



# **FACILITY ASSOCIATION RESIDUAL MARKET**

## **NOVEMBER 2019 PARTICIPATION REPORT**

### **ACTUARIAL HIGHLIGHTS**

Related Bulletin: [F2020-005 FARM November 2019 Participation Report](#)

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

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Should you require any further information, please call Shawn Doherty, Senior Vice President Actuarial & CFO at (416) 644-4968.

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**ACTUARIAL HIGHLIGHTS****RESIDUAL MARKET****PARTICIPATION REPORT****NOVEMBER 2019**

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## 1 Summary

Key points related to this month's Highlights:

- (a) The month's claims activities were generally aligned with projections from last month.
- (b) We continue to see growth in commercial vehicle and interurban vehicle classes that we continue to monitor closely, particularly as there are indications of increased exposures to US claims as a result.

### 1.1 Valuation Schedule (Fiscal Year 2019)

The November 2019 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The table below summarizes the implemented valuations for fiscal year 2019.

FARM FISCAL YEAR 2019 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2018 (completed)	2.29% mfad: 25 bp	Oct. 2018	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, 2018 (completed)	1.95% mfad: 25 bp	Mar. 2019	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, 2019 (completed)	1.48% mfad: 25 bp	May 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).
Jun. 30, 2019 (completed)	1.44% mfad: 25 bp	Aug. 2019	update valuation: all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; margins for adverse claims development updated (no change to mfad for interest rate).
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)

Under the proposed schedule for fiscal year 2019, the “off-half” valuation quarters ending March 31, 2019 and September 30, 2019 would not reflect a full valuation update of assumptions, but would rather “roll-forward” key assumptions from the previous valuation. As well, all valuations are proposed to include all jurisdictions and business segments (private passenger and non-private

passenger).

## **1.2 Appointed Actuary and Hybrid Actuarial Services Model**

Mr. Cosimo Pantaleo of Ernst & Young LLP (EY) has assumed the Appointed Actuary's role effective as of October 24, 2019, from Liam McFarlane (the Appointed Actuary from June 1, 2013), due to Mr. McFarlane's departure from EY. It is anticipated that Mr. Pantaleo will be formally appointed by the Board at its February 18, 2020 meeting.

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

## **1.3 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation<sup>1</sup>**

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

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below.

**Ontario Bill 15** (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and **received Royal Assent on November 20, 2014**. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions.

**Ontario Bill 91** (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and **received Royal Assent on June 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (Sept 30, 2019), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as

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<sup>1</sup>This 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>.

at December 31, 2018) and nominal valuation estimates, impacting the selection of ultimates.

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

**Prince Edward Island Bill 46** (Minor Injury Definition, Pain and Suffering Damages Cap, Schedule B and DCPD) was introduced into the Legislative Assembly on April 25, 2014 and **received Royal Assent on May 14, 2014**. Bill 46 amends the Insurance Act, introducing enhanced mandatory benefits under Schedule B (these include medical, rehabilitation, funeral, death and loss of income benefits) and a new section 254.2 that applies to all injuries arising from motor vehicle accidents occurring on or after October 1, 2014. The new section 254.2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. In addition, Bill 46 includes a new section 254.3 which implements Direct Compensation provisions for Property Damage and has been proclaimed into force effective October 1, 2015. With the **most recent** valuation (Sept 30, 2019), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2018), impacting the selection of ultimates.

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

#### **1.4 Harmonized Sales Tax - Atlantic Provinces**

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

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

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

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

### **1.5 Harmonized Sales Tax Class Action – Ontario**

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

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

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

### **1.6 Current Provision Summary**

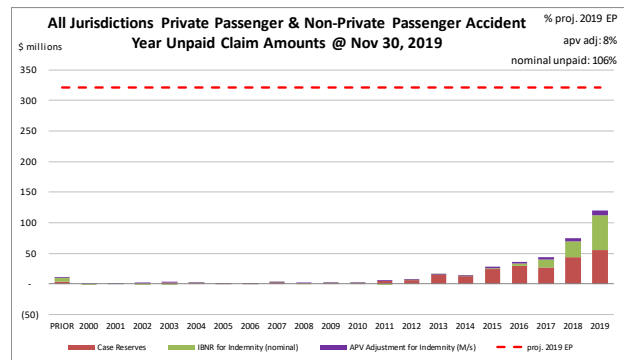
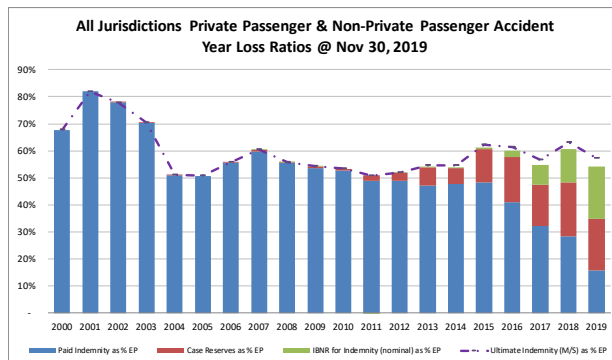
The charts at the top of the next page show the current levels of **indemnity only**<sup>2</sup> claims amounts booked by accident year<sup>3</sup>. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident 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 2019 full year earned premium (the red hash-mark line) to provide some perspective.

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<sup>2</sup>Servicing 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.

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



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

The current actuarial present value adjustments balance associated with indemnity (\$25.7 million – see table below) represents 8% of the earned premium projected for the full year 2019 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown below, the associated \$4.7 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)		
	amt	%
case	230,850	63.0%
ibnr	109,883	30.0%
M/S apv adj	25,655	7.0%
M/S indemnity	366,388	100.0%
retro claims	28,049	
retro apv adj	4,725	
M/S total	399,162	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled “retro claims” (see footnote 2 on page 5) and the actuarial present value adjustment associated with this latter provision is presented in the “retro apv adj” row.

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

premium liabilities (\$000s)		
	amt	%
unearned prem	176,406	108.2%
prem def/(dpac)	(13,535)	(8.3%)
M/S apv adjust.	109	0.1%
M/S total	162,980	100.0%

policy liabilities (\$000s)		
	amt	%
claim	368,782	65.6%
premium	162,871	29.0%
M/S apv adjust.	30,489	5.4%
M/S total	562,142	100.0%



policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	202,515
Alberta	159,975
Newfoundland & Labrador	74,412
New Brunswick	51,478
Nova Scotia	50,575
Prince Edward Island	11,992
Yukon	4,056
Northwest Territories	5,413
Nunavut	1,727
All Jurisdictions	562,143

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 34% (\$188 million).

## 2 Activity During the Month of November 2019<sup>4</sup>

### 2.1 Recorded Premium and Claims Activity

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

*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	11,561	440	4,764	397	(1,107)	(1,911)	3,657	(1,514)
AB	10,239	797	4,285	398	1,009	(1,466)	5,294	(1,068)
NL	2,794	52	2,941	1,101	(1,896)	(2,138)	1,045	(1,037)
NB	2,404	161	812	(666)	305	593	1,118	(73)
NS	2,876	237	1,313	(207)	146	84	1,459	(123)
PE	483	26	108	(99)	(273)	(318)	(165)	(417)
YT	162	(4)	68	(1)	8	(33)	75	(34)
NT	333	(5)	93	(1)	(4)	(78)	89	(79)
NU	93	15	1	(16)	(4)	2	(3)	(15)
TOTAL	30,944	1,718	14,385	906	(1,817)	(5,266)	12,568	(4,360)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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



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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	5,013	1,642	(4,983)	(2,110)	30	(468)
2017	-	-	1,250	(226)	(1,106)	(350)	144	(576)
2018	33	33	1,654	(1,169)	(1,786)	(1,435)	(132)	(2,604)
2019	30,911	1,685	6,469	660	6,058	(1,371)	12,527	(711)
TOTAL	30,944	1,718	14,385	906	(1,817)	(5,266)	12,568	(4,360)

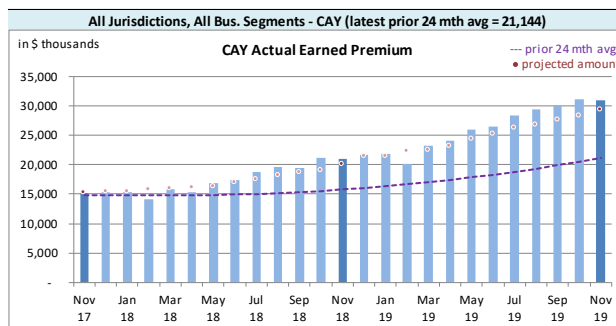
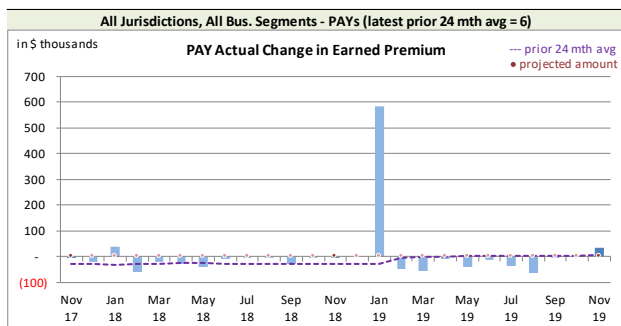
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

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

The charts at the below show actual **earned premium**<sup>5</sup> in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

*FARM Actual Earned Premium by Calendar Month*

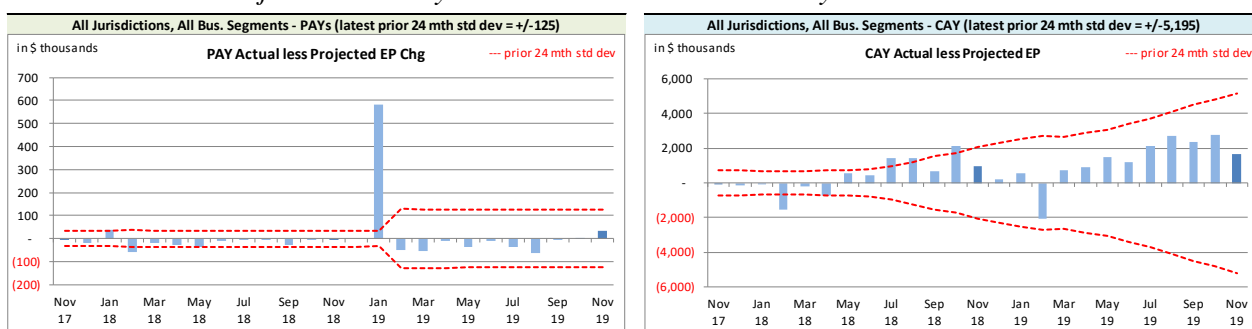


**Earned premium** changes during a given calendar month in relation to prior accident years tend to be at modest levels (the January 2019 prior accident years (PAYs) change was unusually high due to late recorded new business commercial (CV) and interurban (IU) policies). Current accident year (CAY) earned premium growth in recent months is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$61 million (accounting for the bulk of the \$65 million or 57% increase in total FARM non-PPV written premium during 2018). This issue was discussed in the January 2019 Highlights. Year-to-date to November 2019, written premium for these two classes (CV and IU) at \$171.1 million is up \$64.2 million (60.0%) from the same period in 2018. As a result, the 2019 year-to-date written premium for those 2 classes is over 3 times the amount written during the same period in 2017 (\$53.3 million).

<sup>5</sup>Premium 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.

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

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



On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	6	21,144	
std dev	125	5,195	
A-P <> std dev	4	5	
% <> std dev	16.0%	20.0%	
norm <> std dev	31.7%	31.7%	
performance vs 24-mth avg:	better	better	

Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias<sup>6</sup> on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 18 of the latest 25 have been higher than projected.

We are in the process of considering modifications to our written premium projection process with a goal of narrowing monthly variances and addressing the bias issue.

Further, we are challenged by not only the unusual volumes, but also by concerns of processing delays at the Servicing Carriers as they try to accommodate the rapid growth, particularly in fleet policies. At each fiscal year-end for the FARM (Oct 31), Servicing Carriers are asked to provide estimates of unprocessed business (i.e. written premium). Typically, these amounts are not material for FARM financial statement purposes (for example, amounts for 2018 fiscal year-end were \$6.3 million, and for 2017 were \$2.3 million). However, for fiscal 2019, the unprocessed business estimate is \$26.5 million. As a result, we will be reflecting this directly in the FARM financial statements (expected release at the FA Annual General Meeting scheduled for February 20, 2020). However, no adjustments will be made to FARM Participation Reports. Note that the unprocessed business impacts would be to unearned premium and, to the extent we estimate amounts are earned, operating results would also be impacted. As the FARM operates overall at an operating surplus, the latter impact is expected to be slightly accretive to the operating surplus.

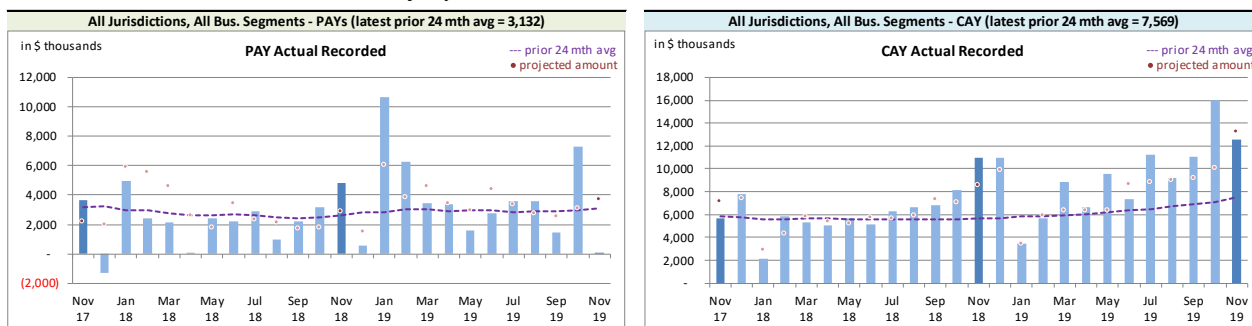
### **2.1.b AvsP: Recorded Indemnity**

The charts at the top of the next page show actual **recorded indemnity** activity (**paid indemnity** plus

<sup>6</sup>For 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.

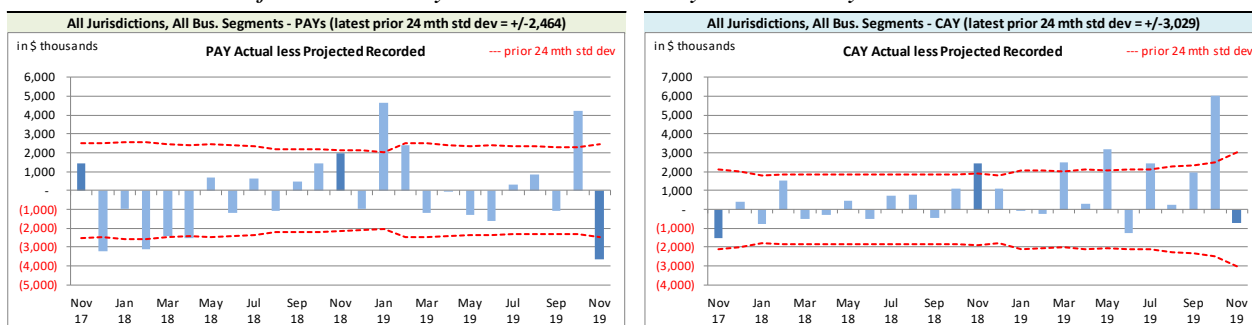
case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

### *FARM Actual Recorded Indemnity by Calendar Month*



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

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



On Latest \$ thousands		
	<b>Recorded</b>	
Mthly Avg Recorded (prior 24 mths)	PAYs 3,132	CAY 7,569
std dev	2,464	3,029
A-P <> std dev	6	5
% <> std dev	24.0%	20.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

With respect to **recorded indemnity**, 24% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **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 PAYs **recorded indemnity** variances were outside of the one standard deviation band this month (see left chart above). The activity was reviewed and attributed to process variance. As a result of the recorded activity being near zero in aggregate, the ratio of recorded to beginning IBNR was close to zero which is not without recent precedence (see chart on next page).

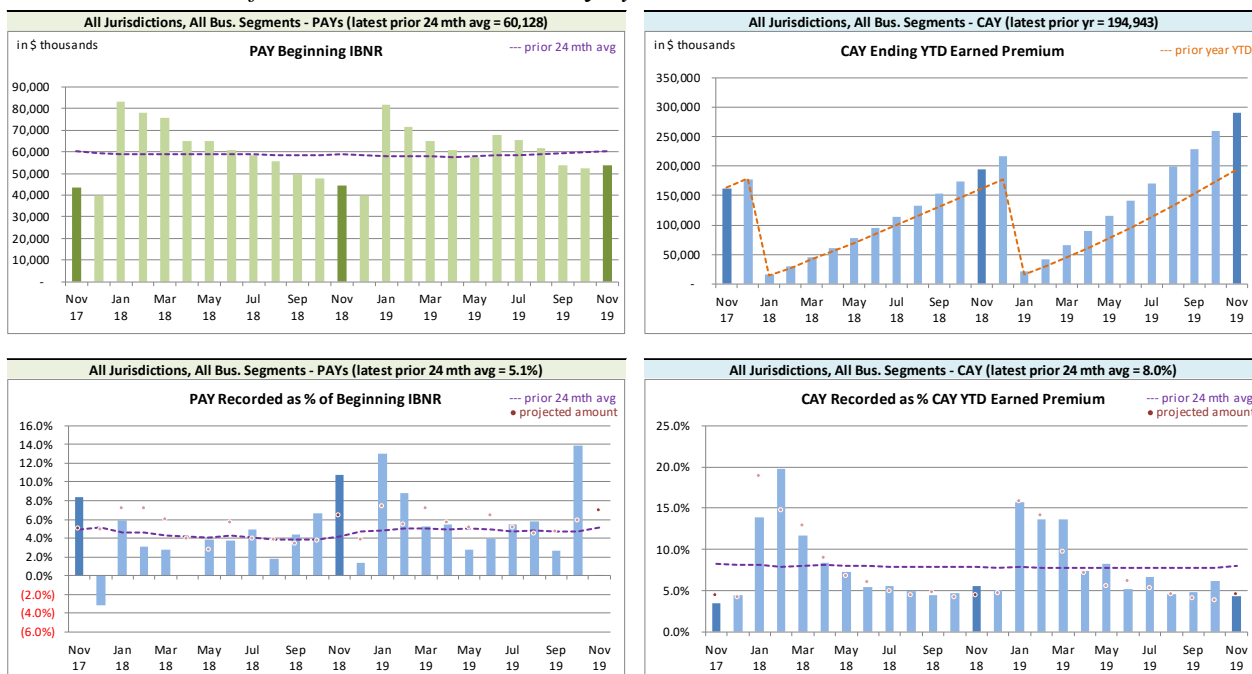
The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 20% of the time over the last 25 calendar months (see table above), suggesting the projection process

performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (15 of 25 variances were positive).

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

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

### *FARM Levels that influence<sup>7</sup> Recorded Indemnity by Calendar Month*



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

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

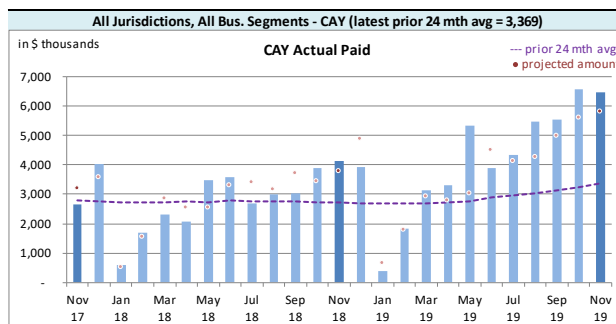
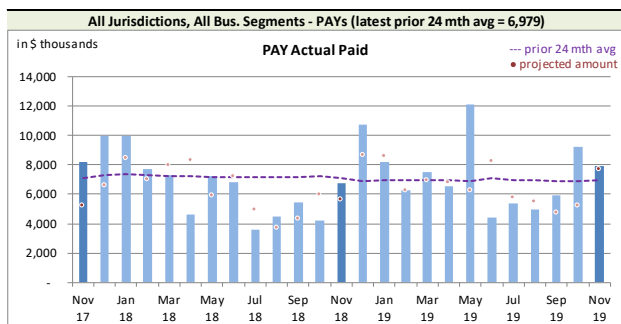
### **2.1.c AvsP: Paid Indemnity**

The charts at the top of the next page show actual **paid indemnity** activity in each of the most recent

<sup>7</sup>Our 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.

