



# **FACILITY ASSOCIATION RESIDUAL MARKET**

## **DECEMBER 2020 PARTICIPATION REPORT**

### **ACTUARIAL HIGHLIGHTS**

Related Bulletin: [F2021-011 FARM December 2020 Participation Report](#)

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

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

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## 1 Summary

### 1.1 Valuation Schedule (Fiscal Year 2021)

The December 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 2021.

FARM FISCAL YEAR 2021 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2020 (completed)	0.23% mfad <sup>1</sup> : 25 bp	Oct. 2020	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, 2020	% mfad: -- bp	Mar. 2021	updated valuation:
Mar. 31, 2021	% mfad: -- bp	May 2021	updated valuation (partial roll forward):
Jun. 30, 2021	% mfad: -- bp	Aug. 2021	update valuation:
Sep. 30, 2021	% mfad: -- bp	Oct. 2021	updated valuation (roll forward):

Under the proposed schedule for fiscal year 2021, the off-half valuation quarters ending March 31, 2021 and September 30, 2021 would not reflect a full valuation update of assumptions, but would rather roll-forward key assumptions from the previous valuation.

### 1.2 Appointed Actuary and Hybrid Actuarial Services Model

The Annual General Meeting of the members of Facility Association (“FA”) appointed Mr. Cosimo Pantaleo as the Appointed Actuary at its meeting on February 20, 2020.

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.

<sup>1</sup> The selected interest rate margin is limited to reducing the selected discount rate to 0%; the approach is that if the net impact is negative, the discount rate will be capped at 0%.

### **1.3 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation<sup>2</sup>**

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

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. - Descriptions of some of the more recent (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 (September 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 December 31, 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 (September 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 December 31, 2019), impacting the selection of ultimates.

**Newfoundland Bill 3** (An Act to Amend the Automobile Insurance Act, 2018) **received royal assent on April 17 2019 and came into force effective January 1, 2020**. Bill 3 amends the Insurance Act and some of the key changes to the legislation include an increase in the deductible from \$2,500 to \$5,000 for bodily injury claims; introduction of treatment protocols for common injuries as the primary payer; no access to the Uninsured Automobile Fund for losses by uninsured motorists; direct compensation for property damage; requirement for insurance companies to notify the Registrar of Motor Vehicles of the cancellation or expiration of insurance policies; and changes to procedural rules for motor vehicle collision claims; a mandated insurance discount for winter tire usage, implementation of underwriting guidelines concerning the optional use of telematics, and changes to the rate setting process. With the **most recent** valuation (September 30, 2020), reform adjustments related to changes impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analyses (completed using industry data as at December 31, 2019), impacting the selection of ultimates.

**Newfoundland Bill 6** (An Act to Amend the Insurance Companies Act, 2018) **received royal assent**

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<sup>2</sup>This url is 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>.

on April 17 2019 and came into force effective August 1, 2019. Bill 6 amends the Insurance Companies Act requiring the Facility Association to establish and operate a risk sharing pool for members of the Facility Association and establish 3% as the maximum rate of commission that may be paid to a broker for association business in relation to taxis and limousine services.

Amendments to the **Alberta Automobile Accident Insurance Benefits Regulation, Diagnostic and Treatment Protocols Regulation, and Minor Injury Regulation** came into force effective November 1, 2020, amending definitions and various benefit maximums defined in these regulations. **Alberta Bill 41** (Insurance (Enhancing Driver Affordability and Care) Amendment Act, 2020) **received royal assent on December 9, 2020**. Bill 41 amends the Insurance Act to: 1) control the use of expert witnesses in Court of Queen’s Bench proceedings where damages for bodily injury or death arising from use or operation of a motor vehicle as defined in the Traffic Safety Act are claimed; 2) introduce direct compensation for property damage (DCPD) into the province; 3) amend the calculation of pre-judgment interest on damages awarded for bodily injury or death arising directly or indirectly from the use or operation of an automobile; and 4) amend provisions regarding the regulation of auto insurance rates by the Alberta Automobile Insurance Rate Board. At the current time, no explicit adjustments have been made to our valuation estimates or views based on the amendments to the various Regulations and introduction of Bill 41. The impact will be assessed with the next valuation (as at December 31, 2020) and as part of the next Industry valuation and trend analysis (as at June 30, 2020).

In **Tomec v Economical Mutual Insurance Company (2019 ONCA 882)**, the Ontario Court of Appeal set aside the Divisional Court judicial review and decision of the Licence and Appeal Tribunal to deny enhanced housekeeping and attendant care benefits. The unanimous panel concluded that the rule of discoverability applied to s. 281.1(1) of the Insurance Act and to s. 51(1) of the old Statutory Accident Benefits Schedule such that the two-year limitation period to dispute benefits could not run before an insured was determined to be catastrophically impaired (CAT). On July 4<sup>th</sup>, 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, however, we will continue to monitor and reassess with the next valuation.

#### **1.4 Current Provision Summary**

The following charts show the current levels of **indemnity only**<sup>3</sup> claims amounts booked by accident year<sup>4</sup>. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart

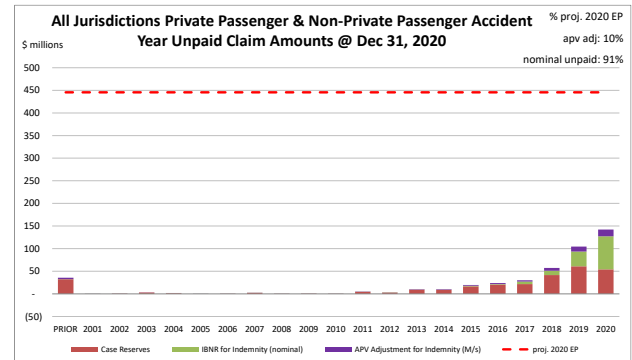
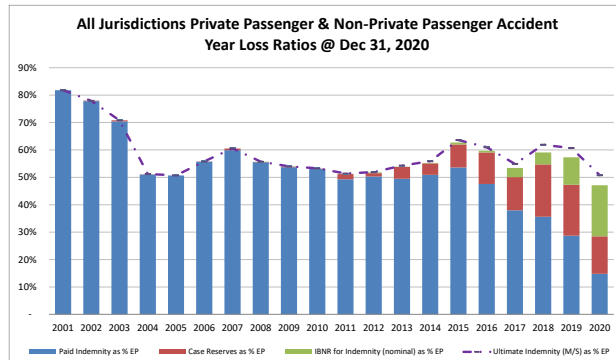
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<sup>3</sup>Servicing Carriers for the FARM are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association’s “Claims Guide” manual under the “Legal & Professional Fees” section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

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

<sup>4</sup>The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as “PRIOR”.

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 (\$45.5 million – see following table) represents 10% of the earned premium projected for the full year 2020 (see the upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown below, the associated \$7.3 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	280,437	62.1%
ibnr	125,489	27.8%
M/S apv adj	45,455	10.1%
M/S indemnity	451,381	100.0%
retro claims	28,411	
retro apv adj	7,316	
M/S total	487,108	

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 3 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	215,674	108.2%
prem def/(dpac)	(16,390)	(8.2%)
M/S apv adjust.	-	-
M/S total	199,284	100.0%

policy liabilities (\$000s)

	amt	%
claim	434,337	63.3%
premium	199,284	29.0%
M/S apv adjust.	52,771	7.7%
M/S total	686,392	100.0%

policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	271,840
Alberta	192,947
Newfoundland & Labrador	77,243
New Brunswick	56,647
Nova Scotia	62,570
Prince Edward Island	13,888
Yukon	3,771
Northwest Territories	5,929
Nunavut	1,557
All Jurisdictions	686,392

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 39.6% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 30.6% (\$210.3 million).

## 2 Activity During the Month of December 2020<sup>5</sup>

### 2.1 Recorded Premium and Claims Activity

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

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	15,228	447	6,139	829	48	(276)	6,187	553
AB	10,647	95	6,807	1,089	(1,199)	(2,130)	5,608	(1,041)
NL	3,132	(22)	1,496	(492)	676	(257)	2,172	(748)
NB	2,753	(5)	887	(450)	782	919	1,669	469
NS	4,178	130	1,749	215	988	690	2,737	905
PE	583	27	306	(15)	(235)	(270)	71	(284)
YT	164	(24)	79	26	74	93	153	119
NT	382	(8)	93	5	16	(35)	109	(31)
NU	89	(10)	(4)	(24)	19	22	15	(2)
TOTAL	37,156	630	17,552	1,184	1,168	(1,243)	18,721	(59)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

<sup>5</sup>There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.



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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(0)	(0)	4,203	90	(2,550)	976	1,654	1,067
2018	(0)	(0)	2,059	303	(589)	689	1,469	991
2019	(18)	(18)	5,281	2,279	(3,231)	(1,891)	2,050	388
2020	37,174	648	6,010	(1,488)	7,538	(1,017)	13,548	(2,505)
TOTAL	37,156	630	17,552	1,184	1,168	(1,243)	18,721	(59)

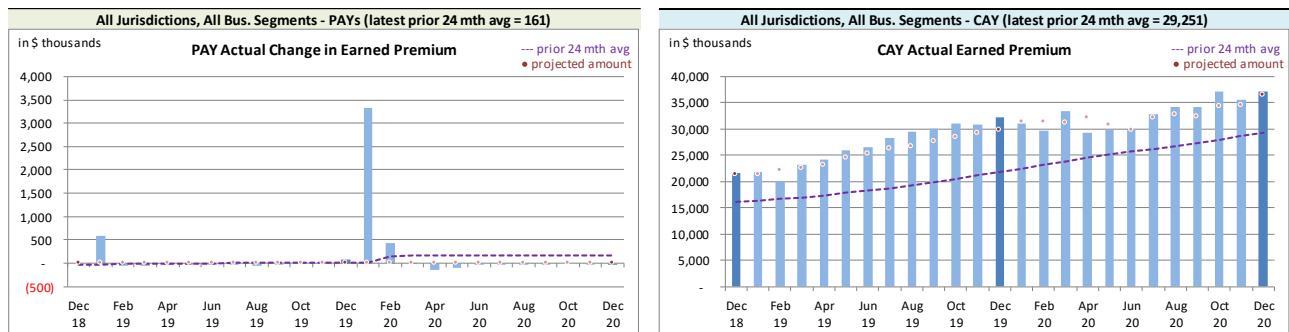
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

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

The following charts show actual **earned premium**<sup>6</sup> in each of the most recent 25 calendar months, along with a prior 24-month average to show how each month's actual compare with the average amount of the preceding 24 calendar months.

#### FARM Actual Earned Premium by Calendar Month



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

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 17.5% in calendar year 2020 compared with 2019.

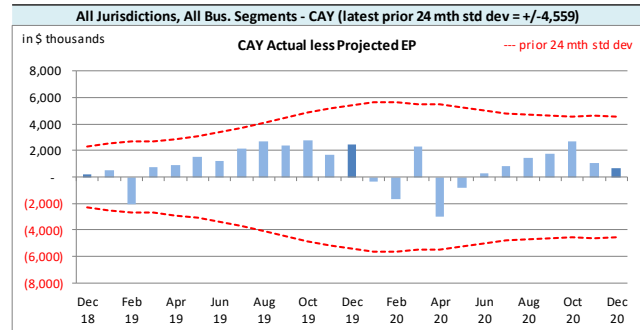
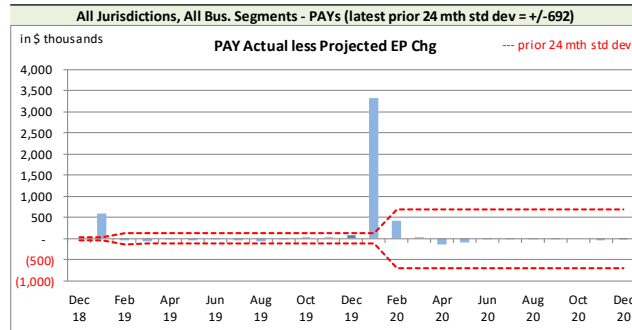
The associated variance between the actual changes and the projections from the previous month are shown in the following charts. **Earned premium** change projections are all attributed to the current accident year as the projection upload does not accept **earned premium** changes for other accident

<sup>6</sup>Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.



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	29,251
std dev		692	4,559
A-P <> std dev		2	-
% <> std dev		8.0%	0.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

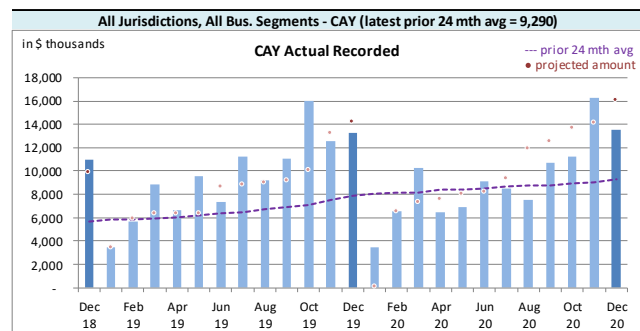
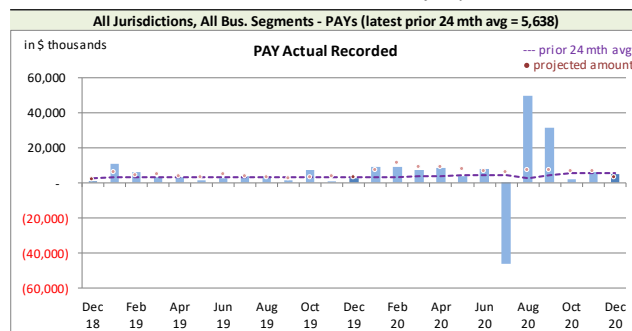
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias<sup>7</sup> on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 20 of the latest 25 have been higher than projected (see

preceding "Actual vs. Projected Summary" table on the right), 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*

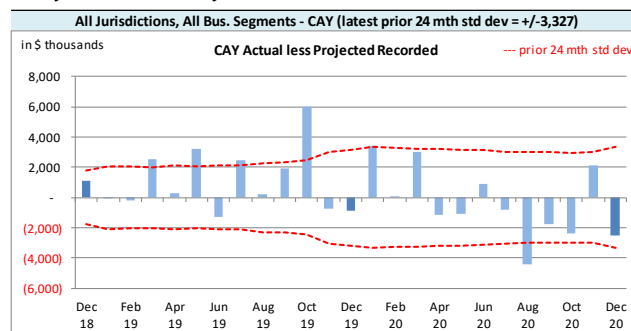
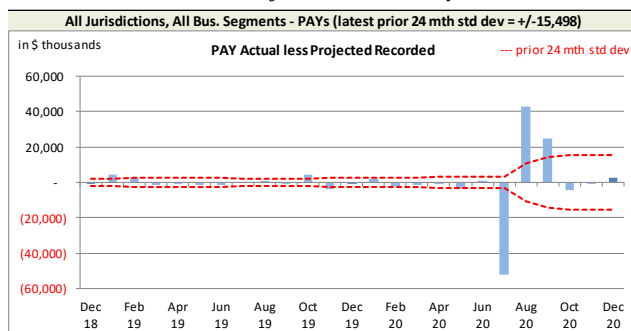


**Recorded indemnity** activity variances from the previous month's projections are shown in the

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

following charts, including the “prior 24-month standard deviation” levels.

