



FACILITY ASSOCIATION RESIDUAL MARKET

SEPTEMBER 2020 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

Key points related to this month's Highlights:

- (a) The loss ratios currently being used include a review and assessment of the incurred impacts associated with the COVID-19 pandemic, with a further review and assessment to be included with the FARM 2020 Q3 actuarial valuation update (as at September 2020), which will be reflected in the October 2020 Participation Report.

1.1 Valuation Schedule (Fiscal Year 2020)

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

FARM FISCAL YEAR 2020 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2019 (completed)	1.46% mfad: 25 bp	Oct. 2019	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development)
Dec. 31, 2019 (completed)	1.64% mfad: 25 bp	Mar. 2020	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2020 (completed)	0.66% mfad: 25 bp	May 2020	updated valuation (partial roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Jun. 30, 2020 (completed)	0.27% mfad: 25 bp	Aug. 2020	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, 2020	% mfad: -- bp	Oct. 2020	updated valuation (roll forward)

Under the proposed schedule for fiscal year 2020, the off-half valuation quarters ending March 31, 2020 and September 30, 2020 would not reflect a full valuation update of assumptions, but would rather roll-forward key assumptions from the previous valuation. All valuations are proposed to include all jurisdictions and business segments (private passenger and non-private passenger).

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

February 18, 2020 meeting.

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

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

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

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

Ontario Bill 91 (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and **received Royal Assent on July 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (June 30, 2020), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at July 30, 2019) and nominal valuation estimates, impacting the selection of ultimates.

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

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

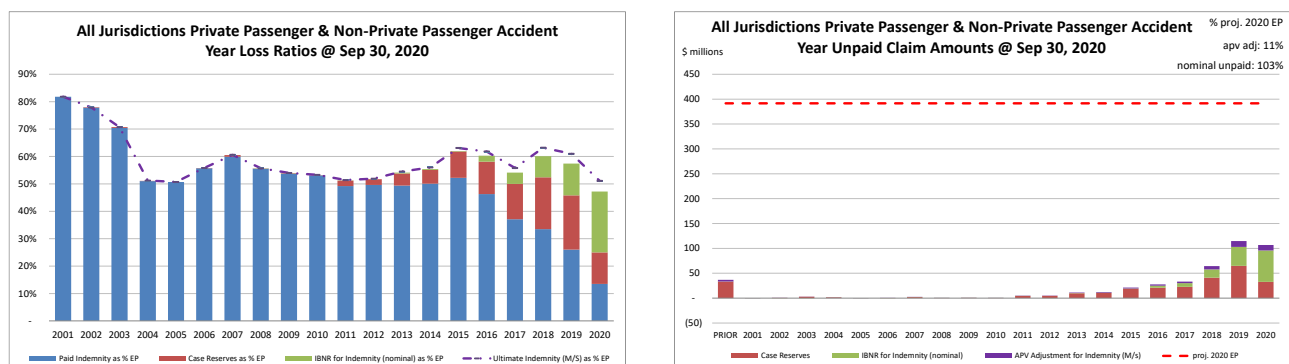
In **Tomec v Economical Mutual Insurance Company (2019 ONCA 882)**, the Ontario Court of

¹This url to a pdf is to a helpful guide on how bills become laws: <https://www.ola.org/sites/default/files/common/how-bills-become-law-en.pdf>.

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

1.4 Current Provision Summary

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



"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 (\$44.2 million – see following table) represents 11% of the earned premium projected for the full year 2020 (see the upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims

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

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

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

expenses match our current “retro claims” nominal liability estimate shown below, the associated \$6.7 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	271,405	60.7%
ibnr	131,544	29.4%
M/S apv adj	44,249	9.9%
M/S indemnity	447,198	100.0%
retro claims	28,768	
retro apv adj	6,666	
M/S total	482,632	

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 4) and the actuarial present value adjustment associated with this latter provision is presented in the “retro apv adj” row.

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

premium liabilities (\$000s)

	amt	%
unearned prem	210,934	108.3%
prem def/(dpac)	(16,099)	(8.3%)
M/S apv adjust.	-	-
M/S total	194,835	100.0%

policy liabilities (\$000s)

	amt	%
claim	431,717	63.7%
premium	194,835	28.8%
M/S apv adjust.	50,915	7.5%
M/S total	677,467	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	264,469
Alberta	192,510
Newfoundland & Labrador	78,816
New Brunswick	57,299
Nova Scotia	59,334
Prince Edward Island	13,236
Yukon	3,970
Northwest Territories	6,108
Nunavut	1,724
All Jurisdictions	677,466

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 39% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 30.8% (\$208.7 million).

2 Activity During the Month of September 2020⁴

2.1 Recorded Premium and Claims Activity

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

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

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	13,512	942	4,996	1,350	28,339	26,994	33,336	28,345
AB	10,026	174	2,988	(1,354)	1,427	(2,243)	4,415	(3,596)
NL	3,028	116	1,484	(113)	(500)	(1,184)	984	(1,298)
NB	2,678	104	1,003	26	204	(160)	1,207	(134)
NS	3,699	330	1,347	107	588	(191)	1,935	(84)
PE	553	64	52	(132)	172	50	224	(82)
YT	184	11	15	(33)	(0)	(25)	14	(57)
NT	370	14	76	(17)	(100)	(131)	(23)	(148)
NU	88	6	30	9	(201)	(204)	(171)	(195)
TOTAL	34,139	1,762	11,991	(156)	29,930	22,907	41,921	22,751

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	3,811	1,607	23,923	25,420	27,734	27,027
2018	-	-	507	(557)	404	859	911	302
2019	(2)	(2)	1,464	(1,345)	1,130	(1,445)	2,594	(2,790)
2020	34,141	1,764	6,210	139	4,473	(1,927)	10,683	(1,788)
TOTAL	34,139	1,762	11,991	(156)	29,930	22,907	41,921	22,751

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

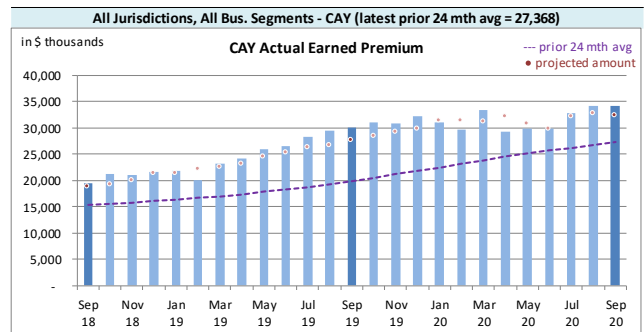
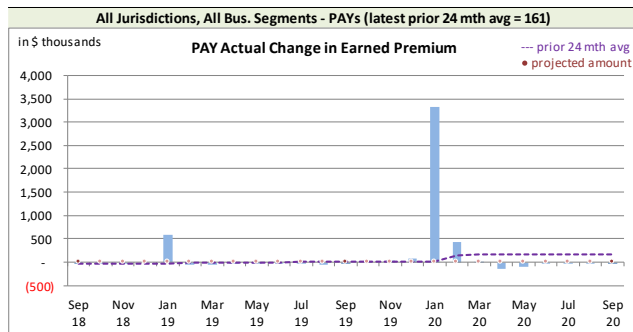
Claims activity varies monthly in part due to process variance – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance. Commentary from our review is provided in the sub-sections that follow. Note that the significant increase in recorded indemnity and case this month was due to the correction in reporting of an Accident Year 1994 claim; please refer to section 2.1.b for additional details.

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

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

⁵Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

FARM Actual Earned Premium by Calendar Month

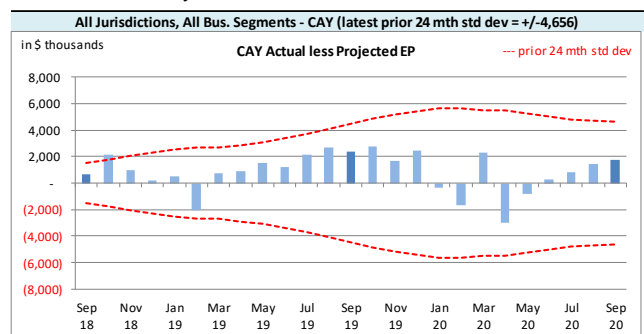
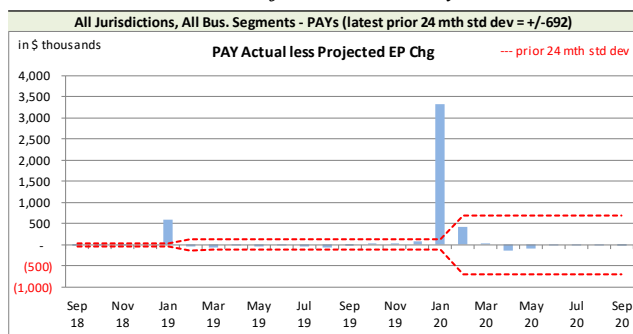


Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels.

Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles. The 2019 written premium for the CV and IU classes finished at \$187.6 million, up over 3 times the amount written during 2017 (\$56.2 million). While there may be some indication that the growth in the CV and IU classes have slowed, the increase in these two classes have continued in 2020, up 13.6% year-to-date as at September 2020 (versus the same period in 2019).

The associated variance between the actual changes and the projections from the previous month are shown in the following charts. **Earned premium** change projections are all attributed to the current 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)	161	27,368	
std dev	692	4,656	
A-P <> std dev	2	1	
% <> std dev	8.0%	4.0%	
norm <> std dev	31.7%	31.7%	
performance vs 24-mth avg:	better	better	

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

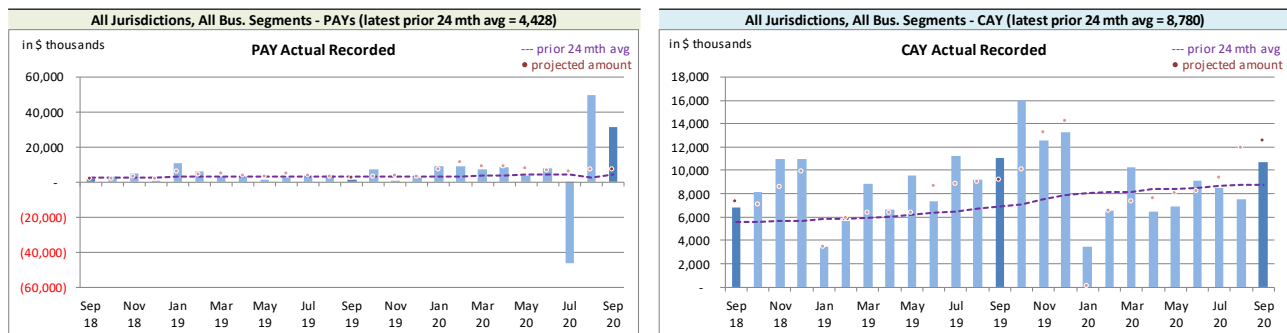
⁶For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

of the latest 25 have been higher than projected, and while we modified our projections processes in response, bias still exists. Over time, we may consider other projection approaches to address the bias issue, but it is not currently deemed as priority.

2.1.b AvsP: Recorded Indemnity

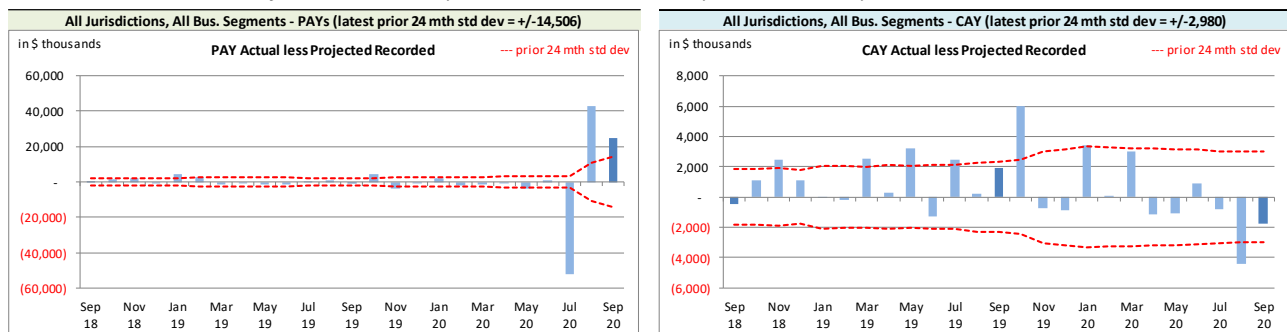
The following charts show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands		
	Recorded	
Mthly Avg Recorded (prior 24 mths)	PAYs	CAY
	4,428	8,780
std dev	14,506	2,980
A-P <> std dev	7	7
% <> std dev	28.0%	28.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	no better	no better

With respect to **recorded 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 **recorded indemnity** (see table on the left), suggesting the projection process performs no 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 (12 of 25 variances were positive).

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

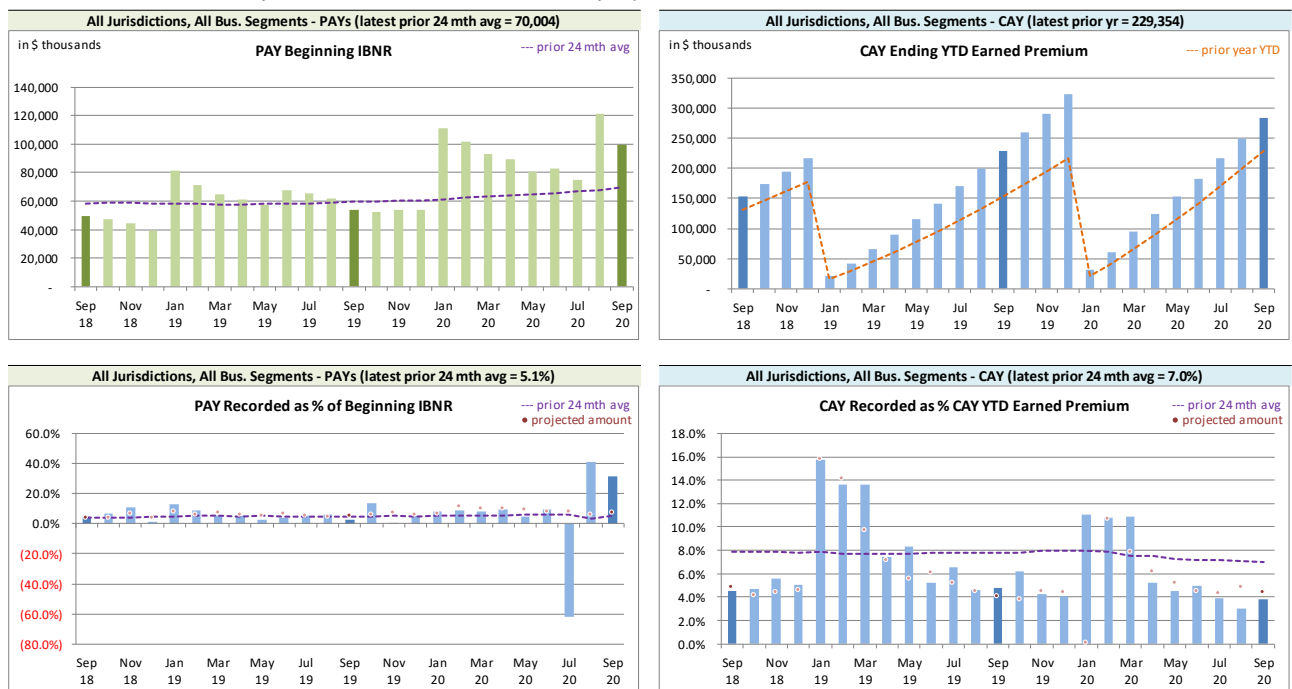
reporting of an Accident Year 1994 claim, \$27.2 million that was previously reported as expense reserves has now been reported as indemnity reserves.

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 28% of the time over the last 25 calendar months (see the preceding table on the left), suggesting the projection process performs no 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 (14 of 25 variances were positive).

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

We have included, for reference, the following charts related to levels influencing **recorded indemnity** activity. Note that the reduction in PAY IBNR reflects the correction in claims reporting mentioned above as well.

FARM Levels that influence⁷ Recorded Indemnity by Calendar Month



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

- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and

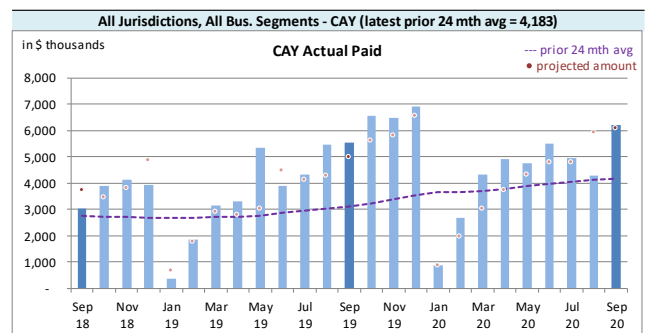
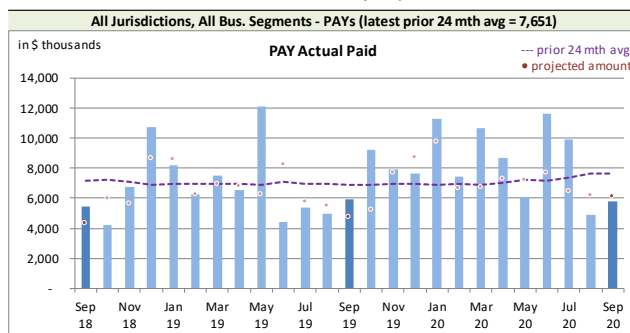
⁷Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as a beginning IBNR change one month after the valuation is implemented, i.e. the change will generally show in April, July, September, and November).

2.1.c AvsP: Paid Indemnity

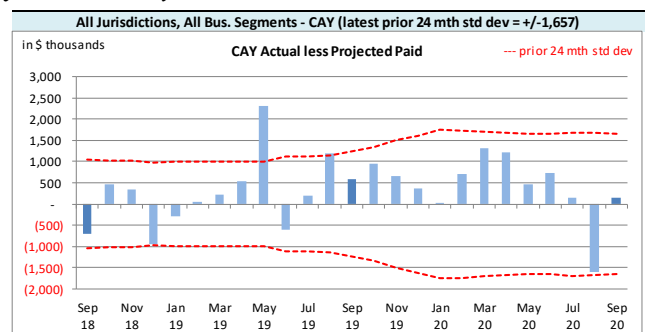
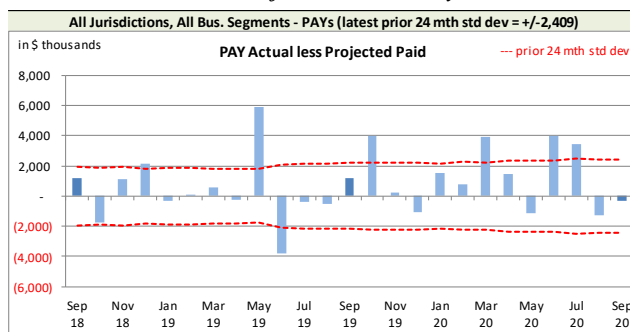
The following charts show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands		
	Paid	
Mthly Avg Paid (prior 24 mths)	7,651	4,183
std dev	2,409	1,657
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

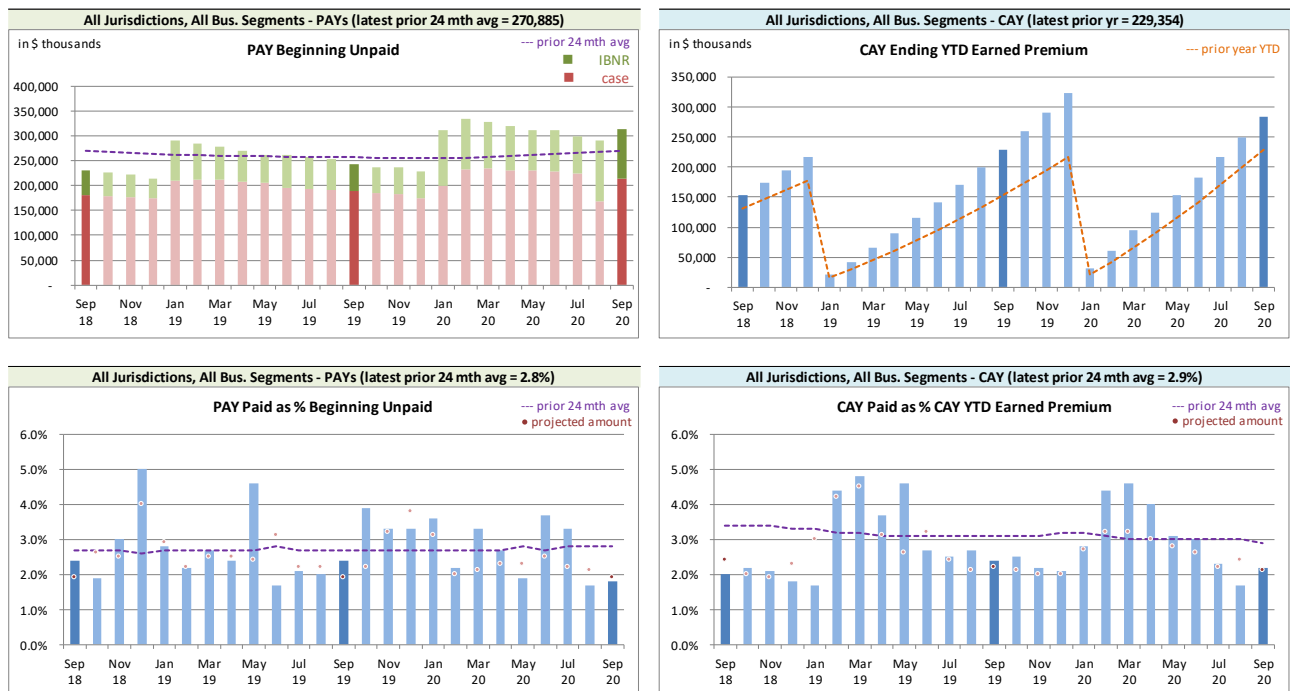
With respect to **paid indemnity**, 28% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting 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 preceding table on the left), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. Bias has been indicated at a 95% confidence level on a running 25-month basis (20 of 25 variances are positive).

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

FARM Levels that influence⁸ Paid Indemnity by Calendar Month



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

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

⁸Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.

2.2 Actuarial Provisions

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

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

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (June 30, 2020 for all jurisdictions). The following table summarizes variances in provisions included in this month’s Participation Report and the associated one-month projections from last month’s Report.

