



FACILITY ASSOCIATION RESIDUAL MARKET

MAY 2020 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

Key points related to this month's Highlights:

- (a) The 2020 Q1 valuation was completed and implemented into the results this month, with a \$16 million unfavourable impact, or 2.6% of beginning policy liabilities (policy liabilities ended at \$612 million) and 10.2 points of year-to-date earned premium;
- (b) The updated valuation loss ratios include an initial assessment of the incurred impacts associated with the COVID-19 pandemic;
- (c) **May 2020's written premium** is in line with the May 2019 written premium; however, we continue to see endorsement/adjustment and cancellation transactions being processed in the month, in particularly for the public vehicles (taxi and buses) across multiple jurisdictions;
- (d) In light of COVID-19 pandemic impacts, **May 2020's projections have been adjusted**; this includes a 20% decrease in written counts for the next month (June 2020) and a 5% decrease in written counts for the rest of the calendar year 2020 months, following discussions with FA's underwriting team and Servicing Carriers.

The projected 2020 year-end net operating surplus is now \$32.1 million, with a COR at 91.7%; and

- (e) We are investigating an issue of linked spreadsheets in the Claim Development Margins selected for NB PPV. At this time our assessment is the error is minor but a full investigation is being undertaken and any adjustments will be made to the June 2020 Participation Report.

1.1 Valuation Schedule (Fiscal Year 2020)

The May 2020 Participation Report incorporates the results of an updated valuation (as at March 31, 2020) – 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 (completed)	0.66% mfad: 25 bp	May 2020	updated valuation (partial roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).

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

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

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at March 31, 2020 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 **\$15.9 million unfavourable impact** on the month’s net result from operations, adding an estimated 10.2 points (column [6] of table on right) from the **year-to-date Combined Operating Ratio** to end at **98.4%**.

Summary of Impact of Implementing Result of Valuation as at March 31, 2020¹

Grand Total	unfav / (fav)						ytd EP 156,714 (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	6,020	581	6,601	9,751	-	16,352	3.8%	0.4%	4.2%	6.2%	-	10.4%
CAY	(2,157)	(230)	(2,387)	1,947	-	(440)	(1.4%)	(0.1%)	(1.5%)	1.2%	-	(0.3%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	3,863	351	4,214	11,698	-	15,912	2.5%	0.2%	2.7%	7.5%	-	10.2%

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.

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 **\$7.5 million** (2.1% of the associated unpaid claims liabilities selected at March 31, 2020). In addition, changes in the selected accident year **2020 nominal indemnity ratios** are projected to have an aggregate **favourable change** of **\$5.4 million** by year-end (i.e. this latter estimate is in relation to estimated full year earned premium and represents a 1.3 point improvement in the overall 2020 accident year nominal indemnity loss ratio as projected to year-end across all jurisdictions and both business segments).

March 31, 2020 Valuation Summary (Indemnity Only, Nominal Basis)

Valuation Summary (Nominal Basis)							unfavourable / (favourable)		
Jurisdiction	2019 & Prior Beginning Indemnity Unpaid (000s)	2019 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2020 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2020 Earned Prem (000s)	2021 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2021 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	110,808	3,369	3.0%	39.8%	(2.3%)	(3,820)	41.3%	(0.6%)	(1,123)
PPV	39,891	1,588	4.0%	51.0%	(0.9%)	(402)	55.6%	1.7%	795
Non-PPV	70,917	1,781	2.5%	35.6%	(2.9%)	(3,418)	36.1%	(1.5%)	(1,918)
Alberta	106,146	4,497	4.2%	56.0%	0.2%	270	57.2%	2.0%	2,715
PPV	10,671	824	7.7%	43.7%	0.4%	41	45.3%	2.6%	303
Non-PPV	95,475	3,673	3.8%	57.1%	0.2%	229	58.3%	1.9%	2,412
Newfoundland & Labrador	50,886	1,323	2.6%	63.0%	(1.6%)	(567)	64.8%	0.8%	281
PPV	38,289	732	1.9%	64.2%	(1.8%)	(462)	66.0%	0.5%	134
Non-PPV	12,597	591	4.7%	59.9%	(1.1%)	(105)	61.5%	1.5%	147
New Brunswick	35,263	(277)	(0.8%)	57.7%	0.2%	72	56.1%	0.6%	195
PPV	20,957	156	0.7%	57.9%	(2.6%)	(434)	56.7%	(0.2%)	(38)
Non-PPV	14,306	(433)	(3.0%)	57.5%	3.7%	506	55.4%	1.6%	232
Nova Scotia	29,609	(1,303)	(4.4%)	55.4%	(3.6%)	(1,466)	57.5%	(2.1%)	(946)
PPV	13,576	(1,226)	(9.0%)	56.1%	(4.4%)	(917)	58.2%	(2.3%)	(547)
Non-PPV	16,033	(77)	(0.5%)	54.7%	(2.8%)	(549)	56.6%	(1.9%)	(399)
Prince Edward Island	7,860	94	1.2%	53.3%	0.3%	17	52.9%	0.4%	23
PPV	3,973	155	3.9%	46.7%	1.3%	40	46.1%	0.7%	23
Non-PPV	3,887	(61)	(1.6%)	60.2%	(0.8%)	(23)	60.0%	0.0%	-
Yukon Territory	2,436	(134)	(5.5%)	49.8%	(2.7%)	(54)	52.4%	(1.8%)	(37)
PPV	1,339	(127)	(9.5%)	60.7%	(1.3%)	(5)	51.1%	(12.8%)	(50)
Non-PPV	1,097	(7)	(0.6%)	47.4%	(3.0%)	(50)	52.7%	0.8%	14
Northwest Territories	3,488	(81)	(2.3%)	44.0%	3.2%	138	42.3%	0.2%	11
PPV	1,783	(7)	(0.4%)	46.3%	1.7%	46	45.0%	(0.6%)	(17)
Non-PPV	1,705	(74)	(4.3%)	40.2%	5.6%	92	37.8%	1.7%	28
Nunavut	1,013	(20)	(2.0%)	29.7%	(0.2%)	(1)	29.5%	(1.7%)	(17)
PPV	242	(1)	(0.4%)	19.2%	(3.2%)	(5)	21.6%	(0.5%)	(1)
Non-PPV	771	(19)	(2.5%)	31.9%	0.5%	4	31.0%	(1.9%)	(16)
Total	347,509	7,468	2.1%	50.0%	(1.3%)	(5,411)	51.2%	0.2%	1,101

In the above table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2020 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2021 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 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 \$15.9 million**, or 2.7% of the \$ 583.1 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].

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”.

Implementation Summary Table A (\$000s)
Implementation Impact - relative to projection for month of May 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)	5,786	234	-	6,020	10,332	16,352
current accident year claims incurred	(1,955)	(202)	-	(2,157)	1,717	(440)
premium deficiency / (DPAC)	-			-	-	-
TOTAL	3,831	32	-	3,863	12,049	15,912

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 March 2020 (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 May 2020

Jurisdiction / Business Segment	Total				TOTAL
	updated LR, retros, exp [17]	APVs @ 2019 Q4 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	2,517	170	4,238	-	6,925
PPV	1,814	81	1,771	-	3,666
Non-PPV	703	89	2,467	-	3,259
Alberta	2,700	217	3,347	-	6,264
PPV	721	42	270	-	1,033
Non-PPV	1,979	175	3,077	-	5,231
Newfoundland & Labrador	1,198	37	1,534	-	2,769
PPV	612	33	1,212	-	1,857
Non-PPV	586	4	322	-	912
New Brunswick	(308)	97	1,161	-	950
PPV	(75)	85	606	-	616
Non-PPV	(233)	12	555	-	334
Nova Scotia	(2,070)	(157)	932	-	(1,295)
PPV	(1,655)	(137)	415	-	(1,377)
Non-PPV	(415)	(20)	517	-	82
Prince Edward Island	84	5	282	-	371
PPV	167	14	121	-	302
Non-PPV	(83)	(9)	161	-	69
Yukon Territory	(164)	(14)	68	-	(110)
PPV	(127)	(11)	32	-	(106)
Non-PPV	(37)	(3)	36	-	(4)
Northwest Territories	(65)	(2)	108	-	41
PPV	(22)	-	56	-	34
Non-PPV	(43)	(2)	52	-	7
Nunavut	(29)	(2)	28	-	(3)
PPV	(3)	1	5	-	3
Non-PPV	(26)	(3)	23	-	(6)
Total	3,863	351	11,698	-	15,912

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 **\$3.9 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 March 31, 2020 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact** of **\$0.4 million** (see Table B, column [18]).

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate** was **decreased by 98 basis points** from 1.64% to **0.66%**, resulting in an estimated **unfavourable impact** of **\$11.7 million** (see Table B, column [19]). The \$11.7 million **claims liability indemnity only** impact (not shown in the previous tables) associated with the discount rate change is in line with

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 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.

the \$10.7 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:					
	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	6,020	581	6,601	9,751	-	16,352	3.8%	0.4%	4.2%	6.2%	-	10.4%
CAY	(2,157)	(230)	(2,387)	1,947	-	(440)	(1.4%)	(0.1%)	(1.5%)	1.2%	-	(0.3%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	3,863	351	4,214	11,698	-	15,912	2.5%	0.2%	2.7%	7.5%	-	10.2%

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.

Implementation Summary Table D (\$000s)

\$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 May	Year-end 2020
Ontario	131,580	19,314	85.9%	143,121	26,522	81.6%	(6,925)	(4,935)
Alberta	107,149	13,092	88.2%	121,426	870	99.4%	(6,264)	(6,676)
Newfoundland & Labrador	32,057	450	98.9%	33,525	(2,244)	106.9%	(2,769)	(2,370)
New Brunswick	26,833	1,102	96.1%	28,877	(1,136)	104.1%	(950)	(1,064)
Nova Scotia	31,758	(2,102)	106.8%	38,003	4,983	87.0%	1,295	2,056
Prince Edward Island	5,208	294	94.6%	5,849	644	89.2%	(371)	(397)
Yukon	1,814	185	90.0%	1,840	854	53.7%	110	129
Northwest Territories	4,226	1,052	75.7%	4,175	1,109	73.6%	(41)	(130)
Nunavut	928	342	63.6%	956	509	46.9%	3	4
TOTAL	341,552	33,728	90.5%	377,771	32,111	91.7%	(15,912)	(13,383)

In total, the operating result projection to year-end has decreased by \$1.6 million from the Outlook posted November 20, 2019 (to \$32.1 million as shown in the table above). This amount is \$13.4 million higher than it would have been, if not for the implementation of the March 31, 2020 valuation. (The changes before the impact of the March 31, 2020 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuations (2019 Q3 and 2019 Q4) 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 decrease in the discount rate (the interest rate margin for adverse deviation remained consistent at 25 basis points), unfavourably

impacting the projection. Had the 2020 Final Outlook discount rate of 1.44% still been applicable, the operating result would have been higher (better) by \$9.0 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$41.1 million (COR of 89.1%) had the discount rate remained at the 2020 Final Outlook level.

COVID-19 impact

The current valuation includes a nominal \$7.0 million favourable AY2020 adjustment related to the COVID-19 pandemic impact. This adjustment reflects a 30% reduction in a priori loss ratios for short-tailed physical damage coverages over the mid-March to end-of-June period.

Consideration of the impact of the COVID-19 pandemic was discussed with the FA Actuarial Committee and FA Audit & Risk Committee and included input and discussion with Industry stakeholders and uncertainties associated with the current FARM reporting environment, including:

- Limited experience as of Q1
- Potential delayed reporting
- Changes in claims frequency and severity
- Correlations between short-tailed coverages and long-tailed coverages
- Changes in premium volume due to refund/non-renewal/reduction in coverages

Given the uncertainties associated with the current FARM reporting environment, this adjustment will be revisited with the 2020 Q2 (June) valuation, which we anticipate will be implemented in the August 2020 Operational Report.

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 (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

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>.

Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (March 31, 2020), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at June 30, 2019) and nominal valuation estimates, impacting the selection of ultimates.

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (March 31, 2020), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at June 30, 2019), impacting the selection of ultimates.

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 (March 31, 2020), 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

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.

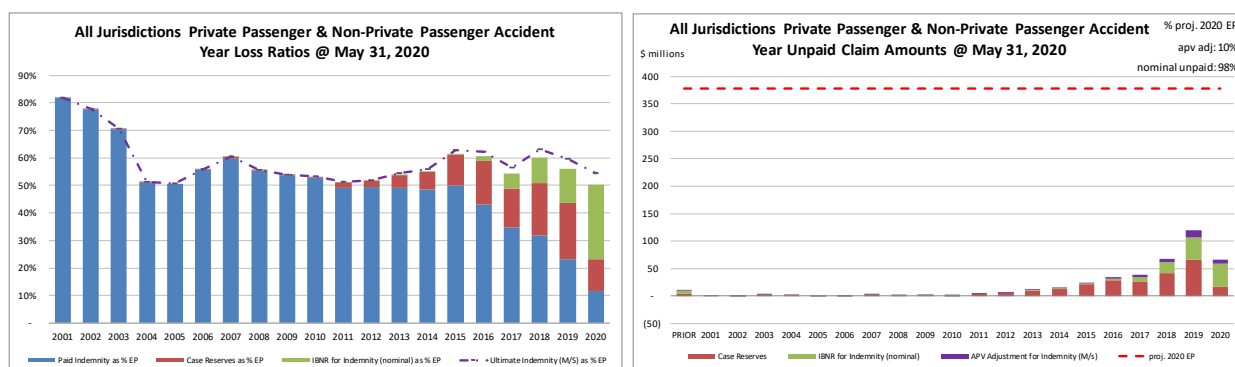
The class action was dismissed in July 2020, with a finding that the proposed class action cannot

proceed because the filing of the initial action is prohibited by statute. As a result of the ruling, individual claimants may still pursue their HST claims by way of the Ontario's Licence Appeal Tribunal (LAT), but they will not be able to pursue their claims in court by way of a class action.

No adjustment has made to our valuation estimates. 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 (\$38.0 million – see following table) represents 10% of the earned premium projected for the full year 2020 (see the upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

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

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".

claim liabilities (\$000s)

	amt	%
case	246,400	60.3%
ibnr	124,378	30.4%
M/S apv adj	37,996	9.3%
M/S indemnity	408,774	100.0%
retro claims	32,075	
retro apv adj	6,868	
M/S total	447,717	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled “retro claims” (see footnote 7 on page **Error! Bookmark not defined.**) and the actuarial present value adjustment

associated with this latter provision is presented in the “retro apv adj” row.

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

premium liabilities (\$000s)

	amt	%
unearned prem	178,049	108.3%
prem def/(dpac)	(13,702)	(8.3%)
M/S apv adjust.	-	-
M/S total	164,347	100.0%

policy liabilities (\$000s)

	amt	%
claim	402,853	65.8%
premium	164,347	26.9%
M/S apv adjust.	44,864	7.3%
M/S total	612,064	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	222,111
Alberta	180,582
Newfoundland & Labrador	76,465
New Brunswick	55,489
Nova Scotia	53,893
Prince Edward Island	12,570
Yukon	3,655
Northwest Territories	5,690
Nunavut	1,608
All Jurisdictions	612,063

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

Ontario has the largest share of any single jurisdiction (accounting for approximately 36% of the total policy liabilities). Collectively, the Atlantic provinces are second largest, accounting for approximately 32% (\$198 million).

2 Activity During the Month of May 2020⁹

2.1 Recorded Premium and Claims Activity

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

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.

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	11,408	(562)	3,059	(748)	353	(556)	3,413	(1,304)
AB	9,122	(316)	4,108	63	(812)	(2,865)	3,296	(2,802)
NL	2,741	(14)	1,280	(128)	(88)	(284)	1,191	(412)
NB	2,361	19	1,308	321	(497)	(638)	810	(317)
NS	3,100	(48)	855	(62)	479	147	1,334	85
PE	432	(35)	63	(98)	419	255	483	157
YT	155	(6)	22	(23)	21	(1)	43	(25)
NT	337	19	103	11	(2)	(49)	101	(38)
NU	80	4	(0)	(19)	65	42	65	24
TOTAL	29,736	(937)	10,799	(683)	(61)	(3,950)	10,737	(4,633)

(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)	2,840	(598)	(1,124)	1,508	1,716	910
2018	(2)	(2)	960	(53)	(407)	(177)	552	(231)
2019	(88)	(88)	2,229	(494)	(707)	(3,730)	1,522	(4,224)
2020	29,827	(847)	4,770	463	2,177	(1,551)	6,947	(1,088)
TOTAL	29,736	(937)	10,799	(683)	(61)	(3,950)	10,737	(4,633)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

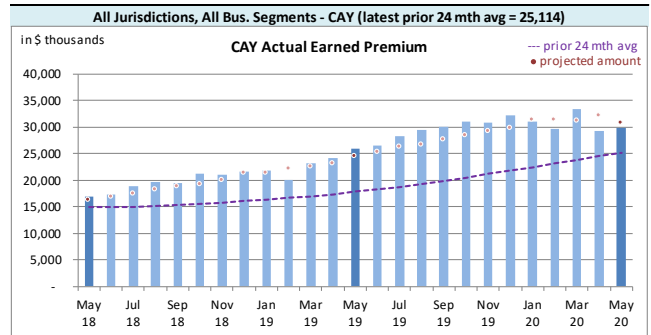
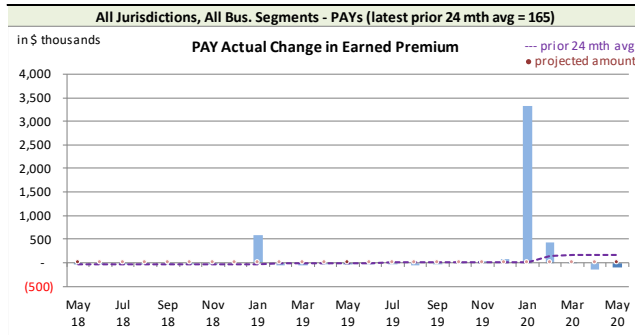
Claims activity varies monthly in part due to process variance – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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



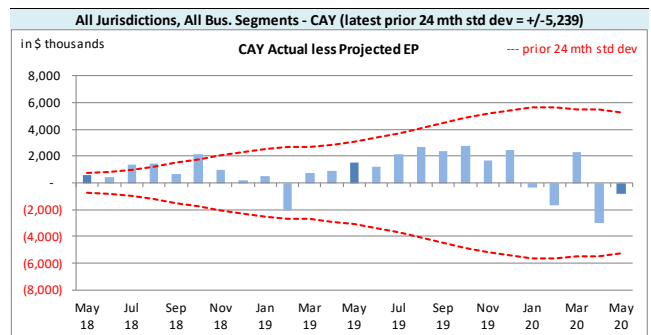
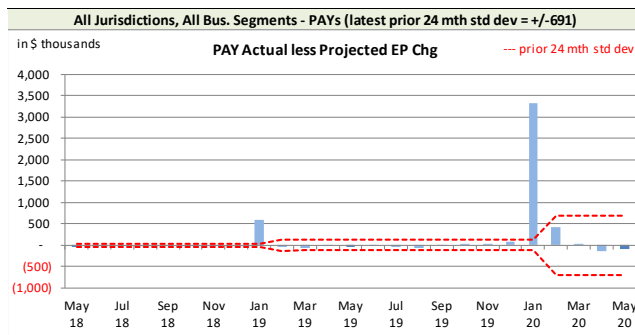
Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels.

Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$60 million (accounting for the bulk of the \$64 million or 56% increase in total FARM non-PPV written premium during 2018). 2019 written premium for those two classes finished at \$187.6 million, up \$71.1 million (61.0%) from 2018. As a result, the 2019 year-to-date written premium for those two classes is over 3 times the amount written during the same period in 2017 (\$56.2 million). The increase in these two classes continued over the first three months of 2020, up 71.1% (\$22.2 million) over the same period in 2019; however, the year-to-date increase in reported written premium to May 2020 for these two classes dropped to 14.1% due to the lower premium level in April 2020 and May 2020.

May's written premium is around the same level as May 2019; however, we continue to see a high level of endorsement/adjustment and cancellation transactions being processed in the month, in particular for the public vehicle class (taxi and buses) across multiple jurisdictions.

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

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



On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	165	25,114
std dev	691	5,239
A-P <> std dev	3	3
% <> std dev	12.0%	12.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

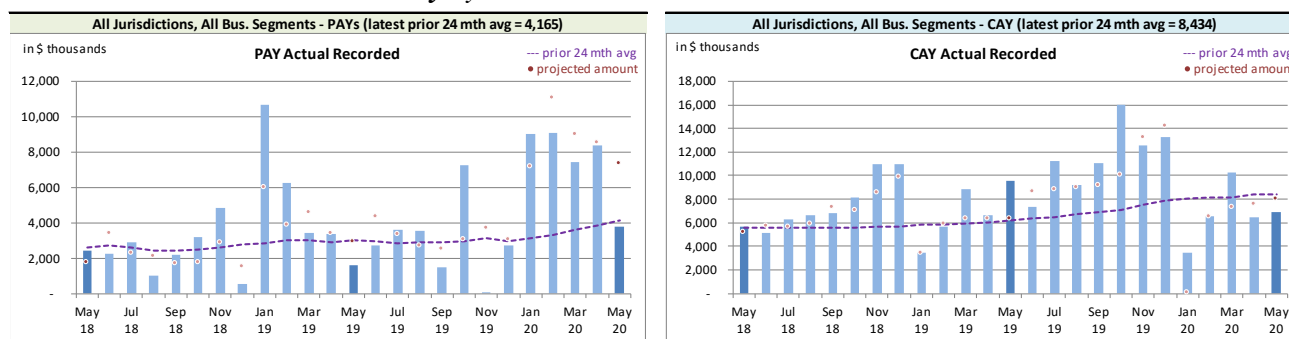
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹¹ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 20 of the latest 25 have been higher than projected, and

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

2.1.b AvsP: Recorded Indemnity

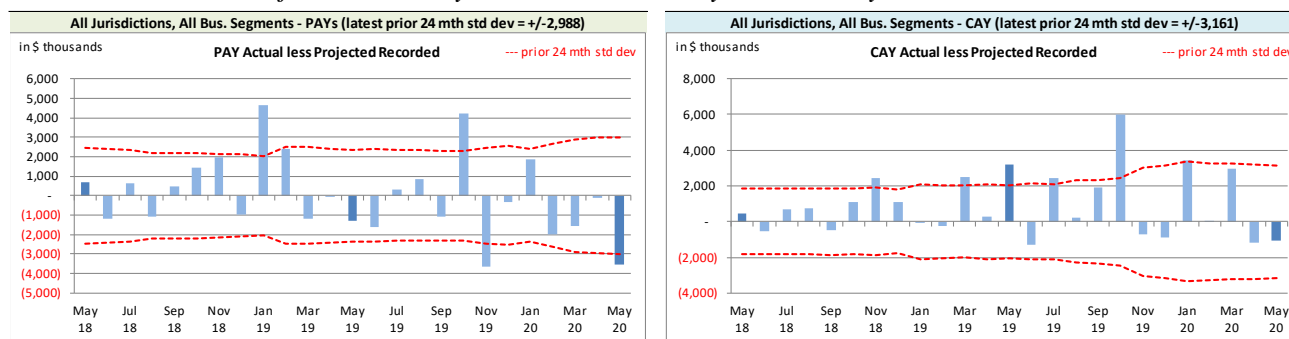
The following charts show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



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.

