



FACILITY ASSOCIATION RESIDUAL MARKET

MARCH 2020 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

Key points related to this month's Highlights:

- (a) The updated loss ratios do NOT include any incurred impacts or adjustments related to COVID-19; any associated impacts and changes will be initially reflected in our March 31, 2020 valuation which we anticipate will be implemented in the May 2020 Participation Report;
- (b) The **December 31, 2019 FARM valuation** was completed and implemented into this month's results, generating an estimated **\$0.5 million unfavourable** impact, adding a 0.5% to the year-to-date COR;
- (c) The **PAY paid indemnity variances** were higher than expected this month. The activity was reviewed, confirmed, and attributed to process variance;
- (d) **March's reported claims projections** for the next two months (April 2020 and May 2020) have been adjusted to reflect COVID-19 pandemic impacts: a 30% decrease in Current Accident Year physical damage claim activity, as per discussion with FA's Appointed Actuary. No adjustment has been made to this month's premium projections. The **projected 2020 year-end net operating surplus is now \$54.0 million**, with a COR at 87.3%;
- (e) We continue to see growth in commercial vehicle and interurban vehicle classes that we have been to monitoring closely, particularly as there are indications of increased exposures to US claims as a result; and
- (f) As at the end of fiscal year 2019 (i.e. as at the October 2019 share period), unprocessed business of \$26.5 million was reported by the Servicing Carriers. This amount was included in the FARM / UAF Financial Statements for the fiscal year 2019, but were NOT included in the FARM Participation Reports. Rather, as the business is processed and reported to the Automobile Statistical Plan, the premium will be picked up and included in the FARM Participation Reports. Subsequent to the initial estimate of \$26.5 million (included in the FARM / UAF Financial Statements), the unprocessed estimate was later revised upward by an additional \$8.6 million to \$35.1 million. This additional \$8.6 million was not included in the FARM / UAF Financial statements for fiscal year 2019, but was left as an unadjusted difference.

Based on feedback from the Servicing Carriers, a significant portion of the unprocessed business was processed in December through to February 2020, and the backlog is viewed as largely remedied. In March 2020, the estimated impact in written premiums for businesses with effective dates prior to 2020 was \$4.2 million; and we expect further reduction on the prior year written premiums in the future months to a minimal level.

1.1 Valuation Schedule (Fiscal Year 2020)

The March 2020 Participation Report incorporates the results of an updated valuation (as at December 31, 2019) – the impact of the implementation of the valuation 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)
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	% mfad: -- bp	May 2020	updated valuation (partial roll forward)
Jun. 30, 2020	% mfad: -- bp	Aug. 2020	update valuation
Sep. 30, 2020	% mfad: -- bp	Oct. 2020	updated valuation (roll forward)

Under the proposed schedule for fiscal year 2020, the off-half valuation quarters ending March 31, 2020 and September 30, 2020 would not reflect a full valuation update of assumptions, but would rather roll-forward key assumptions from the previous valuation. However, with disruption on the insurance environment from the COVID-19 pandemic, the valuation quarter ending March 31, 2020 will include partial update of key assumptions to reflect this impact. Other assumptions will continue and be roll-forward from the previous valuation. All valuations are proposed to include all jurisdictions and business segments (private passenger and non-private passenger).

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at December 31, 2019 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s internal actuarial group in conjunction with, and approved by, the Appointed Actuary, under the hybrid model for actuarial services.

The valuation implementation impact on the month’s results is summarized in the following table. As indicated in the “TOTAL” row, column [6] of the table on left, the incorporation of the new valuation had an estimated ***\$0.5 million unfavourable impact*** on the month’s net result from operations, adding an estimated 0.5 points (column [6] of table on right) from the **year-to-date Combined Operating Ratio** to end at **90.3%**.

Summary of Impact of Implementing Result of Valuation as at December 31, 2019¹

Grand Total	unfav / (fav)						ytd EP 97,902 (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	3,604	1,995	5,599	(1,772)	-	3,827	3.7%	2.0%	5.7%	(1.8%)	-	3.9%
CAY	(2,782)	(238)	(3,020)	(228)	-	(3,248)	(2.8%)	(0.2%)	(3.1%)	(0.2%)	-	(3.3%)
Prem Def	-	(64)	(64)	-	-	(64)	-	(0.1%)	(0.1%)	-	-	(0.1%)
TOTAL	822	1,693	2,515	(2,000)	-	515	0.8%	1.7%	2.6%	(2.0%)	-	0.5%

The valuation results and associated implementation impacts are discussed in more detail in the next two sections.

1.2.a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the following table (**for nominal indemnity only**). This shows an overall **unfavourable prior accident years** change of **\$2.2 million** (0.9% of the associated unpaid claims liabilities selected at September 30, 2019). In addition, changes in the selected accident year **2019 nominal indemnity ratios** are projected to have an aggregate **unfavourable change** of **\$1.8 million** by year-end (i.e. this latter estimate is in relation to estimated full year earned premium and represents a 0.6 point deterioration in the overall 2019 accident year nominal indemnity loss ratio as projected at year-end across all jurisdictions and both business segments).

¹In these tables, “PAYs” refers to prior accident years, “CAY” refers to the current accident year, and “Prem Def” refers to the provision for premium deficiency or the deferred policy acquisition asset (as applicable). “Nominal” refers to changes excluding any actuarial present value adjustments, whereas “apv adj.” refers to actuarial present value adjustments.

The columns under the heading “ults & payout patterns” reflect the impact of changes in the valuation selected ultimates and claims payment patterns (i.e. based on unchanged selection of discount rates and margins for adverse deviation). The column “dsct rate” reflects the impact of the change in the selected discount rate and the column “margins” reflects the impact of any changes in selected margins for adverse deviations.

December 31, 2019 Valuation Summary (Indemnity Only, Nominal Basis)

Valuation Summary (Nominal Basis)							unfavourable / (favourable)		
Jurisdiction	2018 & Prior Beginning Indemnity Unpaid (000s)	2018 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2019 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2019 Earned Prem (000s)	2020 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2020 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	80,337	1,600	2.0%	42.9%	(1.3%)	(1,504)	41.8%	(6.7%)	(9,274)
PPV	32,409	816	2.5%	54.9%	(1.2%)	(346)	51.9%	(2.5%)	(839)
Non-PPV	47,928	784	1.6%	39.0%	(1.3%)	(1,159)	38.5%	(8.0%)	(8,434)
Alberta	67,816	3,428	5.1%	57.3%	2.1%	2,210	56.0%	0.9%	1,063
PPV	9,033	(287)	(3.2%)	51.6%	1.9%	175	43.3%	(5.0%)	(394)
Non-PPV	58,783	3,715	6.3%	57.8%	2.1%	2,035	56.9%	1.4%	1,456
Newfoundland & Labrador	40,601	(56)	(0.1%)	72.3%	1.1%	342	64.5%	0.4%	144
PPV	30,606	(189)	(0.6%)	75.4%	1.4%	316	66.0%	1.5%	341
Non-PPV	9,995	133	1.3%	64.3%	0.3%	26	61.0%	(2.0%)	(198)
New Brunswick	25,301	259	1.0%	67.3%	4.2%	1,092	57.3%	(0.4%)	(100)
PPV	16,212	(201)	(1.2%)	65.8%	0.2%	29	60.5%	(1.5%)	(210)
Non-PPV	9,089	460	5.1%	69.3%	9.1%	1,062	53.8%	0.9%	110
Nova Scotia	20,309	(1,931)	(9.5%)	65.0%	(0.7%)	(217)	59.1%	(4.6%)	(1,455)
PPV	8,070	(928)	(11.5%)	72.6%	2.0%	302	60.5%	(5.5%)	(933)
Non-PPV	12,239	(1,003)	(8.2%)	57.0%	(3.6%)	(520)	57.5%	(3.5%)	(522)
Prince Edward Island	6,236	(477)	(7.6%)	57.4%	(0.8%)	(43)	53.0%	(0.8%)	(38)
PPV	2,873	262	9.1%	45.0%	(0.4%)	(11)	45.4%	(1.0%)	(26)
Non-PPV	3,363	(739)	(22.0%)	70.9%	(1.3%)	(32)	61.0%	(0.5%)	(12)
Yukon Territory	2,254	(361)	(16.0%)	45.2%	(3.7%)	(72)	52.6%	(1.3%)	(25)
PPV	1,253	(87)	(6.9%)	59.8%	(2.2%)	(8)	62.0%	(2.5%)	(9)
Non-PPV	1,001	(274)	(27.4%)	41.7%	(4.0%)	(64)	50.4%	(1.0%)	(16)
Northwest Territories	2,336	(192)	(8.2%)	50.6%	0.8%	32	40.7%	0.5%	23
PPV	1,295	(141)	(10.9%)	49.3%	0.2%	5	44.6%	(1.0%)	(26)
Non-PPV	1,041	(51)	(4.9%)	52.8%	1.7%	26	34.6%	3.0%	48
Nunavut	881	(108)	(12.3%)	28.2%	(3.0%)	(30)	30.1%	(1.6%)	(15)
PPV	253	(41)	(16.2%)	18.0%	(6.7%)	(11)	22.4%	(4.6%)	(6)
Non-PPV	628	(67)	(10.7%)	30.3%	(2.3%)	(19)	31.4%	(1.1%)	(8)
Total	246,071	2,162	0.9%	54.7%	0.6%	1,808	51.2%	(2.7%)	(9,678)

In the above table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2019 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2020 indemnity loss ratios.

The valuation process continues to rely on four main actuarial methodologies – the expected loss ratio method, the loss development method², the Bornhuetter-Ferguson method, and the weighted method³. The valuation triangles are split by business segment (i.e. private passenger⁴ and non-private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

In general, the valuation data triangles are used directly in striking development factor selections by coverage for each jurisdiction and each business segment. However, where the data is not deemed credible or is deemed too volatile or for other considerations, development factors may be struck using

²Also referred to as the chain ladder method or link ratio method.

³Three additional methodologies (Mack, Murphy, and ICRFS Cape Cod) are included as part of the valuation process but are currently only considered for references purposes only.

⁴As per the Plan of Operation, the residual market business (i.e. not part of a Risk Sharing Pool or Uninsured Automobile Fund) is segmented into "private passenger non-fleet" and "all other". For convenience, the former is referred to as "private passenger".

data from another jurisdiction (for example, using Alberta factors for the northern territories), or from industry data (via the loss development triangle data available from the General Insurance Statistical Agency (“GISA”) through the Insurance Bureau of Canada (“IBC”)).

Final selection of IBNR was made at the coverage/accident-half year level, after consideration of the results of the three methods identified above. This is consistent with the process followed for the prior FARM valuation.

1.2.b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in the following table (Table A) (**total impact is unfavourable by \$0.5 million**, or 0.1% of the \$ 584.1 million total member statement policy liabilities as posted in the previous month’s Participation Reports). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]). In addition, provisions for the allowed claims expenses were not reviewed (per usual practice, these are reviewed and updated annually with the June 30 valuation – hence no change this valuation per column [3]).

Changes in nominal values will generate changes in actuarial present value adjustments, even if the discount rate and/or margins for adverse deviation are not changed. This valuation also saw **changes to the selected discount rate** (but **no change to the selected investment rate margin**), and **no changes to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level (the usual process has claims development margins reviewed and updated only at the June 30 valuation). The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5].

Implementation Summary Table A (\$000s)

Implementation Impact - relative to projection for month of March 2020 (negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2019)	3,816	(212)	-	3,604	223	3,827
current accident year claims incurred	(2,536)	(246)	-	(2,782)	(466)	(3,248)
premium deficiency / (DPAC)	-			-	(64)	(64)
TOTAL	1,280	(458)	-	822	(307)	515

The “nominal” impacts (total in column [4] of the table above) reflect changes in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the accident year and the change in the selected ultimate loss ratio for indemnity and for the allowed claims expenses for the claims liabilities; ultimate loss ratios are also taken into account in determining the premium liabilities). Changes in selected nominal ultimate indemnity for the most recent five prior accident years will generate changes to the retroactive claims fees adjustments to Servicing Carriers (see column [2] of the preceding table). The selected ultimate ratio levels for allowed claims expenses

(“excess legal”) are reviewed annually with the June 30 valuation and were therefore were not updated with this valuation as previously indicated.

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment emergence patterns were updated and cash flows were reviewed against the selected risk-free yield curve. The selected risk-free yield curve was derived from Government of Canada benchmark bond yields monthly series using values for December 2019 (the selected yield curve is anchored with the valuation date).

The following “Implementation Summary Table B” summarizes, by jurisdiction, the information shown in Table A (previous page). In relating the two tables, the total for Table A column [4] matches the total for Table B column [17], the total for Table A column [5] matches the sum of the total for Table B columns [18] and [19] and [20], and the total for Table A column [6] matches the total for Table B column [21].

Implementation Summary Table B⁵ (\$000s) (negative values are favourable)
Estimated Implementation Impact (amounts in \$000s) => Month of March 2020

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LR, retros, exp [17]	APVs @ 2019 Q3 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	(3,027)	428	(711)	-	(3,310)
PPV	(82)	189	(296)	-	(189)
Non-PPV	(2,945)	239	(415)	-	(3,121)
Alberta	6,222	1,473	(565)	-	7,130
PPV	(213)	82	(42)	-	(173)
Non-PPV	6,435	1,391	(523)	-	7,303
Newfoundland & Labrador	371	(128)	(259)	-	(16)
PPV	249	(174)	(207)	-	(132)
Non-PPV	122	46	(52)	-	116
New Brunswick	1,422	250	(216)	-	1,456
PPV	(141)	94	(108)	-	(155)
Non-PPV	1,563	156	(108)	-	1,611
Nova Scotia	(2,790)	(211)	(170)	-	(3,171)
PPV	(972)	(69)	(75)	-	(1,116)
Non-PPV	(1,818)	(142)	(95)	-	(2,055)
Prince Edward Island	(576)	(75)	(44)	-	(695)
PPV	218	9	(17)	-	210
Non-PPV	(794)	(84)	(27)	-	(905)
Yukon Territory	(484)	(23)	(10)	-	(517)
PPV	(108)	1	(4)	-	(111)
Non-PPV	(376)	(24)	(6)	-	(406)
Northwest Territories	(170)	(10)	(21)	-	(201)
PPV	(151)	(5)	(9)	-	(165)
Non-PPV	(19)	(5)	(12)	-	(36)
Nunavut	(146)	(11)	(4)	-	(161)
PPV	(55)	(3)	(3)	-	(61)
Non-PPV	(91)	(8)	(1)	-	(100)
Total	822	1,693	(2,000)	-	515

⁵Column [17] reflects the impact of changes in the valuation selected ultimates and column [18] reflects the impact of changes in claims payment patterns (i.e. updated valuation selected ultimates with APVs based on unchanged selection of discount rates and margins for

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total unfavourable** impact of **\$0.8 million**.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at December 31, 2020 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact** of **\$1.7 million** (see Table B, column [18]).

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate** was **increased by 18 basis points** from 1.46% to **1.64%**, resulting in an estimated **favourable impact** of **\$2.0 million** (see Table B, column [19]). The \$2.0 million **claims liability indemnity only** impact (not shown in the previous tables) associated with the discount rate change is in line with the \$1.9 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection).

Finally, the **selected margin for investment return** was **left unchanged** at 25 basis points, and the **margins selected for claims development** at the coverage / accident half-year level were **left unchanged** with this valuation (as per usual for a non-June 30 valuation), resulting in no impact (see Table B, column [20]).

The following "Implementation Summary Table C" summarizes the valuation impact relative to year-to-date earned premium.

Implementation Summary Table C (\$000s)

Grand Total	unfav / (fav)						(negative values are favourable)					
	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	3,604	1,995	5,599	(1,772)	-	3,827	3.7%	2.0%	5.7%	(1.8%)	-	3.9%
CAY	(2,782)	(238)	(3,020)	(228)	-	(3,248)	(2.8%)	(0.2%)	(3.1%)	(0.2%)	-	(3.3%)
Prem Def	-	(64)	(64)	-	-	(64)	-	(0.1%)	(0.1%)	-	-	(0.1%)
TOTAL	822	1,693	2,515	(2,000)	-	515	0.8%	1.7%	2.6%	(2.0%)	-	0.5%

An updated projection to year-end with the new valuation assumptions is presented in the following "Implementation Summary Table D", allowing comparison to the full year projection included with the 2020 Final Outlook that was posted on November 20, 2019.

adverse deviation). Column [19] reflects the impact of the change in the selected discount rate and column [20] reflects the impact of any changes in selected margins for adverse deviations.

Implementation Summary Table D (\$000s)

(negative operating results are unfavourable)

\$000s	Outlook Posted November 20, 2019			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of March	Year-end 2020
Ontario	131,580	19,314	85.9%	172,199	39,535	77.2%	3,310	14,294
Alberta	107,149	13,092	88.2%	131,491	8,523	93.6%	(7,130)	(7,643)
Newfoundland & Labrador	32,057	450	98.9%	35,317	142	99.7%	16	(272)
New Brunswick	26,833	1,102	96.1%	30,124	(219)	100.8%	(1,456)	(1,181)
Nova Scotia	31,758	(2,102)	106.8%	40,698	2,240	94.6%	3,171	5,100
Prince Edward Island	5,208	294	94.6%	6,158	993	84.1%	695	723
Yukon	1,814	185	90.0%	1,991	716	64.2%	517	558
Northwest Territories	4,226	1,052	75.7%	4,495	1,492	67.0%	201	186
Nunavut	928	342	63.6%	983	573	41.8%	161	172
TOTAL	341,552	33,728	90.5%	423,455	53,997	87.3%	(515)	11,937

In total, the operating result projection to year-end has increased by \$20.3 million from the Outlook posted November 20, 2019 (to \$54.0 million as shown in the table above). This amount is \$11.9 million higher than it would have been, if not for the implementation of the December 31, 2019 valuation. (The changes before the impact of the December 31, 2019 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuation (2019 Q3) implemented since the 2019 Q2 valuation used as the basis for the 2020 Final Outlook.)

One important change relative to the 2020 Final Outlook has been the increase in the discount rate (the interest rate margin for adverse deviation remained consistent at 25 basis points), favourably impacting the projection. Had the 2020 Final Outlook discount rate of 1.44% still been applicable, the operating result would have been *lower* (worse) by \$2.1 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$51.9 million (COR of 87.7%) had the discount rate remained at the 2020 Final Outlook level.

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 / Regulation⁶

There have been no changes in these descriptions since last month's Highlights, except for updated references to the current valuation.

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

⁶This 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>.

(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 (December 31, 2019), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at 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 (December 31, 2019), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at June 30, 2019), impacting the selection of ultimates.

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

1.5 Harmonized Sales Tax Class Action – Ontario

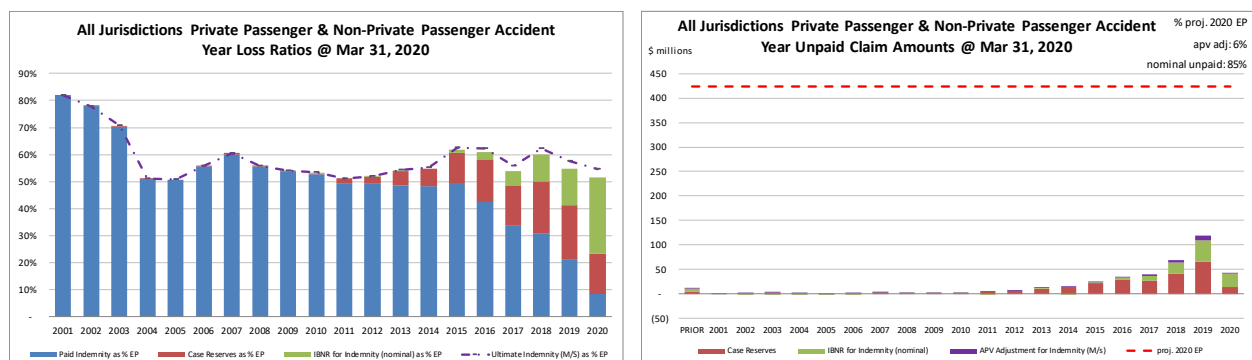
There have been no changes in these descriptions since last month's Highlights.

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

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

1.6 Current Provision Summary

The following charts show the current levels of **indemnity only**⁷ claims amounts booked by accident year⁸. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2020 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$26.7 million – see following table) represents 6% of the earned premium projected for the full year 2020 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be

⁷Servicing 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.

⁸The 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".

released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown below, the associated \$5.4 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)		
	amt	%
case	245,262	63.3%
ibnr	115,554	29.8%
M/S apv adj	26,726	6.9%
M/S indemnity	387,542	100.0%
retro claims	32,347	
retro apv adj	5,409	
M/S total	425,298	

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 7 on page 11) 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	186,610	108.2%
prem def/(dpac)	(14,210)	(8.2%)
M/S apv adjust.	-	-
M/S total	172,400	100.0%

policy liabilities (\$000s)		
	amt	%
claim	393,163	65.8%
premium	172,400	28.8%
M/S apv adjust.	32,135	5.4%
M/S total	597,698	100.0%

policy liabilities (\$000s)		
M/S total by juris (rounded at juris level)		
Ontario	219,248	
Alberta	174,963	
Newfoundland & Labrador	73,962	
New Brunswick	53,649	
Nova Scotia	53,186	
Prince Edward Island	11,724	
Yukon	3,591	
Northwest Territories	5,762	
Nunavut	1,614	
All Jurisdictions	597,699	

Total policy liabilities (on an actuarial present value basis) are summarized by jurisdiction in the table to the left.

Ontario has the largest share of any single jurisdiction (accounting for approximately 37% of the total policy liabilities). Collectively, the Atlantic provinces are second largest, accounting for approximately 32% (\$193 million).

2 Activity During the Month of March 2020⁹

2.1 Recorded Premium and Claims Activity

The following tables summarize two views (by jurisdiction and by accident year group) of the extent

⁹There 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.