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

Table 02a		actuarial present value adjustments						
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	13,694	(27,009)	(1,011)	11	15,690	(167)	28,373	(27,165)
2018	16,702	(304)	(391)	(4)	7,143	67	23,454	(241)
2019	38,092	2,787	(752)	(11)	12,464	161	49,804	2,937
2020	63,056	2,538	(751)	(6)	11,857	70	74,162	2,602
TOTAL	131,544	(21,988)	(2,905)	(10)	47,154	131	175,793	(21,867)

The IBNR provision is \$22.0 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

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

The following table summarizes the variances in these “Retro Claims Provisions” included in this month’s Participation Report and the one-month projections from last month’s Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed

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

claims expenses relative to projections.

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

Table 02b			actuarial present value adjustments					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	17,047	58	(127)	4	2,370	(73)	19,290	(11)
2018	4,068	74	(24)	(1)	1,175	(15)	5,219	58
2019	7,003	124	(51)	(1)	1,889	19	8,841	142
2020	650	303	(46)	(1)	1,480	(94)	2,084	208
TOTAL	28,768	559	(248)	1	6,914	(163)	35,434	397

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(16,099)	(264)	-	-	(16,099)	(264)
balance as % unearned premium:		(7.6%)	0.1%	-	-	(7.6%)	0.1%
actual unearned premium:		210,934					
less projected:		4,412					

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:

¹⁰“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.

- (a) Earned premium to date
- (b) Ultimate loss¹¹ ratio per latest valuation
- (c) Estimated ultimate incurred = (a) x (b)
- (d) Recorded indemnity to date
- (e) 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 recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to prior accident years¹² during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	38,782	13.5%	7,634	2.7%	46,416	16.1%	(671)	(2.5%)
CAY	166,752	58.0%	12,540	4.4%	179,292	62.3%	21,135	(0.1%)
TOTAL	205,533	71.4%	20,174	7.0%	225,707	78.4%	20,464	(2.5%)

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

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

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

5 Current Participation Report – Additional Exhibits

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

¹¹“Loss” here refers to indemnity only unless otherwise noted.

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

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.27%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior	9,000	9,000	9,000	7,000
	2011	15,000	15,000	15,000	14,000
	2012	106,000	106,000	102,000	100,000
	2013	56,000	56,000	54,000	52,000
	2014	110,000	95,000	93,000	90,000
	2015	478,000	487,000	470,000	461,000
	2016	420,000	472,000	468,000	456,000
	2017	727,000	734,000	697,000	643,000
	2018	1,973,000	1,923,000	1,741,000	1,610,000
	2019	3,088,000	2,940,000	2,790,000	2,580,000
	2020	5,147,000	5,813,000	5,792,000	5,787,000
Private Passenger Total		12,129,000	12,650,000	12,231,000	11,800,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	54,000	54,000	54,000	52,000
	2012	-	-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	1,000	1,000	1,000	1,000
	2015	20,000	(59,000)	(58,000)	(55,000)
	2016	134,000	199,000	197,000	191,000
	2017	205,000	281,000	273,000	267,000
	2018	546,000	546,000	532,000	511,000
	2019	1,091,000	1,088,000	935,000	811,000
	2020	1,614,000	1,869,000	1,875,000	1,568,000
Non Private Passenger Total		3,675,000	3,989,000	3,819,000	3,356,000
Grand Total		15,804,000	16,639,000	16,050,000	15,156,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.27%			
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	202008	202009	202010	202011
Private Passenger	prior	64,000	64,000	63,000	62,000
	2011	22,000	22,000	21,000	21,000
	2012	94,000	94,000	91,000	90,000
	2013	70,000	70,000	68,000	67,000
	2014	235,000	235,000	227,000	225,000
	2015	358,000	372,000	363,000	360,000
	2016	794,000	793,000	767,000	755,000
	2017	1,449,000	1,403,000	1,352,000	1,333,000
	2018	2,401,000	2,306,000	2,258,000	2,152,000
	2019	3,530,000	3,566,000	3,526,000	3,420,000
	2020	3,079,000	3,518,000	3,700,000	4,067,000
Private Passenger Total		12,096,000	12,443,000	12,436,000	12,552,000
Non Private Passenger	prior	22,000	15,000	15,000	15,000
	2011	5,000	5,000	5,000	5,000
	2012	47,000	47,000	47,000	46,000
	2013	98,000	98,000	97,000	96,000
	2014	2,000	2,000	2,000	2,000
	2015	81,000	(54,000)	(49,000)	(48,000)
	2016	192,000	115,000	111,000	109,000
	2017	716,000	704,000	665,000	639,000
	2018	833,000	785,000	771,000	737,000
	2019	1,872,000	1,792,000	1,525,000	1,307,000
	2020	2,023,000	2,330,000	2,548,000	2,875,000
Non Private Passenger Total		5,891,000	5,839,000	5,737,000	5,783,000
Grand Total		17,987,000	18,282,000	18,173,000	18,335,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.27%			
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	202008	202009	202010	202011
Private Passenger	prior	84,000	85,000	86,000	82,000
	2011	6,000	6,000	6,000	6,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	4,000	4,000	4,000	4,000
	2014	29,000	39,000	37,000	36,000
	2015	12,000	12,000	12,000	12,000
	2016	6,000	(216,000)	(214,000)	(211,000)
	2017	494,000	392,000	388,000	379,000
	2018	775,000	626,000	619,000	605,000
	2019	1,532,000	1,459,000	1,412,000	1,377,000
	2020	3,362,000	3,332,000	3,345,000	3,688,000
Private Passenger Total		6,302,000	5,737,000	5,693,000	5,976,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011	2,000	2,000	2,000	2,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	68,000	68,000	68,000	66,000
	2014	74,000	(24,000)	(24,000)	(25,000)
	2015	19,000	42,000	42,000	42,000
	2016	190,000	201,000	199,000	197,000
	2017	445,000	353,000	345,000	337,000
	2018	1,108,000	974,000	962,000	925,000
	2019	2,298,000	2,199,000	1,848,000	1,564,000
	2020	3,197,000	4,193,000	4,493,000	4,931,000
Non Private Passenger Total		7,397,000	8,004,000	7,931,000	8,035,000
Grand Total		13,699,000	13,741,000	13,624,000	14,011,000

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.27%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		202008	202009	202010	202011
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		-	-	-
	2015	107,000	107,000	105,000	103,000
	2016	68,000	68,000	68,000	67,000
	2017	(16,000)	(17,000)	(18,000)	(20,000)
	2018	395,000	393,000	390,000	376,000
	2019	234,000	234,000	230,000	223,000
	2020	513,000	565,000	601,000	622,000
Private Passenger Total		1,293,000	1,342,000	1,368,000	1,363,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	30,000	30,000	29,000	29,000
	2013	45,000	45,000	45,000	45,000
	2014	11,000	11,000	11,000	10,000
	2015	18,000	18,000	18,000	18,000
	2016	175,000	69,000	66,000	64,000
	2017	302,000	293,000	289,000	285,000
	2018	455,000	440,000	435,000	429,000
	2019	880,000	882,000	802,000	729,000
	2020	319,000	487,000	595,000	707,000
Non Private Passenger Total		2,234,000	2,274,000	2,289,000	2,315,000
Grand Total		3,527,000	3,616,000	3,657,000	3,678,000

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

EXHIBIT A

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

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Jurisdiction Desc	Ontario	discount rate: 0.27%			
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	202008	202009	202010	202011
Private Passenger	prior	31,782,000	4,492,000	4,447,000	4,321,000
	2011	146,000	146,000	144,000	141,000
	2012	148,000	(35,000)	(35,000)	(37,000)
	2013	103,000	103,000	102,000	99,000
	2014	108,000	84,000	83,000	76,000
	2015	210,000	221,000	218,000	215,000
	2016	333,000	332,000	321,000	309,000
	2017	371,000	415,000	407,000	393,000
	2018	776,000	688,000	672,000	657,000
	2019	3,417,000	3,150,000	2,994,000	2,884,000
	2020	8,026,000	8,056,000	8,908,000	9,742,000
Private Passenger Total		45,420,000	17,652,000	18,261,000	18,800,000
Non Private Passenger	prior	56,000	57,000	57,000	57,000
	2011	122,000	122,000	118,000	113,000
	2012	(25,000)	(25,000)	(24,000)	(23,000)
	2013	567,000	566,000	550,000	530,000
	2014	316,000	315,000	305,000	293,000
	2015	915,000	788,000	762,000	733,000
	2016	1,430,000	1,406,000	1,375,000	1,348,000
	2017	1,040,000	1,044,000	1,022,000	986,000
	2018	4,734,000	4,712,000	4,519,000	4,370,000
	2019	13,119,000	11,450,000	10,489,000	9,618,000
	2020	14,831,000	16,027,000	16,632,000	16,977,000
Non Private Passenger Total		37,105,000	36,462,000	35,805,000	35,002,000
Grand Total		82,525,000	54,114,000	54,066,000	53,802,000

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta	discount rate: 0.27%			
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	202008	202009	202010	202011
Private Passenger	prior	93,000	93,000	92,000	87,000
	2011	33,000	33,000	32,000	30,000
	2012	44,000	44,000	43,000	41,000
	2013	79,000	79,000	76,000	73,000
	2014	92,000	192,000	188,000	182,000
	2015	96,000	96,000	93,000	88,000
	2016	378,000	378,000	374,000	371,000
	2017	472,000	441,000	429,000	425,000
	2018	651,000	595,000	576,000	550,000
	2019	1,348,000	1,291,000	1,249,000	1,197,000
	2020	1,695,000	1,939,000	1,939,000	2,031,000
Private Passenger Total		4,981,000	5,181,000	5,091,000	5,075,000
Non Private Passenger	prior	90,000	90,000	87,000	83,000
	2011	159,000	159,000	155,000	147,000
	2012	81,000	81,000	80,000	75,000
	2013	450,000	449,000	434,000	410,000
	2014	524,000	499,000	480,000	449,000
	2015	312,000	319,000	313,000	305,000
	2016	2,466,000	2,504,000	2,416,000	2,384,000
	2017	3,882,000	3,861,000	3,715,000	3,486,000
	2018	9,005,000	8,666,000	8,361,000	7,871,000
	2019	18,927,000	18,448,000	15,371,000	12,895,000
	2020	22,693,000	24,671,000	25,849,000	26,339,000
Non Private Passenger Total		58,589,000	59,747,000	57,261,000	54,444,000
Grand Total		63,570,000	64,928,000	62,352,000	59,519,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon	discount rate: 0.27%			
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	202008	202009	202010	202011
Private Passenger	prior	4,000	4,000	4,000	4,000
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	7,000	7,000	7,000	7,000
	2015	12,000	12,000	12,000	12,000
	2016	14,000	14,000	14,000	14,000
	2017	105,000	105,000	104,000	103,000
	2018	79,000	79,000	78,000	77,000
	2019	92,000	92,000	90,000	89,000
	2020	72,000	96,000	114,000	127,000
Private Passenger Total		392,000	416,000	430,000	440,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	8,000	8,000	8,000	8,000
	2015	(13,000)	(13,000)	(13,000)	(13,000)
	2016	26,000	26,000	26,000	26,000
	2017	76,000	76,000	75,000	74,000
	2018	155,000	149,000	147,000	145,000
	2019	274,000	274,000	228,000	190,000
	2020	430,000	488,000	481,000	489,000
Non Private Passenger Total		960,000	1,012,000	956,000	923,000
Grand Total		1,352,000	1,428,000	1,386,000	1,363,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.27%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	9,000	9,000	9,000	9,000
	2015	23,000	23,000	23,000	23,000
	2016	35,000	35,000	35,000	35,000
	2017	125,000	125,000	123,000	122,000
	2018	274,000	306,000	303,000	300,000
	2019	324,000	395,000	378,000	374,000
	2020	229,000	282,000	292,000	348,000
Private Passenger Total		1,028,000	1,184,000	1,172,000	1,220,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	54,000	54,000	53,000	53,000
	2014	33,000	33,000	33,000	33,000
	2015	14,000	14,000	14,000	14,000
	2016	46,000	46,000	46,000	46,000
	2017	94,000	94,000	92,000	91,000
	2018	179,000	179,000	177,000	175,000
	2019	321,000	321,000	293,000	268,000
	2020	291,000	321,000	354,000	392,000
Non Private Passenger Total		1,035,000	1,065,000	1,065,000	1,075,000
Grand Total		2,063,000	2,249,000	2,237,000	2,295,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nunavut	discount rate: 0.27%			
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	202008	202009	202010	202011
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	18,000	18,000	17,000	17,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	1,000	1,000	1,000
	2015	2,000	2,000	2,000	2,000
	2016	6,000	6,000	6,000	6,000
	2017	11,000	11,000	11,000	11,000
	2018	11,000	11,000	11,000	11,000
	2019	26,000	26,000	26,000	26,000
	2020	11,000	16,000	17,000	18,000
Private Passenger Total		87,000	92,000	92,000	93,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	-	-	-	-
	2014	23,000	190,000	188,000	186,000
	2015	12,000	12,000	12,000	12,000
	2016	17,000	17,000	17,000	17,000
	2017	53,000	53,000	53,000	53,000
	2018	76,000	76,000	75,000	74,000
	2019	197,000	197,000	178,000	162,000
	2020	138,000	159,000	167,000	176,000
Non Private Passenger Total		516,000	704,000	690,000	680,000
Grand Total		603,000	796,000	782,000	773,000

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

EXHIBIT A

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

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Jurisdiction Desc	(All)	discount rate: 0.27%			
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			
		202008	202009	202010	202011
Private Passenger	prior	32,028,000	4,739,000	4,693,000	4,555,000
	2011	221,000	221,000	217,000	211,000
	2012	416,000	233,000	224,000	217,000
	2013	322,000	322,000	314,000	305,000
	2014	591,000	662,000	645,000	626,000
	2015	1,298,000	1,332,000	1,298,000	1,276,000
	2016	2,054,000	1,882,000	1,839,000	1,802,000
	2017	3,738,000	3,609,000	3,493,000	3,389,000
	2018	7,335,000	6,927,000	6,648,000	6,338,000
	2019	13,591,000	13,153,000	12,695,000	12,170,000
	2020	22,134,000	23,617,000	24,708,000	26,430,000
Private Passenger Total		83,728,000	56,697,000	56,774,000	57,319,000
Non Private Passenger	prior	178,000	172,000	169,000	165,000
	2011	343,000	343,000	335,000	320,000
	2012	131,000	131,000	130,000	125,000
	2013	1,285,000	1,283,000	1,250,000	1,203,000
	2014	992,000	1,035,000	1,004,000	957,000
	2015	1,378,000	1,067,000	1,041,000	1,008,000
	2016	4,676,000	4,583,000	4,453,000	4,382,000
	2017	6,813,000	6,759,000	6,529,000	6,218,000
	2018	17,091,000	16,527,000	15,979,000	15,237,000
	2019	38,979,000	36,651,000	31,669,000	27,544,000
	2020	45,536,000	50,545,000	52,994,000	54,454,000
Non Private Passenger Total		117,402,000	119,096,000	115,553,000	111,613,000
Grand Total		201,130,000	175,793,000	172,327,000	168,932,000

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	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior	(17,000)	(17,000)	(17,000)	(17,000)
	2011	(8,000)	(8,000)	(8,000)	(8,000)
	2012	(25,000)	(25,000)	(24,000)	(24,000)
	2013	(12,000)	(12,000)	(12,000)	(12,000)
	2014	(11,000)	(26,000)	(25,000)	(25,000)
	2015	180,000	189,000	181,000	179,000
	2016	(16,000)	41,000	41,000	37,000
	2017	462,000	486,000	459,000	413,000
	2018	1,311,000	1,268,000	1,117,000	1,005,000
	2019	1,989,000	1,860,000	1,730,000	1,557,000
	2020	4,423,000	5,000,000	4,898,000	4,833,000
Private Passenger Total		8,276,000	8,756,000	8,340,000	7,938,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	-	-	-	-
	2015	(28,000)	(107,000)	(106,000)	(101,000)
	2016	24,000	112,000	111,000	107,000
	2017	14,000	102,000	99,000	98,000
	2018	285,000	285,000	282,000	268,000
	2019	707,000	708,000	566,000	453,000
	2020	1,353,000	1,580,000	1,563,000	1,224,000
Non Private Passenger Total		2,366,000	2,691,000	2,526,000	2,060,000
Grand Total		10,642,000	11,447,000	10,866,000	9,998,000

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

EXHIBIT B

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		202008	202009	202010	202011
Private Passenger	prior	21,000	21,000	20,000	20,000
	2011	18,000	18,000	17,000	17,000
	2012	67,000	67,000	64,000	63,000
	2013	55,000	55,000	53,000	52,000
	2014	164,000	164,000	157,000	155,000
	2015	166,000	181,000	174,000	172,000
	2016	562,000	562,000	540,000	535,000
	2017	1,188,000	1,142,000	1,096,000	1,085,000
	2018	1,923,000	1,828,000	1,790,000	1,697,000
	2019	2,972,000	3,012,000	2,982,000	2,893,000
	2020	2,596,000	2,964,000	3,089,000	3,409,000
Private Passenger Total		9,732,000	10,014,000	9,982,000	10,098,000
Non Private Passenger	prior	(2,000)	-	-	-
	2011	(4,000)	(4,000)	(4,000)	(4,000)
	2012	2,000	2,000	2,000	2,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	2,000	2,000	2,000	2,000
	2015	15,000	(85,000)	(80,000)	(79,000)
	2016	130,000	53,000	50,000	48,000
	2017	611,000	599,000	563,000	540,000
	2018	558,000	511,000	506,000	486,000
	2019	1,339,000	1,261,000	1,009,000	807,000
	2020	1,689,000	1,957,000	2,135,000	2,418,000
Non Private Passenger Total		4,336,000	4,292,000	4,179,000	4,216,000
Grand Total		14,068,000	14,306,000	14,161,000	14,314,000

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			
		202008	202009	202010	202011
Private Passenger	prior	48,000	49,000	49,000	46,000
	2011	5,000	5,000	5,000	5,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	(3,000)	(3,000)	(3,000)	(3,000)
	2014	(3,000)	(3,000)	(3,000)	(3,000)
	2015	(7,000)	(7,000)	(7,000)	(6,000)
	2016	(44,000)	(266,000)	(263,000)	(260,000)
	2017	358,000	256,000	253,000	245,000
	2018	530,000	381,000	377,000	366,000
	2019	908,000	841,000	807,000	783,000
	2020	2,840,000	2,747,000	2,704,000	2,998,000
Private Passenger Total		4,630,000	3,998,000	3,917,000	4,169,000
Non Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2011	2,000	2,000	2,000	2,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	(75,000)	(75,000)	(74,000)	(73,000)
	2014	2,000	(47,000)	(47,000)	(47,000)
	2015	5,000	28,000	28,000	28,000
	2016	39,000	50,000	49,000	49,000
	2017	191,000	130,000	128,000	127,000
	2018	740,000	615,000	609,000	579,000
	2019	1,769,000	1,674,000	1,339,000	1,071,000
	2020	2,657,000	3,558,000	3,797,000	4,171,000
Non Private Passenger Total		5,323,000	5,928,000	5,824,000	5,900,000
Grand Total		9,953,000	9,926,000	9,741,000	10,069,000

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

EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	202008	202009	202010	202011
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	-	-	-	-
	2015	7,000	7,000	7,000	7,000
	2016	32,000	32,000	32,000	32,000
	2017	(142,000)	(142,000)	(141,000)	(140,000)
	2018	347,000	346,000	343,000	330,000
	2019	139,000	139,000	136,000	131,000
	2020	436,000	479,000	507,000	519,000
Private Passenger Total		811,000	853,000	876,000	871,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	41,000	41,000	41,000	41,000
	2014	(1,000)	(1,000)	(1,000)	(1,000)
	2015	16,000	16,000	16,000	16,000
	2016	61,000	(45,000)	(45,000)	(45,000)
	2017	274,000	265,000	262,000	259,000
	2018	409,000	394,000	390,000	385,000
	2019	769,000	772,000	695,000	625,000
	2020	220,000	369,000	460,000	558,000
Non Private Passenger Total		1,788,000	1,810,000	1,817,000	1,837,000
Grand Total		2,599,000	2,663,000	2,693,000	2,708,000

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			
		202008	202009	202010	202011
Private Passenger	prior	27,722,000	488,000	483,000	477,000
	2011	37,000	37,000	37,000	37,000
	2012	51,000	(129,000)	(128,000)	(127,000)
	2013	17,000	17,000	17,000	17,000
	2014	(257,000)	(257,000)	(254,000)	(251,000)
	2015	165,000	176,000	174,000	172,000
	2016	221,000	222,000	213,000	204,000
	2017	217,000	264,000	261,000	251,000
	2018	459,000	373,000	366,000	357,000
	2019	2,322,000	2,085,000	1,960,000	1,882,000
	2020	6,799,000	6,748,000	7,445,000	8,102,000
Private Passenger Total		37,753,000	10,024,000	10,574,000	11,121,000
Non Private Passenger	prior	(2,000)	(2,000)	(1,000)	-
	2011	27,000	27,000	26,000	25,000
	2012	(31,000)	(31,000)	(30,000)	(29,000)
	2013	290,000	290,000	284,000	273,000
	2014	82,000	82,000	80,000	77,000
	2015	188,000	154,000	151,000	145,000
	2016	894,000	871,000	862,000	853,000
	2017	474,000	479,000	474,000	455,000
	2018	3,410,000	3,392,000	3,212,000	3,084,000
	2019	10,458,000	8,821,000	7,939,000	7,145,000
	2020	12,716,000	13,686,000	14,035,000	14,124,000
Non Private Passenger Total		28,506,000	27,769,000	27,032,000	26,152,000
Grand Total		66,259,000	37,793,000	37,606,000	37,273,000

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

EXHIBIT B

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		202008	202009	202010	202011
Private Passenger	prior	59,000	59,000	58,000	54,000
	2011	18,000	18,000	17,000	16,000
	2012	22,000	22,000	21,000	20,000
	2013	62,000	62,000	60,000	57,000
	2014	(42,000)	58,000	56,000	53,000
	2015	77,000	77,000	74,000	70,000
	2016	202,000	202,000	200,000	198,000
	2017	402,000	376,000	365,000	361,000
	2018	431,000	377,000	365,000	347,000
	2019	1,031,000	979,000	940,000	893,000
	2020	1,465,000	1,680,000	1,664,000	1,739,000
Private Passenger Total		3,727,000	3,910,000	3,820,000	3,808,000
Non Private Passenger	prior	60,000	60,000	58,000	54,000
	2011	26,000	26,000	25,000	23,000
	2012	8,000	8,000	8,000	7,000
	2013	224,000	224,000	215,000	200,000
	2014	432,000	407,000	391,000	364,000
	2015	(194,000)	(176,000)	(169,000)	(157,000)
	2016	1,996,000	2,031,000	1,950,000	1,930,000
	2017	3,077,000	3,056,000	2,934,000	2,729,000
	2018	6,573,000	6,266,000	6,015,000	5,594,000
	2019	15,250,000	14,834,000	11,867,000	9,494,000
	2020	19,495,000	21,109,000	21,990,000	22,192,000
Non Private Passenger Total		46,947,000	47,845,000	45,284,000	42,430,000
Grand Total		50,674,000	51,755,000	49,104,000	46,238,000