On Latest \$ thousands		
	Recorded	
	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	4,165	8,434
std dev	2,988	3,161
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).

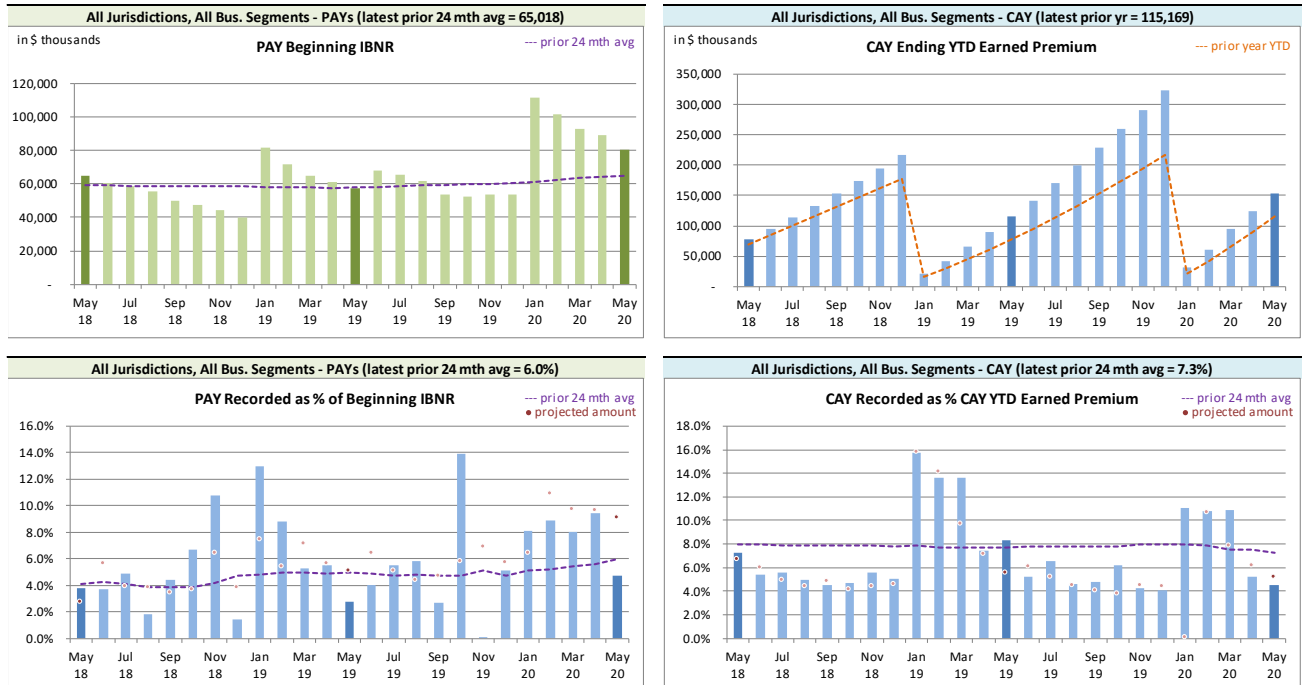
The PAY **recorded indemnity** variances were outside of the one standard deviation band this month (see preceding chart on the left). Transaction activity was reviewed at a jurisdiction and business segment level and the overall low level of recorded indemnity was attributed to process variance.

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

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

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

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

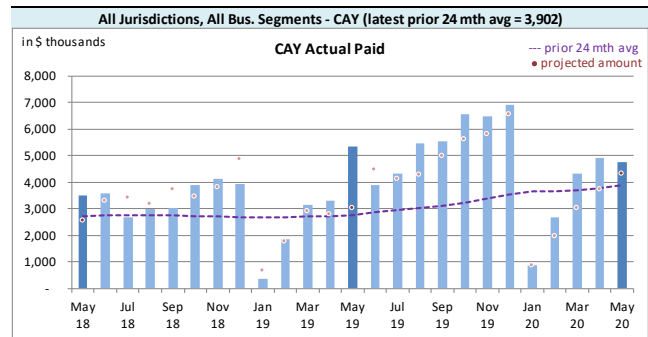
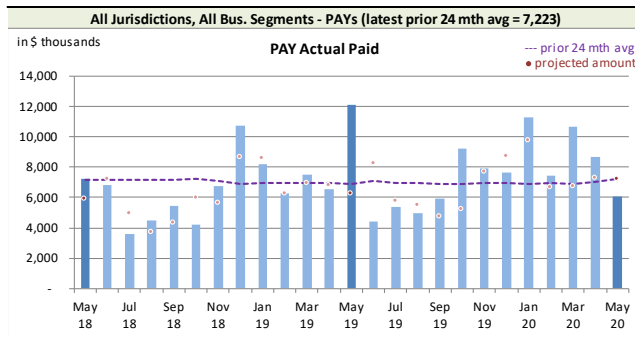
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

2.1.c AvsP: Paid Indemnity

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

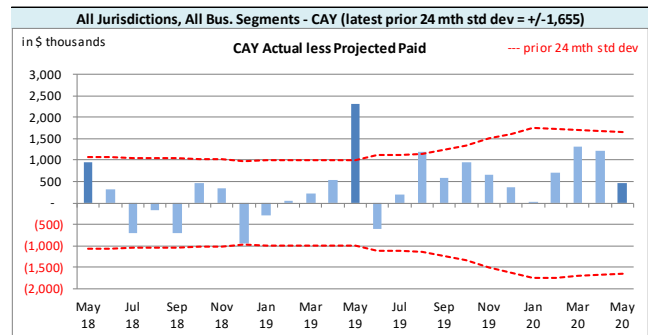
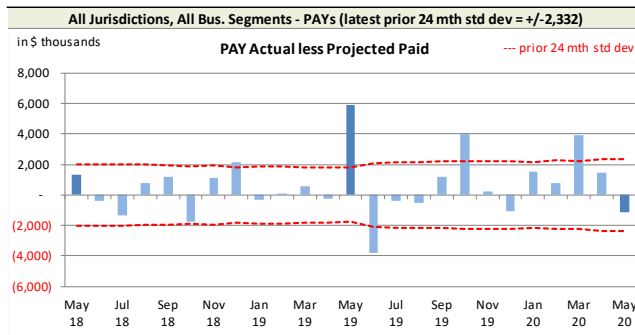
¹²Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected 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)	7,223	PAYs CAY
std dev	2,332	
A-P <> std dev	5	2
% <> std dev	20.0%	8.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

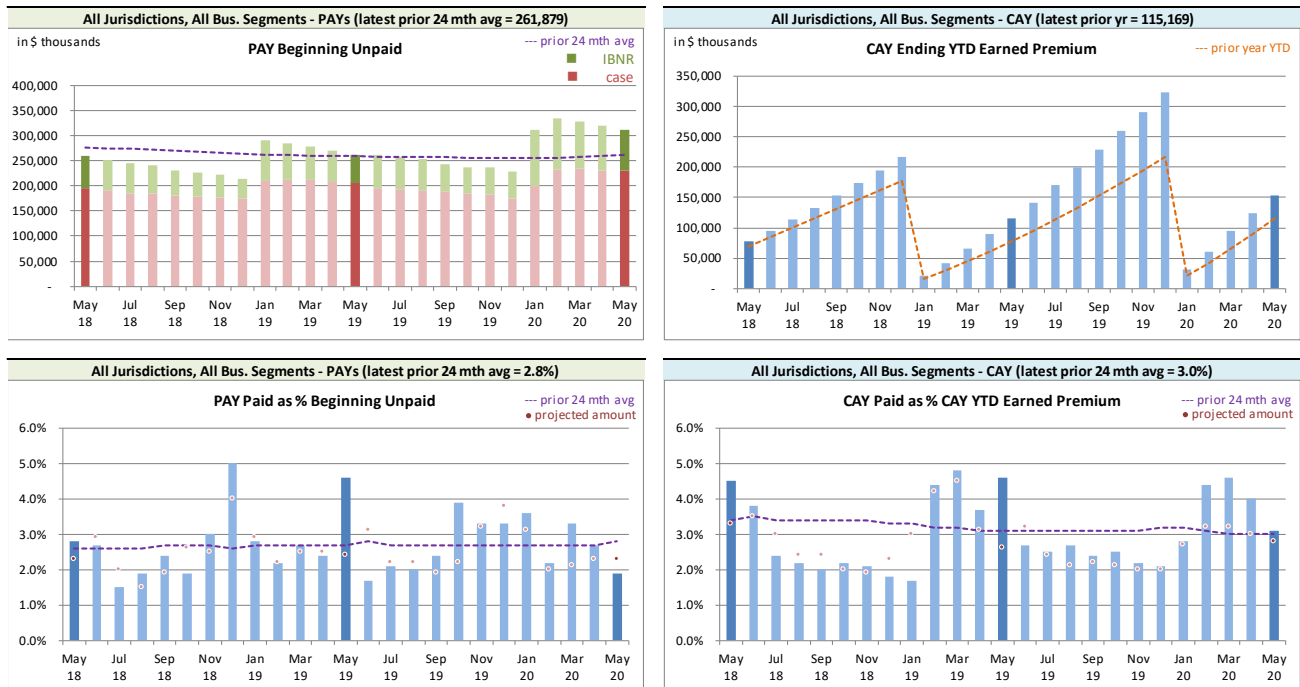
With respect to **paid indemnity**, 20% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting the prior 24-month average amount (assuming it follows a normal distribution). Bias

has not been indicated at a 95% confidence level on a running 25-month basis (15 of 25 variances are positive).

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

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

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

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

2.2 Actuarial Provisions

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

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.

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

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

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

Table 02a			actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	22,151	555	(2,535)	3,385	15,744	660	35,360	4,600
2018	19,910	528	(991)	1,372	7,551	261	26,470	2,161
2019	40,542	8,197	(2,019)	2,615	14,013	959	52,536	11,771
2020	41,775	(1,252)	(1,139)	1,734	7,372	(135)	48,008	347
TOTAL	124,378	8,028	(6,684)	9,106	44,680	1,745	162,374	18,879

The IBNR provision is \$8.0 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 **Error! Bookmark not defined.**).

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 the impact of the valuation implementation.

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	20,032	134	(921)	(378)	2,893	2,999	22,653	783
2018	4,513	140	(156)	(63)	1,174	1,201	5,651	260
2019	6,699	330	(293)	(126)	2,011	2,288	8,861	774
2020	831	(4)	(154)	(63)	1,014	1,010	1,778	83
TOTAL	32,075	600	(1,524)	(630)	7,092	7,498	38,943	1,900

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 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:		(13,702)	(148)	-	-	(13,702)	(148)
balance as % unearned premium:		(7.7%)	-	-	-	(7.7%)	-
actual unearned premium:		178,049					
less projected:		2,088					

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:

- (a) Earned premium to date
- (b) Ultimate loss¹⁶ ratio per latest valuation
- (c) Estimated ultimate incurred = (a) x (b)
- (d) Recorded indemnity to date
- (e) IBNR = (c) – (d)

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.

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and 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	12,527	8.0%	6,943	4.4%	19,470	12.4%	15,820	9.5%
CAY	95,143	60.7%	7,180	4.6%	102,323	65.3%	19,519	0.1%
TOTAL	107,670	68.7%	14,123	9.0%	121,793	77.7%	35,339	9.6%

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

In general, prior accident years (PAYs) changes from last month are due to the release of the actuarial present value adjustments with claims payments, except when valuations are implemented. The loss ratio change year-to-date in Table 04 reflects not only changes in the prior accident year levels, but also the increase in the calendar year-to-date earned premium with an additional month's earned premium, and 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 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: 0.66%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	(11,000)	4,000	5,000	6,000
	2011	(9,000)	12,000	12,000	12,000
	2012	18,000	61,000	61,000	63,000
	2013	193,000	39,000	37,000	37,000
	2014	83,000	226,000	212,000	202,000
	2015	113,000	35,000	44,000	56,000
	2016	541,000	592,000	568,000	557,000
	2017	1,156,000	856,000	797,000	749,000
	2018	1,947,000	1,969,000	1,851,000	1,742,000
	2019	2,000,000	3,877,000	3,629,000	3,391,000
	2020	2,818,000	3,600,000	4,004,000	4,348,000
Private Passenger Total		8,849,000	11,271,000	11,220,000	11,163,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	(104,000)	35,000	34,000	33,000
	2012	(9,000)	(10,000)	(10,000)	(10,000)
	2013	2,000	2,000	2,000	2,000
	2014	1,000	2,000	2,000	2,000
	2015	(164,000)	(182,000)	(181,000)	(178,000)
	2016	(51,000)	(61,000)	(60,000)	(60,000)
	2017	344,000	417,000	403,000	387,000
	2018	669,000	647,000	626,000	599,000
	2019	651,000	1,245,000	1,059,000	911,000
	2020	1,220,000	1,218,000	1,363,000	1,441,000
Non Private Passenger Total		2,567,000	3,321,000	3,246,000	3,135,000
Grand Total		11,416,000	14,592,000	14,466,000	14,298,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.66%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	92,000	55,000	57,000	57,000
	2011	49,000	1,000	1,000	1,000
	2012	(81,000)	14,000	14,000	13,000
	2013	68,000	81,000	76,000	75,000
	2014	234,000	222,000	212,000	209,000
	2015	118,000	334,000	322,000	318,000
	2016	576,000	592,000	580,000	573,000
	2017	1,814,000	1,922,000	1,903,000	1,885,000
	2018	2,794,000	2,712,000	2,686,000	2,657,000
	2019	4,042,000	4,036,000	3,994,000	3,912,000
	2020	1,624,000	2,113,000	2,508,000	2,910,000
Private Passenger Total		11,330,000	12,082,000	12,353,000	12,610,000
Non Private Passenger	prior	(14,000)	4,000	4,000	4,000
	2011	(5,000)	3,000	3,000	2,000
	2012	22,000	39,000	39,000	38,000
	2013	38,000	210,000	206,000	204,000
	2014	11,000	2,000	2,000	2,000
	2015	120,000	287,000	280,000	277,000
	2016	225,000	304,000	297,000	291,000
	2017	527,000	587,000	578,000	566,000
	2018	1,250,000	1,052,000	1,024,000	1,001,000
	2019	2,305,000	2,051,000	1,732,000	1,472,000
	2020	731,000	1,336,000	1,579,000	1,907,000
Non Private Passenger Total		5,210,000	5,875,000	5,744,000	5,764,000
Grand Total		16,540,000	17,957,000	18,097,000	18,374,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.66%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	105,000	75,000	75,000	72,000
	2011	5,000	6,000	6,000	6,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	(1,000)	47,000	47,000	45,000
	2014	10,000	18,000	18,000	17,000
	2015	42,000	42,000	41,000	40,000
	2016	290,000	213,000	211,000	209,000
	2017	751,000	624,000	618,000	604,000
	2018	1,171,000	931,000	908,000	886,000
	2019	2,624,000	1,911,000	1,862,000	1,814,000
	2020	2,124,000	2,513,000	3,061,000	3,478,000
Private Passenger Total		7,119,000	6,378,000	6,845,000	7,169,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011	2,000	2,000	2,000	2,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	29,000	(36,000)	(36,000)	(35,000)
	2014	469,000	48,000	47,000	46,000
	2015	34,000	38,000	38,000	38,000
	2016	384,000	349,000	336,000	333,000
	2017	504,000	530,000	514,000	505,000
	2018	879,000	892,000	798,000	774,000
	2019	1,424,000	1,836,000	1,551,000	1,321,000
	2020	1,949,000	2,123,000	2,369,000	2,599,000
Non Private Passenger Total		5,670,000	5,778,000	5,615,000	5,579,000
Grand Total		12,789,000	12,156,000	12,460,000	12,748,000

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.66%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		202004	202005	202006	202007
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	(166,000)	(164,000)	(162,000)
	2015	58,000	89,000	88,000	87,000
	2016	37,000	12,000	11,000	11,000
	2017	(8,000)	197,000	194,000	192,000
	2018	342,000	351,000	347,000	343,000
	2019	392,000	220,000	217,000	217,000
	2020	266,000	418,000	506,000	587,000
Private Passenger Total		1,080,000	1,113,000	1,191,000	1,267,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	(6,000)	19,000	19,000	18,000
	2013	3,000	5,000	5,000	5,000
	2014	(72,000)	6,000	5,000	4,000
	2015	26,000	22,000	22,000	22,000
	2016	124,000	134,000	132,000	132,000
	2017	408,000	405,000	400,000	394,000
	2018	499,000	534,000	528,000	522,000
	2019	1,164,000	1,000,000	909,000	825,000
	2020	439,000	532,000	660,000	765,000
Non Private Passenger Total		2,584,000	2,656,000	2,679,000	2,686,000
Grand Total		3,664,000	3,769,000	3,870,000	3,953,000

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: 0.66%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	7,614,000	8,285,000	7,906,000	7,829,000
	2011	82,000	156,000	150,000	148,000
	2012	104,000	202,000	196,000	194,000
	2013	72,000	85,000	83,000	82,000
	2014	(782,000)	304,000	298,000	295,000
	2015	165,000	64,000	62,000	62,000
	2016	75,000	78,000	75,000	75,000
	2017	550,000	678,000	665,000	636,000
	2018	1,477,000	1,575,000	1,505,000	1,436,000
	2019	3,423,000	3,913,000	3,791,000	3,718,000
	2020	4,828,000	6,078,000	7,227,000	8,577,000
Private Passenger Total		17,608,000	21,418,000	21,958,000	23,052,000
Non Private Passenger	prior	45,000	56,000	54,000	54,000
	2011	107,000	141,000	136,000	134,000
	2012	101,000	71,000	69,000	68,000
	2013	542,000	471,000	450,000	445,000
	2014	2,000	308,000	298,000	294,000
	2015	1,006,000	666,000	643,000	636,000
	2016	1,038,000	1,200,000	1,153,000	1,141,000
	2017	1,279,000	1,972,000	1,874,000	1,842,000
	2018	4,076,000	4,979,000	4,871,000	4,688,000
	2019	13,555,000	14,538,000	13,297,000	12,174,000
	2020	10,208,000	11,456,000	13,295,000	15,133,000
Non Private Passenger Total		31,959,000	35,858,000	36,140,000	36,609,000
Grand Total		49,567,000	57,276,000	58,098,000	59,661,000

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta	discount rate: 0.66%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	(35,000)	93,000	90,000	89,000
	2011	25,000	32,000	32,000	32,000
	2012	34,000	36,000	34,000	34,000
	2013	76,000	61,000	59,000	59,000
	2014	(14,000)	190,000	180,000	179,000
	2015	269,000	164,000	159,000	157,000
	2016	76,000	495,000	486,000	482,000
	2017	518,000	549,000	543,000	536,000
	2018	634,000	650,000	634,000	604,000
	2019	914,000	1,265,000	1,232,000	1,200,000
	2020	714,000	913,000	1,053,000	1,171,000
Private Passenger Total		3,211,000	4,448,000	4,502,000	4,543,000
Non Private Passenger	prior	79,000	86,000	81,000	81,000
	2011	(489,000)	(14,000)	(11,000)	(12,000)
	2012	235,000	75,000	71,000	69,000
	2013	280,000	397,000	374,000	370,000
	2014	510,000	476,000	448,000	443,000
	2015	1,076,000	1,428,000	1,342,000	1,329,000
	2016	2,958,000	1,959,000	1,903,000	1,837,000
	2017	4,033,000	4,176,000	3,958,000	3,782,000
	2018	8,459,000	9,249,000	8,993,000	8,587,000
	2019	12,749,000	15,400,000	12,929,000	10,934,000
	2020	11,731,000	15,070,000	17,446,000	19,647,000
Non Private Passenger Total		41,621,000	48,302,000	47,534,000	47,067,000
Grand Total		44,832,000	52,750,000	52,036,000	51,610,000

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: 0.66%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	4,000	4,000	4,000	4,000
	2011	2,000	1,000	1,000	1,000
	2012	3,000	2,000	2,000	2,000
	2013	7,000	4,000	4,000	4,000
	2014	13,000	8,000	8,000	8,000
	2015	25,000	19,000	19,000	19,000
	2016	36,000	25,000	25,000	25,000
	2017	134,000	137,000	136,000	135,000
	2018	137,000	110,000	109,000	107,000
	2019	168,000	115,000	114,000	106,000
	2020	9,000	25,000	42,000	60,000
Private Passenger Total		538,000	450,000	464,000	471,000
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	7,000	4,000	4,000	4,000
	2015	3,000	3,000	3,000	3,000
	2016	36,000	32,000	32,000	32,000
	2017	97,000	98,000	97,000	94,000
	2018	167,000	115,000	114,000	112,000
	2019	269,000	306,000	252,000	210,000
	2020	243,000	300,000	323,000	370,000
Non Private Passenger Total		827,000	863,000	830,000	830,000
Grand Total		1,365,000	1,313,000	1,294,000	1,301,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.66%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	9,000	9,000	9,000	9,000
	2015	34,000	31,000	31,000	31,000
	2016	67,000	57,000	56,000	55,000
	2017	160,000	167,000	165,000	163,000
	2018	319,000	350,000	346,000	342,000
	2019	446,000	440,000	405,000	400,000
	2020	(58,000)	58,000	125,000	193,000
Private Passenger Total		986,000	1,121,000	1,146,000	1,202,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	39,000	52,000	52,000	51,000
	2014	31,000	29,000	29,000	29,000
	2015	14,000	13,000	13,000	13,000
	2016	44,000	45,000	45,000	45,000
	2017	114,000	118,000	117,000	115,000
	2018	192,000	202,000	199,000	197,000
	2019	392,000	233,000	215,000	197,000
	2020	78,000	152,000	189,000	232,000
Non Private Passenger Total		907,000	847,000	862,000	882,000
Grand Total		1,893,000	1,968,000	2,008,000	2,084,000

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	Nunavut	discount rate: 0.66%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	15,000	17,000	16,000	16,000
	2013	1,000	1,000	1,000	1,000
	2014	2,000	1,000	1,000	1,000
	2015	3,000	3,000	3,000	3,000
	2016	13,000	11,000	11,000	11,000
	2017	17,000	18,000	18,000	18,000
	2018	14,000	13,000	13,000	13,000
	2019	25,000	29,000	29,000	29,000
	2020	9,000	12,000	14,000	16,000
Private Passenger Total		99,000	105,000	106,000	108,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	8,000	3,000	3,000	3,000
	2014	17,000	21,000	21,000	21,000
	2015	14,000	14,000	14,000	14,000
	2016	29,000	25,000	25,000	25,000
	2017	74,000	74,000	73,000	72,000
	2018	140,000	139,000	139,000	137,000
	2019	191,000	121,000	111,000	101,000
	2020	63,000	91,000	107,000	124,000
Non Private Passenger Total		536,000	488,000	493,000	497,000
Grand Total		635,000	593,000	599,000	605,000