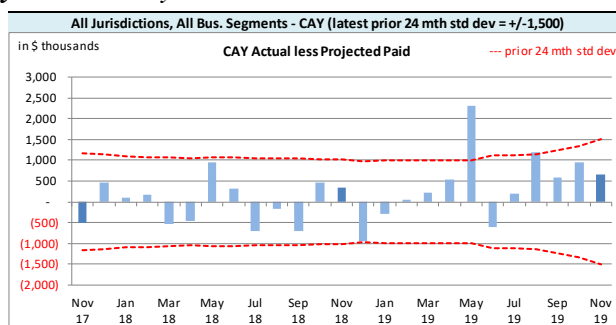
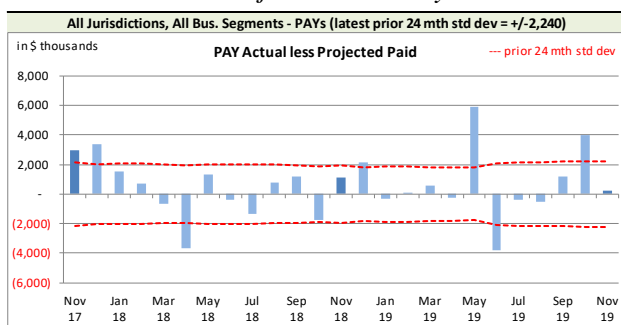
25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

### *FARM Actual Paid Indemnity by Calendar Month*



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

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



On Latest \$ thousands			
	<b>Paid</b>	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		6,979	3,369
std dev		2,240	1,500
A-P <> std dev		7	2
% <> std dev		28.0%	8.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:	no better		better

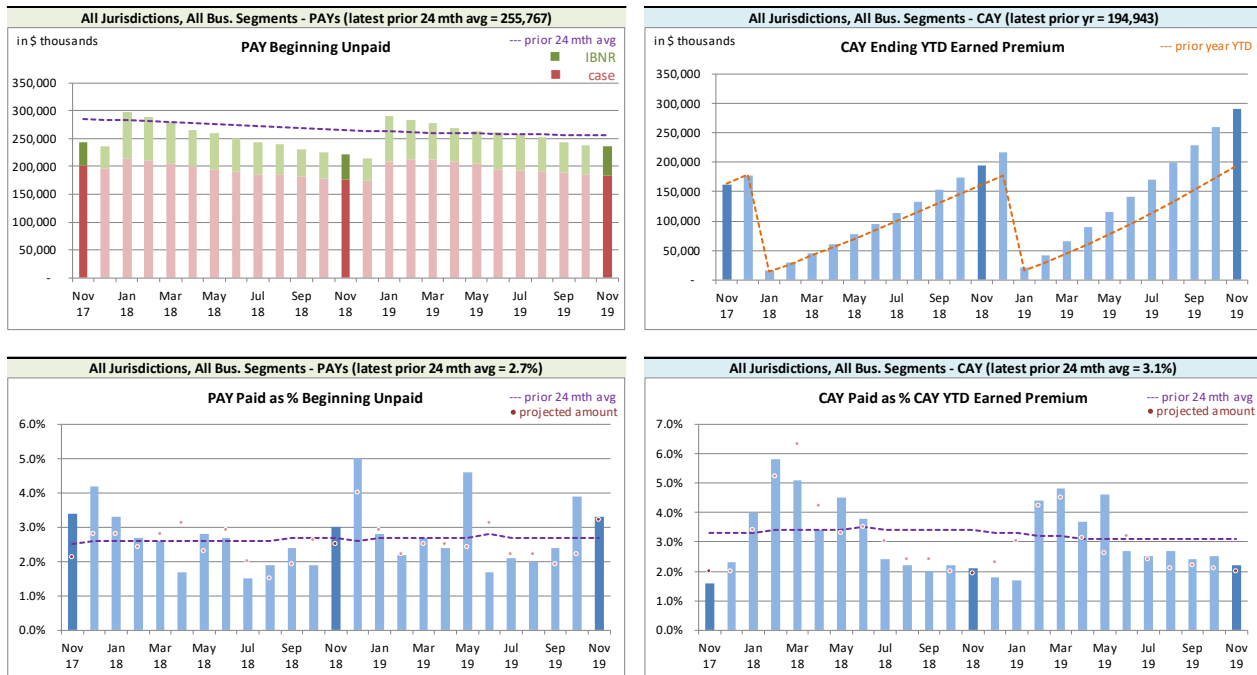
With respect to **paid indemnity**, 28% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting 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 table above), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (16 of 25 variances are positive).

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

### *FARM Levels that influence<sup>8</sup> Paid Indemnity by Calendar Month*



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

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

## **2.2 Actuarial Provisions**

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR<sup>9</sup> 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.

<sup>8</sup>Our 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.

<sup>9</sup>For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.



The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (Sept 30, 2019 for all jurisdictions). The table below summarizes variances in provisions included in this month’s Participation Report and the associated one-month projections from last month’s Report.

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

Table 02a		actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	14,311	473	(4,582)	105	12,343	(170)	22,072 408
2017	12,934	576	(1,365)	(10)	4,754	35	16,323 601
2018	26,428	2,627	(2,722)	(55)	8,357	152	32,063 2,724
2019	56,210	1,638	(4,507)	(10)	13,377	36	65,080 1,664
TOTAL	109,883	5,314	(13,176)	30	38,831	53	135,538 5,397

The IBNR provision is \$5.3 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

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

The table at the top of the next page summarizes the variances in these “Retro Claims Provisions” included in this month’s Participation Report and the one-month projections from last month’s Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections.



*FARM Actual vs. Projected Summary: “Retro Claims Provision”<sup>10</sup> 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	18,596	(90)	(843)	9	2,437	(51)	20,190	(132)
2017	2,275	63	(103)	(3)	663	23	2,835	83
2018	4,606	84	(165)	(4)	1,307	32	5,748	112
2019	2,572	(20)	(248)	-	1,677	(75)	4,001	(95)
TOTAL	28,049	37	(1,359)	2	6,084	(71)	32,774	(32)

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(13,535)	73	109	(7)	(13,426)	66
balance as % unearned premium:		(7.7%)	-	0.1%	-	(7.6%)	-
actual unearned premium:		176,406					
less projected:		(225)					

### 3 Ultimate Loss Ratio Matching Method

An “ultimate loss ratio matching” method continues to be applied to the current month and two projected months shown in the Participation Reports, with IBNR determined by accident year (for accident years 1994 and on) as follows:

- Earned premium to date
- Ultimate loss<sup>11</sup> ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and

<sup>10</sup>“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.

<sup>11</sup>“Loss” here refers to indemnity only unless otherwise noted.

recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to prior accident years<sup>12</sup> during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

A similar approach is used in determining the part of the Retro Claims Provisions in relation to the allowed claims expenses. That is, an ultimate ratio is determined akin to the loss ratio, and the provision is set following a process as outlined above.

#### 4 Calendar Year-to-Date Results

The table below summarizes the calendar year-to-date results for indemnity as well as Servicing Carrier claims fees & allowed claims expenses. In determining the ratios to earned premium, the calendar year-to-date earned premium has been used, which includes earned premium associated with the current accident year but also earned premium adjustments related to prior accident years.

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	14,947	5.1%	1,525	0.5%	16,472	5.6%	(631)	(1.0%)
CAY	192,998	66.2%	10,299	3.5%	203,297	69.7%	21,356	(0.1%)
TOTAL	207,945	71.3%	11,824	4.1%	219,769	75.3%	20,725	(1.0%)

(“% EP” based on 2019 calendar year-to-date earned premium; ratios may not total due to rounding)

In general, prior accident years (PAYs) changes from last month are due to the release of the actuarial present value adjustments with claims payments, except when valuations are implemented. The loss ratio change year-to-date in Table 04 reflects not only changes in the prior accident year levels, but also the increase in the calendar year-to-date earned premium with an additional month’s earned premium.

For the current accident year, changes in the year-to-date total reflect the additional month’s exposure and regular changes to actuarial present value adjustments as the year ages.

#### 5 Current Participation Report – Additional Exhibits

Section 6 provides exhibits pertaining to the actuarial provisions reflected in the current month’s Participation Report.

IBNR (including actuarial present value adjustments) presented in section 6, Exhibit A, were derived on a discounted basis, and therefore reflect the time value of money and includes explicit provisions for adverse deviations in accordance with accepted actuarial practice in Canada.

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

As discussed in section 3, IBNR in the current month’s Participation Report was derived as the

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

difference between the estimated ultimate for the claims amount (i.e. earned premium x ultimate loss ratio) and the associated current recorded amounts (life-to-date payments plus current case reserves).

## **6 EXHIBITS**

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201910	201911	201912	202001
Private Passenger	prior	(10,000)	(10,000)	(9,000)	(7,000)
	2011	(5,000)	(5,000)	(6,000)	21,000
	2012	183,000	177,000	173,000	73,000
	2013	35,000	51,000	50,000	45,000
	2014	209,000	198,000	194,000	194,000
	2015	305,000	301,000	291,000	266,000
	2016	582,000	597,000	572,000	564,000
	2017	1,195,000	1,152,000	1,114,000	1,105,000
	2018	2,220,000	2,239,000	2,033,000	1,946,000
	2019	2,283,000	3,032,000	2,967,000	2,616,000
	2020				788,000
Private Passenger Total		6,997,000	7,732,000	7,379,000	7,611,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	(1,000)	(1,000)	(2,000)	46,000
	2012	4,000	4,000	4,000	(1,000)
	2013	2,000	2,000	2,000	2,000
	2014	(13,000)	(3,000)	(3,000)	(2,000)
	2015	(171,000)	(193,000)	(191,000)	(196,000)
	2016	39,000	74,000	70,000	64,000
	2017	244,000	217,000	200,000	193,000
	2018	798,000	805,000	738,000	679,000
	2019	1,819,000	1,953,000	1,811,000	1,681,000
	2020				373,000
Non Private Passenger Total		2,729,000	2,866,000	2,637,000	2,847,000
Grand Total		9,726,000	10,598,000	10,016,000	10,458,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick	discount rate: 1.46%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201910	201911	201912	202001
Private Passenger	prior	56,000	66,000	65,000	69,000
	2011	39,000	50,000	47,000	44,000
	2012	97,000	97,000	91,000	86,000
	2013	(146,000)	(146,000)	(136,000)	(129,000)
	2014	(36,000)	(34,000)	(29,000)	(30,000)
	2015	385,000	557,000	547,000	520,000
	2016	605,000	631,000	581,000	562,000
	2017	2,325,000	2,327,000	2,197,000	2,121,000
	2018	3,590,000	3,405,000	3,342,000	3,316,000
	2019	3,649,000	3,898,000	4,166,000	3,954,000
	2020				585,000
Private Passenger Total		10,564,000	10,851,000	10,871,000	11,098,000
Non Private Passenger	prior	9,000	9,000	8,000	-
	2011	1,000	1,000	-	-
	2012	33,000	33,000	32,000	23,000
	2013	76,000	78,000	75,000	88,000
	2014	7,000	33,000	31,000	30,000
	2015	133,000	136,000	128,000	125,000
	2016	356,000	258,000	246,000	248,000
	2017	543,000	454,000	434,000	428,000
	2018	838,000	841,000	795,000	767,000
	2019	1,076,000	1,392,000	1,747,000	1,590,000
	2020				381,000
Non Private Passenger Total		3,072,000	3,235,000	3,496,000	3,680,000
Grand Total		13,636,000	14,086,000	14,367,000	14,778,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 1.46%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201910	201911	201912	202001
Private Passenger	prior	68,000	68,000	69,000	89,000
	2011	6,000	6,000	6,000	5,000
	2012	(5,000)	(7,000)	(7,000)	(6,000)
	2013	(16,000)	(16,000)	(17,000)	(16,000)
	2014	11,000	11,000	10,000	10,000
	2015	45,000	(69,000)	(69,000)	(67,000)
	2016	425,000	423,000	401,000	385,000
	2017	1,150,000	1,125,000	1,072,000	1,000,000
	2018	1,343,000	1,606,000	1,527,000	1,518,000
	2019	3,324,000	3,337,000	3,507,000	3,371,000
	2020				757,000
Private Passenger Total		6,351,000	6,484,000	6,499,000	7,046,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011	2,000	2,000	2,000	2,000
	2012	(1,000)	60,000	55,000	56,000
	2013	85,000	84,000	80,000	47,000
	2014	77,000	125,000	118,000	97,000
	2015	104,000	174,000	170,000	165,000
	2016	549,000	666,000	572,000	511,000
	2017	798,000	749,000	684,000	646,000
	2018	1,767,000	1,691,000	1,601,000	1,489,000
	2019	3,139,000	3,315,000	3,449,000	3,175,000
	2020				572,000
Non Private Passenger Total		6,519,000	6,865,000	6,730,000	6,759,000
Grand Total		12,870,000	13,349,000	13,229,000	13,805,000

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201910	201911	201912	202001
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	3,000	3,000	3,000	3,000
	2015	78,000	78,000	77,000	108,000
	2016	86,000	86,000	85,000	77,000
	2017	(22,000)	(66,000)	(65,000)	(67,000)
	2018	417,000	417,000	391,000	372,000
	2019	476,000	514,000	461,000	429,000
	2020				77,000
Private Passenger Total		1,030,000	1,024,000	944,000	991,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	(4,000)	(4,000)	(4,000)	31,000
	2013	3,000	3,000	3,000	-
	2014	2,000	2,000	2,000	4,000
	2015	36,000	36,000	35,000	36,000
	2016	225,000	226,000	221,000	171,000
	2017	560,000	935,000	899,000	808,000
	2018	655,000	624,000	601,000	541,000
	2019	933,000	1,055,000	1,148,000	1,039,000
	2020				131,000
Non Private Passenger Total		2,409,000	2,876,000	2,904,000	2,760,000
Grand Total		3,439,000	3,900,000	3,848,000	3,751,000

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



**EXHIBIT A**

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

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Jurisdiction Desc	Ontario	discount rate: 1.46%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201910	201911	201912	202001
Private Passenger	prior	8,121,000	8,246,000	7,702,000	7,227,000
	2011	84,000	136,000	129,000	144,000
	2012	138,000	187,000	173,000	153,000
	2013	(176,000)	(198,000)	(184,000)	(182,000)
	2014	190,000	361,000	341,000	291,000
	2015	101,000	(205,000)	(190,000)	(175,000)
	2016	398,000	411,000	385,000	379,000
	2017	1,178,000	1,141,000	1,115,000	1,110,000
	2018	2,371,000	2,476,000	2,432,000	2,302,000
	2019	5,135,000	5,593,000	6,388,000	6,263,000
	2020				1,677,000
Private Passenger Total		17,540,000	18,148,000	18,291,000	19,189,000
Non Private Passenger	prior	(141,000)	35,000	31,000	48,000
	2011	(51,000)	(287,000)	(279,000)	(264,000)
	2012	71,000	260,000	250,000	213,000
	2013	513,000	500,000	478,000	546,000
	2014	248,000	37,000	31,000	(5,000)
	2015	1,089,000	1,228,000	1,192,000	1,163,000
	2016	390,000	511,000	505,000	493,000
	2017	2,900,000	2,829,000	2,706,000	2,624,000
	2018	7,534,000	7,424,000	7,076,000	6,800,000
	2019	17,594,000	18,660,000	19,002,000	18,255,000
	2020				4,549,000
Non Private Passenger Total		30,147,000	31,197,000	30,992,000	34,422,000
Grand Total		47,687,000	49,345,000	49,283,000	53,611,000

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

**EXHIBIT A**

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

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Jurisdiction Desc	Alberta	discount rate: 1.46%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201910	201911	201912	202001
Private Passenger	prior	42,000	42,000	40,000	43,000
	2011	101,000	101,000	95,000	55,000
	2012	35,000	35,000	32,000	32,000
	2013	59,000	59,000	55,000	56,000
	2014	146,000	146,000	139,000	130,000
	2015	279,000	279,000	276,000	273,000
	2016	310,000	256,000	250,000	265,000
	2017	1,008,000	960,000	870,000	861,000
	2018	656,000	738,000	720,000	706,000
	2019	875,000	794,000	784,000	711,000
	2020				280,000
Private Passenger Total		3,511,000	3,410,000	3,261,000	3,412,000
Non Private Passenger	prior	76,000	76,000	73,000	75,000
	2011	17,000	10,000	10,000	62,000
	2012	87,000	85,000	79,000	51,000
	2013	515,000	515,000	487,000	441,000
	2014	505,000	634,000	601,000	568,000
	2015	1,071,000	1,026,000	972,000	979,000
	2016	2,916,000	1,969,000	1,842,000	1,872,000
	2017	3,942,000	3,756,000	3,500,000	3,489,000
	2018	8,572,000	8,529,000	7,930,000	7,857,000
	2019	18,397,000	20,073,000	20,846,000	18,642,000
	2020				4,416,000
Non Private Passenger Total		36,098,000	36,673,000	36,340,000	38,452,000
Grand Total		39,609,000	40,083,000	39,601,000	41,864,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon	discount rate: 1.46%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201910	201911	201912	202001
Private Passenger	prior	55,000	55,000	54,000	58,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	7,000	7,000	7,000	7,000
	2014	17,000	17,000	17,000	17,000
	2015	33,000	33,000	33,000	33,000
	2016	49,000	49,000	49,000	50,000
	2017	135,000	135,000	134,000	138,000
	2018	170,000	170,000	167,000	165,000
	2019	121,000	141,000	130,000	128,000
	2020				15,000
Private Passenger Total		592,000	612,000	596,000	616,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	4,000	4,000	4,000	4,000
	2015	18,000	18,000	18,000	18,000
	2016	46,000	46,000	46,000	46,000
	2017	123,000	123,000	122,000	122,000
	2018	280,000	278,000	274,000	276,000
	2019	481,000	469,000	507,000	473,000
	2020				73,000
Non Private Passenger Total		957,000	943,000	976,000	1,017,000
Grand Total		1,549,000	1,555,000	1,572,000	1,633,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201910	201911	201912	202001
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	13,000	13,000	13,000	13,000
	2015	47,000	47,000	47,000	47,000
	2016	93,000	93,000	90,000	90,000
	2017	208,000	208,000	205,000	205,000
	2018	423,000	421,000	410,000	405,000
	2019	296,000	312,000	304,000	283,000
	2020				50,000
Private Passenger Total		1,089,000	1,103,000	1,078,000	1,102,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011		-	-	-
	2012		-	-	-
	2013	50,000	50,000	49,000	66,000
	2014	29,000	29,000	29,000	29,000
	2015	19,000	19,000	19,000	19,000
	2016	62,000	62,000	61,000	60,000
	2017	143,000	143,000	142,000	142,000
	2018	198,000	201,000	198,000	197,000
	2019	249,000	313,000	358,000	323,000
	2020				37,000
Non Private Passenger Total		753,000	820,000	859,000	876,000
Grand Total		1,842,000	1,923,000	1,937,000	1,978,000

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: 1.46%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201910	201911	201912	202001
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011		-	-	-
	2012	15,000	15,000	14,000	17,000
	2013	1,000	1,000	1,000	1,000
	2014	3,000	3,000	3,000	3,000
	2015	7,000	7,000	7,000	7,000
	2016	23,000	23,000	23,000	23,000
	2017	36,000	36,000	36,000	36,000
	2018	25,000	25,000	25,000	25,000
	2019	37,000	37,000	38,000	37,000
	2020				2,000
Private Passenger Total		146,000	146,000	146,000	150,000
Non Private Passenger	prior		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	11,000	11,000	11,000	11,000
	2014	22,000	22,000	22,000	16,000
	2015	16,000	16,000	16,000	18,000
	2016	40,000	40,000	40,000	40,000
	2017	99,000	99,000	98,000	97,000
	2018	173,000	173,000	172,000	170,000
	2019	157,000	192,000	209,000	205,000
	2020				22,000
Non Private Passenger Total		518,000	553,000	568,000	579,000
Grand Total		664,000	699,000	714,000	729,000