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		5,638	9,290
std dev		15,498	3,327
A-P <> std dev		7	6
% <> std dev		28.0%	24.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:	no better		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

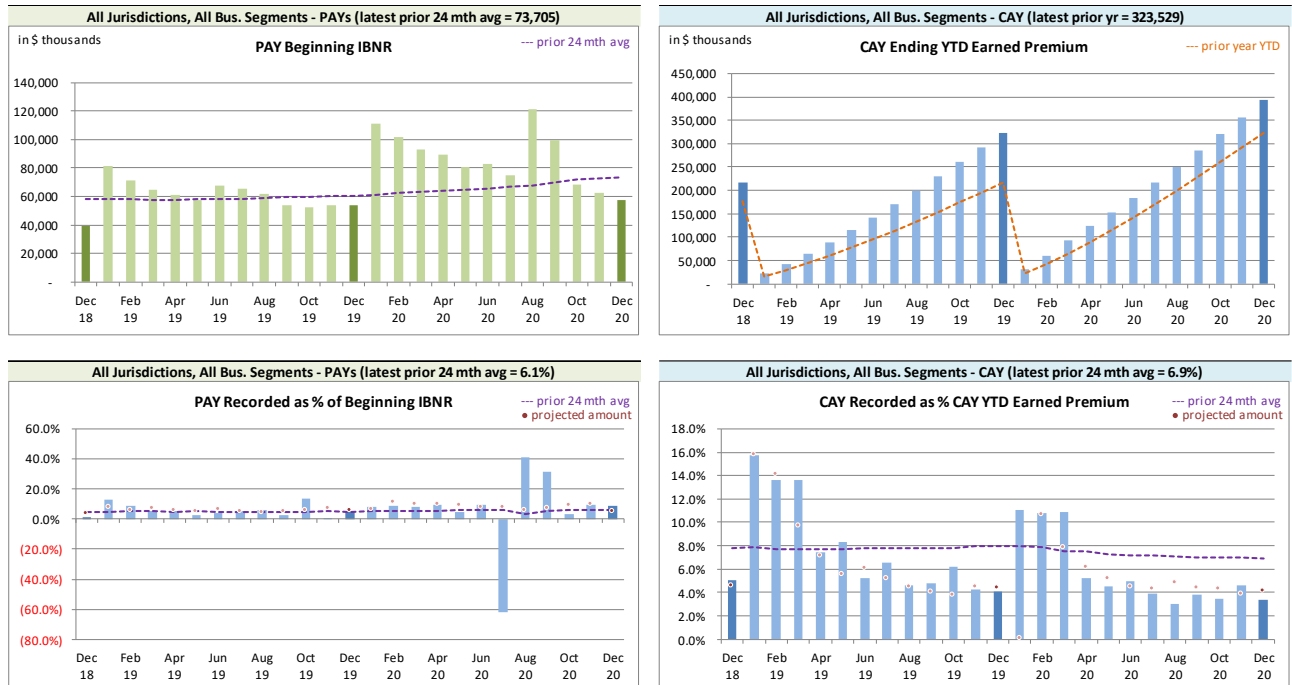
been indicated at a 95% confidence level on a running 25-month basis (10 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 24% of the time over the last 25 calendar months (see the preceding table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (13 of 25 variances were positive).

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

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

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



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

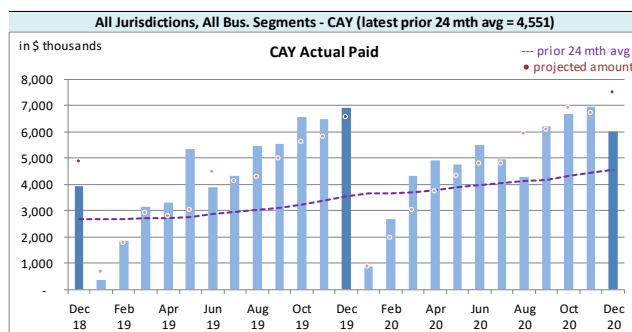
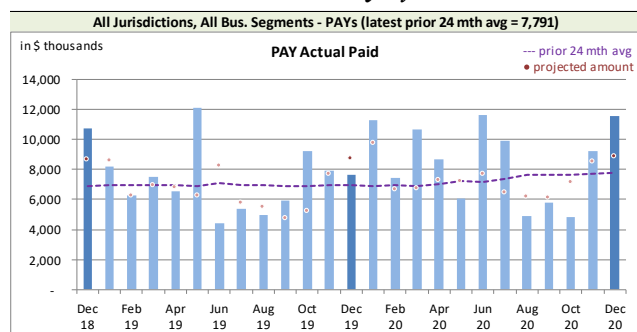
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

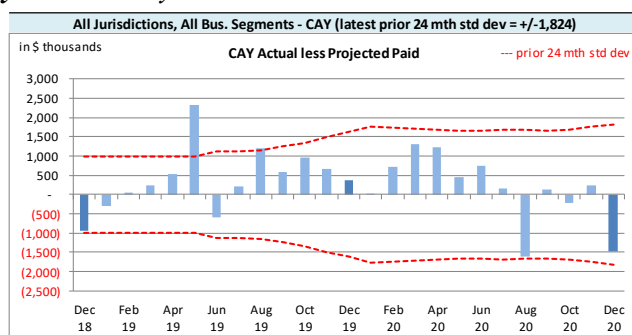
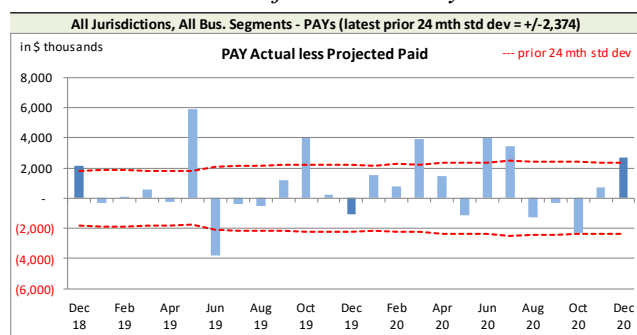
<sup>8</sup>Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e.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

### *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		
	<b>Paid</b>	
Mthly Avg Paid (prior 24 mths)	7,791	CAY
std dev	2,374	1,824
A-P <> std dev	8	2
% <> std dev	32.0%	8.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	no better	better

With respect to **paid indemnity**, 32% 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).

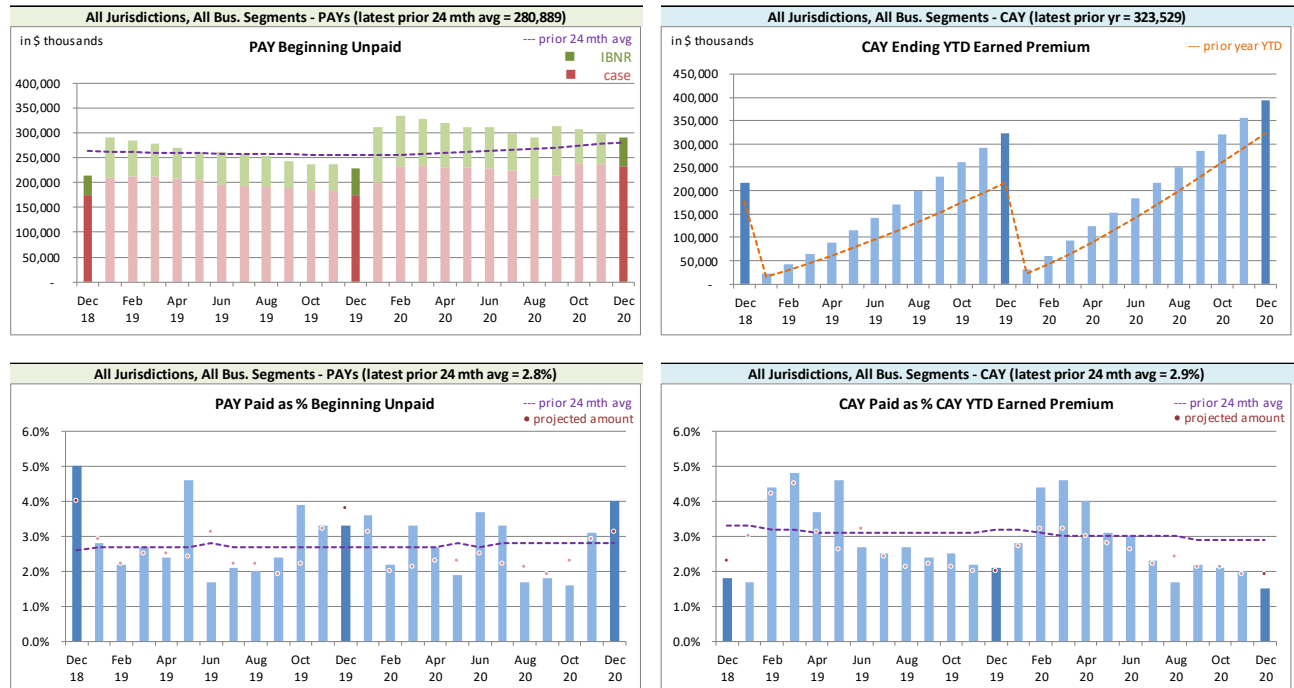
Bias has not been indicated at a 95% confidence level on a running 25-month basis (15 of 25 variances are positive).

The PAY **paid indemnity** variances were outside 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 overall high level of paid indemnity was attributed to process variance.

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

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

*FARM Levels that influence<sup>9</sup> Paid Indemnity by Calendar Month*



We track the PAY beginning unpaid balance (case and IBNR) as **paid indemnity** activity “comes out of” the unpaid balance. Changes in the PAY beginning unpaid balance (see upper left chart within the 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).

## 2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR<sup>10</sup> for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

<sup>9</sup>Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.

<sup>10</sup>For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

determine the discount amount (shown as a negative value to indicate its impact of reducing the liability) and the Provisions for Adverse Deviations.

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (September 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	10,195	(1,070)	(776)	3	14,268	(10)	23,687      (1,077)
2018	9,589	(991)	(301)	5	6,377	(46)	15,665      (1,032)
2019	32,558	(398)	(608)	15	11,696	(305)	43,646      (688)
2020	73,147	2,752	(861)	(14)	15,660	222	87,946      2,960
TOTAL	125,489	293	(2,546)	9	48,001	(139)	170,944      163

The IBNR provision is \$0.3 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees, which we refer to as "allowed claims expenses" (see footnote 3 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 claims expenses relative to projections.

*FARM Actual vs. Projected Summary: “Retro Claims Provision”<sup>11</sup> and APV Amounts (\$ thousands)*

Table 02b			actuarial present value adjustments					
Accident Year	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	16,564	276	(105)	(4)	2,400	85	18,859	357
2018	3,868	80	(22)	(2)	1,101	13	4,947	91
2019	6,786	131	(42)	(1)	1,967	18	8,711	148
2020	1,193	472	(57)	-	2,074	(138)	3,210	334
TOTAL	28,411	959	(226)	(7)	7,542	(22)	35,727	930

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:		(16,390)	310	-	-	(16,390)	310
balance as % unearned premium:		(7.6%)	-	-	-	(7.6%)	-
actual unearned premium:		215,674					
less projected:		(3,854)					

### 3 Ultimate Loss Ratio Matching Method

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

- Earned premium to date
- Ultimate loss<sup>12</sup> ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was

<sup>11</sup>“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.

<sup>12</sup>“Loss” here refers to indemnity only unless otherwise noted.



determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to prior accident years<sup>13</sup> during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

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

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	-	-	(12,402)	(2.7%)	(12,402)	(2.7%)	(979)	0.1%
CAY	277,836	61.3%	21,691	4.8%	299,527	66.1%	27,744	(0.1%)
TOTAL	277,836	61.3%	9,289	2.0%	287,125	63.3%	26,765	(0.1%)

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

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

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

#### 5 Current Participation Report – Additional Exhibits

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

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

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

<sup>13</sup>Prior accident years and the current accident year are defined relative to the calendar year associated with the projection period.

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

## **6 EXHIBITS**

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

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

EXHIBIT A

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.23%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	25,000	25,000	25,000	25,000
	2012	349,000	349,000	337,000	324,000
	2013	57,000	57,000	55,000	55,000
	2014	98,000	127,000	124,000	121,000
	2015	311,000	371,000	360,000	353,000
	2016	508,000	513,000	499,000	488,000
	2017	425,000	338,000	330,000	315,000
	2018	1,225,000	1,343,000	1,318,000	1,237,000
	2019	3,105,000	3,144,000	2,932,000	2,744,000
	2020	6,614,000	6,331,000	5,814,000	5,355,000
	2021			843,000	1,232,000
Private Passenger Total		12,717,000	12,598,000	12,637,000	12,249,000
Non Private Passenger	prior	62,000	62,000	62,000	61,000
	2012		-	-	-
	2013	(82,000)	(82,000)	(81,000)	(80,000)
	2014	1,000	1,000	1,000	1,000
	2015	73,000	73,000	71,000	70,000
	2016	109,000	106,000	106,000	105,000
	2017	236,000	236,000	235,000	227,000
	2018	221,000	367,000	346,000	330,000
	2019	705,000	622,000	606,000	576,000
	2020	2,623,000	2,422,000	2,244,000	2,088,000
	2021			414,000	515,000
Non Private Passenger Total		3,948,000	3,807,000	4,004,000	3,893,000
Grand Total		16,665,000	16,405,000	16,641,000	16,142,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.23%			
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	Acc Year	ShareYYMM			
		202011	202012	202101	202102
Private Passenger	prior	57,000	57,000	56,000	56,000
	2012	94,000	94,000	92,000	91,000
	2013	48,000	47,000	47,000	46,000
	2014	207,000	207,000	203,000	201,000
	2015	415,000	348,000	342,000	338,000
	2016	598,000	538,000	528,000	522,000
	2017	1,338,000	798,000	766,000	753,000
	2018	1,847,000	1,800,000	1,723,000	1,698,000
	2019	3,495,000	3,520,000	3,470,000	3,434,000
	2020	4,475,000	4,751,000	4,523,000	4,258,000
	2021			484,000	700,000
Private Passenger Total		12,574,000	12,160,000	12,234,000	12,097,000
Non Private Passenger	prior	8,000	73,000	72,000	71,000
	2012	47,000	47,000	46,000	45,000
	2013	99,000	99,000	98,000	97,000
	2014	2,000	2,000	2,000	2,000
	2015	55,000	55,000	54,000	54,000
	2016	(667,000)	(830,000)	(821,000)	(808,000)
	2017	228,000	227,000	220,000	217,000
	2018	724,000	688,000	658,000	625,000
	2019	1,164,000	1,153,000	1,130,000	1,076,000
	2020	1,046,000	1,506,000	1,380,000	1,303,000
	2021			425,000	668,000
Non Private Passenger Total		2,706,000	3,020,000	3,264,000	3,350,000
Grand Total		15,280,000	15,180,000	15,498,000	15,447,000