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

EXHIBIT B

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		202008	202009	202010	202011
Private Passenger	prior	4,000	4,000	4,000	4,000
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	6,000	6,000	6,000
	2015	11,000	11,000	11,000	11,000
	2016	13,000	13,000	13,000	13,000
	2017	17,000	17,000	17,000	17,000
	2018	71,000	71,000	70,000	69,000
	2019	77,000	77,000	76,000	75,000
	2020	62,000	84,000	100,000	111,000
Private Passenger Total		268,000	290,000	304,000	313,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	7,000	7,000	7,000	7,000
	2015	(15,000)	(15,000)	(15,000)	(15,000)
	2016	24,000	24,000	24,000	24,000
	2017	69,000	69,000	68,000	67,000
	2018	95,000	89,000	88,000	87,000
	2019	226,000	226,000	181,000	145,000
	2020	387,000	438,000	429,000	434,000
Non Private Passenger Total		797,000	842,000	786,000	753,000
Grand Total		1,065,000	1,132,000	1,090,000	1,066,000

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)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202008	202009	202010	202011
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	8,000	8,000	8,000	8,000
	2015	21,000	21,000	21,000	21,000
	2016	32,000	32,000	32,000	32,000
	2017	70,000	70,000	69,000	68,000
	2018	240,000	273,000	270,000	267,000
	2019	271,000	341,000	324,000	321,000
	2020	172,000	223,000	229,000	277,000
Private Passenger Total		821,000	975,000	960,000	1,001,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	30,000	30,000	30,000	30,000
	2015	13,000	13,000	13,000	13,000
	2016	26,000	26,000	26,000	26,000
	2017	85,000	85,000	84,000	83,000
	2018	159,000	159,000	157,000	155,000
	2019	260,000	260,000	234,000	211,000
	2020	256,000	280,000	309,000	344,000
Non Private Passenger Total		834,000	858,000	858,000	867,000
Grand Total		1,655,000	1,833,000	1,818,000	1,868,000

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				
AccountCode	Provision	interest rate margin: 0 basis pts			
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	1,000	1,000	1,000
	2015	2,000	2,000	2,000	2,000
	2016	5,000	5,000	5,000	5,000
	2017	10,000	10,000	10,000	10,000
	2018	10,000	10,000	10,000	10,000
	2019	23,000	23,000	23,000	23,000
	2020	9,000	13,000	14,000	15,000
Private Passenger Total		62,000	66,000	67,000	68,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	-	-	-	-
	2014	3,000	173,000	171,000	169,000
	2015	3,000	3,000	3,000	3,000
	2016	15,000	15,000	15,000	15,000
	2017	48,000	48,000	48,000	48,000
	2018	64,000	64,000	63,000	62,000
	2019	179,000	179,000	161,000	145,000
	2020	122,000	141,000	147,000	156,000
Non Private Passenger Total		434,000	623,000	608,000	598,000
Grand Total		496,000	689,000	675,000	666,000

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

EXHIBIT B

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		202008	202009	202010	202011
Private Passenger	prior	27,829,000	596,000	589,000	576,000
	2011	69,000	69,000	67,000	66,000
	2012	121,000	(59,000)	(61,000)	(62,000)
	2013	128,000	128,000	124,000	120,000
	2014	(134,000)	(49,000)	(54,000)	(56,000)
	2015	622,000	657,000	637,000	628,000
	2016	1,007,000	843,000	813,000	796,000
	2017	2,582,000	2,479,000	2,389,000	2,310,000
	2018	5,322,000	4,927,000	4,708,000	4,448,000
	2019	9,732,000	9,357,000	8,978,000	8,558,000
	2020	18,802,000	19,938,000	20,650,000	22,003,000
Private Passenger Total		66,080,000	38,886,000	38,840,000	39,387,000
Non Private Passenger	prior	63,000	65,000	64,000	61,000
	2011	53,000	53,000	51,000	48,000
	2012	(23,000)	(23,000)	(22,000)	(22,000)
	2013	481,000	481,000	467,000	442,000
	2014	557,000	653,000	633,000	601,000
	2015	3,000	(169,000)	(159,000)	(147,000)
	2016	3,209,000	3,137,000	3,042,000	3,007,000
	2017	4,843,000	4,833,000	4,660,000	4,406,000
	2018	12,293,000	11,775,000	11,322,000	10,700,000
	2019	30,957,000	28,735,000	23,991,000	20,096,000
	2020	38,895,000	43,118,000	44,865,000	45,621,000
Non Private Passenger Total		91,331,000	92,658,000	88,914,000	84,813,000
Grand Total		157,411,000	131,544,000	127,754,000	124,200,000

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

EXHIBIT C-1

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.27%
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	202008	202009	202010	202011
Private Passenger	prior	57,000	57,000	57,000	57,000
	2011	57,000	57,000	56,000	55,000
	2012	102,000	102,000	101,000	100,000
	2013	149,000	149,000	146,000	144,000
	2014	194,000	194,000	190,000	187,000
	2015	386,000	386,000	383,000	380,000
	2016	389,000	389,000	384,000	380,000
	2017	230,000	230,000	227,000	223,000
	2018	485,000	465,000	461,000	456,000
	2019	506,000	506,000	501,000	497,000
	2020	160,000	182,000	167,369	145,369
Private Passenger Total		2,715,000	2,717,000	2,673,369	2,624,369
Non Private Passenger	prior	21,000	21,000	21,000	21,000
	2011	17,000	17,000	17,000	17,000
	2012	26,000	26,000	26,000	26,000
	2013	37,000	37,000	36,000	36,000
	2014	52,000	52,000	51,000	50,000
	2015	115,000	115,000	114,000	114,000
	2016	129,000	129,000	128,000	127,000
	2017	80,000	80,000	79,000	78,000
	2018	183,000	176,000	174,000	173,000
	2019	196,000	196,000	193,000	191,000
	2020	53,000	62,000	56,410	48,410
Non Private Passenger Total		909,000	911,000	895,410	881,410
Grand Total		3,624,000	3,628,000	3,568,779	3,505,779

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.27%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202008	202009	202010	202011
Private Passenger	prior	12,000	12,000	13,000	14,000
	2011	57,000	57,000	55,000	53,000
	2012	85,000	85,000	83,000	80,000
	2013	82,000	82,000	79,000	78,000
	2014	114,000	114,000	111,000	108,000
	2015	261,000	261,000	255,000	250,000
	2016	210,000	210,000	204,000	197,000
	2017	228,000	228,000	221,000	214,000
	2018	200,000	200,000	193,000	186,000
	2019	291,000	291,000	283,000	275,000
	2020	105,000	119,000	119,296	130,296
Private Passenger Total		1,645,000	1,659,000	1,616,296	1,585,296
Non Private Passenger	prior	12,000	12,000	12,000	12,000
	2011	43,000	43,000	42,000	41,000
	2012	63,000	63,000	62,000	61,000
	2013	58,000	58,000	57,000	56,000
	2014	75,000	75,000	74,000	73,000
	2015	160,000	160,000	158,000	156,000
	2016	127,000	127,000	124,000	122,000
	2017	146,000	146,000	142,000	140,000
	2018	145,000	145,000	141,000	138,000
	2019	232,000	232,000	227,000	223,000
	2020	86,000	97,000	96,283	108,283
Non Private Passenger Total		1,147,000	1,158,000	1,135,283	1,130,283
Grand Total		2,792,000	2,817,000	2,751,579	2,715,579

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 0.27%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202008	202009	202010	202011
Private Passenger	prior	96,000	96,000	96,000	96,000
	2011	33,000	33,000	31,000	30,000
	2012	43,000	43,000	42,000	41,000
	2013	53,000	53,000	52,000	51,000
	2014	54,000	54,000	53,000	52,000
	2015	28,000	28,000	27,000	26,000
	2016	85,000	85,000	83,000	81,000
	2017	90,000	83,000	80,000	78,000
	2018	124,000	124,000	122,000	119,000
	2019	227,000	227,000	222,000	218,000
	2020	47,000	53,000	60,729	67,729
Private Passenger Total		880,000	879,000	868,729	859,729
Non Private Passenger	prior	41,000	41,000	41,000	41,000
	2011	32,000	32,000	31,000	30,000
	2012	47,000	47,000	46,000	45,000
	2013	64,000	64,000	63,000	62,000
	2014	69,000	69,000	68,000	68,000
	2015	40,000	40,000	37,000	35,000
	2016	118,000	118,000	115,000	113,000
	2017	121,000	110,000	107,000	105,000
	2018	152,000	152,000	148,000	145,000
	2019	215,000	215,000	210,000	206,000
	2020	51,000	58,000	64,301	71,301
Non Private Passenger Total		950,000	946,000	930,301	921,301
Grand Total		1,830,000	1,825,000	1,799,030	1,781,030

EXHIBIT C-1

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.27%
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	202008	202009	202010	202011
Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	9,000	9,000	9,000	9,000
	2012	15,000	15,000	15,000	15,000
	2013	21,000	21,000	21,000	21,000
	2014	28,000	28,000	26,000	26,000
	2015	31,000	31,000	30,000	29,000
	2016	58,000	58,000	58,000	58,000
	2017	39,000	39,000	38,000	37,000
	2018	1,000	1,000	-	(2,000)
	2019	40,000	40,000	39,000	37,000
	2020	8,000	10,000	13,999	15,999
Private Passenger Total		263,000	265,000	262,999	258,999
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2011	6,000	6,000	6,000	6,000
	2012	9,000	9,000	9,000	9,000
	2013	13,000	13,000	13,000	13,000
	2014	18,000	18,000	18,000	18,000
	2015	20,000	20,000	20,000	20,000
	2016	39,000	39,000	39,000	39,000
	2017	27,000	27,000	25,000	25,000
	2018	1,000	1,000	(1,000)	(2,000)
	2019	36,000	36,000	35,000	34,000
	2020	9,000	11,000	14,560	15,560
Non Private Passenger Total		184,000	186,000	184,560	183,560
Grand Total		447,000	451,000	447,559	442,559

EXHIBIT C-1

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

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Jurisdiction Desc	Ontario	discount rate: 0.27%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202008	202009	202010	202011
Private Passenger	prior	2,318,000	2,203,000	2,135,000	2,073,000
	2011	321,000	306,000	297,000	288,000
	2012	427,000	419,000	407,000	396,000
	2013	420,000	413,000	400,000	388,000
	2014	426,000	424,000	410,000	398,000
	2015	539,000	539,000	526,000	513,000
	2016	448,000	447,000	433,000	420,000
	2017	532,000	532,000	516,000	501,000
	2018	614,000	611,000	591,000	571,000
	2019	1,341,000	1,337,000	1,300,000	1,264,000
	2020	525,000	563,000	622,114	692,114
Private Passenger Total		7,911,000	7,794,000	7,637,114	7,504,114
Non Private Passenger	prior	817,000	754,000	736,000	720,000
	2011	254,000	242,000	238,000	233,000
	2012	393,000	385,000	376,000	369,000
	2013	638,000	626,000	614,000	603,000
	2014	794,000	789,000	773,000	758,000
	2015	1,198,000	1,198,000	1,180,000	1,161,000
	2016	991,000	990,000	970,000	951,000
	2017	1,180,000	1,180,000	1,157,000	1,134,000
	2018	1,928,000	1,923,000	1,881,000	1,839,000
	2019	4,139,000	4,128,000	4,051,000	3,974,000
	2020	1,209,000	1,305,000	1,444,941	1,607,941
Non Private Passenger Total		13,541,000	13,520,000	13,420,941	13,349,941
Grand Total		21,452,000	21,314,000	21,058,055	20,854,055

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: 0.27%
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	ShareYYMM			
		202008	202009	202010	202011
Private Passenger	prior	205,000	205,000	202,000	199,000
	2011	24,000	4,000	4,000	4,000
	2012	35,000	35,000	34,000	33,000
	2013	51,000	51,000	50,000	48,000
	2014	65,000	65,000	64,000	63,000
	2015	57,000	57,000	56,000	55,000
	2016	39,000	39,000	47,000	37,000
	2017	48,000	48,000	47,000	46,000
	2018	157,000	157,000	149,000	148,000
	2019	141,000	141,000	140,000	139,000
	2020	(18,000)	(23,000)	(39,769)	(54,769)
Private Passenger Total		804,000	779,000	753,231	717,231
Non Private Passenger	prior	659,000	659,000	654,000	648,000
	2011	84,000	15,000	15,000	15,000
	2012	129,000	129,000	128,000	127,000
	2013	199,000	199,000	197,000	195,000
	2014	281,000	281,000	277,000	274,000
	2015	271,000	271,000	268,000	264,000
	2016	212,000	212,000	259,000	206,000
	2017	305,000	305,000	301,000	298,000
	2018	1,237,000	1,237,000	1,175,000	1,172,000
	2019	1,452,000	1,452,000	1,444,000	1,438,000
	2020	(201,000)	(270,000)	(461,644)	(679,644)
Non Private Passenger Total		4,628,000	4,490,000	4,256,356	3,957,356
Grand Total		5,432,000	5,269,000	5,009,587	4,674,587

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

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Jurisdiction Desc	Yukon	discount rate: 0.27%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202008	202009	202010	202011
Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	(17,000)	(17,000)	(15,000)	(15,000)
	2016	(3,000)	(3,000)	(3,000)	(3,000)
	2017	2,000	2,000	2,000	2,000
	2018	6,000	6,000	6,000	6,000
	2019	-	-	-	-
	2020	(3,000)	(4,000)	(4,930)	(5,930)
Private Passenger Total		3,000	2,000	3,070	2,070
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	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	(26,000)	(26,000)	(23,000)	(23,000)
	2016	(7,000)	(7,000)	(7,000)	(7,000)
	2017	6,000	6,000	6,000	6,000
	2018	26,000	26,000	26,000	26,000
	2019	2,000	2,000	2,000	2,000
	2020	(14,000)	(15,000)	(24,331)	(25,331)
Non Private Passenger Total		8,000	7,000	669	(331)
Grand Total		11,000	9,000	3,739	1,739

EXHIBIT C-1

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.27%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior		-	-	-
	2011	7,000	7,000	7,000	7,000
	2012	10,000	10,000	10,000	10,000
	2013	13,000	13,000	13,000	13,000
	2014	19,000	19,000	19,000	19,000
	2015	(1,000)	(1,000)	(1,000)	(1,000)
	2016	22,000	22,000	22,000	22,000
	2017	11,000	11,000	11,000	11,000
	2018	(4,000)	(4,000)	(4,000)	(4,000)
	2019	19,000	19,000	19,000	19,000
	2020	(26,000)	(29,000)	(41,426)	(44,426)
Private Passenger Total		70,000	67,000	54,574	51,574
Non Private Passenger	prior		-	-	-
	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	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	5,000	5,000	5,000	5,000
	2018	(3,000)	(3,000)	(3,000)	(3,000)
	2019	11,000	11,000	11,000	11,000
	2020	(17,000)	(18,000)	(31,302)	(33,302)
Non Private Passenger Total		19,000	18,000	4,698	2,698
Grand Total		89,000	85,000	59,272	54,272

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

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Jurisdiction Desc	Nunavut	discount rate: 0.27%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		202008	202009	202010	202011
Private Passenger	prior		-	-	-
	2011	2,000	2,000	2,000	2,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018		-	-	-
	2019	1,000	1,000	1,000	1,000
	2020	(2,000)	(3,000)	(4,315)	(4,315)
Private Passenger Total		20,000	19,000	17,685	17,685
Non Private Passenger	prior		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	2,000	2,000	2,000	2,000
	2014	3,000	3,000	3,000	3,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	6,000	6,000	6,000	6,000
	2018	2,000	2,000	2,000	2,000
	2019	7,000	7,000	8,000	8,000
	2020	(13,000)	(14,000)	(17,597)	(17,597)
Non Private Passenger Total		18,000	17,000	14,403	14,403
Grand Total		38,000	36,000	32,088	32,088

EXHIBIT C-1

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

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Jurisdiction Desc	(All)				
AccountCode Desc	Retro Claims Expense				discount rate: 0.27%
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	202008	202009	202010	202011
Private Passenger	prior	2,709,000	2,594,000	2,524,000	2,460,000
	2011	511,000	476,000	462,000	449,000
	2012	721,000	713,000	696,000	679,000
	2013	795,000	788,000	767,000	749,000
	2014	908,000	906,000	881,000	861,000
	2015	1,288,000	1,288,000	1,265,000	1,241,000
	2016	1,252,000	1,251,000	1,232,000	1,196,000
	2017	1,182,000	1,175,000	1,144,000	1,114,000
	2018	1,583,000	1,560,000	1,518,000	1,480,000
	2019	2,566,000	2,562,000	2,505,000	2,450,000
	2020	796,000	868,000	893,067	942,067
Private Passenger Total		14,311,000	14,181,000	13,887,067	13,621,067
Non Private Passenger	prior	1,562,000	1,499,000	1,476,000	1,454,000
	2011	441,000	360,000	354,000	347,000
	2012	675,000	667,000	655,000	645,000
	2013	1,019,000	1,007,000	990,000	975,000
	2014	1,305,000	1,300,000	1,277,000	1,257,000
	2015	1,781,000	1,781,000	1,757,000	1,730,000
	2016	1,621,000	1,620,000	1,640,000	1,563,000
	2017	1,876,000	1,865,000	1,828,000	1,797,000
	2018	3,671,000	3,659,000	3,543,000	3,490,000
	2019	6,290,000	6,279,000	6,181,000	6,087,000
	2020	1,163,000	1,216,000	1,141,621	1,095,621
Non Private Passenger Total		21,404,000	21,253,000	20,842,621	20,440,621
Grand Total		35,715,000	35,434,000	34,729,688	34,061,688

EXHIBIT C-2

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202008	202009	202010	202011
Private Passenger	prior	51,000	51,000	51,000	51,000
	2011	52,000	52,000	51,000	50,000
	2012	93,000	93,000	92,000	91,000
	2013	135,000	135,000	133,000	131,000
	2014	176,000	176,000	173,000	170,000
	2015	344,000	344,000	341,000	338,000
	2016	323,000	323,000	319,000	315,000
	2017	165,000	165,000	162,000	159,000
	2018	377,000	377,000	373,000	369,000
	2019	388,000	388,000	384,000	380,000
	2020	72,000	83,000	56,369	24,369
Private Passenger Total		2,176,000	2,187,000	2,135,369	2,078,369
Non Private Passenger	prior	19,000	19,000	19,000	19,000
	2011	15,000	15,000	15,000	15,000
	2012	24,000	24,000	24,000	24,000
	2013	34,000	34,000	33,000	33,000
	2014	48,000	48,000	47,000	46,000
	2015	103,000	103,000	102,000	101,000
	2016	107,000	107,000	106,000	105,000
	2017	57,000	57,000	56,000	55,000
	2018	142,000	142,000	141,000	140,000
	2019	150,000	150,000	148,000	146,000
	2020	24,000	28,000	18,410	6,410
Non Private Passenger Total		723,000	727,000	709,410	690,410
Grand Total		2,899,000	2,914,000	2,844,779	2,768,779

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior	7,000	7,000	8,000	9,000
	2011	52,000	52,000	50,000	48,000
	2012	77,000	77,000	75,000	73,000
	2013	75,000	75,000	73,000	71,000
	2014	104,000	104,000	101,000	98,000
	2015	231,000	231,000	226,000	221,000
	2016	165,000	165,000	159,000	153,000
	2017	195,000	195,000	189,000	183,000
	2018	137,000	137,000	131,000	125,000
	2019	204,000	204,000	197,000	190,000
	2020	32,000	35,000	38,296	43,296
Private Passenger Total		1,279,000	1,282,000	1,247,296	1,214,296
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2011	39,000	39,000	38,000	37,000
	2012	57,000	57,000	56,000	55,000
	2013	53,000	53,000	52,000	51,000
	2014	68,000	68,000	67,000	66,000
	2015	142,000	142,000	140,000	138,000
	2016	100,000	100,000	98,000	96,000
	2017	125,000	125,000	122,000	120,000
	2018	99,000	99,000	96,000	93,000
	2019	162,000	162,000	158,000	154,000
	2020	26,000	29,000	32,283	36,283
Non Private Passenger Total		878,000	881,000	866,283	853,283
Grand Total		2,157,000	2,163,000	2,113,579	2,067,579

EXHIBIT C-2

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior	87,000	87,000	87,000	87,000
	2011	30,000	30,000	29,000	28,000
	2012	39,000	39,000	38,000	37,000
	2013	48,000	48,000	47,000	46,000
	2014	49,000	49,000	48,000	47,000
	2015	21,000	21,000	20,000	19,000
	2016	70,000	70,000	68,000	66,000
	2017	63,000	63,000	61,000	59,000
	2018	83,000	83,000	81,000	79,000
	2019	143,000	143,000	139,000	135,000
	2020	(20,000)	(22,000)	(24,271)	(27,271)
Private Passenger Total		613,000	611,000	593,729	575,729
Non Private Passenger	prior	36,000	36,000	36,000	36,000
	2011	29,000	29,000	28,000	27,000
	2012	43,000	43,000	42,000	41,000
	2013	58,000	58,000	57,000	56,000
	2014	64,000	64,000	63,000	62,000
	2015	30,000	30,000	28,000	26,000
	2016	96,000	96,000	94,000	92,000
	2017	85,000	85,000	82,000	80,000
	2018	102,000	102,000	99,000	96,000
	2019	136,000	136,000	132,000	128,000
	2020	(21,000)	(25,000)	(27,699)	(31,699)
Non Private Passenger Total		658,000	654,000	633,301	612,301
Grand Total		1,271,000	1,265,000	1,227,030	1,188,030

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior	12,000	12,000	12,000	12,000
	2011	8,000	8,000	8,000	8,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	25,000	25,000	24,000	24,000
	2015	23,000	23,000	22,000	21,000
	2016	49,000	49,000	49,000	49,000
	2017	27,000	27,000	26,000	25,000
	2018	(8,000)	(8,000)	(9,000)	(10,000)
	2019	24,000	24,000	23,000	22,000
	2020	(3,000)	(3,000)	(3,001)	(3,001)
Private Passenger Total		190,000	190,000	184,999	180,999
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2011	5,000	5,000	5,000	5,000
	2012	8,000	8,000	8,000	8,000
	2013	12,000	12,000	12,000	12,000
	2014	16,000	16,000	16,000	16,000
	2015	15,000	15,000	15,000	15,000
	2016	32,000	32,000	32,000	32,000
	2017	18,000	18,000	17,000	17,000
	2018	(6,000)	(6,000)	(7,000)	(8,000)
	2019	22,000	22,000	21,000	20,000
	2020	(2,000)	(2,000)	(2,440)	(2,440)
Non Private Passenger Total		126,000	126,000	122,560	120,560
Grand Total		316,000	316,000	307,559	301,559