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	13,169	575	3,233	200	2,035	(454)	5,267	(254)
AB	10,704	1,394	6,635	3,350	(29)	(2,074)	6,605	1,276
NL	2,858	(20)	1,422	127	(288)	(807)	1,134	(680)
NB	2,424	80	1,396	505	508	132	1,904	637
NS	3,152	128	1,896	1,011	465	(268)	2,361	744
PE	508	53	181	3	(144)	(359)	38	(356)
YT	177	18	74	23	23	(36)	97	(13)
NT	383	56	121	25	138	62	260	87
NU	84	8	7	(11)	18	(18)	24	(29)
TOTAL	33,457	2,290	14,964	5,232	2,726	(3,822)	17,690	1,411

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(1)	(1)	3,574	685	(1,564)	318	2,010	1,003
2018	(7)	(7)	1,572	733	844	718	2,417	1,452
2019	25	25	5,504	2,502	(2,527)	(6,522)	2,977	(4,020)
2020	33,440	2,273	4,315	1,313	5,972	1,664	10,287	2,977
TOTAL	33,457	2,290	14,964	5,232	2,726	(3,822)	17,690	1,411

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

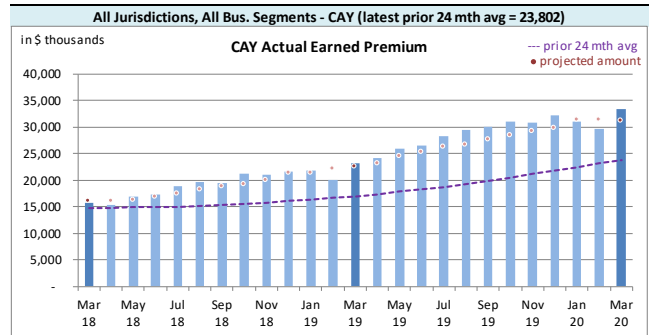
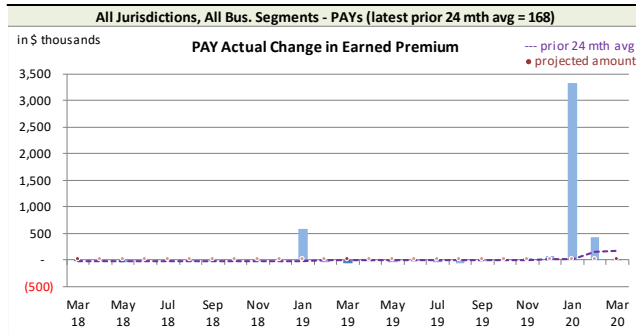
Claims activity varies monthly in part due to process variance – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance. 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**¹⁰ 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.

¹⁰Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

FARM Actual Earned Premium by Calendar Month



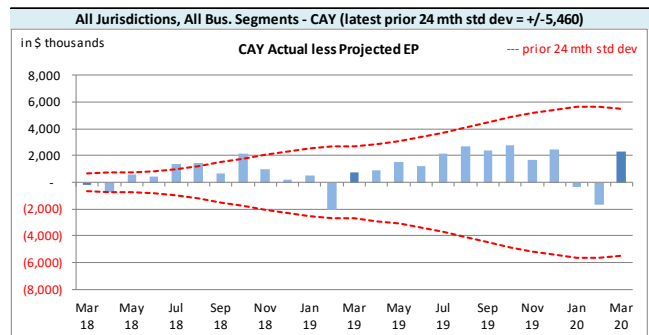
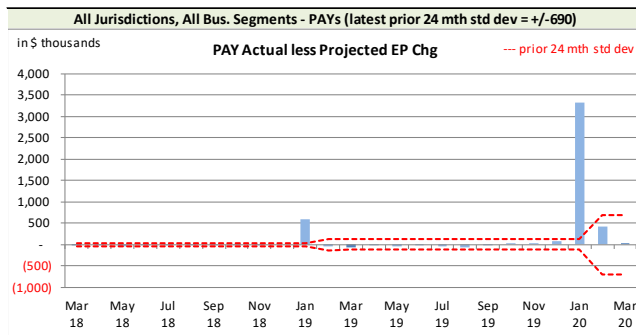
Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels.

We can see that the prior accident years (PAYs) earned premium change was largely remedied comparing with previous months (see preceding chart on the left). In March 2020, the estimated impact in written premiums for businesses with effective dates prior to 2020 was \$4.2 million.

Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$60 million (accounting for the bulk of the \$64 million or 56% increase in total FARM non-PPV written premium during 2018). 2019 written premium for those two classes finished at \$187.6 million, up \$71.1 million (61.0%) from 2018. As a result, the 2019 year-to-date written premium for those 2 classes is over 3 times the amount written during the same period in 2017 (\$56.2 million). After the three months of 2020, the increase seems to be continuing with year-to-date written premium in these two classes up \$22.2 million (71.1%) from 2019.

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

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



On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	168	23,802
std dev	690	5,460
A-P <> std dev	3	4
% <> std dev	12.0%	16.0%
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 bias¹¹ 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.

With the March 2020 projections we adjusted our written premium projection process and how we project earned premium from written premium projections with a goal of narrowing monthly variances and addressing the bias issue.

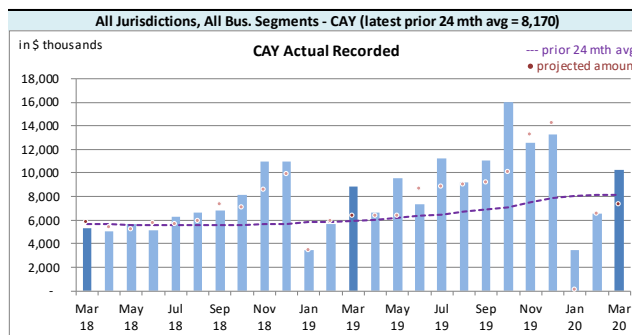
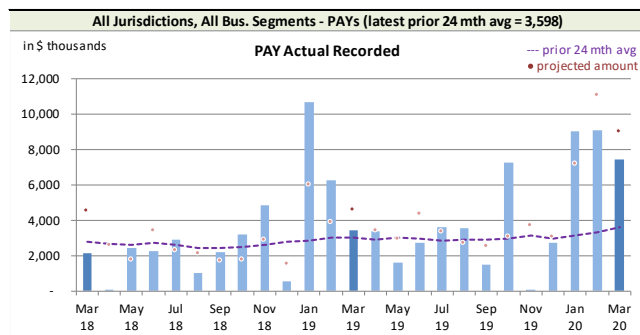
Further, we are challenged by not only the unusual volumes, but also by concerns of processing delays at the Servicing Carriers as they try to accommodate the rapid growth, particularly in fleet policies. This issue was discussed in some detail in the December 2019 Highlights.

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

2.1.b AvsP: Recorded Indemnity

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

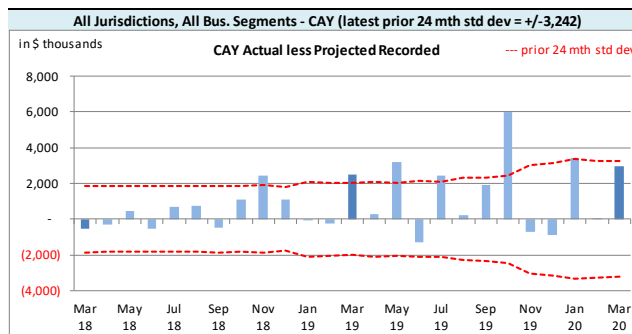
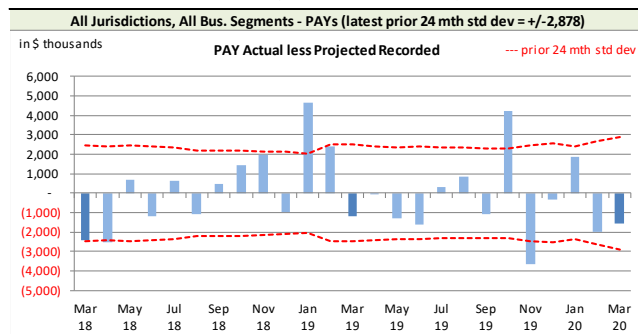
FARM Actual Recorded Indemnity by Calendar Month



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

¹¹For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

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



On Latest \$ thousands		
	Recorded	
Mthly Avg Recorded (prior 24 mths)	PAYs 3,598	CAY 8,170
std dev	2,878	3,242
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

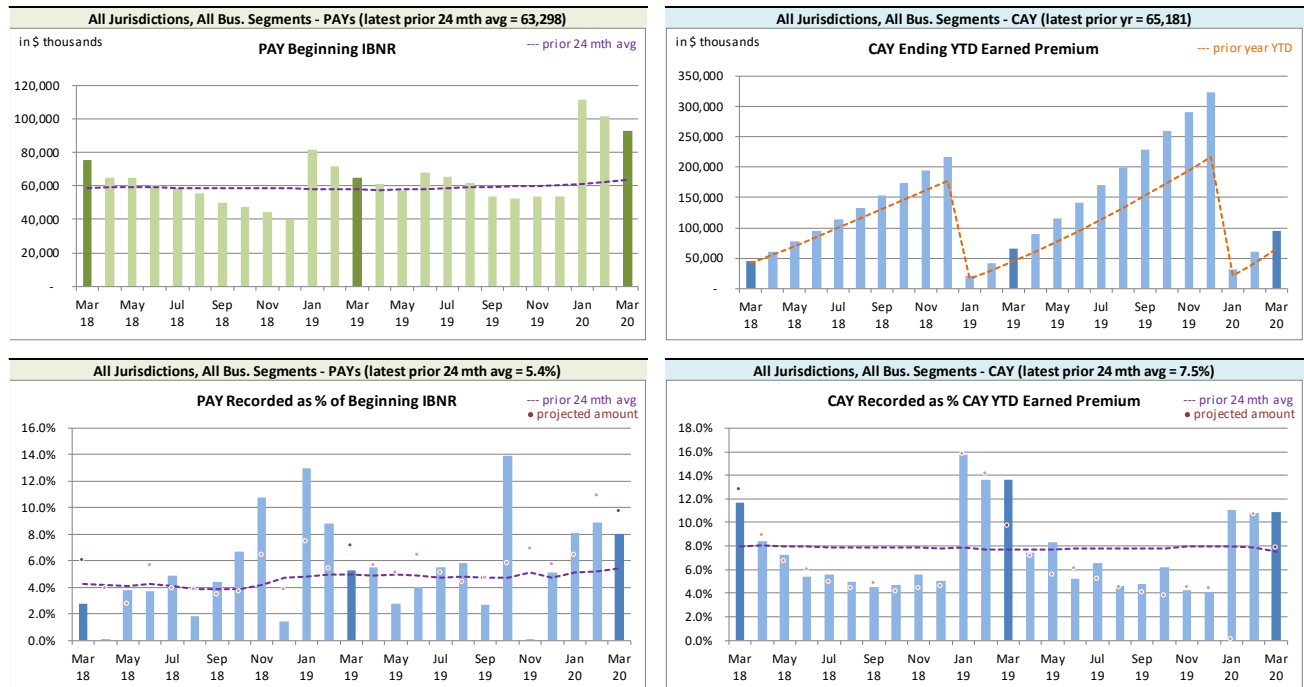
indicated at a 95% confidence level on a running 25-month basis (11 of 25 variances were positive).

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), 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 influence¹² Recorded Indemnity by Calendar Month



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

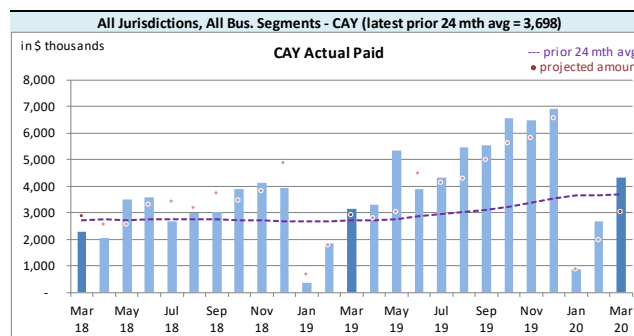
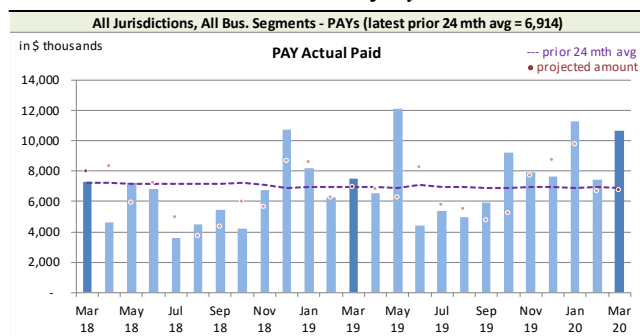
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

2.1.c AvsP: Paid Indemnity

The 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.

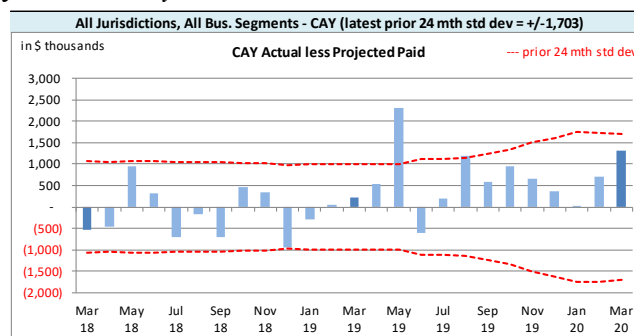
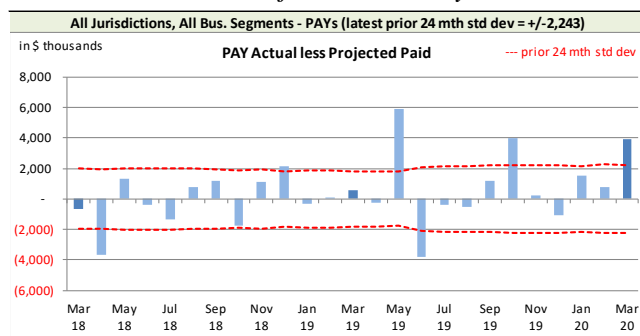
¹²Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected 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)	6,914	CAY 3,698
std dev	2,243	1,703
A-P <> std dev	6	2
% <> std dev	24.0%	8.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

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

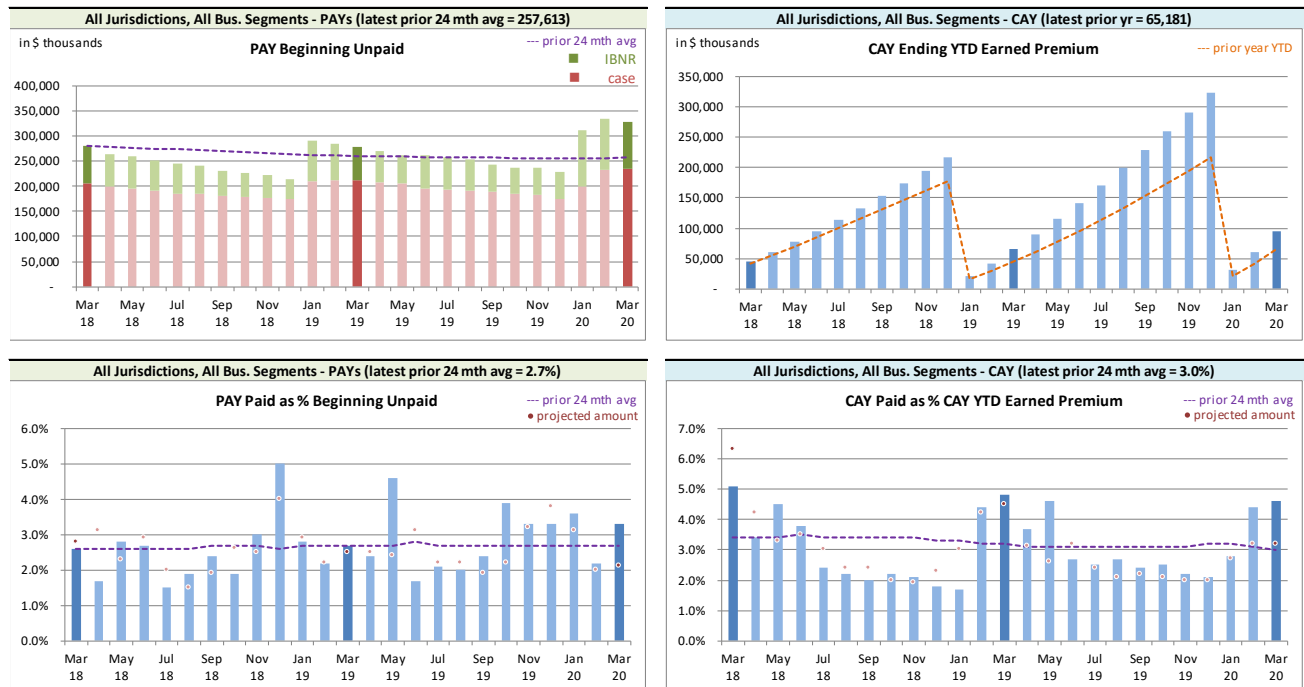
has not been indicated at a 95% confidence level on a running 25-month basis (14 of 25 variances are positive).

The PAY **paid indemnity** variances were outside of the one standard deviation band this month (see preceding chart on the right). The activity was reviewed and attributed to process variance. There were several individual claims across several jurisdictions, business segments, and accident years that contributed to the high level of PAY **paid indemnity** during the month. While high, our analysis indicates it is not at statistically unusual levels.

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 8% of the time over the last 25 calendar months (see table above), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (17 of 25 variances are positive).

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

FARM Levels that influence¹³ Paid Indemnity by Calendar Month



We track the PAY beginning unpaid balance (case and IBNR) as **paid indemnity** activity “comes out of” the unpaid balance. Changes in the PAY beginning unpaid balance (see upper left chart within the group of charts immediately above) occur for several possible reasons:

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

2.2 Actuarial Provisions

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

¹³Our 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.

IBNR¹⁴ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

Factors are applied to the nominal unpaid claims liability (case plus IBNR – for indemnity only) to determine the discount amount (shown as a negative value to indicate its impact of reducing the liability) and the Provisions for Adverse Deviations.

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (December 31, 2019 for all jurisdictions). The following table summarizes variances in provisions included in this month's Participation Report and the associated one-month projections from last month's Report.

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

Table 02a		actuarial present value adjustments						
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	23,966	2,392	(6,177)	(670)	15,820	240	33,609	1,962
2018	21,232	(2,915)	(2,450)	(192)	7,563	(265)	26,345	(3,372)
2019	43,903	5,924	(4,932)	(605)	13,886	774	52,857	6,093
2020	26,453	(4,312)	(1,865)	(112)	4,881	(362)	29,469	(4,786)
TOTAL	115,554	1,089	(15,424)	(1,579)	42,150	387	142,280	(103)

The IBNR provision is \$1.1 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1, and due to the impact of the valuation implementation.

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 7 on page 11).

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, and due to the impact of the valuation implementation.

¹⁴For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁵ and APV Amounts (\$ thousands)

Table 02b			actuarial present value adjustments					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	20,725	786	(895)	(960)	2,804	3,005	22,770	922
2018	4,468	(52)	(139)	(160)	1,254	1,170	5,478	(157)
2019	6,517	3,824	(201)	(299)	1,738	2,090	8,308	4,078
2020	637	(42)	(82)	(93)	701	656	1,200	(98)
TOTAL	32,347	4,516	(1,317)	(1,512)	6,497	6,921	37,756	4,745

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), and due to the impact of the valuation implementation.

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:		(14,210)	(249)	-	(57)	(14,210)	(306)
balance as % unearned premium:		(7.6%)	0.1%	-	(0.1%)	(7.6%)	-
actual unearned premium:		186,610					
less projected:		4,604					

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 loss¹⁶ 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

¹⁵“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.

¹⁶“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 years¹⁷ 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	2,790	2.8%	(2,185)	(2.2%)	605	0.6%	3,170	4.6%
CAY	59,609	60.9%	3,579	3.7%	63,188	64.5%	20,169	(2.3%)
TOTAL	62,399	63.7%	1,394	1.4%	63,793	65.2%	23,339	2.4%

(“% 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, and due to the impact of the valuation implementation.

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, and due to the impact of the valuation implementation.

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.

¹⁷Prior accident years and the current accident year are defined relative to the calendar year associated with the projection period.

IBNR presented in section 6, Exhibit B, does NOT include any actuarial present value adjustments. The “Total IBNR” from this exhibit is shown in the Participation Report as “Undiscounted IBNR”.

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.64%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202002	202003	202004	202005
Private Passenger	prior	(10,000)	(11,000)	(9,000)	(9,000)
	2011	(5,000)	(9,000)	(8,000)	(8,000)
	2012	177,000	18,000	16,000	17,000
	2013	66,000	193,000	176,000	170,000
	2014	289,000	83,000	78,000	77,000
	2015	275,000	329,000	306,000	299,000
	2016	569,000	482,000	476,000	457,000
	2017	1,307,000	1,207,000	1,116,000	1,038,000
	2018	2,004,000	1,986,000	1,845,000	1,723,000
	2019	1,868,000	2,133,000	2,019,000	1,902,000
	2020	1,138,000	1,913,000	2,424,000	2,972,000
Private Passenger Total		7,678,000	8,324,000	8,439,000	8,638,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	(105,000)	(104,000)	(103,000)	(102,000)
	2012	4,000	(2,000)	(2,000)	(2,000)
	2013	2,000	2,000	2,000	2,000
	2014	1,000	1,000	1,000	1,000
	2015	(94,000)	69,000	69,000	68,000
	2016	74,000	48,000	48,000	46,000
	2017	249,000	312,000	293,000	278,000
	2018	826,000	694,000	640,000	630,000
	2019	1,253,000	915,000	781,000	669,000
	2020	664,000	974,000	1,085,000	1,236,000
Non Private Passenger Total		2,882,000	2,917,000	2,822,000	2,834,000
Grand Total		10,560,000	11,241,000	11,261,000	11,472,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 1.64%			
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	202002	202003	202004	202005
Private Passenger	prior	66,000	107,000	106,000	104,000
	2011	50,000	49,000	49,000	49,000
	2012	96,000	(81,000)	(80,000)	(79,000)
	2013	(146,000)	68,000	66,000	63,000
	2014	(35,000)	234,000	230,000	226,000
	2015	492,000	118,000	116,000	109,000
	2016	481,000	612,000	598,000	591,000
	2017	2,198,000	1,814,000	1,793,000	1,775,000
	2018	3,469,000	2,932,000	2,859,000	2,786,000
	2019	4,156,000	4,159,000	4,113,000	3,998,000
	2020	783,000	1,148,000	1,626,000	2,202,000
Private Passenger Total		11,610,000	11,160,000	11,476,000	11,824,000
Non Private Passenger	prior	(20,000)	(14,000)	(14,000)	(14,000)
	2011	(93,000)	3,000	3,000	3,000
	2012	34,000	22,000	23,000	22,000
	2013	78,000	42,000	41,000	42,000
	2014	33,000	11,000	11,000	11,000
	2015	136,000	120,000	118,000	117,000
	2016	134,000	175,000	174,000	171,000
	2017	383,000	457,000	440,000	425,000
	2018	855,000	1,187,000	1,144,000	1,110,000
	2019	1,096,000	2,296,000	1,897,000	1,576,000
	2020	609,000	290,000	650,000	1,023,000
Non Private Passenger Total		3,245,000	4,589,000	4,487,000	4,486,000
Grand Total		14,855,000	15,749,000	15,963,000	16,310,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 1.64%			
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	202002	202003	202004	202005
Private Passenger	prior	168,000	106,000	105,000	105,000
	2011	6,000	5,000	5,000	5,000
	2012	3,000	(2,000)	(2,000)	(2,000)
	2013	(16,000)	(1,000)	(1,000)	(1,000)
	2014	(76,000)	20,000	20,000	19,000
	2015	58,000	42,000	42,000	43,000
	2016	410,000	290,000	287,000	285,000
	2017	1,196,000	751,000	676,000	633,000
	2018	1,854,000	1,203,000	1,178,000	1,167,000
	2019	2,486,000	2,556,000	2,508,000	2,458,000
	2020	1,120,000	1,420,000	1,929,000	2,441,000
Private Passenger Total		7,209,000	6,390,000	6,747,000	7,153,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011	2,000	2,000	2,000	2,000
	2012	60,000	(3,000)	(3,000)	(3,000)
	2013	99,000	29,000	28,000	28,000
	2014	436,000	445,000	440,000	433,000
	2015	314,000	34,000	33,000	33,000
	2016	358,000	387,000	384,000	380,000
	2017	1,060,000	539,000	532,000	515,000
	2018	1,402,000	1,063,000	1,046,000	990,000
	2019	2,917,000	1,529,000	1,284,000	1,084,000
	2020	1,059,000	1,317,000	1,774,000	2,323,000
Non Private Passenger Total		7,706,000	5,341,000	5,519,000	5,784,000
Grand Total		14,915,000	11,731,000	12,266,000	12,937,000

