296	(56)	22	225	191	2,487
2013	7,552	77	930	8,559	(204)	76	837	709	9,268
2014	3,616	141	1,153	4,910	(76)	28	485	437	5,347
2015	12,552	623	1,426	14,601	(210)	77	1,505	1,372	15,973
2016	12,303	2,394	1,351	16,048	(238)	88	1,739	1,589	17,637
2017	13,943	4,492	1,489	19,924	(290)	113	2,514	2,337	22,261
2018	25,159	9,511	2,842	37,512	(606)	238	4,790	4,422	41,934
2019	46,128	11,761	4,097	61,986	(1,192)	458	8,613	7,879	69,865
PAYs (sub-total):	125,879	29,483	16,131	171,493	(3,032)	1,161	21,309	19,438	190,931
CAY (2020)	46,282	44,568	(20)	90,830	(1,753)	641	12,118	11,006	101,836
claims liabilities:	172,161	74,051	16,111	262,323	(4,785)	1,802	33,427	30,444	292,767
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	134,901	(9,667)		125,234	(1,255)	468	6,491	5,704	125,234
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				387,557	(6,040)	2,270	39,918	36,148	418,001

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Newfoundland & Labrador

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	510	1	27	538	(28)	11	51	34	572	
2012	1	(9)	33	25	(2)	1	4	3	28	
2013	-	2	33	35	-	-	3	3	38	
2014	12	-	56	68	(1)	1	7	7	75	
2015	626	(199)	98	525	(9)	4	56	51	576	
2016	1,065	(146)	104	1,023	(12)	5	113	106	1,129	
2017	1,539	206	84	1,829	(22)	9	197	184	2,013	
2018	1,972	265	161	2,398	(28)	11	255	238	2,636	
2019	3,135	275	179	3,589	(42)	14	383	355	3,944	
PAYs (sub-total):	8,860	403	814	10,077	(144)	56	1,073	985	11,062	
CAY (2020)	2,817	1,258	1	4,076	(61)	24	442	405	4,481	
claims liabilities:	11,677	1,661	815	14,153	(205)	80	1,515	1,390	15,543	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	4,277	(312)		3,965	(43)	16	237	210	3,965	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				18,118	(248)	96	1,752	1,600	19,508	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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New Brunswick

New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)									
Non Private Passenger ending 2020	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	(6)	-	(6)	-	-	-	-	(6)
2001	24	142	-	166	-	-	17	17	183
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	30	1	17	48	(2)	-	5	3	51
2009	82	(6)	-	76	(3)	1	8	6	82
2010	97	3	24	124	(6)	2	12	8	132
2011	93	(5)	42	130	(6)	2	13	9	139
2012	417	2	71	490	(12)	5	48	41	531
2013	986	88	69	1,143	(24)	10	112	98	1,241
2014	-	2	73	75	-	-	7	7	82
2015	639	168	118	925	(14)	5	95	86	1,011
2016	496	134	99	729	(12)	5	81	74	803
2017	943	140	98	1,181	(21)	9	160	148	1,329
2018	1,450	611	100	2,161	(46)	17	290	261	2,422
2019	3,674	481	189	4,344	(108)	44	569	505	4,849
PAYs (sub-total):	8,931	1,750	924	11,605	(254)	100	1,422	1,268	12,873
CAY (2020)	3,793	1,290	107	5,190	(124)	47	646	569	5,759
claims liabilities:	12,724	3,040	1,031	16,795	(378)	147	2,068	1,837	18,632
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	6,643	(512)		6,131	(69)	23	335	289	6,131
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				22,926	(447)	170	2,403	2,126	24,763

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nova Scotia

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)	26	25	-	-	3	3	28	
2011	-	2	31	33	(1)	-	3	2	35	
2012	-	(3)	57	54	-	-	6	6	60	
2013	1,573	(139)	72	1,506	(56)	21	145	110	1,616	
2014	679	11	90	780	(16)	7	77	68	848	
2015	122	23	19	164	(5)	2	22	19	183	
2016	1,404	166	98	1,668	(24)	9	203	188	1,856	
2017	1,560	211	67	1,838	(26)	10	244	228	2,066	
2018	2,006	520	89	2,615	(37)	14	324	301	2,916	
2019	3,360	449	133	3,942	(68)	24	515	471	4,413	
PAYs (sub-total):	10,704	1,236	730	12,670	(233)	87	1,551	1,405	14,075	
CAY (2020)	4,334	3,250	52	7,636	(138)	54	966	882	8,518	
claims liabilities:	15,038	4,486	782	20,306	(371)	141	2,517	2,287	22,593	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	10,131	(750)		9,381	(90)	35	540	485	9,381	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				29,687	(461)	176	3,057	2,772	31,974	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Prince Edward Island