EXHIBIT C-2

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior	2,107,000	2,002,000	1,942,000	1,884,000
	2011	292,000	278,000	270,000	262,000
	2012	390,000	383,000	372,000	361,000
	2013	382,000	375,000	364,000	353,000
	2014	387,000	385,000	373,000	362,000
	2015	486,000	486,000	474,000	463,000
	2016	382,000	381,000	369,000	357,000
	2017	458,000	458,000	444,000	430,000
	2018	491,000	489,000	471,000	453,000
	2019	1,119,000	1,116,000	1,083,000	1,051,000
	2020	262,000	298,000	325,114	362,114
Private Passenger Total		6,756,000	6,651,000	6,487,114	6,338,114
Non Private Passenger	prior	742,000	684,000	669,000	654,000
	2011	231,000	220,000	216,000	212,000
	2012	357,000	350,000	343,000	336,000
	2013	582,000	571,000	560,000	549,000
	2014	722,000	717,000	703,000	689,000
	2015	1,082,000	1,082,000	1,065,000	1,048,000
	2016	847,000	846,000	828,000	810,000
	2017	1,017,000	1,017,000	996,000	975,000
	2018	1,546,000	1,542,000	1,504,000	1,467,000
	2019	3,461,000	3,451,000	3,382,000	3,314,000
	2020	599,000	683,000	744,941	829,941
Non Private Passenger Total		11,186,000	11,163,000	11,010,941	10,883,941
Grand Total		17,942,000	17,814,000	17,498,055	17,222,055

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior	186,000	186,000	183,000	180,000
	2011	22,000	4,000	4,000	4,000
	2012	32,000	32,000	31,000	30,000
	2013	46,000	46,000	45,000	44,000
	2014	59,000	59,000	58,000	57,000
	2015	51,000	51,000	50,000	49,000
	2016	34,000	34,000	33,000	32,000
	2017	44,000	44,000	43,000	42,000
	2018	124,000	124,000	123,000	122,000
	2019	105,000	105,000	104,000	103,000
	2020	(25,000)	(28,000)	(44,769)	(60,769)
Private Passenger Total		678,000	657,000	629,231	602,231
Non Private Passenger	prior	599,000	599,000	594,000	589,000
	2011	76,000	14,000	14,000	14,000
	2012	117,000	117,000	116,000	115,000
	2013	181,000	181,000	179,000	177,000
	2014	255,000	255,000	252,000	249,000
	2015	241,000	241,000	238,000	235,000
	2016	184,000	184,000	181,000	178,000
	2017	277,000	277,000	274,000	271,000
	2018	974,000	974,000	972,000	970,000
	2019	1,086,000	1,086,000	1,080,000	1,074,000
	2020	(286,000)	(324,000)	(525,644)	(747,644)
Non Private Passenger Total		3,704,000	3,604,000	3,374,356	3,124,356
Grand Total		4,382,000	4,261,000	4,003,587	3,726,587

EXHIBIT C-2

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior	7,000	7,000	7,000	7,000
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	(18,000)	(18,000)	(18,000)	(18,000)
	2016	(4,000)	(4,000)	(4,000)	(4,000)
	2017	-	-	-	-
	2018	5,000	5,000	5,000	5,000
	2019	(1,000)	(1,000)	(1,000)	(1,000)
	2020	(4,000)	(5,000)	(5,930)	(6,930)
Private Passenger Total		(5,000)	(6,000)	(6,930)	(7,930)
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	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	(27,000)	(27,000)	(27,000)	(27,000)
	2016	(9,000)	(9,000)	(9,000)	(9,000)
	2017	(2,000)	(2,000)	(2,000)	(2,000)
	2018	21,000	21,000	21,000	21,000
	2019	(4,000)	(4,000)	(4,000)	(4,000)
	2020	(19,000)	(21,000)	(29,331)	(31,331)
Non Private Passenger Total		(21,000)	(23,000)	(31,331)	(33,331)
Grand Total		(26,000)	(29,000)	(38,261)	(41,261)

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)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior		-	-	-
	2011	6,000	6,000	6,000	6,000
	2012	9,000	9,000	9,000	9,000
	2013	12,000	12,000	12,000	12,000
	2014	17,000	17,000	17,000	17,000
	2015	(3,000)	(3,000)	(3,000)	(3,000)
	2016	20,000	20,000	20,000	20,000
	2017	6,000	6,000	6,000	6,000
	2018	(9,000)	(9,000)	(9,000)	(9,000)
	2019	9,000	9,000	9,000	9,000
	2020	(32,000)	(36,000)	(49,426)	(53,426)
Private Passenger Total		35,000	31,000	17,574	13,574
Non Private Passenger	prior		-	-	-
	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	(2,000)	(2,000)	(2,000)	(2,000)
	2016	7,000	7,000	7,000	7,000
	2017	3,000	3,000	3,000	3,000
	2018	(5,000)	(5,000)	(5,000)	(5,000)
	2019	5,000	5,000	5,000	5,000
	2020	(21,000)	(23,000)	(36,302)	(39,302)
Non Private Passenger Total		2,000	-	(13,302)	(16,302)
Grand Total		37,000	31,000	4,272	(2,728)

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	202008	202009	202010	202011
Private Passenger	prior		-	-	-
	2011	2,000	2,000	2,000	2,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018		-	-	-
	2019	1,000	1,000	1,000	1,000
	2020	(2,000)	(3,000)	(4,315)	(4,315)
Private Passenger Total		20,000	19,000	17,685	17,685
Non Private Passenger	prior		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	2,000	2,000	2,000	2,000
	2014	3,000	3,000	3,000	3,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	5,000	5,000	5,000	5,000
	2018	1,000	1,000	1,000	1,000
	2019	6,000	6,000	6,000	6,000
	2020	(13,000)	(14,000)	(17,597)	(18,597)
Non Private Passenger Total		15,000	14,000	10,403	9,403
Grand Total		35,000	33,000	28,088	27,088

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	202008	202009	202010	202011
Private Passenger	prior	2,457,000	2,352,000	2,290,000	2,230,000
	2011	465,000	433,000	421,000	409,000
	2012	658,000	651,000	635,000	619,000
	2013	723,000	716,000	699,000	682,000
	2014	825,000	823,000	802,000	783,000
	2015	1,139,000	1,139,000	1,116,000	1,094,000
	2016	1,043,000	1,042,000	1,017,000	992,000
	2017	960,000	960,000	933,000	906,000
	2018	1,200,000	1,198,000	1,166,000	1,134,000
	2019	1,992,000	1,989,000	1,939,000	1,890,000
	2020	280,000	319,000	288,067	274,067
Private Passenger Total		11,742,000	11,622,000	11,306,067	11,013,067
Non Private Passenger	prior	1,414,000	1,356,000	1,336,000	1,316,000
	2011	400,000	327,000	321,000	315,000
	2012	614,000	607,000	597,000	587,000
	2013	930,000	919,000	903,000	888,000
	2014	1,187,000	1,182,000	1,162,000	1,142,000
	2015	1,588,000	1,588,000	1,563,000	1,538,000
	2016	1,368,000	1,367,000	1,341,000	1,315,000
	2017	1,585,000	1,585,000	1,553,000	1,524,000
	2018	2,874,000	2,870,000	2,822,000	2,775,000
	2019	5,024,000	5,014,000	4,928,000	4,843,000
	2020	287,000	331,000	156,621	1,621
Non Private Passenger Total		17,271,000	17,146,000	16,682,621	16,244,621
Grand Total		29,013,000	28,768,000	27,988,688	27,257,688

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	202008	202009	202010	202011
Private Passenger	Newfoundland & Labrador	79.4%	80.0%	80.2%	80.8%
	New Brunswick	72.2%	71.8%	71.5%	71.2%
	Nova Scotia	72.2%	72.9%	73.4%	74.3%
	Prince Edward Island	61.8%	61.9%	62.4%	62.4%
	Ontario	70.4%	71.3%	72.2%	73.4%
	Alberta	57.8%	57.5%	57.0%	56.7%
	Yukon	68.6%	67.4%	66.1%	64.3%
	Northwest Territories	59.6%	59.2%	59.0%	58.8%
	Nunavut	32.9%	34.1%	33.7%	31.7%
Non Private Passenger	Newfoundland & Labrador	78.4%	79.2%	79.2%	80.1%
	New Brunswick	70.9%	70.4%	69.5%	69.0%
	Nova Scotia	72.2%	72.4%	71.7%	71.9%
	Prince Edward Island	79.8%	79.5%	78.7%	78.1%
	Ontario	48.7%	48.4%	47.5%	47.2%
	Alberta	71.5%	71.4%	71.1%	70.9%
	Yukon	62.7%	63.7%	64.4%	65.7%
	Northwest Territories	52.7%	52.4%	51.8%	52.0%
	Nunavut	40.9%	41.3%	41.6%	41.9%
Grand Total		65.3%	65.0%	64.8%	64.7%

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	202008	202009	202010	202011
Private Passenger	Newfoundland & Labrador	73.4%	73.8%	74.1%	74.6%
	New Brunswick	66.3%	66.0%	65.8%	65.5%
	Nova Scotia	66.2%	66.9%	67.4%	68.2%
	Prince Edward Island	56.4%	56.6%	57.0%	57.3%
	Ontario	64.7%	65.5%	66.5%	67.5%
	Alberta	53.7%	53.4%	53.1%	52.8%
	Yukon	62.8%	61.7%	60.3%	58.4%
	Northwest Territories	55.2%	54.8%	54.7%	54.4%
	Nunavut	30.3%	31.9%	31.6%	30.7%
Non Private Passenger	Newfoundland & Labrador	72.2%	72.9%	73.4%	74.2%
	New Brunswick	65.5%	65.2%	64.8%	64.4%
	Nova Scotia	66.4%	66.6%	66.5%	66.7%
	Prince Edward Island	72.9%	72.7%	72.4%	72.0%
	Ontario	44.3%	44.1%	43.7%	43.4%
	Alberta	66.0%	65.9%	65.7%	65.6%
	Yukon	57.8%	58.7%	59.8%	61.0%
	Northwest Territories	48.3%	48.1%	48.0%	48.0%
	Nunavut	38.5%	39.0%	39.1%	39.3%
Grand Total		60.0%	59.8%	59.8%	59.7%

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%	
2018	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2019	10.0%	10.0%	5.0%	9.8%	10.0%	10.0%	5.0%	9.9%	
2020	10.0%	10.0%	5.0%	9.8%	10.0%	10.0%	5.0%	9.9%	
2021	10.0%	10.0%	5.0%	9.8%	10.0%	10.0%	5.0%	9.9%	
prem liab	10.0%	10.0%	5.0%	9.0%	10.0%	10.0%	5.0%	9.3%	
				discount rate:					discount rate:
				margin (basis points):					margin (basis points):
				0.27%					0.27%
				25					25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	12.2%	10.0%	10.0%	5.0%	12.2%	
2018	12.5%	10.0%	5.0%	12.0%	12.5%	10.1%	5.0%	12.4%	
2019	12.5%	10.0%	5.0%	11.6%	12.5%	10.0%	5.0%	11.3%	
2020	12.4%	10.0%	5.0%	11.6%	12.2%	10.0%	5.0%	11.3%	
2021	11.9%	10.0%	5.0%	11.6%	12.5%	12.5%	5.0%	11.3%	
prem liab	11.9%	10.0%	5.0%	10.0%	11.9%	10.0%	5.0%	8.9%	
discount rate:				0.27%	discount rate:				0.27%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NOVA SCOTIA

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	9.9%	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%	12.3%	10.0%	10.0%	5.0%	12.1%	
2017	12.5%	10.0%	5.0%	11.6%	12.5%	10.0%	5.0%	11.6%	
2018	12.5%	10.0%	5.0%	12.0%	12.5%	10.0%	5.0%	11.6%	
2019	12.3%	10.0%	5.0%	11.6%	12.4%	10.0%	5.0%	11.3%	
2020	12.5%	10.0%	5.0%	11.6%	12.5%	10.0%	5.0%	11.3%	
2021	12.5%	12.5%	5.0%	11.6%	12.5%	12.5%	5.0%	11.3%	
prem liab	11.6%	10.0%	5.0%	10.0%	11.6%	10.0%	5.0%	9.6%	
discount rate:				0.27%	discount rate:				0.27%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	9.3%	
2017	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.1%	
2018	10.0%	10.0%	5.0%	12.2%	10.0%	10.0%	5.0%	11.5%	
2019	12.5%	10.0%	5.0%	12.2%	12.4%	10.0%	5.0%	11.5%	
2020	12.5%	10.0%	5.0%	12.2%	12.4%	10.0%	5.0%	11.5%	
2021	12.0%	10.0%	5.0%	12.2%	12.5%	12.5%	5.0%	11.5%	
prem liab	12.0%	10.0%	5.0%	10.6%	11.9%	10.0%	5.0%	10.3%	
				discount rate:					discount rate:
				margin (basis points):					margin (basis points):
				0.27%					0.27%
				25					25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ONTARIO

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	1997	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	1998	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	1999	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	2000	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	2001	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	2002	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	2003	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	2004	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	2005	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	2006	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	2007	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	2008	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	2009	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	2010	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	2011	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	2012	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	2013	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	2014	10.0%	10.0%	10.0%	9.9%
2015	10.0%	10.0%	10.0%	10.0%	2015	9.8%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	5.0%	9.9%	2016	10.0%	10.0%	8.0%	10.0%
2017	10.0%	10.0%	7.3%	12.5%	2017	10.0%	10.0%	10.0%	12.3%
2018	12.4%	12.5%	12.5%	12.3%	2018	12.3%	12.5%	7.8%	12.1%
2019	12.2%	12.5%	10.8%	13.0%	2019	12.4%	12.5%	5.8%	13.5%
2020	12.8%	15.0%	5.4%	13.0%	2020	13.7%	15.0%	5.7%	13.5%
2021	9.4%	15.0%	5.1%	13.0%	2021	15.0%	15.0%	15.0%	13.5%
prem liab	9.4%	15.0%	5.1%	9.7%		12.5%	15.0%	5.2%	11.5%

discount rate: 0.27%
margin (basis points): 25

discount rate: 0.27%
margin (basis points): 25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.4%	
2018	12.5%	10.0%	5.0%	12.3%	12.5%	10.0%	5.0%	11.4%	
2019	12.5%	10.0%	5.0%	11.4%	12.4%	10.1%	5.0%	11.4%	
2020	12.1%	10.0%	5.0%	11.4%	12.1%	10.0%	5.0%	11.4%	
2021	11.6%	10.0%	5.0%	11.4%	12.5%	12.5%	5.0%	11.4%	
prem liab	11.6%	10.0%	5.0%	9.2%	11.9%	10.0%	5.0%	9.9%	
				discount rate:					discount rate:
				margin (basis points):					margin (basis points):
				0.27%					0.27%
				25					25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	11.7%	10.0%	10.0%	5.0%	12.5%	
2018	12.5%	10.0%	5.0%	11.5%	12.5%	9.8%	5.0%	12.5%	
2019	12.5%	10.0%	5.0%	11.9%	12.4%	10.0%	5.0%	11.0%	
2020	12.2%	10.0%	5.0%	11.9%	11.7%	10.0%	5.0%	11.0%	
2021	12.3%	10.0%	5.0%	11.9%	12.5%	12.5%	5.0%	11.0%	
prem liab	12.3%	10.0%	5.1%	11.3%	11.8%	10.0%	5.0%	9.7%	
				discount rate:					discount rate:
				margin (basis points):					margin (basis points):
				0.27%					0.27%
				25					25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	12.3%	
2018	12.2%	10.0%	5.0%	12.5%	12.4%	10.0%	5.0%	9.7%	
2019	12.4%	10.0%	5.0%	11.4%	12.5%	10.0%	5.0%	11.8%	
2020	11.9%	10.0%	5.0%	11.4%	12.2%	10.0%	5.0%	11.8%	
2021	11.5%	10.0%	5.0%	11.4%	12.5%	12.5%	5.0%	11.8%	
prem liab	11.5%	10.0%	5.0%	8.9%	12.0%	10.0%	5.1%	10.7%	
				discount rate:					discount rate:
				margin (basis points):					margin (basis points):
				0.27%					0.27%
				25					25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	9.6%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	11.5%	
2018	12.5%	11.4%	5.0%	11.4%	12.5%	10.0%	5.0%	6.4%	
2019	12.1%	9.9%	5.0%	11.5%	12.1%	10.0%	5.0%	11.9%	
2020	11.9%	10.0%	5.0%	11.5%	12.3%	10.0%	5.0%	11.9%	
2021	11.6%	10.1%	5.0%	11.5%	12.5%	12.5%	5.0%	11.9%	
prem liab	11.6%	10.1%	5.0%	8.7%	12.5%	10.0%	5.0%	8.9%	
discount rate:				0.27%	discount rate:				0.27%
margin (basis points):				25	margin (basis points):				25