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.64%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202002	202003	202004	202005
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	2,000	1,000	1,000	1,000
	2015	78,000	58,000	58,000	57,000
	2016	59,000	37,000	37,000	36,000
	2017	(376,000)	(7,000)	(7,000)	(8,000)
	2018	416,000	344,000	340,000	336,000
	2019	478,000	477,000	472,000	466,000
	2020	54,000	145,000	232,000	292,000
Private Passenger Total		703,000	1,047,000	1,125,000	1,172,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	(4,000)	(6,000)	(6,000)	(7,000)
	2013	3,000	3,000	3,000	3,000
	2014	(69,000)	(72,000)	(71,000)	(70,000)
	2015	36,000	26,000	26,000	26,000
	2016	206,000	125,000	123,000	122,000
	2017	934,000	400,000	395,000	390,000
	2018	698,000	499,000	479,000	475,000
	2019	1,122,000	1,108,000	903,000	740,000
	2020	208,000	310,000	388,000	511,000
Non Private Passenger Total		3,133,000	2,392,000	2,239,000	2,189,000
Grand Total		3,836,000	3,439,000	3,364,000	3,361,000

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

EXHIBIT A

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

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Jurisdiction Desc	Ontario	discount rate: 1.64%			
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	202002	202003	202004	202005
Private Passenger	prior	6,590,000	7,614,000	7,261,000	6,999,000
	2011	138,000	82,000	78,000	75,000
	2012	186,000	66,000	62,000	60,000
	2013	(173,000)	85,000	82,000	79,000
	2014	472,000	(768,000)	(725,000)	(691,000)
	2015	(314,000)	165,000	157,000	152,000
	2016	322,000	277,000	272,000	264,000
	2017	764,000	561,000	556,000	536,000
	2018	2,320,000	1,572,000	1,555,000	1,492,000
	2019	4,908,000	4,425,000	4,225,000	4,072,000
	2020	2,858,000	3,729,000	5,081,000	6,522,000
Private Passenger Total		18,071,000	17,808,000	18,604,000	19,560,000
Non Private Passenger	prior	439,000	26,000	24,000	23,000
	2011	(305,000)	107,000	105,000	99,000
	2012	277,000	120,000	119,000	113,000
	2013	890,000	448,000	441,000	419,000
	2014	(1,418,000)	259,000	252,000	234,000
	2015	1,235,000	1,042,000	1,022,000	971,000
	2016	263,000	1,116,000	1,082,000	1,059,000
	2017	2,063,000	1,440,000	1,411,000	1,368,000
	2018	6,426,000	4,205,000	4,067,000	3,963,000
	2019	16,839,000	15,508,000	12,816,000	10,648,000
	2020	7,147,000	8,428,000	11,072,000	14,128,000
Non Private Passenger Total		33,856,000	32,699,000	32,411,000	33,025,000
Grand Total		51,927,000	50,507,000	51,015,000	52,585,000

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: 1.64%			
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	202002	202003	202004	202005
Private Passenger	prior	41,000	(35,000)	(29,000)	(27,000)
	2011	101,000	25,000	23,000	24,000
	2012	35,000	34,000	32,000	31,000
	2013	59,000	76,000	73,000	72,000
	2014	(29,000)	20,000	20,000	19,000
	2015	281,000	269,000	258,000	251,000
	2016	112,000	76,000	73,000	73,000
	2017	920,000	613,000	607,000	571,000
	2018	678,000	635,000	591,000	580,000
	2019	1,139,000	1,182,000	1,120,000	1,096,000
	2020	619,000	570,000	636,000	838,000
Private Passenger Total		3,956,000	3,465,000	3,404,000	3,528,000
Non Private Passenger	prior	78,000	79,000	78,000	75,000
	2011	10,000	(396,000)	(392,000)	(373,000)
	2012	240,000	235,000	232,000	222,000
	2013	256,000	279,000	274,000	265,000
	2014	527,000	510,000	505,000	483,000
	2015	919,000	1,144,000	1,124,000	1,086,000
	2016	1,793,000	3,269,000	3,206,000	3,065,000
	2017	3,162,000	4,124,000	3,879,000	3,786,000
	2018	8,142,000	9,071,000	8,673,000	8,299,000
	2019	14,121,000	15,178,000	12,581,000	10,490,000
	2020	7,075,000	9,012,000	12,042,000	14,435,000
Non Private Passenger Total		36,323,000	42,505,000	42,202,000	41,833,000
Grand Total		40,279,000	45,970,000	45,606,000	45,361,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon	discount rate: 1.64%			
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	202002	202003	202004	202005
Private Passenger	prior	26,000	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	7,000	7,000	7,000	7,000
	2014	17,000	13,000	13,000	13,000
	2015	33,000	25,000	25,000	25,000
	2016	49,000	36,000	36,000	36,000
	2017	135,000	125,000	124,000	122,000
	2018	170,000	137,000	136,000	135,000
	2019	176,000	168,000	164,000	162,000
	2020	37,000	(9,000)	3,000	15,000
Private Passenger Total		655,000	511,000	517,000	524,000
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	7,000	7,000	7,000
	2015	18,000	3,000	3,000	3,000
	2016	46,000	36,000	36,000	36,000
	2017	121,000	97,000	96,000	94,000
	2018	417,000	167,000	165,000	163,000
	2019	354,000	253,000	209,000	174,000
	2020	118,000	184,000	229,000	291,000
Non Private Passenger Total		1,083,000	752,000	750,000	773,000
Grand Total		1,738,000	1,263,000	1,267,000	1,297,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.64%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202002	202003	202004	202005
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	13,000	9,000	9,000	9,000
	2015	47,000	34,000	34,000	34,000
	2016	93,000	67,000	66,000	65,000
	2017	190,000	160,000	158,000	157,000
	2018	388,000	304,000	298,000	294,000
	2019	367,000	336,000	311,000	302,000
	2020	4,000	(46,000)	(1,000)	51,000
Private Passenger Total		1,111,000	873,000	884,000	921,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	50,000	39,000	40,000	40,000
	2014	29,000	31,000	31,000	31,000
	2015	19,000	14,000	14,000	14,000
	2016	62,000	44,000	44,000	44,000
	2017	143,000	119,000	118,000	117,000
	2018	204,000	192,000	190,000	188,000
	2019	370,000	403,000	332,000	274,000
	2020	45,000	36,000	52,000	73,000
Non Private Passenger Total		925,000	881,000	824,000	784,000
Grand Total		2,036,000	1,754,000	1,708,000	1,705,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.64%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202002	202003	202004	202005
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	13,000	9,000	9,000	9,000
	2015	47,000	34,000	34,000	34,000
	2016	93,000	67,000	66,000	65,000
	2017	190,000	160,000	158,000	157,000
	2018	388,000	304,000	298,000	294,000
	2019	367,000	336,000	311,000	302,000
	2020	4,000	(46,000)	(1,000)	51,000
Private Passenger Total		1,111,000	873,000	884,000	921,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	50,000	39,000	40,000	40,000
	2014	29,000	31,000	31,000	31,000
	2015	19,000	14,000	14,000	14,000
	2016	62,000	44,000	44,000	44,000
	2017	143,000	119,000	118,000	117,000
	2018	204,000	192,000	190,000	188,000
	2019	370,000	403,000	332,000	274,000
	2020	45,000	36,000	52,000	73,000
Non Private Passenger Total		925,000	881,000	824,000	784,000
Grand Total		2,036,000	1,754,000	1,708,000	1,705,000

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

EXHIBIT A

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

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Jurisdiction Desc	(All)	discount rate: 1.64%			
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	202002	202003	202004	202005
Private Passenger	prior	6,873,000	7,777,000	7,430,000	7,168,000
	2011	290,000	152,000	147,000	145,000
	2012	521,000	59,000	51,000	50,000
	2013	(197,000)	434,000	409,000	396,000
	2014	656,000	(386,000)	(352,000)	(325,000)
	2015	957,000	1,043,000	999,000	973,000
	2016	2,118,000	1,890,000	1,858,000	1,820,000
	2017	6,370,000	5,241,000	5,040,000	4,841,000
	2018	11,324,000	9,127,000	8,816,000	8,527,000
	2019	15,615,000	15,461,000	14,956,000	14,480,000
	2020	6,622,000	8,880,000	11,943,000	15,349,000
Private Passenger Total		51,149,000	49,678,000	51,297,000	53,424,000
Non Private Passenger	prior	507,000	101,000	98,000	94,000
	2011	(490,000)	(387,000)	(384,000)	(370,000)
	2012	612,000	367,000	364,000	346,000
	2013	1,391,000	852,000	839,000	809,000
	2014	(435,000)	1,209,000	1,193,000	1,147,000
	2015	2,599,000	2,466,000	2,423,000	2,332,000
	2016	2,976,000	5,229,000	5,126,000	4,952,000
	2017	8,214,000	7,562,000	7,237,000	7,045,000
	2018	19,143,000	17,218,000	16,543,000	15,956,000
	2019	38,306,000	37,396,000	30,969,000	25,790,000
	2020	16,957,000	20,589,000	27,343,000	34,083,000
Non Private Passenger Total		89,780,000	92,602,000	91,751,000	92,184,000
Grand Total		140,929,000	142,280,000	143,048,000	145,608,000

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	ShareYMM	202002	202003	202004	202005
Business Segment	Acc Year	202002	202003	202004	202005
Private Passenger	prior	(17,000)	(17,000)	(15,000)	(15,000)
	2011	(6,000)	(6,000)	(5,000)	(5,000)
	2012	69,000	4,000	4,000	4,000
	2013	(1,000)	178,000	162,000	156,000
	2014	169,000	4,000	4,000	4,000
	2015	48,000	149,000	136,000	131,000
	2016	218,000	171,000	169,000	155,000
	2017	1,032,000	954,000	868,000	799,000
	2018	1,393,000	1,429,000	1,300,000	1,196,000
	2019	1,122,000	1,424,000	1,324,000	1,218,000
	2020	1,003,000	1,729,000	2,178,000	2,663,000
Private Passenger Total		5,030,000	6,019,000	6,125,000	6,306,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	(102,000)	(102,000)	(101,000)	(100,000)
	2012	-	-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	1,000	1,000	1,000	1,000
	2015	(137,000)	21,000	21,000	21,000
	2016	(10,000)	(29,000)	(29,000)	(29,000)
	2017	74,000	140,000	126,000	116,000
	2018	576,000	460,000	414,000	410,000
	2019	968,000	636,000	509,000	407,000
	2020	604,000	887,000	973,000	1,098,000
Non Private Passenger Total		1,984,000	2,024,000	1,924,000	1,934,000
Grand Total		7,014,000	8,043,000	8,049,000	8,240,000

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

EXHIBIT B

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		202002	202003	202004	202005
Private Passenger	prior	26,000	56,000	55,000	54,000
	2011	45,000	45,000	45,000	45,000
	2012	78,000	(94,000)	(93,000)	(92,000)
	2013	(148,000)	52,000	51,000	50,000
	2014	(74,000)	184,000	182,000	180,000
	2015	321,000	(33,000)	(33,000)	(33,000)
	2016	302,000	423,000	410,000	406,000
	2017	1,889,000	1,521,000	1,506,000	1,491,000
	2018	3,095,000	2,580,000	2,515,000	2,445,000
	2019	3,722,000	3,733,000	3,696,000	3,585,000
	2020	694,000	1,033,000	1,474,000	2,011,000
Private Passenger Total		9,950,000	9,500,000	9,808,000	10,142,000
Non Private Passenger	prior	(36,000)	(20,000)	(20,000)	(20,000)
	2011	(93,000)	3,000	3,000	3,000
	2012	2,000	2,000	2,000	2,000
	2013	6,000	(22,000)	(22,000)	(21,000)
	2014	30,000	10,000	10,000	10,000
	2015	70,000	62,000	61,000	60,000
	2016	85,000	125,000	124,000	122,000
	2017	283,000	352,000	338,000	326,000
	2018	674,000	985,000	946,000	918,000
	2019	791,000	1,946,000	1,557,000	1,246,000
	2020	542,000	217,000	549,000	895,000
Non Private Passenger Total		2,354,000	3,660,000	3,548,000	3,541,000
Grand Total		12,304,000	13,160,000	13,356,000	13,683,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		202002	202003	202004	202005
Private Passenger	prior	151,000	82,000	82,000	82,000
	2011	5,000	5,000	5,000	5,000
	2012	1,000	(2,000)	(2,000)	(2,000)
	2013	(24,000)	(7,000)	(7,000)	(7,000)
	2014	(91,000)	-	-	-
	2015	39,000	30,000	30,000	30,000
	2016	327,000	221,000	219,000	217,000
	2017	1,057,000	641,000	566,000	524,000
	2018	1,575,000	965,000	943,000	934,000
	2019	1,958,000	1,998,000	1,960,000	1,921,000
	2020	987,000	1,257,000	1,714,000	2,168,000
Private Passenger Total		5,985,000	5,190,000	5,510,000	5,872,000
Non Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2011	2,000	2,000	2,000	2,000
	2012	57,000	(3,000)	(3,000)	(3,000)
	2013	15,000	5,000	5,000	5,000
	2014	342,000	380,000	376,000	371,000
	2015	273,000	24,000	24,000	24,000
	2016	212,000	247,000	245,000	243,000
	2017	812,000	348,000	345,000	335,000
	2018	1,132,000	810,000	796,000	743,000
	2019	2,485,000	1,175,000	940,000	752,000
	2020	933,000	1,148,000	1,563,000	2,061,000
Non Private Passenger Total		6,259,000	4,132,000	4,289,000	4,529,000
Grand Total		12,244,000	9,322,000	9,799,000	10,401,000

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

EXHIBIT B

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

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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	202002	202003	202004	202005
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	1,000	1,000	1,000	1,000
	2015	10,000	7,000	7,000	7,000
	2016	36,000	18,000	18,000	18,000
	2017	(437,000)	(92,000)	(91,000)	(90,000)
	2018	357,000	288,000	284,000	281,000
	2019	411,000	408,000	404,000	400,000
	2020	42,000	130,000	210,000	265,000
Private Passenger Total		412,000	752,000	825,000	874,000
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	(69,000)	(71,000)	(70,000)	(69,000)
	2015	35,000	26,000	26,000	26,000
	2016	133,000	85,000	84,000	83,000
	2017	876,000	378,000	374,000	370,000
	2018	638,000	459,000	440,000	436,000
	2019	1,009,000	1,009,000	807,000	646,000
	2020	186,000	278,000	349,000	460,000
Non Private Passenger Total		2,808,000	2,164,000	2,010,000	1,952,000
Grand Total		3,220,000	2,916,000	2,835,000	2,826,000

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

EXHIBIT B

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

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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)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	202002	202003	202004	202005
Private Passenger	prior	5,674,000	6,641,000	6,309,000	6,056,000
	2011	113,000	75,000	71,000	68,000
	2012	155,000	57,000	54,000	52,000
	2013	(207,000)	44,000	42,000	40,000
	2014	294,000	(896,000)	(851,000)	(817,000)
	2015	(318,000)	136,000	129,000	124,000
	2016	241,000	201,000	199,000	191,000
	2017	623,000	430,000	426,000	409,000
	2018	2,030,000	1,320,000	1,307,000	1,248,000
	2019	4,126,000	3,668,000	3,485,000	3,346,000
	2020	2,561,000	3,345,000	4,563,000	5,856,000
Private Passenger Total		15,292,000	15,021,000	15,734,000	16,573,000
Non Private Passenger	prior	380,000	(16,000)	(16,000)	(15,000)
	2011	(332,000)	57,000	56,000	54,000
	2012	214,000	68,000	67,000	65,000
	2013	661,000	236,000	234,000	227,000
	2014	(1,568,000)	(8,000)	(8,000)	(8,000)
	2015	618,000	504,000	499,000	484,000
	2016	(129,000)	701,000	673,000	653,000
	2017	1,486,000	916,000	903,000	876,000
	2018	5,343,000	3,234,000	3,105,000	3,012,000
	2019	14,477,000	13,104,000	10,483,000	8,386,000
	2020	6,460,000	7,640,000	10,021,000	12,776,000
Non Private Passenger Total		27,610,000	26,436,000	26,017,000	26,510,000
Grand Total		42,902,000	41,457,000	41,751,000	43,083,000

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

EXHIBIT B

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		202002	202003	202004	202005
Private Passenger	prior	4,000	(70,000)	(65,000)	(63,000)
	2011	16,000	16,000	15,000	15,000
	2012	26,000	26,000	25,000	24,000
	2013	47,000	62,000	60,000	59,000
	2014	(141,000)	(99,000)	(95,000)	(93,000)
	2015	251,000	238,000	228,000	223,000
	2016	(8,000)	(48,000)	(48,000)	(47,000)
	2017	823,000	541,000	536,000	500,000
	2018	522,000	476,000	435,000	426,000
	2019	953,000	978,000	920,000	902,000
	2020	564,000	507,000	559,000	743,000
Private Passenger Total		3,057,000	2,627,000	2,570,000	2,689,000
Non Private Passenger	prior	59,000	59,000	59,000	56,000
	2011	(18,000)	(396,000)	(392,000)	(372,000)
	2012	188,000	188,000	186,000	177,000
	2013	99,000	159,000	157,000	149,000
	2014	430,000	430,000	426,000	405,000
	2015	459,000	668,000	661,000	628,000
	2016	1,138,000	2,559,000	2,505,000	2,380,000
	2017	2,305,000	3,194,000	2,977,000	2,912,000
	2018	6,547,000	7,388,000	7,019,000	6,668,000
	2019	11,588,000	12,597,000	10,078,000	8,062,000
	2020	6,428,000	8,110,000	10,876,000	13,001,000
Non Private Passenger Total		29,223,000	34,956,000	34,552,000	34,066,000
Grand Total		32,280,000	37,583,000	37,122,000	36,755,000

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

EXHIBIT B

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

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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			
		202002	202003	202004	202005
Private Passenger	prior	26,000	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	6,000	6,000	6,000	6,000
	2014	15,000	12,000	12,000	12,000
	2015	31,000	24,000	24,000	24,000
	2016	46,000	34,000	34,000	34,000
	2017	54,000	42,000	42,000	42,000
	2018	158,000	127,000	126,000	125,000
	2019	159,000	152,000	150,000	148,000
	2020	34,000	(10,000)	1,000	12,000
Private Passenger Total		534,000	396,000	404,000	412,000
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	6,000	6,000	6,000
	2015	16,000	3,000	3,000	3,000
	2016	43,000	34,000	34,000	34,000
	2017	111,000	89,000	88,000	87,000
	2018	357,000	125,000	124,000	123,000
	2019	314,000	221,000	177,000	142,000
	2020	108,000	171,000	210,000	268,000
Non Private Passenger Total		958,000	654,000	647,000	668,000
Grand Total		1,492,000	1,050,000	1,051,000	1,080,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202002	202003	202004	202005
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	12,000	8,000	8,000	8,000
	2015	44,000	32,000	32,000	32,000
	2016	87,000	63,000	62,000	61,000
	2017	135,000	108,000	107,000	106,000
	2018	350,000	272,000	267,000	264,000
	2019	325,000	295,000	272,000	265,000
	2020	(8,000)	(62,000)	(22,000)	27,000
Private Passenger Total		952,000	723,000	733,000	770,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	13,000	11,000	11,000	11,000
	2014	27,000	29,000	29,000	29,000
	2015	17,000	13,000	13,000	13,000
	2016	57,000	41,000	41,000	41,000
	2017	132,000	109,000	108,000	107,000
	2018	183,000	173,000	171,000	169,000
	2019	317,000	348,000	278,000	222,000
	2020	40,000	30,000	44,000	61,000
Non Private Passenger Total		789,000	757,000	698,000	656,000
Grand Total		1,741,000	1,480,000	1,431,000	1,426,000

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			
		202002	202003	202004	202005
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	3,000	2,000	2,000	2,000
	2015	6,000	3,000	3,000	3,000
	2016	22,000	12,000	12,000	12,000
	2017	33,000	16,000	16,000	16,000
	2018	23,000	13,000	13,000	13,000
	2019	34,000	23,000	22,000	22,000
	2020	8,000	9,000	12,000	15,000
Private Passenger Total		131,000	80,000	82,000	85,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	10,000	7,000	7,000	7,000
	2014	4,000	4,000	4,000	4,000
	2015	10,000	7,000	7,000	7,000
	2016	37,000	27,000	27,000	27,000
	2017	90,000	68,000	67,000	66,000
	2018	159,000	128,000	127,000	126,000
	2019	217,000	188,000	150,000	120,000
	2020	29,000	34,000	45,000	57,000
Non Private Passenger Total		556,000	463,000	434,000	414,000
Grand Total		687,000	543,000	516,000	499,000

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

EXHIBIT B

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		202002	202003	202004	202005
Private Passenger	prior	5,856,000	6,688,000	6,362,000	6,110,000
	2011	173,000	135,000	131,000	128,000
	2012	338,000	-	(3,000)	(5,000)
	2013	(322,000)	340,000	319,000	309,000
	2014	188,000	(784,000)	(737,000)	(703,000)
	2015	432,000	586,000	556,000	541,000
	2016	1,271,000	1,095,000	1,075,000	1,047,000
	2017	5,209,000	4,161,000	3,976,000	3,797,000
	2018	9,503,000	7,470,000	7,190,000	6,932,000
	2019	12,810,000	12,679,000	12,233,000	11,807,000
	2020	5,885,000	7,938,000	10,689,000	13,760,000
Private Passenger Total		41,343,000	40,308,000	41,791,000	43,723,000
Non Private Passenger	prior	410,000	30,000	30,000	28,000
	2011	(542,000)	(435,000)	(431,000)	(412,000)
	2012	462,000	256,000	253,000	242,000
	2013	809,000	401,000	397,000	383,000
	2014	(799,000)	781,000	774,000	749,000
	2015	1,361,000	1,328,000	1,315,000	1,266,000
	2016	1,566,000	3,790,000	3,704,000	3,554,000
	2017	6,169,000	5,594,000	5,326,000	5,195,000
	2018	15,609,000	13,762,000	13,142,000	12,605,000
	2019	32,166,000	31,224,000	24,979,000	19,983,000
	2020	15,330,000	18,515,000	24,630,000	30,677,000
Non Private Passenger Total		72,541,000	75,246,000	74,119,000	74,270,000
Grand Total		113,884,000	115,554,000	115,910,000	117,993,000