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EXHIBIT A

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

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Jurisdiction Desc	(All)				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201910	201911	201912	202001
Private Passenger	prior	8,323,000	8,458,000	7,912,000	7,470,000
	2011	225,000	288,000	271,000	269,000
	2012	472,000	513,000	485,000	364,000
	2013	(231,000)	(237,000)	(219,000)	(213,000)
	2014	556,000	718,000	691,000	631,000
	2015	1,280,000	1,028,000	1,019,000	1,012,000
	2016	2,571,000	2,569,000	2,436,000	2,395,000
	2017	7,213,000	7,018,000	6,678,000	6,509,000
	2018	11,215,000	11,497,000	11,047,000	10,755,000
	2019	16,196,000	17,658,000	18,745,000	17,792,000
	2020				4,231,000
Private Passenger Total		47,820,000	49,510,000	49,065,000	51,215,000
Non Private Passenger	prior	(46,000)	130,000	122,000	133,000
	2011	(31,000)	(274,000)	(268,000)	(153,000)
	2012	191,000	439,000	417,000	374,000
	2013	1,257,000	1,245,000	1,187,000	1,203,000
	2014	881,000	883,000	835,000	741,000
	2015	2,315,000	2,460,000	2,359,000	2,327,000
	2016	4,623,000	3,852,000	3,603,000	3,505,000
	2017	9,352,000	9,305,000	8,785,000	8,549,000
	2018	20,815,000	20,566,000	19,385,000	18,776,000
	2019	43,845,000	47,422,000	49,077,000	45,383,000
	2020				10,554,000
Non Private Passenger Total		83,202,000	86,028,000	85,502,000	91,392,000
Grand Total		131,022,000	135,538,000	134,567,000	142,607,000

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				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201910	201911	201912	202001
<b>Private Passenger</b>	prior	(17,000)	(17,000)	(17,000)	(17,000)
	2011	(6,000)	(6,000)	(6,000)	(6,000)
	2012	75,000	69,000	67,000	65,000
	2013	(34,000)	(16,000)	(16,000)	(16,000)
	2014	13,000	37,000	36,000	35,000
	2015	50,000	47,000	46,000	45,000
	2016	189,000	228,000	221,000	219,000
	2017	857,000	840,000	815,000	799,000
	2018	1,548,000	1,596,000	1,404,000	1,320,000
	2019	1,622,000	2,304,000	2,169,000	1,822,000
	2020				701,000
<b>Private Passenger Total</b>		<b>4,297,000</b>	<b>5,082,000</b>	<b>4,719,000</b>	<b>4,967,000</b>
<b>Non Private Passenger</b>	prior	8,000	8,000	8,000	8,000
	2011	2,000	2,000	2,000	2,000
	2012		-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	(17,000)	(3,000)	(3,000)	(3,000)
	2015	(240,000)	(250,000)	(247,000)	(245,000)
	2016	(51,000)	(13,000)	(13,000)	(12,000)
	2017	42,000	30,000	27,000	25,000
	2018	514,000	540,000	486,000	433,000
	2019	1,570,000	1,674,000	1,510,000	1,374,000
	2020				336,000
<b>Non Private Passenger Total</b>		<b>1,830,000</b>	<b>1,990,000</b>	<b>1,772,000</b>	<b>1,920,000</b>
<b>Grand Total</b>		<b>6,127,000</b>	<b>7,072,000</b>	<b>6,491,000</b>	<b>6,887,000</b>

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



**EXHIBIT B**

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201910	201911	201912	202001
Private Passenger	prior	16,000	26,000	26,000	24,000
	2011	34,000	45,000	42,000	39,000
	2012	78,000	78,000	73,000	69,000
	2013	(148,000)	(148,000)	(138,000)	(130,000)
	2014	(76,000)	(74,000)	(69,000)	(65,000)
	2015	182,000	354,000	350,000	329,000
	2016	411,000	438,000	394,000	370,000
	2017	2,007,000	2,010,000	1,909,000	1,833,000
	2018	3,202,000	3,028,000	2,998,000	2,968,000
	2019	3,266,000	3,478,000	3,711,000	3,488,000
	2020				529,000
Private Passenger Total		8,972,000	9,235,000	9,296,000	9,454,000
Non Private Passenger	prior	(10,000)	(10,000)	(10,000)	(10,000)
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	4,000	6,000	6,000	6,000
	2014	3,000	30,000	28,000	28,000
	2015	67,000	70,000	66,000	65,000
	2016	299,000	201,000	191,000	189,000
	2017	425,000	342,000	325,000	309,000
	2018	642,000	647,000	615,000	572,000
	2019	801,000	1,082,000	1,403,000	1,263,000
	2020				346,000
Non Private Passenger Total		2,232,000	2,369,000	2,625,000	2,769,000
Grand Total		11,204,000	11,604,000	11,921,000	12,223,000

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			
		201910	201911	201912	202001
Private Passenger	prior	50,000	50,000	50,000	47,000
	2011	5,000	5,000	5,000	5,000
	2012	(9,000)	(9,000)	(9,000)	(9,000)
	2013	(24,000)	(24,000)	(24,000)	(23,000)
	2014	(3,000)	(3,000)	(3,000)	(3,000)
	2015	20,000	(94,000)	(93,000)	(89,000)
	2016	326,000	324,000	311,000	295,000
	2017	1,010,000	986,000	947,000	871,000
	2018	1,041,000	1,317,000	1,264,000	1,251,000
	2019	2,876,000	2,837,000	2,960,000	2,842,000
	2020				681,000
Private Passenger Total		5,292,000	5,389,000	5,408,000	5,868,000
Non Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2011	2,000	2,000	2,000	2,000
	2012	(4,000)	57,000	53,000	51,000
	2013		-	-	-
	2014	4,000	52,000	48,000	47,000
	2015	47,000	132,000	131,000	127,000
	2016	391,000	518,000	425,000	365,000
	2017	541,000	494,000	445,000	405,000
	2018	1,480,000	1,411,000	1,326,000	1,207,000
	2019	2,776,000	2,908,000	3,003,000	2,733,000
	2020				509,000
Non Private Passenger Total		5,233,000	5,570,000	5,429,000	5,442,000
Grand Total		10,525,000	10,959,000	10,837,000	11,310,000

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**EXHIBIT B**

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201910	201911	201912	202001
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	1,000	1,000	1,000	1,000
	2015	10,000	10,000	10,000	10,000
	2016	63,000	63,000	62,000	57,000
	2017	(84,000)	(128,000)	(124,000)	(123,000)
	2018	358,000	358,000	333,000	306,000
	2019	415,000	450,000	393,000	362,000
	2020				68,000
Private Passenger Total		755,000	746,000	667,000	673,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012		-	-	-
	2013	1,000	1,000	1,000	1,000
	2014	2,000	2,000	2,000	2,000
	2015	35,000	35,000	35,000	35,000
	2016	152,000	153,000	151,000	136,000
	2017	501,000	876,000	841,000	757,000
	2018	595,000	564,000	541,000	487,000
	2019	841,000	951,000	1,035,000	931,000
	2020				118,000
Non Private Passenger Total		2,126,000	2,581,000	2,605,000	2,466,000
Grand Total		2,881,000	3,327,000	3,272,000	3,139,000

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			
		201910	201911	201912	202001
Private Passenger	prior	7,134,000	7,287,000	6,779,000	6,239,000
	2011	61,000	113,000	105,000	97,000
	2012	106,000	155,000	144,000	132,000
	2013	(217,000)	(239,000)	(222,000)	(204,000)
	2014	10,000	181,000	168,000	155,000
	2015	74,000	(209,000)	(194,000)	(178,000)
	2016	317,000	330,000	307,000	301,000
	2017	1,022,000	986,000	966,000	956,000
	2018	2,072,000	2,168,000	2,146,000	1,996,000
	2019	4,365,000	4,761,000	5,474,000	5,365,000
	2020				1,510,000
Private Passenger Total		14,944,000	15,533,000	15,673,000	16,369,000
Non Private Passenger	prior	(201,000)	(25,000)	(24,000)	(23,000)
	2011	(86,000)	(314,000)	(305,000)	(290,000)
	2012	3,000	192,000	186,000	177,000
	2013	229,000	229,000	222,000	211,000
	2014	86,000	(125,000)	(121,000)	(115,000)
	2015	395,000	608,000	590,000	560,000
	2016	(32,000)	91,000	88,000	87,000
	2017	2,280,000	2,210,000	2,099,000	1,994,000
	2018	6,345,000	6,240,000	5,928,000	5,632,000
	2019	15,428,000	16,256,000	16,399,000	15,579,000
	2020				4,164,000
Non Private Passenger Total		24,447,000	25,362,000	25,062,000	27,976,000
Grand Total		39,391,000	40,895,000	40,735,000	44,345,000

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EXHIBIT B

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201910	201911	201912	202001
Private Passenger	prior	14,000	14,000	12,000	11,000
	2011	16,000	16,000	15,000	15,000
	2012	26,000	26,000	24,000	24,000
	2013	47,000	47,000	44,000	44,000
	2014	35,000	35,000	33,000	33,000
	2015	243,000	243,000	241,000	239,000
	2016	191,000	137,000	133,000	132,000
	2017	910,000	862,000	776,000	768,000
	2018	467,000	576,000	564,000	553,000
	2019	707,000	615,000	590,000	531,000
	2020				249,000
Private Passenger Total		2,656,000	2,571,000	2,432,000	2,599,000
Non Private Passenger	prior	57,000	58,000	55,000	55,000
	2011	(24,000)	(18,000)	(17,000)	(17,000)
	2012	9,000	7,000	7,000	7,000
	2013	228,000	228,000	217,000	215,000
	2014	354,000	484,000	460,000	455,000
	2015	588,000	556,000	512,000	507,000
	2016	2,196,000	1,251,000	1,138,000	1,127,000
	2017	2,993,000	2,852,000	2,624,000	2,598,000
	2018	6,891,000	6,865,000	6,316,000	6,127,000
	2019	16,133,000	17,591,000	18,171,000	16,354,000
	2020				4,013,000
Non Private Passenger Total		29,425,000	29,874,000	29,483,000	31,441,000
Grand Total		32,081,000	32,445,000	31,915,000	34,040,000

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EXHIBIT B

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201910	201911	201912	202001
Private Passenger	prior	55,000	55,000	54,000	53,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	6,000	6,000	6,000	6,000
	2014	15,000	15,000	15,000	15,000
	2015	31,000	31,000	31,000	31,000
	2016	46,000	46,000	46,000	46,000
	2017	54,000	54,000	53,000	52,000
	2018	158,000	158,000	155,000	153,000
	2019	109,000	126,000	114,000	113,000
	2020				13,000
Private Passenger Total		479,000	496,000	479,000	487,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	4,000	4,000	4,000	4,000
	2015	16,000	16,000	16,000	16,000
	2016	43,000	43,000	43,000	43,000
	2017	113,000	113,000	112,000	111,000
	2018	219,000	217,000	215,000	213,000
	2019	444,000	433,000	469,000	441,000
	2020				67,000
Non Private Passenger Total		844,000	831,000	864,000	900,000
Grand Total		1,323,000	1,327,000	1,343,000	1,387,000

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	201910	201911	201912	202001
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	12,000	12,000	12,000	12,000
	2015	44,000	44,000	44,000	44,000
	2016	87,000	87,000	84,000	83,000
	2017	152,000	152,000	150,000	148,000
	2018	382,000	381,000	370,000	363,000
	2019	255,000	269,000	258,000	240,000
	2020				42,000
Private Passenger Total		939,000	952,000	925,000	939,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	13,000	13,000	13,000	13,000
	2014	27,000	27,000	27,000	27,000
	2015	17,000	17,000	17,000	17,000
	2016	57,000	57,000	56,000	55,000
	2017	132,000	132,000	131,000	130,000
	2018	177,000	180,000	178,000	176,000
	2019	204,000	264,000	305,000	271,000
	2020				34,000
Non Private Passenger Total		630,000	693,000	730,000	726,000
Grand Total		1,569,000	1,645,000	1,655,000	1,665,000

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



EXHIBIT B

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201910	201911	201912	202001
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	3,000	3,000	3,000	3,000
	2015	6,000	6,000	6,000	6,000
	2016	22,000	22,000	22,000	22,000
	2017	33,000	33,000	33,000	33,000
	2018	23,000	23,000	23,000	23,000
	2019	34,000	34,000	36,000	35,000
	2020				2,000
Private Passenger Total		122,000	122,000	124,000	125,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	10,000	10,000	10,000	10,000
	2014	4,000	4,000	4,000	4,000
	2015	10,000	10,000	10,000	10,000
	2016	37,000	37,000	37,000	37,000
	2017	90,000	90,000	89,000	88,000
	2018	159,000	159,000	157,000	155,000
	2019	144,000	177,000	192,000	188,000
	2020				20,000
Non Private Passenger Total		454,000	487,000	499,000	512,000
Grand Total		576,000	609,000	623,000	637,000

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

EXHIBIT B

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

page 10 of 10

Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201910	201911	201912	202001
Private Passenger	prior	7,243,000	7,406,000	6,895,000	6,348,000
	2011	110,000	173,000	161,000	150,000
	2012	285,000	328,000	308,000	290,000
	2013	(365,000)	(369,000)	(345,000)	(318,000)
	2014	10,000	207,000	196,000	186,000
	2015	660,000	432,000	441,000	437,000
	2016	1,652,000	1,675,000	1,580,000	1,525,000
	2017	5,961,000	5,795,000	5,525,000	5,337,000
	2018	9,251,000	9,605,000	9,257,000	8,933,000
	2019	13,649,000	14,874,000	15,705,000	14,798,000
	2020				3,795,000
Private Passenger Total		38,456,000	40,126,000	39,723,000	41,481,000
Non Private Passenger	prior	(147,000)	30,000	28,000	29,000
	2011	(105,000)	(327,000)	(317,000)	(302,000)
	2012	10,000	258,000	248,000	237,000
	2013	489,000	491,000	473,000	460,000
	2014	467,000	475,000	449,000	449,000
	2015	935,000	1,194,000	1,130,000	1,092,000
	2016	3,092,000	2,338,000	2,116,000	2,027,000
	2017	7,117,000	7,139,000	6,693,000	6,417,000
	2018	17,022,000	16,823,000	15,762,000	15,002,000
	2019	38,341,000	41,336,000	42,487,000	39,134,000
	2020				9,607,000
Non Private Passenger Total		67,221,000	69,757,000	69,069,000	74,152,000
Grand Total		105,677,000	109,883,000	108,792,000	115,633,000

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

**EXHIBIT C-1**

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

page 1 of 10

Jurisdiction Desc	<b>Newfoundland &amp; Labrador</b>				
AccountCode Desc	<b>Retro Claims Expense</b>				discount rate: 1.46%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		<b>Prior Month</b>	<b>Current Month</b>	<b>1st Projected</b>	<b>2nd Projected</b>
<b>Sum of Amount</b>	<b>ShareYYMM</b>				
<b>Business Segment</b>	<b>Acc Year</b>	<b>201910</b>	<b>201911</b>	<b>201912</b>	<b>202001</b>
<b>Private Passenger</b>	prior	120,000	120,000	119,000	113,000
	2011	97,000	97,000	96,000	103,000
	2012	159,000	159,000	158,000	146,000
	2013	167,000	167,000	165,000	161,000
	2014	167,000	167,000	162,000	159,000
	2015	427,000	406,000	401,000	397,000
	2016	424,000	424,000	420,000	416,000
	2017	246,000	246,000	242,000	239,000
	2018	578,000	578,000	574,000	572,000
	2019	439,000	487,000	542,253	541,253
	2020				38,000
<b>Private Passenger Total</b>		<b>2,824,000</b>	<b>2,851,000</b>	<b>2,879,253</b>	<b>2,885,253</b>
<b>Non Private Passenger</b>	prior	43,000	43,000	43,000	43,000
	2011	29,000	29,000	29,000	31,000
	2012	41,000	41,000	39,000	38,000
	2013	43,000	43,000	42,000	38,000
	2014	45,000	45,000	44,000	45,000
	2015	128,000	122,000	121,000	120,000
	2016	140,000	140,000	139,000	138,000
	2017	86,000	86,000	85,000	85,000
	2018	218,000	218,000	216,000	215,000
	2019	173,000	192,000	211,234	210,234
	2020				15,000
<b>Non Private Passenger Total</b>		<b>946,000</b>	<b>959,000</b>	<b>969,234</b>	<b>978,234</b>
<b>Grand Total</b>		<b>3,770,000</b>	<b>3,810,000</b>	<b>3,848,487</b>	<b>3,863,487</b>

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

page 2 of 10

Jurisdiction Desc	<b>New Brunswick</b>	discount rate: 1.46%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201910	201911	201912	202001
<b>Private Passenger</b>	prior	108,000	108,000	104,000	103,000
	2011	91,000	67,000	64,000	62,000
	2012	125,000	125,000	121,000	117,000
	2013	157,000	157,000	152,000	145,000
	2014	224,000	222,000	216,000	210,000
	2015	295,000	273,000	268,000	263,000
	2016	203,000	203,000	197,000	191,000
	2017	193,000	193,000	187,000	183,000
	2018	259,000	259,000	239,000	234,000
	2019	240,000	269,000	279,450	275,450
	2020				23,000
<b>Private Passenger Total</b>		<b>1,895,000</b>	<b>1,876,000</b>	<b>1,827,450</b>	<b>1,806,450</b>
<b>Non Private Passenger</b>	prior	91,000	91,000	90,000	90,000
	2011	68,000	50,000	49,000	48,000
	2012	93,000	93,000	91,000	88,000
	2013	108,000	108,000	106,000	105,000
	2014	144,000	143,000	142,000	138,000
	2015	181,000	168,000	165,000	164,000
	2016	123,000	123,000	121,000	119,000
	2017	123,000	123,000	120,000	118,000
	2018	186,000	186,000	174,000	172,000
	2019	191,000	214,000	223,251	218,251
	2020				18,000
<b>Non Private Passenger Total</b>		<b>1,308,000</b>	<b>1,299,000</b>	<b>1,281,251</b>	<b>1,278,251</b>
<b>Grand Total</b>		<b>3,203,000</b>	<b>3,175,000</b>	<b>3,108,701</b>	<b>3,084,701</b>

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

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Jurisdiction Desc	<b>Nova Scotia</b>	discount rate: 1.46%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201910	201911	201912	202001
<b>Private Passenger</b>	prior	236,000	236,000	229,000	225,000
	2011	42,000	42,000	41,000	37,000
	2012	61,000	61,000	60,000	61,000
	2013	72,000	72,000	71,000	69,000
	2014	128,000	128,000	133,000	131,000
	2015	60,000	60,000	58,000	56,000
	2016	119,000	112,000	117,000	115,000
	2017	129,000	129,000	119,000	116,000
	2018	181,000	180,000	178,000	177,000
	2019	224,000	252,000	289,757	273,757
	2020				29,000
<b>Private Passenger Total</b>		<b>1,252,000</b>	<b>1,272,000</b>	<b>1,295,757</b>	<b>1,289,757</b>
<b>Non Private Passenger</b>	prior	94,000	94,000	93,000	92,000
	2011	41,000	41,000	40,000	39,000
	2012	65,000	65,000	64,000	67,000
	2013	87,000	87,000	85,000	80,000
	2014	169,000	169,000	177,000	173,000
	2015	84,000	84,000	82,000	80,000
	2016	164,000	155,000	161,000	160,000
	2017	173,000	173,000	160,000	155,000
	2018	222,000	221,000	218,000	217,000
	2019	211,000	237,000	273,101	259,101
	2020				26,000
<b>Non Private Passenger Total</b>		<b>1,310,000</b>	<b>1,326,000</b>	<b>1,353,101</b>	<b>1,348,101</b>
<b>Grand Total</b>		<b>2,562,000</b>	<b>2,598,000</b>	<b>2,648,858</b>	<b>2,637,858</b>

EXHIBIT C-1

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 1.46%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201910	201911	201912	202001
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	33,000	12,000	12,000	12,000
	2015	42,000	42,000	41,000	41,000
	2016	92,000	92,000	91,000	90,000
	2017	85,000	85,000	84,000	82,000
	2018	30,000	30,000	28,000	27,000
	2019	26,000	28,000	34,601	32,601
	2020				3,000
Private Passenger Total		411,000	392,000	392,601	388,601
Non Private Passenger	prior	14,000	14,000	14,000	14,000
	2011	10,000	10,000	10,000	10,000
	2012	12,000	12,000	12,000	13,000
	2013	18,000	18,000	18,000	17,000
	2014	19,000	7,000	7,000	7,000
	2015	26,000	26,000	26,000	26,000
	2016	61,000	61,000	60,000	58,000
	2017	56,000	56,000	55,000	53,000
	2018	22,000	22,000	21,000	20,000
	2019	23,000	26,000	32,020	30,020
	2020				1,000
Non Private Passenger Total		261,000	252,000	255,020	249,020
Grand Total		672,000	644,000	647,621	637,621