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: 0.23%			
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	Acc Year	ShareYYMM	202012	202101	202102
Private Passenger	prior	76,000	76,000	73,000	72,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	4,000	4,000	4,000	4,000
	2014	30,000	25,000	24,000	24,000
	2015	58,000	58,000	56,000	56,000
	2016	74,000	76,000	74,000	73,000
	2017	240,000	167,000	164,000	162,000
	2018	357,000	297,000	292,000	289,000
	2019	1,174,000	1,002,000	991,000	963,000
	2020	3,517,000	3,635,000	3,482,000	3,316,000
	2021			601,000	963,000
Private Passenger Total		5,528,000	5,338,000	5,759,000	5,920,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	290,000	191,000	188,000	186,000
	2014	20,000	(72,000)	(70,000)	(68,000)
	2015	(9,000)	(9,000)	(9,000)	(9,000)
	2016	207,000	223,000	220,000	216,000
	2017	391,000	299,000	292,000	289,000
	2018	812,000	771,000	726,000	698,000
	2019	1,878,000	1,952,000	1,806,000	1,720,000
	2020	4,907,000	4,840,000	4,413,000	4,176,000
	2021			740,000	1,256,000
Non Private Passenger Total		8,494,000	8,193,000	8,304,000	8,462,000
Grand Total		14,022,000	13,531,000	14,063,000	14,382,000

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	discount rate: 0.23%			
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	202011	202012	202101	202102
Private Passenger	prior	(6,000)	(6,000)	(6,000)	(6,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014		-	-	-
	2015	104,000	68,000	67,000	66,000
	2016	80,000	79,000	79,000	79,000
	2017	197,000	197,000	192,000	190,000
	2018	118,000	118,000	117,000	116,000
	2019	379,000	495,000	470,000	447,000
	2020	605,000	654,000	618,000	578,000
	2021			77,000	114,000
Private Passenger Total		1,475,000	1,603,000	1,612,000	1,582,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2012	31,000	31,000	31,000	30,000
	2013		-	-	-
	2014	11,000	11,000	11,000	11,000
	2015	9,000	1,000	1,000	1,000
	2016	192,000	172,000	168,000	167,000
	2017	239,000	242,000	231,000	229,000
	2018	265,000	265,000	254,000	245,000
	2019	887,000	883,000	846,000	815,000
	2020	1,032,000	1,204,000	1,154,000	1,117,000
	2021			145,000	256,000
Non Private Passenger Total		2,665,000	2,808,000	2,840,000	2,870,000
Grand Total		4,140,000	4,411,000	4,452,000	4,452,000

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: 0.23%			
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	202011	202012	202101	202102
Private Passenger	prior	4,743,000	4,741,000	4,568,000	4,522,000
	2012	108,000	228,000	211,000	209,000
	2013	106,000	106,000	101,000	100,000
	2014	333,000	287,000	278,000	275,000
	2015	137,000	50,000	47,000	47,000
	2016	222,000	222,000	210,000	208,000
	2017	362,000	382,000	361,000	355,000
	2018	295,000	(185,000)	(128,000)	(118,000)
	2019	3,119,000	2,939,000	2,830,000	2,735,000
	2020	8,709,000	8,668,000	8,199,000	7,620,000
	2021			2,018,000	3,607,000
Private Passenger Total		18,134,000	17,438,000	18,695,000	19,560,000
Non Private Passenger	prior	178,000	178,000	174,000	173,000
	2012	5,000	5,000	5,000	5,000
	2013	39,000	285,000	275,000	271,000
	2014	326,000	287,000	277,000	270,000
	2015	729,000	203,000	206,000	217,000
	2016	598,000	452,000	440,000	436,000
	2017	892,000	989,000	963,000	938,000
	2018	3,125,000	3,123,000	3,014,000	2,909,000
	2019	10,601,000	8,994,000	8,811,000	8,462,000
	2020	19,902,000	21,807,000	20,773,000	19,817,000
	2021			3,057,000	4,844,000
Non Private Passenger Total		36,395,000	36,323,000	37,995,000	38,342,000
Grand Total		54,529,000	53,761,000	56,690,000	57,902,000

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: 0.23%			
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	Acc Year	ShareYMM	202012	202101	202102
Private Passenger	prior	101,000	101,000	98,000	96,000
	2012	44,000	44,000	43,000	43,000
	2013	19,000	54,000	54,000	54,000
	2014	101,000	101,000	96,000	94,000
	2015	88,000	88,000	86,000	84,000
	2016	58,000	(176,000)	(177,000)	(176,000)
	2017	372,000	372,000	368,000	363,000
	2018	(8,000)	23,000	16,000	21,000
	2019	1,072,000	1,023,000	972,000	903,000
	2020	1,952,000	2,042,000	1,952,000	1,805,000
	2021			221,000	342,000
Private Passenger Total		3,799,000	3,672,000	3,729,000	3,629,000
Non Private Passenger	prior	250,000	250,000	246,000	241,000
	2012	82,000	81,000	79,000	77,000
	2013	254,000	252,000	246,000	239,000
	2014	365,000	382,000	376,000	364,000
	2015	1,984,000	1,661,000	1,636,000	1,582,000
	2016	1,899,000	1,697,000	1,672,000	1,616,000
	2017	3,745,000	3,910,000	3,870,000	3,704,000
	2018	7,884,000	6,655,000	6,482,000	6,300,000
	2019	17,740,000	16,887,000	16,398,000	15,897,000
	2020	25,722,000	28,228,000	25,589,000	24,274,000
	2021			4,681,000	8,012,000
Non Private Passenger Total		59,925,000	60,003,000	61,275,000	62,306,000
Grand Total		63,724,000	63,675,000	65,004,000	65,935,000

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: 0.23%			
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	202011	202012	202101	202102
Private Passenger	prior	5,000	5,000	5,000	5,000
	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	104,000	104,000	103,000	102,000
	2018	27,000	27,000	27,000	27,000
	2019	48,000	48,000	48,000	48,000
	2020	97,000	83,000	81,000	78,000
	2021			10,000	23,000
Private Passenger Total		317,000	303,000	310,000	319,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	1,000	1,000	1,000	1,000
	2013		-	-	-
	2014	7,000	7,000	7,000	7,000
	2015	12,000	12,000	12,000	12,000
	2016	23,000	23,000	23,000	23,000
	2017	48,000	48,000	48,000	48,000
	2018	133,000	43,000	42,000	42,000
	2019	177,000	176,000	175,000	174,000
	2020	563,000	585,000	556,000	529,000
	2021			67,000	125,000
Non Private Passenger Total		966,000	897,000	933,000	963,000
Grand Total		1,283,000	1,200,000	1,243,000	1,282,000

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: 0.23%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	9,000	9,000	9,000	9,000
	2015	19,000	19,000	19,000	19,000
	2016	32,000	32,000	32,000	32,000
	2017	113,000	115,000	113,000	112,000
	2018	108,000	82,000	81,000	80,000
	2019	315,000	315,000	303,000	300,000
	2020	403,000	488,000	468,000	449,000
	2021			38,000	57,000
Private Passenger Total		1,009,000	1,070,000	1,073,000	1,068,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2012		-	-	-
	2013	53,000	53,000	53,000	52,000
	2014	7,000	7,000	7,000	7,000
	2015	13,000	13,000	13,000	13,000
	2016	45,000	45,000	44,000	44,000
	2017	54,000	54,000	54,000	54,000
	2018	121,000	121,000	120,000	119,000
	2019	331,000	332,000	329,000	326,000
	2020	459,000	459,000	436,000	429,000
	2021			41,000	70,000
Non Private Passenger Total		1,086,000	1,087,000	1,100,000	1,117,000
Grand Total		2,095,000	2,157,000	2,173,000	2,185,000

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: 0.23%			
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	Acc Year	ShareYYMM	202012	202101	202102
Private Passenger	prior	-	-	-	-
	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	2,000	2,000	2,000	2,000
	2017	3,000	3,000	3,000	3,000
	2018	5,000	5,000	5,000	5,000
	2019	15,000	15,000	15,000	15,000
	2020	29,000	34,000	31,000	31,000
	2021			3,000	5,000
Private Passenger Total		76,000	81,000	80,000	82,000
Non Private Passenger	prior	-	-	-	-
	2012	-	-	-	-
	2013	-	-	-	-
	2014	3,000	3,000	3,000	3,000
	2015	15,000	15,000	15,000	15,000
	2016	17,000	17,000	17,000	17,000
	2017	31,000	31,000	31,000	31,000
	2018	122,000	122,000	121,000	120,000
	2019	146,000	146,000	145,000	144,000
	2020	201,000	209,000	201,000	197,000
	2021			19,000	32,000
Non Private Passenger Total		535,000	543,000	552,000	559,000
Grand Total		611,000	624,000	632,000	641,000

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: 0.23%			
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	Acc Year	ShareYMMM	202012	202101	202102
Private Passenger	prior	4,998,000	4,996,000	4,816,000	4,767,000
	2012	619,000	739,000	706,000	690,000
	2013	244,000	278,000	271,000	269,000
	2014	785,000	763,000	741,000	731,000
	2015	1,145,000	1,015,000	990,000	976,000
	2016	1,587,000	1,299,000	1,260,000	1,241,000
	2017	3,154,000	2,476,000	2,400,000	2,355,000
	2018	3,974,000	3,510,000	3,451,000	3,355,000
	2019	12,722,000	12,501,000	12,031,000	11,589,000
	2020	26,401,000	26,686,000	25,168,000	23,490,000
	2021			4,295,000	7,043,000
Private Passenger Total		55,629,000	54,263,000	56,129,000	56,506,000
Non Private Passenger	prior	503,000	568,000	559,000	551,000
	2012	163,000	162,000	159,000	155,000
	2013	653,000	798,000	779,000	765,000
	2014	742,000	628,000	614,000	597,000
	2015	2,881,000	2,024,000	1,999,000	1,955,000
	2016	2,423,000	1,905,000	1,869,000	1,816,000
	2017	5,864,000	6,036,000	5,944,000	5,737,000
	2018	13,407,000	12,155,000	11,763,000	11,388,000
	2019	33,629,000	31,145,000	30,246,000	29,190,000
	2020	56,455,000	61,260,000	56,746,000	53,930,000
	2021			9,589,000	15,778,000
Non Private Passenger Total		116,720,000	116,681,000	120,267,000	121,862,000
Grand Total		172,349,000	170,944,000	176,396,000	178,368,000

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				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	202011	202012	202101	202102
Private Passenger	prior	(25,000)	(25,000)	(25,000)	(24,000)
	2012	281,000	281,000	271,000	258,000
	2013	(12,000)	(12,000)	(12,000)	(11,000)
	2014	(19,000)	18,000	17,000	16,000
	2015	21,000	86,000	83,000	79,000
	2016	104,000	109,000	105,000	100,000
	2017	227,000	150,000	148,000	135,000
	2018	653,000	791,000	774,000	704,000
	2019	2,081,000	2,125,000	1,944,000	1,769,000
	2020	5,588,000	5,218,000	4,748,000	4,321,000
	2021			708,000	992,000
Private Passenger Total		8,899,000	8,741,000	8,761,000	8,339,000
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2012		-	-	-
	2013	(82,000)	(82,000)	(81,000)	(80,000)
	2014		-	-	-
	2015	13,000	13,000	13,000	13,000
	2016	37,000	35,000	35,000	35,000
	2017	77,000	77,000	76,000	70,000
	2018	(5,000)	163,000	150,000	138,000
	2019	384,000	304,000	301,000	277,000
	2020	2,250,000	2,026,000	1,864,000	1,715,000
	2021			363,000	424,000
Non Private Passenger Total		2,683,000	2,545,000	2,730,000	2,601,000
Grand Total		11,582,000	11,286,000	11,491,000	10,940,000

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	12,000	12,000	12,000	12,000
	2012	67,000	67,000	66,000	65,000
	2013	41,000	40,000	40,000	40,000
	2014	138,000	138,000	136,000	135,000
	2015	221,000	168,000	166,000	164,000
	2016	386,000	326,000	322,000	318,000
	2017	1,080,000	542,000	520,000	510,000
	2018	1,419,000	1,376,000	1,315,000	1,294,000
	2019	2,964,000	2,994,000	2,964,000	2,934,000
	2020	3,793,000	4,009,000	3,809,000	3,558,000
	2021			407,000	569,000
Private Passenger Total		10,121,000	9,672,000	9,757,000	9,599,000
Non Private Passenger	prior	(15,000)	52,000	51,000	50,000
	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	13,000	13,000	13,000	13,000
	2016	(688,000)	(850,000)	(841,000)	(828,000)
	2017	178,000	182,000	175,000	173,000
	2018	459,000	438,000	410,000	381,000
	2019	667,000	660,000	643,000	598,000
	2020	580,000	978,000	881,000	819,000
	2021			361,000	551,000
Non Private Passenger Total		1,194,000	1,473,000	1,693,000	1,757,000
Grand Total		11,315,000	11,145,000	11,450,000	11,356,000

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		ShareYYMM			
		202011	202012	202101	202102
Private Passenger	prior	39,000	39,000	36,000	36,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	(3,000)	(3,000)	(3,000)	(3,000)
	2014	(6,000)	-	-	-
	2015	37,000	37,000	36,000	36,000
	2016	4,000	6,000	6,000	6,000
	2017	135,000	62,000	60,000	59,000
	2018	135,000	87,000	84,000	83,000
	2019	585,000	420,000	416,000	395,000
	2020	2,826,000	2,900,000	2,784,000	2,645,000
	2021			510,000	805,000
Private Passenger Total		3,750,000	3,546,000	3,927,000	4,060,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	137,000	47,000	46,000	45,000
	2014	(8,000)	(99,000)	(97,000)	(95,000)
	2015	(17,000)	(17,000)	(17,000)	(17,000)
	2016	58,000	94,000	92,000	90,000
	2017	182,000	93,000	92,000	91,000
	2018	460,000	419,000	381,000	358,000
	2019	1,397,000	1,479,000	1,346,000	1,265,000
	2020	4,076,000	3,930,000	3,541,000	3,329,000
	2021			619,000	1,045,000
Non Private Passenger Total		6,280,000	5,941,000	5,998,000	6,106,000
Grand Total		10,030,000	9,487,000	9,925,000	10,166,000