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)

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 1.64%
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	202002	202003	202004	202005
Private Passenger	prior	120,000	119,000	118,000	117,000
	2011	93,000	91,000	90,000	90,000
	2012	159,000	152,000	150,000	148,000
	2013	167,000	159,000	157,000	155,000
	2014	145,000	269,000	265,000	261,000
	2015	399,000	419,000	415,000	411,000
	2016	413,000	411,000	407,000	382,000
	2017	237,000	361,000	357,000	352,000
	2018	578,000	559,000	554,000	551,000
	2019	538,000	468,000	441,000	435,000
	2020	68,000	104,000	98,431	93,431
Private Passenger Total		2,917,000	3,112,000	3,052,431	2,995,431
Non Private Passenger	prior	43,000	43,000	43,000	43,000
	2011	28,000	27,000	27,000	27,000
	2012	41,000	40,000	39,000	38,000
	2013	43,000	43,000	42,000	41,000
	2014	38,000	73,000	73,000	72,000
	2015	120,000	127,000	126,000	125,000
	2016	137,000	138,000	137,000	129,000
	2017	84,000	127,000	126,000	125,000
	2018	218,000	211,000	209,000	207,000
	2019	209,000	182,000	171,000	169,000
	2020	25,000	37,000	37,259	34,259
Non Private Passenger Total		986,000	1,048,000	1,030,259	1,010,259
Grand Total		3,903,000	4,160,000	4,082,690	4,005,690

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

page 2 of 10

Jurisdiction Desc	New Brunswick				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
					discount rate: 1.64%
					interest rate margin: 25 basis pts
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202002	202003	202004	202005
Private Passenger	prior	96,000	96,000	93,000	90,000
	2011	67,000	66,000	64,000	62,000
	2012	125,000	124,000	119,000	116,000
	2013	149,000	146,000	141,000	137,000
	2014	196,000	142,000	138,000	134,000
	2015	273,000	261,000	256,000	250,000
	2016	201,000	213,000	206,000	201,000
	2017	191,000	229,000	224,000	217,000
	2018	259,000	247,000	253,000	246,000
	2019	284,000	384,000	362,000	356,000
	2020	39,000	54,000	77,247	94,247
Private Passenger Total		1,880,000	1,962,000	1,933,247	1,903,247
Non Private Passenger	prior	81,000	81,000	79,000	78,000
	2011	50,000	48,000	47,000	46,000
	2012	93,000	91,000	89,000	87,000
	2013	104,000	103,000	101,000	98,000
	2014	126,000	93,000	91,000	88,000
	2015	168,000	160,000	157,000	155,000
	2016	122,000	128,000	127,000	125,000
	2017	121,000	145,000	142,000	140,000
	2018	186,000	177,000	184,000	180,000
	2019	225,000	304,000	287,000	284,000
	2020	32,000	45,000	64,602	78,602
Non Private Passenger Total		1,308,000	1,375,000	1,368,602	1,359,602
Grand Total		3,188,000	3,337,000	3,301,849	3,262,849

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

discount rate: 1.64%

interest rate margin: 25 basis pts

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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	discount rate: 1.64%			
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	202002	202003	202004	202005
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	21,000	14,000	14,000	14,000
	2015	42,000	39,000	41,000	40,000
	2016	91,000	88,000	87,000	87,000
	2017	85,000	40,000	39,000	38,000
	2018	30,000	16,000	11,000	10,000
	2019	31,000	53,000	53,000	52,000
	2020	4,000	6,000	8,404	11,404
Private Passenger Total		407,000	359,000	355,404	353,404
Non Private Passenger	prior	14,000	14,000	14,000	14,000
	2011	10,000	10,000	10,000	10,000
	2012	12,000	11,000	11,000	11,000
	2013	18,000	18,000	18,000	18,000
	2014	13,000	9,000	9,000	9,000
	2015	26,000	23,000	24,000	24,000
	2016	60,000	58,000	56,000	56,000
	2017	56,000	28,000	27,000	26,000
	2018	22,000	10,000	7,000	6,000
	2019	29,000	49,000	48,000	47,000
	2020	4,000	6,000	8,408	9,408
Non Private Passenger Total		264,000	236,000	232,408	230,408
Grand Total		671,000	595,000	587,812	583,812

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 1.64%			
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			
		202002	202003	202004	202005
Private Passenger	prior	2,894,000	2,792,000	2,706,000	2,624,000
	2011	369,000	364,000	354,000	343,000
	2012	256,000	252,000	244,000	238,000
	2013	469,000	467,000	453,000	439,000
	2014	506,000	432,000	420,000	407,000
	2015	550,000	560,000	546,000	533,000
	2016	437,000	460,000	447,000	432,000
	2017	403,000	536,000	519,000	504,000
	2018	641,000	594,000	573,000	554,000
	2019	706,000	1,287,000	1,250,000	1,213,000
	2020	204,000	241,000	339,165	434,165
Private Passenger Total		7,435,000	7,985,000	7,851,165	7,721,165
Non Private Passenger	prior	1,026,000	1,017,000	992,000	975,000
	2011	300,000	301,000	295,000	289,000
	2012	246,000	246,000	240,000	236,000
	2013	720,000	722,000	708,000	694,000
	2014	957,000	827,000	811,000	795,000
	2015	1,222,000	1,251,000	1,231,000	1,212,000
	2016	967,000	1,017,000	996,000	977,000
	2017	895,000	1,192,000	1,168,000	1,145,000
	2018	2,025,000	1,869,000	1,826,000	1,785,000
	2019	2,185,000	3,995,000	3,918,000	3,844,000
	2020	510,000	617,000	876,784	1,133,784
Non Private Passenger Total		11,053,000	13,054,000	13,061,784	13,085,784
Grand Total		18,488,000	21,039,000	20,912,949	20,806,949

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

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Jurisdiction Desc	Alberta	discount rate: 1.64%			
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			
		202002	202003	202004	202005
Private Passenger	prior	348,000	352,000	347,000	341,000
	2011	11,000	10,000	10,000	10,000
	2012	50,000	50,000	49,000	47,000
	2013	56,000	56,000	55,000	54,000
	2014	63,000	63,000	62,000	61,000
	2015	72,000	61,000	54,000	54,000
	2016	51,000	70,000	69,000	67,000
	2017	48,000	52,000	50,000	49,000
	2018	147,000	163,000	162,000	160,000
	2019	(32,000)	90,000	88,000	87,000
	2020	(2,000)	(1,000)	(17,665)	(36,665)
Private Passenger Total		812,000	966,000	928,335	893,335
Non Private Passenger	prior	1,009,000	1,051,000	1,041,000	1,031,000
	2011	35,000	33,000	33,000	33,000
	2012	176,000	175,000	173,000	170,000
	2013	215,000	213,000	211,000	209,000
	2014	270,000	267,000	264,000	262,000
	2015	341,000	290,000	258,000	254,000
	2016	271,000	368,000	365,000	361,000
	2017	308,000	330,000	327,000	323,000
	2018	1,157,000	1,286,000	1,283,000	1,278,000
	2019	(322,000)	925,000	919,000	912,000
	2020	(21,000)	(7,000)	(185,856)	(416,856)
Non Private Passenger Total		3,439,000	4,931,000	4,688,144	4,416,144
Grand Total		4,251,000	5,897,000	5,616,479	5,309,479

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

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Jurisdiction Desc	Yukon	discount rate: 1.64%			
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			
		202002	202003	202004	202005
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)	(16,000)	(16,000)	(16,000)
	2016	(1,000)	(2,000)	(3,000)	(3,000)
	2017	20,000	4,000	4,000	4,000
	2018	14,000	8,000	8,000	8,000
	2019	(3,000)	1,000	1,000	1,000
	2020	(1,000)	-	1,316	1,316
Private Passenger Total		43,000	24,000	24,316	24,316
Non Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015	(20,000)	(22,000)	(22,000)	(22,000)
	2016	(2,000)	(3,000)	(4,000)	(4,000)
	2017	63,000	13,000	13,000	13,000
	2018	53,000	32,000	32,000	32,000
	2019	(11,000)	8,000	8,000	8,000
	2020		(1,000)	(1,088)	(2,088)
Non Private Passenger Total		118,000	62,000	60,912	59,912
Grand Total		161,000	86,000	85,228	84,228

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

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Jurisdiction Desc	Northwest Territories	discount rate: 1.64%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	Share	YYMM			
Business Segment	Acc Year	202002	202003	202004	202005
Private Passenger	prior	9,000	9,000	9,000	9,000
	2011	11,000	11,000	11,000	11,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	26,000	22,000	22,000	22,000
	2015	4,000	-	-	-
	2016	22,000	22,000	22,000	22,000
	2017	(22,000)	16,000	16,000	16,000
	2018	10,000	4,000	4,000	4,000
	2019	(17,000)	23,000	23,000	23,000
	2020	(6,000)	(11,000)	(14,352)	(16,352)
Private Passenger Total		70,000	129,000	125,648	123,648
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	9,000	8,000	8,000	8,000
	2015	2,000	-	-	-
	2016	9,000	9,000	9,000	9,000
	2017	(7,000)	8,000	8,000	8,000
	2018	5,000	2,000	2,000	2,000
	2019	(10,000)	14,000	14,000	14,000
	2020	(4,000)	(7,000)	(8,605)	(12,605)
Non Private Passenger Total		22,000	52,000	50,395	46,395
Grand Total		92,000	181,000	176,043	170,043

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

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Jurisdiction Desc	Nunavut	discount rate: 1.64%			
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			
		202002	202003	202004	202005
Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	(7,000)	5,000	5,000	5,000
	2015	6,000	6,000	6,000	6,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	-	-	-	-
	2019	(4,000)	1,000	1,000	1,000
	2020	(1,000)	(1,000)	(1,934)	(2,934)
Private Passenger Total		14,000	31,000	30,066	29,066
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	(6,000)	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	(20,000)	5,000	5,000	5,000
	2020	(3,000)	(5,000)	(4,223)	(6,223)
Non Private Passenger Total		(2,000)	31,000	31,777	29,777
Grand Total		12,000	62,000	61,843	58,843

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

page 10 of 10

Jurisdiction Desc	(All)				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.64%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		202002	202003	202004	202005
Private Passenger	prior	3,755,000	3,657,000	3,555,000	3,456,000
	2011	612,000	600,000	586,000	572,000
	2012	694,000	681,000	664,000	649,000
	2013	972,000	958,000	934,000	911,000
	2014	1,076,000	1,036,000	1,013,000	988,000
	2015	1,387,000	1,371,000	1,341,000	1,314,000
	2016	1,329,000	1,378,000	1,349,000	1,300,000
	2017	1,093,000	1,331,000	1,300,000	1,268,000
	2018	1,859,000	1,726,000	1,698,000	1,663,000
	2019	1,784,000	2,573,000	2,481,000	2,425,000
	2020	355,000	451,000	569,133	677,133
Private Passenger Total		14,916,000	15,762,000	15,490,133	15,223,133
Non Private Passenger	prior	2,283,000	2,316,000	2,278,000	2,249,000
	2011	472,000	466,000	458,000	450,000
	2012	646,000	645,000	633,000	622,000
	2013	1,204,000	1,199,000	1,178,000	1,156,000
	2014	1,574,000	1,397,000	1,374,000	1,351,000
	2015	1,941,000	1,891,000	1,834,000	1,805,000
	2016	1,722,000	1,873,000	1,842,000	1,807,000
	2017	1,699,000	1,971,000	1,936,000	1,902,000
	2018	3,888,000	3,752,000	3,705,000	3,649,000
	2019	2,555,000	5,735,000	5,619,000	5,528,000
	2020	597,000	749,000	869,621	920,621
Non Private Passenger Total		18,581,000	21,994,000	21,726,621	21,439,621
Grand Total		33,497,000	37,756,000	37,216,754	36,662,754

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	202002	202003	202004	202005
Private Passenger	prior	109,000	109,000	108,000	107,000
	2011	93,000	93,000	92,000	91,000
	2012	150,000	150,000	148,000	146,000
	2013	156,000	156,000	154,000	152,000
	2014	103,000	256,000	252,000	248,000
	2015	359,000	381,000	377,000	373,000
	2016	355,000	333,000	329,000	325,000
	2017	176,000	303,000	299,000	295,000
	2018	457,000	457,000	453,000	449,000
	2019	404,000	337,000	332,000	327,000
	2020	40,000	67,000	49,431	31,431
Private Passenger Total		2,402,000	2,642,000	2,593,431	2,544,431
Non Private Passenger	prior	39,000	39,000	39,000	39,000
	2011	27,000	27,000	27,000	27,000
	2012	39,000	39,000	38,000	37,000
	2013	39,000	39,000	38,000	37,000
	2014	28,000	70,000	69,000	68,000
	2015	108,000	115,000	114,000	113,000
	2016	117,000	110,000	109,000	108,000
	2017	61,000	105,000	104,000	103,000
	2018	172,000	172,000	170,000	168,000
	2019	156,000	130,000	128,000	126,000
	2020	15,000	24,000	19,259	12,259
Non Private Passenger Total		801,000	870,000	855,259	838,259
Grand Total		3,203,000	3,512,000	3,448,690	3,382,690

EXHIBIT C-2

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202002	202003	202004	202005
Private Passenger	prior	90,000	90,000	87,000	84,000
	2011	63,000	63,000	61,000	59,000
	2012	118,000	118,000	114,000	111,000
	2013	138,000	138,000	134,000	130,000
	2014	172,000	133,000	129,000	125,000
	2015	247,000	234,000	229,000	224,000
	2016	173,000	173,000	167,000	161,000
	2017	136,000	174,000	168,000	162,000
	2018	192,000	192,000	186,000	180,000
	2019	207,000	295,000	288,000	281,000
	2020	21,000	31,000	44,247	54,247
Private Passenger Total		1,557,000	1,641,000	1,607,247	1,571,247
Non Private Passenger	prior	76,000	76,000	75,000	74,000
	2011	48,000	48,000	47,000	46,000
	2012	87,000	87,000	85,000	83,000
	2013	97,000	97,000	95,000	93,000
	2014	112,000	87,000	85,000	83,000
	2015	152,000	144,000	142,000	140,000
	2016	105,000	105,000	103,000	101,000
	2017	87,000	111,000	108,000	106,000
	2018	139,000	139,000	136,000	133,000
	2019	165,000	235,000	231,000	227,000
	2020	17,000	26,000	37,602	46,602
Non Private Passenger Total		1,085,000	1,155,000	1,144,602	1,132,602
Grand Total		2,642,000	2,796,000	2,751,849	2,703,849

EXHIBIT C-2

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

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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	202002	202003	202004	202005
Private Passenger	prior	223,000	223,000	217,000	211,000
	2011	38,000	38,000	37,000	36,000
	2012	57,000	57,000	56,000	55,000
	2013	67,000	67,000	66,000	65,000
	2014	108,000	78,000	76,000	74,000
	2015	43,000	36,000	34,000	32,000
	2016	96,000	89,000	87,000	85,000
	2017	97,000	66,000	64,000	62,000
	2018	134,000	96,000	94,000	92,000
	2019	191,000	191,000	187,000	183,000
	2020	30,000	29,000	42,521	52,521
Private Passenger Total		1,084,000	970,000	960,521	947,521
Non Private Passenger	prior	85,000	85,000	84,000	83,000
	2011	37,000	37,000	36,000	35,000
	2012	63,000	63,000	62,000	61,000
	2013	82,000	82,000	80,000	78,000
	2014	141,000	102,000	100,000	98,000
	2015	60,000	50,000	48,000	46,000
	2016	132,000	122,000	120,000	118,000
	2017	130,000	89,000	86,000	83,000
	2018	164,000	118,000	115,000	112,000
	2019	183,000	183,000	179,000	175,000
	2020	33,000	31,000	43,340	54,340
Non Private Passenger Total		1,110,000	962,000	953,340	943,340
Grand Total		2,194,000	1,932,000	1,913,861	1,890,861

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	202002	202003	202004	202005
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	17,000	14,000	14,000	14,000
	2015	34,000	32,000	31,000	30,000
	2016	81,000	79,000	78,000	77,000
	2017	71,000	29,000	28,000	27,000
	2018	16,000	4,000	3,000	2,000
	2019	14,000	39,000	38,000	37,000
	2020		1,000	1,404	4,404
Private Passenger Total		327,000	292,000	286,404	283,404
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	11,000	9,000	9,000	9,000
	2015	22,000	20,000	20,000	20,000
	2016	53,000	51,000	50,000	50,000
	2017	47,000	20,000	19,000	18,000
	2018	12,000	2,000	1,000	-
	2019	14,000	36,000	35,000	34,000
	2020	1,000	1,000	1,408	2,408
Non Private Passenger Total		211,000	190,000	186,408	184,408
Grand Total		538,000	482,000	472,812	467,812

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	202002	202003	202004	202005
Private Passenger	prior	2,797,000	2,711,000	2,630,000	2,550,000
	2011	362,000	362,000	351,000	340,000
	2012	250,000	250,000	242,000	235,000
	2013	448,000	448,000	435,000	422,000
	2014	466,000	414,000	402,000	390,000
	2015	507,000	507,000	494,000	482,000
	2016	393,000	418,000	405,000	392,000
	2017	331,000	464,000	449,000	435,000
	2018	541,000	508,000	489,000	471,000
	2019	487,000	1,062,000	1,028,000	995,000
	2020	140,000	155,000	212,165	271,165
Private Passenger Total		6,722,000	7,299,000	7,137,165	6,983,165
Non Private Passenger	prior	984,000	972,000	952,000	935,000
	2011	287,000	287,000	281,000	275,000
	2012	229,000	229,000	224,000	220,000
	2013	683,000	683,000	669,000	656,000
	2014	868,000	771,000	756,000	741,000
	2015	1,128,000	1,128,000	1,109,000	1,091,000
	2016	870,000	925,000	906,000	887,000
	2017	735,000	1,033,000	1,011,000	990,000
	2018	1,702,000	1,601,000	1,562,000	1,524,000
	2019	1,507,000	3,289,000	3,220,000	3,152,000
	2020	350,000	397,000	548,784	708,784
Non Private Passenger Total		9,343,000	11,315,000	11,238,784	11,179,784
Grand Total		16,065,000	18,614,000	18,375,949	18,162,949

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	202002	202003	202004	202005
Private Passenger	prior	322,000	322,000	317,000	312,000
	2011	10,000	10,000	10,000	10,000
	2012	46,000	46,000	45,000	44,000
	2013	52,000	52,000	51,000	50,000
	2014	58,000	58,000	57,000	56,000
	2015	61,000	51,000	50,000	49,000
	2016	37,000	47,000	46,000	45,000
	2017	44,000	44,000	43,000	42,000
	2018	114,000	129,000	128,000	127,000
	2019	(36,000)	61,000	60,000	59,000
	2020	(5,000)	(8,000)	(28,665)	(46,665)
Private Passenger Total		703,000	812,000	778,335	747,335
Non Private Passenger	prior	981,000	981,000	972,000	963,000
	2011	34,000	34,000	34,000	34,000
	2012	167,000	167,000	165,000	163,000
	2013	203,000	203,000	201,000	199,000
	2014	251,000	251,000	248,000	246,000
	2015	286,000	239,000	236,000	233,000
	2016	199,000	249,000	246,000	243,000
	2017	282,000	282,000	279,000	276,000
	2018	899,000	1,018,000	1,014,000	1,010,000
	2019	(368,000)	631,000	625,000	619,000
	2020	(55,000)	(87,000)	(311,856)	(536,856)
Non Private Passenger Total		2,879,000	3,968,000	3,708,144	3,449,144
Grand Total		3,582,000	4,780,000	4,486,479	4,196,479

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	202002	202003	202004	202005
Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	(16,000)	(17,000)	(17,000)	(17,000)
	2016	(2,000)	(3,000)	(3,000)	(3,000)
	2017	17,000	1,000	1,000	1,000
	2018	12,000	6,000	6,000	6,000
	2019	(4,000)	-	-	-
	2020	(1,000)	-	316	316
Private Passenger Total		33,000	14,000	14,316	14,316
Non Private Passenger	prior	12,000	12,000	12,000	12,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	7,000	7,000	7,000
	2015	(21,000)	(23,000)	(23,000)	(23,000)
	2016	(4,000)	(5,000)	(5,000)	(5,000)
	2017	52,000	2,000	2,000	2,000
	2018	46,000	25,000	25,000	25,000
	2019	(18,000)	1,000	1,000	1,000
	2020	(2,000)	(3,000)	(4,088)	(5,088)
Non Private Passenger Total		85,000	29,000	27,912	26,912
Grand Total		118,000	43,000	42,228	41,228

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	202002	202003	202004	202005
Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	10,000	10,000	10,000	10,000
	2012	13,000	13,000	13,000	13,000
	2013	17,000	17,000	17,000	17,000
	2014	24,000	20,000	20,000	20,000
	2015	3,000	(1,000)	(1,000)	(1,000)
	2016	21,000	21,000	21,000	21,000
	2017	(29,000)	9,000	9,000	9,000
	2018	3,000	-	-	-
	2019	(29,000)	14,000	14,000	14,000
	2020	(8,000)	(13,000)	(19,352)	(22,352)
Private Passenger Total		33,000	98,000	91,648	88,648
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	8,000	7,000	7,000	7,000
	2015	1,000	(1,000)	(1,000)	(1,000)
	2016	8,000	8,000	8,000	8,000
	2017	(11,000)	4,000	4,000	4,000
	2018	1,000	-	-	-
	2019	(17,000)	8,000	8,000	8,000
	2020	(5,000)	(8,000)	(11,605)	(16,605)
Non Private Passenger Total		1,000	34,000	30,395	25,395
Grand Total		34,000	132,000	122,043	114,043

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	202002	202003	202004	202005
Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	5,000	5,000	5,000	5,000
	2014	(8,000)	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	(4,000)	1,000	1,000	1,000
	2020	(1,000)	(1,000)	(1,934)	(2,934)
Private Passenger Total		11,000	29,000	28,066	27,066
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	(6,000)	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	(21,000)	4,000	4,000	4,000
	2020	(3,000)	(5,000)	(4,223)	(6,223)
Non Private Passenger Total		(6,000)	27,000	27,777	25,777
Grand Total		5,000	56,000	55,843	52,843