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: 0.66%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	7,761,000	8,508,000	8,129,000	8,049,000
	2011	152,000	206,000	200,000	198,000
	2012	97,000	336,000	327,000	326,000
	2013	421,000	323,000	312,000	308,000
	2014	(444,000)	812,000	774,000	758,000
	2015	827,000	781,000	769,000	773,000
	2016	1,711,000	2,075,000	2,023,000	1,998,000
	2017	5,092,000	5,148,000	5,039,000	4,918,000
	2018	8,835,000	8,661,000	8,399,000	8,130,000
	2019	14,034,000	15,806,000	15,273,000	14,787,000
	2020	12,334,000	15,730,000	18,540,000	21,340,000
Private Passenger Total		50,820,000	58,386,000	59,785,000	61,585,000
Non Private Passenger	prior	120,000	156,000	149,000	149,000
	2011	(488,000)	168,000	165,000	160,000
	2012	341,000	192,000	186,000	181,000
	2013	943,000	1,106,000	1,058,000	1,047,000
	2014	976,000	896,000	856,000	845,000
	2015	2,129,000	2,289,000	2,174,000	2,154,000
	2016	4,787,000	3,987,000	3,863,000	3,776,000
	2017	7,380,000	8,377,000	8,014,000	7,757,000
	2018	16,331,000	17,809,000	17,292,000	16,617,000
	2019	32,700,000	36,730,000	32,055,000	28,145,000
	2020	26,662,000	32,278,000	37,331,000	42,218,000
Non Private Passenger Total		91,881,000	103,988,000	103,143,000	103,049,000
Grand Total		142,701,000	162,374,000	162,928,000	164,634,000

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)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202004	202005	202006	202007
Private Passenger	prior	(17,000)	(17,000)	(14,000)	(13,000)
	2011	(6,000)	(6,000)	(6,000)	(6,000)
	2012	4,000	(50,000)	(46,000)	(42,000)
	2013	178,000	(12,000)	(11,000)	(10,000)
	2014	4,000	116,000	107,000	98,000
	2015	(67,000)	(219,000)	(201,000)	(185,000)
	2016	230,000	177,000	171,000	169,000
	2017	918,000	558,000	513,000	472,000
	2018	1,418,000	1,274,000	1,172,000	1,078,000
	2019	1,315,000	2,798,000	2,574,000	2,368,000
	2020	2,577,000	3,170,000	3,494,000	3,747,000
Private Passenger Total		6,554,000	7,789,000	7,753,000	7,676,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	(102,000)	1,000	1,000	1,000
	2012	(11,000)	(11,000)	(11,000)	(11,000)
	2013	2,000	2,000	2,000	2,000
	2014	1,000	1,000	1,000	1,000
	2015	(195,000)	(221,000)	(219,000)	(217,000)
	2016	(128,000)	(155,000)	(150,000)	(148,000)
	2017	179,000	222,000	215,000	204,000
	2018	462,000	386,000	374,000	355,000
	2019	379,000	863,000	690,000	552,000
	2020	1,112,000	1,056,000	1,175,000	1,226,000
Non Private Passenger Total		1,707,000	2,152,000	2,086,000	1,973,000
Grand Total		8,261,000	9,941,000	9,839,000	9,649,000

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		ShareYMM			
		202004	202005	202006	202007
Private Passenger	prior	55,000	15,000	16,000	16,000
	2011	45,000	(5,000)	(5,000)	(5,000)
	2012	(94,000)	(4,000)	(4,000)	(4,000)
	2013	52,000	66,000	62,000	61,000
	2014	184,000	158,000	149,000	147,000
	2015	(33,000)	143,000	135,000	133,000
	2016	401,000	379,000	369,000	365,000
	2017	1,521,000	1,560,000	1,544,000	1,529,000
	2018	2,445,000	2,247,000	2,225,000	2,203,000
	2019	3,622,000	3,453,000	3,418,000	3,343,000
	2020	1,474,000	1,815,000	2,150,000	2,488,000
Private Passenger Total		9,672,000	9,827,000	10,059,000	10,276,000
Non Private Passenger	prior	(20,000)	(13,000)	(13,000)	(13,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	2,000	2,000	2,000	2,000
	2013	(22,000)	111,000	108,000	107,000
	2014	10,000	2,000	2,000	2,000
	2015	62,000	210,000	204,000	202,000
	2016	174,000	243,000	236,000	231,000
	2017	421,000	445,000	441,000	432,000
	2018	1,051,000	779,000	756,000	741,000
	2019	1,961,000	1,521,000	1,217,000	974,000
	2020	645,000	1,128,000	1,329,000	1,614,000
Non Private Passenger Total		4,279,000	4,423,000	4,277,000	4,287,000
Grand Total		13,951,000	14,250,000	14,336,000	14,563,000

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		ShareYMMM			
		202004	202005	202006	202007
Private Passenger	prior	81,000	48,000	48,000	45,000
	2011	5,000	5,000	5,000	5,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	(7,000)	37,000	37,000	35,000
	2014	(10,000)	(10,000)	(10,000)	(10,000)
	2015	30,000	23,000	23,000	22,000
	2016	221,000	134,000	133,000	132,000
	2017	641,000	491,000	486,000	473,000
	2018	936,000	660,000	640,000	628,000
	2019	2,078,000	1,287,000	1,248,000	1,211,000
	2020	1,916,000	2,185,000	2,668,000	3,017,000
Private Passenger Total		5,889,000	4,858,000	5,276,000	5,556,000
Non Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2011	2,000	2,000	2,000	2,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	5,000	(151,000)	(149,000)	(148,000)
	2014	404,000	(16,000)	(16,000)	(16,000)
	2015	24,000	24,000	24,000	24,000
	2016	245,000	179,000	169,000	167,000
	2017	315,000	301,000	292,000	289,000
	2018	638,000	591,000	499,000	478,000
	2019	1,086,000	1,352,000	1,082,000	866,000
	2020	1,748,000	1,799,000	1,992,000	2,168,000
Non Private Passenger Total		4,460,000	4,074,000	3,888,000	3,823,000
Grand Total		10,349,000	8,932,000	9,164,000	9,379,000

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	202004	202005	202006	202007
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	(167,000)	(165,000)	(163,000)
	2015	7,000	4,000	4,000	4,000
	2016	18,000	(16,000)	(16,000)	(16,000)
	2017	(92,000)	79,000	77,000	76,000
	2018	286,000	281,000	278,000	275,000
	2019	324,000	138,000	137,000	136,000
	2020	243,000	372,000	450,000	523,000
Private Passenger Total		779,000	683,000	757,000	827,000
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	(71,000)	(1,000)	(1,000)	(1,000)
	2015	26,000	21,000	21,000	21,000
	2016	85,000	46,000	46,000	46,000
	2017	386,000	373,000	369,000	365,000
	2018	459,000	480,000	475,000	470,000
	2019	1,064,000	882,000	794,000	715,000
	2020	398,000	472,000	587,000	677,000
Non Private Passenger Total		2,347,000	2,273,000	2,291,000	2,293,000
Grand Total		3,126,000	2,956,000	3,048,000	3,120,000

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)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		202004	202005	202006	202007
Private Passenger	prior	6,644,000	6,773,000	6,428,000	6,364,000
	2011	75,000	75,000	71,000	70,000
	2012	95,000	127,000	121,000	120,000
	2013	34,000	11,000	10,000	10,000
	2014	(909,000)	(7,000)	(7,000)	(7,000)
	2015	136,000	25,000	24,000	24,000
	2016	2,000	(13,000)	(13,000)	(12,000)
	2017	421,000	510,000	500,000	475,000
	2018	1,228,000	1,239,000	1,177,000	1,118,000
	2019	2,692,000	2,924,000	2,822,000	2,777,000
	2020	4,333,000	5,310,000	6,299,000	7,476,000
Private Passenger Total		14,751,000	16,974,000	17,432,000	18,415,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	57,000	57,000	54,000	53,000
	2012	49,000	20,000	19,000	19,000
	2013	330,000	188,000	177,000	175,000
	2014	(258,000)	(27,000)	(25,000)	(25,000)
	2015	473,000	(58,000)	(55,000)	(54,000)
	2016	624,000	666,000	626,000	620,000
	2017	763,000	1,260,000	1,184,000	1,172,000
	2018	3,115,000	3,667,000	3,572,000	3,415,000
	2019	11,226,000	11,487,000	10,338,000	9,304,000
	2020	9,233,000	9,960,000	11,541,000	13,108,000
Non Private Passenger Total		25,615,000	27,223,000	27,434,000	27,790,000
Grand Total		40,366,000	44,197,000	44,866,000	46,205,000

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			
		202004	202005	202006	202007
Private Passenger	prior	(70,000)	59,000	58,000	57,000
	2011	16,000	16,000	16,000	16,000
	2012	26,000	26,000	25,000	25,000
	2013	62,000	47,000	46,000	46,000
	2014	(133,000)	35,000	34,000	34,000
	2015	238,000	137,000	133,000	132,000
	2016	(48,000)	318,000	315,000	312,000
	2017	446,000	461,000	456,000	451,000
	2018	476,000	443,000	430,000	404,000
	2019	725,000	984,000	954,000	929,000
	2020	640,000	797,000	920,000	1,020,000
Private Passenger Total		2,378,000	3,323,000	3,387,000	3,426,000
Non Private Passenger	prior	59,000	59,000	54,000	54,000
	2011	(489,000)	(96,000)	(90,000)	(89,000)
	2012	188,000	11,000	10,000	10,000
	2013	159,000	197,000	185,000	183,000
	2014	430,000	370,000	348,000	345,000
	2015	671,000	906,000	852,000	843,000
	2016	2,248,000	1,087,000	1,048,000	1,008,000
	2017	3,170,000	3,072,000	2,888,000	2,744,000
	2018	6,795,000	7,080,000	6,846,000	6,504,000
	2019	10,290,000	11,818,000	9,454,000	7,563,000
	2020	10,606,000	13,162,000	15,269,000	17,151,000
Non Private Passenger Total		34,127,000	37,666,000	36,864,000	36,316,000
Grand Total		36,505,000	40,989,000	40,251,000	39,742,000

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			
		202004	202005	202006	202007
Private Passenger	prior	4,000	4,000	4,000	4,000
	2011	2,000	1,000	1,000	1,000
	2012	3,000	2,000	2,000	2,000
	2013	6,000	4,000	4,000	4,000
	2014	12,000	7,000	7,000	7,000
	2015	24,000	17,000	17,000	17,000
	2016	34,000	23,000	23,000	23,000
	2017	51,000	34,000	34,000	34,000
	2018	127,000	99,000	98,000	97,000
	2019	152,000	100,000	99,000	92,000
	2020	7,000	21,000	36,000	51,000
Private Passenger Total		422,000	312,000	325,000	332,000
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	6,000	4,000	4,000	4,000
	2015	3,000	3,000	3,000	3,000
	2016	34,000	29,000	29,000	29,000
	2017	89,000	87,000	86,000	85,000
	2018	125,000	64,000	63,000	62,000
	2019	236,000	258,000	206,000	165,000
	2020	226,000	272,000	290,000	334,000
Non Private Passenger Total		724,000	722,000	686,000	687,000
Grand Total		1,146,000	1,034,000	1,011,000	1,019,000

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	202004	202005	202006	202007
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	8,000	8,000	8,000	8,000
	2015	32,000	28,000	28,000	28,000
	2016	63,000	53,000	52,000	51,000
	2017	108,000	101,000	100,000	99,000
	2018	290,000	309,000	306,000	303,000
	2019	405,000	384,000	351,000	347,000
	2020	(72,000)	31,000	92,000	152,000
Private Passenger Total		841,000	921,000	944,000	995,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	11,000	7,000	7,000	7,000
	2014	29,000	26,000	26,000	26,000
	2015	13,000	12,000	12,000	12,000
	2016	41,000	41,000	41,000	41,000
	2017	104,000	106,000	105,000	104,000
	2018	173,000	176,000	174,000	172,000
	2019	338,000	168,000	151,000	136,000
	2020	68,000	135,000	168,000	207,000
Non Private Passenger Total		780,000	674,000	687,000	708,000
Grand Total		1,621,000	1,595,000	1,631,000	1,703,000

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)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	2,000	1,000	1,000	1,000
	2015	3,000	3,000	3,000	3,000
	2016	12,000	10,000	10,000	10,000
	2017	16,000	16,000	16,000	16,000
	2018	13,000	12,000	12,000	12,000
	2019	23,000	26,000	26,000	26,000
	2020	9,000	10,000	12,000	14,000
Private Passenger Total		80,000	80,000	82,000	84,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	7,000	3,000	3,000	3,000
	2014	4,000	3,000	3,000	3,000
	2015	7,000	6,000	6,000	6,000
	2016	27,000	23,000	23,000	23,000
	2017	68,000	67,000	66,000	65,000
	2018	128,000	123,000	122,000	121,000
	2019	175,000	99,000	89,000	80,000
	2020	57,000	80,000	95,000	110,000
Non Private Passenger Total		473,000	404,000	407,000	411,000
Grand Total		553,000	484,000	489,000	495,000

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		ShareYMM			
		202004	202005	202006	202007
Private Passenger	prior	6,689,000	6,874,000	6,532,000	6,465,000
	2011	135,000	84,000	80,000	79,000
	2012	38,000	105,000	102,000	105,000
	2013	330,000	158,000	153,000	151,000
	2014	(841,000)	141,000	124,000	115,000
	2015	370,000	161,000	166,000	178,000
	2016	933,000	1,065,000	1,044,000	1,034,000
	2017	4,030,000	3,810,000	3,726,000	3,625,000
	2018	7,219,000	6,564,000	6,338,000	6,118,000
	2019	11,336,000	12,094,000	11,629,000	11,229,000
	2020	11,127,000	13,711,000	16,121,000	18,488,000
Private Passenger Total		41,366,000	44,767,000	46,015,000	47,587,000
Non Private Passenger	prior	49,000	56,000	51,000	51,000
	2011	(536,000)	(40,000)	(37,000)	(37,000)
	2012	226,000	20,000	18,000	18,000
	2013	495,000	360,000	336,000	332,000
	2014	555,000	362,000	342,000	339,000
	2015	1,084,000	903,000	848,000	840,000
	2016	3,350,000	2,159,000	2,068,000	2,017,000
	2017	5,495,000	5,933,000	5,646,000	5,460,000
	2018	12,946,000	13,346,000	12,881,000	12,318,000
	2019	26,755,000	28,448,000	24,021,000	20,355,000
	2020	24,093,000	28,064,000	32,446,000	36,595,000
Non Private Passenger Total		74,512,000	79,611,000	78,620,000	78,288,000
Grand Total		115,878,000	124,378,000	124,635,000	125,875,000

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: 0.66%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	119,000	121,000	120,000	119,000
	2011	91,000	99,000	98,000	98,000
	2012	152,000	155,000	152,000	150,000
	2013	145,000	152,000	150,000	148,000
	2014	243,000	250,000	247,000	244,000
	2015	406,000	391,000	387,000	382,000
	2016	411,000	400,000	396,000	391,000
	2017	359,000	326,000	322,000	317,000
	2018	559,000	567,000	562,000	558,000
	2019	446,000	635,000	630,000	624,000
	2020	137,000	156,000	147,550	137,550
Private Passenger Total		3,068,000	3,252,000	3,211,550	3,168,550
Non Private Passenger	prior	43,000	43,000	43,000	43,000
	2011	27,000	30,000	30,000	30,000
	2012	40,000	40,000	39,000	38,000
	2013	40,000	40,000	39,000	37,000
	2014	66,000	68,000	67,000	66,000
	2015	123,000	119,000	118,000	117,000
	2016	138,000	132,000	131,000	130,000
	2017	126,000	114,000	113,000	112,000
	2018	211,000	214,000	212,000	210,000
	2019	173,000	246,000	244,000	242,000
	2020	47,000	52,000	49,645	46,645
Non Private Passenger Total		1,034,000	1,098,000	1,085,645	1,071,645
Grand Total		4,102,000	4,350,000	4,297,195	4,240,195

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.66%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202004	202005	202006	202007
Private Passenger	prior	93,000	95,000	92,000	89,000
	2011	66,000	68,000	66,000	64,000
	2012	113,000	118,000	115,000	111,000
	2013	114,000	118,000	114,000	111,000
	2014	140,000	143,000	139,000	134,000
	2015	217,000	244,000	228,000	222,000
	2016	213,000	218,000	211,000	205,000
	2017	229,000	235,000	228,000	221,000
	2018	245,000	239,000	233,000	226,000
	2019	370,000	363,000	355,000	348,000
	2020	74,000	97,000	116,033	137,033
Private Passenger Total		1,874,000	1,938,000	1,897,033	1,868,033
Non Private Passenger	prior	77,000	80,000	79,000	78,000
	2011	48,000	52,000	51,000	50,000
	2012	84,000	87,000	85,000	83,000
	2013	81,000	83,000	80,000	79,000
	2014	91,000	94,000	91,000	89,000
	2015	132,000	150,000	140,000	138,000
	2016	128,000	131,000	129,000	127,000
	2017	145,000	149,000	146,000	144,000
	2018	176,000	171,000	167,000	164,000
	2019	293,000	288,000	284,000	279,000
	2020	60,000	77,000	92,993	106,993
Non Private Passenger Total		1,315,000	1,362,000	1,344,993	1,337,993
Grand Total		3,189,000	3,300,000	3,242,026	3,206,026

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.66%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202004	202005	202006	202007
Private Passenger	prior	226,000	233,000	226,000	217,000
	2011	39,000	41,000	40,000	39,000
	2012	60,000	62,000	61,000	60,000
	2013	71,000	73,000	72,000	71,000
	2014	83,000	85,000	83,000	80,000
	2015	41,000	43,000	41,000	38,000
	2016	110,000	105,000	102,000	99,000
	2017	83,000	84,000	82,000	80,000
	2018	135,000	128,000	125,000	123,000
	2019	266,000	243,000	238,000	234,000
	2020	74,000	66,000	80,138	93,138
Private Passenger Total		1,188,000	1,163,000	1,150,138	1,134,138
Non Private Passenger	prior	89,000	89,000	88,000	87,000
	2011	39,000	40,000	39,000	38,000
	2012	69,000	69,000	68,000	67,000
	2013	83,000	88,000	86,000	84,000
	2014	108,000	111,000	109,000	107,000
	2015	58,000	60,000	58,000	55,000
	2016	150,000	142,000	140,000	138,000
	2017	111,000	114,000	112,000	110,000
	2018	163,000	156,000	153,000	150,000
	2019	253,000	231,000	227,000	222,000
	2020	80,000	71,000	86,158	98,158
Non Private Passenger Total		1,203,000	1,171,000	1,166,158	1,156,158
Grand Total		2,391,000	2,334,000	2,316,296	2,290,296

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: 0.66%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202004	202005	202006	202007
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	14,000	15,000	15,000	15,000
	2015	39,000	40,000	39,000	38,000
	2016	88,000	87,000	86,000	85,000
	2017	40,000	52,000	51,000	50,000
	2018	16,000	17,000	15,000	14,000
	2019	53,000	49,000	48,000	44,000
	2020	8,000	11,000	13,060	17,060
Private Passenger Total		361,000	374,000	369,060	364,060
Non Private Passenger	prior	14,000	14,000	14,000	14,000
	2011	10,000	10,000	10,000	10,000
	2012	11,000	12,000	12,000	12,000
	2013	18,000	19,000	19,000	19,000
	2014	9,000	9,000	9,000	9,000
	2015	23,000	25,000	25,000	25,000
	2016	58,000	57,000	55,000	55,000
	2017	28,000	34,000	33,000	32,000
	2018	10,000	11,000	10,000	9,000
	2019	49,000	44,000	44,000	41,000
	2020	9,000	11,000	11,518	14,518
Non Private Passenger Total		239,000	246,000	242,518	240,518
Grand Total		600,000	620,000	611,578	604,578

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

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Jurisdiction Desc	Ontario	discount rate: 0.66%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202004	202005	202006	202007
Private Passenger	prior	2,728,000	2,828,000	2,738,000	2,658,000
	2011	364,000	386,000	375,000	364,000
	2012	238,000	240,000	232,000	224,000
	2013	467,000	454,000	440,000	428,000
	2014	432,000	444,000	431,000	418,000
	2015	558,000	549,000	536,000	524,000
	2016	459,000	479,000	466,000	440,000
	2017	533,000	570,000	553,000	538,000
	2018	593,000	639,000	602,000	582,000
	2019	1,284,000	1,347,000	1,309,000	1,243,000
	2020	322,000	374,000	475,316	564,316
Private Passenger Total		7,978,000	8,310,000	8,157,316	7,983,316
Non Private Passenger	prior	980,000	995,000	973,000	958,000
	2011	301,000	311,000	304,000	298,000
	2012	232,000	225,000	220,000	216,000
	2013	722,000	696,000	682,000	668,000
	2014	827,000	833,000	817,000	800,000
	2015	1,246,000	1,222,000	1,203,000	1,183,000
	2016	1,016,000	1,065,000	1,044,000	996,000
	2017	1,184,000	1,267,000	1,242,000	1,218,000
	2018	1,865,000	2,007,000	1,912,000	1,870,000
	2019	3,985,000	4,170,000	4,094,000	3,926,000
	2020	788,000	901,000	1,121,142	1,307,142
Non Private Passenger Total		13,146,000	13,692,000	13,612,142	13,440,142
Grand Total		21,124,000	22,002,000	21,769,458	21,423,458

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: 0.66%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202004	202005	202006	202007
Private Passenger	prior	352,000	353,000	348,000	342,000
	2011	10,000	11,000	11,000	11,000
	2012	50,000	50,000	50,000	48,000
	2013	56,000	47,000	46,000	45,000
	2014	63,000	63,000	62,000	61,000
	2015	61,000	56,000	55,000	54,000
	2016	70,000	61,000	60,000	58,000
	2017	52,000	53,000	51,000	50,000
	2018	163,000	165,000	164,000	163,000
	2019	90,000	107,000	105,000	94,000
	2020	(1,000)	-	(19,459)	(36,459)
Private Passenger Total		966,000	966,000	932,541	889,541
Non Private Passenger	prior	1,051,000	1,071,000	1,062,000	1,052,000
	2011	33,000	36,000	36,000	36,000
	2012	175,000	182,000	179,000	176,000
	2013	213,000	184,000	182,000	179,000
	2014	267,000	274,000	270,000	268,000
	2015	290,000	267,000	264,000	260,000
	2016	368,000	326,000	323,000	319,000
	2017	330,000	338,000	335,000	331,000
	2018	1,285,000	1,296,000	1,292,000	1,286,000
	2019	924,000	1,094,000	1,088,000	984,000
	2020	(7,000)	(2,000)	(228,856)	(413,856)
Non Private Passenger Total		4,929,000	5,066,000	4,802,144	4,477,144
Grand Total		5,895,000	6,032,000	5,734,685	5,366,685