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

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Jurisdiction Desc	<b>Ontario</b>	discount rate: 1.46%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201910	201911	201912	202001
<b>Private Passenger</b>	prior	3,043,000	3,013,000	2,921,000	2,842,000
	2011	412,000	391,000	379,000	377,000
	2012	315,000	267,000	258,000	248,000
	2013	543,000	471,000	458,000	434,000
	2014	462,000	446,000	433,000	417,000
	2015	585,000	571,000	556,000	537,000
	2016	459,000	447,000	434,000	420,000
	2017	410,000	410,000	393,000	381,000
	2018	641,000	641,000	621,000	605,000
	2019	575,000	628,000	721,997	674,997
	2020				113,000
<b>Private Passenger Total</b>		<b>7,445,000</b>	<b>7,285,000</b>	<b>7,174,997</b>	<b>7,048,997</b>
<b>Non Private Passenger</b>	prior	1,099,000	1,082,000	1,055,000	1,044,000
	2011	334,000	317,000	311,000	305,000
	2012	300,000	256,000	250,000	238,000
	2013	832,000	723,000	708,000	707,000
	2014	875,000	846,000	829,000	799,000
	2015	1,299,000	1,268,000	1,246,000	1,231,000
	2016	1,019,000	993,000	971,000	950,000
	2017	909,000	909,000	886,000	872,000
	2018	2,025,000	2,025,000	1,981,000	1,943,000
	2019	1,850,000	1,976,000	2,219,984	2,125,984
	2020				302,000
<b>Non Private Passenger Total</b>		<b>10,542,000</b>	<b>10,395,000</b>	<b>10,456,984</b>	<b>10,516,984</b>
<b>Grand Total</b>		<b>17,987,000</b>	<b>17,680,000</b>	<b>17,631,981</b>	<b>17,565,981</b>

EXHIBIT C-1

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

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Jurisdiction Desc	Alberta				
AccountCode Desc	Retro Claims Expense				discount rate: 1.46%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201910	201911	201912	202001
Private Passenger	prior	356,000	356,000	350,000	346,000
	2011	12,000	12,000	12,000	11,000
	2012	56,000	56,000	55,000	54,000
	2013	60,000	60,000	58,000	57,000
	2014	73,000	73,000	72,000	71,000
	2015	72,000	72,000	71,000	70,000
	2016	60,000	60,000	50,000	48,000
	2017	49,000	49,000	48,000	46,000
	2018	147,000	147,000	146,000	145,000
	2019	(18,000)	(22,000)	(20,407)	(23,407)
	2020				1,000
Private Passenger Total		867,000	863,000	841,593	825,593
Non Private Passenger	prior	1,036,000	1,036,000	1,025,000	1,043,000
	2011	37,000	37,000	37,000	40,000
	2012	199,000	199,000	196,000	190,000
	2013	228,000	228,000	225,000	222,000
	2014	319,000	319,000	315,000	308,000
	2015	341,000	341,000	337,000	335,000
	2016	319,000	319,000	268,000	264,000
	2017	314,000	314,000	311,000	308,000
	2018	1,157,000	1,157,000	1,154,000	1,160,000
	2019	(201,000)	(229,000)	(222,286)	(248,286)
	2020				(2,000)
Non Private Passenger Total		3,749,000	3,721,000	3,645,714	3,619,714
Grand Total		4,616,000	4,584,000	4,487,307	4,445,307



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

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Jurisdiction Desc	<b>Yukon</b>	discount rate: 1.46%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201910	201911	201912	202001
<b>Private Passenger</b>	prior	14,000	14,000	14,000	14,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	6,000	6,000	6,000
	2015	(15,000)	(15,000)	(15,000)	(15,000)
	2016	(1,000)	(1,000)	(1,000)	(1,000)
	2017	20,000	20,000	20,000	20,000
	2018	14,000	14,000	14,000	14,000
	2019	(2,000)	(3,000)	(3,386)	(3,386)
	2020				-
<b>Private Passenger Total</b>		<b>45,000</b>	<b>44,000</b>	<b>43,614</b>	<b>43,614</b>
<b>Non Private Passenger</b>	prior	13,000	13,000	13,000	13,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015	(20,000)	(20,000)	(20,000)	(20,000)
	2016	(2,000)	(2,000)	(2,000)	(2,000)
	2017	63,000	63,000	63,000	62,000
	2018	55,000	53,000	53,000	54,000
	2019	(8,000)	(10,000)	(10,271)	(11,271)
	2020				-
<b>Non Private Passenger Total</b>		<b>123,000</b>	<b>119,000</b>	<b>118,729</b>	<b>117,729</b>
<b>Grand Total</b>		<b>168,000</b>	<b>163,000</b>	<b>162,343</b>	<b>161,343</b>

**EXHIBIT C-1**

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

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Jurisdiction Desc	<b>Northwest Territories</b>				
AccountCode Desc	<b>Retro Claims Expense</b>				discount rate: 1.46%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		<b>Prior Month</b>	<b>Current Month</b>	<b>1st Projected</b>	<b>2nd Projected</b>
<b>Sum of Amount</b>	<b>ShareYYMM</b>				
<b>Business Segment</b>	<b>Acc Year</b>	<b>201910</b>	<b>201911</b>	<b>201912</b>	<b>202001</b>
<b>Private Passenger</b>	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	21,000
	2015	4,000	4,000	4,000	4,000
	2016	22,000	22,000	22,000	22,000
	2017	(22,000)	(22,000)	(22,000)	(21,000)
	2018	10,000	10,000	10,000	10,000
	2019	(14,000)	(15,000)	(8,968)	(9,968)
	2020				(4,000)
<b>Private Passenger Total</b>		<b>75,000</b>	<b>74,000</b>	<b>80,032</b>	<b>75,032</b>
<b>Non Private Passenger</b>	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	2,000	2,000	2,000	2,000
	2016	9,000	9,000	9,000	9,000
	2017	(7,000)	(7,000)	(7,000)	(6,000)
	2018	5,000	5,000	5,000	5,000
	2019	(8,000)	(8,000)	(5,172)	(6,172)
	2020				(2,000)
<b>Non Private Passenger Total</b>		<b>27,000</b>	<b>27,000</b>	<b>29,828</b>	<b>27,828</b>
<b>Grand Total</b>		<b>102,000</b>	<b>101,000</b>	<b>109,860</b>	<b>102,860</b>

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

page 9 of 10

Jurisdiction Desc	<b>Nunavut</b>	discount rate: 1.46%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201910	201911	201912	202001
<b>Private Passenger</b>	prior	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	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	(3,000)	(4,000)	(3,993)	(3,993)
	2020				(1,000)
<b>Private Passenger Total</b>		<b>16,000</b>	<b>15,000</b>	<b>15,007</b>	<b>14,007</b>
<b>Non Private Passenger</b>	prior	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	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	(17,000)	(17,000)	(17,133)	(18,133)
	2020				(2,000)
<b>Non Private Passenger Total</b>		<b>4,000</b>	<b>4,000</b>	<b>3,867</b>	<b>867</b>
<b>Grand Total</b>		<b>20,000</b>	<b>19,000</b>	<b>18,874</b>	<b>14,874</b>

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

page 10 of 10

Jurisdiction Desc	(All)	discount rate: 1.46%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201910	201911	201912	202001
Private Passenger	prior	3,924,000	3,894,000	3,784,000	3,690,000
	2011	684,000	639,000	622,000	620,000
	2012	759,000	711,000	695,000	669,000
	2013	1,058,000	986,000	962,000	923,000
	2014	1,108,000	1,069,000	1,049,000	1,020,000
	2015	1,476,000	1,419,000	1,390,000	1,359,000
	2016	1,382,000	1,363,000	1,334,000	1,305,000
	2017	1,112,000	1,112,000	1,073,000	1,048,000
	2018	1,860,000	1,859,000	1,810,000	1,784,000
	2019	1,467,000	1,620,000	1,831,304	1,757,304
	2020				202,000
Private Passenger Total		14,830,000	14,672,000	14,550,304	14,377,304
Non Private Passenger	prior	2,393,000	2,376,000	2,336,000	2,342,000
	2011	527,000	492,000	484,000	481,000
	2012	723,000	679,000	665,000	647,000
	2013	1,333,000	1,224,000	1,201,000	1,186,000
	2014	1,581,000	1,539,000	1,524,000	1,480,000
	2015	2,045,000	1,995,000	1,963,000	1,942,000
	2016	1,839,000	1,804,000	1,733,000	1,702,000
	2017	1,723,000	1,723,000	1,679,000	1,653,000
	2018	3,892,000	3,889,000	3,824,000	3,788,000
	2019	2,214,000	2,381,000	2,704,728	2,559,728
	2020				356,000
Non Private Passenger Total		18,270,000	18,102,000	18,113,728	18,136,728
Grand Total		33,100,000	32,774,000	32,664,032	32,514,032

**EXHIBIT C-2**

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201910	201911	201912	202001
Private Passenger	prior	109,000	109,000	108,000	107,000
	2011	96,000	96,000	95,000	94,000
	2012	150,000	150,000	148,000	146,000
	2013	156,000	156,000	154,000	152,000
	2014	125,000	125,000	121,000	117,000
	2015	365,000	365,000	361,000	357,000
	2016	365,000	365,000	361,000	357,000
	2017	184,000	184,000	180,000	176,000
	2018	457,000	457,000	453,000	449,000
	2019	330,000	366,000	415,253	410,253
	2020				23,000
Private Passenger Total		2,337,000	2,373,000	2,396,253	2,388,253
Non Private Passenger	prior	39,000	39,000	39,000	39,000
	2011	28,000	28,000	28,000	28,000
	2012	39,000	39,000	38,000	37,000
	2013	39,000	39,000	38,000	37,000
	2014	34,000	34,000	33,000	32,000
	2015	110,000	110,000	109,000	108,000
	2016	120,000	120,000	119,000	118,000
	2017	64,000	64,000	62,000	61,000
	2018	172,000	172,000	170,000	168,000
	2019	129,000	143,000	160,234	158,234
	2020				9,000
Non Private Passenger Total		774,000	788,000	796,234	795,234
Grand Total		3,111,000	3,161,000	3,192,487	3,183,487

**EXHIBIT C-2**

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201910	201911	201912	202001
Private Passenger	prior	102,000	102,000	98,000	94,000
	2011	85,000	63,000	61,000	59,000
	2012	118,000	118,000	114,000	111,000
	2013	145,000	145,000	141,000	137,000
	2014	197,000	195,000	190,000	185,000
	2015	268,000	247,000	242,000	237,000
	2016	175,000	175,000	169,000	163,000
	2017	138,000	138,000	132,000	126,000
	2018	192,000	192,000	186,000	180,000
	2019	167,000	187,000	190,450	183,450
	2020				12,000
Private Passenger Total		1,587,000	1,562,000	1,523,450	1,487,450
Non Private Passenger	prior	86,000	86,000	85,000	84,000
	2011	64,000	48,000	47,000	46,000
	2012	87,000	87,000	85,000	83,000
	2013	102,000	102,000	100,000	98,000
	2014	128,000	127,000	125,000	123,000
	2015	165,000	152,000	150,000	148,000
	2016	106,000	106,000	104,000	102,000
	2017	89,000	89,000	86,000	83,000
	2018	139,000	139,000	136,000	133,000
	2019	134,000	149,000	153,251	149,251
	2020				9,000
Non Private Passenger Total		1,100,000	1,085,000	1,071,251	1,058,251
Grand Total		2,687,000	2,647,000	2,594,701	2,545,701

**EXHIBIT C-2**

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201910	201911	201912	202001
Private Passenger	prior	223,000	223,000	217,000	211,000
	2011	38,000	38,000	37,000	36,000
	2012	57,000	57,000	56,000	55,000
	2013	67,000	67,000	66,000	65,000
	2014	123,000	123,000	121,000	119,000
	2015	48,000	48,000	46,000	44,000
	2016	97,000	97,000	95,000	93,000
	2017	97,000	97,000	95,000	93,000
	2018	135,000	134,000	132,000	130,000
	2019	152,000	171,000	204,757	200,757
	2020				17,000
Private Passenger Total		1,037,000	1,055,000	1,069,757	1,063,757
Non Private Passenger	prior	85,000	85,000	84,000	83,000
	2011	37,000	37,000	36,000	35,000
	2012	63,000	63,000	62,000	61,000
	2013	82,000	82,000	80,000	78,000
	2014	161,000	161,000	159,000	157,000
	2015	66,000	66,000	64,000	62,000
	2016	134,000	134,000	132,000	130,000
	2017	130,000	130,000	127,000	124,000
	2018	166,000	165,000	162,000	159,000
	2019	144,000	161,000	193,101	189,101
	2020				15,000
Non Private Passenger Total		1,068,000	1,084,000	1,099,101	1,093,101
Grand Total		2,105,000	2,139,000	2,168,858	2,156,858

**EXHIBIT C-2**

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		201910	201911	201912	202001
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	30,000	11,000	11,000	11,000
	2015	34,000	34,000	33,000	32,000
	2016	82,000	82,000	81,000	80,000
	2017	71,000	71,000	70,000	69,000
	2018	16,000	16,000	15,000	14,000
	2019	12,000	13,000	19,601	18,601
	2020				1,000
Private Passenger Total		339,000	321,000	322,601	317,601
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	19,000	7,000	7,000	7,000
	2015	22,000	22,000	22,000	22,000
	2016	54,000	54,000	53,000	52,000
	2017	47,000	47,000	46,000	45,000
	2018	12,000	12,000	11,000	10,000
	2019	11,000	12,000	18,020	17,020
	2020				-
Non Private Passenger Total		216,000	205,000	208,020	204,020
Grand Total		555,000	526,000	530,621	521,621



**EXHIBIT C-2**

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201910	201911	201912	202001
Private Passenger	prior	2,942,000	2,912,000	2,824,000	2,738,000
	2011	404,000	384,000	372,000	361,000
	2012	306,000	260,000	252,000	244,000
	2013	518,000	450,000	436,000	423,000
	2014	420,000	405,000	392,000	380,000
	2015	526,000	526,000	513,000	500,000
	2016	403,000	403,000	390,000	377,000
	2017	337,000	337,000	322,000	308,000
	2018	541,000	541,000	522,000	504,000
	2019	382,000	434,000	483,997	449,997
	2020				77,000
Private Passenger Total		6,779,000	6,652,000	6,506,997	6,361,997
Non Private Passenger	prior	1,055,000	1,038,000	1,016,000	997,000
	2011	320,000	304,000	298,000	292,000
	2012	280,000	238,000	233,000	228,000
	2013	789,000	685,000	671,000	658,000
	2014	783,000	756,000	740,000	725,000
	2015	1,171,000	1,171,000	1,151,000	1,132,000
	2016	893,000	893,000	873,000	854,000
	2017	749,000	749,000	727,000	705,000
	2018	1,702,000	1,702,000	1,663,000	1,625,000
	2019	1,230,000	1,365,000	1,493,984	1,424,984
	2020				207,000
Non Private Passenger Total		8,972,000	8,901,000	8,865,984	8,847,984
Grand Total		15,751,000	15,553,000	15,372,981	15,209,981

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Alberta</b>	discount rate: 0.00%			
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201910	201911	201912	202001
<b>Private Passenger</b>	prior	329,000	329,000	324,000	319,000
	2011	11,000	11,000	11,000	11,000
	2012	52,000	52,000	51,000	50,000
	2013	55,000	55,000	54,000	53,000
	2014	68,000	68,000	67,000	66,000
	2015	61,000	61,000	60,000	59,000
	2016	37,000	37,000	36,000	35,000
	2017	45,000	45,000	44,000	43,000
	2018	114,000	114,000	113,000	112,000
	2019	(26,000)	(30,000)	(33,407)	(34,407)
	2020				(2,000)
<b>Private Passenger Total</b>		<b>746,000</b>	<b>742,000</b>	<b>726,593</b>	<b>711,593</b>
<b>Non Private Passenger</b>	prior	1,008,000	1,008,000	999,000	990,000
	2011	36,000	36,000	36,000	36,000
	2012	188,000	188,000	186,000	184,000
	2013	215,000	215,000	213,000	211,000
	2014	296,000	296,000	293,000	290,000
	2015	286,000	286,000	283,000	280,000
	2016	199,000	199,000	196,000	193,000
	2017	288,000	288,000	285,000	282,000
	2018	898,000	899,000	895,000	891,000
	2019	(278,000)	(315,000)	(343,286)	(349,286)
	2020				(33,000)
<b>Non Private Passenger Total</b>		<b>3,136,000</b>	<b>3,100,000</b>	<b>3,042,714</b>	<b>2,974,714</b>
<b>Grand Total</b>		<b>3,882,000</b>	<b>3,842,000</b>	<b>3,769,307</b>	<b>3,686,307</b>

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Yukon</b>	discount rate: 0.00%			
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>	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	201910	201911	201912	202001
<b>Private Passenger</b>	prior	13,000	13,000	13,000	13,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	(16,000)	(16,000)	(16,000)	(16,000)
	2016	(2,000)	(2,000)	(2,000)	(2,000)
	2017	17,000	17,000	17,000	17,000
	2018	12,000	12,000	12,000	12,000
	2019	(3,000)	(4,000)	(4,386)	(4,386)
	2020				-
<b>Private Passenger Total</b>		<b>35,000</b>	<b>34,000</b>	<b>33,614</b>	<b>33,614</b>
<b>Non Private Passenger</b>	prior	12,000	12,000	12,000	12,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	7,000	7,000	7,000
	2015	(21,000)	(21,000)	(21,000)	(21,000)
	2016	(4,000)	(4,000)	(4,000)	(4,000)
	2017	52,000	52,000	52,000	52,000
	2018	46,000	46,000	46,000	46,000
	2019	(16,000)	(17,000)	(18,271)	(18,271)
	2020				(1,000)
<b>Non Private Passenger Total</b>		<b>89,000</b>	<b>88,000</b>	<b>86,729</b>	<b>85,729</b>
<b>Grand Total</b>		<b>124,000</b>	<b>122,000</b>	<b>120,343</b>	<b>119,343</b>

**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	201910	201911	201912	202001
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	3,000	3,000	3,000	3,000
	2016	21,000	21,000	21,000	21,000
	2017	(29,000)	(29,000)	(29,000)	(29,000)
	2018	3,000	3,000	3,000	3,000
	2019	(24,000)	(26,000)	(22,968)	(22,968)
	2020				(5,000)
Private Passenger Total		42,000	40,000	43,032	38,032
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	(11,000)	(11,000)	(11,000)	(11,000)
	2018	1,000	1,000	1,000	1,000
	2019	(14,000)	(15,000)	(13,172)	(13,172)
	2020				(3,000)
Non Private Passenger Total		8,000	7,000	8,828	5,828
Grand Total		50,000	47,000	51,860	43,860

**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	201910	201911	201912	202001
Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	5,000	5,000	5,000	5,000
	2014	(8,000)	(8,000)	(8,000)	(8,000)
	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	(3,000)	(4,000)	(3,993)	(3,993)
	2020				(1,000)
Private Passenger Total		13,000	12,000	12,007	11,007
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	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	(17,000)	(18,000)	(19,133)	(19,133)
	2020				(2,000)
Non Private Passenger Total		1,000	-	(1,133)	(3,133)
Grand Total		14,000	12,000	10,874	7,874

**EXHIBIT C-2**

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201910	201911	201912	202001
Private Passenger	prior	3,761,000	3,731,000	3,627,000	3,525,000
	2011	662,000	620,000	604,000	589,000
	2012	723,000	677,000	661,000	646,000
	2013	994,000	926,000	903,000	881,000
	2014	980,000	944,000	919,000	895,000
	2015	1,294,000	1,273,000	1,247,000	1,221,000
	2016	1,182,000	1,182,000	1,155,000	1,128,000
	2017	862,000	862,000	833,000	805,000
	2018	1,470,000	1,469,000	1,436,000	1,404,000
	2019	987,000	1,107,000	1,249,304	1,197,304
	2020				122,000
Private Passenger Total		12,915,000	12,791,000	12,634,304	12,413,304
Non Private Passenger	prior	2,301,000	2,284,000	2,251,000	2,221,000
	2011	502,000	470,000	462,000	454,000
	2012	681,000	639,000	628,000	617,000
	2013	1,259,000	1,155,000	1,134,000	1,114,000
	2014	1,429,000	1,389,000	1,365,000	1,342,000
	2015	1,804,000	1,791,000	1,763,000	1,736,000
	2016	1,515,000	1,515,000	1,486,000	1,458,000
	2017	1,413,000	1,413,000	1,379,000	1,346,000
	2018	3,137,000	3,137,000	3,085,000	3,034,000
	2019	1,323,000	1,465,000	1,624,728	1,538,728
	2020				201,000
Non Private Passenger Total		15,364,000	15,258,000	15,177,728	15,061,728
Grand Total		28,279,000	28,049,000	27,812,032	27,475,032