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	202002	202003	202004	202005
Private Passenger	prior	3,597,000	3,511,000	3,415,000	3,320,000
	2011	594,000	594,000	579,000	564,000
	2012	661,000	661,000	645,000	631,000
	2013	914,000	914,000	892,000	870,000
	2014	945,000	983,000	960,000	937,000
	2015	1,243,000	1,228,000	1,202,000	1,177,000
	2016	1,158,000	1,161,000	1,134,000	1,107,000
	2017	845,000	1,092,000	1,063,000	1,035,000
	2018	1,469,000	1,392,000	1,359,000	1,327,000
	2019	1,230,000	2,000,000	1,948,000	1,897,000
	2020	216,000	261,000	300,133	342,133
Private Passenger Total		12,872,000	13,797,000	13,497,133	13,207,133
Non Private Passenger	prior	2,193,000	2,181,000	2,150,000	2,122,000
	2011	450,000	450,000	442,000	434,000
	2012	609,000	609,000	598,000	588,000
	2013	1,136,000	1,136,000	1,115,000	1,095,000
	2014	1,420,000	1,308,000	1,285,000	1,263,000
	2015	1,740,000	1,676,000	1,649,000	1,623,000
	2016	1,485,000	1,570,000	1,542,000	1,515,000
	2017	1,388,000	1,651,000	1,618,000	1,587,000
	2018	3,136,000	3,076,000	3,024,000	2,973,000
	2019	1,601,000	4,517,000	4,431,000	4,346,000
	2020	351,000	376,000	318,621	259,621
Non Private Passenger Total		15,509,000	18,550,000	18,172,621	17,805,621
Grand Total		28,381,000	32,347,000	31,669,754	31,012,754

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	202002	202003	202004	202005
Private Passenger	Newfoundland & Labrador	81.3%	82.4%	82.3%	82.3%
	New Brunswick	80.8%	78.5%	78.3%	78.0%
	Nova Scotia	85.8%	79.1%	78.9%	79.0%
	Prince Edward Island	63.9%	62.5%	62.5%	62.7%
	Ontario	74.8%	71.0%	71.0%	71.2%
	Alberta	62.9%	57.3%	57.1%	57.0%
	Yukon	81.9%	78.8%	80.5%	80.5%
	Northwest Territories	60.1%	59.0%	58.8%	58.9%
	Nunavut	40.3%	34.7%	33.5%	34.4%
Non Private Passenger	Newfoundland & Labrador	79.9%	77.4%	76.7%	76.6%
	New Brunswick	71.2%	71.5%	70.8%	70.8%
	Nova Scotia	80.5%	76.0%	75.3%	75.4%
	Prince Edward Island	80.0%	78.9%	78.4%	78.3%
	Ontario	66.4%	56.7%	56.0%	56.0%
	Alberta	70.2%	71.5%	71.1%	71.1%
	Yukon	68.3%	66.7%	66.1%	66.3%
	Northwest Territories	45.6%	48.6%	48.3%	48.6%
	Nunavut	45.4%	44.0%	44.6%	44.1%
Grand Total		72.0%	68.0%	67.4%	67.4%

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	202002	202003	202004	202005
Private Passenger	Newfoundland & Labrador	76.9%	78.4%	78.4%	78.4%
	New Brunswick	76.1%	74.4%	74.2%	74.0%
	Nova Scotia	80.5%	74.5%	74.4%	74.5%
	Prince Edward Island	59.8%	58.8%	58.9%	58.9%
	Ontario	70.0%	66.8%	66.9%	67.1%
	Alberta	59.5%	54.3%	54.2%	54.1%
	Yukon	77.2%	74.8%	74.9%	75.0%
	Northwest Territories	56.8%	56.1%	56.0%	56.1%
	Nunavut	38.0%	33.6%	32.3%	33.1%
Non Private Passenger	Newfoundland & Labrador	75.3%	73.3%	73.3%	73.2%
	New Brunswick	67.1%	67.9%	67.9%	67.9%
	Nova Scotia	75.4%	71.5%	71.6%	71.6%
	Prince Edward Island	75.0%	74.4%	74.4%	74.3%
	Ontario	62.0%	53.2%	53.2%	53.1%
	Alberta	66.5%	67.9%	67.8%	67.8%
	Yukon	64.2%	62.8%	62.8%	63.0%
	Northwest Territories	43.1%	45.9%	46.2%	46.3%
	Nunavut	43.2%	42.2%	42.7%	42.1%
Grand Total		67.7%	64.2%	64.1%	64.0%

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						
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development			TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages				Accident Benefits	Other Coverages			
1996	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
1997	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
1998	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
1999	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2000	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2001	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2002	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2003	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2004	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2005	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2006	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2007	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2008	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2009	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2010	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2011	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2012	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2013	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2014	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2015	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2016	10.0%	10.0%	5.0%		9.9%	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%		9.9%	10.0%	10.0%	5.0%		10.0%	
prem liab	10.0%	10.0%	5.0%		9.1%	10.0%	10.0%	5.0%		9.1%	
discount rate:					1.64%	discount rate:					1.64%
margin (basis points):					25	margin (basis points):					25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 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				
Accident Year	Selected Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	1996	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	1997	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	1998	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	1999	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	2000	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	2001	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	2002	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	2003	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	2004	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	2005	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	2006	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	2007	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	2008	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	2009	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	2010	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	2011	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	2012	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	2013	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	2014	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.2%	2015	10.0%	10.0%	5.0%	12.2%
2016	10.0%	10.0%	5.0%	12.1%	2016	10.0%	10.0%	5.0%	12.1%
2017	12.5%	10.4%	5.0%	12.0%	2017	12.5%	10.3%	5.0%	12.2%
2018	12.5%	10.1%	5.0%	11.6%	2018	12.5%	10.2%	5.0%	11.5%
2019	12.5%	10.1%	5.0%	11.6%	2019	12.4%	10.2%	5.0%	11.5%
prem liab	11.8%	10.0%	5.0%	9.7%		12.1%	10.1%	5.0%	11.1%
discount rate: 1.64%					discount rate: 1.64%				
margin (basis points): 25					margin (basis points): 25				

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 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				
Accident Year	Selected Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	1996	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	1997	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	1998	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	1999	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	2000	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	2001	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	2002	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	2003	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	2004	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	2005	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	2006	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	2007	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	2008	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	2009	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	2010	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	2011	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	2012	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	2013	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	12.4%	2014	10.0%	10.0%	5.0%	11.0%
2015	10.0%	10.0%	5.0%	12.3%	2015	10.0%	10.0%	5.0%	11.8%
2016	12.5%	10.0%	5.0%	12.0%	2016	12.5%	10.0%	5.0%	11.6%
2017	12.5%	10.2%	5.0%	12.1%	2017	12.5%	10.1%	5.0%	11.7%
2018	12.5%	10.1%	5.0%	11.6%	2018	12.5%	10.2%	5.0%	11.3%
2019	12.4%	10.1%	5.0%	11.6%	2019	12.4%	10.4%	5.0%	11.3%
prem liab	11.8%	10.0%	5.0%	9.7%		11.6%	10.4%	5.0%	10.4%
discount rate: 1.64%					discount rate: 1.64%				
margin (basis points): 25					margin (basis points): 25				

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 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				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	1996	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	1997	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	1998	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	1999	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	2000	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	2001	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	2002	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	2003	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	2004	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	2005	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	2006	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	2007	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	2008	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	2009	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	2010	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	2011	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	2012	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	2013	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	2014	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	2015	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.2%	2016	10.0%	10.0%	5.0%	10.6%
2017	10.0%	10.0%	5.0%	12.2%	2017	10.0%	10.0%	5.0%	11.3%
2018	12.5%	10.1%	5.0%	11.9%	2018	12.1%	10.4%	5.0%	11.6%
2019	12.5%	10.1%	5.0%	11.9%	2019	12.4%	10.2%	5.0%	11.6%
prem liab	11.7%	10.1%	5.0%	10.8%		11.8%	10.2%	5.0%	9.0%
discount rate: 1.64%					discount rate: 1.64%				
margin (basis points): 25					margin (basis points): 25				

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 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					
Accident Year	Selected Margins for Adverse Development				TOTAL	Selected Margins for Adverse Development				TOTAL
	Third Party Liability	Accident Benefits	Other Coverages			Third Party Liability	Accident Benefits	Other Coverages		
1996	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
1997	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
1998	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%	
2000	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%	
2002	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%	
2004	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%	
2006	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%	
2008	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%	
2010	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%	
2012	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%		9.9%	
2014	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2015	10.0%	10.0%	10.0%		12.4%	9.9%	10.0%		12.5%	
2016	10.0%	10.0%	5.0%		12.5%	10.0%	8.9%		12.3%	
2017	12.5%	12.5%	8.3%		14.7%	12.5%	12.5%		14.7%	
2018	12.4%	12.5%	12.5%		13.4%	12.3%	12.5%		13.4%	
2019	14.6%	15.0%	9.2%		13.4%	14.7%	15.0%		13.4%	
prem liab	10.8%	15.0%	5.3%		10.4%	12.6%	15.0%		11.4%	
discount rate:				1.64%	discount rate:				1.64%	
margin (basis points):				25	margin (basis points):				25	

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 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						
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development			TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages				Accident Benefits	Other Coverages			
1996	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
1997	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
1998	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
1999	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2000	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2001	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2002	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2003	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2004	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2005	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2006	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2007	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2008	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2009	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2010	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2011	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2012	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2013	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2014	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2015	10.0%	10.0%	5.0%		12.5%	10.0%	10.0%	5.0%		12.4%	
2016	10.0%	10.0%	5.0%		12.4%	10.0%	10.0%	5.0%		12.4%	
2017	12.5%	11.7%	5.0%		12.4%	12.5%	10.3%	5.0%		12.4%	
2018	12.5%	11.7%	5.0%		11.3%	12.4%	10.5%	5.0%		11.3%	
2019	12.4%	10.4%	5.0%		11.3%	12.4%	10.5%	5.0%		11.3%	
prem liab	11.6%	10.1%	5.0%		9.6%	11.6%	10.3%	5.0%		9.3%	
discount rate:					1.64%	discount rate:					1.64%
margin (basis points):					25	margin (basis points):					25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 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				
Accident Year	Selected Margins for Adverse Development			TOTAL	Third Party Liability	Selected Margins for Adverse Development		TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages			Accident Benefits	Other Coverages		
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.5%	
2016	10.0%	10.0%	5.0%	11.9%	10.0%	10.0%	5.0%	12.4%	
2017	12.5%	9.9%	5.0%	12.3%	12.5%	12.5%	5.0%	12.4%	
2018	12.5%	11.9%	5.0%	12.1%	12.4%	11.4%	4.9%	10.9%	
2019	12.5%	11.7%	5.0%	12.1%	12.2%	11.8%	5.0%	10.9%	
prem liab	12.0%	11.2%	5.0%	11.3%	11.4%	11.4%	5.0%	10.4%	
discount rate:				1.64%	discount rate:				1.64%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 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				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2015	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.4%	12.4%
2016	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	12.3%	12.3%
2017	12.5%	12.0%	5.0%	12.4%	12.5%	11.2%	5.0%	12.3%	12.3%
2018	12.4%	12.2%	5.0%	11.4%	12.4%	11.3%	5.0%	11.7%	11.7%
2019	12.4%	11.8%	5.0%	11.4%	12.3%	11.6%	5.0%	11.7%	11.7%
prem liab	11.6%	11.3%	5.0%	8.1%	11.7%	11.2%	5.0%	10.9%	10.9%
discount rate:				1.64%	discount rate:				1.64%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 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%	9.9%	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	9.9%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	11.6%	10.0%	10.0%	5.0%	12.4%
2016	10.0%	10.0%	5.0%	11.8%	10.0%	10.0%	5.0%	11.3%
2017	12.0%	12.5%	5.0%	12.4%	12.5%	10.7%	5.0%	12.5%
2018	12.5%	12.5%	5.0%	11.6%	12.5%	10.3%	5.0%	11.9%
2019	12.4%	12.5%	5.0%	11.6%	12.4%	11.5%	5.0%	11.9%
prem liab	11.5%	-	5.0%	10.9%	12.1%	11.1%	5.0%	9.9%
	discount rate: 1.64%				discount rate: 1.64%			
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	30	29	28	27	26	26	28	28
2008	100	97	94	91	89	86	95	95
2009	89	86	83	81	78	76	84	84
2010	-	-	-	-	-	-	-	-
2011	660	636	614	593	573	554	622	622
2012	1,080	1,046	1,015	985	958	931	1,027	1,027
2013	521	507	493	480	468	457	498	498
2014	1,202	1,182	1,163	1,146	1,129	1,112	1,170	1,170
2015	2,248	2,218	2,190	2,163	2,137	2,112	2,200	2,200
2016	3,910	3,869	3,829	3,792	3,755	3,720	3,844	3,844
2017	4,566	4,519	4,474	4,431	4,389	4,349	4,490	4,490
2018	8,753	8,659	8,568	8,480	8,395	8,311	8,600	8,600
2019	13,016	12,870	12,729	12,592	12,459	12,328	12,779	12,779
2020	17,261	17,050	16,844	16,645	16,450	16,261	16,918	16,918
Total	53,436	52,768	52,124	51,506	50,906	50,323	52,355	52,355
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
Total	1,312	644	-	(618)	(1,218)	(1,801)	231	231
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	7.1%	3.6%	-	(3.6%)	(7.1%)	(7.1%)	-	-
2008	6.4%	3.2%	-	(3.2%)	(5.3%)	(8.5%)	1.1%	1.1%
2009	7.2%	3.6%	-	(2.4%)	(6.0%)	(8.4%)	1.2%	1.2%
2010	-	-	-	-	-	-	-	-
2011	7.5%	3.6%	-	(3.4%)	(6.7%)	(9.8%)	1.3%	1.3%
2012	6.4%	3.1%	-	(3.0%)	(5.6%)	(8.3%)	1.2%	1.2%
2013	5.7%	2.8%	-	(2.6%)	(5.1%)	(7.3%)	1.0%	1.0%
2014	3.4%	1.6%	-	(1.5%)	(2.9%)	(4.4%)	0.6%	0.6%
2015	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	0.5%	0.5%
2016	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	0.4%	0.4%
2017	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	0.4%	0.4%
2018	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	0.4%	0.4%
2019	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	0.4%	0.4%
2020	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.5%)	0.4%	0.4%
Total	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.5%)	0.4%	0.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	59	57	55	53	53	51	55	55
2009	268	265	260	256	252	248	262	262
2010	380	372	366	359	353	347	368	368
2011	108	107	104	102	100	98	105	105
2012	441	433	425	418	412	404	428	428
2013	1,016	1,000	987	972	959	945	991	991
2014	333	329	325	322	318	315	327	327
2015	2,148	2,130	2,111	2,094	2,076	2,059	2,118	2,118
2016	2,801	2,773	2,748	2,722	2,698	2,674	2,757	2,757
2017	4,057	4,012	3,968	3,926	3,884	3,844	3,984	3,984
2018	6,645	6,553	6,464	6,379	6,296	6,213	6,497	6,497
2019	10,624	10,452	10,285	10,124	9,967	9,814	10,344	10,344
2020	12,162	11,957	11,759	11,568	11,382	11,201	11,830	11,830
Total	41,042	40,440	39,857	39,295	38,750	38,213	40,066	40,066
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
Total	1,185	583	-	(562)	(1,107)	(1,644)	209	209
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	7.3%	3.6%	-	(3.6%)	(3.6%)	(7.3%)	-	-
2009	3.1%	1.9%	-	(1.5%)	(3.1%)	(4.6%)	0.8%	0.8%
2010	3.8%	1.6%	-	(1.9%)	(3.6%)	(5.2%)	0.5%	0.5%
2011	3.8%	2.9%	-	(1.9%)	(3.8%)	(5.8%)	1.0%	1.0%
2012	3.8%	1.9%	-	(1.6%)	(3.1%)	(4.9%)	0.7%	0.7%
2013	2.9%	1.3%	-	(1.5%)	(2.8%)	(4.3%)	0.4%	0.4%
2014	2.5%	1.2%	-	(0.9%)	(2.2%)	(3.1%)	0.6%	0.6%
2015	1.8%	0.9%	-	(0.8%)	(1.7%)	(2.5%)	0.3%	0.3%
2016	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	0.3%	0.3%
2017	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	0.4%	0.4%
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	0.5%	0.5%
2019	3.3%	1.6%	-	(1.6%)	(3.1%)	(4.6%)	0.6%	0.6%
2020	3.4%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.6%	0.6%
Total	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	0.5%	0.5%
	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

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	15	15	14	14	14	14	14	14
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	86	85	85	84	84	83	85	85
2008	-	-	-	-	-	-	-	-
2009	237	230	223	217	211	205	226	226
2010	139	135	130	126	122	119	132	132
2011	1	1	-	-	-	-	1	1
2012	12	12	12	11	11	11	12	12
2013	722	702	684	667	650	634	690	690
2014	796	785	775	765	756	746	778	778
2015	330	326	322	318	315	312	324	324
2016	1,654	1,636	1,619	1,603	1,586	1,571	1,625	1,625
2017	2,773	2,744	2,715	2,689	2,662	2,637	2,726	2,726
2018	4,970	4,916	4,863	4,813	4,763	4,715	4,883	4,883
2019	9,379	9,257	9,140	9,026	8,915	8,806	9,182	9,182
2020	15,087	14,883	14,685	14,493	14,308	14,126	14,755	14,755
Total	36,201	35,727	35,267	34,826	34,397	33,979	35,433	35,433
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
Total	934	460	-	(441)	(870)	(1,288)	166	166
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	7.1%	7.1%	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1.2%	-	-	(1.2%)	(1.2%)	(2.4%)	-	-
2008	-	-	-	-	-	-	-	-
2009	6.3%	3.1%	-	(2.7%)	(5.4%)	(8.1%)	1.3%	1.3%
2010	6.9%	3.8%	-	(3.1%)	(6.2%)	(8.5%)	1.5%	1.5%
2011	100.0%	100.0%	-	-	-	-	100.0%	100.0%
2012	-	-	-	(8.3%)	(8.3%)	(8.3%)	-	-
2013	5.6%	2.6%	-	(2.5%)	(5.0%)	(7.3%)	0.9%	0.9%
2014	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	0.4%	0.4%
2015	2.5%	1.2%	-	(1.2%)	(2.2%)	(3.1%)	0.6%	0.6%
2016	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	0.4%	0.4%
2017	2.1%	1.1%	-	(1.0%)	(2.0%)	(2.9%)	0.4%	0.4%
2018	2.2%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	0.4%	0.4%
2019	2.6%	1.3%	-	(1.2%)	(2.5%)	(3.7%)	0.5%	0.5%
2020	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	0.5%	0.5%
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	0.5%	0.5%
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	322	309	296	285	274	264	301	301
2013	46	45	44	43	42	42	44	44
2014	52	50	48	46	45	43	49	49
2015	578	569	559	551	542	535	562	562
2016	740	726	711	698	687	675	716	716
2017	1,004	994	985	975	966	958	988	988
2018	922	913	902	894	885	877	906	906
2019	1,572	1,555	1,538	1,521	1,505	1,489	1,544	1,544
2020	2,365	2,336	2,309	2,282	2,256	2,231	2,319	2,319
Total	7,601	7,497	7,392	7,295	7,202	7,114	7,429	7,429
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
Total	209	105	-	(97)	(190)	(278)	37	37
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	8.8%	4.4%	-	(3.7%)	(7.4%)	(10.8%)	1.7%	1.7%
2013	4.5%	2.3%	-	(2.3%)	(4.5%)	(4.5%)	-	-
2014	8.3%	4.2%	-	(4.2%)	(6.3%)	(10.4%)	2.1%	2.1%
2015	3.4%	1.8%	-	(1.4%)	(3.0%)	(4.3%)	0.5%	0.5%
2016	4.1%	2.1%	-	(1.8%)	(3.4%)	(5.1%)	0.7%	0.7%
2017	1.9%	0.9%	-	(1.0%)	(1.9%)	(2.7%)	0.3%	0.3%
2018	2.2%	1.2%	-	(0.9%)	(1.9%)	(2.8%)	0.4%	0.4%
2019	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	0.4%	0.4%
2020	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.4%
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.5%	0.5%
	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