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: 0.66%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202004	202005	202006	202007
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	(16,000)	(15,000)	(16,000)	(16,000)
	2016	(2,000)	(2,000)	(2,000)	(2,000)
	2017	4,000	4,000	4,000	4,000
	2018	8,000	6,000	7,000	6,000
	2019	1,000	1,000	1,000	1,000
	2020		-	(667)	(1,667)
Private Passenger Total		24,000	23,000	22,333	20,333
Non Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015	(22,000)	(22,000)	(23,000)	(23,000)
	2016	(3,000)	(5,000)	(5,000)	(5,000)
	2017	13,000	12,000	12,000	12,000
	2018	32,000	26,000	28,000	26,000
	2019	8,000	6,000	5,000	5,000
	2020	(1,000)	(4,000)	(4,648)	(2,648)
Non Private Passenger Total		62,000	48,000	47,352	47,352
Grand Total		86,000	71,000	69,685	67,685

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.66%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	Share	YYMM			
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	9,000	9,000	9,000	9,000
	2011	11,000	11,000	11,000	11,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	22,000	22,000	22,000	22,000
	2015		1,000	1,000	1,000
	2016	22,000	23,000	23,000	23,000
	2017	16,000	17,000	17,000	17,000
	2018	4,000	5,000	5,000	5,000
	2019	23,000	19,000	19,000	19,000
	2020	(14,000)	(13,000)	(15,920)	(19,920)
Private Passenger Total		126,000	127,000	124,080	120,080
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015		-	-	-
	2016	9,000	9,000	9,000	9,000
	2017	8,000	8,000	8,000	8,000
	2018	2,000	2,000	2,000	2,000
	2019	14,000	11,000	11,000	11,000
	2020	(9,000)	(9,000)	(10,572)	(10,572)
Non Private Passenger Total		50,000	47,000	45,428	45,428
Grand Total		176,000	174,000	169,508	165,508

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

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Jurisdiction Desc	Nunavut	discount rate: 0.66%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202004	202005	202006	202007
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	5,000	6,000	6,000	6,000
	2015	6,000	6,000	6,000	6,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	-	-	-	-
	2019	1,000	1,000	1,000	1,000
	2020	(2,000)	(2,000)	(1,656)	(2,656)
Private Passenger Total		30,000	31,000	31,344	30,344
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	6,000	6,000	6,000	6,000
	2017	6,000	6,000	6,000	6,000
	2018	2,000	2,000	2,000	2,000
	2019	6,000	6,000	6,000	6,000
	2020	(6,000)	(8,000)	(10,031)	(12,031)
Non Private Passenger Total		31,000	29,000	26,969	24,969
Grand Total		61,000	60,000	58,313	55,313

EXHIBIT C-1

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

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Jurisdiction Desc	(All)				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.66%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		202004	202005	202006	202007
Private Passenger	prior	3,579,000	3,691,000	3,585,000	3,486,000
	2011	600,000	635,000	620,000	606,000
	2012	656,000	668,000	653,000	636,000
	2013	912,000	903,000	880,000	860,000
	2014	1,008,000	1,034,000	1,011,000	986,000
	2015	1,312,000	1,315,000	1,277,000	1,249,000
	2016	1,375,000	1,375,000	1,346,000	1,303,000
	2017	1,318,000	1,343,000	1,310,000	1,279,000
	2018	1,723,000	1,766,000	1,713,000	1,677,000
	2019	2,534,000	2,765,000	2,706,000	2,608,000
	2020	598,000	689,000	794,395	888,395
Private Passenger Total		15,615,000	16,184,000	15,895,395	15,578,395
Non Private Passenger	prior	2,270,000	2,308,000	2,275,000	2,248,000
	2011	466,000	487,000	478,000	470,000
	2012	624,000	628,000	616,000	605,000
	2013	1,174,000	1,127,000	1,105,000	1,083,000
	2014	1,388,000	1,409,000	1,383,000	1,359,000
	2015	1,854,000	1,825,000	1,789,000	1,759,000
	2016	1,870,000	1,863,000	1,832,000	1,775,000
	2017	1,951,000	2,042,000	2,007,000	1,973,000
	2018	3,746,000	3,885,000	3,778,000	3,719,000
	2019	5,705,000	6,096,000	6,003,000	5,716,000
	2020	961,000	1,089,000	1,107,349	1,134,349
Non Private Passenger Total		22,009,000	22,759,000	22,373,349	21,841,349
Grand Total		37,624,000	38,943,000	38,268,744	37,419,744

EXHIBIT C-2

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

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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	202004	202005	202006	202007
Private Passenger	prior	109,000	109,000	108,000	107,000
	2011	93,000	93,000	92,000	91,000
	2012	150,000	145,000	143,000	141,000
	2013	142,000	142,000	140,000	138,000
	2014	231,000	231,000	228,000	225,000
	2015	368,000	346,000	342,000	338,000
	2016	333,000	333,000	329,000	325,000
	2017	301,000	259,000	255,000	251,000
	2018	457,000	457,000	453,000	449,000
	2019	337,000	495,000	490,000	485,000
	2020	89,000	92,000	70,550	61,550
Private Passenger Total		2,610,000	2,702,000	2,650,550	2,611,550
Non Private Passenger	prior	39,000	39,000	39,000	39,000
	2011	27,000	27,000	27,000	27,000
	2012	39,000	37,000	36,000	35,000
	2013	36,000	36,000	35,000	34,000
	2014	63,000	63,000	62,000	61,000
	2015	111,000	104,000	103,000	102,000
	2016	110,000	110,000	109,000	108,000
	2017	104,000	90,000	89,000	88,000
	2018	172,000	172,000	170,000	168,000
	2019	130,000	191,000	189,000	187,000
	2020	30,000	31,000	23,645	20,645
Non Private Passenger Total		861,000	900,000	882,645	869,645
Grand Total		3,471,000	3,602,000	3,533,195	3,481,195

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	87,000	87,000	84,000	81,000
	2011	63,000	63,000	61,000	59,000
	2012	108,000	108,000	105,000	102,000
	2013	107,000	107,000	104,000	101,000
	2014	131,000	131,000	127,000	123,000
	2015	193,000	206,000	202,000	198,000
	2016	173,000	186,000	180,000	174,000
	2017	174,000	174,000	168,000	162,000
	2018	190,000	165,000	159,000	153,000
	2019	295,000	265,000	258,000	251,000
	2020	42,000	53,000	63,033	75,033
Private Passenger Total		1,563,000	1,545,000	1,511,033	1,479,033
Non Private Passenger	prior	73,000	73,000	72,000	71,000
	2011	48,000	48,000	47,000	46,000
	2012	80,000	80,000	78,000	76,000
	2013	76,000	76,000	74,000	73,000
	2014	85,000	85,000	83,000	81,000
	2015	119,000	127,000	125,000	123,000
	2016	105,000	112,000	110,000	108,000
	2017	111,000	111,000	108,000	106,000
	2018	137,000	118,000	115,000	112,000
	2019	235,000	211,000	207,000	203,000
	2020	34,000	42,000	50,993	58,993
Non Private Passenger Total		1,103,000	1,083,000	1,069,993	1,057,993
Grand Total		2,666,000	2,628,000	2,581,026	2,537,026

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	202004	202005	202006	202007
Private Passenger	prior	212,000	212,000	206,000	200,000
	2011	38,000	38,000	37,000	36,000
	2012	57,000	57,000	56,000	55,000
	2013	67,000	67,000	66,000	65,000
	2014	78,000	78,000	76,000	74,000
	2015	36,000	36,000	34,000	32,000
	2016	87,000	80,000	78,000	76,000
	2017	59,000	59,000	57,000	55,000
	2018	96,000	87,000	85,000	83,000
	2019	191,000	161,000	157,000	153,000
	2020	39,000	19,000	23,138	26,138
Private Passenger Total		960,000	894,000	875,138	855,138
Non Private Passenger	prior	80,000	80,000	79,000	78,000
	2011	37,000	37,000	36,000	35,000
	2012	63,000	63,000	62,000	61,000
	2013	82,000	82,000	80,000	78,000
	2014	102,000	102,000	100,000	98,000
	2015	50,000	50,000	48,000	46,000
	2016	120,000	110,000	108,000	106,000
	2017	79,000	79,000	77,000	75,000
	2018	118,000	107,000	104,000	101,000
	2019	183,000	154,000	150,000	146,000
	2020	42,000	21,000	25,158	29,158
Non Private Passenger Total		956,000	885,000	869,158	853,158
Grand Total		1,916,000	1,779,000	1,744,296	1,708,296

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	33,000	33,000	33,000	33,000
	2011	14,000	14,000	14,000	14,000
	2012	20,000	20,000	20,000	20,000
	2013	27,000	27,000	26,000	25,000
	2014	14,000	14,000	14,000	14,000
	2015	32,000	32,000	31,000	30,000
	2016	79,000	76,000	75,000	74,000
	2017	29,000	37,000	36,000	35,000
	2018	4,000	4,000	3,000	2,000
	2019	39,000	31,000	30,000	29,000
	2020	2,000	3,000	3,060	5,060
Private Passenger Total		293,000	291,000	285,060	281,060
Non Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	9,000	9,000	9,000	9,000
	2012	12,000	12,000	12,000	12,000
	2013	17,000	17,000	17,000	17,000
	2014	9,000	9,000	9,000	9,000
	2015	20,000	20,000	20,000	20,000
	2016	51,000	49,000	48,000	48,000
	2017	20,000	25,000	24,000	23,000
	2018	2,000	2,000	1,000	-
	2019	36,000	29,000	28,000	27,000
	2020	2,000	3,000	2,518	3,518
Non Private Passenger Total		191,000	188,000	183,518	181,518
Grand Total		484,000	479,000	468,578	462,578

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	202004	202005	202006	202007
Private Passenger	prior	2,647,000	2,615,000	2,536,000	2,459,000
	2011	362,000	362,000	351,000	340,000
	2012	235,000	224,000	217,000	210,000
	2013	448,000	420,000	407,000	395,000
	2014	414,000	410,000	398,000	386,000
	2015	505,000	486,000	474,000	462,000
	2016	417,000	417,000	404,000	392,000
	2017	461,000	488,000	473,000	459,000
	2018	507,000	521,000	502,000	484,000
	2019	1,060,000	1,087,000	1,054,000	1,022,000
	2020	207,000	227,000	269,316	321,316
Private Passenger Total		7,263,000	7,257,000	7,085,316	6,930,316
Non Private Passenger	prior	936,000	918,000	899,000	883,000
	2011	287,000	287,000	281,000	275,000
	2012	215,000	205,000	201,000	197,000
	2013	683,000	641,000	628,000	615,000
	2014	771,000	764,000	749,000	734,000
	2015	1,123,000	1,081,000	1,063,000	1,045,000
	2016	924,000	924,000	905,000	886,000
	2017	1,026,000	1,085,000	1,063,000	1,042,000
	2018	1,597,000	1,639,000	1,600,000	1,562,000
	2019	3,281,000	3,365,000	3,296,000	3,228,000
	2020	506,000	541,000	631,142	738,142
Non Private Passenger Total		11,349,000	11,450,000	11,316,142	11,205,142
Grand Total		18,612,000	18,707,000	18,401,458	18,135,458

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	202004	202005	202006	202007
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	43,000	42,000	41,000
	2014	58,000	58,000	57,000	56,000
	2015	51,000	51,000	50,000	49,000
	2016	47,000	37,000	36,000	35,000
	2017	44,000	44,000	43,000	42,000
	2018	129,000	137,000	136,000	135,000
	2019	61,000	61,000	60,000	59,000
	2020	(10,000)	(13,000)	(30,459)	(47,459)
Private Passenger Total		810,000	796,000	765,541	735,541
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	169,000	167,000	165,000
	2014	251,000	251,000	248,000	246,000
	2015	239,000	239,000	236,000	233,000
	2016	249,000	199,000	196,000	193,000
	2017	282,000	282,000	279,000	276,000
	2018	1,017,000	1,077,000	1,073,000	1,069,000
	2019	630,000	630,000	624,000	618,000
	2020	(115,000)	(142,000)	(349,856)	(557,856)
Non Private Passenger Total		3,938,000	3,887,000	3,644,144	3,402,144
Grand Total		4,748,000	4,683,000	4,409,685	4,137,685

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	202004	202005	202006	202007
Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	(17,000)	(17,000)	(17,000)	(17,000)
	2016	(3,000)	(3,000)	(3,000)	(3,000)
	2017	1,000	1,000	1,000	1,000
	2018	6,000	5,000	5,000	5,000
	2019	-	-	-	-
	2020	(1,000)	(1,000)	(1,667)	(2,667)
Private Passenger Total		13,000	12,000	11,333	10,333
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	(23,000)	(24,000)	(24,000)	(24,000)
	2016	(5,000)	(7,000)	(7,000)	(7,000)
	2017	2,000	1,000	1,000	1,000
	2018	25,000	21,000	21,000	21,000
	2019	1,000	(1,000)	(1,000)	(1,000)
	2020	(4,000)	(7,000)	(7,648)	(7,648)
Non Private Passenger Total		28,000	15,000	14,352	14,352
Grand Total		41,000	27,000	25,685	24,685

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	202004	202005	202006	202007
Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	10,000	10,000	10,000	10,000
	2012	13,000	13,000	13,000	13,000
	2013	17,000	17,000	17,000	17,000
	2014	20,000	20,000	20,000	20,000
	2015	(1,000)	(1,000)	(1,000)	(1,000)
	2016	21,000	21,000	21,000	21,000
	2017	9,000	9,000	9,000	9,000
	2018	-	-	-	-
	2019	14,000	9,000	9,000	9,000
	2020	(17,000)	(17,000)	(21,920)	(25,920)
Private Passenger Total		94,000	89,000	84,080	80,080
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	7,000	7,000	7,000
	2015	(1,000)	(1,000)	(1,000)	(1,000)
	2016	8,000	8,000	8,000	8,000
	2017	4,000	4,000	4,000	4,000
	2018	-	-	-	-
	2019	8,000	5,000	5,000	5,000
	2020	(10,000)	(11,000)	(13,572)	(14,572)
Non Private Passenger Total		32,000	28,000	25,428	24,428
Grand Total		126,000	117,000	109,508	104,508

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	202004	202005	202006	202007
Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	5,000	5,000	5,000	5,000
	2014	5,000	5,000	5,000	5,000
	2015	5,000	5,000	5,000	5,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	-	-	-	-
	2019	1,000	1,000	1,000	1,000
	2020	(2,000)	(2,000)	(1,656)	(2,656)
Private Passenger Total		28,000	28,000	28,344	27,344
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	5,000	5,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	1,000	1,000	1,000	1,000
	2019	5,000	5,000	5,000	5,000
	2020	(6,000)	(8,000)	(10,031)	(12,031)
Non Private Passenger Total		27,000	25,000	22,969	20,969
Grand Total		55,000	53,000	51,313	48,313

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)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202004	202005	202006	202007
Private Passenger	prior	3,433,000	3,401,000	3,307,000	3,215,000
	2011	594,000	594,000	579,000	564,000
	2012	636,000	620,000	606,000	592,000
	2013	869,000	832,000	811,000	791,000
	2014	956,000	952,000	930,000	908,000
	2015	1,172,000	1,144,000	1,120,000	1,096,000
	2016	1,158,000	1,151,000	1,124,000	1,098,000
	2017	1,080,000	1,073,000	1,044,000	1,016,000
	2018	1,389,000	1,376,000	1,343,000	1,311,000
	2019	1,998,000	2,110,000	2,059,000	2,009,000
	2020	349,000	361,000	373,395	410,395
Private Passenger Total		13,634,000	13,614,000	13,296,395	13,010,395
Non Private Passenger	prior	2,137,000	2,119,000	2,089,000	2,062,000
	2011	450,000	450,000	442,000	434,000
	2012	588,000	576,000	566,000	556,000
	2013	1,112,000	1,036,000	1,016,000	997,000
	2014	1,299,000	1,292,000	1,269,000	1,247,000
	2015	1,642,000	1,600,000	1,574,000	1,548,000
	2016	1,567,000	1,510,000	1,482,000	1,455,000
	2017	1,633,000	1,682,000	1,650,000	1,620,000
	2018	3,069,000	3,137,000	3,085,000	3,034,000
	2019	4,509,000	4,589,000	4,503,000	4,418,000
	2020	479,000	470,000	352,349	258,349
Non Private Passenger Total		18,485,000	18,461,000	18,028,349	17,629,349
Grand Total		32,119,000	32,075,000	31,324,744	30,639,744

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	202004	202005	202006	202007
Private Passenger	Newfoundland & Labrador	82.4%	82.6%	82.6%	82.9%
	New Brunswick	78.4%	77.6%	77.2%	77.2%
	Nova Scotia	79.1%	75.9%	75.8%	76.0%
	Prince Edward Island	62.6%	65.1%	64.9%	64.8%
	Ontario	71.1%	71.7%	72.1%	72.5%
	Alberta	57.2%	58.9%	58.8%	59.0%
	Yukon	79.9%	77.1%	77.2%	75.8%
	Northwest Territories	58.8%	62.2%	61.8%	61.7%
	Nunavut	34.1%	31.6%	32.3%	30.9%
Non Private Passenger	Newfoundland & Labrador	77.4%	78.2%	77.6%	77.8%
	New Brunswick	71.5%	76.5%	75.6%	75.3%
	Nova Scotia	76.0%	74.2%	73.5%	73.7%
	Prince Edward Island	78.8%	79.9%	79.3%	79.3%
	Ontario	56.7%	54.7%	54.2%	54.3%
	Alberta	71.5%	73.5%	73.1%	73.2%
	Yukon	66.8%	65.3%	65.3%	66.0%
	Northwest Territories	48.5%	55.6%	54.9%	54.6%
	Nunavut	44.6%	45.4%	46.2%	45.6%
Grand Total		68.7%	68.8%	68.6%	68.9%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	202004	202005	202006	202007
Private Passenger	Newfoundland & Labrador	78.4%	76.8%	76.9%	77.2%
	New Brunswick	74.2%	71.7%	71.7%	71.5%
	Nova Scotia	74.5%	70.0%	70.1%	70.3%
	Prince Edward Island	58.8%	60.0%	60.1%	60.0%
	Ontario	66.9%	66.4%	66.8%	67.2%
	Alberta	54.2%	54.9%	55.0%	55.1%
	Yukon	74.5%	70.5%	71.1%	69.6%
	Northwest Territories	56.1%	57.8%	57.7%	57.6%
	Nunavut	32.9%	30.4%	31.1%	29.7%
Non Private Passenger	Newfoundland & Labrador	73.3%	72.5%	72.6%	72.8%
	New Brunswick	67.9%	71.1%	70.9%	70.7%
	Nova Scotia	71.6%	68.6%	68.7%	68.9%
	Prince Edward Island	74.3%	73.6%	73.7%	73.7%
	Ontario	53.2%	50.3%	50.3%	50.3%
	Alberta	67.8%	68.2%	68.3%	68.4%
	Yukon	63.0%	60.9%	61.1%	61.7%
	Northwest Territories	46.1%	51.5%	51.3%	50.9%
	Nunavut	42.4%	42.3%	42.7%	42.3%
Grand Total		64.9%	63.7%	63.9%	64.1%

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

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	9.4%	5.0%	9.4%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	12.5%	12.5%	5.0%	12.5%	12.5%	10.4%	5.0%	12.2%
2018	12.5%	12.5%	5.0%	10.5%	12.5%	10.3%	5.0%	12.2%
2019	12.5%	12.5%	5.0%	10.4%	12.5%	10.2%	5.0%	12.4%
2020	12.4%	12.5%	5.0%	9.7%	12.3%	10.2%	5.0%	11.5%
2021	11.9%	10.1%	5.0%	9.7%	12.5%	12.5%	5.0%	11.5%
prem liab	11.9%	10.1%	5.0%	10.0%	12.0%	10.1%	5.0%	9.4%

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NOVA SCOTIA

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	5.0%	10.0%	1997	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	1998	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	1999	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	2000	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	2001	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	2002	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	2003	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	2004	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	2005	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	2006	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	2007	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	2008	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	2009	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	2010	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	2011	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	2012	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	2013	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	2014	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	2015	10.0%	10.0%	5.0%	10.0%
2016	12.5%	10.0%	5.0%	12.3%	2016	12.5%	10.0%	5.0%	11.0%
2017	12.5%	10.2%	5.0%	12.3%	2017	12.5%	10.2%	5.0%	12.0%
2018	12.5%	10.1%	5.0%	11.9%	2018	12.5%	10.2%	5.0%	11.5%
2019	12.4%	10.1%	5.0%	12.0%	2019	12.4%	10.4%	5.0%	11.7%
2020	12.3%	10.1%	5.0%	11.5%	2020	12.3%	10.2%	5.0%	11.3%
2021	12.5%	12.5%	5.0%	11.5%	2021	12.5%	12.5%	5.0%	11.3%
prem liab	11.6%	10.1%	5.0%	10.0%	prem liab	11.6%	10.1%	5.0%	9.6%

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

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

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

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ONTARIO

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

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

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

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

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

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

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	12.5%	11.9%	5.0%	12.5%	12.5%	10.7%	5.0%	12.4%
2018	12.4%	12.2%	5.0%	12.4%	12.5%	11.2%	5.0%	12.4%
2019	12.4%	11.7%	5.0%	12.5%	12.5%	11.5%	5.0%	12.4%
2020	12.0%	11.5%	5.0%	11.5%	12.1%	11.2%	5.0%	11.8%
2021	11.5%	10.9%	5.0%	11.5%	12.5%	12.5%	5.0%	11.8%
prem liab	11.5%	10.9%	5.0%	9.0%	12.0%	11.0%	5.0%	10.6%