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

**EXHIBIT B**

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	(6,000)	(6,000)	(6,000)	(6,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014		-	-	-
	2015	4,000	(11,000)	(11,000)	(11,000)
	2016	48,000	48,000	48,000	48,000
	2017	54,000	54,000	51,000	50,000
	2018	96,000	96,000	95,000	94,000
	2019	276,000	393,000	369,000	347,000
	2020	499,000	539,000	507,000	469,000
	2021			65,000	92,000
Private Passenger Total		969,000	1,111,000	1,116,000	1,081,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013		-	-	-
	2014	(1,000)	(1,000)	(1,000)	(1,000)
	2015	8,000	-	-	-
	2016	67,000	47,000	47,000	47,000
	2017	217,000	220,000	210,000	208,000
	2018	230,000	230,000	220,000	211,000
	2019	783,000	779,000	744,000	714,000
	2020	852,000	1,002,000	957,000	922,000
	2021			127,000	223,000
Non Private Passenger Total		2,155,000	2,276,000	2,303,000	2,323,000
Grand Total		3,124,000	3,387,000	3,419,000	3,404,000

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	665,000	667,000	614,000	609,000
	2012	62,000	202,000	186,000	184,000
	2013	19,000	19,000	17,000	17,000
	2014	(31,000)	12,000	11,000	11,000
	2015	102,000	23,000	21,000	21,000
	2016	122,000	122,000	112,000	111,000
	2017	213,000	233,000	214,000	210,000
	2018	(79,000)	(551,000)	(490,000)	(476,000)
	2019	1,982,000	1,817,000	1,719,000	1,636,000
	2020	7,205,000	7,042,000	6,648,000	6,116,000
	2021			1,745,000	3,109,000
Private Passenger Total		10,260,000	9,586,000	10,797,000	11,548,000
Non Private Passenger	prior	25,000	25,000	25,000	25,000
	2012	(1,000)	(1,000)	(1,000)	(1,000)
	2013	(205,000)	30,000	28,000	27,000
	2014	97,000	101,000	96,000	91,000
	2015	139,000	(384,000)	(365,000)	(347,000)
	2016	118,000	(27,000)	(26,000)	(25,000)
	2017	295,000	393,000	373,000	354,000
	2018	1,927,000	1,951,000	1,853,000	1,760,000
	2019	8,011,000	6,677,000	6,517,000	6,191,000
	2020	16,916,000	18,478,000	17,554,000	16,676,000
	2021			2,632,000	4,079,000
Non Private Passenger Total		27,322,000	27,243,000	28,686,000	28,830,000
Grand Total		37,582,000	36,829,000	39,483,000	40,378,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	54,000	54,000	53,000	52,000
	2012	22,000	22,000	22,000	22,000
	2013	4,000	49,000	49,000	49,000
	2014	(33,000)	(33,000)	(33,000)	(33,000)
	2015	66,000	66,000	65,000	64,000
	2016	(112,000)	(240,000)	(238,000)	(236,000)
	2017	330,000	330,000	327,000	324,000
	2018	(222,000)	(189,000)	(181,000)	(167,000)
	2019	760,000	717,000	688,000	633,000
	2020	1,694,000	1,770,000	1,699,000	1,563,000
	2021			189,000	286,000
Private Passenger Total		2,563,000	2,546,000	2,640,000	2,557,000
Non Private Passenger	prior	86,000	86,000	86,000	84,000
	2012	8,000	8,000	8,000	8,000
	2013	45,000	45,000	45,000	43,000
	2014	285,000	302,000	299,000	288,000
	2015	1,524,000	1,225,000	1,213,000	1,168,000
	2016	1,484,000	1,282,000	1,269,000	1,222,000
	2017	3,049,000	3,216,000	3,184,000	3,025,000
	2018	5,570,000	4,478,000	4,433,000	4,375,000
	2019	13,897,000	13,361,000	13,080,000	12,779,000
	2020	21,578,000	23,634,000	21,271,000	20,207,000
	2021			4,084,000	6,929,000
Non Private Passenger Total		47,526,000	47,637,000	48,972,000	50,128,000
Grand Total		50,089,000	50,183,000	51,612,000	52,685,000

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	5,000	5,000	5,000	5,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	10,000	10,000	10,000	10,000
	2016	12,000	12,000	12,000	12,000
	2017	15,000	15,000	15,000	15,000
	2018	24,000	24,000	24,000	24,000
	2019	37,000	37,000	37,000	37,000
	2020	81,000	69,000	67,000	65,000
	2021			9,000	20,000
Private Passenger Total		195,000	183,000	190,000	199,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	1,000	1,000	1,000	1,000
	2013		-	-	-
	2014	6,000	6,000	6,000	6,000
	2015	11,000	11,000	11,000	11,000
	2016	21,000	21,000	21,000	21,000
	2017	44,000	44,000	44,000	44,000
	2018	75,000	(15,000)	(15,000)	(15,000)
	2019	139,000	138,000	137,000	136,000
	2020	502,000	523,000	497,000	472,000
	2021			59,000	110,000
Non Private Passenger Total		801,000	731,000	763,000	788,000
Grand Total		996,000	914,000	953,000	987,000

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

**EXHIBIT B**

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	8,000	8,000	8,000	8,000
	2015	17,000	17,000	17,000	17,000
	2016	29,000	29,000	29,000	29,000
	2017	59,000	61,000	60,000	59,000
	2018	95,000	70,000	69,000	68,000
	2019	265,000	265,000	254,000	251,000
	2020	337,000	416,000	399,000	383,000
	2021			29,000	41,000
<b>Private Passenger Total</b>		<b>818,000</b>	<b>874,000</b>	<b>873,000</b>	<b>864,000</b>
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2012		-	-	-
	2013	1,000	1,000	1,000	1,000
	2014	6,000	6,000	6,000	6,000
	2015	12,000	12,000	12,000	12,000
	2016	25,000	25,000	25,000	25,000
	2017	49,000	49,000	49,000	49,000
	2018	108,000	108,000	107,000	106,000
	2019	256,000	258,000	255,000	252,000
	2020	404,000	400,000	380,000	374,000
	2021			36,000	60,000
<b>Non Private Passenger Total</b>		<b>864,000</b>	<b>862,000</b>	<b>874,000</b>	<b>888,000</b>
<b>Grand Total</b>		<b>1,682,000</b>	<b>1,736,000</b>	<b>1,747,000</b>	<b>1,752,000</b>

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

EXHIBIT B

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		202011	202012	202101	202102
Private Passenger	prior	-	-	-	-
	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	2,000	2,000	2,000	2,000
	2017	3,000	3,000	3,000	3,000
	2018	4,000	4,000	4,000	4,000
	2019	13,000	13,000	13,000	13,000
	2020	26,000	30,000	27,000	27,000
	2021			3,000	4,000
<b>Private Passenger Total</b>		<b>53,000</b>	<b>57,000</b>	<b>57,000</b>	<b>58,000</b>
Non Private Passenger	prior	-	-	-	-
	2012	-	-	-	-
	2013	-	-	-	-
	2014	3,000	3,000	3,000	3,000
	2015	6,000	6,000	6,000	6,000
	2016	15,000	15,000	15,000	15,000
	2017	28,000	28,000	28,000	28,000
	2018	109,000	109,000	108,000	107,000
	2019	121,000	121,000	120,000	119,000
	2020	178,000	183,000	176,000	172,000
	2021			17,000	28,000
<b>Non Private Passenger Total</b>		<b>460,000</b>	<b>465,000</b>	<b>473,000</b>	<b>478,000</b>
<b>Grand Total</b>		<b>513,000</b>	<b>522,000</b>	<b>530,000</b>	<b>536,000</b>

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	741,000	743,000	686,000	681,000
	2012	438,000	578,000	551,000	535,000
	2013	58,000	102,000	100,000	101,000
	2014	63,000	149,000	145,000	143,000
	2015	480,000	398,000	389,000	382,000
	2016	595,000	414,000	398,000	390,000
	2017	2,116,000	1,450,000	1,398,000	1,365,000
	2018	2,125,000	1,708,000	1,694,000	1,628,000
	2019	8,963,000	8,781,000	8,404,000	8,015,000
	2020	22,049,000	21,993,000	20,688,000	19,147,000
	2021			3,665,000	5,918,000
Private Passenger Total		37,628,000	36,316,000	38,118,000	38,305,000
Non Private Passenger	prior	107,000	174,000	173,000	170,000
	2012	7,000	7,000	7,000	7,000
	2013	(108,000)	37,000	35,000	32,000
	2014	390,000	320,000	314,000	300,000
	2015	1,709,000	879,000	886,000	859,000
	2016	1,137,000	642,000	637,000	602,000
	2017	4,119,000	4,302,000	4,231,000	4,042,000
	2018	8,933,000	7,881,000	7,647,000	7,421,000
	2019	25,655,000	23,777,000	23,143,000	22,331,000
	2020	47,336,000	51,154,000	47,121,000	44,686,000
	2021			8,298,000	13,449,000
Non Private Passenger Total		89,285,000	89,173,000	92,492,000	93,899,000
Grand Total		126,913,000	125,489,000	130,610,000	132,204,000

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

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

page 1 of 10

Jurisdiction Desc	<b>Newfoundland &amp; Labrador</b>				
AccountCode Desc	<b>Retro Claims Expense</b>				discount rate: 0.23%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		<b>Prior Month</b>	<b>Current Month</b>	<b>1st Projected</b>	<b>2nd Projected</b>
<b>Sum of Amount</b>	<b>ShareYYMM</b>				
<b>Business Segment</b>	<b>Acc Year</b>	<b>202011</b>	<b>202012</b>	<b>202101</b>	<b>202102</b>
<b>Private Passenger</b>	prior	114,000	114,000	113,000	112,000
	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	387,000	387,000	384,000	228,000
	2016	367,000	367,000	362,000	358,000
	2017	185,000	185,000	181,000	178,000
	2018	423,000	423,000	419,000	331,000
	2019	484,000	461,000	456,000	452,000
	2020	250,000	274,000	268,000	446,000
	2021			(6,000)	(14,000)
<b>Private Passenger Total</b>		<b>2,655,000</b>	<b>2,656,000</b>	<b>2,614,000</b>	<b>2,522,000</b>
<b>Non Private Passenger</b>	prior	38,000	38,000	38,000	38,000
	2012	26,000	26,000	26,000	26,000
	2013	37,000	37,000	36,000	36,000
	2014	53,000	53,000	52,000	51,000
	2015	116,000	116,000	115,000	68,000
	2016	122,000	122,000	121,000	120,000
	2017	65,000	65,000	64,000	63,000
	2018	160,000	160,000	158,000	126,000
	2019	187,000	178,000	175,000	173,000
	2020	86,000	95,000	93,000	153,000
	2021			(2,000)	(4,000)
<b>Non Private Passenger Total</b>		<b>890,000</b>	<b>890,000</b>	<b>876,000</b>	<b>850,000</b>
<b>Grand Total</b>		<b>3,545,000</b>	<b>3,546,000</b>	<b>3,490,000</b>	<b>3,372,000</b>

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

page 2 of 10

Jurisdiction Desc	<b>New Brunswick</b>				
AccountCode Desc	<b>Retro Claims Expense</b>				
AccountCode	(All)				
AccidentYear	(All)				
					discount rate: 0.23%
					interest rate margin: 25 basis pts
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202011	202012	202101	202102
<b>Private Passenger</b>	prior	58,000	58,000	58,000	58,000
	2012	85,000	85,000	83,000	80,000
	2013	79,000	79,000	77,000	75,000
	2014	114,000	114,000	111,000	108,000
	2015	262,000	262,000	256,000	162,000
	2016	184,000	184,000	178,000	173,000
	2017	176,000	176,000	171,000	165,000
	2018	187,000	187,000	180,000	250,000
	2019	276,000	276,000	268,000	260,000
	2020	148,000	160,000	151,000	341,000
	2021			16,000	27,000
<b>Private Passenger Total</b>		<b>1,569,000</b>	<b>1,581,000</b>	<b>1,549,000</b>	<b>1,699,000</b>
<b>Non Private Passenger</b>	prior	47,000	47,000	46,000	45,000
	2012	63,000	63,000	62,000	61,000
	2013	56,000	56,000	55,000	54,000
	2014	75,000	75,000	74,000	73,000
	2015	162,000	162,000	160,000	102,000
	2016	111,000	111,000	109,000	106,000
	2017	112,000	112,000	110,000	108,000
	2018	136,000	136,000	132,000	184,000
	2019	220,000	220,000	216,000	211,000
	2020	122,000	135,000	131,000	293,000
	2021			12,000	22,000
<b>Non Private Passenger Total</b>		<b>1,104,000</b>	<b>1,117,000</b>	<b>1,107,000</b>	<b>1,259,000</b>
<b>Grand Total</b>		<b>2,673,000</b>	<b>2,698,000</b>	<b>2,656,000</b>	<b>2,958,000</b>

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

page 3 of 10

Jurisdiction Desc	<b>Nova Scotia</b>	discount rate: 0.23%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
<b>Private Passenger</b>	prior	129,000	129,000	128,000	127,000
	2012	43,000	43,000	42,000	41,000
	2013	53,000	53,000	52,000	51,000
	2014	50,000	50,000	48,000	47,000
	2015	12,000	12,000	10,000	58,000
	2016	99,000	99,000	97,000	95,000
	2017	81,000	81,000	78,000	76,000
	2018	124,000	124,000	122,000	147,000
	2019	210,000	210,000	206,000	201,000
	2020	84,000	92,000	86,000	328,000
	2021			16,000	29,000
<b>Private Passenger Total</b>		<b>885,000</b>	<b>893,000</b>	<b>885,000</b>	<b>1,200,000</b>
<b>Non Private Passenger</b>	prior	73,000	73,000	72,000	71,000
	2012	47,000	47,000	46,000	45,000
	2013	64,000	64,000	63,000	62,000
	2014	64,000	64,000	63,000	62,000
	2015	17,000	17,000	14,000	79,000
	2016	138,000	138,000	135,000	133,000
	2017	109,000	109,000	106,000	104,000
	2018	153,000	153,000	149,000	180,000
	2019	201,000	201,000	197,000	192,000
	2020	94,000	107,000	100,000	383,000
	2021			21,000	35,000
<b>Non Private Passenger Total</b>		<b>960,000</b>	<b>973,000</b>	<b>966,000</b>	<b>1,346,000</b>
<b>Grand Total</b>		<b>1,845,000</b>	<b>1,866,000</b>	<b>1,851,000</b>	<b>2,546,000</b>

EXHIBIT C-1

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island	discount rate: 0.23%			
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	202011	202012	202101	202102
Private Passenger	prior	22,000	22,000	22,000	22,000
	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	32,000
	2016	63,000	63,000	63,000	63,000
	2017	50,000	50,000	49,000	48,000
	2018	(21,000)	(21,000)	(22,000)	40,000
	2019	38,000	38,000	37,000	35,000
	2020	29,000	33,000	32,000	62,000
	2021			1,000	3,000
Private Passenger Total		276,000	280,000	274,000	367,000
Non Private Passenger	prior	12,000	12,000	12,000	12,000
	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	21,000	21,000	21,000	22,000
	2016	43,000	43,000	43,000	43,000
	2017	32,000	32,000	31,000	31,000
	2018	(17,000)	(17,000)	(18,000)	30,000
	2019	33,000	33,000	32,000	31,000
	2020	30,000	33,000	32,000	62,000
	2021			3,000	5,000
Non Private Passenger Total		194,000	197,000	196,000	276,000
Grand Total		470,000	477,000	470,000	643,000