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	12,204	12,059	11,920	11,781	11,647	11,516	11,968	11,968
2005	8	8	8	8	8	7	8	8
2006	281	274	267	260	254	248	270	270
2007	2,229	2,168	2,110	2,054	2,000	1,949	2,131	2,131
2008	329	320	310	301	293	284	313	313
2009	293	284	275	267	259	251	278	278
2010	542	527	513	501	488	477	519	519
2011	1,638	1,599	1,562	1,527	1,494	1,462	1,575	1,575
2012	857	837	819	801	784	767	825	825
2013	2,868	2,825	2,783	2,744	2,705	2,669	2,798	2,798
2014	3,960	3,908	3,859	3,813	3,768	3,724	3,877	3,877
2015	5,747	5,680	5,616	5,555	5,496	5,437	5,639	5,639
2016	5,132	5,078	5,025	4,974	4,924	4,877	5,044	5,044
2017	6,624	6,553	6,486	6,420	6,356	6,293	6,509	6,509
2018	13,039	12,879	12,726	12,576	12,430	12,288	12,781	12,781
2019	29,900	29,469	29,055	28,654	28,260	27,879	29,202	29,202
2020	47,750	47,027	46,333	45,660	45,007	44,371	46,583	46,583
Total	133,401	131,495	129,667	127,896	126,173	124,499	130,320	130,320
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
Total	3,734	1,828	-	(1,771)	(3,494)	(5,168)	653	653
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.4%
2005	-	-	-	-	-	(12.5%)	-	-
2006	5.2%	2.6%	-	(2.6%)	(4.9%)	(7.1%)	1.1%	1.1%
2007	5.6%	2.7%	-	(2.7%)	(5.2%)	(7.6%)	1.0%	1.0%
2008	6.1%	3.2%	-	(2.9%)	(5.5%)	(8.4%)	1.0%	1.0%
2009	6.5%	3.3%	-	(2.9%)	(5.8%)	(8.7%)	1.1%	1.1%
2010	5.7%	2.7%	-	(2.3%)	(4.9%)	(7.0%)	1.2%	1.2%
2011	4.9%	2.4%	-	(2.2%)	(4.4%)	(6.4%)	0.8%	0.8%
2012	4.6%	2.2%	-	(2.2%)	(4.3%)	(6.3%)	0.7%	0.7%
2013	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	0.5%	0.5%
2014	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	0.5%	0.5%
2015	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	0.4%	0.4%
2016	2.1%	1.1%	-	(1.0%)	(2.0%)	(2.9%)	0.4%	0.4%
2017	2.1%	1.0%	-	(1.0%)	(2.0%)	(3.0%)	0.4%	0.4%
2018	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.4%
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.5%	0.5%
2020	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	0.5%	0.5%
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.5%	0.5%
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	88	86	85	83	82	81	85	85
2005	-	-	-	-	-	-	-	-
2006	3	3	3	3	3	3	3	3
2007	25	25	25	25	24	24	25	25
2008	-	-	-	-	-	-	-	-
2009	51	49	47	46	44	43	48	48
2010	-	-	-	-	-	-	-	-
2011	642	624	607	592	577	563	613	613
2012	1,272	1,251	1,231	1,211	1,192	1,175	1,238	1,238
2013	2,618	2,573	2,530	2,489	2,449	2,411	2,546	2,546
2014	1,596	1,581	1,567	1,553	1,540	1,527	1,572	1,572
2015	5,173	5,130	5,090	5,050	5,013	4,975	5,104	5,104
2016	9,850	9,750	9,653	9,560	9,469	9,379	9,688	9,688
2017	9,302	9,196	9,095	8,995	8,899	8,804	9,132	9,132
2018	21,547	21,278	21,017	20,763	20,516	20,275	21,110	21,110
2019	28,482	28,055	27,643	27,243	26,855	26,475	27,791	27,791
2020	47,228	46,550	45,898	45,268	44,651	44,053	46,135	46,135
Total	127,877	126,151	124,491	122,881	121,314	119,788	125,090	125,090
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
Total	3,386	1,660	-	(1,610)	(3,177)	(4,703)	599	599
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	3.5%	1.2%	-	(2.4%)	(3.5%)	(4.7%)	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	(4.0%)	(4.0%)	-	-
2008	-	-	-	-	-	-	-	-
2009	8.5%	4.3%	-	(2.1%)	(6.4%)	(8.5%)	2.1%	2.1%
2010	-	-	-	-	-	-	-	-
2011	5.8%	2.8%	-	(2.5%)	(4.9%)	(7.2%)	1.0%	1.0%
2012	3.3%	1.6%	-	(1.6%)	(3.2%)	(4.5%)	0.6%	0.6%
2013	3.5%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.6%	0.6%
2014	1.9%	0.9%	-	(0.9%)	(1.7%)	(2.6%)	0.3%	0.3%
2015	1.6%	0.8%	-	(0.8%)	(1.5%)	(2.3%)	0.3%	0.3%
2016	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	0.4%	0.4%
2017	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	0.4%	0.4%
2018	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	0.4%	0.4%
2019	3.0%	1.5%	-	(1.4%)	(2.9%)	(4.2%)	0.5%	0.5%
2020	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.5%	0.5%
Total	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	0.5%	0.5%
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1	1	1	1	1	1	1	1
2013	4	4	4	4	4	4	4	4
2014	10	10	10	10	9	9	10	10
2015	21	21	21	20	20	20	21	21
2016	55	55	55	53	53	53	55	55
2017	865	856	846	836	827	819	849	849
2018	562	555	548	542	536	529	551	551
2019	447	440	434	428	421	416	436	436
2020	720	711	702	693	684	675	705	705
Total	2,685	2,653	2,621	2,587	2,555	2,526	2,632	2,632
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
Total	64	32	-	(34)	(66)	(95)	11	11
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	(10.0%)	(10.0%)	-	-
2015	-	-	-	(4.8%)	(4.8%)	(4.8%)	-	-
2016	-	-	-	(3.6%)	(3.6%)	(3.6%)	-	-
2017	2.2%	1.2%	-	(1.2%)	(2.2%)	(3.2%)	0.4%	0.4%
2018	2.6%	1.3%	-	(1.1%)	(2.2%)	(3.5%)	0.5%	0.5%
2019	3.0%	1.4%	-	(1.4%)	(3.0%)	(4.1%)	0.5%	0.5%
2020	2.6%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	0.4%	0.4%
Total	2.4%	1.2%	-	(1.3%)	(2.5%)	(3.6%)	0.4%	0.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	335	329	324	320	315	311	326	326
2014	17	17	17	16	16	16	17	17
2015	34	34	34	34	34	33	34	34
2016	90	90	88	88	87	86	89	89
2017	590	584	577	570	564	558	579	579
2018	565	558	551	544	538	531	553	553
2019	987	972	959	945	933	920	964	964
2020	1,177	1,161	1,144	1,128	1,113	1,098	1,151	1,151
Total	3,797	3,747	3,696	3,647	3,602	3,555	3,715	3,715
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
Total	101	51	-	(49)	(94)	(141)	19	19
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	3.4%	1.5%	-	(1.2%)	(2.8%)	(4.0%)	0.6%	0.6%
2014	-	-	-	(5.9%)	(5.9%)	(5.9%)	-	-
2015	-	-	-	-	-	(2.9%)	-	-
2016	2.3%	2.3%	-	-	(1.1%)	(2.3%)	1.1%	1.1%
2017	2.3%	1.2%	-	(1.2%)	(2.3%)	(3.3%)	0.3%	0.3%
2018	2.5%	1.3%	-	(1.3%)	(2.4%)	(3.6%)	0.4%	0.4%
2019	2.9%	1.4%	-	(1.5%)	(2.7%)	(4.1%)	0.5%	0.5%
2020	2.9%	1.5%	-	(1.4%)	(2.7%)	(4.0%)	0.6%	0.6%
Total	2.7%	1.4%	-	(1.3%)	(2.5%)	(3.8%)	0.5%	0.5%
	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

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	167	166	164	163	162	160	164	162
2013	8	7	7	7	7	7	7	7
2014	184	183	183	182	182	181	183	182
2015	101	100	99	98	97	97	99	98
2016	59	59	58	58	57	56	58	58
2017	127	126	124	122	121	119	125	122
2018	210	208	204	202	200	196	204	200
2019	254	250	246	243	239	236	246	241
Total	1,110	1,099	1,085	1,075	1,065	1,052	1,086	1,070
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	25	14	-	(10)	(20)	(33)	1	(15)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	12,307	12,160	12,019	11,878	11,743	11,611	12,067	12,067
2005	8	8	8	8	8	7	8	8
2006	284	277	270	263	257	251	273	273
2007	2,370	2,307	2,248	2,190	2,134	2,082	2,269	2,269
2008	488	474	459	445	435	421	463	463
2009	938	914	888	867	844	823	898	898
2010	1,061	1,034	1,009	986	963	943	1,019	1,019
2011	3,049	2,967	2,887	2,814	2,744	2,677	2,916	2,916
2012	4,075	3,978	3,888	3,800	3,720	3,640	3,921	3,921
2013	8,136	7,991	7,855	7,725	7,598	7,479	7,903	7,903
2014	7,969	7,865	7,767	7,674	7,584	7,495	7,803	7,803
2015	16,345	16,173	16,008	15,850	15,697	15,547	16,067	16,067
2016	24,263	24,008	23,758	23,519	23,288	23,064	23,848	23,848
2017	29,849	29,525	29,213	28,908	28,613	28,327	29,324	29,324
2018	57,151	56,458	55,784	55,133	54,500	53,878	56,026	56,026
2019	94,596	93,255	91,966	90,713	89,493	88,303	92,426	92,426
2020	144,001	141,922	139,918	137,976	136,087	134,249	140,641	140,641
Total	406,890	401,316	395,945	390,749	385,708	380,797	397,872	397,872
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
Total	10,945	5,371	-	(5,196)	(10,237)	(15,148)	1,927	1,927
	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							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.4%
2005	-	-	-	-	-	(12.5%)	-	-
2006	5.2%	2.6%	-	(2.6%)	(4.8%)	(7.0%)	1.1%	1.1%
2007	5.4%	2.6%	-	(2.6%)	(5.1%)	(7.4%)	0.9%	0.9%
2008	6.3%	3.3%	-	(3.1%)	(5.2%)	(8.3%)	0.9%	0.9%
2009	5.6%	2.9%	-	(2.4%)	(5.0%)	(7.3%)	1.1%	1.1%
2010	5.2%	2.5%	-	(2.3%)	(4.6%)	(6.5%)	1.0%	1.0%
2011	5.6%	2.8%	-	(2.5%)	(5.0%)	(7.3%)	1.0%	1.0%
2012	4.8%	2.3%	-	(2.3%)	(4.3%)	(6.4%)	0.8%	0.8%
2013	3.6%	1.7%	-	(1.7%)	(3.3%)	(4.8%)	0.6%	0.6%
2014	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	0.5%	0.5%
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.9%)	0.4%	0.4%
2016	2.1%	1.1%	-	(1.0%)	(2.0%)	(2.9%)	0.4%	0.4%
2017	2.2%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	0.4%	0.4%
2018	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.4%
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.5%	0.5%
2020	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	0.5%	0.5%
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.5%	0.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(10)	4	(4)	(1)	(1)	10.0%	(11)
	2011	(5)	1	(1)	(4)	(4)	80.0%	(9)
	2012	177	(105)	105	(159)	(159)	(89.8%)	18
	2013	66	(5)	179	(47)	127	192.4%	193
	2014	289	(18)	18	(206)	(206)	(71.3%)	83
	2015	275	(27)	82	(1)	54	19.6%	329
	2016	569	(21)	16	(82)	(87)	(15.3%)	482
	2017	1,307	(87)	30	(43)	(100)	(7.7%)	1,207
	2018	2,004	(105)	68	19	(18)	(0.9%)	1,986
	2019	1,868	(86)	51	300	265	14.2%	2,133
	2020	1,138	465	234	76	775	68.1%	1,913
Private Passenger Total		7,678	16	778	(148)	646	8.4%	8,324
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	(105)	(1)	1	1	1	(1.0%)	(104)
	2012	4	(5)	5	(6)	(6)	(150.0%)	(2)
	2013	2	-	-	-	-	-	2
	2014	1	-	-	-	-	-	1
	2015	(94)	(7)	7	163	163	(173.4%)	69
	2016	74	(8)	(18)	-	(26)	(35.1%)	48
	2017	249	(7)	11	59	63	25.3%	312
	2018	826	(17)	(16)	(99)	(132)	(16.0%)	694
	2019	1,253	(184)	(190)	36	(338)	(27.0%)	915
	2020	664	219	142	(51)	310	46.7%	974
Non Private Passenger Total		2,882	(10)	(58)	103	35	1.2%	2,917
Grand Total		10,560	6	720	(45)	681	6.4%	11,241

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	66	(10)	39	12	41	62.1%	107
	2011	50	(3)	3	(1)	(1)	(2.0%)	49
	2012	96	(5)	(152)	(20)	(177)	(184.4%)	(81)
	2013	(146)	7	(38)	245	214	(146.6%)	68
	2014	(35)	-	-	269	269	(768.6%)	234
	2015	492	(18)	(205)	(151)	(374)	(76.0%)	118
	2016	481	9	(4)	126	131	27.2%	612
	2017	2,198	(194)	104	(294)	(384)	(17.5%)	1,814
	2018	3,469	(27)	(170)	(340)	(537)	(15.5%)	2,932
	2019	4,156	(61)	29	35	3	0.1%	4,159
	2020	783	476	(35)	(76)	365	46.6%	1,148
Private Passenger Total		11,610	174	(429)	(195)	(450)	(3.9%)	11,160
Non Private Passenger	prior	(20)	(9)	(7)	22	6	(30.0%)	(14)
	2011	(93)	4	(4)	96	96	(103.2%)	3
	2012	34	(9)	9	(12)	(12)	(35.3%)	22
	2013	78	13	(31)	(18)	(36)	(46.2%)	42
	2014	33	(2)	16	(36)	(22)	(66.7%)	11
	2015	136	(7)	7	(16)	(16)	(11.8%)	120
	2016	134	(1)	2	40	41	30.6%	175
	2017	383	(4)	-	78	74	19.3%	457
	2018	855	(11)	54	289	332	38.8%	1,187
	2019	1,096	(167)	248	1,119	1,200	109.5%	2,296
	2020	609	235	(571)	17	(319)	(52.4%)	290
Non Private Passenger Total		3,245	42	(277)	1,579	1,344	41.4%	4,589
Grand Total		14,855	216	(706)	1,384	894	6.0%	15,749

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 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	168	(1)	(63)	2	(62)	(36.9%)	106
	2011	6	(1)	1	(1)	(1)	(16.7%)	5
	2012	3	-	6	(11)	(5)	(166.7%)	(2)
	2013	(16)	(1)	1	15	15	(93.8%)	(1)
	2014	(76)	-	(5)	101	96	(126.3%)	20
	2015	58	(1)	18	(33)	(16)	(27.6%)	42
	2016	410	(5)	8	(123)	(120)	(29.3%)	290
	2017	1,196	(10)	(97)	(338)	(445)	(37.2%)	751
	2018	1,854	(10)	(16)	(625)	(651)	(35.1%)	1,203
	2019	2,486	(134)	(142)	346	70	2.8%	2,556
	2020	1,120	581	(6)	(275)	300	26.8%	1,420
Private Passenger Total		7,209	418	(295)	(942)	(819)	(11.4%)	6,390
Non Private Passenger								
	prior	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	60	(3)	3	(63)	(63)	(105.0%)	(3)
	2013	99	(35)	35	(70)	(70)	(70.7%)	29
	2014	436	(46)	116	(61)	9	2.1%	445
	2015	314	(18)	6	(268)	(280)	(89.2%)	34
	2016	358	1	14	14	29	8.1%	387
	2017	1,060	(6)	(90)	(425)	(521)	(49.2%)	539
	2018	1,402	(14)	(37)	(288)	(339)	(24.2%)	1,063
	2019	2,917	(497)	(332)	(559)	(1,388)	(47.6%)	1,529
	2020	1,059	592	(143)	(191)	258	24.4%	1,317
Non Private Passenger Total		7,706	(26)	(428)	(1,911)	(2,365)	(30.7%)	5,341
Grand Total		14,915	392	(723)	(2,853)	(3,184)	(21.3%)	11,731

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 Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	2	-	-	(1)	(1)	(50.0%)	1
	2015	78	33	(33)	(20)	(20)	(25.6%)	58
	2016	59	(2)	(3)	(17)	(22)	(37.3%)	37
	2017	(376)	-	(1)	370	369	(98.1%)	(7)
	2018	416	(37)	37	(72)	(72)	(17.3%)	344
	2019	478	(5)	12	(8)	(1)	(0.2%)	477
	2020	54	46	55	(10)	91	168.5%	145
Private Passenger Total		703	35	67	242	344	48.9%	1,047
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	(4)	-	-	(2)	(2)	50.0%	(6)
	2013	3	(3)	3	-	-	-	3
	2014	(69)	3	(3)	(3)	(3)	4.3%	(72)
	2015	36	-	-	(10)	(10)	(27.8%)	26
	2016	206	(38)	38	(81)	(81)	(39.3%)	125
	2017	934	(16)	21	(539)	(534)	(57.2%)	400
	2018	698	(11)	11	(199)	(199)	(28.5%)	499
	2019	1,122	(207)	234	(41)	(14)	(1.2%)	1,108
	2020	208	83	25	(6)	102	49.0%	310
Non Private Passenger Total		3,133	(189)	329	(881)	(741)	(23.7%)	2,392
Grand Total		3,836	(154)	396	(639)	(397)	(10.3%)	3,439

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount						
Private Passenger	prior	6,590	(307)	385	946	1,024	15.5%	7,614
	2011	138	19	(20)	(55)	(56)	(40.6%)	82
	2012	186	(18)	(17)	(85)	(120)	(64.5%)	66
	2013	(173)	(4)	2	260	258	(149.1%)	85
	2014	472	(52)	(1,019)	(169)	(1,240)	(262.7%)	(768)
	2015	(314)	14	2	463	479	(152.5%)	165
	2016	322	(19)	41	(67)	(45)	(14.0%)	277
	2017	764	(18)	(41)	(144)	(203)	(26.6%)	561
	2018	2,320	(82)	(116)	(550)	(748)	(32.2%)	1,572
	2019	4,908	(183)	32	(332)	(483)	(9.8%)	4,425
	2020	2,858	1,398	(208)	(319)	871	30.5%	3,729
Private Passenger Total		18,071	748	(959)	(52)	(263)	(1.5%)	17,808
Non Private Passenger	prior	439	(3)	2	(412)	(413)	(94.1%)	26
	2011	(305)	5	(5)	412	412	(135.1%)	107
	2012	277	(28)	28	(157)	(157)	(56.7%)	120
	2013	890	68	(39)	(471)	(442)	(49.7%)	448
	2014	(1,418)	(22)	(69)	1,768	1,677	(118.3%)	259
	2015	1,235	2	(72)	(123)	(193)	(15.6%)	1,042
	2016	263	(5)	5	853	853	324.3%	1,116
	2017	2,063	(48)	(122)	(453)	(623)	(30.2%)	1,440
	2018	6,426	(197)	(1,187)	(837)	(2,221)	(34.6%)	4,205
	2019	16,839	(2,852)	2,574	(1,053)	(1,331)	(7.9%)	15,508
	2020	7,147	3,500	128	(2,347)	1,281	17.9%	8,428
Non Private Passenger Total		33,856	420	1,243	(2,820)	(1,157)	(3.4%)	32,699
Grand Total		51,927	1,168	284	(2,872)	(1,420)	(2.7%)	50,507

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 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	41	3	(3)	(76)	(76)	(185.4%)	(35)
	2011	101	(43)	(27)	(6)	(76)	(75.2%)	25
	2012	35	(3)	3	(1)	(1)	(2.9%)	34
	2013	59	(1)	1	17	17	28.8%	76
	2014	(29)	(1)	1	49	49	(169.0%)	20
	2015	281	(10)	10	(12)	(12)	(4.3%)	269
	2016	112	14	(73)	23	(36)	(32.1%)	76
	2017	920	(32)	32	(307)	(307)	(33.4%)	613
	2018	678	(16)	(31)	4	(43)	(6.3%)	635
	2019	1,139	(49)	(113)	205	43	3.8%	1,182
	2020	619	202	(110)	(141)	(49)	(7.9%)	570
Private Passenger Total		3,956	64	(310)	(245)	(491)	(12.4%)	3,465
Non Private Passenger								
	prior	78	2	(2)	1	1	1.3%	79
	2011	10	-	(378)	(28)	(406)	(4,060.0%)	(396)
	2012	240	(24)	23	(4)	(5)	(2.1%)	235
	2013	256	(26)	25	24	23	9.0%	279
	2014	527	(26)	26	(17)	(17)	(3.2%)	510
	2015	919	11	(298)	512	225	24.5%	1,144
	2016	1,793	14	446	1,016	1,476	82.3%	3,269
	2017	3,162	(110)	49	1,023	962	30.4%	4,124
	2018	8,142	(216)	(383)	1,528	929	11.4%	9,071
	2019	14,121	(2,540)	1,261	2,336	1,057	7.5%	15,178
	2020	7,075	2,758	(1,152)	331	1,937	27.4%	9,012
Non Private Passenger Total		36,323	(157)	(383)	6,722	6,182	17.0%	42,505
Grand Total		40,279	(93)	(693)	6,477	5,691	14.1%	45,970

EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values					Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation				
Private Passenger									
	prior	26	-	-	(22)	(22)	(84.6%)	4	
	2011	2	-	-	-	-	-	2	
	2012	3	-	-	-	-	-	3	
	2013	7	-	-	-	-	-	7	
	2014	17	-	-	(4)	(4)	(23.5%)	13	
	2015	33	-	-	(8)	(8)	(24.2%)	25	
	2016	49	1	(1)	(13)	(13)	(26.5%)	36	
	2017	135	4	(4)	(10)	(10)	(7.4%)	125	
	2018	170	(1)	1	(33)	(33)	(19.4%)	137	
	2019	176	(11)	11	(8)	(8)	(4.5%)	168	
	2020	37	17	(61)	(2)	(46)	(124.3%)	(9)	
Private Passenger Total		655	10	(54)	(100)	(144)	(22.0%)	511	
Non Private Passenger									
	prior	2	-	-	-	-	-	2	
	2011	-	-	-	-	-	-	-	
	2012	1	-	-	-	-	-	1	
	2013	2	-	-	-	-	-	2	
	2014	4	-	-	3	3	75.0%	7	
	2015	18	-	-	(15)	(15)	(83.3%)	3	
	2016	46	-	-	(10)	(10)	(21.7%)	36	
	2017	121	-	-	(24)	(24)	(19.8%)	97	
	2018	417	-	-	(250)	(250)	(60.0%)	167	
	2019	354	(69)	37	(69)	(101)	(28.5%)	253	
	2020	118	45	29	(8)	66	55.9%	184	
Non Private Passenger Total		1,083	(24)	66	(373)	(331)	(30.6%)	752	
Grand Total		1,738	(14)	12	(473)	(475)	(27.3%)	1,263	

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	13	-	-	(4)	(4)	(30.8%)	9
	2015	47	-	-	(13)	(13)	(27.7%)	34
	2016	93	-	-	(26)	(26)	(28.0%)	67
	2017	190	-	17	(47)	(30)	(15.8%)	160
	2018	388	(3)	(19)	(62)	(84)	(21.6%)	304
	2019	367	(5)	(34)	8	(31)	(8.4%)	336
	2020	4	23	(66)	(7)	(50)	(1,250.0%)	(46)
Private Passenger Total		1,111	15	(102)	(151)	(238)	(21.4%)	873
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	50	(1)	1	(11)	(11)	(22.0%)	39
	2014	29	-	-	2	2	6.9%	31
	2015	19	-	-	(5)	(5)	(26.3%)	14
	2016	62	(1)	1	(18)	(18)	(29.0%)	44
	2017	143	-	-	(24)	(24)	(16.8%)	119
	2018	204	(2)	2	(12)	(12)	(5.9%)	192
	2019	370	(64)	68	29	33	8.9%	403
	2020	45	19	(38)	10	(9)	(20.0%)	36
Non Private Passenger Total		925	(49)	34	(29)	(44)	(4.8%)	881
Grand Total		2,036	(34)	(68)	(180)	(282)	(13.9%)	1,754

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	15	(1)	1	-	-	-	15
	2013	1	-	-	-	-	-	1
	2014	3	-	-	(1)	(1)	(33.3%)	2
	2015	7	-	-	(4)	(4)	(57.1%)	3
	2016	23	-	-	(10)	(10)	(43.5%)	13
	2017	36	-	-	(19)	(19)	(52.8%)	17
	2018	25	-	-	(11)	(11)	(44.0%)	14
	2019	37	(1)	1	(12)	(12)	(32.4%)	25
	2020	9	3	1	(3)	1	11.1%	10
Private Passenger Total		156	1	3	(60)	(56)	(35.9%)	100
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	(3)	(3)	(27.3%)	8
	2014	22	(6)	6	(5)	(5)	(22.7%)	17
	2015	16	2	(2)	(2)	(2)	(12.5%)	14
	2016	40	-	-	(11)	(11)	(27.5%)	29
	2017	99	(1)	1	(25)	(25)	(25.3%)	74
	2018	173	(1)	1	(33)	(33)	(19.1%)	140
	2019	234	(42)	33	(19)	(28)	(12.0%)	206
	2020	32	14	(6)	(2)	6	18.8%	38
Non Private Passenger Total		627	(34)	33	(100)	(101)	(16.1%)	526
Grand Total		783	(33)	36	(160)	(157)	(20.1%)	626