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	(140)	(140)	(138)	(135)	(133)	(130)	(136)	(131)
2006	-	-	-	-	-	-	-	-
2007	32	32	32	31	30	29	31	29
2008	108	108	106	103	100	97	103	99
2009	96	96	94	91	88	85	92	87
2010	(446)	(446)	(437)	(420)	(405)	(390)	(424)	(399)
2011	790	790	772	742	714	687	748	703
2012	1,266	1,266	1,247	1,212	1,180	1,149	1,220	1,168
2013	640	640	631	616	602	588	619	597
2014	1,151	1,151	1,139	1,117	1,097	1,076	1,122	1,089
2015	2,683	2,683	2,662	2,624	2,588	2,554	2,632	2,575
2016	5,024	5,024	4,996	4,946	4,899	4,853	4,957	4,882
2017	4,254	4,254	4,228	4,183	4,141	4,099	4,193	4,124
2018	8,659	8,659	8,606	8,512	8,420	8,331	8,532	8,385
2019	14,505	14,505	14,415	14,252	14,095	13,943	14,288	14,038
2020	16,117	16,117	16,005	15,804	15,609	15,421	15,849	15,538
Total	54,739	54,739	54,358	53,678	53,025	52,392	53,826	52,784
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	381	381	-	(680)	(1,333)	(1,966)	(532)	(1,574)
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	1.4%	1.4%	-	(2.2%)	(3.6%)	(5.8%)	(1.4%)	(5.1%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	(3.1%)	(6.3%)	(9.4%)	(3.1%)	(9.4%)
2008	1.9%	1.9%	-	(2.8%)	(5.7%)	(8.5%)	(2.8%)	(6.6%)
2009	2.1%	2.1%	-	(3.2%)	(6.4%)	(9.6%)	(2.1%)	(7.4%)
2010	2.1%	2.1%	-	(3.9%)	(7.3%)	(10.8%)	(3.0%)	(8.7%)
2011	2.3%	2.3%	-	(3.9%)	(7.5%)	(11.0%)	(3.1%)	(8.9%)
2012	1.5%	1.5%	-	(2.8%)	(5.4%)	(7.9%)	(2.2%)	(6.3%)
2013	1.4%	1.4%	-	(2.4%)	(4.6%)	(6.8%)	(1.9%)	(5.4%)
2014	1.1%	1.1%	-	(1.9%)	(3.7%)	(5.5%)	(1.5%)	(4.4%)
2015	0.8%	0.8%	-	(1.4%)	(2.8%)	(4.1%)	(1.1%)	(3.3%)
2016	0.6%	0.6%	-	(1.0%)	(1.9%)	(2.9%)	(0.8%)	(2.3%)
2017	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.1%)	(0.8%)	(2.5%)
2018	0.6%	0.6%	-	(1.1%)	(2.2%)	(3.2%)	(0.9%)	(2.6%)
2019	0.6%	0.6%	-	(1.1%)	(2.2%)	(3.3%)	(0.9%)	(2.6%)
2020	0.7%	0.7%	-	(1.3%)	(2.5%)	(3.6%)	(1.0%)	(2.9%)
Total	0.7%	0.7%	-	(1.3%)	(2.5%)	(3.6%)	(1.0%)	(2.9%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	(51)	(51)	(51)	(50)	(49)	(48)	(50)	(48)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	(66)	(66)	(65)	(63)	(61)	(60)	(64)	(61)
2009	97	97	96	93	90	88	94	89
2010	199	199	196	189	184	178	191	181
2011	180	180	177	173	168	164	173	167
2012	597	597	592	584	577	570	586	574
2013	1,114	1,114	1,101	1,080	1,059	1,040	1,084	1,052
2014	468	468	465	459	453	448	460	451
2015	2,378	2,378	2,364	2,341	2,319	2,297	2,346	2,310
2016	2,845	2,845	2,829	2,800	2,772	2,744	2,806	2,762
2017	3,859	3,859	3,835	3,792	3,750	3,709	3,802	3,734
2018	6,545	6,545	6,494	6,403	6,315	6,229	6,423	6,282
2019	9,514	9,514	9,425	9,266	9,113	8,963	9,301	9,056
2020	11,328	11,328	11,223	11,031	10,848	10,669	11,073	10,779
Total	39,007	39,007	38,681	38,098	37,538	36,991	38,225	37,328
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	326	326	-	(583)	(1,143)	(1,690)	(456)	(1,353)
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	(2.0%)	(3.9%)	(5.9%)	(2.0%)	(5.9%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	1.5%	1.5%	-	(3.1%)	(6.2%)	(7.7%)	(1.5%)	(6.2%)
2009	1.0%	1.0%	-	(3.1%)	(6.3%)	(8.3%)	(2.1%)	(7.3%)
2010	1.5%	1.5%	-	(3.6%)	(6.1%)	(9.2%)	(2.6%)	(7.7%)
2011	1.7%	1.7%	-	(2.3%)	(5.1%)	(7.3%)	(2.3%)	(5.6%)
2012	0.8%	0.8%	-	(1.4%)	(2.5%)	(3.7%)	(1.0%)	(3.0%)
2013	1.2%	1.2%	-	(1.9%)	(3.8%)	(5.5%)	(1.5%)	(4.5%)
2014	0.6%	0.6%	-	(1.3%)	(2.6%)	(3.7%)	(1.1%)	(3.0%)
2015	0.6%	0.6%	-	(1.0%)	(1.9%)	(2.8%)	(0.8%)	(2.3%)
2016	0.6%	0.6%	-	(1.0%)	(2.0%)	(3.0%)	(0.8%)	(2.4%)
2017	0.6%	0.6%	-	(1.1%)	(2.2%)	(3.3%)	(0.9%)	(2.6%)
2018	0.8%	0.8%	-	(1.4%)	(2.8%)	(4.1%)	(1.1%)	(3.3%)
2019	0.9%	0.9%	-	(1.7%)	(3.3%)	(4.9%)	(1.3%)	(3.9%)
2020	0.9%	0.9%	-	(1.7%)	(3.3%)	(4.9%)	(1.3%)	(4.0%)
Total	0.8%	0.8%	-	(1.5%)	(3.0%)	(4.4%)	(1.2%)	(3.5%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	(195)	(195)	(193)	(191)	(188)	(187)	(191)	(188)
2006	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2007	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2008	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2009	260	260	255	246	238	231	248	235
2010	17	17	17	16	16	15	17	16
2011	1	1	1	1	1	1	1	1
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	1,110	1,110	1,091	1,059	1,029	1,001	1,067	1,018
2014	1,042	1,042	1,034	1,018	1,003	989	1,021	997
2015	262	262	260	256	253	250	257	252
2016	1,722	1,722	1,713	1,696	1,679	1,662	1,700	1,672
2017	2,996	2,996	2,978	2,946	2,916	2,886	2,953	2,904
2018	4,956	4,956	4,925	4,872	4,819	4,768	4,883	4,799
2019	9,526	9,526	9,460	9,343	9,229	9,118	9,369	9,187
2020	12,359	12,359	12,263	12,092	11,927	11,765	12,131	11,866
Total	34,048	34,048	33,796	33,346	32,914	32,491	33,448	32,751
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	252	252	-	(450)	(882)	(1,305)	(348)	(1,045)
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	1.0%	1.0%	-	(1.0%)	(2.6%)	(3.1%)	(1.0%)	(2.6%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	2.0%	2.0%	-	(3.5%)	(6.7%)	(9.4%)	(2.7%)	(7.8%)
2010	-	-	-	(5.9%)	(5.9%)	(11.8%)	-	(5.9%)
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1.7%	1.7%	-	(2.9%)	(5.7%)	(8.2%)	(2.2%)	(6.7%)
2014	0.8%	0.8%	-	(1.5%)	(3.0%)	(4.4%)	(1.3%)	(3.6%)
2015	0.8%	0.8%	-	(1.5%)	(2.7%)	(3.8%)	(1.2%)	(3.1%)
2016	0.5%	0.5%	-	(1.0%)	(2.0%)	(3.0%)	(0.8%)	(2.4%)
2017	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.1%)	(0.8%)	(2.5%)
2018	0.6%	0.6%	-	(1.1%)	(2.2%)	(3.2%)	(0.9%)	(2.6%)
2019	0.7%	0.7%	-	(1.2%)	(2.4%)	(3.6%)	(1.0%)	(2.9%)
2020	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.1%)	(1.1%)	(3.2%)
Total	0.7%	0.7%	-	(1.3%)	(2.6%)	(3.9%)	(1.0%)	(3.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	(345)	(345)	(341)	(334)	(328)	(321)	(336)	(325)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	(27)	(27)	(26)	(25)	(24)	(23)	(25)	(24)
2011	-	-	-	-	-	-	-	-
2012	349	349	341	327	314	301	330	309
2013	-	-	-	-	-	-	-	-
2014	128	128	124	119	113	108	120	112
2015	761	761	754	742	729	719	744	725
2016	1,116	1,116	1,105	1,085	1,068	1,050	1,090	1,061
2017	1,306	1,306	1,299	1,287	1,274	1,263	1,289	1,269
2018	1,023	1,023	1,017	1,006	996	985	1,009	992
2019	1,709	1,709	1,698	1,678	1,659	1,640	1,682	1,652
2020	2,094	2,094	2,079	2,051	2,024	1,998	2,057	2,014
Total	8,114	8,114	8,050	7,936	7,825	7,720	7,960	7,785
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	64	64	-	(114)	(225)	(330)	(90)	(265)
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	1.2%	1.2%	-	(2.1%)	(3.8%)	(5.9%)	(1.5%)	(4.7%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	3.8%	3.8%	-	(3.8%)	(7.7%)	(11.5%)	(3.8%)	(7.7%)
2011	-	-	-	-	-	-	-	-
2012	2.3%	2.3%	-	(4.1%)	(7.9%)	(11.7%)	(3.2%)	(9.4%)
2013	-	-	-	-	-	-	-	-
2014	3.2%	3.2%	-	(4.0%)	(8.9%)	(12.9%)	(3.2%)	(9.7%)
2015	0.9%	0.9%	-	(1.6%)	(3.3%)	(4.6%)	(1.3%)	(3.8%)
2016	1.0%	1.0%	-	(1.8%)	(3.3%)	(5.0%)	(1.4%)	(4.0%)
2017	0.5%	0.5%	-	(0.9%)	(1.9%)	(2.8%)	(0.8%)	(2.3%)
2018	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.1%)	(0.8%)	(2.5%)
2019	0.6%	0.6%	-	(1.2%)	(2.3%)	(3.4%)	(0.9%)	(2.7%)
2020	0.7%	0.7%	-	(1.3%)	(2.6%)	(3.9%)	(1.1%)	(3.1%)
Total	0.8%	0.8%	-	(1.4%)	(2.8%)	(4.1%)	(1.1%)	(3.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	35,584	35,584	35,394	35,048	34,709	34,375	35,122	34,582
2006	295	295	291	284	276	270	285	274
2007	2,279	2,279	2,244	2,182	2,123	2,065	2,196	2,101
2008	258	258	254	246	238	231	247	236
2009	283	283	277	269	260	252	271	257
2010	574	574	567	555	544	533	557	539
2011	2,088	2,088	2,061	2,012	1,967	1,923	2,023	1,950
2012	885	885	872	848	826	806	853	818
2013	2,734	2,734	2,707	2,659	2,612	2,568	2,669	2,595
2014	4,989	4,989	4,951	4,881	4,815	4,751	4,896	4,790
2015	7,206	7,206	7,168	7,097	7,030	6,964	7,113	7,004
2016	6,059	6,059	6,024	5,960	5,900	5,841	5,975	5,878
2017	7,167	7,167	7,124	7,046	6,971	6,897	7,063	6,943
2018	12,742	12,742	12,653	12,493	12,338	12,185	12,528	12,279
2019	33,890	33,890	33,621	33,140	32,671	32,214	33,247	32,497
2020	41,223	41,223	40,875	40,243	39,636	39,044	40,383	39,410
Total	158,256	158,256	157,083	154,963	152,916	150,919	155,428	152,153
	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	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	1,173	1,173	-	(2,120)	(4,167)	(6,164)	(1,655)	(4,930)
	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	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	0.5%	0.5%	-	(1.0%)	(1.9%)	(2.9%)	(0.8%)	(2.3%)
2006	1.4%	1.4%	-	(2.4%)	(5.2%)	(7.2%)	(2.1%)	(5.8%)
2007	1.6%	1.6%	-	(2.8%)	(5.4%)	(8.0%)	(2.1%)	(6.4%)
2008	1.6%	1.6%	-	(3.1%)	(6.3%)	(9.1%)	(2.8%)	(7.1%)
2009	2.2%	2.2%	-	(2.9%)	(6.1%)	(9.0%)	(2.2%)	(7.2%)
2010	1.2%	1.2%	-	(2.1%)	(4.1%)	(6.0%)	(1.8%)	(4.9%)
2011	1.3%	1.3%	-	(2.4%)	(4.6%)	(6.7%)	(1.8%)	(5.4%)
2012	1.5%	1.5%	-	(2.8%)	(5.3%)	(7.6%)	(2.2%)	(6.2%)
2013	1.0%	1.0%	-	(1.8%)	(3.5%)	(5.1%)	(1.4%)	(4.1%)
2014	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.0%)	(1.1%)	(3.3%)
2015	0.5%	0.5%	-	(1.0%)	(1.9%)	(2.8%)	(0.8%)	(2.3%)
2016	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.0%)	(0.8%)	(2.4%)
2017	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.2%)	(0.9%)	(2.5%)
2018	0.7%	0.7%	-	(1.3%)	(2.5%)	(3.7%)	(1.0%)	(3.0%)
2019	0.8%	0.8%	-	(1.4%)	(2.8%)	(4.2%)	(1.1%)	(3.3%)
2020	0.9%	0.9%	-	(1.5%)	(3.0%)	(4.5%)	(1.2%)	(3.6%)
Total	0.7%	0.7%	-	(1.3%)	(2.7%)	(3.9%)	(1.1%)	(3.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	(974)	(974)	(965)	(948)	(934)	(918)	(952)	(928)
2006	(180)	(180)	(177)	(172)	(167)	(163)	(173)	(166)
2007	(558)	(558)	(549)	(531)	(515)	(500)	(535)	(509)
2008	-	-	-	-	-	-	-	-
2009	55	55	54	52	50	48	52	49
2010	-	-	-	-	-	-	-	-
2011	456	456	450	440	431	422	442	427
2012	874	874	867	854	840	828	857	835
2013	2,420	2,420	2,398	2,357	2,317	2,280	2,366	2,303
2014	1,770	1,770	1,762	1,748	1,736	1,722	1,751	1,731
2015	5,185	5,185	5,163	5,123	5,084	5,047	5,132	5,070
2016	7,139	7,139	7,104	7,038	6,976	6,915	7,052	6,953
2017	9,606	9,606	9,550	9,447	9,347	9,249	9,470	9,309
2018	22,426	22,426	22,272	21,994	21,724	21,459	22,056	21,624
2019	42,333	42,333	42,017	41,441	40,885	40,341	41,568	40,677
2020	46,886	46,886	46,504	45,810	45,144	44,493	45,963	44,896
Total	137,438	137,438	136,450	134,653	132,918	131,223	135,049	132,271
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	988	988	-	(1,797)	(3,532)	(5,227)	(1,401)	(4,179)
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	0.9%	0.9%	-	(1.8%)	(3.2%)	(4.9%)	(1.3%)	(3.8%)
2006	1.7%	1.7%	-	(2.8%)	(5.6%)	(7.9%)	(2.3%)	(6.2%)
2007	1.6%	1.6%	-	(3.3%)	(6.2%)	(8.9%)	(2.6%)	(7.3%)
2008	-	-	-	-	-	-	-	-
2009	1.9%	1.9%	-	(3.7%)	(7.4%)	(11.1%)	(3.7%)	(9.3%)
2010	-	-	-	-	-	-	-	-
2011	1.3%	1.3%	-	(2.2%)	(4.2%)	(6.2%)	(1.8%)	(5.1%)
2012	0.8%	0.8%	-	(1.5%)	(3.1%)	(4.5%)	(1.2%)	(3.7%)
2013	0.9%	0.9%	-	(1.7%)	(3.4%)	(4.9%)	(1.3%)	(4.0%)
2014	0.5%	0.5%	-	(0.8%)	(1.5%)	(2.3%)	(0.6%)	(1.8%)
2015	0.4%	0.4%	-	(0.8%)	(1.5%)	(2.2%)	(0.6%)	(1.8%)
2016	0.5%	0.5%	-	(0.9%)	(1.8%)	(2.7%)	(0.7%)	(2.1%)
2017	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.2%)	(0.8%)	(2.5%)
2018	0.7%	0.7%	-	(1.2%)	(2.5%)	(3.7%)	(1.0%)	(2.9%)
2019	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.0%)	(1.1%)	(3.2%)
2020	0.8%	0.8%	-	(1.5%)	(2.9%)	(4.3%)	(1.2%)	(3.5%)
Total	0.7%	0.7%	-	(1.3%)	(2.6%)	(3.8%)	(1.0%)	(3.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1	1	1	1	1	1	1	1
2013	4	4	4	4	4	4	4	4
2014	8	8	8	8	8	8	8	8
2015	(250)	(250)	(249)	(247)	(245)	(245)	(248)	(245)
2016	(60)	(60)	(59)	(58)	(58)	(58)	(59)	(57)
2017	947	947	940	930	920	909	933	916
2018	554	554	551	544	537	531	545	535
2019	487	487	483	475	468	461	476	465
2020	627	627	623	615	606	598	616	603
Total	2,318	2,318	2,302	2,272	2,241	2,209	2,276	2,230
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	16	16	-	(30)	(61)	(93)	(26)	(72)
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	0.4%	0.4%	-	(0.8%)	(1.6%)	(1.6%)	(0.4%)	(1.6%)
2016	1.7%	1.7%	-	(1.7%)	(1.7%)	(1.7%)	-	(3.4%)
2017	0.7%	0.7%	-	(1.1%)	(2.1%)	(3.3%)	(0.7%)	(2.6%)
2018	0.5%	0.5%	-	(1.3%)	(2.5%)	(3.6%)	(1.1%)	(2.9%)
2019	0.8%	0.8%	-	(1.7%)	(3.1%)	(4.6%)	(1.4%)	(3.7%)
2020	0.6%	0.6%	-	(1.3%)	(2.7%)	(4.0%)	(1.1%)	(3.2%)
Total	0.7%	0.7%	-	(1.3%)	(2.6%)	(4.0%)	(1.1%)	(3.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	471	471	467	461	455	448	462	453
2014	22	22	22	21	21	21	21	21
2015	32	32	32	32	32	32	32	32
2016	212	212	210	206	202	199	207	201
2017	618	618	614	607	601	594	609	598
2018	436	436	433	428	422	417	428	420
2019	1,451	1,451	1,442	1,425	1,408	1,393	1,428	1,402
2020	1,129	1,129	1,120	1,103	1,088	1,072	1,107	1,082
Total	4,373	4,373	4,342	4,285	4,231	4,178	4,296	4,211
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	31	31	-	(57)	(111)	(164)	(46)	(131)
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0.9%	0.9%	-	(1.3%)	(2.6%)	(4.1%)	(1.1%)	(3.0%)
2014	-	-	-	(4.5%)	(4.5%)	(4.5%)	(4.5%)	(4.5%)
2015	-	-	-	-	-	-	-	-
2016	1.0%	1.0%	-	(1.9%)	(3.8%)	(5.2%)	(1.4%)	(4.3%)
2017	0.7%	0.7%	-	(1.1%)	(2.1%)	(3.3%)	(0.8%)	(2.6%)
2018	0.7%	0.7%	-	(1.2%)	(2.5%)	(3.7%)	(1.2%)	(3.0%)
2019	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.4%)	(1.0%)	(2.8%)
2020	0.8%	0.8%	-	(1.5%)	(2.9%)	(4.3%)	(1.2%)	(3.4%)
Total	0.7%	0.7%	-	(1.3%)	(2.6%)	(3.8%)	(1.1%)	(3.0%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	122	122	122	121	121	120	121	121
2013	-	-	-	-	-	-	-	-
2014	3	3	3	3	3	3	3	3
2015	77	77	77	76	75	75	76	75
2016	19	19	19	19	19	19	19	19
2017	54	54	54	54	53	53	54	53
2018	112	112	111	110	108	107	110	108
2019	915	915	911	906	899	894	907	897
2020	214	214	212	209	206	202	210	205
Total	1,516	1,516	1,509	1,498	1,484	1,473	1,500	1,481
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	7	7	-	(11)	(25)	(36)	(9)	(28)
	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							
	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	(0.8%)	(0.8%)	(1.6%)	(0.8%)	(0.8%)
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	(1.3%)	(2.6%)	(2.6%)	(1.3%)	(2.6%)
2016	-	-	-	-	-	-	-	-
2017	-	-	-	-	(1.9%)	(1.9%)	-	(1.9%)
2018	0.9%	0.9%	-	(0.9%)	(2.7%)	(3.6%)	(0.9%)	(2.7%)
2019	0.4%	0.4%	-	(0.5%)	(1.3%)	(1.9%)	(0.4%)	(1.5%)
2020	0.9%	0.9%	-	(1.4%)	(2.8%)	(4.7%)	(0.9%)	(3.3%)
Total	0.5%	0.5%	-	(0.7%)	(1.7%)	(2.4%)	(0.6%)	(1.9%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	33,879	33,879	33,706	33,390	33,077	32,771	33,457	32,962
2006	112	112	111	109	106	104	109	105
2007	1,752	1,752	1,726	1,681	1,637	1,593	1,691	1,620
2008	298	298	293	284	275	266	284	272
2009	791	791	776	751	726	704	757	717
2010	317	317	317	315	315	313	316	313
2011	3,515	3,515	3,461	3,368	3,281	3,197	3,387	3,248
2012	4,094	4,094	4,042	3,947	3,859	3,775	3,968	3,826
2013	8,493	8,493	8,399	8,236	8,078	7,929	8,271	8,022
2014	9,581	9,581	9,508	9,374	9,249	9,126	9,402	9,202
2015	18,334	18,334	18,231	18,044	17,865	17,693	18,084	17,798
2016	24,076	24,076	23,941	23,692	23,457	23,225	23,747	23,371
2017	30,807	30,807	30,622	30,292	29,973	29,659	30,366	29,850
2018	57,453	57,453	57,062	56,362	55,679	55,012	56,514	55,424
2019	114,330	114,330	113,472	111,926	110,427	108,967	112,266	109,871
2020	131,977	131,977	130,904	128,958	127,088	125,262	129,389	126,393
Total	439,809	439,809	436,571	430,729	425,092	419,596	432,008	422,994
	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	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
Total	3,238	3,238	-	(5,842)	(11,479)	(16,975)	(4,563)	(13,577)
	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	0.00%	0.00%	0.27%	0.77%	1.27%	1.77%	0.66%	1.46%
2005 & prior	0.5%	0.5%	-	(0.9%)	(1.9%)	(2.8%)	(0.7%)	(2.2%)
2006	0.9%	0.9%	-	(1.8%)	(4.5%)	(6.3%)	(1.8%)	(5.4%)
2007	1.5%	1.5%	-	(2.6%)	(5.2%)	(7.7%)	(2.0%)	(6.1%)
2008	1.7%	1.7%	-	(3.1%)	(6.1%)	(9.2%)	(3.1%)	(7.2%)
2009	1.9%	1.9%	-	(3.2%)	(6.4%)	(9.3%)	(2.4%)	(7.6%)
2010	-	-	-	(0.6%)	(0.6%)	(1.3%)	(0.3%)	(1.3%)
2011	1.6%	1.6%	-	(2.7%)	(5.2%)	(7.6%)	(2.1%)	(6.2%)
2012	1.3%	1.3%	-	(2.4%)	(4.5%)	(6.6%)	(1.8%)	(5.3%)
2013	1.1%	1.1%	-	(1.9%)	(3.8%)	(5.6%)	(1.5%)	(4.5%)
2014	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.0%)	(1.1%)	(3.2%)
2015	0.6%	0.6%	-	(1.0%)	(2.0%)	(3.0%)	(0.8%)	(2.4%)
2016	0.6%	0.6%	-	(1.0%)	(2.0%)	(3.0%)	(0.8%)	(2.4%)
2017	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.1%)	(0.8%)	(2.5%)
2018	0.7%	0.7%	-	(1.2%)	(2.4%)	(3.6%)	(1.0%)	(2.9%)
2019	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.0%)	(1.1%)	(3.2%)
2020	0.8%	0.8%	-	(1.5%)	(2.9%)	(4.3%)	(1.2%)	(3.4%)
Total	0.7%	0.7%	-	(1.3%)	(2.6%)	(3.9%)	(1.0%)	(3.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	9	-	-	-	-	-	9
	2011	15	-	-	-	-	-	15
	2012	106	(1)	1	-	-	-	106
	2013	56	(1)	1	-	-	-	56
	2014	110	(1)	(14)	-	(15)	(13.6%)	95
	2015	478	(5)	14	-	9	1.9%	487
	2016	420	(8)	60	-	52	12.4%	472
	2017	727	(9)	16	-	7	1.0%	734
	2018	1,973	(193)	143	-	(50)	(2.5%)	1,923
	2019	3,088	(192)	44	-	(148)	(4.8%)	2,940
	2020	5,147	44	622	-	666	12.9%	5,813
Private Passenger Total		12,129	(366)	887	-	521	4.3%	12,650
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	54	-	-	-	-	-	54
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	1	-	-	-	-	-	1
	2015	20	-	(79)	-	(79)	(395.0%)	(59)
	2016	134	(2)	67	-	65	48.5%	199
	2017	205	(6)	82	-	76	37.1%	281
	2018	546	(9)	9	-	-	-	546
	2019	1,091	(152)	149	-	(3)	(0.3%)	1,088
	2020	1,614	(13)	268	-	255	15.8%	1,869
Non Private Passenger Total		3,675	(182)	496	-	314	8.5%	3,989
Grand Total		15,804	(548)	1,383	-	835	5.3%	16,639

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	64	(1)	1	-	-	-	64
	2011	22	(1)	1	-	-	-	22
	2012	94	(3)	3	-	-	-	94
	2013	70	(2)	2	-	-	-	70
	2014	235	(8)	8	-	-	-	235
	2015	358	(9)	23	-	14	3.9%	372
	2016	794	(27)	26	-	(1)	(0.1%)	793
	2017	1,449	(53)	7	-	(46)	(3.2%)	1,403
	2018	2,401	(29)	(66)	-	(95)	(4.0%)	2,306
	2019	3,530	(62)	98	-	36	1.0%	3,566
	2020	3,079	293	146	-	439	14.3%	3,518
Private Passenger Total		12,096	98	249	-	347	2.9%	12,443
Non Private Passenger	prior	22	(1)	(6)	-	(7)	(31.8%)	15
	2011	5	-	-	-	-	-	5
	2012	47	-	-	-	-	-	47
	2013	98	(1)	1	-	-	-	98
	2014	2	-	-	-	-	-	2
	2015	81	(1)	(134)	-	(135)	(166.7%)	(54)
	2016	192	(5)	(72)	-	(77)	(40.1%)	115
	2017	716	(26)	14	-	(12)	(1.7%)	704
	2018	833	(15)	(33)	-	(48)	(5.8%)	785
	2019	1,872	(284)	204	-	(80)	(4.3%)	1,792
	2020	2,023	329	(22)	-	307	15.2%	2,330
Non Private Passenger Total		5,891	(4)	(48)	-	(52)	(0.9%)	5,839
Grand Total		17,987	94	201	-	295	1.6%	18,282