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

page 5 of 10

Jurisdiction Desc	<b>Ontario</b>	discount rate: 0.23%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
<b>Private Passenger</b>	prior	2,512,000	2,512,000	2,435,000	2,364,000
	2012	416,000	416,000	404,000	392,000
	2013	413,000	413,000	400,000	388,000
	2014	413,000	413,000	400,000	388,000
	2015	537,000	511,000	499,000	374,000
	2016	418,000	418,000	405,000	392,000
	2017	538,000	538,000	523,000	507,000
	2018	594,000	594,000	574,000	668,000
	2019	1,367,000	1,365,000	1,328,000	1,292,000
	2020	739,000	809,000	750,000	2,009,000
	2021			91,000	168,000
<b>Private Passenger Total</b>		<b>7,947,000</b>	<b>7,989,000</b>	<b>7,809,000</b>	<b>8,942,000</b>
<b>Non Private Passenger</b>	prior	996,000	996,000	974,000	953,000
	2012	381,000	381,000	373,000	365,000
	2013	628,000	628,000	615,000	603,000
	2014	769,000	769,000	754,000	738,000
	2015	1,194,000	1,136,000	1,118,000	850,000
	2016	928,000	928,000	909,000	889,000
	2017	1,195,000	1,195,000	1,172,000	1,151,000
	2018	1,867,000	1,867,000	1,823,000	2,135,000
	2019	4,226,000	4,223,000	4,147,000	4,071,000
	2020	1,778,000	1,983,000	1,886,000	4,947,000
	2021			235,000	423,000
<b>Non Private Passenger Total</b>		<b>13,962,000</b>	<b>14,106,000</b>	<b>14,006,000</b>	<b>17,125,000</b>
<b>Grand Total</b>		<b>21,909,000</b>	<b>22,095,000</b>	<b>21,815,000</b>	<b>26,067,000</b>

EXHIBIT C-1

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 0.23%			
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			
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	209,000	209,000	206,000	203,000
	2012	35,000	35,000	34,000	33,000
	2013	33,000	33,000	32,000	31,000
	2014	65,000	65,000	64,000	63,000
	2015	83,000	83,000	82,000	68,000
	2016	30,000	30,000	29,000	28,000
	2017	48,000	48,000	47,000	46,000
	2018	150,000	150,000	149,000	50,000
	2019	132,000	132,000	131,000	120,000
	2020	(28,000)	(30,000)	(31,000)	59,000
	2021			(12,000)	(23,000)
Private Passenger Total		757,000	755,000	731,000	678,000
Non Private Passenger	prior	674,000	674,000	669,000	663,000
	2012	129,000	129,000	128,000	127,000
	2013	129,000	129,000	128,000	127,000
	2014	281,000	281,000	277,000	274,000
	2015	389,000	389,000	386,000	323,000
	2016	162,000	162,000	159,000	156,000
	2017	305,000	305,000	301,000	298,000
	2018	1,178,000	1,178,000	1,175,000	399,000
	2019	1,356,000	1,356,000	1,351,000	1,244,000
	2020	(332,000)	(366,000)	(373,000)	720,000
	2021			(174,000)	(339,000)
Non Private Passenger Total		4,271,000	4,237,000	4,027,000	3,992,000
Grand Total		5,028,000	4,992,000	4,758,000	4,670,000

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

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Jurisdiction Desc	<b>Yukon</b>	discount rate: 0.23%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	9,000	9,000	9,000	9,000
	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	(16,000)	(16,000)	(16,000)	6,000
	2016	(4,000)	(4,000)	(4,000)	(4,000)
	2017	1,000	1,000	1,000	1,000
	2018	5,000	5,000	5,000	3,000
	2019	(2,000)	(2,000)	(2,000)	(2,000)
	2020	(5,000)	(5,000)	(5,000)	4,000
	2021			-	-
<b>Private Passenger Total</b>		<b>(3,000)</b>	<b>(3,000)</b>	<b>(3,000)</b>	<b>26,000</b>
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	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	(25,000)	(25,000)	(25,000)	7,000
	2016	(8,000)	(8,000)	(8,000)	(8,000)
	2017	3,000	3,000	3,000	3,000
	2018	21,000	21,000	21,000	14,000
	2019	(8,000)	(8,000)	(8,000)	(8,000)
	2020	(19,000)	(21,000)	(21,000)	19,000
	2021			-	-
<b>Non Private Passenger Total</b>		<b>(15,000)</b>	<b>(17,000)</b>	<b>(17,000)</b>	<b>48,000</b>
<b>Grand Total</b>		<b>(18,000)</b>	<b>(20,000)</b>	<b>(20,000)</b>	<b>74,000</b>



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

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Jurisdiction Desc	<b>Northwest Territories</b>	discount rate: 0.23%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		<b>Prior Month</b>	<b>Current Month</b>	<b>1st Projected</b>	<b>2nd Projected</b>
<b>Sum of Amount</b>	<b>ShareYYMM</b>				
<b>Business Segment</b>	<b>Acc Year</b>	<b>202011</b>	<b>202012</b>	<b>202101</b>	<b>202102</b>
<b>Private Passenger</b>	prior	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)	22,000
	2016	22,000	22,000	22,000	22,000
	2017	7,000	7,000	7,000	7,000
	2018	(10,000)	(10,000)	(10,000)	20,000
	2019	13,000	13,000	13,000	13,000
	2020	(35,000)	(39,000)	(39,000)	26,000
	2021			(2,000)	(6,000)
<b>Private Passenger Total</b>		<b>45,000</b>	<b>41,000</b>	<b>39,000</b>	<b>153,000</b>
<b>Non Private Passenger</b>	prior	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)	7,000
	2016	8,000	8,000	8,000	8,000
	2017	4,000	4,000	4,000	4,000
	2018	(5,000)	(5,000)	(5,000)	9,000
	2019	8,000	8,000	8,000	8,000
	2020	(23,000)	(26,000)	(26,000)	16,000
	2021			(1,000)	(4,000)
<b>Non Private Passenger Total</b>		<b>7,000</b>	<b>4,000</b>	<b>3,000</b>	<b>64,000</b>
<b>Grand Total</b>		<b>52,000</b>	<b>45,000</b>	<b>42,000</b>	<b>217,000</b>

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

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Jurisdiction Desc	<b>Nunavut</b>	discount rate: 0.23%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
<b>Private Passenger</b>	prior	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		-	-	1,000
	2019	1,000	1,000	1,000	1,000
	2020	(4,000)	(5,000)	(5,000)	1,000
	2021			(1,000)	(1,000)
<b>Private Passenger Total</b>		<b>18,000</b>	<b>17,000</b>	<b>16,000</b>	<b>23,000</b>
<b>Non Private Passenger</b>	prior	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	6,000
	2019	6,000	6,000	6,000	6,000
	2020	(17,000)	(19,000)	(19,000)	6,000
	2021			(2,000)	(3,000)
<b>Non Private Passenger Total</b>		<b>13,000</b>	<b>11,000</b>	<b>9,000</b>	<b>37,000</b>
<b>Grand Total</b>		<b>31,000</b>	<b>28,000</b>	<b>25,000</b>	<b>60,000</b>

**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: 0.23%
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	202011	202012	202101	202102
Private Passenger	prior	3,062,000	3,062,000	2,980,000	2,904,000
	2012	710,000	710,000	693,000	675,000
	2013	767,000	767,000	747,000	729,000
	2014	891,000	891,000	866,000	846,000
	2015	1,299,000	1,273,000	1,248,000	954,000
	2016	1,183,000	1,183,000	1,156,000	1,131,000
	2017	1,088,000	1,088,000	1,059,000	1,030,000
	2018	1,452,000	1,452,000	1,417,000	1,510,000
	2019	2,519,000	2,494,000	2,438,000	2,372,000
	2020	1,178,000	1,289,000	1,207,000	3,276,000
	2021			103,000	183,000
Private Passenger Total		14,149,000	14,209,000	13,914,000	15,610,000
Non Private Passenger	prior	1,851,000	1,851,000	1,822,000	1,793,000
	2012	663,000	663,000	652,000	641,000
	2013	937,000	937,000	920,000	905,000
	2014	1,276,000	1,276,000	1,254,000	1,232,000
	2015	1,877,000	1,819,000	1,792,000	1,462,000
	2016	1,508,000	1,508,000	1,480,000	1,451,000
	2017	1,831,000	1,831,000	1,797,000	1,768,000
	2018	3,495,000	3,495,000	3,437,000	3,083,000
	2019	6,229,000	6,217,000	6,124,000	5,928,000
	2020	1,719,000	1,921,000	1,803,000	6,599,000
	2021			92,000	135,000
Non Private Passenger Total		21,386,000	21,518,000	21,173,000	24,997,000
Grand Total		35,535,000	35,727,000	35,087,000	40,607,000

**EXHIBIT C-2**

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador	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			
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	103,000	103,000	102,000	101,000
	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	322,000	322,000	319,000	207,000
	2016	301,000	301,000	297,000	293,000
	2017	141,000	141,000	138,000	135,000
	2018	335,000	335,000	331,000	244,000
	2019	343,000	343,000	339,000	335,000
	2020	102,000	112,000	107,000	311,000
	2021			(23,000)	(45,000)
Private Passenger Total		2,051,000	2,061,000	2,008,000	1,973,000
Non Private Passenger	prior	34,000	34,000	34,000	34,000
	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	97,000	97,000	96,000	62,000
	2016	100,000	100,000	99,000	98,000
	2017	50,000	50,000	49,000	48,000
	2018	126,000	126,000	125,000	93,000
	2019	132,000	132,000	130,000	128,000
	2020	35,000	39,000	37,000	107,000
	2021			(8,000)	(15,000)
Non Private Passenger Total		680,000	684,000	666,000	658,000
Grand Total		2,731,000	2,745,000	2,674,000	2,631,000

**EXHIBIT C-2**

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		202011	202012	202101	202102
Private Passenger	prior	49,000	49,000	49,000	49,000
	2012	77,000	77,000	75,000	73,000
	2013	72,000	72,000	70,000	68,000
	2014	104,000	104,000	101,000	98,000
	2015	233,000	233,000	228,000	147,000
	2016	153,000	153,000	148,000	143,000
	2017	146,000	146,000	141,000	136,000
	2018	124,000	124,000	118,000	189,000
	2019	189,000	189,000	182,000	175,000
	2020	59,000	64,000	56,000	247,000
	2021			6,000	11,000
Private Passenger Total		1,206,000	1,211,000	1,174,000	1,336,000
Non Private Passenger	prior	39,000	39,000	38,000	37,000
	2012	57,000	57,000	56,000	55,000
	2013	51,000	51,000	50,000	49,000
	2014	68,000	68,000	67,000	66,000
	2015	144,000	144,000	142,000	93,000
	2016	92,000	92,000	90,000	88,000
	2017	93,000	93,000	91,000	89,000
	2018	90,000	90,000	87,000	139,000
	2019	150,000	150,000	146,000	142,000
	2020	49,000	54,000	50,000	213,000
	2021			4,000	9,000
Non Private Passenger Total		833,000	838,000	821,000	980,000
Grand Total		2,039,000	2,049,000	1,995,000	2,316,000

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Nova Scotia</b>
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	117,000	117,000	116,000	115,000
	2012	39,000	39,000	38,000	37,000
	2013	48,000	48,000	47,000	46,000
	2014	45,000	45,000	44,000	43,000
	2015	6,000	6,000	5,000	53,000
	2016	84,000	84,000	82,000	80,000
	2017	54,000	54,000	52,000	50,000
	2018	83,000	83,000	81,000	107,000
	2019	143,000	143,000	139,000	135,000
	2020	(10,000)	(11,000)	(16,000)	226,000
	2021			4,000	8,000
<b>Private Passenger Total</b>		<b>609,000</b>	<b>608,000</b>	<b>592,000</b>	<b>900,000</b>
Non Private Passenger	prior	65,000	65,000	64,000	63,000
	2012	43,000	43,000	42,000	41,000
	2013	58,000	58,000	57,000	56,000
	2014	58,000	58,000	57,000	56,000
	2015	9,000	9,000	7,000	72,000
	2016	116,000	116,000	114,000	112,000
	2017	73,000	73,000	70,000	68,000
	2018	102,000	102,000	99,000	130,000
	2019	136,000	136,000	132,000	128,000
	2020	(12,000)	(13,000)	(19,000)	265,000
	2021			6,000	10,000
<b>Non Private Passenger Total</b>		<b>648,000</b>	<b>647,000</b>	<b>629,000</b>	<b>1,001,000</b>
<b>Grand Total</b>		<b>1,257,000</b>	<b>1,255,000</b>	<b>1,221,000</b>	<b>1,901,000</b>

**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
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	20,000	20,000	20,000	20,000
	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	29,000
	2016	54,000	54,000	54,000	54,000
	2017	35,000	35,000	34,000	33,000
	2018	(28,000)	(28,000)	(29,000)	34,000
	2019	22,000	22,000	21,000	20,000
	2020	10,000	12,000	11,000	41,000
	2021			-	-
Private Passenger Total		194,000	196,000	190,000	288,000
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	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	20,000
	2016	36,000	36,000	36,000	36,000
	2017	23,000	23,000	22,000	22,000
	2018	(22,000)	(22,000)	(23,000)	25,000
	2019	19,000	19,000	18,000	17,000
	2020	11,000	12,000	11,000	41,000
	2021			1,000	1,000
Non Private Passenger Total		129,000	130,000	127,000	209,000
Grand Total		323,000	326,000	317,000	497,000

**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	202011	202012	202101	202102
Private Passenger	prior	2,280,000	2,280,000	2,212,000	2,146,000
	2012	378,000	378,000	367,000	356,000
	2013	375,000	375,000	364,000	353,000
	2014	375,000	375,000	364,000	353,000
	2015	470,000	447,000	436,000	340,000
	2016	366,000	366,000	354,000	342,000
	2017	465,000	465,000	451,000	437,000
	2018	487,000	487,000	469,000	565,000
	2019	1,145,000	1,143,000	1,110,000	1,078,000
	2020	414,000	454,000	401,000	1,666,000
	2021			50,000	97,000
Private Passenger Total		6,755,000	6,770,000	6,578,000	7,733,000
Non Private Passenger	prior	904,000	904,000	885,000	866,000
	2012	346,000	346,000	339,000	332,000
	2013	571,000	571,000	560,000	549,000
	2014	699,000	699,000	685,000	671,000
	2015	1,046,000	993,000	977,000	773,000
	2016	811,000	811,000	793,000	775,000
	2017	1,034,000	1,034,000	1,013,000	993,000
	2018	1,536,000	1,536,000	1,498,000	1,815,000
	2019	3,539,000	3,536,000	3,467,000	3,399,000
	2020	975,000	1,088,000	1,003,000	4,075,000
	2021			127,000	240,000
Non Private Passenger Total		11,461,000	11,518,000	11,347,000	14,488,000
Grand Total		18,216,000	18,288,000	17,925,000	22,221,000