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	6,873	(311)	354	861	904	13.2%	7,777
	2011	290	(27)	(44)	(67)	(138)	(47.6%)	152
	2012	521	(132)	(54)	(276)	(462)	(88.7%)	59
	2013	(197)	(4)	145	490	631	(320.3%)	434
	2014	656	(71)	(1,005)	34	(1,042)	(158.8%)	(386)
	2015	957	(9)	(126)	221	86	9.0%	1,043
	2016	2,118	(23)	(16)	(189)	(228)	(10.8%)	1,890
	2017	6,370	(337)	40	(832)	(1,129)	(17.7%)	5,241
	2018	11,324	(281)	(246)	(1,670)	(2,197)	(19.4%)	9,127
	2019	15,615	(535)	(153)	534	(154)	(1.0%)	15,461
	2020	6,622	3,211	(196)	(757)	2,258	34.1%	8,880
Private Passenger Total		51,149	1,481	(1,301)	(1,651)	(1,471)	(2.9%)	49,678
Non Private Passenger	prior	507	(10)	(7)	(389)	(406)	(80.1%)	101
	2011	(490)	8	(386)	481	103	(21.0%)	(387)
	2012	612	(69)	68	(244)	(245)	(40.0%)	367
	2013	1,391	16	(6)	(549)	(539)	(38.7%)	852
	2014	(435)	(99)	92	1,651	1,644	(377.9%)	1,209
	2015	2,599	(17)	(352)	236	(133)	(5.1%)	2,466
	2016	2,976	(38)	488	1,803	2,253	75.7%	5,229
	2017	8,214	(192)	(130)	(330)	(652)	(7.9%)	7,562
	2018	19,143	(469)	(1,555)	99	(1,925)	(10.1%)	17,218
	2019	38,306	(6,622)	3,933	1,779	(910)	(2.4%)	37,396
	2020	16,957	7,465	(1,586)	(2,247)	3,632	21.4%	20,589
Non Private Passenger Total		89,780	(27)	559	2,290	2,822	3.1%	92,602
Grand Total		140,929	1,454	(742)	639	1,351	1.0%	142,280

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(17)	2	(2)	-	-	-	(17)
	2011	(6)	1	(1)	-	-	-	(6)
	2012	69	(6)	6	(65)	(65)	(94.2%)	4
	2013	(1)	-	179	-	179	(17,900.0%)	178
	2014	169	(15)	15	(165)	(165)	(97.6%)	4
	2015	48	(4)	61	44	101	210.4%	149
	2016	218	(20)	15	(42)	(47)	(21.6%)	171
	2017	1,032	(93)	36	(21)	(78)	(7.6%)	954
	2018	1,393	(104)	78	62	36	2.6%	1,429
	2019	1,122	(101)	87	316	302	26.9%	1,424
	2020	1,003	394	241	91	726	72.4%	1,729
Private Passenger Total		5,030	54	715	220	989	19.7%	6,019
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	(102)	1	(1)	-	-	-	(102)
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	1	-	-	-	-	-	1
	2015	(137)	1	(1)	158	158	(115.3%)	21
	2016	(10)	-	(19)	-	(19)	190.0%	(29)
	2017	74	(2)	9	59	66	89.2%	140
	2018	576	(17)	(12)	(87)	(116)	(20.1%)	460
	2019	968	(194)	(164)	26	(332)	(34.3%)	636
	2020	604	187	141	(45)	283	46.9%	887
Non Private Passenger Total		1,984	(24)	(47)	111	40	2.0%	2,024
Grand Total		7,014	30	668	331	1,029	14.7%	8,043

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 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	26	-	30	-	30	115.4%	56
	2011	45	(2)	2	-	-	-	45
	2012	78	(4)	(154)	(14)	(172)	(220.5%)	(94)
	2013	(148)	7	(38)	231	200	(135.1%)	52
	2014	(74)	4	(4)	258	258	(348.6%)	184
	2015	321	(16)	(199)	(139)	(354)	(110.3%)	(33)
	2016	302	(3)	9	115	121	40.1%	423
	2017	1,889	(206)	116	(278)	(368)	(19.5%)	1,521
	2018	3,095	(46)	(149)	(320)	(515)	(16.6%)	2,580
	2019	3,722	(82)	63	30	11	0.3%	3,733
	2020	694	432	(35)	(58)	339	48.8%	1,033
Private Passenger Total		9,950	84	(359)	(175)	(450)	(4.5%)	9,500
Non Private Passenger	prior	(36)	1	(7)	22	16	(44.4%)	(20)
	2011	(93)	4	(4)	96	96	(103.2%)	3
	2012	2	-	-	-	-	-	2
	2013	6	-	(18)	(10)	(28)	(466.7%)	(22)
	2014	30	(1)	15	(34)	(20)	(66.7%)	10
	2015	70	(3)	3	(8)	(8)	(11.4%)	62
	2016	85	(3)	4	39	40	47.1%	125
	2017	283	(11)	7	73	69	24.4%	352
	2018	674	(27)	71	267	311	46.1%	985
	2019	791	(158)	252	1,061	1,155	146.0%	1,946
	2020	542	205	(556)	26	(325)	(60.0%)	217
Non Private Passenger Total		2,354	7	(233)	1,532	1,306	55.5%	3,660
Grand Total		12,304	91	(592)	1,357	856	7.0%	13,160

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 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	151	(1)	(68)	-	(69)	(45.7%)	82
	2011	5	-	-	-	-	-	5
	2012	1	-	7	(10)	(3)	(300.0%)	(2)
	2013	(24)	-	-	17	17	(70.8%)	(7)
	2014	(91)	1	(6)	96	91	(100.0%)	-
	2015	39	-	19	(28)	(9)	(23.1%)	30
	2016	327	(5)	8	(109)	(106)	(32.4%)	221
	2017	1,057	(11)	(96)	(309)	(416)	(39.4%)	641
	2018	1,575	(16)	(9)	(585)	(610)	(38.7%)	965
	2019	1,958	(139)	(124)	303	40	2.0%	1,998
	2020	987	515	2	(247)	270	27.4%	1,257
Private Passenger Total		5,985	344	(267)	(872)	(795)	(13.3%)	5,190
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)
	2011	2	-	-	-	-	-	2
	2012	57	(3)	3	(60)	(60)	(105.3%)	(3)
	2013	15	(1)	1	(10)	(10)	(66.7%)	5
	2014	342	(20)	97	(39)	38	11.1%	380
	2015	273	(16)	14	(247)	(249)	(91.2%)	24
	2016	212	(2)	17	20	35	16.5%	247
	2017	812	(8)	(63)	(393)	(464)	(57.1%)	348
	2018	1,132	(27)	(22)	(273)	(322)	(28.4%)	810
	2019	2,485	(497)	(291)	(522)	(1,310)	(52.7%)	1,175
	2020	933	534	(151)	(168)	215	23.0%	1,148
Non Private Passenger Total		6,259	(40)	(395)	(1,692)	(2,127)	(34.0%)	4,132
Grand Total		12,244	304	(662)	(2,564)	(2,922)	(23.9%)	9,322

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	1	-	-	-	-	-	1
	2015	10	-	-	(3)	(3)	(30.0%)	7
	2016	36	-	(4)	(14)	(18)	(50.0%)	18
	2017	(437)	4	(4)	345	345	(78.9%)	(92)
	2018	357	(44)	44	(69)	(69)	(19.3%)	288
	2019	411	(4)	12	(11)	(3)	(0.7%)	408
	2020	42	40	57	(9)	88	209.5%	130
Private Passenger Total		412	(4)	105	239	340	82.5%	752
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	(69)	1	(1)	(2)	(2)	2.9%	(71)
	2015	35	-	-	(9)	(9)	(25.7%)	26
	2016	133	(1)	1	(48)	(48)	(36.1%)	85
	2017	876	(9)	14	(503)	(498)	(56.8%)	378
	2018	638	(6)	6	(179)	(179)	(28.1%)	459
	2019	1,009	(202)	234	(32)	-	-	1,009
	2020	186	72	24	(4)	92	49.5%	278
Non Private Passenger Total		2,808	(145)	278	(777)	(644)	(22.9%)	2,164
Grand Total		3,220	(149)	383	(538)	(304)	(9.4%)	2,916

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 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	5,674	(283)	364	886	967	17.0%	6,641
	2011	113	(6)	6	(38)	(38)	(33.6%)	75
	2012	155	(8)	(26)	(64)	(98)	(63.2%)	57
	2013	(207)	10	(11)	252	251	(121.3%)	44
	2014	294	(15)	(1,054)	(121)	(1,190)	(404.8%)	(896)
	2015	(318)	16	1	437	454	(142.8%)	136
	2016	241	(19)	41	(62)	(40)	(16.6%)	201
	2017	623	(21)	(38)	(134)	(193)	(31.0%)	430
	2018	2,030	(102)	(94)	(514)	(710)	(35.0%)	1,320
	2019	4,126	(186)	74	(346)	(458)	(11.1%)	3,668
	2020	2,561	1,254	(204)	(266)	784	30.6%	3,345
Private Passenger Total		15,292	640	(941)	30	(271)	(1.8%)	15,021
Non Private Passenger	prior	380	(3)	3	(396)	(396)	(104.2%)	(16)
	2011	(332)	3	(3)	389	389	(117.2%)	57
	2012	214	(2)	2	(146)	(146)	(68.2%)	68
	2013	661	(7)	36	(454)	(425)	(64.3%)	236
	2014	(1,568)	16	(107)	1,651	1,560	(99.5%)	(8)
	2015	618	(6)	(46)	(62)	(114)	(18.4%)	504
	2016	(129)	4	(2)	828	830	(643.4%)	701
	2017	1,486	(59)	(95)	(416)	(570)	(38.4%)	916
	2018	5,343	(214)	(1,137)	(758)	(2,109)	(39.5%)	3,234
	2019	14,477	(2,895)	2,681	(1,159)	(1,373)	(9.5%)	13,104
	2020	6,460	3,144	137	(2,101)	1,180	18.3%	7,640
Non Private Passenger Total		27,610	(19)	1,469	(2,624)	(1,174)	(4.3%)	26,436
Grand Total		42,902	621	528	(2,594)	(1,445)	(3.4%)	41,457

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	4	2	(2)	(74)	(74)	(1,850.0%)	(70)
	2011	16	(1)	1	-	-	-	16
	2012	26	(1)	1	-	-	-	26
	2013	47	(2)	2	15	15	31.9%	62
	2014	(141)	6	(6)	42	42	(29.8%)	(99)
	2015	251	(10)	10	(13)	(13)	(5.2%)	238
	2016	(8)	-	(59)	19	(40)	500.0%	(48)
	2017	823	(33)	33	(282)	(282)	(34.3%)	541
	2018	522	(21)	(25)	-	(46)	(8.8%)	476
	2019	953	(38)	(121)	184	25	2.6%	978
	2020	564	178	(106)	(129)	(57)	(10.1%)	507
Private Passenger Total		3,057	80	(272)	(238)	(430)	(14.1%)	2,627
Non Private Passenger	prior	59	-	-	-	-	-	59
	2011	(18)	-	(378)	-	(378)	2,100.0%	(396)
	2012	188	(2)	2	-	-	-	188
	2013	99	(1)	1	60	60	60.6%	159
	2014	430	(5)	5	-	-	-	430
	2015	459	(5)	(256)	470	209	45.5%	668
	2016	1,138	(23)	496	948	1,421	124.9%	2,559
	2017	2,305	(106)	55	940	889	38.6%	3,194
	2018	6,547	(327)	(200)	1,368	841	12.8%	7,388
	2019	11,588	(2,318)	1,227	2,100	1,009	8.7%	12,597
	2020	6,428	2,489	(1,187)	380	1,682	26.2%	8,110
Non Private Passenger Total		29,223	(298)	(235)	6,266	5,733	19.6%	34,956
Grand Total		32,280	(218)	(507)	6,028	5,303	16.4%	37,583

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 Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation				
Private Passenger	prior	26	-	-	(22)	(22)	(84.6%)	4	
	2011	2	-	-	-	-	-	2	
	2012	3	-	-	-	-	-	3	
	2013	6	-	-	-	-	-	6	
	2014	15	-	-	(3)	(3)	(20.0%)	12	
	2015	31	-	-	(7)	(7)	(22.6%)	24	
	2016	46	-	-	(12)	(12)	(26.1%)	34	
	2017	54	(1)	1	(12)	(12)	(22.2%)	42	
	2018	158	(2)	2	(31)	(31)	(19.6%)	127	
	2019	159	(10)	11	(8)	(7)	(4.4%)	152	
	2020	34	16	(58)	(2)	(44)	(129.4%)	(10)	
Private Passenger Total		534	3	(44)	(97)	(138)	(25.8%)	396	
Non Private Passenger	prior	2	-	-	-	-	-	2	
	2011	-	-	-	-	-	-	-	
	2012	1	-	-	-	-	-	1	
	2013	2	-	-	-	-	-	2	
	2014	4	-	-	2	2	50.0%	6	
	2015	16	-	-	(13)	(13)	(81.3%)	3	
	2016	43	-	-	(9)	(9)	(20.9%)	34	
	2017	111	(1)	1	(22)	(22)	(19.8%)	89	
	2018	357	(4)	4	(232)	(232)	(65.0%)	125	
	2019	314	(63)	34	(64)	(93)	(29.6%)	221	
	2020	108	41	27	(5)	63	58.3%	171	
Non Private Passenger Total		958	(27)	66	(343)	(304)	(31.7%)	654	
Grand Total		1,492	(24)	22	(440)	(442)	(29.6%)	1,050	

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	12	-	-	(4)	(4)	(33.3%)	8
	2015	44	-	-	(12)	(12)	(27.3%)	32
	2016	87	(1)	1	(24)	(24)	(27.6%)	63
	2017	135	(1)	17	(43)	(27)	(20.0%)	108
	2018	350	(4)	(17)	(57)	(78)	(22.3%)	272
	2019	325	(3)	(33)	6	(30)	(9.2%)	295
	2020	(8)	17	(65)	(6)	(54)	675.0%	(62)
Private Passenger Total		952	8	(97)	(140)	(229)	(24.1%)	723
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	(2)	(2)	(15.4%)	11
	2014	27	-	-	2	2	7.4%	29
	2015	17	-	-	(4)	(4)	(23.5%)	13
	2016	57	(1)	1	(16)	(16)	(28.1%)	41
	2017	132	(1)	1	(23)	(23)	(17.4%)	109
	2018	183	(2)	2	(10)	(10)	(5.5%)	173
	2019	317	(63)	67	27	31	9.8%	348
	2020	40	16	(38)	12	(10)	(25.0%)	30
Non Private Passenger Total		789	(51)	33	(14)	(32)	(4.1%)	757
Grand Total		1,741	(43)	(64)	(154)	(261)	(15.0%)	1,480

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	3	-	-	(1)	(1)	(33.3%)	2
	2015	6	-	-	(3)	(3)	(50.0%)	3
	2016	22	-	-	(10)	(10)	(45.5%)	12
	2017	33	-	-	(17)	(17)	(51.5%)	16
	2018	23	-	-	(10)	(10)	(43.5%)	13
	2019	34	(1)	1	(11)	(11)	(32.4%)	23
	2020	8	3	1	(3)	1	12.5%	9
Private Passenger Total		131	2	2	(55)	(51)	(38.9%)	80
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	10	-	-	(3)	(3)	(30.0%)	7
	2014	4	-	-	-	-	-	4
	2015	10	-	-	(3)	(3)	(30.0%)	7
	2016	37	-	-	(10)	(10)	(27.0%)	27
	2017	90	(1)	1	(22)	(22)	(24.4%)	68
	2018	159	(2)	2	(31)	(31)	(19.5%)	128
	2019	217	(43)	34	(20)	(29)	(13.4%)	188
	2020	29	13	(6)	(2)	5	17.2%	34
Non Private Passenger Total		556	(33)	31	(91)	(93)	(16.7%)	463
Grand Total		687	(31)	33	(146)	(144)	(21.0%)	543

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	5,856	(280)	322	790	832	14.2%	6,688
	2011	173	(8)	8	(38)	(38)	(22.0%)	135
	2012	338	(19)	(166)	(153)	(338)	(100.0%)	-
	2013	(322)	15	132	515	662	(205.6%)	340
	2014	188	(19)	(1,055)	102	(972)	(517.0%)	(784)
	2015	432	(14)	(108)	276	154	35.6%	586
	2016	1,271	(48)	11	(139)	(176)	(13.8%)	1,095
	2017	5,209	(362)	65	(751)	(1,048)	(20.1%)	4,161
	2018	9,503	(339)	(170)	(1,524)	(2,033)	(21.4%)	7,470
	2019	12,810	(564)	(30)	463	(131)	(1.0%)	12,679
	2020	5,885	2,849	(167)	(629)	2,053	34.9%	7,938
Private Passenger Total		41,343	1,211	(1,158)	(1,088)	(1,035)	(2.5%)	40,308
Non Private Passenger	prior	410	(2)	(4)	(374)	(380)	(92.7%)	30
	2011	(542)	8	(386)	485	107	(19.7%)	(435)
	2012	462	(7)	7	(206)	(206)	(44.6%)	256
	2013	809	(9)	20	(419)	(408)	(50.4%)	401
	2014	(799)	(9)	9	1,580	1,580	(197.7%)	781
	2015	1,361	(29)	(286)	282	(33)	(2.4%)	1,328
	2016	1,566	(26)	498	1,752	2,224	142.0%	3,790
	2017	6,169	(198)	(70)	(307)	(575)	(9.3%)	5,594
	2018	15,609	(626)	(1,286)	65	(1,847)	(11.8%)	13,762
	2019	32,166	(6,433)	4,074	1,417	(942)	(2.9%)	31,224
	2020	15,330	6,701	(1,609)	(1,907)	3,185	20.8%	18,515
Non Private Passenger Total		72,541	(630)	967	2,368	2,705	3.7%	75,246
Grand Total		113,884	581	(191)	1,280	1,670	1.5%	115,554

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		(1)	(5)	-	(6)	-	-	2	2	(4)
2001		-	(4)	(5)	(9)	-	-	1	1	(8)
2002		-	-	-	-	-	-	-	-	-
2003		-	1	1	2	-	-	-	-	2
2004		(3)	(7)	-	(10)	-	-	1	1	(9)
2005		-	3	6	9	-	-	1	1	10
2006		-	1	3	4	-	-	-	-	4
2007		26	(3)	6	29	(3)	-	3	-	29
2008		80	3	16	99	(9)	1	9	1	100
2009		73	4	25	102	(10)	1	10	1	103
2010		(2)	(5)	48	41	-	-	6	6	47
2011		232	(4)	84	312	(36)	5	27	(4)	308
2012		1,279	4	132	1,415	(135)	19	128	12	1,427
2013		610	109	138	857	(75)	11	79	15	872
2014		1,273	4	223	1,500	(80)	12	142	74	1,574
2015		2,400	92	345	2,837	(117)	16	283	182	3,019
2016		3,687	104	297	4,088	(145)	20	428	303	4,391
2017		2,355	504	267	3,126	(113)	15	341	243	3,369
2018		5,800	672	421	6,893	(248)	41	704	497	7,390
2019		8,256	659	298	9,213	(349)	46	973	670	9,883
PAYs (sub-total):		26,065	2,132	2,305	30,502	(1,320)	187	3,138	2,005	32,507
CAY (2020)		9,674	2,716	(102)	12,288	(504)	73	1,335	904	13,192
claims liabilities:		35,739	4,848	2,203	42,790	(1,824)	260	4,473	2,909	45,699
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		13,954	(1,423)		12,531	(405)	56	872	523	12,531
policy liabilities:					55,321	(2,229)	316	5,345	3,432	58,230

*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		(2)	(9)	(1)	(12)	-	-	1	1	(11)
2003		187	3	2	192	-	-	19	19	211
2004		-	1	1	2	-	-	-	-	2
2005		1	9	(5)	5	-	-	2	2	7
2006		(1)	(8)	13	4	-	-	2	2	6
2007		-	(8)	16	8	-	-	3	3	11
2008		27	(2)	16	41	(3)	-	5	2	43
2009		183	(4)	-	179	(6)	1	17	12	191
2010		111	45	32	188	(11)	1	18	8	196
2011		24	34	47	105	(4)	-	11	7	112
2012		321	(74)	90	337	(18)	3	33	18	355
2013		182	39	105	326	(15)	2	32	19	345
2014		501	143	101	745	(28)	5	72	49	794
2015		1,705	(27)	193	1,871	(45)	8	190	153	2,024
2016		1,856	349	125	2,330	(68)	12	255	199	2,529
2017		1,538	1,200	126	2,864	(94)	15	364	285	3,149
2018		1,499	2,102	143	3,744	(150)	23	488	361	4,105
2019		1,697	3,098	238	5,033	(234)	35	626	427	5,460
PAYs (sub-total):		9,829	6,908	1,242	17,979	(676)	105	2,140	1,569	19,548
CAY (2020)		2,813	3,918	136	6,867	(357)	55	832	530	7,397
claims liabilities:		12,642	10,826	1,378	24,846	(1,033)	160	2,972	2,099	26,945
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		9,175	(982)		8,193	(231)	32	533	334	8,193
policy liabilities:					33,039	(1,264)	192	3,505	2,433	35,138

*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		1	2	(1)	2	-	-	2	2	4
2001		-	3	-	3	-	-	-	-	3
2002		1	11	1	13	-	-	1	1	14
2003		(1)	(7)	-	(8)	-	-	1	1	(7)
2004		14	3	(2)	15	(1)	-	2	1	16
2005		2	14	24	40	-	-	4	4	44
2006		-	(4)	24	20	-	-	2	2	22
2007		(7)	(81)	27	(61)	1	-	12	13	(48)
2008		2	11	26	39	-	-	4	4	43
2009		201	11	42	254	(24)	4	23	3	257
2010		21	105	37	163	(17)	3	16	2	165
2011		-	5	29	34	(4)	-	4	-	34
2012		-	(2)	48	46	(3)	-	5	2	48
2013		109	(6)	58	161	(8)	1	16	9	170
2014		259	-	67	326	(13)	2	32	21	347
2015		155	23	25	203	(10)	1	24	15	218
2016		513	199	72	784	(31)	4	108	81	865
2017		647	456	48	1,151	(39)	6	156	123	1,274
2018		1,623	788	78	2,489	(87)	12	319	244	2,733
2019		4,284	1,520	159	5,963	(245)	36	751	542	6,505
PAYs (sub-total):		7,824	3,051	762	11,637	(481)	69	1,482	1,070	12,707
CAY (2020)		4,776	3,644	140	8,560	(368)	52	1,064	748	9,308
claims liabilities:		12,600	6,695	902	20,197	(849)	121	2,546	1,818	22,015
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		11,273	(1,217)		10,056	(251)	35	702	486	10,056
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					30,253	(1,100)	156	3,248	2,304	32,071

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	13	1	14	28	(2)	-	2	-	28	
2015	883	7	23	913	(47)	6	92	51	964	
2016	244	18	70	332	(12)	2	34	24	356	
2017	1,089	(82)	20	1,027	(29)	4	109	84	1,111	
2018	303	240	(5)	538	(19)	3	72	56	594	
2019	368	333	30	731	(28)	4	95	71	802	
PAYs (sub-total):	2,900	509	243	3,652	(137)	19	412	294	3,946	
CAY (2020)	661	422	8	1,091	(48)	6	139	97	1,188	
claims liabilities:	3,561	931	251	4,743	(185)	25	551	391	5,134	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,561	(169)		1,392	(32)	4	81	53	1,392	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,135	(217)	29	632	444	6,526	