## 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	201910	201911	201912	202001
Private Passenger	Newfoundland & Labrador	84.4%	82.9%	82.0%	81.2%
	New Brunswick	82.1%	81.5%	81.1%	80.6%
	Nova Scotia	87.2%	86.5%	86.0%	85.7%
	Prince Edward Island	63.8%	63.9%	64.4%	63.9%
	Ontario	75.1%	74.9%	74.1%	74.7%
	Alberta	63.2%	63.1%	62.8%	62.8%
	Yukon	81.7%	81.6%	81.3%	81.9%
	Northwest Territories	61.6%	60.8%	60.7%	59.9%
	Nunavut	38.8%	37.3%	39.0%	37.5%
Non Private Passenger	Newfoundland & Labrador	80.5%	80.2%	80.0%	79.2%
	New Brunswick	73.7%	72.5%	71.0%	70.5%
	Nova Scotia	80.3%	80.3%	80.0%	79.7%
	Prince Edward Island	83.1%	81.8%	79.8%	79.3%
	Ontario	64.3%	65.3%	65.3%	65.8%
	Alberta	70.2%	70.2%	70.0%	70.0%
	Yukon	65.9%	67.2%	67.3%	67.7%
	Northwest Territories	52.0%	49.5%	46.0%	45.1%
	Nunavut	45.5%	45.2%	45.1%	44.7%
Grand Total		71.9%	72.0%	71.5%	71.5%

### 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	201910	201911	201912	202001
Private Passenger	Newfoundland & Labrador	79.7%	78.4%	77.6%	76.9%
	New Brunswick	77.4%	76.8%	76.6%	76.1%
	Nova Scotia	81.9%	81.2%	80.8%	80.5%
	Prince Edward Island	59.8%	59.8%	60.6%	60.0%
	Ontario	70.2%	70.1%	69.5%	70.0%
	Alberta	59.9%	59.7%	59.5%	59.5%
	Yukon	76.4%	76.9%	76.6%	77.1%
	Northwest Territories	58.3%	57.7%	57.8%	56.9%
	Nunavut	36.4%	36.0%	37.7%	36.2%
Non Private Passenger	Newfoundland & Labrador	75.9%	75.6%	76.1%	75.3%
	New Brunswick	69.4%	68.4%	67.6%	67.1%
	Nova Scotia	75.3%	75.3%	75.7%	75.4%
	Prince Edward Island	78.0%	76.6%	75.5%	75.0%
	Ontario	60.0%	60.9%	61.5%	62.0%
	Alberta	66.5%	66.5%	66.5%	66.5%
	Yukon	62.1%	63.2%	63.8%	64.3%
	Northwest Territories	49.2%	46.8%	43.9%	42.9%
	Nunavut	43.2%	43.2%	43.2%	43.1%
Grand Total		67.7%	67.7%	67.6%	67.6%

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**NEWFOUNDLAND AND LABRADOR**

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



## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	12.1%
2016	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	11.9%
2017	12.5%	10.3%	5.0%	11.7%	12.5%	10.3%	5.0%	11.5%
2018	12.5%	10.1%	5.0%	11.7%	12.5%	10.2%	5.0%	11.5%
2019	12.4%	10.1%	5.0%	11.7%	12.3%	10.2%	5.0%	11.5%
prem liab	12.0%	10.1%	5.0%	9.8%	11.9%	10.1%	5.0%	10.9%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**NOVA SCOTIA**

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development		Other Coverages	TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages		
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2014	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.0%	11.0%
2015	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.6%	11.6%
2016	12.5%	10.0%	5.0%	11.8%	12.5%	10.0%	5.0%	11.5%	11.5%
2017	12.5%	10.1%	5.0%	11.6%	12.5%	10.1%	5.0%	11.3%	11.3%
2018	12.5%	10.0%	5.0%	11.6%	12.5%	10.2%	5.0%	11.3%	11.3%
2019	12.3%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.3%	11.3%
prem liab	12.0%	10.0%	5.0%	9.9%	11.6%	10.1%	5.0%	10.4%	10.4%
discount rate:				1.46%	discount rate:				1.46%
margin (basis points):				25	margin (basis points):				25

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**PRINCE EDWARD ISLAND**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.2%	10.0%	10.0%	5.0%	11.1%
2017	10.0%	10.0%	5.0%	11.7%	10.0%	10.0%	5.0%	11.5%
2018	12.5%	10.1%	5.0%	11.7%	12.4%	10.1%	5.0%	11.5%
2019	12.2%	10.2%	5.0%	11.7%	12.3%	10.2%	5.0%	11.5%
prem liab	12.1%	10.1%	5.0%	10.8%	11.9%	10.1%	5.0%	9.5%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### ONTARIO

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

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### ALBERTA

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

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**YUKON**

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

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**NORTHWEST TERRITORIES**

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

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**NUNAVUT**

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



**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**NEWFOUNDLAND AND LABRADOR**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**NEW BRUNSWICK**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT F**

**Interest Rate Sensitivity (\$000s)**

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

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**NOVA SCOTIA**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

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

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### PRINCE EDWARD ISLAND

Amounts in \$000s

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

Amounts in

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

Amounts in

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

## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

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

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### ONTARIO

Amounts in \$000s

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

Amounts in

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

Amounts in

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

## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

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

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### ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	89	87	85	83	82	80	85	82
2005	113	110	108	105	102	100	108	103
2006	5	5	5	5	5	5	5	5
2007	34	33	33	33	32	32	33	33
2008	-	-	-	-	-	-	-	-
2009	54	52	50	48	47	45	50	47
2010	3	3	3	2	2	2	3	2
2011	2,017	1,981	1,947	1,916	1,886	1,857	1,949	1,895
2012	1,589	1,562	1,536	1,512	1,488	1,464	1,537	1,495
2013	4,376	4,315	4,256	4,199	4,145	4,092	4,258	4,163
2014	3,575	3,544	3,514	3,485	3,456	3,428	3,515	3,467
2015	7,161	7,090	7,023	6,957	6,892	6,830	7,025	6,914
2016	12,115	11,971	11,831	11,696	11,566	11,437	11,838	11,609
2017	12,727	12,567	12,411	12,261	12,115	11,971	12,418	12,164
2018	24,837	24,463	24,104	23,752	23,413	23,081	24,119	23,527
2019	36,950	36,445	35,956	35,482	35,018	34,573	35,976	35,174
Total	105,645	104,228	102,862	101,536	100,249	98,997	102,919	100,680
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	2,783	1,366	-	(1,326)	(2,613)	(3,865)	57	(2,182)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	4.7%	2.4%	-	(2.4%)	(3.5%)	(5.9%)	-	(3.5%)
2005	4.6%	1.9%	-	(2.8%)	(5.6%)	(7.4%)	-	(4.6%)
2006	-	-	-	-	-	-	-	-
2007	3.0%	-	-	-	(3.0%)	(3.0%)	-	-
2008	-	-	-	-	-	-	-	-
2009	8.0%	4.0%	-	(4.0%)	(6.0%)	(10.0%)	-	(6.0%)
2010	-	-	-	(33.3%)	(33.3%)	(33.3%)	-	(33.3%)
2011	3.6%	1.7%	-	(1.6%)	(3.1%)	(4.6%)	0.1%	(2.7%)
2012	3.5%	1.7%	-	(1.6%)	(3.1%)	(4.7%)	0.1%	(2.7%)
2013	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	-	(2.2%)
2014	1.7%	0.9%	-	(0.8%)	(1.7%)	(2.4%)	-	(1.3%)
2015	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.7%)	-	(1.6%)
2016	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	0.1%	(1.9%)
2017	2.5%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	0.1%	(2.0%)
2018	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	0.1%	(2.4%)
2019	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.2%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.8%)	0.1%	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

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

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### YUKON

Amounts in \$000s

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

Amounts in

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

Amounts in

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

## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

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

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### NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	445	440	435	430	426	421	435	427
2014	39	39	39	38	38	37	39	38
2015	64	63	63	62	62	61	63	62
2016	157	156	154	152	150	149	154	152
2017	807	796	786	775	766	756	786	769
2018	789	777	767	755	744	734	767	749
2019	1,415	1,395	1,375	1,355	1,337	1,319	1,375	1,343
Total	3,718	3,668	3,621	3,569	3,525	3,479	3,621	3,542
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	97	47	-	(52)	(96)	(142)	-	(79)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	-	(1.8%)
2014	-	-	-	(2.6%)	(2.6%)	(5.1%)	-	(2.6%)
2015	1.6%	-	-	(1.6%)	(1.6%)	(3.2%)	-	(1.6%)
2016	1.9%	1.3%	-	(1.3%)	(2.6%)	(3.2%)	-	(1.3%)
2017	2.7%	1.3%	-	(1.4%)	(2.5%)	(3.8%)	-	(2.2%)
2018	2.9%	1.3%	-	(1.6%)	(3.0%)	(4.3%)	-	(2.3%)
2019	2.9%	1.5%	-	(1.5%)	(2.8%)	(4.1%)	-	(2.3%)
Total	2.7%	1.3%	-	(1.4%)	(2.7%)	(3.9%)	-	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption



## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

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

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### NUNAVUT

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**ALL JURISDICTIONS COMBINED**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

## EXHIBIT G-1

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

page 1 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(4)	1	(1)	-	-	-	(4)
	2010	(6)	-	-	-	-	-	(6)
	2011	(5)	(1)	1	-	-	-	(5)
	2012	183	(3)	(3)	-	(6)	(3.3%)	177
	2013	35	(1)	17	-	16	45.7%	51
	2014	209	(4)	(7)	-	(11)	(5.3%)	198
	2015	305	(9)	5	-	(4)	(1.3%)	301
	2016	582	(31)	46	-	15	2.6%	597
	2017	1,195	(102)	59	-	(43)	(3.6%)	1,152
	2018	2,220	(174)	193	-	19	0.9%	2,239
	2019	2,283	241	508	-	749	32.8%	3,032
Private Passenger Total		6,997	(83)	818	-	735	10.5%	7,732
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	(1)	(1)	1	-	-	-	(1)
	2012	4	-	-	-	-	-	4
	2013	2	-	-	-	-	-	2
	2014	(13)	-	10	-	10	(76.9%)	(3)
	2015	(171)	8	(30)	-	(22)	12.9%	(193)
	2016	39	(6)	41	-	35	89.7%	74
	2017	244	(8)	(19)	-	(27)	(11.1%)	217
	2018	798	(66)	73	-	7	0.9%	805
	2019	1,819	31	103	-	134	7.4%	1,953
Non Private Passenger Total		2,729	(42)	179	-	137	5.0%	2,866
Grand Total		9,726	(125)	997	-	872	9.0%	10,598

**EXHIBIT G-1**

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

page 2 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	14	-	10	-	10	71.4%	24
	2010	42	-	-	-	-	-	42
	2011	39	-	11	-	11	28.2%	50
	2012	97	(2)	2	-	-	-	97
	2013	(146)	1	(1)	-	-	-	(146)
	2014	(36)	2	-	-	2	(5.6%)	(34)
	2015	385	(8)	180	-	172	44.7%	557
	2016	605	(11)	37	-	26	4.3%	631
	2017	2,325	(137)	139	-	2	0.1%	2,327
	2018	3,590	(82)	(103)	-	(185)	(5.2%)	3,405
	2019	3,649	418	(169)	-	249	6.8%	3,898
Private Passenger Total		10,564	181	106	-	287	2.7%	10,851
Non Private Passenger								
	prior	(10)	-	-	-	-	-	(10)
	2010	19	-	-	-	-	-	19
	2011	1	-	-	-	-	-	1
	2012	33	-	-	-	-	-	33
	2013	76	(1)	3	-	2	2.6%	78
	2014	7	(1)	27	-	26	371.4%	33
	2015	133	(4)	7	-	3	2.3%	136
	2016	356	(15)	(83)	-	(98)	(27.5%)	258
	2017	543	(22)	(67)	-	(89)	(16.4%)	454
	2018	838	(69)	72	-	3	0.4%	841
	2019	1,076	145	171	-	316	29.4%	1,392
Non Private Passenger Total		3,072	33	130	-	163	5.3%	3,235
Grand Total		13,636	214	236	-	450	3.3%	14,086

## EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	60	(2)	2	-	-	-	60
	2010	8	(1)	1	-	-	-	8
	2011	6	-	-	-	-	-	6
	2012	(5)	-	(2)	-	(2)	40.0%	(7)
	2013	(16)	2	(2)	-	-	-	(16)
	2014	11	-	-	-	-	-	11
	2015	45	(2)	(112)	-	(114)	(253.3%)	(69)
	2016	425	(19)	17	-	(2)	(0.5%)	423
	2017	1,150	(43)	18	-	(25)	(2.2%)	1,125
	2018	1,343	(55)	318	-	263	19.6%	1,606
	2019	3,324	185	(172)	-	13	0.4%	3,337
Private Passenger Total		6,351	65	68	-	133	2.1%	6,484
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(1)	(1)	62	-	61	(6,100.0%)	60
	2013	85	(3)	2	-	(1)	(1.2%)	84
	2014	77	(2)	50	-	48	62.3%	125
	2015	104	(1)	71	-	70	67.3%	174
	2016	549	(11)	128	-	117	21.3%	666
	2017	798	(34)	(15)	-	(49)	(6.1%)	749
	2018	1,767	(155)	79	-	(76)	(4.3%)	1,691
	2019	3,139	305	(129)	-	176	5.6%	3,315
Non Private Passenger Total		6,519	98	248	-	346	5.3%	6,865
Grand Total		12,870	163	316	-	479	3.7%	13,349

## 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 Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	-	-	-	-	-	-	-
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	3	-	-	-	-	-	3
	2015	78	(1)	1	-	-	-	78
	2016	86	(2)	2	-	-	-	86
	2017	(22)	1	(45)	-	(44)	200.0%	(66)
	2018	417	(25)	25	-	-	-	417
	2019	476	9	29	-	38	8.0%	514
Private Passenger Total		1,030	(18)	12	-	(6)	(0.6%)	1,024
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(1)	-	-	-	-	-	(1)
	2011	1	-	-	-	-	-	1
	2012	(4)	-	-	-	-	-	(4)
	2013	3	-	-	-	-	-	3
	2014	2	-	-	-	-	-	2
	2015	36	(1)	1	-	-	-	36
	2016	225	(3)	4	-	1	0.4%	226
	2017	560	(6)	381	-	375	67.0%	935
	2018	655	(6)	(25)	-	(31)	(4.7%)	624
	2019	933	57	65	-	122	13.1%	1,055
Non Private Passenger Total		2,409	41	426	-	467	19.4%	2,876
Grand Total		3,439	23	438	-	461	13.4%	3,900

**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	<b>Ontario</b>
AccountCode Desc	<b>IBNR Provision</b>
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	7,907	(166)	549	-	383	4.8%	8,290
	2010	214	(5)	(253)	-	(258)	(120.6%)	(44)
	2011	84	-	52	-	52	61.9%	136
	2012	138	(3)	52	-	49	35.5%	187
	2013	(176)	1	(23)	-	(22)	12.5%	(198)
	2014	190	(5)	176	-	171	90.0%	361
	2015	101	(2)	(304)	-	(306)	(303.0%)	(205)
	2016	398	(43)	56	-	13	3.3%	411
	2017	1,178	(84)	47	-	(37)	(3.1%)	1,141
	2018	2,371	(106)	211	-	105	4.4%	2,476
	2019	5,135	306	152	-	458	8.9%	5,593
Private Passenger Total		17,540	(107)	715	-	608	3.5%	18,148
Non Private Passenger	prior	(151)	-	176	-	176	(116.6%)	25
	2010	10	-	-	-	-	-	10
	2011	(51)	2	(238)	-	(236)	462.7%	(287)
	2012	71	(1)	190	-	189	266.2%	260
	2013	513	(13)	-	-	(13)	(2.5%)	500
	2014	248	(7)	(204)	-	(211)	(85.1%)	37
	2015	1,089	(42)	181	-	139	12.8%	1,228
	2016	390	(11)	132	-	121	31.0%	511
	2017	2,900	(57)	(14)	-	(71)	(2.4%)	2,829
	2018	7,534	(1,304)	1,194	-	(110)	(1.5%)	7,424
	2019	17,594	1,439	(373)	-	1,066	6.1%	18,660
Non Private Passenger Total		30,147	6	1,044	-	1,050	3.5%	31,197
Grand Total		47,687	(101)	1,759	-	1,658	3.5%	49,345

**EXHIBIT G-1**

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

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Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	45	(2)	2	-	-	-	45
	2010	(3)	-	-	-	-	-	(3)
	2011	101	(2)	2	-	-	-	101
	2012	35	(2)	2	-	-	-	35
	2013	59	(2)	2	-	-	-	59
	2014	146	(4)	4	-	-	-	146
	2015	279	(3)	3	-	-	-	279
	2016	310	(4)	(50)	-	(54)	(17.4%)	256
	2017	1,008	(77)	29	-	(48)	(4.8%)	960
	2018	656	(32)	114	-	82	12.5%	738
	2019	875	(4)	(77)	-	(81)	(9.3%)	794
Private Passenger Total		3,511	(132)	31	-	(101)	(2.9%)	3,410
Non Private Passenger	prior	69	(1)	1	-	-	-	69
	2010	7	-	-	-	-	-	7
	2011	17	(2)	(5)	-	(7)	(41.2%)	10
	2012	87	(3)	1	-	(2)	(2.3%)	85
	2013	515	(10)	10	-	-	-	515
	2014	505	(8)	137	-	129	25.5%	634
	2015	1,071	(56)	11	-	(45)	(4.2%)	1,026
	2016	2,916	(190)	(757)	-	(947)	(32.5%)	1,969
	2017	3,942	(267)	81	-	(186)	(4.7%)	3,756
	2018	8,572	(600)	557	-	(43)	(0.5%)	8,529
	2019	18,397	221	1,455	-	1,676	9.1%	20,073
Non Private Passenger Total		36,098	(916)	1,491	-	575	1.6%	36,673
Grand Total		39,609	(1,048)	1,522	-	474	1.2%	40,083



**EXHIBIT G-1**

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2010	51	(1)	1	-	-	-	51
	2011	2	-	-	-	-	-	2
	2012	3	-	-	-	-	-	3
	2013	7	-	-	-	-	-	7
	2014	17	-	-	-	-	-	17
	2015	33	-	-	-	-	-	33
	2016	49	-	-	-	-	-	49
	2017	135	(1)	1	-	-	-	135
	2018	170	(5)	5	-	-	-	170
	2019	121	3	17	-	20	16.5%	141
Private Passenger Total		592	(4)	24	-	20	3.4%	612
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	4	-	-	-	-	-	4
	2015	18	-	-	-	-	-	18
	2016	46	-	-	-	-	-	46
	2017	123	(1)	1	-	-	-	123
	2018	280	(4)	2	-	(2)	(0.7%)	278
	2019	481	(17)	5	-	(12)	(2.5%)	469
Non Private Passenger Total		957	(22)	8	-	(14)	(1.5%)	943
Grand Total		1,549	(26)	32	-	6	0.4%	1,555

**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	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	13	-	-	-	-	-	13
	2015	47	-	-	-	-	-	47
	2016	93	(1)	1	-	-	-	93
	2017	208	(3)	3	-	-	-	208
	2018	423	(5)	3	-	(2)	(0.5%)	421
	2019	296	6	10	-	16	5.4%	312
<b>Private Passenger Total</b>		<b>1,089</b>	<b>(3)</b>	<b>17</b>	<b>-</b>	<b>14</b>	<b>1.3%</b>	<b>1,103</b>
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	50	(1)	1	-	-	-	50
	2014	29	-	-	-	-	-	29
	2015	19	-	-	-	-	-	19
	2016	62	(1)	1	-	-	-	62
	2017	143	(1)	1	-	-	-	143
	2018	198	(2)	5	-	3	1.5%	201
	2019	249	13	51	-	64	25.7%	313
<b>Non Private Passenger Total</b>		<b>753</b>	<b>8</b>	<b>59</b>	<b>-</b>	<b>67</b>	<b>8.9%</b>	<b>820</b>
<b>Grand Total</b>		<b>1,842</b>	<b>5</b>	<b>76</b>	<b>-</b>	<b>81</b>	<b>4.4%</b>	<b>1,923</b>