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	32	31	30	29	28	28	28	29
2008	107	104	101	98	95	93	96	97
2009	96	93	90	87	85	82	85	86
2010	-	-	-	-	-	-	-	-
2011	840	810	778	748	721	694	721	732
2012	1,370	1,329	1,286	1,244	1,206	1,170	1,208	1,222
2013	478	464	451	438	426	415	426	431
2014	1,195	1,174	1,153	1,134	1,116	1,098	1,116	1,123
2015	2,493	2,458	2,424	2,390	2,358	2,328	2,359	2,372
2016	4,313	4,267	4,219	4,174	4,130	4,089	4,133	4,148
2017	4,694	4,646	4,597	4,550	4,504	4,461	4,506	4,522
2018	9,270	9,172	9,071	8,973	8,879	8,787	8,882	8,916
2019	14,947	14,783	14,613	14,449	14,288	14,136	14,296	14,353
2020	17,845	17,630	17,409	17,192	16,984	16,782	16,992	17,068
Total	57,680	56,961	56,222	55,506	54,820	54,163	54,848	55,099
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	1,458	739	-	(716)	(1,402)	(2,059)	(1,374)	(1,123)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	6.7%	3.3%	-	(3.3%)	(6.7%)	(6.7%)	(6.7%)	(3.3%)
2008	5.9%	3.0%	-	(3.0%)	(5.9%)	(7.9%)	(5.0%)	(4.0%)
2009	6.7%	3.3%	-	(3.3%)	(5.6%)	(8.9%)	(5.6%)	(4.4%)
2010	-	-	-	-	-	-	-	-
2011	8.0%	4.1%	-	(3.9%)	(7.3%)	(10.8%)	(7.3%)	(5.9%)
2012	6.5%	3.3%	-	(3.3%)	(6.2%)	(9.0%)	(6.1%)	(5.0%)
2013	6.0%	2.9%	-	(2.9%)	(5.5%)	(8.0%)	(5.5%)	(4.4%)
2014	3.6%	1.8%	-	(1.6%)	(3.2%)	(4.8%)	(3.2%)	(2.6%)
2015	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(2.7%)	(2.1%)
2016	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.0%)	(1.7%)
2017	2.1%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(2.0%)	(1.6%)
2018	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.1%)	(1.7%)
2019	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(2.2%)	(1.8%)
2020	2.5%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(2.4%)	(2.0%)
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(2.4%)	(2.0%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	3	3	3	3	3	3	3	3
2006	19	19	19	19	19	19	19	19
2007	6	6	6	6	6	6	6	6
2008	66	64	62	61	59	57	59	60
2009	310	306	300	295	291	286	291	293
2010	156	152	148	144	140	136	141	142
2011	140	137	134	132	129	127	129	130
2012	780	769	756	744	732	721	732	737
2013	1,384	1,366	1,346	1,327	1,309	1,291	1,310	1,317
2014	685	680	672	664	656	649	657	659
2015	2,646	2,624	2,601	2,577	2,554	2,533	2,555	2,563
2016	3,338	3,309	3,276	3,244	3,213	3,183	3,214	3,225
2017	4,787	4,740	4,685	4,633	4,583	4,533	4,584	4,603
2018	6,259	6,172	6,085	5,999	5,918	5,837	5,920	5,950
2019	9,897	9,735	9,571	9,412	9,258	9,111	9,264	9,319
2020	11,835	11,635	11,435	11,241	11,055	10,875	11,062	11,129
Total	42,311	41,717	41,099	40,501	39,925	39,367	39,946	40,155
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	1,212	618	-	(598)	(1,174)	(1,732)	(1,153)	(944)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	6.5%	3.2%	-	(1.6%)	(4.8%)	(8.1%)	(4.8%)	(3.2%)
2009	3.3%	2.0%	-	(1.7%)	(3.0%)	(4.7%)	(3.0%)	(2.3%)
2010	5.4%	2.7%	-	(2.7%)	(5.4%)	(8.1%)	(4.7%)	(4.1%)
2011	4.5%	2.2%	-	(1.5%)	(3.7%)	(5.2%)	(3.7%)	(3.0%)
2012	3.2%	1.7%	-	(1.6%)	(3.2%)	(4.6%)	(3.2%)	(2.5%)
2013	2.8%	1.5%	-	(1.4%)	(2.7%)	(4.1%)	(2.7%)	(2.2%)
2014	1.9%	1.2%	-	(1.2%)	(2.4%)	(3.4%)	(2.2%)	(1.9%)
2015	1.7%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(1.8%)	(1.5%)
2016	1.9%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(1.9%)	(1.6%)
2017	2.2%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(2.2%)	(1.8%)
2018	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	(2.7%)	(2.2%)
2019	3.4%	1.7%	-	(1.7%)	(3.3%)	(4.8%)	(3.2%)	(2.6%)
2020	3.5%	1.7%	-	(1.7%)	(3.3%)	(4.9%)	(3.3%)	(2.7%)
Total	2.9%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(2.8%)	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	16	16	16	15	15	15	15	15
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	259	251	243	235	228	221	228	231
2010	14	14	13	13	12	12	12	13
2011	1	1	1	1	-	-	-	1
2012	-	-	-	-	-	-	-	-
2013	975	950	923	899	875	853	876	885
2014	837	825	813	801	791	780	791	795
2015	247	244	240	237	235	232	235	235
2016	1,783	1,765	1,746	1,728	1,710	1,694	1,711	1,718
2017	2,818	2,790	2,760	2,731	2,703	2,676	2,704	2,715
2018	5,029	4,976	4,922	4,868	4,818	4,767	4,820	4,838
2019	9,381	9,267	9,148	9,032	8,921	8,812	8,926	8,965
2020	15,507	15,309	15,102	14,902	14,707	14,518	14,715	14,784
Total	36,867	36,408	35,927	35,462	35,015	34,580	35,033	35,195
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	940	481	-	(465)	(912)	(1,347)	(894)	(732)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	(6.3%)	(6.3%)	(6.3%)	(6.3%)	(6.3%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	6.6%	3.3%	-	(3.3%)	(6.2%)	(9.1%)	(6.2%)	(4.9%)
2010	7.7%	7.7%	-	-	(7.7%)	(7.7%)	(7.7%)	-
2011	-	-	-	-	(100.0%)	(100.0%)	(100.0%)	-
2012	-	-	-	-	-	-	-	-
2013	5.6%	2.9%	-	(2.6%)	(5.2%)	(7.6%)	(5.1%)	(4.1%)
2014	3.0%	1.5%	-	(1.5%)	(2.7%)	(4.1%)	(2.7%)	(2.2%)
2015	2.9%	1.7%	-	(1.3%)	(2.1%)	(3.3%)	(2.1%)	(2.1%)
2016	2.1%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	(2.0%)	(1.6%)
2017	2.1%	1.1%	-	(1.1%)	(2.1%)	(3.0%)	(2.0%)	(1.6%)
2018	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.1%)	(1.7%)
2019	2.5%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(2.4%)	(2.0%)
2020	2.7%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(2.6%)	(2.1%)
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(2.5%)	(2.0%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	353	339	325	312	300	288	300	305
2013	49	48	47	46	45	44	45	46
2014	118	113	109	103	99	96	99	101
2015	673	662	650	640	629	620	630	633
2016	1,006	985	965	945	926	909	926	933
2017	1,184	1,171	1,160	1,147	1,135	1,125	1,136	1,140
2018	1,039	1,028	1,018	1,006	996	986	997	1,000
2019	1,631	1,613	1,593	1,575	1,558	1,540	1,559	1,565
2020	2,481	2,451	2,421	2,390	2,362	2,334	2,362	2,374
Total	8,534	8,410	8,288	8,164	8,050	7,942	8,054	8,097
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	246	122	-	(124)	(238)	(346)	(234)	(191)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	8.6%	4.3%	-	(4.0%)	(7.7%)	(11.4%)	(7.7%)	(6.2%)
2013	4.3%	2.1%	-	(2.1%)	(4.3%)	(6.4%)	(4.3%)	(2.1%)
2014	8.3%	3.7%	-	(5.5%)	(9.2%)	(11.9%)	(9.2%)	(7.3%)
2015	3.5%	1.8%	-	(1.5%)	(3.2%)	(4.6%)	(3.1%)	(2.6%)
2016	4.2%	2.1%	-	(2.1%)	(4.0%)	(5.8%)	(4.0%)	(3.3%)
2017	2.1%	0.9%	-	(1.1%)	(2.2%)	(3.0%)	(2.1%)	(1.7%)
2018	2.1%	1.0%	-	(1.2%)	(2.2%)	(3.1%)	(2.1%)	(1.8%)
2019	2.4%	1.3%	-	(1.1%)	(2.2%)	(3.3%)	(2.1%)	(1.8%)
2020	2.5%	1.2%	-	(1.3%)	(2.4%)	(3.6%)	(2.4%)	(1.9%)
Total	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(2.8%)	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	12,207	12,072	11,932	11,793	11,660	11,528	11,665	11,712
2006	298	291	283	276	269	263	269	272
2007	2,375	2,313	2,249	2,187	2,128	2,072	2,130	2,152
2008	350	339	329	320	310	301	310	313
2009	285	276	268	259	252	244	252	254
2010	525	511	497	483	470	458	471	476
2011	1,905	1,859	1,813	1,769	1,727	1,688	1,728	1,743
2012	1,008	984	961	937	916	896	917	925
2013	3,111	3,064	3,017	2,972	2,928	2,887	2,931	2,946
2014	5,525	5,449	5,373	5,300	5,230	5,164	5,233	5,258
2015	6,344	6,271	6,195	6,123	6,053	5,987	6,056	6,081
2016	5,758	5,698	5,636	5,576	5,518	5,462	5,520	5,541
2017	7,317	7,244	7,166	7,090	7,017	6,946	7,020	7,045
2018	13,021	12,869	12,710	12,553	12,403	12,257	12,409	12,463
2019	32,030	31,600	31,144	30,702	30,273	29,855	30,289	30,444
2020	54,831	54,036	53,200	52,385	51,596	50,836	51,630	51,912
Total	146,890	144,876	142,773	140,725	138,750	136,844	138,830	139,537
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	4,117	2,103	-	(2,048)	(4,023)	(5,929)	(3,943)	(3,236)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	2.3%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(2.2%)	(1.8%)
2006	5.3%	2.8%	-	(2.5%)	(4.9%)	(7.1%)	(4.9%)	(3.9%)
2007	5.6%	2.8%	-	(2.8%)	(5.4%)	(7.9%)	(5.3%)	(4.3%)
2008	6.4%	3.0%	-	(2.7%)	(5.8%)	(8.5%)	(5.8%)	(4.9%)
2009	6.3%	3.0%	-	(3.4%)	(6.0%)	(9.0%)	(6.0%)	(5.2%)
2010	5.6%	2.8%	-	(2.8%)	(5.4%)	(7.8%)	(5.2%)	(4.2%)
2011	5.1%	2.5%	-	(2.4%)	(4.7%)	(6.9%)	(4.7%)	(3.9%)
2012	4.9%	2.4%	-	(2.5%)	(4.7%)	(6.8%)	(4.6%)	(3.7%)
2013	3.1%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(2.9%)	(2.4%)
2014	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(2.6%)	(2.1%)
2015	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(2.2%)	(1.8%)
2016	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.1%)	(1.7%)
2017	2.1%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.0%)	(1.7%)
2018	2.4%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(2.4%)	(1.9%)
2019	2.8%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(2.7%)	(2.2%)
2020	3.1%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(3.0%)	(2.4%)
Total	2.9%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(2.8%)	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

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

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	3,732	1,906	-	(1,854)	(3,649)	(5,385)	(3,584)	(2,937)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	5.4%	2.7%	-	(2.7%)	(5.4%)	(5.4%)	(5.4%)	(2.7%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	(3.7%)	(3.7%)	(3.7%)	(3.7%)	(3.7%)
2008	-	-	-	-	-	-	-	-
2009	7.8%	3.9%	-	(2.0%)	(5.9%)	(9.8%)	(5.9%)	(5.9%)
2010	-	-	-	-	-	-	-	-
2011	7.1%	3.6%	-	(3.1%)	(6.1%)	(9.3%)	(6.1%)	(5.0%)
2012	3.5%	1.9%	-	(1.6%)	(3.4%)	(4.9%)	(3.4%)	(2.8%)
2013	3.5%	1.8%	-	(1.8%)	(3.5%)	(5.1%)	(3.4%)	(2.8%)
2014	1.8%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(1.8%)	(1.4%)
2015	1.7%	0.9%	-	(0.8%)	(1.6%)	(2.4%)	(1.6%)	(1.3%)
2016	1.9%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(1.9%)	(1.5%)
2017	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(2.2%)	(1.8%)
2018	2.5%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(2.4%)	(2.0%)
2019	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(2.9%)	(2.4%)
2020	2.9%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(2.8%)	(2.3%)
Total	2.7%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(2.6%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1	1	1	1	1	1	1	1
2013	3	3	3	3	3	3	3	3
2014	7	7	7	7	7	7	7	7
2015	16	16	16	15	15	15	15	15
2016	46	45	45	45	45	43	45	45
2017	919	909	899	888	879	869	879	883
2018	538	532	525	519	513	507	513	515
2019	565	558	550	542	534	527	534	537
2020	669	661	652	644	636	629	637	640
Total	2,764	2,732	2,698	2,664	2,633	2,601	2,634	2,646
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	66	34	-	(34)	(65)	(97)	(64)	(52)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	(6.3%)	(6.3%)	(6.3%)	(6.3%)	(6.3%)
2016	2.2%	-	-	-	-	(4.4%)	-	-
2017	2.2%	1.1%	-	(1.2%)	(2.2%)	(3.3%)	(2.2%)	(1.8%)
2018	2.5%	1.3%	-	(1.1%)	(2.3%)	(3.4%)	(2.3%)	(1.9%)
2019	2.7%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(2.9%)	(2.4%)
2020	2.6%	1.4%	-	(1.2%)	(2.5%)	(3.5%)	(2.3%)	(1.8%)
Total	2.4%	1.3%	-	(1.3%)	(2.4%)	(3.6%)	(2.4%)	(1.9%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	406	400	394	387	382	376	382	384
2014	18	18	17	17	17	17	17	17
2015	33	33	32	32	32	31	32	32
2016	88	88	86	86	84	84	84	85
2017	630	623	615	608	601	594	601	604
2018	581	573	566	560	552	545	553	555
2019	1,038	1,024	1,008	994	980	966	980	985
2020	1,326	1,309	1,289	1,270	1,252	1,235	1,253	1,260
Total	4,122	4,070	4,009	3,956	3,902	3,850	3,904	3,924
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	113	61	-	(53)	(107)	(159)	(105)	(85)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	3.0%	1.5%	-	(1.8%)	(3.0%)	(4.6%)	(3.0%)	(2.5%)
2014	5.9%	5.9%	-	-	-	-	-	-
2015	3.1%	3.1%	-	-	-	(3.1%)	-	-
2016	2.3%	2.3%	-	-	(2.3%)	(2.3%)	(2.3%)	(1.2%)
2017	2.4%	1.3%	-	(1.1%)	(2.3%)	(3.4%)	(2.3%)	(1.8%)
2018	2.7%	1.2%	-	(1.1%)	(2.5%)	(3.7%)	(2.3%)	(1.9%)
2019	3.0%	1.6%	-	(1.4%)	(2.8%)	(4.2%)	(2.8%)	(2.3%)
2020	2.9%	1.6%	-	(1.5%)	(2.9%)	(4.2%)	(2.8%)	(2.2%)
Total	2.8%	1.5%	-	(1.3%)	(2.7%)	(4.0%)	(2.6%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	99	98	97	97	96	96	96	96
2013	4	3	3	3	3	3	3	3
2014	3	3	3	3	3	3	3	3
2015	72	72	71	70	70	68	70	70
2016	29	29	29	29	27	27	27	29
2017	72	71	71	70	69	69	69	70
2018	156	154	151	150	148	146	148	149
2019	201	197	195	192	189	186	190	190
2020	228	225	221	217	214	211	214	215
Total	864	852	841	831	819	809	820	825
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	23	11	-	(10)	(22)	(32)	(21)	(16)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2.1%	1.0%	-	-	(1.0%)	(1.0%)	(1.0%)	(1.0%)
2013	33.3%	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	1.4%	1.4%	-	(1.4%)	(1.4%)	(4.2%)	(1.4%)	(1.4%)
2016	-	-	-	-	(6.9%)	(6.9%)	(6.9%)	-
2017	1.4%	-	-	(1.4%)	(2.8%)	(2.8%)	(2.8%)	(1.4%)
2018	3.3%	2.0%	-	(0.7%)	(2.0%)	(3.3%)	(2.0%)	(1.3%)
2019	3.1%	1.0%	-	(1.5%)	(3.1%)	(4.6%)	(2.6%)	(2.6%)
2020	3.2%	1.8%	-	(1.8%)	(3.2%)	(4.5%)	(3.2%)	(2.7%)
Total	2.7%	1.3%	-	(1.2%)	(2.6%)	(3.8%)	(2.5%)	(1.9%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	12,265	12,129	11,988	11,847	11,713	11,581	11,718	11,766
2006	321	314	306	299	292	286	292	295
2007	2,440	2,377	2,312	2,248	2,188	2,132	2,190	2,213
2008	523	507	492	479	464	451	465	470
2009	1,005	979	952	926	904	879	904	912
2010	695	677	658	640	622	606	624	631
2011	3,568	3,467	3,363	3,267	3,175	3,087	3,176	3,211
2012	4,436	4,332	4,223	4,119	4,021	3,930	4,024	4,061
2013	8,834	8,680	8,525	8,375	8,231	8,094	8,238	8,290
2014	10,009	9,875	9,739	9,606	9,482	9,364	9,487	9,532
2015	17,952	17,763	17,566	17,376	17,195	17,021	17,203	17,267
2016	26,656	26,384	26,101	25,828	25,559	25,306	25,570	25,668
2017	32,243	31,909	31,556	31,210	30,878	30,557	30,890	31,012
2018	57,650	56,975	56,274	55,589	54,933	54,288	54,957	55,194
2019	103,716	102,322	100,860	99,445	98,071	96,739	98,124	98,617
2020	158,245	156,036	153,736	151,495	149,331	147,244	149,417	150,196
Total	440,558	434,726	428,651	422,749	417,059	411,565	417,279	419,335
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
Total	11,907	6,075	-	(5,902)	(11,592)	(17,086)	(11,372)	(9,316)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	(0.34%)	0.16%	0.66%	1.16%	1.66%	2.16%	1.64%	1.46%
2005 & prior	2.3%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(2.3%)	(1.9%)
2006	4.9%	2.6%	-	(2.3%)	(4.6%)	(6.5%)	(4.6%)	(3.6%)
2007	5.5%	2.8%	-	(2.8%)	(5.4%)	(7.8%)	(5.3%)	(4.3%)
2008	6.3%	3.0%	-	(2.6%)	(5.7%)	(8.3%)	(5.5%)	(4.5%)
2009	5.6%	2.8%	-	(2.7%)	(5.0%)	(7.7%)	(5.0%)	(4.2%)
2010	5.6%	2.9%	-	(2.7%)	(5.5%)	(7.9%)	(5.2%)	(4.1%)
2011	6.1%	3.1%	-	(2.9%)	(5.6%)	(8.2%)	(5.6%)	(4.5%)
2012	5.0%	2.6%	-	(2.5%)	(4.8%)	(6.9%)	(4.7%)	(3.8%)
2013	3.6%	1.8%	-	(1.8%)	(3.4%)	(5.1%)	(3.4%)	(2.8%)
2014	2.8%	1.4%	-	(1.4%)	(2.6%)	(3.9%)	(2.6%)	(2.1%)
2015	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(2.1%)	(1.7%)
2016	2.1%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	(2.0%)	(1.7%)
2017	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(2.1%)	(1.7%)
2018	2.4%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(2.3%)	(1.9%)
2019	2.8%	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(2.7%)	(2.2%)
2020	2.9%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(2.8%)	(2.3%)
Total	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(2.7%)	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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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 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	(11)	-	-	15	15	(136.4%)	4
	2011	(9)	-	-	21	21	(233.3%)	12
	2012	18	(2)	(52)	97	43	238.9%	61
	2013	193	(6)	6	(154)	(154)	(79.8%)	39
	2014	83	(2)	100	45	143	172.3%	226
	2015	113	-	-	(78)	(78)	(69.0%)	35
	2016	541	(25)	32	44	51	9.4%	592
	2017	1,156	(80)	39	(259)	(300)	(26.0%)	856
	2018	1,947	(128)	(18)	168	22	1.1%	1,969
	2019	2,000	(116)	126	1,867	1,877	93.9%	3,877
	2020	2,818	578	268	(64)	782	27.8%	3,600
Private Passenger Total		8,849	219	501	1,702	2,422	27.4%	11,271
Non Private Passenger								
	prior	8	-	-	-	-	-	8
	2011	(104)	1	(1)	139	139	(133.7%)	35
	2012	(9)	-	-	(1)	(1)	11.1%	(10)
	2013	2	-	-	-	-	-	2
	2014	1	-	-	1	1	100.0%	2
	2015	(164)	1	(1)	(18)	(18)	11.0%	(182)
	2016	(51)	-	(34)	24	(10)	19.6%	(61)
	2017	344	(19)	30	62	73	21.2%	417
	2018	669	(11)	(89)	78	(22)	(3.3%)	647
	2019	651	(85)	105	574	594	91.2%	1,245
	2020	1,220	93	(93)	(2)	(2)	(0.2%)	1,218
Non Private Passenger Total		2,567	(20)	(83)	857	754	29.4%	3,321
Grand Total		11,416	199	418	2,559	3,176	27.8%	14,592

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount						
Private Passenger								
	prior	92	(1)	1	(37)	(37)	(40.2%)	55
	2011	49	-	(50)	2	(48)	(98.0%)	1
	2012	(81)	1	(79)	173	95	(117.3%)	14
	2013	68	(3)	(5)	21	13	19.1%	81
	2014	234	(6)	5	(11)	(12)	(5.1%)	222
	2015	118	(6)	(82)	304	216	183.1%	334
	2016	576	(7)	10	13	16	2.8%	592
	2017	1,814	(19)	24	103	108	6.0%	1,922
	2018	2,794	(71)	(27)	16	(82)	(2.9%)	2,712
	2019	4,042	(113)	57	50	(6)	(0.1%)	4,036
	2020	1,624	564	(11)	(64)	489	30.1%	2,113
Private Passenger Total		11,330	339	(157)	570	752	6.6%	12,082
Non Private Passenger								
	prior	(14)	-	(5)	23	18	(128.6%)	4
	2011	(5)	-	-	8	8	(160.0%)	3
	2012	22	1	(1)	17	17	77.3%	39
	2013	38	1	113	58	172	452.6%	210
	2014	11	-	-	(9)	(9)	(81.8%)	2
	2015	120	(2)	172	(3)	167	139.2%	287
	2016	225	(4)	(14)	97	79	35.1%	304
	2017	527	(18)	57	21	60	11.4%	587
	2018	1,250	(38)	(31)	(129)	(198)	(15.8%)	1,052
	2019	2,305	(403)	218	(69)	(254)	(11.0%)	2,051
	2020	731	362	(43)	286	605	82.8%	1,336
Non Private Passenger Total		5,210	(101)	466	300	665	12.8%	5,875
Grand Total		16,540	238	309	870	1,417	8.6%	17,957