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)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,394	4,744	(8)	8,130	(209)	31	803	625	8,755
2001	-	6	(2)	4	-	-	1	1	5
2002	404	(8)	74	470	(23)	4	45	26	496
2003	1,901	(8)	376	2,269	(129)	20	214	105	2,374
2004	1,199	(205)	415	1,409	(88)	13	132	57	1,466
2005	(1)	(24)	180	155	(11)	2	20	11	166
2006	241	3	198	442	(36)	5	40	9	451
2007	1,774	190	205	2,169	(189)	29	198	38	2,207
2008	144	140	151	435	(40)	6	39	5	440
2009	78	140	291	509	(51)	7	46	2	511
2010	444	180	178	802	(67)	9	74	16	818
2011	952	56	275	1,283	(126)	18	116	8	1,291
2012	860	47	190	1,097	(104)	14	99	9	1,106
2013	793	36	340	1,169	(72)	10	110	48	1,217
2014	3,193	(695)	315	2,813	(163)	23	265	125	2,938
2015	307	106	405	818	(30)	4	98	72	890
2016	731	146	315	1,192	(38)	6	129	97	1,289
2017	840	327	346	1,513	(50)	8	197	155	1,668
2018	1,474	935	358	2,767	(115)	17	378	280	3,047
2019	3,515	2,589	792	6,896	(333)	49	1,058	774	7,670
PAYs (sub-total):	22,243	8,705	5,394	36,342	(1,874)	275	4,062	2,463	38,805
CAY (2020)	8,327	9,040	697	18,064	(867)	127	2,661	1,921	19,985
claims liabilities:	30,570	17,745	6,091	54,406	(2,741)	402	6,723	4,384	58,790
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	23,588	(1,392)		22,196	(568)	82	1,346	860	22,196
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				76,602	(3,309)	484	8,069	5,244	80,986

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	(1)	-	(2)	(3)	-	-	11	11	8
	2001	1	9	-	10	-	-	1	1	11
	2002	(3)	(10)	2	(11)	-	-	1	1	(10)
	2003	(5)	(44)	13	(36)	1	-	6	7	(29)
	2004	(1)	(22)	3	(20)	-	-	2	2	(18)
	2005	-	5	22	27	-	-	3	3	30
	2006	6	10	12	28	-	-	3	3	31
	2007	3	8	79	90	-	-	9	9	99
	2008	-	6	72	78	-	-	8	8	86
	2009	-	(8)	53	45	-	-	6	6	51
	2010	-	(2)	24	22	-	-	2	2	24
	2011	145	11	10	166	(11)	1	16	6	172
	2012	65	19	37	121	(3)	-	12	9	130
	2013	85	44	43	172	(4)	-	17	13	185
	2014	1,245	(72)	49	1,222	(28)	5	119	96	1,318
	2015	134	172	42	348	(8)	1	36	29	377
	2016	1,605	(45)	38	1,598	(52)	8	175	131	1,729
	2017	280	457	35	772	(28)	4	97	73	845
	2018	1,206	322	120	1,648	(62)	9	209	156	1,804
	2019	1,458	669	52	2,179	(100)	15	272	187	2,366
	PAYs (sub-total):	6,223	1,529	704	8,456	(295)	43	1,005	753	9,209
	CAY (2020)	1,093	1,530	(187)	2,436	(105)	16	305	216	2,652
	claims liabilities:	7,316	3,059	517	10,892	(400)	59	1,310	969	11,861
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	4,781	(516)		4,265	(77)	10	195	128	4,265
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:				15,157	(477)	69	1,505	1,097	16,126

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

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

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Yukon

Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	3	-	3	-	-	-	-	3	
2001	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	(1)	-	(1)	-	-	-	-	(1)	
2009	-	-	12	12	-	-	1	1	13	
2010	-	-	1	1	-	-	-	-	1	
2011	-	2	2	4	-	-	-	-	4	
2012	-	3	3	6	-	-	-	-	6	
2013	-	6	4	10	-	-	1	1	11	
2014	-	12	5	17	-	-	2	2	19	
2015	-	24	(17)	7	(1)	-	3	2	9	
2016	-	34	(3)	31	(1)	-	3	2	33	
2017	803	42	1	846	(31)	4	105	78	924	
2018	-	118	6	124	(5)	1	14	10	134	
2019	33	131	-	164	(8)	1	20	13	177	
PAYs (sub-total):	836	376	14	1,226	(46)	6	149	109	1,335	
CAY (2020)	37	166	(1)	202	(11)	2	26	17	219	
claims liabilities:	873	542	13	1,428	(57)	8	175	126	1,554	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	203	(22)		181	(7)	1	15	9	181	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,609	(64)	9	190	135	1,735	

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	-	32	(1)	31	(2)	-	5	3	34
2016	-	54	21	75	(3)	-	7	4	79
2017	444	97	9	550	(21)	3	73	55	605
2018	90	245	-	335	(14)	2	44	32	367
2019	222	217	14	453	(22)	3	61	42	495
PAYs (sub-total):	756	660	111	1,527	(62)	8	200	146	1,673
CAY (2020)	360	325	(52)	633	(27)	4	82	59	692
claims liabilities:	1,116	985	59	2,160	(89)	12	282	205	2,365
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,000	(109)	891		(14)	2	39	27	891
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	3,051				(103)	14	321	232	3,256

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

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

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Nunavut

Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
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	148	1	4	153	(3)	-	15	12	165
2013	-	1	5	6	-	-	1	1	7
2014	-	2	5	7	-	-	-	-	7
2015	-	3	5	8	-	-	1	1	9
2016	-	12	4	16	-	-	1	1	17
2017	-	16	2	18	(1)	-	2	1	19
2018	-	13	-	13	(1)	-	2	1	14
2019	1	22	1	24	(1)	-	3	2	26
PAYs (sub-total):	149	70	30	249	(6)	-	25	19	268
CAY (2020)	8	25	(6)	27	(1)	-	4	3	30
claims liabilities:	157	95	24	276	(7)	-	29	22	298
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	85	(9)	76		(1)	-	2	1	76
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	352			(8)	-	31	23	374	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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All Jurisdictions

Private Passenger ending 2020	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,393	4,760	(11)	8,142	(209)	31	820	642	8,784
2001	1	14	(7)	8	-	-	3	3	11
2002	400	(15)	76	461	(23)	4	48	29	490
2003	2,082	(54)	392	2,420	(128)	20	240	132	2,552
2004	1,209	(228)	417	1,398	(89)	13	137	61	1,459
2005	2	3	234	239	(11)	2	31	22	261
2006	246	(1)	261	506	(36)	5	48	17	523
2007	1,796	102	336	2,234	(191)	29	225	63	2,297
2008	253	160	284	697	(52)	7	65	20	717
2009	535	143	423	1,101	(91)	13	103	25	1,126
2010	574	322	339	1,235	(95)	13	118	36	1,271
2011	1,353	102	473	1,928	(181)	24	176	19	1,947
2012	2,673	3	537	3,213	(266)	36	296	66	3,279
2013	1,779	233	734	2,746	(174)	24	261	111	2,857
2014	6,484	(597)	799	6,686	(314)	47	637	370	7,056
2015	5,584	432	1,020	7,036	(260)	36	732	508	7,544
2016	8,636	871	939	10,446	(350)	52	1,140	842	11,288
2017	7,996	3,017	854	11,867	(406)	59	1,444	1,097	12,964
2018	11,995	5,435	1,121	18,551	(701)	108	2,230	1,637	20,188
2019	19,834	9,238	1,584	30,656	(1,320)	189	3,859	2,728	33,384
PAYs (sub-total):	76,825	23,940	10,805	111,570	(4,897)	712	12,613	8,428	119,998
CAY (2020)	27,749	21,786	633	50,168	(2,288)	335	6,448	4,495	54,663
claims liabilities:	104,574	45,726	11,438	161,738	(7,185)	1,047	19,061	12,923	174,661
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	65,620	(5,839)		59,781	(1,586)	222	3,785	2,421	59,781
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				221,519	(8,771)	1,269	22,846	15,344	234,442

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

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

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Newfoundland & Labrador

Non Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	(1)	-	-	-	-	-	-
2002	-	1	-	1	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	(1)	-	(1)	-	-	-	-	(1)
2005	-	2	2	4	-	-	-	-	4
2006	-	3	1	4	-	-	-	-	4
2007	-	(1)	3	2	-	-	-	-	2
2008	-	-	7	7	-	-	1	1	8
2009	-	3	9	12	-	-	1	1	13
2010	-	2	18	20	-	-	2	2	22
2011	481	(85)	27	423	(46)	6	39	(1)	422
2012	133	-	33	166	(19)	3	15	(1)	165
2013	-	2	33	35	-	-	3	3	38
2014	12	1	61	74	(4)	-	7	3	77
2015	652	19	106	777	(29)	4	78	53	830
2016	879	(26)	101	954	(23)	3	105	85	1,039
2017	1,649	95	96	1,840	(49)	7	193	151	1,991
2018	2,016	312	158	2,486	(68)	9	260	201	2,687
2019	2,851	102	112	3,065	(92)	16	330	254	3,319
PAYs (sub-total):	8,673	428	766	9,867	(330)	48	1,034	752	10,619
CAY (2020)	3,277	1,463	(39)	4,701	(160)	24	517	381	5,082
claims liabilities:	11,950	1,891	727	14,568	(490)	72	1,551	1,133	15,701
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,646	(339)		4,307	(109)	17	243	151	4,307
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				18,875	(599)	89	1,794	1,284	20,008

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	-	-	-	-	-	-	-	-		-
2002	-	5	-	5	-	-	1	1		6
2003	-	(2)	1	(1)	-	-	-	-		(1)
2004	-	-	-	-	-	-	-	-		-
2005	-	(6)	(3)	(9)	-	-	1	1		(8)
2006	-	(5)	10	5	-	-	1	1		6
2007	-	3	16	19	-	-	2	2		21
2008	28	(9)	17	36	(4)	-	4	-		36
2009	74	(1)	-	73	(7)	1	6	-		73
2010	94	3	26	123	(8)	1	12	5		128
2011	87	3	39	129	(13)	2	12	1		130
2012	405	2	71	478	(27)	4	46	23		501
2013	1,108	(16)	79	1,171	(57)	9	112	64		1,235
2014	2	8	71	81	(2)	-	8	6		87
2015	758	47	126	931	(34)	6	95	67		998
2016	601	95	87	783	(30)	5	92	67		850
2017	756	248	92	1,096	(47)	7	145	105		1,201
2018	1,402	710	113	2,225	(114)	18	294	198		2,423
2019	3,792	310	204	4,306	(248)	34	535	321		4,627
PAYs (sub-total):	9,107	1,389	949	11,445	(591)	87	1,366	862		12,307
CAY (2020)	3,631	1,234	112	4,977	(283)	40	602	359		5,336
claims liabilities:	12,738	2,623	1,061	16,422	(874)	127	1,968	1,221		17,643
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	7,015	(540)		6,475	(234)	31	388	185		6,475
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				22,897	(1,108)	158	2,356	1,406		24,118

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nova Scotia

Non Private Passenger ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	6	-	6	-	-	-	-	6
2001	-	1	-	1	-	-	-	-	1
2002	-	2	-	2	-	-	-	-	2
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	-	5	-	5	-	-	1	1	6
2005	-	3	7	10	-	-	1	1	11
2006	-	(1)	6	5	-	-	1	1	6
2007	-	(4)	8	4	-	-	1	1	5
2008	-	(4)	11	7	-	-	1	1	8
2009	-	(6)	21	15	-	-	3	3	18
2010	-	(1)	24	23	-	-	2	2	25
2011	-	2	28	30	(2)	-	3	1	31
2012	-	(3)	54	51	-	-	5	5	56
2013	1,351	5	69	1,425	(125)	17	130	22	1,447
2014	665	329	84	1,078	(49)	7	103	61	1,139
2015	116	23	32	171	(8)	2	22	16	187
2016	1,390	196	104	1,690	(55)	9	199	153	1,843
2017	1,453	275	69	1,797	(60)	10	230	180	1,977
2018	2,087	534	94	2,715	(96)	14	341	259	2,974
2019	3,348	188	153	3,689	(155)	22	471	338	4,027
PAYs (sub-total):	10,410	1,545	764	12,719	(550)	81	1,515	1,046	13,765
CAY (2020)	4,558	3,419	131	8,108	(357)	57	983	683	8,791
claims liabilities:	14,968	4,964	895	20,827	(907)	138	2,498	1,729	22,556
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,077	(746)		9,331	(247)	30	585	368	9,331
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				30,158	(1,154)	168	3,083	2,097	31,887

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

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

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Prince Edward Island

Non Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	1	1	-	-	-	-	-	1
2006	-	-	3	3	-	-	-	-	-	3
2007	-	-	1	1	-	-	-	-	-	1
2008	-	-	2	2	-	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-	-
2010	-	(1)	6	5	-	-	1	1	1	6
2011	-	1	9	10	-	-	1	1	1	11
2012	281	-	12	293	(37)	5	25	(7)	286	
2013	45	1	17	63	(4)	-	7	3	66	
2014	105	(62)	9	52	(7)	1	4	(2)	50	
2015	(3)	26	20	43	(6)	-	8	2	45	
2016	965	76	50	1,091	(75)	10	103	38	1,129	
2017	(48)	343	17	312	(14)	2	36	24	336	
2018	94	395	(2)	487	(19)	2	57	40	527	
2019	781	161	27	969	(33)	5	112	84	1,053	
PAYs (sub-total):	2,220	939	172	3,331	(195)	25	354	184	3,515	
CAY (2020)	428	1,078	6	1,512	(54)	8	186	140	1,652	
claims liabilities:	2,648	2,017	178	4,843	(249)	33	540	324	5,167	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,579	(123)		1,456	(30)	4	82	56	1,456	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,299	(279)	37	622	380	6,623	

*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	250	12	(1)	261	-	-	29	29	290
2001	-	(6)	(1)	(7)	-	-	1	1	(6)
2002	-	7	24	31	-	-	3	3	34
2003	1	(12)	58	47	-	-	7	7	54
2004	1	(22)	71	50	-	-	9	9	59
2005	-	(1)	65	64	-	-	7	7	71
2006	-	(1)	94	93	-	-	9	9	102
2007	1	(2)	106	105	-	-	11	11	116
2008	9	9	74	92	(11)	1	8	(2)	90
2009	47	(3)	181	225	(22)	4	20	2	227
2010	25	8	148	181	(26)	4	16	(6)	175
2011	689	44	239	972	(52)	8	92	48	1,020
2012	461	53	192	706	(18)	3	69	54	760
2013	2,513	187	569	3,269	(147)	23	312	188	3,457
2014	2,715	(8)	643	3,350	(98)	14	325	241	3,591
2015	5,800	398	972	7,170	(258)	35	729	506	7,676
2016	4,822	527	766	6,115	(215)	31	620	436	6,551
2017	3,687	713	851	5,251	(179)	27	670	518	5,769
2018	7,706	2,329	1,276	11,311	(455)	70	1,479	1,094	12,405
2019	15,941	2,088	2,713	20,742	(938)	125	3,200	2,387	23,129
PAYs (sub-total):	44,668	6,320	9,040	60,028	(2,419)	345	7,616	5,542	65,570
CAY (2020)	18,005	21,898	1,916	41,819	(2,007)	293	6,322	4,608	46,427
claims liabilities:	62,673	28,218	10,956	101,847	(4,426)	638	13,938	10,150	111,997
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	64,057	(3,972)		60,085	(1,268)	160	2,504	1,396	60,085
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				161,932	(5,694)	798	16,442	11,546	172,082

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

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

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Alberta

Non Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	2	9	(2)	9	-	-	5	5	14	
2001	2	8	-	10	-	-	1	1	11	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	5	-	-	-	2	2	2	
2004	28	18	1	47	(3)	-	5	2	49	
2005	-	(3)	21	18	-	-	2	2	20	
2006	(3)	(20)	25	2	-	-	5	5	7	
2007	26	9	288	323	(7)	1	31	25	348	
2008	4	10	282	296	-	-	29	29	325	
2009	37	5	204	246	(27)	4	22	(1)	245	
2010	-	6	75	81	-	-	9	9	90	
2011	915	(264)	34	685	(72)	9	61	(2)	683	
2012	606	125	149	880	(47)	7	83	43	923	
2013	1,859	106	185	2,150	(120)	17	203	100	2,250	
2014	669	287	232	1,188	(44)	6	114	76	1,264	
2015	4,417	446	212	5,075	(138)	20	499	381	5,456	
2016	6,742	1,885	222	8,849	(293)	44	959	710	9,559	
2017	5,962	2,004	255	8,221	(296)	41	1,006	751	8,972	
2018	11,243	4,868	987	17,098	(657)	99	2,136	1,578	18,676	
2019	23,456	2,008	577	26,041	(1,250)	182	3,222	2,154	28,195	
PAYs (sub-total):	55,965	11,507	3,753	71,225	(2,954)	430	8,395	5,871	77,096	
CAY (2020)	22,803	22,131	(2,209)	42,725	(1,966)	300	5,100	3,434	46,159	
claims liabilities:	78,768	33,638	1,544	113,950	(4,920)	730	13,495	9,305	123,255	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	59,164	(4,674)		54,490	(1,300)	202	2,976	1,878	54,490	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				168,440	(6,220)	932	16,471	11,183	177,745	

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	-	6	7	13	-	-	2	2	15
2015	-	3	(23)	(20)	-	-	1	1	(19)
2016	-	34	(5)	29	(1)	-	4	3	32
2017	(10)	80	2	72	(3)	-	18	15	87
2018	322	116	25	463	(18)	3	57	42	505
2019	281	35	1	317	(15)	2	43	30	347
PAYs (sub-total):	593	279	32	904	(37)	5	127	95	999
CAY (2020)	107	515	(14)	608	(23)	4	74	55	663
claims liabilities:	700	794	18	1,512	(60)	9	201	150	1,662
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	799	(66)		733	(18)	2	41	25	733
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,245	(78)	11	242	175	2,395

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Northwest Territories

Non Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2	-	-	-	-	-	2
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	1	-	1	-	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-
2010	-	1	2	3	-	-	-	-	-	3
2011	-	-	3	3	-	-	-	-	-	3
2012	-	-	5	5	-	-	1	1	-	6
2013	478	11	6	495	(23)	3	48	28	-	523
2014	-	29	7	36	(1)	-	4	3	-	39
2015	-	13	(1)	12	-	-	2	2	-	14
2016	9	41	8	58	(2)	-	6	4	-	62
2017	(16)	100	4	88	(3)	-	14	11	-	99
2018	55	155	-	210	(8)	1	27	20	-	230
2019	478	55	8	541	(25)	4	69	48	-	589
PAYs (sub-total):	1,004	407	42	1,453	(62)	8	171	117	-	1,570
CAY (2020)	201	271	(34)	438	(23)	3	56	36	-	474
claims liabilities:	1,205	678	8	1,891	(85)	11	227	153	-	2,044
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	654	(54)		600	(12)	1	25	14		600
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,491	(97)	12	252	167		2,644

*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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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	-	7	3	10	-	-	1	1	-	11
2014	182	4	4	190	(7)	1	18	12	-	202
2015	76	7	4	87	(2)	-	8	6	-	93
2016	-	27	5	32	(1)	-	4	3	-	35
2017	(8)	59	5	56	(2)	-	7	5	-	61
2018	28	119	1	148	(6)	1	17	12	-	160
2019	135	30	4	169	(8)	1	21	14	-	183
PAYs (sub-total):	413	253	32	698	(26)	3	76	53	-	751
CAY (2020)	36	172	(17)	191	(10)	2	25	17	-	208
claims liabilities:	449	425	15	889	(36)	5	101	70	-	959
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	459	(38)		421	(8)	1	14	7	-	421
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,310	(44)	6	115	77	-	1,380

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

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

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All Jurisdictions

Non Private Passenger ending 2020	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	252	23	(3)	272	-	-	34	34	306
2001	2	5	(2)	5	-	-	2	2	7
2002	-	19		44	-	-	5	5	49
2003	1	(27)	64	38	-	-	10	10	48
2004	29	-	72	101	(3)	-	15	12	113
2005	-	(5)	93	88	-	-	11	11	99
2006	(3)	(23)	139	113	-	-	16	16	129
2007	27	5	422	454	(7)	1	45	39	493
2008	41	7	393	441	(15)	1	43	29	470
2009	158	(2)	425	581	(56)	9	53	6	587
2010	119	18	302	439	(34)	5	42	13	452
2011	2,172	(299)	384	2,257	(185)	25	208	48	2,305
2012	1,886	178	523	2,587	(148)	22	244	118	2,705
2013	7,354	305	967	8,626	(476)	69	817	410	9,036
2014	4,350	594	1,118	6,062	(212)	29	585	402	6,464
2015	11,816	982	1,448	14,246	(475)	67	1,442	1,034	15,280
2016	15,408	2,855	1,338	19,601	(695)	102	2,092	1,499	21,100
2017	13,425	3,917	1,391	18,733	(653)	94	2,319	1,760	20,493
2018	24,953	9,538	2,652	37,143	(1,441)	217	4,668	3,444	40,587
2019	51,063	4,977	3,799	59,839	(2,764)	391	8,003	5,630	65,469
PAYs (sub-total):	133,053	23,067	15,550	171,670	(7,164)	1,032	20,654	14,522	186,192
CAY (2020)	53,046	52,181	(148)	105,079	(4,883)	731	13,865	9,713	114,792
claims liabilities:	186,099	75,248	15,402	276,749	(12,047)	1,763	34,519	24,235	300,984
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	148,450	(10,552)		137,898	(3,226)	448	6,858	4,080	137,898
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				414,647	(15,273)	2,211	41,377	28,315	438,882

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Newfoundland & Labrador

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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New Brunswick

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

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nova Scotia

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Prince Edward Island

PPV & non-PPV ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	-	(2)
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	-	4
2005	-	(4)	8	4	-	-	1	1	1	5
2006	-	-	14	14	-	-	1	1	1	15
2007	-	(1)	4	3	-	-	-	-	-	3
2008	-	(1)	5	4	-	-	-	-	-	4
2009	-	-	-	-	-	-	-	-	-	-
2010	-	(1)	15	14	-	-	2	2	2	16
2011	-	-	23	23	-	-	2	2	2	25
2012	278	-	32	310	(34)	5	28	(1)	309	309
2013	45	(1)	41	85	(7)	1	8	2	87	87
2014	118	(58)	28	88	(4)	-	7	3	91	91
2015	871	45	46	962	(5)	1	101	97	1,059	1,059
2016	1,188	158	123	1,469	(93)	14	144	65	1,534	1,534
2017	957	402	105	1,464	(55)	9	150	104	1,568	1,568
2018	426	808	14	1,248	(42)	6	159	123	1,371	1,371
2019	1,242	450	8	1,700	(59)	9	211	161	1,861	1,861
PAYs (sub-total):	5,125	1,797	466	7,388	(299)	45	814	560	7,948	7,948
CAY (2020)	1,084	1,464	12	2,560	(89)	14	323	248	2,808	2,808
claims liabilities:	6,209	3,261	478	9,948	(388)	59	1,137	808	10,756	10,756
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	3,091	(287)		2,804	(57)	8	169	120	2,804	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				12,752	(445)	67	1,306	928	13,560	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Alberta

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Yukon

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Northwest Territories

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

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nunavut

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

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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All Jurisdictions

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

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