**EXHIBIT G-1**

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	15	(1)	1	-	-	-	15
	2013	1	-	-	-	-	-	1
	2014	3	-	-	-	-	-	3
	2015	7	-	-	-	-	-	7
	2016	23	-	-	-	-	-	23
	2017	36	-	-	-	-	-	36
	2018	25	-	-	-	-	-	25
	2019	37	(2)	2	-	-	-	37
Private Passenger Total		146	(3)	3	-	-	-	146
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	22	-	-	-	-	-	22
	2015	16	-	-	-	-	-	16
	2016	40	-	-	-	-	-	40
	2017	99	(1)	1	-	-	-	99
	2018	173	(1)	1	-	-	-	173
	2019	157	19	16	-	35	22.3%	192
Non Private Passenger Total		518	17	18	-	35	6.8%	553
Grand Total		664	14	21	-	35	5.3%	699

## EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	8,018	(169)	562	-	393	4.9%	8,411
	2010	305	(7)	(251)	-	(258)	(84.6%)	47
	2011	225	(3)	66	-	63	28.0%	288
	2012	472	(11)	52	-	41	8.7%	513
	2013	(231)	1	(7)	-	(6)	2.6%	(237)
	2014	556	(11)	173	-	162	29.1%	718
	2015	1,280	(25)	(227)	-	(252)	(19.7%)	1,028
	2016	2,571	(111)	109	-	(2)	(0.1%)	2,569
	2017	7,213	(446)	251	-	(195)	(2.7%)	7,018
	2018	11,215	(484)	766	-	282	2.5%	11,497
	2019	16,196	1,162	300	-	1,462	9.0%	17,658
Private Passenger Total		47,820	(104)	1,794	-	1,690	3.5%	49,510
Non Private Passenger	prior	(83)	(1)	177	-	176	(212.0%)	93
	2010	37	-	-	-	-	-	37
	2011	(31)	(1)	(242)	-	(243)	783.9%	(274)
	2012	191	(5)	253	-	248	129.8%	439
	2013	1,257	(28)	16	-	(12)	(1.0%)	1,245
	2014	881	(18)	20	-	2	0.2%	883
	2015	2,315	(96)	241	-	145	6.3%	2,460
	2016	4,623	(237)	(534)	-	(771)	(16.7%)	3,852
	2017	9,352	(397)	350	-	(47)	(0.5%)	9,305
	2018	20,815	(2,207)	1,958	-	(249)	(1.2%)	20,566
	2019	43,845	2,213	1,364	-	3,577	8.2%	47,422
Non Private Passenger Total		83,202	(777)	3,603	-	2,826	3.4%	86,028
Grand Total		131,022	(881)	5,397	-	4,516	3.4%	135,538

**EXHIBIT G-2**

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(10)	-	-	-	-	-	(10)
	2010	(7)	-	-	-	-	-	(7)
	2011	(6)	-	-	-	-	-	(6)
	2012	75	(1)	(5)	-	(6)	(8.0%)	69
	2013	(34)	-	18	-	18	(52.9%)	(16)
	2014	13	-	24	-	24	184.6%	37
	2015	50	(5)	2	-	(3)	(6.0%)	47
	2016	189	(19)	58	-	39	20.6%	228
	2017	857	(86)	69	-	(17)	(2.0%)	840
	2018	1,548	(155)	203	-	48	3.1%	1,596
	2019	1,622	174	508	-	682	42.0%	2,304
Private Passenger Total		4,297	(92)	877	-	785	18.3%	5,082
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	2	-	-	-	-	-	2
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	(17)	1	13	-	14	(82.4%)	(3)
	2015	(240)	10	(20)	-	(10)	4.2%	(250)
	2016	(51)	1	37	-	38	(74.5%)	(13)
	2017	42	(2)	(10)	-	(12)	(28.6%)	30
	2018	514	(51)	77	-	26	5.1%	540
	2019	1,570	4	100	-	104	6.6%	1,674
Non Private Passenger Total		1,830	(37)	197	-	160	8.7%	1,990
Grand Total		6,127	(129)	1,074	-	945	15.4%	7,072

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	(14)	-	10	-	10	(71.4%)	(4)
	2010	30	-	-	-	-	-	30
	2011	34	-	11	-	11	32.4%	45
	2012	78	(1)	1	-	-	-	78
	2013	(148)	1	(1)	-	-	-	(148)
	2014	(76)	1	1	-	2	(2.6%)	(74)
	2015	182	(2)	174	-	172	94.5%	354
	2016	411	(4)	31	-	27	6.6%	438
	2017	2,007	(120)	123	-	3	0.1%	2,010
	2018	3,202	(64)	(110)	-	(174)	(5.4%)	3,028
	2019	3,266	381	(169)	-	212	6.5%	3,478
Private Passenger Total		8,972	192	71	-	263	2.9%	9,235
Non Private Passenger	prior	(12)	-	-	-	-	-	(12)
	2010	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	2	-	2	50.0%	6
	2014	3	-	27	-	27	900.0%	30
	2015	67	(3)	6	-	3	4.5%	70
	2016	299	(12)	(86)	-	(98)	(32.8%)	201
	2017	425	(17)	(66)	-	(83)	(19.5%)	342
	2018	642	(51)	56	-	5	0.8%	647
	2019	801	117	164	-	281	35.1%	1,082
Non Private Passenger Total		2,232	34	103	-	137	6.1%	2,369
Grand Total		11,204	226	174	-	400	3.6%	11,604

## EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	42	(3)	3	-	-	-	42
	2010	8	(1)	1	-	-	-	8
	2011	5	-	-	-	-	-	5
	2012	(9)	1	(1)	-	-	-	(9)
	2013	(24)	2	(2)	-	-	-	(24)
	2014	(3)	-	-	-	-	-	(3)
	2015	20	-	(114)	-	(114)	(570.0%)	(94)
	2016	326	(10)	8	-	(2)	(0.6%)	324
	2017	1,010	(30)	6	-	(24)	(2.4%)	986
	2018	1,041	(31)	307	-	276	26.5%	1,317
	2019	2,876	139	(178)	-	(39)	(1.4%)	2,837
Private Passenger Total		5,292	67	30	-	97	1.8%	5,389
Non Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(4)	-	61	-	61	(1,525.0%)	57
	2013	-	-	-	-	-	-	-
	2014	4	-	48	-	48	1,200.0%	52
	2015	47	-	85	-	85	180.9%	132
	2016	391	(4)	131	-	127	32.5%	518
	2017	541	(27)	(20)	-	(47)	(8.7%)	494
	2018	1,480	(148)	79	-	(69)	(4.7%)	1,411
	2019	2,776	266	(134)	-	132	4.8%	2,908
Non Private Passenger Total		5,233	87	250	-	337	6.4%	5,570
Grand Total		10,525	154	280	-	434	4.1%	10,959

**EXHIBIT G-2**

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	-	-	-	-	-	-	-
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	1	-	-	-	-	-	1
	2015	10	-	-	-	-	-	10
	2016	63	(1)	1	-	-	-	63
	2017	(84)	3	(47)	-	(44)	52.4%	(128)
	2018	358	(25)	25	-	-	-	358
	2019	415	6	29	-	35	8.4%	450
Private Passenger Total		755	(17)	8	-	(9)	(1.2%)	746
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(1)	-	-	-	-	-	(1)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	2	-	-	-	-	-	2
	2015	35	-	-	-	-	-	35
	2016	152	(2)	3	-	1	0.7%	153
	2017	501	(5)	380	-	375	74.9%	876
	2018	595	(6)	(25)	-	(31)	(5.2%)	564
	2019	841	46	64	-	110	13.1%	951
Non Private Passenger Total		2,126	33	422	-	455	21.4%	2,581
Grand Total		2,881	16	430	-	446	15.5%	3,327



## EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	6,953	(138)	538	-	400	5.8%	7,353
	2010	181	(4)	(243)	-	(247)	(136.5%)	(66)
	2011	61	(1)	53	-	52	85.2%	113
	2012	106	(2)	51	-	49	46.2%	155
	2013	(217)	4	(26)	-	(22)	10.1%	(239)
	2014	10	-	171	-	171	1,710.0%	181
	2015	74	(1)	(282)	-	(283)	(382.4%)	(209)
	2016	317	(41)	54	-	13	4.1%	330
	2017	1,022	(72)	36	-	(36)	(3.5%)	986
	2018	2,072	(83)	179	-	96	4.6%	2,168
	2019	4,365	234	162	-	396	9.1%	4,761
Private Passenger Total		14,944	(104)	693	-	589	3.9%	15,533
Non Private Passenger	prior	(209)	4	172	-	176	(84.2%)	(33)
	2010	8	-	-	-	-	-	8
	2011	(86)	2	(230)	-	(228)	265.1%	(314)
	2012	3	-	189	-	189	6,300.0%	192
	2013	229	(5)	5	-	-	-	229
	2014	86	(2)	(209)	-	(211)	(245.3%)	(125)
	2015	395	(20)	233	-	213	53.9%	608
	2016	(32)	1	122	-	123	(384.4%)	91
	2017	2,280	(46)	(24)	-	(70)	(3.1%)	2,210
	2018	6,345	(1,269)	1,164	-	(105)	(1.7%)	6,240
	2019	15,428	1,223	(395)	-	828	5.4%	16,256
Non Private Passenger Total		24,447	(112)	1,027	-	915	3.7%	25,362
Grand Total		39,391	(216)	1,720	-	1,504	3.8%	40,895

## EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	17	(2)	2	-	-	-	17
	2010	(3)	-	-	-	-	-	(3)
	2011	16	(1)	1	-	-	-	16
	2012	26	(1)	1	-	-	-	26
	2013	47	(2)	2	-	-	-	47
	2014	35	(2)	2	-	-	-	35
	2015	243	(2)	2	-	-	-	243
	2016	191	(2)	(52)	-	(54)	(28.3%)	137
	2017	910	(73)	25	-	(48)	(5.3%)	862
	2018	467	(23)	132	-	109	23.3%	576
	2019	707	(18)	(74)	-	(92)	(13.0%)	615
Private Passenger Total		2,656	(126)	41	-	(85)	(3.2%)	2,571
Non Private Passenger	prior	51	-	1	-	1	2.0%	52
	2010	6	-	-	-	-	-	6
	2011	(24)	-	6	-	6	(25.0%)	(18)
	2012	9	-	(2)	-	(2)	(22.2%)	7
	2013	228	(2)	2	-	-	-	228
	2014	354	(4)	134	-	130	36.7%	484
	2015	588	(47)	15	-	(32)	(5.4%)	556
	2016	2,196	(176)	(769)	-	(945)	(43.0%)	1,251
	2017	2,993	(239)	98	-	(141)	(4.7%)	2,852
	2018	6,891	(551)	525	-	(26)	(0.4%)	6,865
	2019	16,133	-	1,458	-	1,458	9.0%	17,591
Non Private Passenger Total		29,425	(1,019)	1,468	-	449	1.5%	29,874
Grand Total		32,081	(1,145)	1,509	-	364	1.1%	32,445

## EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	4	-	-	-	-	-	4
	2010	51	(1)	1	-	-	-	51
	2011	2	-	-	-	-	-	2
	2012	3	-	-	-	-	-	3
	2013	6	-	-	-	-	-	6
	2014	15	-	-	-	-	-	15
	2015	31	-	-	-	-	-	31
	2016	46	-	-	-	-	-	46
	2017	54	(1)	1	-	-	-	54
	2018	158	(5)	5	-	-	-	158
	2019	109	2	15	-	17	15.6%	126
Private Passenger Total		479	(5)	22	-	17	3.5%	496
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	4	-	-	-	-	-	4
	2015	16	-	-	-	-	-	16
	2016	43	-	-	-	-	-	43
	2017	113	(1)	1	-	-	-	113
	2018	219	(2)	-	-	(2)	(0.9%)	217
	2019	444	(20)	9	-	(11)	(2.5%)	433
Non Private Passenger Total		844	(23)	10	-	(13)	(1.5%)	831
Grand Total		1,323	(28)	32	-	4	0.3%	1,327

**EXHIBIT G-2**

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	12	-	-	-	-	-	12
	2015	44	-	-	-	-	-	44
	2016	87	(1)	1	-	-	-	87
	2017	152	(2)	2	-	-	-	152
	2018	382	(4)	3	-	(1)	(0.3%)	381
	2019	255	3	11	-	14	5.5%	269
Private Passenger Total		939	(4)	17	-	13	1.4%	952
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	-	-	-	13
	2014	27	-	-	-	-	-	27
	2015	17	-	-	-	-	-	17
	2016	57	(1)	1	-	-	-	57
	2017	132	(1)	1	-	-	-	132
	2018	177	(2)	5	-	3	1.7%	180
	2019	204	9	51	-	60	29.4%	264
Non Private Passenger Total		630	5	58	-	63	10.0%	693
Grand Total		1,569	1	75	-	76	4.8%	1,645

**EXHIBIT G-2**

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of 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	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	3	-	-	-	-	-	3
	2015	6	-	-	-	-	-	6
	2016	22	-	-	-	-	-	22
	2017	33	-	-	-	-	-	33
	2018	23	-	-	-	-	-	23
	2019	34	(2)	2	-	-	-	34
Private Passenger Total		122	(2)	2	-	-	-	122
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	10	-	-	-	-	-	10
	2014	4	-	-	-	-	-	4
	2015	10	-	-	-	-	-	10
	2016	37	-	-	-	-	-	37
	2017	90	(1)	1	-	-	-	90
	2018	159	(2)	2	-	-	-	159
	2019	144	18	15	-	33	22.9%	177
Non Private Passenger Total		454	15	18	-	33	7.3%	487
Grand Total		576	13	20	-	33	5.7%	609

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	6,984	(143)	553	-	410	5.9%	7,394
	2010	259	(6)	(241)	-	(247)	(95.4%)	12
	2011	110	(2)	65	-	63	57.3%	173
	2012	285	(4)	47	-	43	15.1%	328
	2013	(365)	5	(9)	-	(4)	1.1%	(369)
	2014	10	(1)	198	-	197	1,970.0%	207
	2015	660	(10)	(218)	-	(228)	(34.5%)	432
	2016	1,652	(78)	101	-	23	1.4%	1,675
	2017	5,961	(381)	215	-	(166)	(2.8%)	5,795
	2018	9,251	(390)	744	-	354	3.8%	9,605
	2019	13,649	919	306	-	1,225	9.0%	14,874
Private Passenger Total		38,456	(91)	1,761	-	1,670	4.3%	40,126
Non Private Passenger	prior	(164)	4	173	-	177	(107.9%)	13
	2010	17	-	-	-	-	-	17
	2011	(105)	2	(224)	-	(222)	211.4%	(327)
	2012	10	-	248	-	248	2,480.0%	258
	2013	489	(7)	9	-	2	0.4%	491
	2014	467	(5)	13	-	8	1.7%	475
	2015	935	(60)	319	-	259	27.7%	1,194
	2016	3,092	(193)	(561)	-	(754)	(24.4%)	2,338
	2017	7,117	(339)	361	-	22	0.3%	7,139
	2018	17,022	(2,082)	1,883	-	(199)	(1.2%)	16,823
	2019	38,341	1,663	1,332	-	2,995	7.8%	41,336
Non Private Passenger Total		67,221	(1,017)	3,553	-	2,536	3.8%	69,757
Grand Total		105,677	(1,108)	5,314	-	4,206	4.0%	109,883

## EXHIBIT H-1

### Projected Year-end Policy Liabilities

#### Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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#### Newfoundland & Labrador

Private Passenger ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(3)	-	(3)	-	-	2	2	(1)	
2000	-	(3)	-	(3)	-	-	-	-	(3)	
2001	-	(4)	(5)	(9)	-	-	1	1	(8)	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	1	2	-	-	-	-	2	
2004	-	(11)	-	(11)	-	-	1	1	(10)	
2005	-	3	6	9	-	-	1	1	10	
2006	-	1	3	4	-	-	-	-	4	
2007	29	(3)	6	32	(2)	-	4	2	34	
2008	98	3	16	117	(9)	1	11	3	120	
2009	87	6	25	118	(10)	1	11	2	120	
2010	-	(7)	56	49	-	-	7	7	56	
2011	281	(6)	95	370	(38)	6	33	1	371	
2012	1,550	67	148	1,765	(65)	11	170	116	1,881	
2013	958	(16)	154	1,096	(36)	7	106	77	1,173	
2014	2,266	36	121	2,423	(85)	13	271	199	2,622	
2015	3,252	46	361	3,659	(101)	17	369	285	3,944	
2016	4,572	221	361	5,154	(144)	20	534	410	5,564	
2017	3,405	815	180	4,400	(140)	22	479	361	4,761	
2018	7,608	1,404	453	9,465	(299)	46	1,003	750	10,215	
PAYs (sub-total):	24,106	2,550	1,981	28,637	(929)	144	3,003	2,218	30,855	
CAY (2019)	9,846	2,169	415	12,430	(436)	75	1,286	925	13,355	
claims liabilities:	33,952	4,719	2,396	41,067	(1,365)	219	4,289	3,143	44,210	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	13,374	(1,364)	12,010		(329)	53	829	553	12,010	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	53,077				(1,694)	272	5,118	3,696	56,220	

\*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, 2019 for Private Passenger, broken down by component.

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**New Brunswick**

Private Passenger ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$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	-	-	15	-	15	-	-	2	2	17
2000	-	-	3	-	3	-	-	-	-	3
2001	-	-	(1)	-	(1)	-	-	-	-	(1)
2002	(1)	(1)	(10)	(1)	(12)	-	-	1	1	(11)
2003	213	213	3	2	218	(14)	2	21	9	227
2004	-	-	1	1	2	-	-	-	-	2
2005	1	1	9	(5)	5	-	-	2	2	7
2006	(1)	(1)	(8)	13	4	-	-	2	2	6
2007	(1)	(1)	(7)	18	10	-	-	3	3	13
2008	29	29	(2)	19	46	(5)	-	5	-	46
2009	203	203	(5)	-	198	(7)	1	19	13	211
2010	185	185	28	51	264	(14)	2	25	13	277
2011	27	27	42	61	130	(6)	1	13	8	138
2012	234	234	73	114	421	(19)	3	41	25	446
2013	164	164	(138)	141	167	(5)	1	17	13	180
2014	576	576	(69)	190	697	(16)	3	79	66	763
2015	2,189	2,189	350	242	2,781	(66)	11	278	223	3,004
2016	2,208	2,208	394	169	2,771	(80)	11	284	215	2,986
2017	1,372	1,372	1,909	132	3,413	(122)	21	444	343	3,756
2018	1,233	1,233	2,998	186	4,417	(181)	31	547	397	4,814
PAYs (sub-total):	8,631	8,631	5,585	1,333	15,549	(535)	87	1,783	1,335	16,884
CAY (2019)	2,474	2,474	3,711	190	6,375	(294)	51	787	544	6,919
claims liabilities:	11,105	11,105	9,296	1,523	21,924	(829)	138	2,570	1,879	23,803
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	7,885	7,885	(844)		7,041	(194)	30	503	339	7,041
policy liabilities:					28,965	(1,023)	168	3,073	2,218	30,844

\*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, 2019 for Private Passenger, broken down by component.

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#### Nova Scotia

Private Passenger ending 2019	Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$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)	3	(1)	1	-	-	2	2	3	
2000	-	-	-	-	-	-	-	-	-	
2001	-	3	-	3	-	-	-	-	3	
2002	(1)	12	1	12	-	-	1	1	13	
2003	1	(10)	-	(9)	-	-	1	1	(8)	
2004	15	3	(2)	16	(1)	-	2	1	17	
2005	(1)	17	30	46	-	-	5	5	51	
2006	-	(4)	25	21	-	-	3	3	24	
2007	112	(8)	35	139	(4)	1	14	11	150	
2008	(1)	13	34	46	-	-	4	4	50	
2009	227	13	50	290	(29)	5	26	2	292	
2010	134	8	45	187	(19)	3	17	1	188	
2011	-	5	37	42	-	-	5	5	47	
2012	36	(9)	56	83	(3)	-	9	6	89	
2013	124	(24)	66	166	(5)	-	17	12	178	
2014	207	(3)	121	325	(10)	1	34	25	350	
2015	427	(93)	46	380	(13)	2	47	36	416	
2016	663	311	95	1,069	(34)	5	141	112	1,181	
2017	454	947	95	1,496	(51)	7	193	149	1,645	
2018	1,911	1,264	132	3,307	(121)	20	410	309	3,616	
PAYs (sub-total):	4,307	2,448	865	7,620	(290)	44	931	685	8,305	
CAY (2019)	4,017	2,960	205	7,182	(288)	50	870	632	7,814	
claims liabilities:	8,324	5,408	1,070	14,802	(578)	94	1,801	1,317	16,119	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	8,509	(919)	7,590		(191)	29	596	434	7,660	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	22,392			(769)	123	2,397	1,751	23,779		

\*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, 2019 for Private Passenger, broken down by component.