**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Alberta</b>	discount rate: 0.00%			
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	202011	202012	202101	202102
Private Passenger	prior	190,000	190,000	187,000	184,000
	2012	32,000	32,000	31,000	30,000
	2013	30,000	30,000	29,000	28,000
	2014	59,000	59,000	58,000	57,000
	2015	64,000	64,000	63,000	62,000
	2016	25,000	25,000	24,000	23,000
	2017	44,000	44,000	43,000	42,000
	2018	117,000	117,000	116,000	24,000
	2019	86,000	86,000	85,000	84,000
	2020	(33,000)	(36,000)	(37,000)	53,000
	2021			(15,000)	(30,000)
Private Passenger Total		614,000	611,000	584,000	557,000
Non Private Passenger	prior	613,000	613,000	608,000	603,000
	2012	117,000	117,000	116,000	115,000
	2013	117,000	117,000	116,000	115,000
	2014	255,000	255,000	252,000	249,000
	2015	300,000	300,000	297,000	294,000
	2016	134,000	134,000	131,000	128,000
	2017	277,000	277,000	274,000	271,000
	2018	915,000	915,000	913,000	197,000
	2019	886,000	886,000	880,000	874,000
	2020	(401,000)	(440,000)	(447,000)	647,000
	2021			(222,000)	(431,000)
Non Private Passenger Total		3,213,000	3,174,000	2,918,000	3,062,000
Grand Total		3,827,000	3,785,000	3,502,000	3,619,000

**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	202011	202012	202101	202102
Private Passenger	prior	8,000	8,000	8,000	8,000
	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)	(17,000)	5,000
	2016	(4,000)	(4,000)	(4,000)	(4,000)
	2017	(1,000)	(1,000)	(1,000)	(1,000)
	2018	4,000	4,000	4,000	2,000
	2019	(3,000)	(3,000)	(3,000)	(3,000)
	2020	(6,000)	(7,000)	(7,000)	2,000
	2021			-	-
Private Passenger Total		(10,000)	(11,000)	(11,000)	18,000
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	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	(26,000)	(26,000)	(26,000)	6,000
	2016	(9,000)	(9,000)	(9,000)	(9,000)
	2017	(5,000)	(5,000)	(5,000)	(5,000)
	2018	16,000	16,000	16,000	9,000
	2019	(12,000)	(12,000)	(12,000)	(12,000)
	2020	(26,000)	(29,000)	(29,000)	11,000
	2021			(1,000)	(2,000)
Non Private Passenger Total		(43,000)	(46,000)	(47,000)	17,000
Grand Total		(53,000)	(57,000)	(58,000)	35,000

**EXHIBIT C-2**

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

page 8 of 10

Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	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)	20,000
	2016	20,000	20,000	20,000	20,000
	2017	2,000	2,000	2,000	2,000
	2018	(12,000)	(12,000)	(12,000)	18,000
	2019	6,000	6,000	6,000	6,000
	2020	(44,000)	(49,000)	(49,000)	16,000
	2021			(3,000)	(7,000)
Private Passenger Total		13,000	8,000	5,000	119,000
Non Private Passenger	prior	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)	6,000
	2016	7,000	7,000	7,000	7,000
	2017	2,000	2,000	2,000	2,000
	2018	(6,000)	(6,000)	(6,000)	8,000
	2019	4,000	4,000	4,000	4,000
	2020	(29,000)	(32,000)	(32,000)	10,000
	2021			(2,000)	(5,000)
Non Private Passenger Total		(9,000)	(12,000)	(14,000)	47,000
Grand Total		4,000	(4,000)	(9,000)	166,000

**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	202011	202012	202101	202102
Private Passenger	prior	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	-	-	-	1,000
	2019	1,000	1,000	1,000	1,000
	2020	(4,000)	(5,000)	(5,000)	1,000
	2021			(1,000)	(1,000)
Private Passenger Total		18,000	17,000	16,000	23,000
Non Private Passenger	prior	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	5,000
	2019	5,000	5,000	5,000	5,000
	2020	(18,000)	(20,000)	(20,000)	5,000
	2021			(2,000)	(3,000)
Non Private Passenger Total		9,000	7,000	5,000	33,000
Grand Total		27,000	24,000	21,000	56,000

**EXHIBIT C-2**

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	202011	202012	202101	202102
Private Passenger	prior	2,775,000	2,775,000	2,702,000	2,631,000
	2012	646,000	646,000	630,000	614,000
	2013	697,000	697,000	680,000	663,000
	2014	809,000	809,000	789,000	770,000
	2015	1,102,000	1,079,000	1,057,000	867,000
	2016	1,003,000	1,003,000	979,000	955,000
	2017	888,000	888,000	862,000	836,000
	2018	1,110,000	1,110,000	1,078,000	1,184,000
	2019	1,932,000	1,930,000	1,880,000	1,831,000
	2020	488,000	534,000	461,000	2,563,000
	2021			18,000	33,000
Private Passenger Total		11,450,000	11,471,000	11,136,000	12,947,000
Non Private Passenger	prior	1,676,000	1,676,000	1,650,000	1,624,000
	2012	603,000	603,000	593,000	583,000
	2013	853,000	853,000	838,000	824,000
	2014	1,158,000	1,158,000	1,138,000	1,118,000
	2015	1,587,000	1,534,000	1,510,000	1,330,000
	2016	1,291,000	1,291,000	1,265,000	1,239,000
	2017	1,552,000	1,552,000	1,521,000	1,493,000
	2018	2,758,000	2,758,000	2,710,000	2,421,000
	2019	4,859,000	4,856,000	4,770,000	4,685,000
	2020	584,000	659,000	554,000	5,374,000
	2021			(97,000)	(196,000)
Non Private Passenger Total		16,921,000	16,940,000	16,452,000	20,495,000
Grand Total		28,371,000	28,411,000	27,588,000	33,442,000

## 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	202011	202012	202101	202102
Private Passenger	Newfoundland & Labrador	82.8%	83.7%	83.6%	83.6%
	New Brunswick	73.8%	73.8%	73.5%	73.6%
	Nova Scotia	72.9%	73.6%	73.5%	73.6%
	Prince Edward Island	63.9%	64.3%	64.2%	64.3%
	Ontario	75.3%	76.7%	76.6%	76.6%
	Alberta	61.0%	61.7%	61.5%	61.6%
	Yukon	66.2%	65.1%	65.3%	66.0%
	Northwest Territories	60.5%	60.7%	60.6%	60.5%
	Nunavut	35.0%	33.7%	34.1%	34.1%
Non Private Passenger	Newfoundland & Labrador	82.3%	83.5%	82.7%	82.8%
	New Brunswick	73.0%	72.8%	72.2%	72.2%
	Nova Scotia	75.4%	75.9%	75.3%	75.3%
	Prince Edward Island	80.3%	78.4%	77.8%	77.9%
	Ontario	50.7%	50.9%	50.4%	50.4%
	Alberta	74.1%	74.9%	74.4%	74.4%
	Yukon	69.2%	71.3%	70.8%	70.6%
	Northwest Territories	53.7%	53.2%	52.5%	52.8%
	Nunavut	44.0%	44.7%	44.5%	44.6%
Grand Total		67.2%	67.9%	67.8%	68.0%

### 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	202011	202012	202101	202102
Private Passenger	Newfoundland & Labrador	76.4%	77.2%	77.2%	77.2%
	New Brunswick	67.8%	67.8%	67.8%	67.8%
	Nova Scotia	67.0%	67.6%	67.7%	67.7%
	Prince Edward Island	58.5%	58.9%	58.9%	59.0%
	Ontario	69.2%	70.4%	70.4%	70.4%
	Alberta	56.6%	57.1%	57.1%	57.1%
	Yukon	61.4%	60.2%	60.6%	61.3%
	Northwest Territories	56.3%	56.4%	56.4%	56.4%
	Nunavut	33.1%	32.0%	32.2%	32.3%
Non Private Passenger	Newfoundland & Labrador	75.6%	76.7%	76.7%	76.7%
	New Brunswick	67.6%	67.5%	67.5%	67.5%
	Nova Scotia	69.6%	70.0%	70.1%	70.1%
	Prince Edward Island	73.9%	72.2%	72.2%	72.3%
	Ontario	46.3%	46.5%	46.5%	46.5%
	Alberta	68.5%	69.1%	69.1%	69.1%
	Yukon	63.6%	65.7%	65.7%	65.5%
	Northwest Territories	49.7%	49.1%	49.1%	49.3%
	Nunavut	40.8%	41.3%	41.2%	41.3%
Grand Total		61.8%	62.5%	62.7%	62.9%

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### NEWFOUNDLAND AND LABRADOR

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	5.4%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	7.9%	10.0%	10.0%	10.0%	10.0%	8.5%	10.0%
2020	10.0%	10.0%	6.6%	9.9%	10.0%	10.0%	10.0%	6.2%	9.8%
2021	10.0%	10.0%	5.1%	9.9%	10.0%	10.0%	10.0%	5.2%	9.8%
prem liab	10.0%	10.0%	5.1%	8.8%	10.0%	10.0%	10.0%	5.2%	9.3%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
0.23%					0.23%				
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				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	8.7%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	12.5%	10.0%	12.3%	12.2%	12.5%	10.0%	8.8%	12.3%	12.3%
2019	12.5%	10.0%	6.0%	12.0%	12.5%	10.0%	10.4%	12.5%	12.5%
2020	12.4%	10.0%	5.3%	11.5%	12.2%	10.0%	5.9%	11.3%	11.3%
2021	12.0%	10.0%	5.1%	11.5%	11.6%	10.0%	5.1%	11.3%	11.3%
prem liab	12.0%	10.0%	5.1%	9.7%	11.6%	10.0%	5.1%	8.6%	8.6%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
0.23%					0.23%				
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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### NOVA SCOTIA

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	12.5%	10.0%	12.5%	12.4%	12.5%	10.0%	12.5%	12.1%	12.1%
2018	12.5%	10.0%	5.9%	11.6%	12.5%	10.0%	11.0%	12.2%	12.2%
2019	12.3%	10.0%	6.0%	11.9%	12.4%	10.0%	8.5%	11.7%	11.7%
2020	12.2%	10.0%	5.3%	11.4%	12.2%	10.0%	5.6%	11.1%	11.1%
2021	11.9%	10.0%	5.1%	11.4%	11.6%	10.0%	5.1%	11.1%	11.1%
prem liab	11.9%	10.0%	5.1%	9.8%	11.6%	10.0%	5.1%	9.1%	9.1%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
0.23%					0.23%				
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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### PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.8%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2018	10.0%	10.0%	10.0%	12.4%	10.0%	10.0%	10.0%	12.0%	
2019	12.5%	10.0%	12.5%	11.9%	12.4%	10.0%	10.1%	11.7%	
2020	12.2%	10.0%	8.1%	11.9%	12.3%	10.0%	6.6%	11.7%	
2021	11.9%	10.0%	5.2%	11.9%	11.9%	10.0%	5.2%	11.7%	
prem liab	11.9%	10.0%	5.2%	10.3%	11.9%	10.0%	5.2%	9.4%	
discount rate:				0.23%	discount rate:				0.23%
margin (basis points):				25	margin (basis points):				25

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### ONTARIO

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	9.6%	10.0%	10.0%	9.9%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	7.1%	9.9%	10.0%	10.0%	10.0%	10.0%	
2018	12.5%	12.5%	5.0%	12.5%	12.1%	12.5%	6.7%	12.2%	
2019	12.3%	12.5%	10.5%	12.3%	12.4%	12.5%	6.5%	12.3%	
2020	12.8%	15.0%	5.3%	12.5%	13.8%	15.0%	5.7%	13.5%	
2021	9.8%	15.0%	5.1%	12.5%	12.0%	15.0%	5.1%	13.5%	
prem liab	9.8%	15.0%	5.1%	9.7%	12.0%	15.0%	5.1%	11.0%	
discount rate:				0.23%	discount rate:				0.23%
margin (basis points):				25	margin (basis points):				25

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### ALBERTA

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.8%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	8.2%	10.0%	10.0%
2017	10.0%	10.0%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%	12.5%
2019	12.5%	10.0%	12.5%	12.4%	12.4%	10.0%	12.5%	12.4%	12.4%
2020	12.1%	10.0%	5.2%	10.7%	12.1%	10.0%	5.6%	11.4%	11.4%
2021	11.7%	10.0%	5.1%	10.7%	11.7%	10.0%	5.1%	11.4%	11.4%
prem liab	11.7%	10.0%	5.1%	8.8%	11.7%	10.0%	5.1%	9.1%	9.1%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
0.23%					0.23%				
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%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	9.5%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%	
2019	12.5%	10.0%	12.4%	12.5%	12.4%	10.0%	12.5%	12.5%	
2020	12.2%	10.0%	5.6%	11.5%	11.7%	10.0%	6.0%	10.7%	
2021	11.9%	10.0%	5.1%	11.5%	11.7%	10.0%	5.5%	10.7%	
prem liab	11.9%	10.0%	5.1%	8.7%	11.7%	10.0%	5.5%	9.7%	
discount rate:				0.23%	discount rate:				0.23%
margin (basis points):				25	margin (basis points):				25