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 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	105	-	(1)	(29)	(30)	(28.6%)	75
	2011	5	-	-	1	1	20.0%	6
	2012	(2)	-	-	-	-	-	(2)
	2013	(1)	-	44	4	48	(4,800.0%)	47
	2014	10	-	-	8	8	80.0%	18
	2015	42	-	-	-	-	-	42
	2016	290	(3)	(39)	(35)	(77)	(26.6%)	213
	2017	751	(47)	(57)	(23)	(127)	(16.9%)	624
	2018	1,171	(10)	(25)	(205)	(240)	(20.5%)	931
	2019	2,624	(51)	132	(794)	(713)	(27.2%)	1,911
	2020	2,124	529	119	(259)	389	18.3%	2,513
Private Passenger Total		7,119	418	173	(1,332)	(741)	(10.4%)	6,378
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	29	-	(156)	91	(65)	(224.1%)	(36)
	2014	469	(7)	(33)	(381)	(421)	(89.8%)	48
	2015	34	-	-	4	4	11.8%	38
	2016	384	(3)	(3)	(29)	(35)	(9.1%)	349
	2017	504	(14)	(42)	82	26	5.2%	530
	2018	879	(44)	31	26	13	1.5%	892
	2019	1,424	(226)	149	489	412	28.9%	1,836
	2020	1,949	552	(231)	(147)	174	8.9%	2,123
Non Private Passenger Total		5,670	258	(285)	135	108	1.9%	5,778
Grand Total		12,789	676	(112)	(1,197)	(633)	(4.9%)	12,156

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	1	-	(168)	1	(167)	(16,700.0%)	(166)
	2015	58	-	-	31	31	53.4%	89
	2016	37	-	(54)	29	(25)	(67.6%)	12
	2017	(8)	-	-	205	205	(2,562.5%)	197
	2018	342	(4)	(1)	14	9	2.6%	351
	2019	392	(5)	(147)	(20)	(172)	(43.9%)	220
	2020	266	57	65	30	152	57.1%	418
Private Passenger Total		1,080	48	(305)	290	33	3.1%	1,113
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	(6)	-	-	25	25	(416.7%)	19
	2013	3	-	-	2	2	66.7%	5
	2014	(72)	1	(1)	78	78	(108.3%)	6
	2015	26	-	-	(4)	(4)	(15.4%)	22
	2016	124	(1)	1	10	10	8.1%	134
	2017	408	(5)	5	(3)	(3)	(0.7%)	405
	2018	499	(5)	24	16	35	7.0%	534
	2019	1,164	(216)	116	(64)	(164)	(14.1%)	1,000
	2020	439	107	(16)	2	93	21.2%	532
Non Private Passenger Total		2,584	(119)	129	62	72	2.8%	2,656
Grand Total		3,664	(71)	(176)	352	105	2.9%	3,769

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	7,614	(276)	135	812	671	8.8%	8,285
	2011	82	(3)	3	74	74	90.2%	156
	2012	104	(4)	4	98	98	94.2%	202
	2013	72	(1)	1	13	13	18.1%	85
	2014	(782)	35	(36)	1,087	1,086	(138.9%)	304
	2015	165	(5)	(64)	(32)	(101)	(61.2%)	64
	2016	75	(1)	(28)	32	3	4.0%	78
	2017	550	(19)	(117)	264	128	23.3%	678
	2018	1,477	(59)	(10)	167	98	6.6%	1,575
	2019	3,423	(122)	(162)	774	490	14.3%	3,913
	2020	4,828	1,300	(77)	27	1,250	25.9%	6,078
Private Passenger Total		17,608	845	(351)	3,316	3,810	21.6%	21,418
Non Private Passenger	prior	45	(3)	3	11	11	24.4%	56
	2011	107	(6)	6	34	34	31.8%	141
	2012	101	(5)	(2)	(23)	(30)	(29.7%)	71
	2013	542	(24)	(29)	(18)	(71)	(13.1%)	471
	2014	2	(10)	143	173	306	15,300.0%	308
	2015	1,006	(50)	(358)	68	(340)	(33.8%)	666
	2016	1,038	(23)	(13)	198	162	15.6%	1,200
	2017	1,279	(39)	(90)	822	693	54.2%	1,972
	2018	4,076	(103)	98	908	903	22.2%	4,979
	2019	13,555	(2,315)	1,837	1,461	983	7.3%	14,538
	2020	10,208	2,255	(125)	(882)	1,248	12.2%	11,456
Non Private Passenger Total		31,959	(323)	1,470	2,752	3,899	12.2%	35,858
Grand Total		49,567	522	1,119	6,068	7,709	15.6%	57,276

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	(35)	3	(3)	128	128	(365.7%)	93
	2011	25	(1)	1	7	7	28.0%	32
	2012	34	(2)	2	2	2	5.9%	36
	2013	76	(2)	2	(15)	(15)	(19.7%)	61
	2014	(14)	(1)	1	204	204	(1,457.1%)	190
	2015	269	(6)	6	(105)	(105)	(39.0%)	164
	2016	76	-	99	320	419	551.3%	495
	2017	518	(31)	42	20	31	6.0%	549
	2018	634	(13)	(6)	35	16	2.5%	650
	2019	914	(20)	(7)	378	351	38.4%	1,265
	2020	714	176	(26)	49	199	27.9%	913
Private Passenger Total		3,211	103	111	1,023	1,237	38.5%	4,448
Non Private Passenger								
	prior	79	(4)	4	7	7	8.9%	86
	2011	(489)	24	(24)	475	475	(97.1%)	(14)
	2012	235	(10)	10	(160)	(160)	(68.1%)	75
	2013	280	(11)	39	89	117	41.8%	397
	2014	510	(23)	24	(35)	(34)	(6.7%)	476
	2015	1,076	(40)	40	352	352	32.7%	1,428
	2016	2,958	(130)	(333)	(536)	(999)	(33.8%)	1,959
	2017	4,033	(95)	(106)	344	143	3.5%	4,176
	2018	8,459	(362)	307	845	790	9.3%	9,249
	2019	12,749	(2,130)	1,783	2,998	2,651	20.8%	15,400
	2020	11,731	1,912	752	675	3,339	28.5%	15,070
Non Private Passenger Total		41,621	(869)	2,496	5,054	6,681	16.1%	48,302
Grand Total		44,832	(766)	2,607	6,077	7,918	17.7%	52,750

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 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	4	-	-	-	-	-	4
	2011	2	-	-	(1)	(1)	(50.0%)	1
	2012	3	-	-	(1)	(1)	(33.3%)	2
	2013	7	-	-	(3)	(3)	(42.9%)	4
	2014	13	-	-	(5)	(5)	(38.5%)	8
	2015	25	-	-	(6)	(6)	(24.0%)	19
	2016	36	-	-	(11)	(11)	(30.6%)	25
	2017	134	(2)	2	3	3	2.2%	137
	2018	137	(1)	1	(27)	(27)	(19.7%)	110
	2019	168	(2)	2	(53)	(53)	(31.5%)	115
	2020	9	16	1	(1)	16	177.8%	25
Private Passenger Total		538	11	6	(105)	(88)	(16.4%)	450
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	7	-	-	(3)	(3)	(42.9%)	4
	2015	3	-	-	-	-	-	3
	2016	36	-	-	(4)	(4)	(11.1%)	32
	2017	97	(1)	1	1	1	1.0%	98
	2018	167	(2)	(34)	(16)	(52)	(31.1%)	115
	2019	269	(48)	40	45	37	13.8%	306
	2020	243	60	11	(14)	57	23.5%	300
Non Private Passenger Total		827	9	18	9	36	4.4%	863
Grand Total		1,365	20	24	(96)	(52)	(3.8%)	1,313

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	9	-	-	-	-	-	9
	2015	34	-	-	(3)	(3)	(8.8%)	31
	2016	67	(1)	1	(10)	(10)	(14.9%)	57
	2017	160	(2)	7	2	7	4.4%	167
	2018	319	(3)	7	27	31	9.7%	350
	2019	446	(12)	18	(12)	(6)	(1.3%)	440
	2020	(58)	54	36	26	116	(200.0%)	58
Private Passenger Total		986	36	69	30	135	13.7%	1,121
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	39	1	(1)	13	13	33.3%	52
	2014	31	-	-	(2)	(2)	(6.5%)	29
	2015	14	-	-	(1)	(1)	(7.1%)	13
	2016	44	-	-	1	1	2.3%	45
	2017	114	(1)	1	4	4	3.5%	118
	2018	192	(2)	2	10	10	5.2%	202
	2019	392	(70)	(24)	(65)	(159)	(40.6%)	233
	2020	78	30	(3)	47	74	94.9%	152
Non Private Passenger Total		907	(42)	(25)	7	(60)	(6.6%)	847
Grand Total		1,893	(6)	44	37	75	4.0%	1,968

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 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	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	15	(1)	1	2	2	13.3%	17
	2013	1	-	-	-	-	-	1
	2014	2	-	-	(1)	(1)	(50.0%)	1
	2015	3	-	-	-	-	-	3
	2016	13	-	-	(2)	(2)	(15.4%)	11
	2017	17	-	-	1	1	5.9%	18
	2018	14	-	-	(1)	(1)	(7.1%)	13
	2019	25	-	-	4	4	16.0%	29
	2020	9	4	-	(1)	3	33.3%	12
Private Passenger Total		99	3	1	2	6	6.1%	105
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	8	-	-	(5)	(5)	(62.5%)	3
	2014	17	-	-	4	4	23.5%	21
	2015	14	-	-	-	-	-	14
	2016	29	-	-	(4)	(4)	(13.8%)	25
	2017	74	(1)	1	-	-	-	74
	2018	140	(1)	1	(1)	(1)	(0.7%)	139
	2019	191	(35)	(30)	(5)	(70)	(36.6%)	121
	2020	63	16	7	5	28	44.4%	91
Non Private Passenger Total		536	(21)	(21)	(6)	(48)	(9.0%)	488
Grand Total		635	(18)	(20)	(4)	(42)	(6.6%)	593

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 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	7,761	(274)	132	889	747	9.6%	8,508
	2011	152	(4)	(46)	104	54	35.5%	206
	2012	97	(8)	(124)	371	239	246.4%	336
	2013	421	(12)	48	(134)	(98)	(23.3%)	323
	2014	(444)	26	(98)	1,328	1,256	(282.9%)	812
	2015	827	(17)	(140)	111	(46)	(5.6%)	781
	2016	1,711	(37)	21	380	364	21.3%	2,075
	2017	5,092	(200)	(60)	316	56	1.1%	5,148
	2018	8,835	(289)	(79)	194	(174)	(2.0%)	8,661
	2019	14,034	(441)	19	2,194	1,772	12.6%	15,806
	2020	12,334	3,278	375	(257)	3,396	27.5%	15,730
Private Passenger Total		50,820	2,022	48	5,496	7,566	14.9%	58,386
Non Private Passenger								
	prior	120	(7)	2	41	36	30.0%	156
	2011	(488)	19	(19)	656	656	(134.4%)	168
	2012	341	(14)	7	(142)	(149)	(43.7%)	192
	2013	943	(33)	(34)	230	163	17.3%	1,106
	2014	976	(39)	133	(174)	(80)	(8.2%)	896
	2015	2,129	(91)	(147)	398	160	7.5%	2,289
	2016	4,787	(161)	(396)	(243)	(800)	(16.7%)	3,987
	2017	7,380	(193)	(143)	1,333	997	13.5%	8,377
	2018	16,331	(568)	309	1,737	1,478	9.1%	17,809
	2019	32,700	(5,528)	4,194	5,364	4,030	12.3%	36,730
	2020	26,662	5,387	259	(30)	5,616	21.1%	32,278
Non Private Passenger Total		91,881	(1,228)	4,165	9,170	12,107	13.2%	103,988
Grand Total		142,701	794	4,213	14,666	19,673	13.8%	162,374

EXHIBIT G-2

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

page 1 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(17)	-	-	-	-	-	(17)
	2011	(6)	-	-	-	-	-	(6)
	2012	4	-	(54)	-	(54)	(1,350.0%)	(50)
	2013	178	(6)	6	(190)	(190)	(106.7%)	(12)
	2014	4	-	112	-	112	2,800.0%	116
	2015	(67)	2	(2)	(152)	(152)	226.9%	(219)
	2016	230	(18)	29	(64)	(53)	(23.0%)	177
	2017	918	(73)	31	(318)	(360)	(39.2%)	558
	2018	1,418	(113)	(10)	(21)	(144)	(10.2%)	1,274
	2019	1,315	(105)	120	1,468	1,483	112.8%	2,798
	2020	2,577	516	262	(185)	593	23.0%	3,170
Private Passenger Total		6,554	203	494	538	1,235	18.8%	7,789
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	(102)	1	(1)	103	103	(101.0%)	1
	2012	(11)	-	-	-	-	-	(11)
	2013	2	-	-	-	-	-	2
	2014	1	-	-	-	-	-	1
	2015	(195)	2	(2)	(26)	(26)	13.3%	(221)
	2016	(128)	1	(35)	7	(27)	21.1%	(155)
	2017	179	(14)	35	22	43	24.0%	222
	2018	462	(5)	(94)	23	(76)	(16.5%)	386
	2019	379	(76)	98	462	484	127.7%	863
	2020	1,112	71	(89)	(38)	(56)	(5.0%)	1,056
Non Private Passenger Total		1,707	(20)	(88)	553	445	26.1%	2,152
Grand Total		8,261	183	406	1,091	1,680	20.3%	9,941

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	55	(1)	1	(40)	(40)	(72.7%)	15
	2011	45	-	(50)	-	(50)	(111.1%)	(5)
	2012	(94)	1	(68)	157	90	(95.7%)	(4)
	2013	52	(1)	1	14	14	26.9%	66
	2014	184	(2)	2	(26)	(26)	(14.1%)	158
	2015	(33)	-	(76)	252	176	(533.3%)	143
	2016	401	(4)	8	(26)	(22)	(5.5%)	379
	2017	1,521	(15)	29	25	39	2.6%	1,560
	2018	2,445	(68)	(28)	(102)	(198)	(8.1%)	2,247
	2019	3,622	(109)	71	(131)	(169)	(4.7%)	3,453
	2020	1,474	525	(15)	(169)	341	23.1%	1,815
Private Passenger Total		9,672	326	(125)	(46)	155	1.6%	9,827
Non Private Passenger	prior	(20)	-	(5)	12	7	(35.0%)	(13)
	2011	(5)	-	-	-	-	-	(5)
	2012	2	-	-	-	-	-	2
	2013	(22)	1	113	19	133	(604.5%)	111
	2014	10	-	-	(8)	(8)	(80.0%)	2
	2015	62	(1)	172	(23)	148	238.7%	210
	2016	174	(3)	(5)	77	69	39.7%	243
	2017	421	(15)	55	(16)	24	5.7%	445
	2018	1,051	(32)	(37)	(203)	(272)	(25.9%)	779
	2019	1,961	(392)	209	(257)	(440)	(22.4%)	1,521
	2020	645	336	(47)	194	483	74.9%	1,128
Non Private Passenger Total		4,279	(106)	455	(205)	144	3.4%	4,423
Grand Total		13,951	220	330	(251)	299	2.1%	14,250

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	81	-	(1)	(32)	(33)	(40.7%)	48
	2011	5	-	-	-	-	-	5
	2012	(2)	-	-	-	-	-	(2)
	2013	(7)	-	44	-	44	(628.6%)	37
	2014	(10)	-	-	-	-	-	(10)
	2015	30	-	-	(7)	(7)	(23.3%)	23
	2016	221	(2)	(35)	(50)	(87)	(39.4%)	134
	2017	641	(47)	(57)	(46)	(150)	(23.4%)	491
	2018	936	(9)	(26)	(241)	(276)	(29.5%)	660
	2019	2,078	(42)	129	(878)	(791)	(38.1%)	1,287
	2020	1,916	478	116	(325)	269	14.0%	2,185
Private Passenger Total		5,889	378	170	(1,579)	(1,031)	(17.5%)	4,858
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	5	-	(156)	-	(156)	(3,120.0%)	(151)
	2014	404	(5)	(35)	(380)	(420)	(104.0%)	(16)
	2015	24	-	-	-	-	-	24
	2016	245	(2)	(5)	(59)	(66)	(26.9%)	179
	2017	315	(9)	(36)	31	(14)	(4.4%)	301
	2018	638	(42)	30	(35)	(47)	(7.4%)	591
	2019	1,086	(217)	149	334	266	24.5%	1,352
	2020	1,748	503	(228)	(224)	51	2.9%	1,799
Non Private Passenger Total		4,460	228	(281)	(333)	(386)	(8.7%)	4,074
Grand Total		10,349	606	(111)	(1,912)	(1,417)	(13.7%)	8,932

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	-	(168)	-	(168)	(16,800.0%)	(167)
	2015	7	-	-	(3)	(3)	(42.9%)	4
	2016	18	-	(54)	20	(34)	(188.9%)	(16)
	2017	(92)	1	(1)	171	171	(185.9%)	79
	2018	286	(3)	(2)	-	(5)	(1.7%)	281
	2019	324	(3)	(147)	(36)	(186)	(57.4%)	138
	2020	243	52	60	17	129	53.1%	372
Private Passenger Total		779	47	(312)	169	(96)	(12.3%)	683
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	(71)	1	(1)	70	70	(98.6%)	(1)
	2015	26	-	-	(5)	(5)	(19.2%)	21
	2016	85	(1)	1	(39)	(39)	(45.9%)	46
	2017	386	(4)	4	(13)	(13)	(3.4%)	373
	2018	459	(5)	24	2	21	4.6%	480
	2019	1,064	(213)	116	(85)	(182)	(17.1%)	882
	2020	398	97	(13)	(10)	74	18.6%	472
Non Private Passenger Total		2,347	(125)	131	(80)	(74)	(3.2%)	2,273
Grand Total		3,126	(78)	(181)	89	(170)	(5.4%)	2,956

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	6,644	(267)	128	268	129	1.9%	6,773
	2011	75	(3)	3	-	-	-	75
	2012	95	(4)	4	32	32	33.7%	127
	2013	34	(1)	1	(23)	(23)	(67.6%)	11
	2014	(909)	36	(36)	902	902	(99.2%)	(7)
	2015	136	(5)	(64)	(42)	(111)	(81.6%)	25
	2016	2	-	(27)	12	(15)	(750.0%)	(13)
	2017	421	(17)	(108)	214	89	21.1%	510
	2018	1,228	(55)	(14)	80	11	0.9%	1,239
	2019	2,692	(108)	(149)	489	232	8.6%	2,924
	2020	4,333	1,169	(36)	(156)	977	22.5%	5,310
Private Passenger Total		14,751	745	(298)	1,776	2,223	15.1%	16,974
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	57	(2)	2	-	-	-	57
	2012	49	(1)	1	(29)	(29)	(59.2%)	20
	2013	330	(10)	(27)	(105)	(142)	(43.0%)	188
	2014	(258)	8	126	97	231	(89.5%)	(27)
	2015	473	(14)	(392)	(125)	(531)	(112.3%)	(58)
	2016	624	(19)	6	55	42	6.7%	666
	2017	763	(23)	(104)	624	497	65.1%	1,260
	2018	3,115	(93)	89	556	552	17.7%	3,667
	2019	11,226	(2,245)	1,793	713	261	2.3%	11,487
	2020	9,233	2,038	(113)	(1,198)	727	7.9%	9,960
Non Private Passenger Total		25,615	(361)	1,381	588	1,608	6.3%	27,223
Grand Total		40,366	384	1,083	2,364	3,831	9.5%	44,197

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 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	(70)	2	(2)	129	129	(184.3%)	59
	2011	16	-	-	-	-	-	16
	2012	26	(1)	1	-	-	-	26
	2013	62	(1)	1	(15)	(15)	(24.2%)	47
	2014	(133)	3	(3)	168	168	(126.3%)	35
	2015	238	(5)	5	(101)	(101)	(42.4%)	137
	2016	(48)	1	104	261	366	(762.5%)	318
	2017	446	(30)	45	-	15	3.4%	461
	2018	476	(10)	(8)	(15)	(33)	(6.9%)	443
	2019	725	(15)	(6)	280	259	35.7%	984
	2020	640	159	(18)	16	157	24.5%	797
Private Passenger Total		2,378	103	119	723	945	39.7%	3,323
Non Private Passenger	prior	59	(3)	3	-	-	-	59
	2011	(489)	24	(24)	393	393	(80.4%)	(96)
	2012	188	(9)	9	(177)	(177)	(94.1%)	11
	2013	159	(8)	46	-	38	23.9%	197
	2014	430	(22)	23	(61)	(60)	(14.0%)	370
	2015	671	(34)	34	235	235	35.0%	906
	2016	2,248	(112)	(351)	(698)	(1,161)	(51.6%)	1,087
	2017	3,170	(70)	(122)	94	(98)	(3.1%)	3,072
	2018	6,795	(340)	327	298	285	4.2%	7,080
	2019	10,290	(2,058)	1,789	1,797	1,528	14.8%	11,818
	2020	10,606	1,698	770	88	2,556	24.1%	13,162
Non Private Passenger Total		34,127	(934)	2,504	1,969	3,539	10.4%	37,666
Grand Total		36,505	(831)	2,623	2,692	4,484	12.3%	40,989

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 Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2011	2	-	-	(1)	(1)	(50.0%)	1
	2012	3	-	-	(1)	(1)	(33.3%)	2
	2013	6	-	-	(2)	(2)	(33.3%)	4
	2014	12	-	-	(5)	(5)	(41.7%)	7
	2015	24	-	-	(7)	(7)	(29.2%)	17
	2016	34	-	-	(11)	(11)	(32.4%)	23
	2017	51	(1)	1	(17)	(17)	(33.3%)	34
	2018	127	(1)	1	(28)	(28)	(22.0%)	99
	2019	152	(2)	2	(52)	(52)	(34.2%)	100
	2020	7	14	2	(2)	14	200.0%	21
Private Passenger Total		422	10	6	(126)	(110)	(26.1%)	312
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	6	-	-	(2)	(2)	(33.3%)	4
	2015	3	-	-	-	-	-	3
	2016	34	-	-	(5)	(5)	(14.7%)	29
	2017	89	(1)	1	(2)	(2)	(2.2%)	87
	2018	125	(1)	(34)	(26)	(61)	(48.8%)	64
	2019	236	(47)	40	29	22	9.3%	258
	2020	226	55	10	(19)	46	20.4%	272
Non Private Passenger Total		724	6	17	(25)	(2)	(0.3%)	722
Grand Total		1,146	16	23	(151)	(112)	(9.8%)	1,034