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	84	-	1	-	1	1.2%	85
	2011	6	-	-	-	-	-	6
	2012	(2)	-	-	-	-	-	(2)
	2013	4	-	-	-	-	-	4
	2014	29	(1)	11	-	10	34.5%	39
	2015	12	-	-	-	-	-	12
	2016	6	-	(222)	-	(222)	(3,700.0%)	(216)
	2017	494	(5)	(97)	-	(102)	(20.6%)	392
	2018	775	(18)	(131)	-	(149)	(19.2%)	626
	2019	1,532	(39)	(34)	-	(73)	(4.8%)	1,459
	2020	3,362	208	(238)	-	(30)	(0.9%)	3,332
Private Passenger Total		6,302	145	(710)	-	(565)	(9.0%)	5,737
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	68	-	-	-	-	-	68
	2014	74	(1)	(97)	-	(98)	(132.4%)	(24)
	2015	19	-	23	-	23	121.1%	42
	2016	190	(3)	14	-	11	5.8%	201
	2017	445	(10)	(82)	-	(92)	(20.7%)	353
	2018	1,108	(67)	(67)	-	(134)	(12.1%)	974
	2019	2,298	(370)	271	-	(99)	(4.3%)	2,199
	2020	3,197	78	918	-	996	31.2%	4,193
Non Private Passenger Total		7,397	(373)	980	-	607	8.2%	8,004
Grand Total		13,699	(228)	270	-	42	0.3%	13,741

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	107	(1)	1	-	-	-	107
	2016	68	-	-	-	-	-	68
	2017	(16)	(1)	-	-	(1)	6.3%	(17)
	2018	395	(3)	1	-	(2)	(0.5%)	393
	2019	234	(1)	1	-	-	-	234
	2020	513	(8)	60	-	52	10.1%	565
Private Passenger Total		1,293	(14)	63	-	49	3.8%	1,342
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	30	-	-	-	-	-	30
	2013	45	-	-	-	-	-	45
	2014	11	(1)	1	-	-	-	11
	2015	18	-	-	-	-	-	18
	2016	175	(4)	(102)	-	(106)	(60.6%)	69
	2017	302	(4)	(5)	-	(9)	(3.0%)	293
	2018	455	(5)	(10)	-	(15)	(3.3%)	440
	2019	880	(81)	83	-	2	0.2%	882
	2020	319	61	107	-	168	52.7%	487
Non Private Passenger Total		2,234	(34)	74	-	40	1.8%	2,274
Grand Total		3,527	(48)	137	-	89	2.5%	3,616

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount						
Private Passenger	prior	31,782	(318)	(26,972)	-	(27,290)	(85.9%)	4,492
	2011	146	(1)	1	-	-	-	146
	2012	148	(1)	(182)	-	(183)	(123.6%)	(35)
	2013	103	(1)	1	-	-	-	103
	2014	108	-	(24)	-	(24)	(22.2%)	84
	2015	210	(3)	14	-	11	5.2%	221
	2016	333	(19)	18	-	(1)	(0.3%)	332
	2017	371	(11)	55	-	44	11.9%	415
	2018	776	(22)	(66)	-	(88)	(11.3%)	688
	2019	3,417	(106)	(161)	-	(267)	(7.8%)	3,150
	2020	8,026	1,044	(1,014)	-	30	0.4%	8,056
Private Passenger Total		45,420	562	(28,330)	-	(27,768)	(61.1%)	17,652
Non Private Passenger	prior	56	(1)	2	-	1	1.8%	57
	2011	122	(1)	1	-	-	-	122
	2012	(25)	-	-	-	-	-	(25)
	2013	567	(8)	7	-	(1)	(0.2%)	566
	2014	316	(5)	4	-	(1)	(0.3%)	315
	2015	915	(14)	(113)	-	(127)	(13.9%)	788
	2016	1,430	(15)	(9)	-	(24)	(1.7%)	1,406
	2017	1,040	(22)	26	-	4	0.4%	1,044
	2018	4,734	(92)	70	-	(22)	(0.5%)	4,712
	2019	13,119	(1,125)	(544)	-	(1,669)	(12.7%)	11,450
	2020	14,831	441	755	-	1,196	8.1%	16,027
Non Private Passenger Total		37,105	(842)	199	-	(643)	(1.7%)	36,462
Grand Total		82,525	(280)	(28,131)	-	(28,411)	(34.4%)	54,114

EXHIBIT G-1

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

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Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	93	(4)	4	-	-	-	93
	2011	33	(1)	1	-	-	-	33
	2012	44	(1)	1	-	-	-	44
	2013	79	(4)	4	-	-	-	79
	2014	92	-	100	-	100	108.7%	192
	2015	96	(4)	4	-	-	-	96
	2016	378	(4)	4	-	-	-	378
	2017	472	(4)	(27)	-	(31)	(6.6%)	441
	2018	651	(24)	(32)	-	(56)	(8.6%)	595
	2019	1,348	(31)	(26)	-	(57)	(4.2%)	1,291
	2020	1,695	66	178	-	244	14.4%	1,939
Private Passenger Total		4,981	(11)	211	-	200	4.0%	5,181
Non Private Passenger	prior	90	(4)	4	-	-	-	90
	2011	159	(2)	2	-	-	-	159
	2012	81	-	-	-	-	-	81
	2013	450	(14)	13	-	(1)	(0.2%)	449
	2014	524	(20)	(5)	-	(25)	(4.8%)	499
	2015	312	3	4	-	7	2.2%	319
	2016	2,466	(90)	128	-	38	1.5%	2,504
	2017	3,882	(147)	126	-	(21)	(0.5%)	3,861
	2018	9,005	(247)	(92)	-	(339)	(3.8%)	8,666
	2019	18,927	(3,161)	2,682	-	(479)	(2.5%)	18,448
	2020	22,693	1,200	778	-	1,978	8.7%	24,671
Non Private Passenger Total		58,589	(2,482)	3,640	-	1,158	2.0%	59,747
Grand Total		63,570	(2,493)	3,851	-	1,358	2.1%	64,928

EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	4	-	-	-	-	-	4
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	7	-	-	-	-	-	7
	2015	12	-	-	-	-	-	12
	2016	14	-	-	-	-	-	14
	2017	105	(1)	1	-	-	-	105
	2018	79	(1)	1	-	-	-	79
	2019	92	(2)	2	-	-	-	92
	2020	72	15	9	-	24	33.3%	96
Private Passenger Total		392	11	13	-	24	6.1%	416
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	8	-	-	-	-	-	8
	2015	(13)	-	-	-	-	-	(13)
	2016	26	-	-	-	-	-	26
	2017	76	(1)	1	-	-	-	76
	2018	155	(1)	(5)	-	(6)	(3.9%)	149
	2019	274	(46)	46	-	-	-	274
	2020	430	44	14	-	58	13.5%	488
Non Private Passenger Total		960	(4)	56	-	52	5.4%	1,012
Grand Total		1,352	7	69	-	76	5.6%	1,428

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	9	-	-	-	-	-	9
	2015	23	-	-	-	-	-	23
	2016	35	-	-	-	-	-	35
	2017	125	(2)	2	-	-	-	125
	2018	274	(2)	34	-	32	11.7%	306
	2019	324	(4)	75	-	71	21.9%	395
	2020	229	29	24	-	53	23.1%	282
Private Passenger Total		1,028	21	135	-	156	15.2%	1,184
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	54	(1)	1	-	-	-	54
	2014	33	-	-	-	-	-	33
	2015	14	-	-	-	-	-	14
	2016	46	-	-	-	-	-	46
	2017	94	(2)	2	-	-	-	94
	2018	179	(2)	2	-	-	-	179
	2019	321	(28)	28	-	-	-	321
	2020	291	43	(13)	-	30	10.3%	321
Non Private Passenger Total		1,035	10	20	-	30	2.9%	1,065
Grand Total		2,063	31	155	-	186	9.0%	2,249

EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	18	(1)	1	-	-	-	18
	2013	1	-	-	-	-	-	1
	2014	1	-	-	-	-	-	1
	2015	2	-	-	-	-	-	2
	2016	6	-	-	-	-	-	6
	2017	11	-	-	-	-	-	11
	2018	11	-	-	-	-	-	11
	2019	26	-	-	-	-	-	26
	2020	11	1	4	-	5	45.5%	16
Private Passenger Total		87	-	5	-	5	5.7%	92
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	23	-	167	-	167	726.1%	190
	2015	12	-	-	-	-	-	12
	2016	17	-	-	-	-	-	17
	2017	53	-	-	-	-	-	53
	2018	76	(1)	1	-	-	-	76
	2019	197	(19)	19	-	-	-	197
	2020	138	15	6	-	21	15.2%	159
Non Private Passenger Total		516	(5)	193	-	188	36.4%	704
Grand Total		603	(5)	198	-	193	32.0%	796

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	32,028	(323)	(26,966)	-	(27,289)	(85.2%)	4,739
	2011	221	(3)	3	-	-	-	221
	2012	416	(7)	(176)	-	(183)	(44.0%)	233
	2013	322	(8)	8	-	-	-	322
	2014	591	(10)	81	-	71	12.0%	662
	2015	1,298	(22)	56	-	34	2.6%	1,332
	2016	2,054	(58)	(114)	-	(172)	(8.4%)	1,882
	2017	3,738	(86)	(43)	-	(129)	(3.5%)	3,609
	2018	7,335	(292)	(116)	-	(408)	(5.6%)	6,927
	2019	13,591	(437)	(1)	-	(438)	(3.2%)	13,153
	2020	22,134	1,692	(209)	-	1,483	6.7%	23,617
Private Passenger Total		83,728	446	(27,477)	-	(27,031)	(32.3%)	56,697
Non Private Passenger	prior	178	(6)	-	-	(6)	(3.4%)	172
	2011	343	(3)	3	-	-	-	343
	2012	131	-	-	-	-	-	131
	2013	1,285	(24)	22	-	(2)	(0.2%)	1,283
	2014	992	(27)	70	-	43	4.3%	1,035
	2015	1,378	(12)	(299)	-	(311)	(22.6%)	1,067
	2016	4,676	(119)	26	-	(93)	(2.0%)	4,583
	2017	6,813	(218)	164	-	(54)	(0.8%)	6,759
	2018	17,091	(439)	(125)	-	(564)	(3.3%)	16,527
	2019	38,979	(5,266)	2,938	-	(2,328)	(6.0%)	36,651
	2020	45,536	2,198	2,811	-	5,009	11.0%	50,545
Non Private Passenger Total		117,402	(3,916)	5,610	-	1,694	1.4%	119,096
Grand Total		201,130	(3,470)	(21,867)	-	(25,337)	(12.6%)	175,793

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(17)	-	-	-	-	-	(17)
	2011	(8)	-	-	-	-	-	(8)
	2012	(25)	-	-	-	-	-	(25)
	2013	(12)	-	-	-	-	-	(12)
	2014	(11)	-	(15)	-	(15)	136.4%	(26)
	2015	180	(2)	11	-	9	5.0%	189
	2016	(16)	-	57	-	57	(356.3%)	41
	2017	462	(5)	29	-	24	5.2%	486
	2018	1,311	(173)	130	-	(43)	(3.3%)	1,268
	2019	1,989	(159)	30	-	(129)	(6.5%)	1,860
	2020	4,423	(30)	607	-	577	13.0%	5,000
Private Passenger Total		8,276	(369)	849	-	480	5.8%	8,756
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	-	-	-	-	-	-	-
	2015	(28)	-	(79)	-	(79)	282.1%	(107)
	2016	24	-	88	-	88	366.7%	112
	2017	14	-	88	-	88	628.6%	102
	2018	285	(3)	3	-	-	-	285
	2019	707	(141)	142	-	1	0.1%	708
	2020	1,353	(46)	273	-	227	16.8%	1,580
Non Private Passenger Total		2,366	(190)	515	-	325	13.7%	2,691
Grand Total		10,642	(559)	1,364	-	805	7.6%	11,447

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	21	(1)	1	-	-	-	21
	2011	18	(1)	1	-	-	-	18
	2012	67	(3)	3	-	-	-	67
	2013	55	(2)	2	-	-	-	55
	2014	164	(7)	7	-	-	-	164
	2015	166	(7)	22	-	15	9.0%	181
	2016	562	(22)	22	-	-	-	562
	2017	1,188	(48)	2	-	(46)	(3.9%)	1,142
	2018	1,923	(19)	(76)	-	(95)	(4.9%)	1,828
	2019	2,972	(51)	91	-	40	1.3%	3,012
	2020	2,596	234	134	-	368	14.2%	2,964
Private Passenger Total		9,732	73	209	-	282	2.9%	10,014
Non Private Passenger	prior	(2)	-	2	-	2	(100.0%)	-
	2011	(4)	-	-	-	-	-	(4)
	2012	2	-	-	-	-	-	2
	2013	(4)	-	-	-	-	-	(4)
	2014	2	-	-	-	-	-	2
	2015	15	(1)	(99)	-	(100)	(666.7%)	(85)
	2016	130	(5)	(72)	-	(77)	(59.2%)	53
	2017	611	(24)	12	-	(12)	(2.0%)	599
	2018	558	(9)	(38)	-	(47)	(8.4%)	511
	2019	1,339	(268)	190	-	(78)	(5.8%)	1,261
	2020	1,689	279	(11)	-	268	15.9%	1,957
Non Private Passenger Total		4,336	(28)	(16)	-	(44)	(1.0%)	4,292
Grand Total		14,068	45	193	-	238	1.7%	14,306

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	48	-	1	-	1	2.1%	49
	2011	5	-	-	-	-	-	5
	2012	(2)	-	-	-	-	-	(2)
	2013	(3)	-	-	-	-	-	(3)
	2014	(3)	-	-	-	-	-	(3)
	2015	(7)	-	-	-	-	-	(7)
	2016	(44)	-	(222)	-	(222)	504.5%	(266)
	2017	358	(4)	(98)	-	(102)	(28.5%)	256
	2018	530	(16)	(133)	-	(149)	(28.1%)	381
	2019	908	(27)	(40)	-	(67)	(7.4%)	841
	2020	2,840	153	(246)	-	(93)	(3.3%)	2,747
Private Passenger Total		4,630	106	(738)	-	(632)	(13.7%)	3,998
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	(75)	1	(1)	-	-	-	(75)
	2014	2	-	(49)	-	(49)	(2,450.0%)	(47)
	2015	5	-	23	-	23	460.0%	28
	2016	39	(2)	13	-	11	28.2%	50
	2017	191	(3)	(58)	-	(61)	(31.9%)	130
	2018	740	(60)	(65)	-	(125)	(16.9%)	615
	2019	1,769	(354)	259	-	(95)	(5.4%)	1,674
	2020	2,657	28	873	-	901	33.9%	3,558
Non Private Passenger Total		5,323	(390)	995	-	605	11.4%	5,928
Grand Total		9,953	(284)	257	-	(27)	(0.3%)	9,926

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	7	-	-	-	-	-	7
	2016	32	-	-	-	-	-	32
	2017	(142)	1	(1)	-	-	-	(142)
	2018	347	(3)	2	-	(1)	(0.3%)	346
	2019	139	(1)	1	-	-	-	139
	2020	436	(15)	58	-	43	9.9%	479
Private Passenger Total		811	(18)	60	-	42	5.2%	853
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	41	-	-	-	-	-	41
	2014	(1)	-	-	-	-	-	(1)
	2015	16	-	-	-	-	-	16
	2016	61	(1)	(105)	-	(106)	(173.8%)	(45)
	2017	274	(3)	(6)	-	(9)	(3.3%)	265
	2018	409	(4)	(11)	-	(15)	(3.7%)	394
	2019	769	(77)	80	-	3	0.4%	772
	2020	220	48	101	-	149	67.7%	369
Non Private Passenger Total		1,788	(37)	59	-	22	1.2%	1,810
Grand Total		2,599	(55)	119	-	64	2.5%	2,663

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	27,722	(277)	(26,957)	-	(27,234)	(98.2%)	488
	2011	37	-	-	-	-	-	37
	2012	51	(1)	(179)	-	(180)	(352.9%)	(129)
	2013	17	-	-	-	-	-	17
	2014	(257)	3	(3)	-	-	-	(257)
	2015	165	(2)	13	-	11	6.7%	176
	2016	221	(14)	15	-	1	0.5%	222
	2017	217	(9)	56	-	47	21.7%	264
	2018	459	(18)	(68)	-	(86)	(18.7%)	373
	2019	2,322	(93)	(144)	-	(237)	(10.2%)	2,085
	2020	6,799	901	(952)	-	(51)	(0.8%)	6,748
Private Passenger Total		37,753	490	(28,219)	-	(27,729)	(73.4%)	10,024
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	27	-	-	-	-	-	27
	2012	(31)	-	-	-	-	-	(31)
	2013	290	(3)	3	-	-	-	290
	2014	82	(1)	1	-	-	-	82
	2015	188	(2)	(32)	-	(34)	(18.1%)	154
	2016	894	(9)	(14)	-	(23)	(2.6%)	871
	2017	474	(5)	10	-	5	1.1%	479
	2018	3,410	(78)	60	-	(18)	(0.5%)	3,392
	2019	10,458	(1,046)	(591)	-	(1,637)	(15.7%)	8,821
	2020	12,716	215	755	-	970	7.6%	13,686
Non Private Passenger Total		28,506	(929)	192	-	(737)	(2.6%)	27,769
Grand Total		66,259	(439)	(28,027)	-	(28,466)	(43.0%)	37,793

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	59	(4)	4	-	-	-	59
	2011	18	(1)	1	-	-	-	18
	2012	22	(1)	1	-	-	-	22
	2013	62	(3)	3	-	-	-	62
	2014	(42)	2	98	-	100	(238.1%)	58
	2015	77	(4)	4	-	-	-	77
	2016	202	(2)	2	-	-	-	202
	2017	402	(4)	(22)	-	(26)	(6.5%)	376
	2018	431	(22)	(32)	-	(54)	(12.5%)	377
	2019	1,031	(24)	(28)	-	(52)	(5.0%)	979
	2020	1,465	52	163	-	215	14.7%	1,680
Private Passenger Total		3,727	(11)	194	-	183	4.9%	3,910
Non Private Passenger	prior	60	(4)	4	-	-	-	60
	2011	26	(1)	1	-	-	-	26
	2012	8	-	-	-	-	-	8
	2013	224	(10)	10	-	-	-	224
	2014	432	(19)	(6)	-	(25)	(5.8%)	407
	2015	(194)	9	9	-	18	(9.3%)	(176)
	2016	1,996	(80)	115	-	35	1.8%	2,031
	2017	3,077	(123)	102	-	(21)	(0.7%)	3,056
	2018	6,573	(197)	(110)	-	(307)	(4.7%)	6,266
	2019	15,250	(3,050)	2,634	-	(416)	(2.7%)	14,834
	2020	19,495	875	739	-	1,614	8.3%	21,109
Non Private Passenger Total		46,947	(2,600)	3,498	-	898	1.9%	47,845
Grand Total		50,674	(2,611)	3,692	-	1,081	2.1%	51,755

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	6	-	-	-	-	-	6
	2015	11	-	-	-	-	-	11
	2016	13	-	-	-	-	-	13
	2017	17	-	-	-	-	-	17
	2018	71	(1)	1	-	-	-	71
	2019	77	(1)	1	-	-	-	77
	2020	62	14	8	-	22	35.5%	84
Private Passenger Total		268	12	10	-	22	8.2%	290
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	7	-	-	-	-	-	7
	2015	(15)	-	-	-	-	-	(15)
	2016	24	-	-	-	-	-	24
	2017	69	(1)	1	-	-	-	69
	2018	95	(1)	(5)	-	(6)	(6.3%)	89
	2019	226	(45)	45	-	-	-	226
	2020	387	38	13	-	51	13.2%	438
Non Private Passenger Total		797	(9)	54	-	45	5.6%	842
Grand Total		1,065	3	64	-	67	6.3%	1,132

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	8	-	-	-	-	-	8
	2015	21	-	-	-	-	-	21
	2016	32	-	-	-	-	-	32
	2017	70	(1)	1	-	-	-	70
	2018	240	(2)	35	-	33	13.8%	273
	2019	271	(3)	73	-	70	25.8%	341
	2020	172	23	28	-	51	29.7%	223
Private Passenger Total		821	17	137	-	154	18.8%	975
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	30	-	-	-	-	-	30
	2015	13	-	-	-	-	-	13
	2016	26	-	-	-	-	-	26
	2017	85	(1)	1	-	-	-	85
	2018	159	(2)	2	-	-	-	159
	2019	260	(26)	26	-	-	-	260
	2020	256	37	(13)	-	24	9.4%	280
Non Private Passenger Total		834	8	16	-	24	2.9%	858
Grand Total		1,655	25	153	-	178	10.8%	1,833

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	1	-	-	-	-	-	1
	2015	2	-	-	-	-	-	2
	2016	5	-	-	-	-	-	5
	2017	10	-	-	-	-	-	10
	2018	10	-	-	-	-	-	10
	2019	23	-	-	-	-	-	23
	2020	9	1	3	-	4	44.4%	13
Private Passenger Total		62	1	3	-	4	6.5%	66
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	3	-	170	-	170	5,666.7%	173
	2015	3	-	-	-	-	-	3
	2016	15	-	-	-	-	-	15
	2017	48	-	-	-	-	-	48
	2018	64	(1)	1	-	-	-	64
	2019	179	(18)	18	-	-	-	179
	2020	122	14	5	-	19	15.6%	141
Non Private Passenger Total		434	(5)	194	-	189	43.5%	623
Grand Total		496	(4)	197	-	193	38.9%	689

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	27,829	(282)	(26,951)	-	(27,233)	(97.9%)	596
	2011	69	(2)	2	-	-	-	69
	2012	121	(5)	(175)	-	(180)	(148.8%)	(59)
	2013	128	(5)	5	-	-	-	128
	2014	(134)	(2)	87	-	85	(63.4%)	(49)
	2015	622	(15)	50	-	35	5.6%	657
	2016	1,007	(38)	(126)	-	(164)	(16.3%)	843
	2017	2,582	(70)	(33)	-	(103)	(4.0%)	2,479
	2018	5,322	(254)	(141)	-	(395)	(7.4%)	4,927
	2019	9,732	(359)	(16)	-	(375)	(3.9%)	9,357
	2020	18,802	1,333	(197)	-	1,136	6.0%	19,938
Private Passenger Total		66,080	301	(27,495)	-	(27,194)	(41.2%)	38,886
Non Private Passenger	prior	63	(4)	6	-	2	3.2%	65
	2011	53	(1)	1	-	-	-	53
	2012	(23)	-	-	-	-	-	(23)
	2013	481	(12)	12	-	-	-	481
	2014	557	(20)	116	-	96	17.2%	653
	2015	3	6	(178)	-	(172)	(5,733.3%)	(169)
	2016	3,209	(97)	25	-	(72)	(2.2%)	3,137
	2017	4,843	(160)	150	-	(10)	(0.2%)	4,833
	2018	12,293	(355)	(163)	-	(518)	(4.2%)	11,775
	2019	30,957	(5,025)	2,803	-	(2,222)	(7.2%)	28,735
	2020	38,895	1,488	2,735	-	4,223	10.9%	43,118
Non Private Passenger Total		91,331	(4,180)	5,507	-	1,327	1.5%	92,658
Grand Total		157,411	(3,879)	(21,988)	-	(25,867)	(16.4%)	131,544