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	290	-	12	302	(17)	6	28	17	319
2013	45	1	17	63	(1)	-	7	6	69
2014	107	(1)	9	115	(7)	2	11	6	121
2015	(1)	21	20	40	(2)	-	8	6	46
2016	989	46	48	1,083	(33)	11	108	86	1,169
2017	(37)	349	22	334	(6)	2	38	34	368
2018	70	436	(2)	504	(8)	3	60	55	559
2019	448	495	23	966	(13)	5	119	111	1,077
PAYs (sub-total):	1,911	1,346	171	3,428	(87)	29	381	323	3,751
CAY (2020)	409	1,032	8	1,449	(22)	9	184	171	1,620
claims liabilities:	2,320	2,378	179	4,877	(109)	38	565	494	5,371
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,544	(120)		1,424	(14)	5	93	84	1,424
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,301	(123)	43	658	578	6,795

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Ontario

Ontario - Projected Balances as at Dec. 31, 2020 (\$'000s)									
PPV & non-PPV ending 2020	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	5,240	3,482	(9)	8,713	(92)	38	876	822	9,535
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	426	(1)	104	529	(10)	4	52	46	575
2003	1,996	(21)	473	2,448	(58)	22	241	205	2,653
2004	1,255	210	529	1,994	(51)	20	199	168	2,162
2005	1	(29)	266	238	-	-	30	30	268
2006	253	(84)	316	485	(16)	6	64	54	539
2007	1,846	220	337	2,403	(82)	30	233	181	2,584
2008	135	184	246	565	(23)	8	55	40	605
2009	117	131	384	632	(27)	10	61	44	676
2010	603	(17)	352	938	(38)	15	91	68	1,006
2011	1,774	115	555	2,444	(81)	30	236	185	2,629
2012	924	510	367	1,801	(56)	22	175	141	1,942
2013	3,374	(25)	917	4,266	(89)	34	418	363	4,629
2014	5,305	(187)	1,018	6,136	(119)	44	602	527	6,663
2015	7,277	(27)	1,389	8,639	(135)	50	906	821	9,460
2016	5,296	725	1,161	7,182	(100)	36	751	687	7,869
2017	5,290	1,177	1,343	7,810	(110)	39	1,003	932	8,742
2018	8,980	3,894	1,835	14,709	(245)	94	1,969	1,818	16,527
2019	19,220	6,623	3,870	29,713	(574)	216	4,593	4,235	33,948
PAYs (sub-total):	69,312	16,880	15,450	101,642	(1,906)	718	12,557	11,369	113,011
CAY (2020)	21,244	24,781	2,026	48,051	(961)	335	7,386	6,760	54,811
claims liabilities:	90,556	41,661	17,476	149,693	(2,867)	1,053	19,943	18,129	167,822
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	77,536	(4,734)		72,802	(649)	236	3,479	3,066	72,802
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				222,495	(3,516)	1,289	23,422	21,195	240,624

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Alberta

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	32	19	1	52	(1)	1	5	5	57
2005	-	(3)	21	18	-	-	2	2	20
2006	(3)	(23)	25	(1)	-	-	6	6	5
2007	28	9	297	334	(2)	1	34	33	367
2008	3	12	291	306	-	-	31	31	337
2009	41	5	210	256	(12)	5	25	18	274
2010	-	6	78	84	-	-	9	9	93
2011	1,125	(73)	31	1,083	(49)	19	103	73	1,156
2012	636	7	123	766	(18)	7	74	63	829
2013	1,890	148	157	2,195	(53)	19	215	181	2,376
2014	727	279	230	1,236	(20)	7	122	109	1,345
2015	4,143	638	219	5,000	(56)	20	501	465	5,465
2016	3,778	1,528	181	5,487	(72)	28	602	558	6,045
2017	5,813	2,291	264	8,368	(126)	51	1,047	972	9,340
2018	11,904	4,348	1,055	17,307	(282)	116	2,200	2,034	19,341
2019	21,558	3,488	594	25,640	(513)	205	3,415	3,107	28,747
PAYs (sub-total):	51,680	12,698	3,781	68,159	(1,204)	479	8,400	7,675	75,834
CAY (2020)	21,408	20,777	(1,519)	40,666	(773)	284	4,921	4,432	45,098
claims liabilities:	73,088	33,475	2,262	108,825	(1,977)	763	13,321	12,107	120,932
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	57,228	(4,521)		52,707	(607)	235	3,124	2,752	52,707
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				161,532	(2,584)	998	16,445	14,859	173,639