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 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	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	8	-	-	-	-	-	8
	2015	32	-	-	(4)	(4)	(12.5%)	28
	2016	63	(1)	1	(10)	(10)	(15.9%)	53
	2017	108	(1)	6	(12)	(7)	(6.5%)	101
	2018	290	(3)	7	15	19	6.6%	309
	2019	405	(11)	17	(27)	(21)	(5.2%)	384
	2020	(72)	49	36	18	103	(143.1%)	31
Private Passenger Total		841	33	67	(20)	80	9.5%	921
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	(4)	(4)	(36.4%)	7
	2014	29	-	-	(3)	(3)	(10.3%)	26
	2015	13	-	-	(1)	(1)	(7.7%)	12
	2016	41	-	-	-	-	-	41
	2017	104	(1)	1	2	2	1.9%	106
	2018	173	(2)	2	3	3	1.7%	176
	2019	338	(68)	(24)	(78)	(170)	(50.3%)	168
	2020	68	28	-	39	67	98.5%	135
Non Private Passenger Total		780	(43)	(21)	(42)	(106)	(13.6%)	674
Grand Total		1,621	(10)	46	(62)	(26)	(1.6%)	1,595

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 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	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	2	-	-	(1)	(1)	(50.0%)	1
	2015	3	-	-	-	-	-	3
	2016	12	-	-	(2)	(2)	(16.7%)	10
	2017	16	-	-	-	-	-	16
	2018	13	-	-	(1)	(1)	(7.7%)	12
	2019	23	-	-	3	3	13.0%	26
	2020	9	3	-	(2)	1	11.1%	10
Private Passenger Total		80	3	-	(3)	-	-	80
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	7	-	-	(4)	(4)	(57.1%)	3
	2014	4	-	-	(1)	(1)	(25.0%)	3
	2015	7	-	-	(1)	(1)	(14.3%)	6
	2016	27	-	-	(4)	(4)	(14.8%)	23
	2017	68	(1)	1	(1)	(1)	(1.5%)	67
	2018	128	(1)	1	(5)	(5)	(3.9%)	123
	2019	175	(35)	(30)	(11)	(76)	(43.4%)	99
	2020	57	16	6	1	23	40.4%	80
Non Private Passenger Total		473	(21)	(22)	(26)	(69)	(14.6%)	404
Grand Total		553	(18)	(22)	(29)	(69)	(12.5%)	484

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	6,689	(266)	126	325	185	2.8%	6,874
	2011	135	(3)	(47)	(1)	(51)	(37.8%)	84
	2012	38	(4)	(117)	188	67	176.3%	105
	2013	330	(9)	53	(216)	(172)	(52.1%)	158
	2014	(841)	37	(93)	1,038	982	(116.8%)	141
	2015	370	(8)	(137)	(64)	(209)	(56.5%)	161
	2016	933	(24)	26	130	132	14.1%	1,065
	2017	4,030	(183)	(54)	17	(220)	(5.5%)	3,810
	2018	7,219	(262)	(80)	(313)	(655)	(9.1%)	6,564
	2019	11,336	(395)	37	1,116	758	6.7%	12,094
	2020	11,127	2,965	407	(788)	2,584	23.2%	13,711
Private Passenger Total		41,366	1,848	121	1,432	3,401	8.2%	44,767
Non Private Passenger	prior	49	(3)	(2)	12	7	14.3%	56
	2011	(536)	23	(23)	496	496	(92.5%)	(40)
	2012	226	(10)	10	(206)	(206)	(91.2%)	20
	2013	495	(17)	(24)	(94)	(135)	(27.3%)	360
	2014	555	(18)	113	(288)	(193)	(34.8%)	362
	2015	1,084	(47)	(188)	54	(181)	(16.7%)	903
	2016	3,350	(136)	(389)	(666)	(1,191)	(35.6%)	2,159
	2017	5,495	(138)	(165)	741	438	8.0%	5,933
	2018	12,946	(521)	308	613	400	3.1%	13,346
	2019	26,755	(5,351)	4,140	2,904	1,693	6.3%	28,448
	2020	24,093	4,842	296	(1,167)	3,971	16.5%	28,064
Non Private Passenger Total		74,512	(1,376)	4,076	2,399	5,099	6.8%	79,611
Grand Total		115,878	472	4,197	3,831	8,500	7.3%	124,378

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

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

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Newfoundland & Labrador

Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(2)	(4)	-	(6)	-	-	2	2	(4)
2001	-	(4)	(5)	(9)	-	-	1	1	(8)
2002	-	-	-	-	-	-	-	-	-
2003	-	1	1	2	-	-	-	-	2
2004	(3)	(8)	-	(11)	-	-	1	1	(10)
2005	-	3	6	9	-	-	1	1	10
2006	-	1	3	4	-	-	-	-	4
2007	27	(3)	6	30	(1)	-	3	2	32
2008	86	3	16	105	(4)	1	11	8	113
2009	77	5	25	107	(4)	1	11	8	115
2010	(2)	(5)	50	43	-	-	6	6	49
2011	248	(5)	86	329	(16)	6	32	22	351
2012	1,405	(36)	131	1,500	(61)	23	143	105	1,605
2013	612	(9)	128	731	(28)	10	71	53	784
2014	1,056	83	210	1,349	(31)	12	132	113	1,462
2015	2,685	(156)	318	2,847	(50)	20	293	263	3,110
2016	3,672	125	305	4,102	(61)	24	440	403	4,505
2017	2,248	352	231	2,831	(43)	18	322	297	3,128
2018	5,507	658	429	6,594	(96)	39	690	633	7,227
2019	8,541	1,512	464	10,517	(167)	63	1,106	1,002	11,519
PAYs (sub-total):	26,157	2,513	2,404	31,074	(562)	217	3,265	2,920	33,994
CAY (2020)	9,272	2,603	(43)	11,832	(201)	71	1,289	1,159	12,991
claims liabilities:	35,429	5,116	2,361	42,906	(763)	288	4,554	4,079	46,985
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	13,437	(1,371)		12,066	(163)	63	861	761	12,066
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				54,972	(926)	351	5,415	4,840	59,051

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	198	3	2	203	-	-	-	20	20	223
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	19	(2)	16	33	(2)	-	-	4	2	35
2009	-	8	-	8	-	-	-	1	1	9
2010	112	6	31	149	(4)	1	-	15	12	161
2011	67	(5)	49	111	(2)	-	-	11	9	120
2012	183	(4)	87	266	(6)	2	-	27	23	289
2013	88	52	86	226	(3)	1	-	23	21	247
2014	530	125	106	761	(12)	5	-	75	68	829
2015	1,757	114	181	2,052	(22)	7	-	209	194	2,246
2016	1,719	327	148	2,194	(27)	9	-	232	214	2,408
2017	1,507	1,253	136	2,896	(41)	15	-	398	372	3,268
2018	1,647	1,926	126	3,699	(64)	26	-	498	460	4,159
2019	1,566	2,999	220	4,785	(95)	39	-	643	587	5,372
PAYs (sub-total):	9,391	6,804	1,212	17,407	(278)	105	-	2,166	1,993	19,400
CAY (2020)	2,621	3,650	131	6,402	(141)	51	-	878	788	7,190
claims liabilities:	12,012	10,454	1,343	23,809	(419)	156	-	3,044	2,781	26,590
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,675	(928)		7,747	(98)	35	-	530	467	7,747
policy liabilities:				31,556	(517)	191	-	3,574	3,248	34,337

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

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

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

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Nova Scotia

Private Passenger ending 2020	Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	3	(1)	2	-	-	2	2	4	
2001	-	3	-	3	-	-	-	-	3	
2002	2	10	1	13	-	-	1	1	14	
2003	(1)	(7)	-	(8)	-	-	1	1	(7)	
2004	14	3	(2)	15	-	-	2	2	17	
2005	1	15	24	40	-	-	4	4	44	
2006	-	(4)	24	20	-	-	2	2	22	
2007	(2)	(10)	29	17	-	-	4	4	21	
2008	1	11	28	40	-	-	4	4	44	
2009	205	11	33	249	(10)	4	24	18	267	
2010	12	7	39	58	(3)	1	6	4	62	
2011	-	5	31	36	(2)	1	4	3	39	
2012	-	(2)	50	48	(2)	1	5	4	52	
2013	68	28	60	156	(3)	1	16	14	170	
2014	277	(9)	69	337	(5)	2	34	31	368	
2015	160	17	27	204	(4)	1	25	22	226	
2016	511	124	66	701	(11)	4	100	93	794	
2017	657	426	45	1,128	(16)	5	155	144	1,272	
2018	1,664	556	73	2,293	(35)	14	291	270	2,563	
2019	4,041	1,019	135	5,195	(89)	36	678	625	5,820	
PAYs (sub-total):	7,610	2,206	731	10,547	(180)	70	1,358	1,248	11,795	
CAY (2020)	4,000	3,053	48	7,101	(121)	42	916	837	7,938	
claims liabilities:	11,610	5,259	779	17,648	(301)	112	2,274	2,085	19,733	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	9,964	(1,076)		8,888	(91)	36	628	573	8,888	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				26,536	(392)	148	2,902	2,658	28,621	

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

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

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

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Prince Edward Island

Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	-	(2)
2001	-	(1)	-	(1)	-	-	-	-	-	(1)
2002	-	1	-	1	-	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	4	-	4	-	-	-	-	-	4
2005	-	(4)	7	3	-	-	1	1	4	4
2006	-	-	11	11	-	-	1	1	12	12
2007	-	(1)	3	2	-	-	-	-	2	2
2008	-	(1)	3	2	-	-	-	-	2	2
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	9	9	-	-	1	1	10	10
2011	-	(1)	14	13	-	-	1	1	14	14
2012	-	-	20	20	-	-	2	2	22	22
2013	-	(2)	24	22	-	-	2	2	24	24
2014	165	(153)	14	26	-	-	2	2	28	28
2015	903	4	25	932	(21)	7	97	83	1,015	1,015
2016	300	(16)	69	353	(6)	2	39	35	388	388
2017	1,100	71	30	1,201	(14)	5	127	118	1,319	1,319
2018	310	240	(3)	547	(7)	3	76	72	619	619
2019	554	117	24	695	(12)	5	96	89	784	784
PAYs (sub-total):	3,332	255	250	3,837	(60)	22	445	407	4,244	4,244
CAY (2020)	647	413	8	1,068	(20)	7	145	132	1,200	1,200
claims liabilities:	3,979	668	258	4,905	(80)	29	590	539	5,444	5,444
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,431	(155)		1,276	(12)	4	74	66	1,276	1,276
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				6,181	(92)	33	664	605	6,720	6,720

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

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

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

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Ontario

Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,130	5,161	(8)	8,283	(89)	38	830	779	9,062
2001	-	6	(2)	4	-	-	1	1	5
2002	418	(8)	78	488	(10)	4	48	42	530
2003	1,964	(9)	400	2,355	(57)	22	230	195	2,550
2004	1,241	225	441	1,907	(49)	19	186	156	2,063
2005	1	(27)	192	166	-	-	22	22	188
2006	247	3	210	460	(16)	6	44	34	494
2007	1,817	211	218	2,246	(81)	29	217	165	2,411
2008	138	154	161	453	(17)	6	43	32	485
2009	68	115	232	415	(18)	7	39	28	443
2010	564	(24)	189	729	(26)	9	70	53	782
2011	973	63	292	1,328	(56)	20	128	92	1,420
2012	847	110	180	1,137	(48)	18	109	79	1,216
2013	793	9	339	1,141	(30)	11	111	92	1,233
2014	3,347	(7)	331	3,671	(88)	33	358	303	3,974
2015	367	23	409	799	(13)	5	83	75	874
2016	868	(10)	335	1,193	(16)	6	129	119	1,312
2017	850	407	394	1,651	(24)	8	215	199	1,850
2018	1,563	957	403	2,923	(51)	21	403	373	3,296
2019	4,040	2,279	872	7,191	(144)	58	1,111	1,025	8,216
PAYs (sub-total):	23,236	9,638	5,666	38,540	(833)	320	4,377	3,864	42,404
CAY (2020)	7,971	8,655	625	17,251	(346)	120	2,551	2,325	19,576
claims liabilities:	31,207	18,293	6,291	55,791	(1,179)	440	6,928	6,189	61,980
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	23,095	(1,363)		21,732	(221)	82	1,300	1,161	21,732
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				77,523	(1,400)	522	8,228	7,350	83,712

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)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	(2)	(2)	-	-	12	12	10
2001	1	9	-	10	-	-	1	1	11
2002	(2)	(11)	2	(11)	-	-	1	1	(10)
2003	4	51	13	68	-	-	7	7	75
2004	(1)	(23)	3	(21)	-	-	2	2	(19)
2005	-	5	22	27	-	-	3	3	30
2006	8	10	12	30	-	-	3	3	33
2007	3	8	83	94	-	-	9	9	103
2008	-	6	75	81	-	-	9	9	90
2009	-	(8)	55	47	-	-	7	7	54
2010	-	(2)	24	22	-	-	2	2	24
2011	154	12	10	176	(4)	2	18	16	192
2012	69	21	39	129	(1)	-	13	12	141
2013	86	38	36	160	(1)	-	16	15	175
2014	1,361	27	51	1,439	(15)	6	143	134	1,573
2015	134	106	44	284	(3)	1	30	28	312
2016	1,489	292	30	1,811	(24)	9	200	185	1,996
2017	291	421	37	749	(12)	4	97	89	838
2018	1,225	325	130	1,680	(27)	11	219	203	1,883
2019	1,511	741	54	2,306	(44)	16	308	280	2,586
PAYs (sub-total):	6,333	2,028	718	9,079	(131)	49	1,100	1,018	10,097
CAY (2020)	1,021	1,428	(138)	2,311	(40)	14	290	264	2,575
claims liabilities:	7,354	3,456	580	11,390	(171)	63	1,390	1,282	12,672
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,503	(486)		4,017	(29)	10	200	181	4,017
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				15,407	(200)	73	1,590	1,463	16,689

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

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

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Yukon

Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	-	3
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	-	(1)
2009	-	-	12	12	-	-	1	1	1	13
2010	-	-	1	1	-	-	-	-	-	1
2011	-	1	2	3	-	-	-	-	-	3
2012	-	2	3	5	-	-	-	-	-	5
2013	-	4	4	8	-	-	-	-	-	8
2014	-	7	5	12	-	-	2	2	2	14
2015	-	17	(17)	-	-	-	3	3	3	3
2016	-	23	(3)	20	-	-	3	3	3	23
2017	811	34	1	846	(13)	5	107	99	945	945
2018	-	92	5	97	(1)	1	12	12	109	109
2019	48	87	-	135	(3)	1	17	15	150	150
PAYs (sub-total):	859	271	13	1,143	(17)	7	145	135	1,278	1,278
CAY (2020)	47	166	(4)	209	(4)	2	26	24	233	233
claims liabilities:	906	437	9	1,352	(21)	9	171	159	1,511	1,511
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	197	(22)		175	(2)	1	12	11	175	175
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,527	(23)	10	183	170	1,686	1,686

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

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

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Northwest Territories

Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	1	-	1	-	-	-	-	1
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(3)	-	(3)	-	-	-	-	(3)
2007	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	8	7	-	-	1	1	8
2011	-	(1)	10	9	-	-	1	1	10
2012	-	5	13	18	-	-	2	2	20
2013	-	6	17	23	-	-	3	3	26
2014	-	8	20	28	-	-	3	3	31
2015	-	28	(1)	27	-	-	5	5	32
2016	-	49	21	70	(1)	-	7	6	76
2017	449	92	9	550	(8)	3	75	70	620
2018	50	288	-	338	(6)	2	46	42	380
2019	136	314	9	459	(9)	3	62	56	515
PAYs (sub-total):	635	786	106	1,527	(24)	8	205	189	1,716
CAY (2020)	358	322	(43)	637	(11)	5	87	81	718
claims liabilities:	993	1,108	63	2,164	(35)	13	292	270	2,434
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	959	(104)	855		(6)	2	41	37	855
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	3,019				(41)	15	333	307	3,289

*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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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	152	1	4	157	(1)	-	15	14	171
2013	-	1	5	6	-	-	1	1	7
2014	-	1	5	6	-	-	1	1	7
2015	-	3	5	8	-	-	1	1	9
2016	-	10	4	14	-	-	1	1	15
2017	-	16	2	18	-	-	2	2	20
2018	-	12	-	12	-	-	1	1	13
2019	-	26	1	27	-	-	3	3	30
PAYs (sub-total):	152	70	30	252	(1)	-	25	24	276
CAY (2020)	7	22	(6)	23	(1)	-	3	2	25
claims liabilities:	159	92	24	275	(2)	-	28	26	301
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	81	(9)		72	-	-	2	2	72
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				347	(2)	-	30	28	373

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	3,128	5,179	(11)	8,296	(89)	38	848	797	9,093
2001	1	14	(7)	8	-	-	3	3	11
2002	416	(17)	80	479	(10)	4	51	45	524
2003	2,165	40	416	2,621	(57)	22	258	223	2,844
2004	1,251	200	443	1,894	(49)	19	191	161	2,055
2005	3	1	246	250	-	-	33	33	283
2006	254	(1)	273	526	(16)	6	52	42	568
2007	1,845	194	355	2,394	(82)	29	236	183	2,577
2008	244	174	299	717	(23)	7	71	55	772
2009	350	131	357	838	(32)	12	83	63	901
2010	686	(19)	353	1,020	(33)	11	101	79	1,099
2011	1,442	69	496	2,007	(80)	29	195	144	2,151
2012	2,656	97	527	3,280	(119)	44	316	241	3,521
2013	1,647	127	699	2,473	(65)	23	243	201	2,674
2014	6,736	82	811	7,629	(151)	58	750	657	8,286
2015	6,006	156	991	7,153	(113)	41	746	674	7,827
2016	8,559	924	975	10,458	(146)	54	1,151	1,059	11,517
2017	7,913	3,072	885	11,870	(171)	63	1,498	1,390	13,260
2018	11,966	5,054	1,163	18,183	(287)	117	2,236	2,066	20,249
2019	20,437	9,094	1,779	31,310	(563)	221	4,024	3,682	34,992
PAYs (sub-total):	77,705	24,571	11,130	113,406	(2,086)	798	13,086	11,798	125,204
CAY (2020)	25,944	20,312	578	46,834	(885)	312	6,185	5,612	52,446
claims liabilities:	103,649	44,883	11,708	160,240	(2,971)	1,110	19,271	17,410	177,650
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	62,342	(5,514)		56,828	(622)	233	3,648	3,259	56,828
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				217,068	(3,593)	1,343	22,919	20,669	234,478

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	495	1	27	523	(27)	10	50	33	556
2012	1	(9)	33	25	(2)	1	4	3	28
2013	-	2	33	35	-	-	3	3	38
2014	12	1	56	69	(1)	1	7	7	76
2015	606	(190)	97	513	(9)	3	55	49	562
2016	1,029	(142)	103	990	(12)	4	110	102	1,092
2017	1,511	182	83	1,776	(21)	8	191	178	1,954
2018	1,913	297	160	2,370	(28)	11	252	235	2,605
2019	3,177	215	177	3,569	(42)	14	381	353	3,922
PAYs (sub-total):	8,744	365	808	9,917	(142)	52	1,057	967	10,884
CAY (2020)	2,744	1,225	(12)	3,957	(60)	24	431	395	4,352
claims liabilities:	11,488	1,590	796	13,874	(202)	76	1,488	1,362	15,236
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,176	(305)		3,871	(43)	15	231	203	3,871
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				17,745	(245)	91	1,719	1,565	19,107

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

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

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

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New Brunswick

Non Private Passenger ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	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	30	1	17	48	(2)	-	5	3	51
2009	81	(6)	-	75	(3)	1	8	6	81
2010	96	3	25	124	(6)	2	13	9	133
2011	94	(5)	41	130	(6)	3	13	10	140
2012	413	2	70	485	(12)	5	48	41	526
2013	978	86	68	1,132	(23)	10	111	98	1,230
2014	-	2	72	74	-	-	7	7	81
2015	638	162	117	917	(14)	5	94	85	1,002
2016	443	187	98	728	(12)	5	81	74	802
2017	716	337	96	1,149	(21)	8	164	151	1,300
2018	1,425	604	97	2,126	(46)	17	286	257	2,383
2019	3,666	378	186	4,230	(105)	42	554	491	4,721
PAYs (sub-total):	8,580	1,740	911	11,231	(250)	98	1,389	1,237	12,468
CAY (2020)	3,651	1,241	102	4,994	(120)	45	632	557	5,551
claims liabilities:	12,231	2,981	1,013	16,225	(370)	143	2,021	1,794	18,019
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	6,450	(497)		5,953	(67)	22	326	281	5,953
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:	22,178				(437)	165	2,347	2,075	23,972

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)	16	10	-	-	3	3	13
2010	-	(1)	25	24	-	-	3	3	27
2011	-	2	30	32	(1)	-	3	2	34
2012	-	(3)	56	53	-	-	6	6	59
2013	1,555	(136)	71	1,490	(56)	21	144	109	1,599
2014	701	(15)	88	774	(16)	6	77	67	841
2015	120	23	36	179	(5)	2	23	20	199
2016	1,407	149	96	1,652	(23)	9	201	187	1,839
2017	1,476	256	65	1,797	(24)	10	239	225	2,022
2018	2,123	393	87	2,603	(37)	14	322	299	2,902
2019	3,422	336	130	3,888	(67)	24	510	467	4,355
PAYs (sub-total):	10,804	1,001	732	12,537	(229)	86	1,537	1,394	13,931
CAY (2020)	4,188	3,140	50	7,378	(133)	52	934	853	8,231
claims liabilities:	14,992	4,141	782	19,915	(362)	138	2,471	2,247	22,162
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,611	(711)		8,900	(85)	34	512	461	8,900
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				28,815	(447)	172	2,983	2,708	31,062

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)				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	-	-	-	-	-	-	-	-	-
2005	-	-	1	1	-	-	-	-	1
2006	-	-	3	3	-	-	-	-	3
2007	-	-	1	1	-	-	-	-	1
2008	-	-	2	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	6	5	-	-	1	1	6
2011	-	1	9	10	-	-	1	1	11
2012	287	-	12	299	(16)	6	28	18	317
2013	45	1	17	63	(1)	-	7	6	69
2014	106	(1)	9	114	(7)	2	10	5	119
2015	(1)	21	20	40	(2)	-	8	6	46
2016	979	46	48	1,073	(33)	11	107	85	1,158
2017	(43)	346	22	325	(6)	2	37	33	358
2018	69	432	(2)	499	(8)	3	59	54	553
2019	473	446	22	941	(13)	5	117	109	1,050
PAYs (sub-total):	1,915	1,290	170	3,375	(86)	29	375	318	3,693
CAY (2020)	400	1,007	7	1,414	(21)	8	180	167	1,581
claims liabilities:	2,315	2,297	177	4,789	(107)	37	555	485	5,274
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,493	(116)		1,377	(14)	4	90	80	1,377
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,166	(121)	41	645	565	6,651