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

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

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Newfoundland & Labrador

Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	(5)	-	(6)	-	-	-	2	2	(4)
2001	-	(4)	(5)	(9)	-	-	-	1	1	(8)
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	1	2	-	-	-	-	-	2
2004	(1)	(10)	-	(11)	-	-	-	1	1	(10)
2005	-	3	-	3	-	-	-	-	-	3
2006	-	1	2	3	-	-	-	-	-	3
2007	28	(3)	4	29	-	-	-	2	2	31
2008	93	3	7	103	(2)	1	11	10	10	113
2009	83	5	13	101	(2)	1	10	9	9	110
2010	(1)	(6)	29	22	-	-	4	4	4	26
2011	233	(7)	49	275	(6)	5	28	27	27	302
2012	1,273	(22)	90	1,341	(20)	19	132	131	131	1,472
2013	659	(11)	129	777	(10)	10	77	77	77	854
2014	1,172	(23)	167	1,316	(15)	13	131	129	129	1,445
2015	2,657	162	335	3,154	(25)	21	322	318	318	3,472
2016	3,955	33	312	4,300	(25)	25	441	441	441	4,741
2017	1,802	394	156	2,352	(14)	14	283	283	283	2,635
2018	4,917	894	365	6,176	(36)	36	659	659	659	6,835
2019	8,636	1,386	376	10,398	(62)	62	1,112	1,112	1,112	11,510
PAYs (sub-total):	25,505	2,791	2,030	30,326	(217)	207	3,216	3,206	3,206	33,532
CAY (2020)	8,801	2,470	(11)	11,260	(79)	68	1,230	1,219	1,219	12,479
claims liabilities:	34,306	5,261	2,019	41,586	(296)	275	4,446	4,425	4,425	46,011
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	13,621	(1,417)		12,204	(66)	53	854	841		12,204
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:	53,790				(362)	328	5,300	5,266		58,215

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

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

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New Brunswick

Private Passenger ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	18	-	18	-	-	2	2	20	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	(1)	(10)	(1)	(12)	-	-	1	1	(11)	
2003	209	3	2	214	-	-	21	21	235	
2004	-	1	1	2	-	-	-	-	2	
2005	1	9	(17)	(7)	-	-	3	3	(4)	
2006	-	(9)	7	(2)	-	-	2	2	-	
2007	-	(8)	10	2	-	-	2	2	4	
2008	1	16	(3)	14	-	-	2	2	16	
2009	-	8	11	19	-	-	2	2	21	
2010	120	(8)	-	112	(2)	1	11	10	122	
2011	27	16	47	90	-	-	9	9	99	
2012	198	60	71	329	(2)	2	33	33	362	
2013	92	49	69	210	(1)	1	21	21	231	
2014	547	147	95	789	(6)	5	79	78	867	
2015	1,666	163	216	2,045	(8)	8	210	210	2,255	
2016	1,614	530	148	2,292	(12)	12	243	243	2,535	
2017	1,425	1,009	178	2,612	(16)	16	273	273	2,885	
2018	2,015	1,648	119	3,782	(27)	23	504	500	4,282	
2019	1,469	2,864	183	4,516	(37)	31	600	594	5,110	
PAYs (sub-total):	9,383	6,505	1,136	17,024	(111)	99	2,018	2,006	19,030	
CAY (2020)	2,507	3,492	48	6,047	(54)	48	786	780	6,827	
claims liabilities:	11,890	9,997	1,184	23,071	(165)	147	2,804	2,786	25,857	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	8,728	(943)		7,785	(36)	28	481	473	7,785	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				30,856	(201)	175	3,285	3,259	33,642	

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Nova Scotia

Private Passenger ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	(1)	2	-	-	2	2	4
2001	-	3	-	3	-	-	-	-	3
2002	1	11	1	13	-	-	1	1	14
2003	(1)	(6)	-	(7)	-	-	1	1	(6)
2004	14	3	(2)	15	-	-	2	2	17
2005	-	16	2	18	-	-	2	2	20
2006	-	(4)	11	7	-	-	1	1	8
2007	(1)	(11)	21	9	-	-	3	3	12
2008	-	12	17	29	-	-	3	3	32
2009	218	12	16	246	(4)	4	25	25	271
2010	14	7	22	43	-	-	4	4	47
2011	-	5	27	32	(1)	-	4	3	35
2012	-	(2)	36	34	(1)	1	4	4	38
2013	68	(3)	45	110	(2)	2	12	12	122
2014	388	(3)	46	431	(3)	2	43	42	473
2015	181	(6)	18	193	(1)	1	25	25	218
2016	732	(257)	64	539	(2)	2	62	62	601
2017	826	235	57	1,118	(5)	5	148	148	1,266
2018	1,659	351	77	2,087	(13)	13	272	272	2,359
2019	4,081	752	131	4,964	(35)	35	658	658	5,622
PAYs (sub-total):	8,180	1,118	588	9,886	(67)	65	1,272	1,270	11,156
CAY (2020)	3,622	2,764	(30)	6,356	(45)	37	838	830	7,186
claims liabilities:	11,802	3,882	558	16,242	(112)	102	2,110	2,100	18,342
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,362	(1,129)		9,233	(33)	30	629	626	9,233
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				25,475	(145)	132	2,739	2,726	27,575

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Prince Edward Island

Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	(2)	-	(2)	-	-	-	-	(2)
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	1	-	1	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	(4)
2006	-	-	5	5	-	-	1	1	6
2007	-	(1)	1	-	-	-	-	-	-
2008	-	(1)	2	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	4	4	-	-	-	-	4
2011	-	(1)	8	7	-	-	1	1	8
2012	-	-	14	14	-	-	1	1	15
2013	-	(2)	19	17	-	-	2	2	19
2014	-	-	24	24	-	-	2	2	26
2015	940	7	20	967	(9)	8	102	101	1,068
2016	306	32	49	387	(2)	2	43	43	430
2017	1,315	(139)	24	1,200	(6)	6	129	129	1,329
2018	123	320	(11)	432	(3)	3	52	52	484
2019	610	123	21	754	(5)	4	104	103	857
PAYs (sub-total):	3,294	335	180	3,809	(25)	23	437	435	4,244
CAY (2020)	616	393	(4)	1,005	(9)	8	142	141	1,146
claims liabilities:	3,910	728	176	4,814	(34)	31	579	576	5,390
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,524	(166)		1,358	(5)	4	80	79	1,358
policy liabilities:				6,172	(39)	35	659	655	6,748

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

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

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

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Ontario

Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	30,865	199	1	31,065	(151)	151	3,101	3,101	34,166	
2001	-	6	(2)	4	-	-	1	1	5	
2002	443	(8)	(1)	434	(4)	3	43	42	476	
2003	2,404	(329)	305	2,380	(24)	22	236	234	2,614	
2004	1,308	238	499	2,045	(22)	20	202	200	2,245	
2005	1	(28)	192	165	-	-	22	22	187	
2006	257	3	173	433	(6)	5	43	42	475	
2007	1,931	52	172	2,155	(33)	30	212	209	2,364	
2008	141	107	158	406	(7)	7	41	41	447	
2009	58	124	160	342	(6)	6	34	34	376	
2010	55	86	172	313	(4)	3	31	30	343	
2011	1,020	35	254	1,309	(20)	19	128	127	1,436	
2012	1,022	(121)	350	1,251	(19)	18	123	122	1,373	
2013	810	16	342	1,168	(10)	10	116	116	1,284	
2014	3,510	(238)	351	3,623	(32)	29	359	356	3,979	
2015	258	163	452	873	(5)	5	91	91	964	
2016	836	194	346	1,376	(8)	8	164	164	1,540	
2017	1,149	238	417	1,804	(11)	11	206	206	2,010	
2018	2,007	353	436	2,796	(21)	17	410	406	3,202	
2019	6,088	1,859	1,019	8,966	(72)	63	1,179	1,170	10,136	
PAYs (sub-total):	54,163	2,949	5,796	62,908	(455)	427	6,742	6,714	69,622	
CAY (2020)	7,523	8,167	400	16,090	(129)	112	2,435	2,418	18,508	
claims liabilities:	61,686	11,116	6,196	78,998	(584)	539	9,177	9,132	88,130	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	26,746	(1,631)		25,115	(100)	93	1,506	1,499	25,115	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	104,113				(684)	632	10,683	10,631	113,245	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Alberta

Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
nominal values					actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	(1)	-	(2)	(3)	-	-	14	14	11	
2001	1	10	-	11	-	-	1	1	12	
2002	(2)	(12)	2	(12)	-	-	1	1	(11)	
2003	5	56	-	61	-	-	6	6	67	
2004	(1)	(25)	3	(23)	-	-	3	3	(20)	
2005	-	5	15	20	-	-	3	3	23	
2006	8	11	5	24	-	-	3	3	27	
2007	3	9	2	14	-	-	1	1	15	
2008	-	6	83	89	-	-	9	9	98	
2009	-	(8)	59	51	-	-	7	7	58	
2010	-	(2)	10	8	-	-	1	1	9	
2011	121	15	4	140	-	-	14	14	154	
2012	183	19	29	231	-	-	23	23	254	
2013	97	54	43	194	-	-	19	19	213	
2014	1,179	50	56	1,285	(4)	4	129	129	1,414	
2015	108	66	48	222	(1)	1	23	23	245	
2016	1,524	195	31	1,750	(9)	9	176	176	1,926	
2017	273	357	41	671	(4)	4	67	67	738	
2018	1,270	326	122	1,718	(11)	10	224	223	1,941	
2019	1,587	839	102	2,528	(19)	17	332	330	2,858	
PAYs (sub-total):	6,355	1,971	653	8,979	(48)	45	1,056	1,053	10,032	
CAY (2020)	1,011	1,415	(80)	2,346	(16)	14	281	279	2,625	
claims liabilities:	7,366	3,386	573	11,325	(64)	59	1,337	1,332	12,657	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	4,202	(458)		3,744	(10)	9	160	159	3,744	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				15,069	(74)	68	1,497	1,491	16,401	

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

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

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Yukon

Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior	-	3	-	3	-	-	-	-	3
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	(1)
2009	-	-	7	7	-	-	1	1	8
2010	-	-	-	-	-	-	-	-	-
2011	-	1	1	2	-	-	-	-	2
2012	-	2	2	4	-	-	-	-	4
2013	-	4	3	7	-	-	-	-	7
2014	-	6	4	10	-	-	1	1	11
2015	-	11	(18)	(7)	-	-	4	4	(3)
2016	-	13	(4)	9	-	-	2	2	11
2017	847	17	-	864	(5)	5	87	87	951
2018	-	68	5	73	-	-	9	9	82
2019	50	74	(1)	123	(1)	1	15	15	138
PAYs (sub-total):	897	200	(1)	1,096	(6)	6	119	119	1,215
CAY (2020)	(50)	162	(7)	105	(1)	1	14	14	119
claims liabilities:	847	362	(8)	1,201	(7)	7	133	133	1,334
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	224	(24)		200	(1)	1	13	13	200
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,401	(8)	8	146	146	1,534

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Northwest Territories

Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	-	1
2003	-	1	-	1	-	-	-	-	-	1
2004	-	(2)	-	(2)	-	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	(3)	-	(3)	-	-	-	-	-	(3)
2007	-	(3)	-	(3)	-	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-	-
2010	-	(1)	-	(1)	-	-	-	-	-	(1)
2011	-	(1)	6	5	-	-	1	1	6	6
2012	-	5	9	14	-	-	2	2	16	16
2013	-	6	12	18	-	-	2	2	20	20
2014	-	8	17	25	-	-	3	3	28	28
2015	-	21	(3)	18	-	-	4	4	22	22
2016	-	32	20	52	-	-	5	5	57	57
2017	469	66	6	541	(3)	3	58	58	599	599
2018	2	264	(9)	257	(2)	2	37	37	294	294
2019	114	309	9	432	(3)	3	60	60	492	492
PAYs (sub-total):	585	707	67	1,359	(8)	8	172	172	1,531	1,531
CAY (2020)	357	321	(57)	621	(4)	4	86	86	707	707
claims liabilities:	942	1,028	10	1,980	(12)	12	258	258	2,238	2,238
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,119	(122)		997	(2)	2	47	47	997	997
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				2,977	(14)	14	305	305	3,235	3,235

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Nunavut

Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	2	2	-	-	-	-	2
2012	160	1	2	163	-	-	16	16	179
2013	-	1	3	4	-	-	-	-	4
2014	-	1	4	5	-	-	-	-	5
2015	-	2	4	6	-	-	-	-	6
2016	-	5	4	9	-	-	1	1	10
2017	-	10	2	12	-	-	1	1	13
2018	-	10	-	10	-	-	1	1	11
2019	-	23	1	24	-	-	3	3	27
PAYs (sub-total):	160	53	22	235	-	-	22	22	257
CAY (2020)	7	23	(4)	26	-	-	3	3	29
claims liabilities:	167	76	18	261	-	-	25	25	286
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	91	(10)		81	-	-	2	2	81
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				342	-	-	27	27	367

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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All Jurisdictions

Private Passenger ending 2020	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior	30,863	216	(2)	31,077	(151)	151	3,121	3,121	34,198
2001	1	15	(7)	9	-	-	3	3	12
2002	441	(18)	1	424	(4)	3	46	45	469
2003	2,617	(274)	308	2,651	(24)	22	264	262	2,913
2004	1,320	209	501	2,030	(22)	20	208	206	2,236
2005	2	1	192	195	-	-	30	30	225
2006	265	(1)	203	467	(6)	5	50	49	516
2007	1,961	35	210	2,206	(33)	30	220	217	2,423
2008	235	146	264	645	(9)	8	66	65	710
2009	359	141	266	766	(12)	11	79	78	844
2010	188	76	237	501	(6)	4	51	49	550
2011	1,401	63	398	1,862	(27)	24	185	182	2,044
2012	2,836	(58)	603	3,381	(42)	40	334	332	3,713
2013	1,726	114	665	2,505	(23)	23	249	249	2,754
2014	6,796	(52)	764	7,508	(60)	53	747	740	8,248
2015	5,810	589	1,072	7,471	(49)	44	781	776	8,247
2016	8,967	777	970	10,714	(58)	58	1,137	1,137	11,851
2017	8,106	2,187	881	11,174	(64)	64	1,252	1,252	12,426
2018	11,993	4,234	1,104	17,331	(113)	104	2,168	2,159	19,490
2019	22,635	8,229	1,841	32,705	(234)	216	4,063	4,045	36,750
PAYs (sub-total):	108,522	16,629	10,471	135,622	(937)	880	15,054	14,997	150,619
CAY (2020)	24,394	19,207	255	43,856	(337)	292	5,815	5,770	49,626
claims liabilities:	132,916	35,836	10,726	179,478	(1,274)	1,172	20,869	20,767	200,245
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	66,617	(5,900)		60,717	(253)	220	3,772	3,739	60,717
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				240,195	(1,527)	1,392	24,641	24,506	260,962

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

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

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Newfoundland & Labrador

Non Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)		-	-	-	-	(1)
2001	-	1	(1)	-		-	-	-	-	-
2002	-	1	-	1		-	-	-	-	1
2003	-	(1)	-	(1)		-	-	-	-	(1)
2004	-	(1)	-	(1)		-	-	-	-	(1)
2005	-	2	-	2		-	-	-	-	2
2006	-	3	1	4		-	-	-	-	4
2007	-	(1)	2	1		-	-	-	-	1
2008	-	-	3	3		-	-	-	-	3
2009	-	3	5	8		-	-	1	1	9
2010	-	2	9	11		-	-	1	1	12
2011	525	1	15	541		(12)	11	54	53	594
2012	3	-	24	27		-	-	2	2	29
2013	-	2	33	35		-	-	3	3	38
2014	12	-	45	57		-	-	6	6	63
2015	562	(96)	100	566		(4)	3	60	59	625
2016	727	106	104	937		(3)	3	98	98	1,035
2017	1,537	93	54	1,684		(8)	8	185	185	1,869
2018	2,056	234	139	2,429		(11)	11	261	261	2,690
2019	3,059	430	144	3,633		(18)	18	392	392	4,025
PAYs (sub-total):	8,481	778	677	9,936		(56)	54	1,063	1,061	10,997
CAY (2020)	2,814	1,257	(6)	4,065		(24)	24	447	447	4,512
claims liabilities:	11,295	2,035	671	14,001		(80)	78	1,510	1,508	15,509
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,630	(343)		4,287		(19)	18	271	270	4,287
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				18,288		(99)	96	1,781	1,778	19,796

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

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

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

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New Brunswick

Non Private Passenger ending 2020		New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		TOTAL
prior	-	(6)	-	(6)	-	-	-	-		(6)
2001	-	(2)	-	(2)	-	-	-	-		(2)
2002	-	5	-	5	-	-	1	1		6
2003	-	(2)	1	(1)	-	-	-	-		(1)
2004	-	-	-	-	-	-	-	-		-
2005	-	(6)	(15)	(21)	-	-	3	3		(18)
2006	-	(5)	5	-	-	-	1	1		1
2007	-	3	9	12	-	-	1	1		13
2008	7	3	(2)	8	-	-	1	1		9
2009	-	7	9	16	-	-	2	2		18
2010	100	3	-	103	(2)	2	10	10		113
2011	93	(4)	36	125	(3)	3	13	13		138
2012	428	2	54	484	(3)	3	48	48		532
2013	998	(4)	50	1,044	(12)	11	103	102		1,146
2014	-	2	65	67	-	-	7	7		74
2015	382	(75)	136	443	(3)	3	49	49		492
2016	561	48	94	703	(6)	5	80	79		782
2017	469	513	118	1,100	(8)	7	117	116		1,216
2018	1,569	462	90	2,121	(19)	17	291	289		2,410
2019	3,217	767	150	4,134	(42)	38	557	553		4,687
PAYs (sub-total):	7,824	1,711	800	10,335	(98)	89	1,284	1,275		11,610
CAY (2020)	3,707	1,260	39	5,006	(45)	41	636	632		5,638
claims liabilities:	11,531	2,971	839	15,341	(143)	130	1,920	1,907		17,248
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	7,295	(554)		6,741	(25)	23	324	322		6,741
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				22,082	(168)	153	2,244	2,229		23,989

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nova Scotia

Non Private Passenger ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	6	-	6	-	-	-	-	6
2001	-	1	-	1	-	-	-	-	1
2002	-	2	-	2	-	-	-	-	2
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	-	5	-	5	-	-	1	1	6
2005	-	3	1	4	-	-	-	-	4
2006	-	(1)	2	1	-	-	-	-	1
2007	-	(4)	5	1	-	-	1	1	2
2008	-	(4)	5	1	-	-	1	1	2
2009	-	(6)	7	1	-	-	2	2	3
2010	-	(1)	16	15	-	-	2	2	17
2011	-	2	26	28	-	-	3	3	31
2012	-	(3)	40	37	-	-	4	4	41
2013	1,451	(69)	55	1,437	(23)	22	142	141	1,578
2014	262	(45)	61	278	(2)	2	28	28	306
2015	106	27	24	157	(2)	2	22	22	179
2016	1,396	49	90	1,535	(10)	10	165	165	1,700
2017	1,607	121	78	1,806	(11)	11	232	232	2,038
2018	2,268	573	93	2,934	(18)	18	377	377	3,311
2019	3,173	1,017	125	4,315	(30)	26	561	557	4,872
PAYs (sub-total):	10,263	1,668	628	12,559	(96)	91	1,542	1,537	14,096
CAY (2020)	4,450	3,337	(34)	7,753	(62)	55	987	980	8,733
claims liabilities:	14,713	5,005	594	20,312	(158)	146	2,529	2,517	22,829
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	11,117	(812)		10,305	(41)	37	571	567	10,305
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				30,617	(199)	183	3,100	3,084	33,134

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

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

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Prince Edward Island

Non Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	1	1	-	-	-	-	-	1
2007	-	-	1	1	-	-	-	-	-	1
2008	-	-	1	1	-	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-	-
2010	-	(1)	3	2	-	-	-	-	-	2
2011	-	1	5	6	-	-	1	1	7	7
2012	299	-	8	307	(7)	6	30	29	336	336
2013	(3)	41	12	50	-	-	5	5	55	55
2014	111	(1)	16	126	(3)	3	13	13	139	139
2015	-	16	15	31	(1)	-	8	7	38	38
2016	1,122	(45)	32	1,109	(12)	11	114	113	1,222	1,222
2017	(4)	256	17	269	(2)	2	33	33	302	302
2018	87	370	(9)	448	(3)	3	49	49	497	497
2019	322	594	19	935	(5)	5	114	114	1,049	1,049
PAYs (sub-total):	1,934	1,230	121	3,285	(33)	30	367	364	3,649	3,649
CAY (2020)	434	1,096	(3)	1,527	(9)	9	195	195	1,722	1,722
claims liabilities:	2,368	2,326	118	4,812	(42)	39	562	559	5,371	5,371
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,631	(124)		1,507	(7)	6	97	96	1,507	1,507
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,319	(49)	45	659	655	6,878	6,878

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

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

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

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Ontario

Non Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		TOTAL
prior	305	13	-	318	-	-	35	35		353
2001	-	(6)	(1)	(7)	-	-	1	1		(6)
2002	-	7	-	7	-	-	1	1		8
2003	-	(12)	42	30	-	-	5	5		35
2004	1	(25)	80	56	-	-	10	10		66
2005	-	(1)	62	61	-	-	6	6		67
2006	(1)	18	76	93	-	-	10	10		103
2007	1	(2)	81	80	-	-	8	8		88
2008	-	(5)	74	69	-	-	8	8		77
2009	55	9	93	157	(3)	3	15	15		172
2010	32	4	132	168	(4)	4	17	17		185
2011	817	24	208	1,049	(10)	10	104	104		1,153
2012	81	(28)	329	382	(5)	4	38	37		419
2013	2,182	262	538	2,982	(29)	27	295	293		3,275
2014	1,957	74	675	2,706	(16)	16	270	270		2,976
2015	5,432	139	1,031	6,602	(32)	32	660	660		7,262
2016	4,090	827	793	5,710	(35)	35	628	628		6,338
2017	4,814	437	955	6,206	(38)	38	679	679		6,885
2018	7,391	3,010	1,431	11,832	(85)	73	1,640	1,628		13,460
2019	13,367	6,788	3,248	23,403	(187)	164	3,075	3,052		26,455
PAYs (sub-total):	40,524	11,533	9,847	61,904	(444)	406	7,505	7,467		69,371
CAY (2020)	12,089	14,702	919	27,710	(222)	195	4,551	4,524		32,234
claims liabilities:	52,613	26,235	10,766	89,614	(666)	601	12,056	11,991		101,605
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	63,471	(3,999)		59,472	(184)	146	2,078	2,040		59,472
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				149,086	(850)	747	14,134	14,031		161,077