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**Prince Edward Island**

Private Passenger ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	1	-	1	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	7	3	-	-	1	1	4
2006	-	-	11	11	-	-	1	1	12
2007	-	(1)	3	2	-	-	-	-	2
2008	-	(1)	3	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-
2010	-	-	9	9	-	-	1	1	10
2011	-	(1)	14	13	-	-	1	1	14
2012	-	-	20	20	-	-	2	2	22
2013	-	(2)	26	24	-	-	3	3	27
2014	16	1	11	28	-	-	3	3	31
2015	978	10	33	1,021	(36)	6	105	75	1,096
2016	244	62	81	387	(11)	2	42	33	420
2017	915	(124)	70	861	(22)	3	92	73	934
2018	344	333	15	692	(27)	4	94	71	763
PAYs (sub-total):	2,497	274	303	3,074	(96)	15	345	264	3,338
CAY (2019)	467	393	20	880	(35)	5	113	83	963
claims liabilities:	2,964	667	323	3,954	(131)	20	458	347	4,301
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,449	(157)		1,292	(28)	4	76	52	1,292
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,246	(159)	24	534	399	5,593

## EXHIBIT H-1

### Projected Year-end Policy Liabilities

#### Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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#### Ontario

Private Passenger ending 2019	Ontario - Projected Balances as at Dec. 31, 2019 (\$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	3,615	5,713	(3)	9,325	(280)	44	916	680	10,005
2000	-	13	2	15	-	-	1	1	16
2001	-	6	(2)	4	-	-	1	1	5
2002	451	(7)	94	538	(27)	5	51	29	567
2003	2,153	40	601	2,794	(164)	28	262	126	2,920
2004	509	123	530	1,162	(73)	13	109	49	1,211
2005	7	(35)	230	202	(14)	3	24	13	215
2006	278	2	252	532	(42)	7	49	14	546
2007	1,995	227	262	2,484	(214)	35	227	48	2,532
2008	150	229	193	572	(53)	9	52	8	580
2009	121	529	387	1,037	(91)	14	95	18	1,055
2010	574	(61)	278	791	(49)	8	74	33	824
2011	1,074	105	372	1,551	(133)	22	142	31	1,582
2012	968	144	252	1,364	(107)	17	125	35	1,399
2013	1,033	(222)	436	1,247	(69)	11	118	60	1,307
2014	2,782	168	392	3,342	(151)	27	338	214	3,556
2015	251	(194)	513	570	(16)	2	61	47	617
2016	789	307	390	1,486	(46)	7	161	122	1,608
2017	678	966	322	1,966	(75)	13	282	220	2,186
2018	1,268	2,146	522	3,936	(167)	28	524	385	4,321
PAYs (sub-total):	18,696	10,199	6,023	34,918	(1,771)	293	3,612	2,134	37,052
CAY (2019)	4,347	5,474	484	10,305	(453)	73	1,532	1,152	11,457
claims liabilities:	23,043	15,673	6,507	45,223	(2,224)	366	5,144	3,286	48,509
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	20,754	(1,224)		19,530	(464)	73	1,237	846	19,530
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				64,753	(2,688)	439	6,381	4,132	68,039

## EXHIBIT H-1

### Projected Year-end Policy Liabilities

#### Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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#### Alberta

Private Passenger ending 2019	Alberta - Projected Balances as at Dec. 31, 2019 (\$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	-		14	-	14	-	-		13	27
2000	-		(15)	(2)	(17)	-	-		2	(15)
2001	-		11	-	11	-	-		1	12
2002	-		(14)	2	(12)	-	-		1	(11)
2003	45		(49)	13	9	(1)	-		1	9
2004	(1)		(27)	3	(25)	-	-		3	(22)
2005	1		74	22	97	(7)		1	9	100
2006	6		13	12	31	-	-		3	34
2007	2		10	95	107	-	-		11	118
2008	-		6	94	100	-	-		10	110
2009	-		(8)	61	53	-	-		7	60
2010	-		(3)	24	21	(2)	-		2	21
2011	1,049		15	11	1,075	(27)		4	104	1,156
2012	78		24	51	153	(3)	-		15	165
2013	98		44	54	196	(5)		1	19	211
2014	1,349		33	67	1,449	(37)		6	142	1,560
2015	222		241	60	523	(14)		2	58	569
2016	1,610		133	36	1,779	(62)		10	183	1,910
2017	298		776	44	1,118	(43)		6	135	1,216
2018	1,311		564	113	1,988	(80)		11	258	2,177
PAYs (sub-total):	6,068		1,842	760	8,670	(281)		41	977	9,407
CAY (2019)	1,950		590	(33)	2,507	(102)		17	292	2,714
claims liabilities:	8,018		2,432	727	11,177	(383)		58	1,269	12,121
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,639		(501)		4,138	(79)		11	217	4,138
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					15,315	(462)		69	1,486	1,093
										16,259

\*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, 2019 for Private Passenger, broken down by component.

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**Yukon**

Private Passenger ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$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
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	(1)
2009	-	-	12	12	-	-	1	1	13
2010	-	50	1	51	(5)	1	4	-	51
2011	-	2	2	4	-	-	-	-	4
2012	-	3	3	6	-	-	-	-	6
2013	-	6	4	10	-	-	1	1	11
2014	-	15	5	20	-	-	3	3	23
2015	-	31	(16)	15	(1)	-	4	3	18
2016	-	46	(2)	44	(2)	-	6	4	48
2017	876	53	17	946	(36)	6	114	84	1,030
2018	2	155	12	169	(7)	1	20	14	183
PAYs (sub-total):	878	365	38	1,281	(51)	8	153	110	1,391
CAY (2019)	93	114	(4)	203	(10)	2	25	17	220
claims liabilities:	971	479	34	1,484	(61)	10	178	127	1,611
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	191	(21)		170	(6)	1	14	9	170
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,654	(67)	11	192	136	1,781

## EXHIBIT H-1

### Projected Year-end Policy Liabilities

#### Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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#### Northwest Territories

Private Passenger ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$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
2000	-	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	1	-	1	-	-	-	-	1
2002	-	-	1	-	1	-	-	-	-	1
2003	-	-	1	-	1	-	-	-	-	1
2004	-	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	(3)	-	(3)	-	-	-	-	(3)
2007	-	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	(1)	8	7	-	-	1	1	8
2011	-	-	(1)	10	9	-	-	1	1	10
2012	-	-	5	13	18	-	-	2	2	20
2013	-	-	6	17	23	-	-	3	3	26
2014	-	-	12	20	32	-	-	3	3	35
2015	-	-	44	3	47	(2)	-	6	4	51
2016	2	84	21	107	214	(4)	-	11	7	114
2017	482	150	(29)	603	603	(26)	4	84	62	665
2018	119	370	3	492	492	(22)	3	66	47	539
PAYs (sub-total):	603	667	66	1,336	1,336	(54)	7	177	130	1,466
CAY (2019)	348	258	(23)	583	583	(23)	4	79	60	643
claims liabilities:	951	925	43	1,919	1,919	(77)	11	256	190	2,109
premium liabilities:					Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)								
	1,094	(119)		975	975	(15)	2	44	31	975
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,894	2,894	(92)	13	300	221	3,084

## EXHIBIT H-1

### Projected Year-end Policy Liabilities

#### Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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#### Nunavut

Private Passenger ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$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		-	-	-	-	-	-	-	-	-
2000		-	-	-	-	-	-	-	-	-
2001		-	(1)	-	(1)	-	-	-	-	(1)
2002		-	(1)	-	(1)	-	-	-	-	(1)
2003		-	-	-	-	-	-	-	-	-
2004		-	-	-	-	-	-	-	-	-
2005		-	-	-	-	-	-	-	-	-
2006		-	-	-	-	-	-	-	-	-
2007		-	-	-	-	-	-	-	-	-
2008		-	1	-	1	-	-	-	-	1
2009		-	-	-	-	-	-	-	-	-
2010		-	-	2	2	-	-	-	-	2
2011		-	-	2	2	-	-	-	-	2
2012		164	1	4	169	(4)	1	16	13	182
2013		-	1	5	6	-	-	1	1	7
2014		-	3	(8)	(5)	-	-	1	1	(4)
2015		-	6	5	11	-	-	2	2	13
2016		-	22	4	26	(1)	-	2	1	27
2017		-	33	2	35	(1)	-	4	3	38
2018		-	23	-	23	(1)	-	3	2	25
PAYs (sub-total):		164	88	16	268	(7)	1	29	23	291
CAY (2019)		3	36	(4)	35	(2)	-	4	2	37
claims liabilities:		167	124	12	303	(9)	1	33	25	328
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		77	(8)		69	(1)	-	2	1	69
policy liabilities:					372	(10)	1	35	26	397

\*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, 2019 for Private Passenger, broken down by component.

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#### All Jurisdictions

Private Passenger ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$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	3,614	5,745	(4)	9,355	(280)	44	935	699	10,054
2000	-	(4)	-	(4)	-	-	3	3	(1)
2001	-	15	(7)	8	-	-	3	3	11
2002	449	(18)	96	527	(27)	5	54	32	559
2003	2,412	(14)	617	3,015	(179)	30	285	136	3,151
2004	523	91	532	1,146	(74)	13	115	54	1,200
2005	8	64	290	362	(21)	4	42	25	387
2006	283	1	316	600	(42)	7	58	23	623
2007	2,137	215	419	2,771	(220)	36	259	75	2,846
2008	276	251	359	886	(67)	10	82	25	911
2009	638	535	535	1,708	(137)	21	159	43	1,751
2010	893	14	474	1,381	(89)	14	131	56	1,437
2011	2,431	161	604	3,196	(204)	33	299	128	3,324
2012	3,030	308	661	3,999	(201)	32	380	211	4,210
2013	2,377	(345)	903	2,935	(120)	20	285	185	3,120
2014	7,196	196	919	8,311	(299)	50	874	625	8,936
2015	7,319	441	1,247	9,007	(249)	40	930	721	9,728
2016	10,088	1,580	1,155	12,823	(384)	55	1,364	1,035	13,858
2017	8,480	5,525	833	14,838	(516)	82	1,827	1,393	16,231
2018	13,796	9,257	1,436	24,489	(905)	144	2,925	2,164	26,653
PAYs (sub-total):	65,950	24,018	11,385	101,353	(4,014)	640	11,010	7,636	108,989
CAY (2019)	23,545	15,705	1,250	40,500	(1,643)	277	4,988	3,622	44,122
claims liabilities:	89,495	39,723	12,635	141,853	(5,657)	917	15,998	11,258	153,111
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	57,972	(5,157)		52,815	(1,307)	203	3,518	2,414	52,885
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				194,668	(6,964)	1,120	19,516	13,672	205,996



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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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**Newfoundland & Labrador**

Non Private Passenger ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$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)
2000	-	-	-	-	-	-	-	-	-
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	443	2	28	473	(55)	9	43	(3)	470
2012	147	-	38	185	(15)	2	18	5	190
2013	-	2	38	40	-	-	4	4	44
2014	17	(3)	33	47	(4)	1	14	11	58
2015	1,056	(247)	109	918	(29)	4	93	68	986
2016	1,101	(13)	119	1,207	(30)	4	129	103	1,310
2017	2,239	27	62	2,328	(59)	9	246	196	2,524
2018	2,856	486	170	3,512	(94)	18	374	298	3,810
PAYs (sub-total):	7,859	262	636	8,757	(286)	47	925	686	9,443
CAY (2019)	2,797	1,510	160	4,467	(139)	23	468	352	4,819
claims liabilities:	10,656	1,772	796	13,224	(425)	70	1,393	1,038	14,262
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,759	(347)		4,412	(102)	15	265	178	4,412
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				17,636	(527)	85	1,658	1,216	18,674

\*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, 2019 for Non-Private Passenger, broken down by component.

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#### New Brunswick

Non Private Passenger ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$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	-	(4)	-	(4)	-	-	-	-	(4)
2000	-	(2)	-	(2)	-	-	-	-	(2)
2001	-	-	-	-	-	-	-	-	-
2002	-	5	-	5	-	-	1	1	6
2003	-	(2)	1	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	(6)	(3)	(9)	-	-	1	1	(8)
2006	-	(5)	10	5	-	-	1	1	6
2007	-	3	16	19	-	-	2	2	21
2008	28	-	17	45	(5)	-	5	-	45
2009	81	(1)	-	80	(8)	1	7	-	80
2010	343	2	44	389	(21)	3	36	18	407
2011	14	-	47	61	(4)	-	6	2	63
2012	432	1	85	518	(16)	2	51	37	555
2013	1,170	6	100	1,276	(58)	10	123	75	1,351
2014	14	28	125	167	(4)	1	23	20	187
2015	808	66	150	1,024	(30)	5	102	77	1,101
2016	629	191	104	924	(33)	6	99	72	996
2017	1,040	325	86	1,451	(64)	11	196	143	1,594
2018	1,914	615	136	2,665	(133)	21	330	218	2,883
PAYs (sub-total):	6,473	1,222	918	8,613	(376)	60	983	667	9,280
CAY (2019)	3,716	1,403	153	5,272	(269)	48	635	414	5,686
claims liabilities:	10,189	2,625	1,071	13,885	(645)	108	1,618	1,081	14,966
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	6,796	(523)		6,273	(185)	26	371	212	6,273
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				20,158	(830)	134	1,989	1,293	21,239

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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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**Nova Scotia**

Non Private Passenger ending 2019		Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$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	-	5	-	5	-	-	-	-	5
2000	-	1	-	1	-	-	-	-	1
2001	-	1	-	1	-	-	-	-	1
2002	-	2	-	2	-	-	-	-	2
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	-	5	-	5	-	-	1	1	6
2005	-	3	7	10	-	-	1	1	11
2006	-	(1)	6	5	-	-	1	1	6
2007	-	(4)	8	4	-	-	1	1	5
2008	-	(4)	11	7	-	-	1	1	8
2009	-	(6)	21	15	-	-	3	3	18
2010	-	(1)	31	30	-	-	3	3	33
2011	-	2	36	38	-	-	4	4	42
2012	1	53	62	116	(9)	2	11	4	120
2013	1,501	-	80	1,581	(78)	12	151	85	1,666
2014	900	48	159	1,107	(30)	6	112	88	1,195
2015	394	131	64	589	(16)	2	71	57	646
2016	1,347	425	132	1,904	(55)	10	221	176	2,080
2017	2,356	445	127	2,928	(94)	15	351	272	3,200
2018	2,116	1,326	162	3,604	(132)	22	441	331	3,935
PAYs (sub-total):	8,615	2,426	906	11,947	(414)	69	1,374	1,029	12,976
CAY (2019)	2,918	3,003	193	6,114	(245)	42	729	526	6,640
claims liabilities:	11,533	5,429	1,099	18,061	(659)	111	2,103	1,555	19,616
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,385	(620)		7,765	(197)	32	511	346	7,765
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				25,826	(856)	143	2,614	1,901	27,381

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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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**Prince Edward Island**

Non Private Passenger ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$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	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-
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	310	-	12	322	(38)	6	28	(4)	318	
2013	47	1	17	65	(4)	-	7	3	68	
2014	46	2	7	55	(6)	1	5	-	55	
2015	(1)	35	22	56	(5)	-	9	4	60	
2016	1,051	151	53	1,255	(55)	8	124	77	1,332	
2017	34	841	46	921	(33)	5	95	67	988	
2018	177	541	11	729	(23)	4	89	70	799	
PAYs (sub-total):	1,664	1,570	190	3,424	(164)	24	359	219	3,643	
CAY (2019)	285	1,035	18	1,338	(41)	7	161	127	1,465	
claims liabilities:	1,949	2,605	208	4,762	(205)	31	520	346	5,108	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,318	(103)		1,215	(23)	3	75	55	1,215	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,977	(228)	34	595	401	6,323	

\*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, 2019 for Non-Private Passenger, broken down by component.

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**Ontario**

Non Private Passenger ending 2019	Ontario - Projected Balances as at Dec. 31, 2019 (\$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	328	14	(1)	341	-	-	37	37	378
2000	-	(1)	1	-	-	-	-	-	-
2001	-	(6)	(1)	(7)	-	-	1	1	(6)
2002	-	7	24	31	-	-	3	3	34
2003	1	(13)	82	70	-	-	9	9	79
2004	(4)	133	84	213	(15)	2	19	6	219
2005	-	(1)	73	72	-	-	7	7	79
2006	(3)	116	110	223	(16)	2	20	6	229
2007	1	(2)	122	121	(11)	2	11	2	123
2008	29	10	90	129	(11)	2	12	3	132
2009	461	(289)	221	393	(33)	5	36	8	401
2010	32	8	211	251	(14)	2	24	12	263
2011	895	(305)	298	888	(53)	9	83	39	927
2012	672	186	233	1,091	(29)	4	106	81	1,172
2013	4,417	222	671	5,310	(255)	42	506	293	5,603
2014	2,197	(121)	740	2,816	(82)	14	309	241	3,057
2015	8,017	590	1,151	9,758	(300)	48	949	697	10,455
2016	5,694	88	873	6,655	(200)	34	681	515	7,170
2017	4,521	2,099	727	7,347	(270)	47	989	766	8,113
2018	7,371	5,928	1,663	14,962	(574)	105	1,935	1,466	16,428
PAYs (sub-total):	34,629	8,663	7,372	50,664	(1,863)	318	5,737	4,192	54,856
CAY (2019)	11,764	16,399	1,494	29,657	(1,246)	207	4,368	3,329	32,986
claims liabilities:	46,393	25,062	8,866	80,321	(3,109)	525	10,105	7,521	87,842
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	52,913	(3,281)		49,632	(1,115)	160	2,642	1,687	49,632
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				129,953	(4,224)	685	12,747	9,208	137,474

## EXHIBIT H-2

### Projected Year-end Policy Liabilities

#### Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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#### Alberta

Non Private Passenger ending 2019		Alberta - Projected Balances as at Dec. 31, 2019 (\$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)	13	(1)	11	-	-	5	5	16	
2000	-	-	(1)	(1)	-	-	-	-	(1)	
2001	-	11	-	11	-	-	1	1	12	
2002	-	4	1	5	-	-	-	-	5	
2003	-	(5)	5	-	-	-	2	2	2	
2004	34	24	1	59	(4)	1	6	3	62	
2005	-	(3)	21	18	-	-	2	2	20	
2006	-	(28)	25	(3)	-	-	6	6	3	
2007	30	12	312	354	(9)	1	34	26	380	
2008	-	16	333	349	(44)	-	31	(13)	336	
2009	47	5	220	272	(26)	4	25	3	275	
2010	-	6	83	89	-	-	9	9	98	
2011	824	(17)	36	843	(60)	9	79	28	871	
2012	1,351	7	186	1,544	(77)	12	147	82	1,626	
2013	4,131	217	213	4,561	(183)	27	438	282	4,843	
2014	1,387	460	293	2,140	(53)	8	208	163	2,303	
2015	5,775	512	283	6,570	(185)	26	673	514	7,084	
2016	9,121	1,138	196	10,455	(356)	63	1,069	776	11,231	
2017	7,281	2,624	285	10,190	(367)	61	1,208	902	11,092	
2018	13,202	6,316	895	20,413	(862)	141	2,594	1,873	22,286	
PAYs (sub-total):	43,182	11,312	3,386	57,880	(2,226)	353	6,537	4,664	62,544	
CAY (2019)	17,636	18,171	(343)	35,464	(1,383)	248	3,931	2,796	38,260	
claims liabilities:	60,818	29,483	3,043	93,344	(3,609)	601	10,468	7,460	100,804	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	56,535	(4,466)		52,069	(1,056)	159	2,817	1,920	52,069	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				145,413	(4,665)	760	13,285	9,380	152,873	

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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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**Yukon**