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	274	12	(1)	285	-	-	31	31	316	
2001	-	(6)	(1)	(7)	-	-	1	1	(6)	
2002	-	7		31	-	-	3	3	34	
2003	-	(12)		48	-	-	7	7	55	
2004	-	(23)		50	-	-	9	9	59	
2005	-	(1)		66	-	-	7	7	73	
2006	-	(1)		97	-	-	10	10	107	
2007	1	(2)		109	-	-	11	11	120	
2008	7	14		99	(5)	1	10	6	105	
2009	52	8		202	(9)	3	19	13	215	
2010	27	8		189	(11)	5	17	11	200	
2011	762	46		1,057	(23)	8	103	88	1,145	
2012	432	17		626	(6)	3	63	60	686	
2013	2,486	155		3,197	(61)	22	314	275	3,472	
2014	2,987	(22)		3,628	(44)	15	358	329	3,957	
2015	6,706	(47)		7,622	(119)	45	755	681	8,303	
2016	4,685	532		6,015	(85)	30	625	570	6,585	
2017	4,081	1,026		6,049	(85)	31	775	721	6,770	
2018	7,752	2,868		12,003	(197)	74	1,591	1,468	13,471	
2019	13,129	5,800		21,839	(416)	154	3,385	3,123	24,962	
PAYs (sub-total):	43,381	10,379		63,205	(1,061)	391	8,094	7,424	70,629	
CAY (2020)	12,977	15,784		30,137	(602)	211	4,733	4,342	34,479	
claims liabilities:	56,358	26,163		93,342	(1,663)	602	12,827	11,766	105,108	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	53,542	(3,320)		50,222	(421)	150	2,097	1,826	50,222	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				143,564	(2,084)	752	14,924	13,592	155,330	

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	1	10	(2)	9	-	-	5	5	14	
2001	1	9	-	10	-	-	1	1	11	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	5	-	-	-	2	2	2	
2004	30	18	1	49	(1)	1	5	5	54	
2005	-	(3)	21	18	-	-	2	2	20	
2006	(3)	(21)	25	1	-	-	5	5	6	
2007	26	9	294	329	(2)	1	32	31	360	
2008	3	11	288	302	-	-	30	30	332	
2009	38	5	208	251	(12)	5	24	17	268	
2010	-	6	77	83	-	-	9	9	92	
2011	1,057	(68)	34	1,023	(47)	18	97	68	1,091	
2012	605	8	153	766	(19)	7	75	63	829	
2013	1,778	139	155	2,072	(50)	18	203	171	2,243	
2014	685	262	236	1,183	(19)	7	117	105	1,288	
2015	3,851	642	218	4,711	(52)	19	472	439	5,150	
2016	7,484	839	178	8,501	(111)	43	948	880	9,381	
2017	5,745	2,116	261	8,122	(122)	49	1,016	943	9,065	
2018	11,138	5,142	1,052	17,332	(283)	116	2,204	2,037	19,369	
2019	23,482	2,943	588	27,013	(540)	216	3,581	3,257	30,270	
PAYs (sub-total):	55,921	12,067	3,793	71,781	(1,258)	500	8,829	8,071	79,852	
CAY (2020)	21,106	20,486	(1,650)	39,942	(759)	279	4,853	4,373	44,315	
claims liabilities:	77,027	32,553	2,143	111,723	(2,017)	779	13,682	12,444	124,167	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	55,163	(4,358)		50,805	(585)	227	3,013	2,655	50,805	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				162,528	(2,602)	1,006	16,695	15,099	174,972	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Yukon

Non Private Passenger ending 2020		Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	1	-	1	-	-	-	-	1	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	-	-	-	-	-	-	-	-	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	1	-	1	-	-	-	-	1	
2009	-	-	10	10	-	-	1	1	11	
2010	-	-	2	2	-	-	-	-	2	
2011	-	-	3	3	-	-	-	-	3	
2012	-	1	4	5	-	-	-	-	5	
2013	-	2	6	8	-	-	1	1	9	
2014	-	4	7	11	-	-	1	1	12	
2015	-	3	(24)	(21)	-	-	1	1	(20)	
2016	-	29	(7)	22	-	-	5	5	27	
2017	(8)	80	1	73	(1)	-	18	17	90	
2018	366	57	21	444	(7)	3	57	53	497	
2019	285	65	(1)	349	(7)	2	49	44	393	
PAYs (sub-total):	643	243	22	908	(15)	5	133	123	1,031	
CAY (2020)	92	438	(15)	515	(8)	3	63	58	573	
claims liabilities:	735	681	7	1,423	(23)	8	196	181	1,604	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	697	(57)		640	(6)	2	34	30	640	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,063	(29)	10	230	211	2,244	

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		488	7	6	501	(10)	4	50	44	545
2014		-	26	7	33	-	-	4	4	37
2015		-	12	(1)	11	-	-	2	2	13
2016		8	41	8	57	(1)	-	6	5	62
2017		(12)	99	4	91	(1)	1	15	15	106
2018		55	162	-	217	(3)	1	29	27	244
2019		390	85	5	480	(9)	4	62	57	537
PAYs (sub-total):		929	435	39	1,403	(24)	10	169	155	1,558
CAY (2020)		206	278	(25)	459	(9)	4	62	57	516
claims liabilities:		1,135	713	14	1,862	(33)	14	231	212	2,074
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		598	(49)		549	(4)	2	24	22	549
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					2,411	(37)	16	255	234	2,623

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nunavut

Non Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	-	1	1	-	-	-	-	1
2011	-	-	2	2	-	-	-	-	2
2012	-	-	3	3	-	-	-	-	3
2013	-	3	3	6	-	-	-	-	6
2014	186	3	4	193	(3)	1	19	17	210
2015	78	6	4	88	(1)	-	8	7	95
2016	-	23	5	28	-	-	3	3	31
2017	(6)	60	5	59	(1)	-	8	7	66
2018	31	116	1	148	(2)	1	18	17	165
2019	113	49	5	167	(3)	1	21	19	186
PAYs (sub-total):	402	260	33	695	(10)	3	77	70	765
CAY (2020)	36	172	(18)	190	(4)	2	25	23	213
claims liabilities:	438	432	15	885	(14)	5	102	93	978
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	398	(33)		365	(3)	1	13	11	365
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,250	(17)	6	115	104	1,343

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

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

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	275	24	(3)	296	-	-	36	36	332
2001	1	6	(2)	5	-	-	2	2	7
2002	-	19	25	44	-	-	5	5	49
2003	-	(27)	66	39	-	-	10	10	49
2004	30	(1)	74	103	(1)	1	15	15	118
2005	-	(5)	95	90	-	-	11	11	101
2006	(3)	(24)	143	116	-	-	17	17	133
2007	27	5	432	464	(2)	1	46	45	509
2008	40	23	403	466	(7)	1	47	41	507
2009	171	4	385	560	(24)	9	56	41	601
2010	123	18	310	451	(17)	7	45	35	486
2011	2,408	(23)	398	2,783	(104)	39	267	202	2,985
2012	1,738	16	513	2,267	(55)	22	225	192	2,459
2013	7,330	259	915	8,504	(201)	75	833	707	9,211
2014	4,677	260	1,142	6,079	(90)	32	600	542	6,621
2015	11,998	632	1,430	14,060	(202)	74	1,418	1,290	15,350
2016	16,035	1,704	1,327	19,066	(277)	102	2,086	1,911	20,977
2017	13,460	4,502	1,479	19,441	(282)	109	2,463	2,290	21,731
2018	24,872	10,071	2,799	37,742	(611)	240	4,818	4,447	42,189
2019	48,137	10,317	4,022	62,476	(1,202)	462	8,660	7,920	70,396
PAYs (sub-total):	131,319	27,780	15,953	175,052	(3,075)	1,174	21,660	19,759	194,811
CAY (2020)	45,400	43,771	(185)	88,986	(1,716)	628	11,913	10,825	99,811
claims liabilities:	176,719	71,551	15,768	264,038	(4,791)	1,802	33,573	30,584	294,622
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	132,128	(9,446)		122,682	(1,228)	457	6,340	5,569	122,682
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				386,720	(6,019)	2,259	39,913	36,153	417,304

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)				
	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	(3)	(9)	-	(12)	-	-	1	1	(11)	
2005	-	5	8	13	-	-	1	1	14	
2006	-	4	4	8	-	-	-	-	8	
2007	27	(4)	9	32	(1)	-	3	2	34	
2008	86	3	23	112	(4)	1	12	9	121	
2009	77	8	34	119	(4)	1	12	9	128	
2010	(2)	(3)	68	63	-	-	8	8	71	
2011	743	(4)	113	852	(43)	16	82	55	907	
2012	1,406	(45)	164	1,525	(63)	24	147	108	1,633	
2013	612	(7)	161	766	(28)	10	74	56	822	
2014	1,068	84	266	1,418	(32)	13	139	120	1,538	
2015	3,291	(346)	415	3,360	(59)	23	348	312	3,672	
2016	4,701	(17)	408	5,092	(73)	28	550	505	5,597	
2017	3,759	534	314	4,607	(64)	26	513	475	5,082	
2018	7,420	955	589	8,964	(124)	50	942	868	9,832	
2019	11,718	1,727	641	14,086	(209)	77	1,487	1,355	15,441	
PAYs (sub-total):	34,901	2,878	3,212	40,991	(704)	269	4,322	3,887	44,878	
CAY (2020)	12,016	3,828	(55)	15,789	(261)	95	1,720	1,554	17,343	
claims liabilities:	46,917	6,706	3,157	56,780	(965)	364	6,042	5,441	62,221	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	17,613	(1,676)		15,937	(206)	78	1,092	964	15,937	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				72,717	(1,171)	442	7,134	6,405	78,158	

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	198		1	3	202	-	-	20	20	222
2004	-		1	1	2	-	-	-	-	2
2005	1		3	(8)	(4)	-	-	3	3	(1)
2006	(1)		(13)	23	9	-	-	3	3	12
2007	-		(5)	32	27	-	-	5	5	32
2008	49		(1)	33	81	(4)	-	9	5	86
2009	81		2	-	83	(3)	1	9	7	90
2010	208		9	56	273	(10)	3	28	21	294
2011	161		(10)	90	241	(8)	3	24	19	260
2012	596		(2)	157	751	(18)	7	75	64	815
2013	1,066		138	154	1,358	(26)	11	134	119	1,477
2014	530		127	178	835	(12)	5	82	75	910
2015	2,395		276	298	2,969	(36)	12	303	279	3,248
2016	2,162		514	246	2,922	(39)	14	313	288	3,210
2017	2,223		1,590	232	4,045	(62)	23	562	523	4,568
2018	3,072		2,530	223	5,825	(110)	43	784	717	6,542
2019	5,232		3,377	406	9,015	(200)	81	1,197	1,078	10,093
PAYs (sub-total):	17,971		8,544	2,123	28,638	(528)	203	3,555	3,230	31,868
CAY (2020)	6,272		4,891	233	11,396	(261)	96	1,510	1,345	12,741
claims liabilities:	24,243		13,435	2,356	40,034	(789)	299	5,065	4,575	44,609
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,125		(1,425)	13,700		(165)	57	856	748	13,700
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				53,734		(954)	356	5,921	5,323	58,309

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	-	9	(1)	8	-	-	2	2	10	
2001	-	4	-	4	-	-	-	-	4	
2002	2	12	1	15	-	-	1	1	16	
2003	(1)	(12)	-	(13)	-	-	2	2	(11)	
2004	14	8	(2)	20	-	-	3	3	23	
2005	1	18	31	50	-	-	5	5	55	
2006	-	(5)	30	25	-	-	3	3	28	
2007	(2)	(14)	37	21	-	-	5	5	26	
2008	1	7	39	47	-	-	5	5	52	
2009	205	5	49	259	(10)	4	27	21	280	
2010	12	6	64	82	(3)	1	9	7	89	
2011	-	7	61	68	(3)	1	7	5	73	
2012	-	(5)	106	101	(2)	1	11	10	111	
2013	1,623	(108)	131	1,646	(59)	22	160	123	1,769	
2014	978	(24)	157	1,111	(21)	8	111	98	1,209	
2015	280	40	63	383	(9)	3	48	42	425	
2016	1,918	273	162	2,353	(34)	13	301	280	2,633	
2017	2,133	682	110	2,925	(40)	15	394	369	3,294	
2018	3,787	949	160	4,896	(72)	28	613	569	5,465	
2019	7,463	1,355	265	9,083	(156)	60	1,188	1,092	10,175	
PAYs (sub-total):	18,414	3,207	1,463	23,084	(409)	156	2,895	2,642	25,726	
CAY (2020)	8,188	6,193	98	14,479	(254)	94	1,850	1,690	16,169	
claims liabilities:	26,602	9,400	1,561	37,563	(663)	250	4,745	4,332	41,895	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	19,575	(1,787)		17,788	(176)	70	1,140	1,034	17,788	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				55,351	(839)	320	5,885	5,366	59,683	

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Prince Edward Island

PPV & non-PPV ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	(2)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	8	4	-	-	1	1	5
2006	-	-	14	14	-	-	1	1	15
2007	-	(1)	4	3	-	-	-	-	3
2008	-	(1)	5	4	-	-	-	-	4
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	15	14	-	-	2	2	16
2011	-	-	23	23	-	-	2	2	25
2012	287	-	32	319	(16)	6	30	20	339
2013	45	(1)	41	85	(1)	-	9	8	93
2014	271	(154)	23	140	(7)	2	12	7	147
2015	902	25	45	972	(23)	7	105	89	1,061
2016	1,279	30	117	1,426	(39)	13	146	120	1,546
2017	1,057	417	52	1,526	(20)	7	164	151	1,677
2018	379	672	(5)	1,046	(15)	6	135	126	1,172
2019	1,027	563	46	1,636	(25)	10	213	198	1,834
PAYs (sub-total):	5,247	1,545	420	7,212	(146)	51	820	725	7,937
CAY (2020)	1,047	1,420	15	2,482	(41)	15	325	299	2,781
claims liabilities:	6,294	2,965	435	9,694	(187)	66	1,145	1,024	10,718
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,924	(271)		2,653	(26)	8	164	146	2,653
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				12,347	(213)	74	1,309	1,170	13,371

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	3,404	5,173	(9)	8,568	(89)	38	861	810	9,378
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	418	(1)	102	519	(10)	4	51	45	564
2003	1,964	(21)	460	2,403	(57)	22	237	202	2,605
2004	1,241	202	514	1,957	(49)	19	195	165	2,122
2005	1	(28)	259	232	-	-	29	29	261
2006	247	2	308	557	(16)	6	54	44	601
2007	1,818	209	328	2,355	(81)	29	228	176	2,531
2008	145	168	239	552	(22)	7	53	38	590
2009	120	123	374	617	(27)	10	58	41	658
2010	591	(16)	343	918	(37)	14	87	64	982
2011	1,735	109	541	2,385	(79)	28	231	180	2,565
2012	1,279	127	357	1,763	(54)	21	172	139	1,902
2013	3,279	164	895	4,338	(91)	33	425	367	4,705
2014	6,334	(29)	994	7,299	(132)	48	716	632	7,931
2015	7,073	(24)	1,372	8,421	(132)	50	838	756	9,177
2016	5,553	522	1,133	7,208	(101)	36	754	689	7,897
2017	4,931	1,433	1,336	7,700	(109)	39	990	920	8,620
2018	9,315	3,825	1,786	14,926	(248)	95	1,994	1,841	16,767
2019	17,169	8,079	3,782	29,030	(560)	212	4,496	4,148	33,178
PAYs (sub-total):	66,617	20,017	15,111	101,745	(1,894)	711	12,471	11,288	113,033
CAY (2020)	20,948	24,439	2,001	47,388	(948)	331	7,284	6,667	54,055
claims liabilities:	87,565	44,456	17,112	149,133	(2,842)	1,042	19,755	17,955	167,088
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	76,637	(4,683)		71,954	(642)	232	3,397	2,987	71,954
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				221,087	(3,484)	1,274	23,152	20,942	239,042

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	1	10	(4)	7	-	-	17	17	24	
2001	2	18	-	20	-	-	2	2	22	
2002	(2)	(6)	3	(5)	-	-	2	2	(3)	
2003	4	46	18	68	-	-	9	9	77	
2004	29	(5)	4	28	(1)	1	7	7	35	
2005	-	2	43	45	-	-	5	5	50	
2006	5	(11)	37	31	-	-	8	8	39	
2007	29	17	377	423	(2)	1	41	40	463	
2008	3	17	363	383	-	-	39	39	422	
2009	38	(3)	263	298	(12)	5	31	24	322	
2010	-	4	101	105	-	-	11	11	116	
2011	1,211	(56)	44	1,199	(51)	20	115	84	1,283	
2012	674	29	192	895	(20)	7	88	75	970	
2013	1,864	177	191	2,232	(51)	18	219	186	2,418	
2014	2,046	289	287	2,622	(34)	13	260	239	2,861	
2015	3,985	748	262	4,995	(55)	20	502	467	5,462	
2016	8,973	1,131	208	10,312	(135)	52	1,148	1,065	11,377	
2017	6,036	2,537	298	8,871	(134)	53	1,113	1,032	9,903	
2018	12,363	5,467	1,182	19,012	(310)	127	2,423	2,240	21,252	
2019	24,993	3,684	642	29,319	(584)	232	3,889	3,537	32,856	
PAYs (sub-total):	62,254	14,095	4,511	80,860	(1,389)	549	9,929	9,089	89,949	
CAY (2020)	22,127	21,914	(1,788)	42,253	(799)	293	5,143	4,637	46,890	
claims liabilities:	84,381	36,009	2,723	123,113	(2,188)	842	15,072	13,726	136,839	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	59,666	(4,844)		54,822	(614)	237	3,213	2,836	54,822	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	177,935				(2,802)	1,079	18,285	16,562	191,661	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Yukon

PPV & non-PPV ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	4	-	4	-	-	-	-		4
2001	-	1	-	1	-	-	-	-		1
2002	-	-	-	-	-	-	-	-		-
2003	-	1	-	1	-	-	-	-		1
2004	-	-	-	-	-	-	-	-		-
2005	-	-	-	-	-	-	-	-		-
2006	-	-	-	-	-	-	-	-		-
2007	-	-	-	-	-	-	-	-		-
2008	-	-	-	-	-	-	-	-		-
2009	-	-		22	22	-	-	2	2	24
2010	-	-		3	3	-	-	-	-	3
2011	-	1		5	6	-	-	-	-	6
2012	-	3		7	10	-	-	-	-	10
2013	-	6		10	16	-	-	1	1	17
2014	-	11		12	23	-	-	3	3	26
2015	-	20		(41)	(21)	-	-	4	4	(17)
2016	-	52		(10)	42	-	-	8	8	50
2017	803	114		2	919	(14)	5	125	116	1,035
2018	366	149		26	541	(8)	4	69	65	606
2019	333	152		(1)	484	(10)	3	66	59	543
PAYs (sub-total):	1,502	514		35	2,051	(32)	12	278	258	2,309
CAY (2020)	139	604		(19)	724	(12)	5	89	82	806
claims liabilities:	1,641	1,118		16	2,775	(44)	17	367	340	3,115
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	894	(79)		815		(8)	3	46	41	815
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				3,590		(52)	20	413	381	3,930

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Northwest Territories

PPV & non-PPV ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2	-	-	-	-	2
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-
2010	-	-	10	10	-	-	1	1	11
2011	-	(1)	13	12	-	-	1	1	13
2012	-	5	18	23	-	-	3	3	26
2013	488	13	23	524	(10)	4	53	47	571
2014	-	34	27	61	-	-	7	7	68
2015	-	40	(2)	38	-	-	7	7	45
2016	8	90	29	127	(2)	-	13	11	138
2017	437	191	13	641	(9)	4	90	85	726
2018	105	450	-	555	(9)	3	75	69	624
2019	526	399	14	939	(18)	7	124	113	1,052
PAYs (sub-total):	1,564	1,221	145	2,930	(48)	18	374	344	3,274
CAY (2020)	564	600	(68)	1,096	(20)	9	149	138	1,234
claims liabilities:	2,128	1,821	77	4,026	(68)	27	523	482	4,508
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,557	(153)	1,404		(10)	4	65	59	1,404
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	5,430			(78)	31	588	541	5,912	

*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	152	1	7	160	(1)	-	15	14	174
2013	-	4	8	12	-	-	1	1	13
2014	186	4	9	199	(3)	1	20	18	217
2015	78	9	9	96	(1)	-	9	8	104
2016	-	33	9	42	-	-	4	4	46
2017	(6)	76	7	77	(1)	-	10	9	86
2018	31	128	1	160	(2)	1	19	18	178
2019	113	75	6	194	(3)	1	24	22	216
PAYs (sub-total):	554	330	63	947	(11)	3	102	94	1,041
CAY (2020)	43	194	(24)	213	(5)	2	28	25	238
claims liabilities:	597	524	39	1,160	(16)	5	130	119	1,279
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	479	(42)		437	(3)	1	15	13	437
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,597	(19)	6	145	132	1,716

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	3,403	5,203	(14)	8,592	(89)	38	884	833	9,425	
2001	2	20	(9)	13	-	-	5	5	18	
2002	416	2	105	523	(10)	4	56	50	573	
2003	2,165	13	482	2,660	(57)	22	268	233	2,893	
2004	1,281	199	517	1,997	(50)	20	206	176	2,173	
2005	3	(4)	341	340	-	-	44	44	384	
2006	251	(25)	416	642	(16)	6	69	59	701	
2007	1,872	199	787	2,858	(84)	30	282	228	3,086	
2008	284	197	702	1,183	(30)	8	118	96	1,279	
2009	521	135	742	1,398	(56)	21	139	104	1,502	
2010	809	(1)	663	1,471	(50)	18	146	114	1,585	
2011	3,850	46	894	4,790	(184)	68	462	346	5,136	
2012	4,394	113	1,040	5,547	(174)	66	541	433	5,980	
2013	8,977	386	1,614	10,977	(266)	98	1,076	908	11,885	
2014	11,413	342	1,953	13,708	(241)	90	1,350	1,199	14,907	
2015	18,004	788	2,421	21,213	(315)	115	2,164	1,964	23,177	
2016	24,594	2,628	2,302	29,524	(423)	156	3,237	2,970	32,494	
2017	21,373	7,574	2,364	31,311	(453)	172	3,961	3,680	34,991	
2018	36,838	15,125	3,962	55,925	(898)	357	7,054	6,513	62,438	
2019	68,574	19,411	5,801	93,786	(1,765)	683	12,684	11,602	105,388	
PAYs (sub-total):	209,024	52,351	27,083	288,458	(5,161)	1,972	34,746	31,557	320,015	
CAY (2020)	71,344	64,083	393	135,820	(2,601)	940	18,098	16,437	152,257	
claims liabilities:	280,368	116,434	27,476	424,278	(7,762)	2,912	52,844	47,994	472,272	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	194,470	(14,960)		179,510	(1,850)	690	9,988	8,828	179,510	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	603,788				(9,612)	3,602	62,832	56,822	651,782	

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