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Alberta

Non Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	1	12	(2)	11	-	-	5	5	16	
2001	1	10	-	11	-	-	1	1	12	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	-	(5)	-	-	1	1	(4)	
2004	33	21	1	55	(1)	1	5	5	60	
2005	-	(3)	14	11	-	-	1	1	12	
2006	-	(26)	10	(16)	-	-	4	4	(12)	
2007	28	10	7	45	(1)	1	5	5	50	
2008	1	14	300	315	-	-	32	32	347	
2009	42	6	216	264	(5)	5	27	27	291	
2010	-	6	37	43	-	-	5	5	48	
2011	1,163	22	14	1,199	(18)	17	118	117	1,316	
2012	647	7	114	768	(8)	7	75	74	842	
2013	1,804	190	175	2,169	(22)	20	215	213	2,382	
2014	460	346	247	1,053	(6)	6	106	106	1,159	
2015	4,471	(149)	232	4,554	(18)	18	459	459	5,013	
2016	2,660	1,833	175	4,668	(23)	23	475	475	5,143	
2017	4,785	2,593	268	7,646	(46)	46	761	761	8,407	
2018	12,771	5,314	968	19,053	(128)	110	2,429	2,411	21,464	
2019	20,376	9,019	1,068	30,463	(211)	180	3,692	3,661	34,124	
PAYs (sub-total):	49,243	19,225	3,845	72,313	(487)	434	8,417	8,364	80,677	
CAY (2020)	20,758	20,147	(988)	39,917	(319)	279	4,700	4,660	44,577	
claims liabilities:	70,001	39,372	2,857	112,230	(806)	713	13,117	13,024	125,254	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	55,030	(4,237)		50,793	(227)	182	2,952	2,907	50,793	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				163,023	(1,033)	895	16,069	15,931	176,047	

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

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

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Yukon

Non Private Passenger ending 2020		Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	1	-	1	-	-	-	-	1	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	-	-	-	-	-	-	-	-	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	1	-	1	-	-	-	-	1	
2009	-	-	5	5	-	-	1	1	6	
2010	-	-	-	-	-	-	-	-	-	
2011	-	-	2	2	-	-	-	-	2	
2012	-	1	3	4	-	-	-	-	4	
2013	-	1	4	5	-	-	-	-	5	
2014	-	7	5	12	-	-	2	2	14	
2015	-	(15)	(27)	(42)	-	-	6	6	(36)	
2016	-	24	(9)	15	-	-	4	4	19	
2017	(2)	66	(2)	62	-	-	14	14	76	
2018	375	86	21	482	(3)	3	63	63	545	
2019	215	138	(4)	349	(3)	3	50	50	399	
PAYs (sub-total):	588	310	(2)	896	(6)	6	140	140	1,036	
CAY (2020)	90	431	(33)	488	(4)	3	63	62	550	
claims liabilities:	678	741	(35)	1,384	(10)	9	203	202	1,586	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	785	(64)		721	(3)	2	39	38	721	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	2,105				(13)	11	242	240	2,307	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Northwest Territories

Non Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2	-	-	-	-	2
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	1	-	1	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	1	-	1	-	-	-	-	1
2011	-	-	2	2	-	-	-	-	2
2012	-	-	3	3	-	-	-	-	3
2013	508	2	4	514	(4)	3	51	50	564
2014	-	30	6	36	-	-	4	4	40
2015	-	13	(2)	11	-	-	2	2	13
2016	167	26	7	200	(2)	2	20	20	220
2017	(3)	82	3	82	-	-	10	10	92
2018	5	153	(5)	153	(1)	1	21	21	174
2019	373	200	5	578	(3)	3	60	60	638
PAYs (sub-total):	1,050	509	23	1,582	(10)	9	168	167	1,749
CAY (2020)	222	301	(42)	481	(5)	4	67	66	547
claims liabilities:	1,272	810	(19)	2,063	(15)	13	235	233	2,296
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	731	(60)		671	(2)	2	28	28	671
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,734	(17)	15	263	261	2,967

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

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

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Nunavut

Non Private Passenger ending 2020		Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	1	1	-	-	-	-	1
2012	-	-	2	2	-	-	-	-	2
2013	-	-	2	2	-	-	-	-	2
2014	-	167	3	170	(1)	1	17	17	187
2015	86	3	4	93	-	-	9	9	102
2016	-	15	4	19	-	-	2	2	21
2017	(2)	48	5	51	-	-	6	6	57
2018	41	61	1	103	(1)	1	13	13	116
2019	112	138	6	256	(1)	1	18	18	274
PAYs (sub-total):	237	432	28	697	(3)	3	65	65	762
CAY (2020)	32	152	(21)	163	(2)	1	23	22	185
claims liabilities:	269	584	7	860	(5)	4	88	87	947
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	392	(32)		360	(1)	1	10	10	360
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,220	(6)	5	98	97	1,307

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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All Jurisdictions

Non Private Passenger ending 2020		ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	306	27	(2)	331	-	-	40	40	371
2001	1	5	(2)	4	-	-	2	2	6
2002	-	19	1	20	-	-	3	3	23
2003	-	(27)	43	16	-	-	7	7	23
2004	34	-	81	115	(1)	1	16	16	131
2005	-	(5)	62	57	-	-	10	10	67
2006	(1)	(10)	95	84	-	-	15	15	99
2007	29	6	105	140	(1)	1	15	15	155
2008	8	9	381	398	-	-	42	42	440
2009	97	19	335	451	(8)	8	48	48	499
2010	132	14	197	343	(6)	6	35	35	378
2011	2,598	46	309	2,953	(43)	41	293	291	3,244
2012	1,458	(21)	577	2,014	(23)	20	197	194	2,208
2013	6,940	425	873	8,238	(90)	83	814	807	9,045
2014	2,802	580	1,123	4,505	(28)	28	453	453	4,958
2015	11,039	(137)	1,513	12,415	(60)	58	1,275	1,273	13,688
2016	10,723	2,883	1,290	14,896	(91)	89	1,586	1,584	16,480
2017	13,201	4,209	1,496	18,906	(113)	112	2,037	2,036	20,942
2018	26,563	10,263	2,729	39,555	(269)	237	5,144	5,112	44,667
2019	44,214	19,091	4,761	68,066	(500)	438	8,519	8,457	76,523
PAYs (sub-total):	120,144	37,396	15,967	173,507	(1,233)	1,122	20,551	20,440	193,947
CAY (2020)	44,596	42,683	(169)	87,110	(692)	611	11,669	11,588	98,698
claims liabilities:	164,740	80,079	15,798	260,617	(1,925)	1,733	32,220	32,028	292,645
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	145,082	(10,225)		134,857	(509)	417	6,370	6,278	134,857
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				395,474	(2,434)	2,150	38,590	38,306	427,502

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Newfoundland & Labrador

PPV & non-PPV ending 2020		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	(6)	-	(7)	-	-	2	2	(5)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(1)	(11)	-	(12)	-	-	1	1	(11)
2005	-	5	-	5	-	-	-	-	5
2006	-	4	3	7	-	-	-	-	7
2007	28	(4)	6	30	-	-	2	2	32
2008	93	3	10	106	(2)	1	11	10	116
2009	83	8	18	109	(2)	1	11	10	119
2010	(1)	(4)	38	33	-	-	5	5	38
2011	758	(6)	64	816	(18)	16	82	80	896
2012	1,276	(22)	114	1,368	(20)	19	134	133	1,501
2013	659	(9)	162	812	(10)	10	80	80	892
2014	1,184	(23)	212	1,373	(15)	13	137	135	1,508
2015	3,219	66	435	3,720	(29)	24	382	377	4,097
2016	4,682	139	416	5,237	(28)	28	539	539	5,776
2017	3,339	487	210	4,036	(22)	22	468	468	4,504
2018	6,973	1,128	504	8,605	(47)	47	920	920	9,525
2019	11,695	1,816	520	14,031	(80)	80	1,504	1,504	15,535
PAYs (sub-total):	33,986	3,569	2,707	40,262	(273)	261	4,279	4,267	44,529
CAY (2020)	11,615	3,727	(17)	15,325	(103)	92	1,677	1,666	16,991
claims liabilities:	45,601	7,296	2,690	55,587	(376)	353	5,956	5,933	61,520
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,251	(1,760)		16,491	(85)	71	1,125	1,111	16,491
policy liabilities:				72,078	(461)	424	7,081	7,044	78,011

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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New Brunswick

PPV & non-PPV ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	12	-	12	-	-	2	2	14
2001	-	(3)	-	(3)	-	-	-	-	(3)
2002	(1)	(5)	(1)	(7)	-	-	2	2	(5)
2003	209	1	3	213	-	-	21	21	234
2004	-	1	1	2	-	-	-	-	2
2005	1	3	(32)	(28)	-	-	6	6	(22)
2006	-	(14)	12	(2)	-	-	3	3	1
2007	-	(5)	19	14	-	-	3	3	17
2008	8	19	(5)	22	-	-	3	3	25
2009	-	15	20	35	-	-	4	4	39
2010	220	(5)	-	215	(4)	3	21	20	235
2011	120	12	83	215	(3)	3	22	22	237
2012	626	62	125	813	(5)	5	81	81	894
2013	1,090	45	119	1,254	(13)	12	124	123	1,377
2014	547	149	160	856	(6)	5	86	85	941
2015	2,048	88	352	2,488	(11)	11	259	259	2,747
2016	2,175	578	242	2,995	(18)	17	323	322	3,317
2017	1,894	1,522	296	3,712	(24)	23	390	389	4,101
2018	3,584	2,110	209	5,903	(46)	40	795	789	6,692
2019	4,686	3,631	333	8,650	(79)	69	1,157	1,147	9,797
PAYs (sub-total):	17,207	8,216	1,936	27,359	(209)	188	3,302	3,281	30,640
CAY (2020)	6,214	4,752	87	11,053	(99)	89	1,422	1,412	12,465
claims liabilities:	23,421	12,968	2,023	38,412	(308)	277	4,724	4,693	43,105
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	16,023	(1,497)		14,526	(61)	51	805	795	14,526
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				52,938	(369)	328	5,529	5,488	57,631

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nova Scotia

PPV & non-PPV ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)							
nominal values					actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	9	(1)	8	-	-	2	2	10
2001	-	4	-	4	-	-	-	-	4
2002	1	13	1	15	-	-	1	1	16
2003	(1)	(11)	-	(12)	-	-	2	2	(10)
2004	14	8	(2)	20	-	-	3	3	23
2005	-	19	3	22	-	-	2	2	24
2006	-	(5)	13	8	-	-	1	1	9
2007	(1)	(15)	26	10	-	-	4	4	14
2008	-	8	22	30	-	-	4	4	34
2009	218	6	23	247	(4)	4	27	27	274
2010	14	6	38	58	-	-	6	6	64
2011	-	7	53	60	(1)	-	7	6	66
2012	-	(5)	76	71	(1)	1	8	8	79
2013	1,519	(72)	100	1,547	(25)	24	154	153	1,700
2014	650	(48)	107	709	(5)	4	71	70	779
2015	287	21	42	350	(3)	3	47	47	397
2016	2,128	(208)	154	2,074	(12)	12	227	227	2,301
2017	2,433	356	135	2,924	(16)	16	380	380	3,304
2018	3,927	924	170	5,021	(31)	31	649	649	5,670
2019	7,254	1,769	256	9,279	(65)	61	1,219	1,215	10,494
PAYs (sub-total):	18,443	2,786	1,216	22,445	(163)	156	2,814	2,807	25,252
CAY (2020)	8,072	6,101	(64)	14,109	(107)	92	1,825	1,810	15,919
claims liabilities:	26,515	8,887	1,152	36,554	(270)	248	4,639	4,617	41,171
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	21,479	(1,941)		19,538	(74)	67	1,200	1,193	19,538
policy liabilities:				56,092	(344)	315	5,839	5,810	60,709

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Prince Edward Island

PPV & non-PPV ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(2)	-	(2)	-	-	-	-	(2)	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	(2)	-	(2)	-	-	-	-	(2)	
2004	-	4	-	4	-	-	-	-	4	
2005	-	(4)	-	(4)	-	-	-	-	(4)	
2006	-	-	6	6	-	-	1	1	7	
2007	-	(1)	2	1	-	-	-	-	1	
2008	-	(1)	3	2	-	-	-	-	2	
2009	-	-	-	-	-	-	-	-	-	
2010	-	(1)	7	6	-	-	-	-	6	
2011	-	-	13	13	-	-	2	2	15	
2012	299	-	22	321	(7)	6	31	30	351	
2013	(3)	39	31	67	-	-	7	7	74	
2014	111	(1)	40	150	(3)	3	15	15	165	
2015	940	23	35	998	(10)	8	110	108	1,106	
2016	1,428	(13)	81	1,496	(14)	13	157	156	1,652	
2017	1,311	117	41	1,469	(8)	8	162	162	1,631	
2018	210	690	(20)	880	(6)	6	101	101	981	
2019	932	717	40	1,689	(10)	9	218	217	1,906	
PAYs (sub-total):	5,228	1,565	301	7,094	(58)	53	804	799	7,893	
CAY (2020)	1,050	1,489	(7)	2,532	(18)	17	337	336	2,868	
claims liabilities:	6,278	3,054	294	9,626	(76)	70	1,141	1,135	10,761	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	3,155	(290)		2,865	(12)	10	177	175	2,865	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				12,491	(88)	80	1,318	1,310	13,626	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Ontario

PPV & non-PPV ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)							
nominal values					actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	31,170	212	1	31,383	(151)	151	3,136	3,136	34,519
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	443	(1)	(1)	441	(4)	3	44	43	484
2003	2,404	(341)	347	2,410	(24)	22	241	239	2,649
2004	1,309	213	579	2,101	(22)	20	212	210	2,311
2005	1	(29)	254	226	-	-	28	28	254
2006	256	21	249	526	(6)	5	53	52	578
2007	1,932	50	253	2,235	(33)	30	220	217	2,452
2008	141	102	232	475	(7)	7	49	49	524
2009	113	133	253	499	(9)	9	49	49	548
2010	87	90	304	481	(8)	7	48	47	528
2011	1,837	59	462	2,358	(30)	29	232	231	2,589
2012	1,103	(149)	679	1,633	(24)	22	161	159	1,792
2013	2,992	278	880	4,150	(39)	37	411	409	4,559
2014	5,467	(164)	1,026	6,329	(48)	45	629	626	6,955
2015	5,690	302	1,483	7,475	(37)	37	751	751	8,226
2016	4,926	1,021	1,139	7,086	(43)	43	792	792	7,878
2017	5,963	675	1,372	8,010	(49)	49	885	885	8,895
2018	9,398	3,363	1,867	14,628	(106)	90	2,050	2,034	16,662
2019	19,455	8,647	4,267	32,369	(259)	227	4,254	4,222	36,591
PAYs (sub-total):	94,687	14,482	15,643	124,812	(899)	833	14,247	14,181	138,993
CAY (2020)	19,612	22,869	1,319	43,800	(351)	307	6,986	6,942	50,742
claims liabilities:	114,299	37,351	16,962	168,612	(1,250)	1,140	21,233	21,123	189,735
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	90,217	(5,630)		84,587	(284)	239	3,584	3,539	84,587
policy liabilities:				253,199	(1,534)	1,379	24,817	24,662	274,322

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Alberta

PPV & non-PPV ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	12	(4)	8	-	-	19	19	27
2001	2	20	-	22	-	-	2	2	24
2002	(2)	(7)	3	(6)	-	-	2	2	(4)
2003	5	51	-	56	-	-	7	7	63
2004	32	(4)	4	32	(1)	1	8	8	40
2005	-	2	29	31	-	-	4	4	35
2006	8	(15)	15	8	-	-	7	7	15
2007	31	19	9	59	(1)	1	6	6	65
2008	1	20	383	404	-	-	41	41	445
2009	42	(2)	275	315	(5)	5	34	34	349
2010	-	4	47	51	-	-	6	6	57
2011	1,284	37	18	1,339	(18)	17	132	131	1,470
2012	830	26	143	999	(8)	7	98	97	1,096
2013	1,901	244	218	2,363	(22)	20	234	232	2,595
2014	1,639	396	303	2,338	(10)	10	235	235	2,573
2015	4,579	(83)	280	4,776	(19)	19	482	482	5,258
2016	4,184	2,028	206	6,418	(32)	32	651	651	7,069
2017	5,058	2,950	309	8,317	(50)	50	828	828	9,145
2018	14,041	5,640	1,090	20,771	(139)	120	2,653	2,634	23,405
2019	21,963	9,858	1,170	32,991	(230)	197	4,024	3,991	36,982
PAYs (sub-total):	55,598	21,196	4,498	81,292	(535)	479	9,473	9,417	90,709
CAY (2020)	21,769	21,562	(1,068)	42,263	(335)	293	4,981	4,939	47,202
claims liabilities:	77,367	42,758	3,430	123,555	(870)	772	14,454	14,356	137,911
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	59,232	(4,695)		54,537	(237)	191	3,112	3,066	54,537
policy liabilities:				178,092	(1,107)	963	17,566	17,422	192,448

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Yukon

PPV & non-PPV ending 2020		Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	4	-	4	-	-	-	-	4	
2001	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	12	12	-	-	2	2	14	
2010	-	-	-	-	-	-	-	-	-	
2011	-	1	3	4	-	-	-	-	4	
2012	-	3	5	8	-	-	-	-	8	
2013	-	5	7	12	-	-	-	-	12	
2014	-	13	9	22	-	-	3	3	25	
2015	-	(4)	(45)	(49)	-	-	10	10	(39)	
2016	-	37	(13)	24	-	-	6	6	30	
2017	845	83	(2)	926	(5)	5	101	101	1,027	
2018	375	154	26	555	(3)	3	72	72	627	
2019	265	212	(5)	472	(4)	4	65	65	537	
PAYs (sub-total):	1,485	510	(3)	1,992	(12)	12	259	259	2,251	
CAY (2020)	40	593	(40)	593	(5)	4	77	76	669	
claims liabilities:	1,525	1,103	(43)	2,585	(17)	16	336	335	2,920	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,009	(88)	921		(4)	3	52	51	921	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	3,506				(21)	19	388	386	3,841	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Northwest Territories

PPV & non-PPV ending 2020		Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	2	-	2	-	-	-	-	2	
2001	-	1	-	1	-	-	-	-	1	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	-	-	-	-	-	-	-	
2004	-	(2)	-	(2)	-	-	-	-	(2)	
2005	-	-	-	-	-	-	-	-	-	
2006	-	(2)	-	(2)	-	-	-	-	(2)	
2007	-	(3)	-	(3)	-	-	-	-	(3)	
2008	-	3	-	3	-	-	-	-	3	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	-	-	-	-	-	-	-	
2011	-	(1)	8	7	-	-	1	1	8	
2012	-	5	12	17	-	-	2	2	19	
2013	508	8	16	532	(4)	3	53	52	584	
2014	-	38	23	61	-	-	7	7	68	
2015	-	34	(5)	29	-	-	6	6	35	
2016	167	58	27	252	(2)	2	25	25	277	
2017	466	148	9	623	(3)	3	68	68	691	
2018	7	417	(14)	410	(3)	3	58	58	468	
2019	487	509	14	1,010	(6)	6	120	120	1,130	
PAYs (sub-total):	1,635	1,216	90	2,941	(18)	17	340	339	3,280	
CAY (2020)	579	622	(99)	1,102	(9)	8	153	152	1,254	
claims liabilities:	2,214	1,838	(9)	4,043	(27)	25	493	491	4,534	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,850	(182)	1,668		(4)	4	75	75	1,668	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	5,711				(31)	29	568	566	6,202	

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nunavut

PPV & non-PPV ending 2020		Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	3	3	-	-	-	-	3
2012	160	1	4	165	-	-	16	16	181
2013	-	1	5	6	-	-	-	-	6
2014	-	168	7	175	(1)	1	17	17	192
2015	86	5	8	99	-	-	9	9	108
2016	-	20	8	28	-	-	3	3	31
2017	(2)	58	7	63	-	-	7	7	70
2018	41	71	1	113	(1)	1	14	14	127
2019	112	161	7	280	(1)	1	21	21	301
PAYs (sub-total):	397	485	50	932	(3)	3	87	87	1,019
CAY (2020)	39	175	(25)	189	(2)	1	26	25	214
claims liabilities:	436	660	25	1,121	(5)	4	113	112	1,233
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	483	(42)		441	(1)	1	12	12	441
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,562	(6)	5	125	124	1,674

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
PPV & non-PPV ending 2020	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	31,169	243	(4)	31,408	(151)	151	3,161	3,161	34,569
2001	2	20	(9)	13	-	-	5	5	18
2002	441	1	2	444	(4)	3	49	48	492
2003	2,617	(301)	351	2,667	(24)	22	271	269	2,936
2004	1,354	209	582	2,145	(23)	21	224	222	2,367
2005	2	(4)	254	252	-	-	40	40	292
2006	264	(11)	298	551	(6)	5	65	64	615
2007	1,990	41	315	2,346	(34)	31	235	232	2,578
2008	243	155	645	1,043	(9)	8	108	107	1,150
2009	456	160	601	1,217	(20)	19	127	126	1,343
2010	320	90	434	844	(12)	10	86	84	928
2011	3,999	109	707	4,815	(70)	65	478	473	5,288
2012	4,294	(79)	1,180	5,395	(65)	60	531	526	5,921
2013	8,666	539	1,538	10,743	(113)	106	1,063	1,056	11,799
2014	9,598	528	1,887	12,013	(88)	81	1,200	1,193	13,206
2015	16,849	452	2,585	19,886	(109)	102	2,056	2,049	21,935
2016	19,690	3,660	2,260	25,610	(149)	147	2,723	2,721	28,331
2017	21,307	6,396	2,377	30,080	(177)	176	3,289	3,288	33,368
2018	38,556	14,497	3,833	56,886	(382)	341	7,312	7,271	64,157
2019	66,849	27,320	6,602	100,771	(734)	654	12,582	12,502	113,273
PAYs (sub-total):	228,666	54,025	26,438	309,129	(2,170)	2,002	35,605	35,437	344,566
CAY (2020)	68,990	61,890	86	130,966	(1,029)	903	17,484	17,358	148,324
claims liabilities:	297,656	115,915	26,524	440,095	(3,199)	2,905	53,089	52,795	492,890
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	211,699	(16,125)		195,574	(762)	637	10,142	10,017	195,574
policy liabilities:				635,669	(3,961)	3,542	63,231	62,812	688,464

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