Non Private Passenger ending 2019		Yukon - Projected Balances as at Dec. 31, 2019 (\$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	
2000	-	-	-	-	-	-	-	-	-	
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	-	16	(21)	(5)	-	-	3	3	(2)	
2016	-	43	(4)	39	(1)	-	6	5	44	
2017	-	112	52	164	(4)	1	24	21	185	
2018	480	215	46	741	(30)	5	91	66	807	
PAYs (sub-total):	480	395	105	980	(35)	6	127	98	1,078	
CAY (2019)	29	469	(18)	480	(15)	2	59	46	526	
claims liabilities:	509	864	87	1,460	(50)	8	186	144	1,604	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	890	(73)		817	(15)	2	44	31	817	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,277	(65)	10	230	175	2,421	

## EXHIBIT H-2

### Projected Year-end Policy Liabilities

#### Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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#### Northwest Territories

Non Private Passenger ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$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
2000	-	-	-	-	-	-	-	-	-	-
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	518	13	6	537	(18)	3	52	37	-	574
2014	-	27	7	34	(1)	-	4	3	-	37
2015	-	17	1	18	-	-	3	3	-	21
2016	11	56	8	75	(2)	-	8	6	-	81
2017	-	131	(11)	120	(5)	1	19	15	-	135
2018	59	178	1	238	(10)	2	32	24	-	262
PAYs (sub-total):	588	425	22	1,035	(36)	6	119	89	-	1,124
CAY (2019)	375	305	(13)	667	(28)	5	84	61	-	728
claims liabilities:	963	730	9	1,702	(64)	11	203	150	-	1,852
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	793	(65)		728	(12)	2	26	16		728
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	2,430				(76)	13	229	166		2,580



## EXHIBIT H-2

### Projected Year-end Policy Liabilities

#### Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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#### Nunavut

Non Private Passenger ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$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	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	-	1	1	-	-	-	-	1
2011	-	-	2	2	-	-	-	-	2
2012	-	-	3	3	-	-	-	-	3
2013	-	10	3	13	-	-	1	1	14
2014	198	4	(6)	196	(2)	-	20	18	214
2015	84	10	4	98	(3)	-	9	6	104
2016	-	37	5	42	(1)	-	5	4	46
2017	-	89	5	94	(3)	1	12	10	104
2018	35	157	1	193	(7)	1	22	16	209
PAYs (sub-total):	317	307	18	642	(16)	2	69	55	697
CAY (2019)	33	192	(19)	206	(9)	2	26	19	225
claims liabilities:	350	499	(1)	848	(25)	4	95	74	922
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	486	(40)		446	(7)	1	15	9	446
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,294	(32)	5	110	83	1,368

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

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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**All Jurisdictions**

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$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	327	30	(2)	355	-	-	42	42	397
2000	-	(2)	-	(2)	-	-	-	-	(2)
2001	-	8	(2)	6	-	-	2	2	8
2002	-	18	25	43	-	-	4	4	47
2003	1	(28)	88	61	-	-	12	12	73
2004	30	161	85	276	(19)	3	26	10	286
2005	-	(5)	101	96	-	-	11	11	107
2006	(3)	86	155	238	(16)	2	28	14	252
2007	31	8	462	501	(20)	3	48	31	532
2008	57	23	460	540	(60)	2	50	(8)	532
2009	589	(288)	481	782	(67)	10	73	16	798
2010	375	17	398	790	(35)	5	75	45	835
2011	2,176	(317)	462	2,321	(172)	27	216	71	2,392
2012	2,913	248	628	3,789	(184)	28	362	206	3,995
2013	11,784	473	1,134	13,391	(596)	94	1,283	781	14,172
2014	4,759	449	1,365	6,573	(182)	31	696	545	7,118
2015	16,133	1,130	1,763	19,026	(568)	85	1,912	1,429	20,455
2016	18,954	2,116	1,486	22,556	(733)	125	2,342	1,734	24,290
2017	17,471	6,693	1,379	25,543	(899)	151	3,140	2,392	27,935
2018	28,210	15,762	3,085	47,057	(1,865)	319	5,908	4,362	51,419
PAYs (sub-total):	103,807	26,582	13,553	143,942	(5,416)	885	16,230	11,699	155,641
CAY (2019)	39,553	42,487	1,625	83,665	(3,375)	584	10,461	7,670	91,335
claims liabilities:	143,360	69,069	15,178	227,607	(8,791)	1,469	26,691	19,369	246,976
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	132,875	(9,518)		123,357	(2,712)	400	6,766	4,454	123,357
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				350,964	(11,503)	1,869	33,457	23,823	370,333

**EXHIBIT H-3**
**Projected Year-end Policy Liabilities**
**TOTAL**

(Private Passenger &amp; 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, 2019, broken down by component.

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**Newfoundland & Labrador**

PPV & non-PPV ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$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)	-	-	2	2	(2)
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	-	(12)	-	(12)	-	-	1	1	(11)
2005	-	5	8	13	-	-	1	1	14
2006	-	4	4	8	-	-	-	-	8
2007	29	(4)	9	34	(2)	-	4	2	36
2008	98	3	23	124	(9)	1	12	4	128
2009	87	9	34	130	(10)	1	12	3	133
2010	-	(5)	74	69	-	-	9	9	78
2011	724	(4)	123	843	(93)	15	76	(2)	841
2012	1,697	67	186	1,950	(80)	13	188	121	2,071
2013	958	(14)	192	1,136	(36)	7	110	81	1,217
2014	2,283	33	154	2,470	(89)	14	285	210	2,680
2015	4,308	(201)	470	4,577	(130)	21	462	353	4,930
2016	5,673	208	480	6,361	(174)	24	663	513	6,874
2017	5,644	842	242	6,728	(199)	31	725	557	7,285
2018	10,464	1,890	623	12,977	(393)	64	1,377	1,048	14,025
PAYs (sub-total):	31,965	2,812	2,617	37,394	(1,215)	191	3,928	2,904	40,298
CAY (2019)	12,643	3,679	575	16,897	(575)	98	1,754	1,277	18,174
claims liabilities:	44,608	6,491	3,192	54,291	(1,790)	289	5,682	4,181	58,472
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,133	(1,711)		16,422	(431)	68	1,094	731	16,422
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				70,713	(2,221)	357	6,776	4,912	74,894

**EXHIBIT H-3**
**Projected Year-end Policy Liabilities**
**TOTAL**

(Private Passenger &amp; 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, 2019, broken down by component.

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**New Brunswick**

PPV & non-PPV ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	11	-	11	-	-	2	2	13
2000	-	1	-	1	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(1)	(5)	(1)	(7)	-	-	2	2	(5)
2003	213	1	3	217	(14)	2	21	9	226
2004	-	1	1	2	-	-	-	-	2
2005	1	3	(8)	(4)	-	-	3	3	(1)
2006	(1)	(13)	23	9	-	-	3	3	12
2007	(1)	(4)	34	29	-	-	5	5	34
2008	57	(2)	36	91	(10)	-	10	-	91
2009	284	(6)	-	278	(15)	2	26	13	291
2010	528	30	95	653	(35)	5	61	31	684
2011	41	42	108	191	(10)	1	19	10	201
2012	666	74	199	939	(35)	5	92	62	1,001
2013	1,334	(132)	241	1,443	(63)	11	140	88	1,531
2014	590	(41)	315	864	(20)	4	102	86	950
2015	2,997	416	392	3,805	(96)	16	380	300	4,105
2016	2,837	585	273	3,695	(113)	17	383	287	3,982
2017	2,412	2,234	218	4,864	(186)	32	640	486	5,350
2018	3,147	3,613	322	7,082	(314)	52	877	615	7,697
PAYs (sub-total):	15,104	6,807	2,251	24,162	(911)	147	2,766	2,002	26,164
CAY (2019)	6,190	5,114	343	11,647	(563)	99	1,422	958	12,605
claims liabilities:	21,294	11,921	2,594	35,809	(1,474)	246	4,188	2,960	38,769
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,681	(1,367)		13,314	(379)	56	874	551	13,314
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				49,123	(1,853)	302	5,062	3,511	52,083

\*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 &amp; 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, 2019, broken down by component.

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**Nova Scotia**

PPV & non-PPV ending 2019		Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$'000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	8	(1)	6	-	-	2	2	8
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	(1)	14	1	14	-	-	1	1	15
2003	1	(15)	-	(14)	-	-	2	2	(12)
2004	15	8	(2)	21	(1)	-	3	2	23
2005	(1)	20	37	56	-	-	6	6	62
2006	-	(5)	31	26	-	-	4	4	30
2007	112	(12)	43	143	(4)	1	15	12	155
2008	(1)	9	45	53	-	-	5	5	58
2009	227	7	71	305	(29)	5	29	5	310
2010	134	7	76	217	(19)	3	20	4	221
2011	-	7	73	80	-	-	9	9	89
2012	37	44	118	199	(12)	2	20	10	209
2013	1,625	(24)	146	1,747	(83)	12	168	97	1,844
2014	1,107	45	280	1,432	(40)	7	146	113	1,545
2015	821	38	110	969	(29)	4	118	93	1,062
2016	2,010	736	227	2,973	(89)	15	362	288	3,261
2017	2,810	1,392	222	4,424	(145)	22	544	421	4,845
2018	4,027	2,590	294	6,911	(253)	42	851	640	7,551
PAYs (sub-total):	12,922	4,874	1,771	19,567	(704)	113	2,305	1,714	21,281
CAY (2019)	6,935	5,963	398	13,296	(533)	92	1,599	1,158	14,454
claims liabilities:	19,857	10,837	2,169	32,863	(1,237)	205	3,904	2,872	35,735
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	16,894	(1,539)		15,355	(388)	61	1,107	780	15,425
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				48,218	(1,625)	266	5,011	3,652	51,160

**EXHIBIT H-3**
**Projected Year-end Policy Liabilities**
**TOTAL**

(Private Passenger &amp; 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, 2019, broken down by component.

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**Prince Edward Island**

PPV & non-PPV ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$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)
2000	-	(1)	-	(1)	-	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	-	4
2005	-	(4)	8	4	-	-	1	1	5	5
2006	-	-	14	14	-	-	1	1	15	15
2007	-	(1)	4	3	-	-	-	-	3	3
2008	-	(1)	5	4	-	-	-	-	4	4
2009	-	-	-	-	-	-	-	-	-	-
2010	-	(1)	15	14	-	-	2	2	16	16
2011	-	-	23	23	-	-	2	2	25	25
2012	310	-	32	342	(38)	6	30	(2)	340	340
2013	47	(1)	43	89	(4)	-	10	6	95	95
2014	62	3	18	83	(6)	1	8	3	86	86
2015	977	45	55	1,077	(41)	6	114	79	1,156	1,156
2016	1,295	213	134	1,642	(66)	10	166	110	1,752	1,752
2017	949	717	116	1,782	(55)	8	187	140	1,922	1,922
2018	521	874	26	1,421	(50)	8	183	141	1,562	1,562
PAYs (sub-total):	4,161	1,844	493	6,498	(260)	39	704	483	6,981	6,981
CAY (2019)	752	1,428	38	2,218	(76)	12	274	210	2,428	2,428
claims liabilities:	4,913	3,272	531	8,716	(336)	51	978	693	9,409	9,409
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,767	(260)		2,507	(51)	7	151	107	2,507	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				11,223	(387)	58	1,129	800	11,916	

\*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 &amp; 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, 2019, broken down by component.

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**Ontario**

Ontario - Projected Balances as at Dec. 31, 2019 (\$'000s)									
PPV & non-PPV ending 2019	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,943	5,727	(4)	9,666	(280)	44	953	717	10,383
2000	-	12	3	15	-	-	1	1	16
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	451	-	118	569	(27)	5	54	32	601
2003	2,154	27	683	2,864	(164)	28	271	135	2,999
2004	505	256	614	1,375	(88)	15	128	55	1,430
2005	7	(36)	303	274	(14)	3	31	20	294
2006	275	118	362	755	(58)	9	69	20	775
2007	1,996	225	384	2,605	(225)	37	238	50	2,655
2008	179	239	283	701	(64)	11	64	11	712
2009	582	240	608	1,430	(124)	19	131	26	1,456
2010	606	(53)	489	1,042	(63)	10	98	45	1,087
2011	1,969	(200)	670	2,439	(186)	31	225	70	2,509
2012	1,640	330	485	2,455	(136)	21	231	116	2,571
2013	5,450	-	1,107	6,557	(324)	53	624	353	6,910
2014	4,979	47	1,132	6,158	(233)	41	647	455	6,613
2015	8,268	396	1,664	10,328	(316)	50	1,010	744	11,072
2016	6,483	395	1,263	8,141	(246)	41	842	637	8,778
2017	5,199	3,065	1,049	9,313	(345)	60	1,271	986	10,299
2018	8,639	8,074	2,185	18,898	(741)	133	2,459	1,851	20,749
PAYs (sub-total):	53,325	18,862	13,395	85,582	(3,634)	611	9,349	6,326	91,908
CAY (2019)	16,111	21,873	1,978	39,962	(1,699)	280	5,900	4,481	44,443
claims liabilities:	69,436	40,735	15,373	125,544	(5,333)	891	15,249	10,807	136,351
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	73,667	(4,505)		69,162	(1,579)	233	3,879	2,533	69,162
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				194,706	(6,912)	1,124	19,128	13,340	205,513

**EXHIBIT H-3**
**Projected Year-end Policy Liabilities**
**TOTAL**

(Private Passenger &amp; 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, 2019, broken down by component.

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**Alberta**

PPV & non-PPV ending 2019		Alberta - Projected Balances as at Dec. 31, 2019 (\$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)	27	(1)	25	-	-	18	18	43
2000	-	(15)	(3)	(18)	-	-	2	2	(16)
2001	-	22	-	22	-	-	2	2	24
2002	-	(10)	3	(7)	-	-	1	1	(6)
2003	45	(54)	18	9	(1)	-	3	2	11
2004	33	(3)	4	34	(4)	1	9	6	40
2005	1	71	43	115	(7)	1	11	5	120
2006	6	(15)	37	28	-	-	9	9	37
2007	32	22	407	461	(9)	1	45	37	498
2008	-	22	427	449	(44)	-	41	(3)	446
2009	47	(3)	281	325	(26)	4	32	10	335
2010	-	3	107	110	(2)	-	11	9	119
2011	1,873	(2)	47	1,918	(87)	13	183	109	2,027
2012	1,429	31	237	1,697	(80)	12	162	94	1,791
2013	4,229	261	267	4,757	(188)	28	457	297	5,054
2014	2,736	493	360	3,589	(90)	14	350	274	3,863
2015	5,997	753	343	7,093	(199)	28	731	560	7,653
2016	10,731	1,271	232	12,234	(418)	73	1,252	907	13,141
2017	7,579	3,400	329	11,308	(410)	67	1,343	1,000	12,308
2018	14,513	6,880	1,008	22,401	(942)	152	2,852	2,062	24,463
PAYs (sub-total):	49,250	13,154	4,146	66,550	(2,507)	394	7,514	5,401	71,951
CAY (2019)	19,586	18,761	(376)	37,971	(1,485)	265	4,223	3,003	40,974
claims liabilities:	68,836	31,915	3,770	104,521	(3,992)	659	11,737	8,404	112,925
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	61,174	(4,967)		56,207	(1,135)	170	3,034	2,069	56,207
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				160,728	(5,127)	829	14,771	10,473	169,132



**EXHIBIT H-3**
**Projected Year-end Policy Liabilities**
**TOTAL**

(Private Passenger &amp; 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, 2019, broken down by component.

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**Yukon**

PPV & non-PPV ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$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
2000	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	22	22	-	-	2	2	-	24
2010	-	50	3	53	(5)	1	4	-	-	53
2011	-	2	5	7	-	-	-	-	-	7
2012	-	4	7	11	-	-	-	-	-	11
2013	-	8	10	18	-	-	2	2	-	20
2014	-	19	12	31	-	-	4	4	-	35
2015	-	47	(37)	10	(1)	-	7	6	-	16
2016	-	89	(6)	83	(3)	-	12	9	-	92
2017	876	165	69	1,110	(40)	7	138	105	-	1,215
2018	482	370	58	910	(37)	6	111	80	-	990
PAYs (sub-total):	1,358	760	143	2,261	(86)	14	280	208	-	2,469
CAY (2019)	122	583	(22)	683	(25)	4	84	63	-	746
claims liabilities:	1,480	1,343	121	2,944	(111)	18	364	271	-	3,215
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,081	(94)		987	(21)	3	58	40		987
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,931	(132)	21	422	311		4,202

\*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 &amp; 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, 2019, broken down by component.

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**Northwest Territories**

PPV & non-PPV ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$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
2000	-	(1)	-	(1)	-	-	-	-	-	(1)
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	11
2011	-	(1)	13	12	-	-	1	1	13	13
2012	-	5	18	23	-	-	3	3	26	26
2013	518	19	23	560	(18)	3	55	40	600	600
2014	-	39	27	66	(1)	-	7	6	72	72
2015	-	61	4	65	(2)	-	9	7	72	72
2016	13	140	29	182	(6)	-	19	13	195	195
2017	482	281	(40)	723	(31)	5	103	77	800	800
2018	178	548	4	730	(32)	5	98	71	801	801
PAYs (sub-total):	1,191	1,092	88	2,371	(90)	13	296	219	2,590	2,590
CAY (2019)	723	563	(36)	1,250	(51)	9	163	121	1,371	1,371
claims liabilities:	1,914	1,655	52	3,621	(141)	22	459	340	3,961	3,961
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,887	(184)		1,703	(27)	4	70	47	1,703	1,703
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,324	(168)	26	529	387	5,664	5,664

\*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 &amp; 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, 2019, broken down by component.

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**Nunavut**

PPV & non-PPV ending 2019		Nunavut - Projected Balances as at Dec. 31, 2019 (\$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	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	3	3	-	-	-	-	3
2011	-	-	4	4	-	-	-	-	4
2012	164	1	7	172	(4)	1	16	13	185
2013	-	11	8	19	-	-	2	2	21
2014	198	7	(14)	191	(2)	-	21	19	210
2015	84	16	9	109	(3)	-	11	8	117
2016	-	59	9	68	(2)	-	7	5	73
2017	-	122	7	129	(4)	1	16	13	142
2018	35	180	1	216	(8)	1	25	18	234
PAYs (sub-total):	481	395	34	910	(23)	3	98	78	988
CAY (2019)	36	228	(23)	241	(11)	2	30	21	262
claims liabilities:	517	623	11	1,151	(34)	5	128	99	1,250
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	563	(48)		515	(8)	1	17	10	515
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,666	(42)	6	145	109	1,765

## 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, 2019, broken down by component.

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#### All Jurisdictions

PPV & non-PPV ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$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	3,941	5,775	(6)	9,710	(280)	44	977	741	10,451
2000	-	(6)	-	(6)	-	-	3	3	(3)
2001	-	23	(9)	14	-	-	5	5	19
2002	449	-	121	570	(27)	5	58	36	606
2003	2,413	(42)	705	3,076	(179)	30	297	148	3,224
2004	553	252	617	1,422	(93)	16	141	64	1,486
2005	8	59	391	458	(21)	4	53	36	494
2006	280	87	471	838	(58)	9	86	37	875
2007	2,168	223	881	3,272	(240)	39	307	106	3,378
2008	333	274	819	1,426	(127)	12	132	17	1,443
2009	1,227	247	1,016	2,490	(204)	31	232	59	2,549
2010	1,268	31	872	2,171	(124)	19	206	101	2,272
2011	4,607	(156)	1,066	5,517	(376)	60	515	199	5,716
2012	5,943	556	1,289	7,788	(385)	60	742	417	8,205
2013	14,161	128	2,037	16,326	(716)	114	1,568	966	17,292
2014	11,955	645	2,284	14,884	(481)	81	1,570	1,170	16,054
2015	23,452	1,571	3,010	28,033	(817)	125	2,842	2,150	30,183
2016	29,042	3,696	2,641	35,379	(1,117)	180	3,706	2,769	38,148
2017	25,951	12,218	2,212	40,381	(1,415)	233	4,967	3,785	44,166
2018	42,006	25,019	4,521	71,546	(2,770)	463	8,833	6,526	78,072
PAYs (sub-total):	169,757	50,600	24,938	245,295	(9,430)	1,525	27,240	19,335	264,630
CAY (2019)	63,098	58,192	2,875	124,165	(5,018)	861	15,449	11,292	135,457
claims liabilities:	232,855	108,792	27,813	369,460	(14,448)	2,386	42,689	30,627	400,087
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	190,847	(14,675)		176,172	(4,019)	603	10,284	6,868	176,242
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				545,632	(18,467)	2,989	52,973	37,495	576,329