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Yukon

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	11
2010	-	-	2	2	-	-	-	-	2
2011	-	-	3	3	-	-	-	-	3
2012	-	1	4	5	-	-	-	-	5
2013	-	2	6	8	-	-	1	1	9
2014	-	4	7	11	-	-	1	1	12
2015	-	3	(24)	(21)	-	-	1	1	(20)
2016	-	29	(7)	22	-	-	5	5	27
2017	(7)	81	1	75	(1)	-	18	17	92
2018	368	58	21	447	(7)	3	57	53	500
2019	280	79	(1)	358	(7)	3	50	46	404
PAYs (sub-total):	641	259	22	922	(15)	6	134	125	1,047
CAY (2020)	99	474	(14)	559	(9)	3	68	62	621
claims liabilities:	740	733	8	1,481	(24)	9	202	187	1,668
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	754	(62)		692	(7)	2	37	32	692
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,173	(31)	11	239	219	2,360

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Northwest Territories

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	493	7	6	506	(11)	4	50	43	549
2014	-	26	7	33	-	-	4	4	37
2015	-	12	(1)	11	-	-	2	2	13
2016	169	(121)	8	56	(1)	-	6	5	61
2017	(10)	100	4	94	(1)	1	15	15	109
2018	5	193	-	198	(3)	1	27	25	223
2019	395	91	5	491	(10)	4	63	57	548
PAYs (sub-total):	1,052	311	39	1,402	(26)	10	168	152	1,554
CAY (2020)	241	326	(30)	537	(11)	5	72	66	603
claims liabilities:	1,293	637	9	1,939	(37)	15	240	218	2,157
	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:				2,566	(42)	17	266	241	2,784

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nunavut

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	188	3	4	195	(3)	1	19	17	212
2015	79	6	4	89	(1)	-	8	7	96
2016	-	23	5	28	-	-	3	3	31
2017	(5)	61	5	61	(1)	-	8	7	68
2018	3	145	1	149	(2)	1	18	17	166
2019	135	29	5	169	(3)	1	22	20	189
PAYs (sub-total):	400	270	33	703	(10)	3	78	71	774
CAY (2020)	37	174	(18)	193	(4)	2	25	23	216
claims liabilities:	437	444	15	896	(14)	5	103	94	990
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	397	(33)	364		(3)	1	13	11	364
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	1,260				(17)	6	116	105	1,354

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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All Jurisdictions

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	286	25	(3)	308	-	-	37	37	345
2001	26	148	(2)	172	-	-	19	19	191
2002	-	19	25	44	-	-	5	5	49
2003	-	(27)	67	40	-	-	10	10	50
2004	33	(2)	75	106	(1)	1	15	15	121
2005	-	(5)	96	91	-	-	11	11	102
2006	-	(113)	145	32	-	-	27	27	59
2007	29	5	437	471	(2)	1	48	47	518
2008	32	32	408	472	(7)	2	48	43	515
2009	176	5	390	571	(24)	9	58	43	614
2010	125	18	314	457	(18)	7	46	35	492
2011	2,516	(25)	402	2,893	(108)	41	277	210	3,103
2012	1,403	404	489	2,296	(56)	22	225	191	2,487
2013	7,552	77	930	8,559	(204)	76	837	709	9,268
2014	3,616	141	1,153	4,910	(76)	28	485	437	5,347
2015	12,552	623	1,426	14,601	(210)	77	1,505	1,372	15,973
2016	12,303	2,394	1,351	16,048	(238)	88	1,739	1,589	17,637
2017	13,943	4,492	1,489	19,924	(290)	113	2,514	2,337	22,261
2018	25,159	9,511	2,842	37,512	(606)	238	4,790	4,422	41,934
2019	46,128	11,761	4,097	61,986	(1,192)	458	8,613	7,879	69,865
PAYs (sub-total):	125,879	29,483	16,131	171,493	(3,032)	1,161	21,309	19,438	190,931
CAY (2020)	46,282	44,568	(20)	90,830	(1,753)	641	12,118	11,006	101,836
claims liabilities:	172,161	74,051	16,111	262,323	(4,785)	1,802	33,427	30,444	292,767
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	134,901	(9,667)		125,234	(1,255)	468	6,491	5,704	125,234
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				387,557	(6,040)	2,270	39,918	36,148	418,001