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### NORTHWEST TERRITORIES

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	12.5%	10.0%	12.5%	12.5%	12.4%	10.0%	12.5%	12.3%	12.3%
2019	12.4%	10.0%	12.5%	12.5%	12.5%	10.0%	8.2%	12.3%	12.3%
2020	12.0%	10.0%	5.9%	10.8%	12.1%	10.0%	7.2%	11.7%	11.7%
2021	11.3%	10.0%	5.2%	10.8%	11.8%	10.0%	5.2%	11.7%	11.7%
prem liab	11.3%	10.0%	5.2%	8.3%	11.8%	10.0%	5.2%	9.2%	9.2%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
0.23%					0.23%				
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%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.9%	10.0%	
2018	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	11.7%	
2019	11.5%	10.0%	12.5%	11.6%	12.0%	9.9%	7.5%	11.7%	
2020	11.8%	10.0%	5.9%	10.2%	12.2%	10.0%	6.9%	11.7%	
2021	11.5%	9.9%	5.6%	10.2%	12.0%	10.0%	5.7%	11.7%	
prem liab	11.5%	9.9%	5.6%	9.6%	12.0%	10.0%	5.7%	10.7%	
discount rate:				0.23%	discount rate:				0.23%
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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	33	33	32	31	30	30	32	30
2008	110	110	108	105	102	99	108	100
2009	97	97	96	93	90	87	95	88
2010	-	-	-	-	-	-	-	-
2011	804	804	789	758	730	702	787	717
2012	1,307	1,307	1,288	1,250	1,213	1,179	1,285	1,197
2013	706	706	698	681	666	651	697	659
2014	1,271	1,271	1,259	1,235	1,211	1,189	1,257	1,201
2015	3,026	3,026	3,006	2,962	2,921	2,882	3,002	2,903
2016	4,935	4,935	4,911	4,862	4,814	4,769	4,908	4,793
2017	3,883	3,883	3,863	3,821	3,781	3,742	3,859	3,763
2018	8,377	8,377	8,332	8,240	8,149	8,062	8,325	8,109
2019	14,211	14,211	14,134	13,975	13,820	13,670	14,123	13,751
2020	16,280	16,280	16,185	15,982	15,786	15,595	16,169	15,698
Total	55,040	55,040	54,701	53,995	53,313	52,657	54,647	53,009
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	339	339	-	(706)	(1,388)	(2,044)	(54)	(1,692)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3.1%	3.1%	-	(3.1%)	(6.3%)	(6.3%)	-	(6.3%)
2008	1.9%	1.9%	-	(2.8%)	(5.6%)	(8.3%)	-	(7.4%)
2009	1.0%	1.0%	-	(3.1%)	(6.3%)	(9.4%)	(1.0%)	(8.3%)
2010	-	-	-	-	-	-	-	-
2011	1.9%	1.9%	-	(3.9%)	(7.5%)	(11.0%)	(0.3%)	(9.1%)
2012	1.5%	1.5%	-	(3.0%)	(5.8%)	(8.5%)	(0.2%)	(7.1%)
2013	1.1%	1.1%	-	(2.4%)	(4.6%)	(6.7%)	(0.1%)	(5.6%)
2014	1.0%	1.0%	-	(1.9%)	(3.8%)	(5.6%)	(0.2%)	(4.6%)
2015	0.7%	0.7%	-	(1.5%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2016	0.5%	0.5%	-	(1.0%)	(2.0%)	(2.9%)	(0.1%)	(2.4%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.2%)	(0.1%)	(2.7%)
2019	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.3%)	(0.1%)	(2.7%)
2020	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.6%)	(0.1%)	(3.0%)
Total	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(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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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	8	8	8	8	7	7	8	7
2009	-	-	-	-	-	-	-	-
2010	194	194	192	186	179	174	191	177
2011	149	149	147	143	138	135	146	137
2012	678	678	674	666	658	650	673	654
2013	1,226	1,226	1,214	1,191	1,169	1,147	1,212	1,159
2014	571	571	568	561	555	548	567	552
2015	2,294	2,294	2,285	2,266	2,248	2,230	2,284	2,240
2016	2,815	2,815	2,801	2,772	2,745	2,717	2,799	2,732
2017	3,396	3,396	3,378	3,343	3,306	3,273	3,376	3,290
2018	6,490	6,490	6,447	6,356	6,269	6,183	6,439	6,230
2019	9,165	9,165	9,091	8,937	8,789	8,645	9,079	8,722
2020	11,874	11,874	11,781	11,583	11,394	11,210	11,765	11,308
Total	38,860	38,860	38,586	38,012	37,457	36,919	38,539	37,208
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	274	274	-	(574)	(1,129)	(1,667)	(47)	(1,378)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	(12.5%)	(12.5%)	-	(12.5%)
2009	-	-	-	-	-	-	-	-
2010	1.0%	1.0%	-	(3.1%)	(6.8%)	(9.4%)	(0.5%)	(7.8%)
2011	1.4%	1.4%	-	(2.7%)	(6.1%)	(8.2%)	(0.7%)	(6.8%)
2012	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.6%)	(0.1%)	(3.0%)
2013	1.0%	1.0%	-	(1.9%)	(3.7%)	(5.5%)	(0.2%)	(4.5%)
2014	0.5%	0.5%	-	(1.2%)	(2.3%)	(3.5%)	(0.2%)	(2.8%)
2015	0.4%	0.4%	-	(0.8%)	(1.6%)	(2.4%)	-	(2.0%)
2016	0.5%	0.5%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	(2.5%)
2017	0.5%	0.5%	-	(1.0%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2019	0.8%	0.8%	-	(1.7%)	(3.3%)	(4.9%)	(0.1%)	(4.1%)
2020	0.8%	0.8%	-	(1.7%)	(3.3%)	(4.8%)	(0.1%)	(4.0%)
Total	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.6%)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	17	17	17	17	16	16	17	16
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	264	264	260	251	243	235	259	239
2010	17	17	17	16	16	15	17	15
2011	1	1	1	1	1	1	1	1
2012	-	-	-	-	-	-	-	-
2013	1,219	1,219	1,200	1,161	1,124	1,090	1,197	1,109
2014	733	733	727	716	706	696	727	702
2015	300	300	298	294	291	287	298	289
2016	2,081	2,081	2,071	2,049	2,028	2,008	2,069	2,019
2017	2,948	2,948	2,933	2,902	2,872	2,842	2,931	2,858
2018	5,196	5,196	5,168	5,109	5,052	4,997	5,163	5,026
2019	9,731	9,731	9,673	9,552	9,435	9,320	9,663	9,381
2020	14,434	14,434	14,347	14,162	13,982	13,808	14,332	13,901
Total	36,941	36,941	36,712	36,230	35,766	35,315	36,674	35,556
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	229	229	-	(482)	(946)	(1,397)	(38)	(1,156)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	(5.9%)	(5.9%)	-	(5.9%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1.5%	1.5%	-	(3.5%)	(6.5%)	(9.6%)	(0.4%)	(8.1%)
2010	-	-	-	(5.9%)	(5.9%)	(11.8%)	-	(11.8%)
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1.6%	1.6%	-	(3.3%)	(6.3%)	(9.2%)	(0.3%)	(7.6%)
2014	0.8%	0.8%	-	(1.5%)	(2.9%)	(4.3%)	-	(3.4%)
2015	0.7%	0.7%	-	(1.3%)	(2.3%)	(3.7%)	-	(3.0%)
2016	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.0%)	(0.1%)	(2.5%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.3%)	(0.1%)	(2.7%)
2019	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.6%)	(0.1%)	(3.0%)
2020	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.8%)	(0.1%)	(3.1%)
Total	0.6%	0.6%	-	(1.3%)	(2.6%)	(3.8%)	(0.1%)	(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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**PRINCE EDWARD ISLAND**

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	354	354	347	333	319	307	346	314
2013	-	-	-	-	-	-	-	-
2014	131	131	128	123	117	112	128	115
2015	905	905	897	883	868	856	896	862
2016	1,390	1,390	1,378	1,355	1,333	1,312	1,377	1,323
2017	1,594	1,594	1,587	1,571	1,556	1,542	1,585	1,550
2018	607	607	604	596	590	584	603	588
2019	1,785	1,785	1,774	1,752	1,731	1,712	1,772	1,722
2020	2,746	2,746	2,729	2,694	2,660	2,627	2,726	2,645
Total	9,512	9,512	9,444	9,307	9,174	9,052	9,433	9,119
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	68	68	-	(137)	(270)	(392)	(11)	(325)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2.0%	2.0%	-	(4.0%)	(8.1%)	(11.5%)	(0.3%)	(9.5%)
2013	-	-	-	-	-	-	-	-
2014	2.3%	2.3%	-	(3.9%)	(8.6%)	(12.5%)	-	(10.2%)
2015	0.9%	0.9%	-	(1.6%)	(3.2%)	(4.6%)	(0.1%)	(3.9%)
2016	0.9%	0.9%	-	(1.7%)	(3.3%)	(4.8%)	(0.1%)	(4.0%)
2017	0.4%	0.4%	-	(1.0%)	(2.0%)	(2.8%)	(0.1%)	(2.3%)
2018	0.5%	0.5%	-	(1.3%)	(2.3%)	(3.3%)	(0.2%)	(2.6%)
2019	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.5%)	(0.1%)	(2.9%)
2020	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(3.1%)
Total	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.2%)	(0.1%)	(3.4%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

## EXHIBIT F

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

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

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### ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid								
AY	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	37,648	37,648	37,475	37,104	36,747	36,390	37,443	36,582
2006	296	296	293	285	278	271	292	275
2007	2,310	2,310	2,280	2,217	2,157	2,100	2,275	2,130
2008	256	256	253	245	237	230	252	234
2009	262	262	258	250	242	235	257	239
2010	184	184	182	176	171	165	182	168
2011	2,187	2,187	2,164	2,112	2,064	2,018	2,159	2,042
2012	1,114	1,114	1,100	1,070	1,041	1,014	1,097	1,029
2013	2,906	2,906	2,885	2,842	2,803	2,763	2,882	2,784
2014	5,663	5,663	5,625	5,544	5,467	5,393	5,618	5,433
2015	6,275	6,275	6,243	6,175	6,110	6,048	6,237	6,082
2016	5,971	5,971	5,941	5,877	5,815	5,756	5,936	5,787
2017	7,610	7,610	7,570	7,486	7,404	7,325	7,564	7,368
2018	12,977	12,977	12,901	12,740	12,583	12,433	12,887	12,514
2019	34,620	34,620	34,387	33,890	33,409	32,942	34,345	33,193
2020	42,669	42,669	42,360	41,705	41,075	40,466	42,309	40,791
Total	162,948	162,948	161,917	159,718	157,603	155,549	161,735	156,651
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	1,031	1,031	-	(2,199)	(4,314)	(6,368)	(182)	(5,266)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	0.5%	0.5%	-	(1.0%)	(1.9%)	(2.9%)	(0.1%)	(2.4%)
2006	1.0%	1.0%	-	(2.7%)	(5.1%)	(7.5%)	(0.3%)	(6.1%)
2007	1.3%	1.3%	-	(2.8%)	(5.4%)	(7.9%)	(0.2%)	(6.6%)
2008	1.2%	1.2%	-	(3.2%)	(6.3%)	(9.1%)	(0.4%)	(7.5%)
2009	1.6%	1.6%	-	(3.1%)	(6.2%)	(8.9%)	(0.4%)	(7.4%)
2010	1.1%	1.1%	-	(3.3%)	(6.0%)	(9.3%)	-	(7.7%)
2011	1.1%	1.1%	-	(2.4%)	(4.6%)	(6.7%)	(0.2%)	(5.6%)
2012	1.3%	1.3%	-	(2.7%)	(5.4%)	(7.8%)	(0.3%)	(6.5%)
2013	0.7%	0.7%	-	(1.5%)	(2.8%)	(4.2%)	(0.1%)	(3.5%)
2014	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2015	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2016	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2017	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.2%)	(0.1%)	(2.7%)
2018	0.6%	0.6%	-	(1.2%)	(2.5%)	(3.6%)	(0.1%)	(3.0%)
2019	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.2%)	(0.1%)	(3.5%)
2020	0.7%	0.7%	-	(1.5%)	(3.0%)	(4.5%)	(0.1%)	(3.7%)
Total	0.6%	0.6%	-	(1.4%)	(2.7%)	(3.9%)	(0.1%)	(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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### ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	39	39	39	38	37	37	39	37
2006	4	4	4	4	4	4	4	4
2007	31	31	31	30	30	30	31	30
2008	-	-	-	-	-	-	-	-
2009	56	56	55	53	51	49	55	50
2010	-	-	-	-	-	-	-	-
2011	874	874	862	837	813	791	860	803
2012	987	987	980	965	952	938	979	945
2013	2,360	2,360	2,342	2,301	2,262	2,224	2,337	2,244
2014	1,724	1,724	1,719	1,706	1,693	1,681	1,717	1,688
2015	6,003	6,003	5,981	5,935	5,891	5,847	5,978	5,871
2016	5,970	5,970	5,944	5,890	5,838	5,786	5,940	5,814
2017	8,164	8,164	8,124	8,037	7,953	7,870	8,116	7,915
2018	22,461	22,461	22,329	22,050	21,777	21,511	22,306	21,654
2019	37,229	37,229	36,967	36,415	35,881	35,359	36,923	35,637
2020	47,998	47,998	47,666	46,968	46,288	45,632	47,610	45,984
Total	133,900	133,900	133,043	131,229	129,470	127,759	132,895	128,676
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	857	857	-	(1,814)	(3,573)	(5,284)	(148)	(4,367)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	(2.6%)	(5.1%)	(5.1%)	-	(5.1%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	(3.2%)	(3.2%)	(3.2%)	-	(3.2%)
2008	-	-	-	-	-	-	-	-
2009	1.8%	1.8%	-	(3.6%)	(7.3%)	(10.9%)	-	(9.1%)
2010	-	-	-	-	-	-	-	-
2011	1.4%	1.4%	-	(2.9%)	(5.7%)	(8.2%)	(0.2%)	(6.8%)
2012	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.6%)
2013	0.8%	0.8%	-	(1.8%)	(3.4%)	(5.0%)	(0.2%)	(4.2%)
2014	0.3%	0.3%	-	(0.8%)	(1.5%)	(2.2%)	(0.1%)	(1.8%)
2015	0.4%	0.4%	-	(0.8%)	(1.5%)	(2.2%)	(0.1%)	(1.8%)
2016	0.4%	0.4%	-	(0.9%)	(1.8%)	(2.7%)	(0.1%)	(2.2%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.6%	0.6%	-	(1.2%)	(2.5%)	(3.7%)	(0.1%)	(3.0%)
2019	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.6%)
2020	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.5%)
Total	0.6%	0.6%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(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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### YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	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	3	4	3
2014	8	8	8	8	8	8	8	8
2015	20	20	20	19	19	19	19	19
2016	33	33	33	33	33	33	33	33
2017	979	979	974	962	952	941	973	947
2018	522	522	519	513	506	500	518	503
2019	438	438	434	428	423	417	434	419
2020	691	691	687	677	668	660	686	664
Total	2,696	2,696	2,680	2,645	2,614	2,582	2,676	2,597
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	16	16	-	(35)	(66)	(98)	(4)	(83)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	(25.0%)	-	(25.0%)
2014	-	-	-	-	-	-	-	-
2015	-	-	-	(5.0%)	(5.0%)	(5.0%)	(5.0%)	(5.0%)
2016	-	-	-	-	-	-	-	-
2017	0.5%	0.5%	-	(1.2%)	(2.3%)	(3.4%)	(0.1%)	(2.8%)
2018	0.6%	0.6%	-	(1.2%)	(2.5%)	(3.7%)	(0.2%)	(3.1%)
2019	0.9%	0.9%	-	(1.4%)	(2.5%)	(3.9%)	-	(3.5%)
2020	0.6%	0.6%	-	(1.5%)	(2.8%)	(3.9%)	(0.1%)	(3.3%)
Total	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	524	524	521	514	507	500	520	504
2014	10	10	10	10	10	10	10	10
2015	30	30	30	30	30	29	30	30
2016	232	232	230	226	221	216	230	220
2017	616	616	613	606	599	592	613	596
2018	221	221	220	217	215	212	220	213
2019	1,072	1,072	1,064	1,050	1,035	1,020	1,063	1,028
2020	1,232	1,232	1,224	1,207	1,190	1,174	1,222	1,182
Total	3,939	3,939	3,914	3,862	3,809	3,755	3,910	3,785
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	25	25	-	(52)	(105)	(159)	(4)	(129)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0.6%	0.6%	-	(1.3%)	(2.7%)	(4.0%)	(0.2%)	(3.3%)
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	(3.3%)	-	-
2016	0.9%	0.9%	-	(1.7%)	(3.9%)	(6.1%)	-	(4.3%)
2017	0.5%	0.5%	-	(1.1%)	(2.3%)	(3.4%)	-	(2.8%)
2018	0.5%	0.5%	-	(1.4%)	(2.3%)	(3.6%)	-	(3.2%)
2019	0.8%	0.8%	-	(1.3%)	(2.7%)	(4.1%)	(0.1%)	(3.4%)
2020	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.2%)	(3.4%)
Total	0.6%	0.6%	-	(1.3%)	(2.7%)	(4.1%)	(0.1%)	(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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### NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	146	146	146	145	145	144	146	145
2013	-	-	-	-	-	-	-	-
2014	3	3	3	3	3	3	3	3
2015	90	90	90	89	88	88	90	88
2016	16	16	16	16	16	16	16	16
2017	32	32	31	31	31	31	31	31
2018	137	137	136	134	132	130	136	131
2019	220	220	219	216	213	210	218	212
2020	242	242	240	237	233	229	240	231
Total	886	886	881	871	861	851	880	857
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	5	5	-	(10)	(20)	(30)	(1)	(24)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	(0.7%)	(0.7%)	(1.4%)	-	(0.7%)
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	(1.1%)	(2.2%)	(2.2%)	-	(2.2%)
2016	-	-	-	-	-	-	-	-
2017	3.2%	3.2%	-	-	-	-	-	-
2018	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.4%)	-	(3.7%)
2019	0.5%	0.5%	-	(1.4%)	(2.7%)	(4.1%)	(0.5%)	(3.2%)
2020	0.8%	0.8%	-	(1.3%)	(2.9%)	(4.6%)	-	(3.8%)
Total	0.6%	0.6%	-	(1.1%)	(2.3%)	(3.4%)	(0.1%)	(2.7%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption



**EXHIBIT F**

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

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

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**ALL JURISDICTIONS COMBINED**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	37,704	37,704	37,531	37,159	36,800	36,443	37,499	36,635
2006	300	300	297	289	282	275	296	279
2007	2,374	2,374	2,343	2,278	2,217	2,160	2,338	2,190
2008	374	374	369	358	346	336	368	341
2009	679	679	669	647	626	606	666	616
2010	395	395	391	378	366	354	390	360
2011	4,015	4,015	3,963	3,851	3,746	3,647	3,953	3,700
2012	4,589	4,589	4,538	4,432	4,331	4,235	4,529	4,287
2013	8,945	8,945	8,864	8,694	8,535	8,378	8,849	8,462
2014	10,114	10,114	10,047	9,906	9,770	9,640	10,035	9,712
2015	18,943	18,943	18,850	18,653	18,466	18,286	18,834	18,384
2016	23,443	23,443	23,325	23,080	22,843	22,613	23,308	22,737
2017	29,222	29,222	29,073	28,759	28,454	28,158	29,048	28,318
2018	56,988	56,988	56,656	55,955	55,273	54,612	56,597	54,968
2019	108,471	108,471	107,743	106,215	104,736	103,295	107,620	104,065
2020	138,166	138,166	137,219	135,215	133,276	131,401	137,059	132,404
Total	444,722	444,722	441,878	435,869	430,067	424,439	441,389	427,458
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	2,844	2,844	-	(6,009)	(11,811)	(17,439)	(489)	(14,420)
	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%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	0.5%	0.5%	-	(1.0%)	(1.9%)	(2.9%)	(0.1%)	(2.4%)
2006	1.0%	1.0%	-	(2.7%)	(5.1%)	(7.4%)	(0.3%)	(6.1%)
2007	1.3%	1.3%	-	(2.8%)	(5.4%)	(7.8%)	(0.2%)	(6.5%)
2008	1.4%	1.4%	-	(3.0%)	(6.2%)	(8.9%)	(0.3%)	(7.6%)
2009	1.5%	1.5%	-	(3.3%)	(6.4%)	(9.4%)	(0.4%)	(7.9%)
2010	1.0%	1.0%	-	(3.3%)	(6.4%)	(9.5%)	(0.3%)	(7.9%)
2011	1.3%	1.3%	-	(2.8%)	(5.5%)	(8.0%)	(0.3%)	(6.6%)
2012	1.1%	1.1%	-	(2.3%)	(4.6%)	(6.7%)	(0.2%)	(5.5%)
2013	0.9%	0.9%	-	(1.9%)	(3.7%)	(5.5%)	(0.2%)	(4.5%)
2014	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.3%)
2015	0.5%	0.5%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	(2.5%)
2016	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.5%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.6%)	(0.1%)	(3.0%)
2019	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2020	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.2%)	(0.1%)	(3.5%)
Total	0.6%	0.6%	-	(1.4%)	(2.7%)	(3.9%)	(0.1%)	(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 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 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	9	2	(2)	-	-	-	9
	2011	16	1	(1)	-	-	-	16
	2012	349	(27)	27	-	-	-	349
	2013	57	(1)	1	-	-	-	57
	2014	98	-	29	-	29	29.6%	127
	2015	311	(7)	67	-	60	19.3%	371
	2016	508	(34)	39	-	5	1.0%	513
	2017	425	(21)	(66)	-	(87)	(20.5%)	338
	2018	1,225	(103)	221	-	118	9.6%	1,343
	2019	3,105	(255)	294	-	39	1.3%	3,144
	2020	6,614	(374)	91	-	(283)	(4.3%)	6,331
Private Passenger Total		12,717	(819)	700	-	(119)	(0.9%)	12,598
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	54	-	-	-	-	-	54
	2012	-	-	-	-	-	-	-
	2013	(82)	4	(4)	-	-	-	(82)
	2014	1	-	-	-	-	-	1
	2015	73	(2)	2	-	-	-	73
	2016	109	(1)	(2)	-	(3)	(2.8%)	106
	2017	236	(10)	10	-	-	-	236
	2018	221	(13)	159	-	146	66.1%	367
	2019	705	(29)	(54)	-	(83)	(11.8%)	622
	2020	2,623	(175)	(26)	-	(201)	(7.7%)	2,422
Non Private Passenger Total		3,948	(226)	85	-	(141)	(3.6%)	3,807
Grand Total		16,665	(1,045)	785	-	(260)	(1.6%)	16,405

**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	35	(1)	1	-	-	-	35
	2011	22	(1)	1	-	-	-	22
	2012	94	(4)	4	-	-	-	94
	2013	48	(2)	1	-	(1)	(2.1%)	47
	2014	207	(9)	9	-	-	-	207
	2015	415	(17)	(50)	-	(67)	(16.1%)	348
	2016	598	(10)	(50)	-	(60)	(10.0%)	538
	2017	1,338	(84)	(456)	-	(540)	(40.4%)	798
	2018	1,847	(61)	14	-	(47)	(2.5%)	1,800
	2019	3,495	(46)	71	-	25	0.7%	3,520
	2020	4,475	189	87	-	276	6.2%	4,751
Private Passenger Total		12,574	(46)	(368)	-	(414)	(3.3%)	12,160
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	5	-	65	-	65	1,300.0%	70
	2012	47	(1)	1	-	-	-	47
	2013	99	(3)	3	-	-	-	99
	2014	2	-	-	-	-	-	2
	2015	55	(2)	2	-	-	-	55
	2016	(667)	6	(169)	-	(163)	24.4%	(830)
	2017	228	(10)	9	-	(1)	(0.4%)	227
	2018	724	(31)	(5)	-	(36)	(5.0%)	688
	2019	1,164	(47)	36	-	(11)	(0.9%)	1,153
	2020	1,046	459	1	-	460	44.0%	1,506
Non Private Passenger Total		2,706	371	(57)	-	314	11.6%	3,020
Grand Total		15,280	325	(425)	-	(100)	(0.7%)	15,180

## 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	70	(1)	1	-	-	-	70
	2011	6	-	-	-	-	-	6
	2012	(2)	-	-	-	-	-	(2)
	2013	4	-	-	-	-	-	4
	2014	30	(1)	(4)	-	(5)	(16.7%)	25
	2015	58	(2)	2	-	-	-	58
	2016	74	(2)	4	-	2	2.7%	76
	2017	240	(8)	(65)	-	(73)	(30.4%)	167
	2018	357	(12)	(48)	-	(60)	(16.8%)	297
	2019	1,174	(40)	(132)	-	(172)	(14.7%)	1,002
	2020	3,517	252	(134)	-	118	3.4%	3,635
Private Passenger Total		5,528	186	(376)	-	(190)	(3.4%)	5,338
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	290	(12)	(87)	-	(99)	(34.1%)	191
	2014	20	(1)	(91)	-	(92)	(460.0%)	(72)
	2015	(9)	1	(1)	-	-	-	(9)
	2016	207	(6)	22	-	16	7.7%	223
	2017	391	(11)	(81)	-	(92)	(23.5%)	299
	2018	812	(24)	(17)	-	(41)	(5.0%)	771
	2019	1,878	(84)	158	-	74	3.9%	1,952
	2020	4,907	307	(374)	-	(67)	(1.4%)	4,840
Non Private Passenger Total		8,494	170	(471)	-	(301)	(3.5%)	8,193
Grand Total		14,022	356	(847)	-	(491)	(3.5%)	13,531

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	104	(3)	(33)	-	(36)	(34.6%)	68
	2016	80	(1)	-	-	(1)	(1.3%)	79
	2017	197	(5)	5	-	-	-	197
	2018	118	(3)	3	-	-	-	118
	2019	379	(20)	136	-	116	30.6%	495
	2020	605	(66)	115	-	49	8.1%	654
Private Passenger Total		1,475	(98)	226	-	128	8.7%	1,603
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	31	(1)	1	-	-	-	31
	2013	-	-	-	-	-	-	-
	2014	11	(1)	1	-	-	-	11
	2015	9	-	(8)	-	(8)	(88.9%)	1
	2016	192	(5)	(15)	-	(20)	(10.4%)	172
	2017	239	(3)	6	-	3	1.3%	242
	2018	265	(10)	10	-	-	-	265
	2019	887	(42)	38	-	(4)	(0.5%)	883
	2020	1,032	119	53	-	172	16.7%	1,204
Non Private Passenger Total		2,665	57	86	-	143	5.4%	2,808
Grand Total		4,140	(41)	312	-	271	6.5%	4,411

**EXHIBIT G-1**

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

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Jurisdiction Desc	<b>Ontario</b>
AccountCode Desc	<b>IBNR Provision</b>
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of 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	4,596	(99)	97	-	(2)	-	4,594
	2011	147	(4)	4	-	-	-	147
	2012	108	(3)	123	-	120	111.1%	228
	2013	106	(3)	3	-	-	-	106
	2014	333	(4)	(42)	-	(46)	(13.8%)	287
	2015	137	(6)	(81)	-	(87)	(63.5%)	50
	2016	222	(8)	8	-	-	-	222
	2017	362	(17)	37	-	20	5.5%	382
	2018	295	(9)	(471)	-	(480)	(162.7%)	(185)
	2019	3,119	(70)	(110)	-	(180)	(5.8%)	2,939
	2020	8,709	608	(649)	-	(41)	(0.5%)	8,668
<b>Private Passenger Total</b>		<b>18,134</b>	<b>385</b>	<b>(1,081)</b>	<b>-</b>	<b>(696)</b>	<b>(3.8%)</b>	<b>17,438</b>
Non Private Passenger	prior	57	(1)	1	-	-	-	57
	2011	121	(7)	7	-	-	-	121
	2012	5	-	-	-	-	-	5
	2013	39	(8)	254	-	246	630.8%	285
	2014	326	(19)	(20)	-	(39)	(12.0%)	287
	2015	729	(45)	(481)	-	(526)	(72.2%)	203
	2016	598	(10)	(136)	-	(146)	(24.4%)	452
	2017	892	(22)	119	-	97	10.9%	989
	2018	3,125	(70)	68	-	(2)	(0.1%)	3,123
	2019	10,601	(478)	(1,129)	-	(1,607)	(15.2%)	8,994
	2020	19,902	28	1,877	-	1,905	9.6%	21,807
<b>Non Private Passenger Total</b>		<b>36,395</b>	<b>(632)</b>	<b>560</b>	<b>-</b>	<b>(72)</b>	<b>(0.2%)</b>	<b>36,323</b>
<b>Grand Total</b>		<b>54,529</b>	<b>(247)</b>	<b>(521)</b>	<b>-</b>	<b>(768)</b>	<b>(1.4%)</b>	<b>53,761</b>

**EXHIBIT G-1**

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

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Jurisdiction Desc	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	87	(6)	6	-	-	-	87
	2011	14	-	-	-	-	-	14
	2012	44	(2)	2	-	-	-	44
	2013	19	(1)	36	-	35	184.2%	54
	2014	101	(4)	4	-	-	-	101
	2015	88	(5)	5	-	-	-	88
	2016	58	-	(234)	-	(234)	(403.4%)	(176)
	2017	372	(4)	4	-	-	-	372
	2018	(8)	7	24	-	31	(387.5%)	23
	2019	1,072	(55)	6	-	(49)	(4.6%)	1,023
	2020	1,952	(54)	144	-	90	4.6%	2,042
Private Passenger Total		3,799	(124)	(3)	-	(127)	(3.3%)	3,672
Non Private Passenger	prior	90	(4)	4	-	-	-	90
	2011	160	(10)	10	-	-	-	160
	2012	82	(6)	5	-	(1)	(1.2%)	81
	2013	254	(17)	15	-	(2)	(0.8%)	252
	2014	365	(19)	36	-	17	4.7%	382
	2015	1,984	(107)	(216)	-	(323)	(16.3%)	1,661
	2016	1,899	(80)	(122)	-	(202)	(10.6%)	1,697
	2017	3,745	(174)	339	-	165	4.4%	3,910
	2018	7,884	(349)	(880)	-	(1,229)	(15.6%)	6,655
	2019	17,740	(810)	(43)	-	(853)	(4.8%)	16,887
	2020	25,722	687	1,819	-	2,506	9.7%	28,228
Non Private Passenger Total		59,925	(889)	967	-	78	0.1%	60,003
Grand Total		63,724	(1,013)	964	-	(49)	(0.1%)	63,675

## EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	6	-	-	-	-	-	6
	2015	11	-	-	-	-	-	11
	2016	13	-	-	-	-	-	13
	2017	104	(1)	1	-	-	-	104
	2018	27	-	-	-	-	-	27
	2019	48	-	-	-	-	-	48
	2020	97	17	(31)	-	(14)	(14.4%)	83
Private Passenger Total		317	16	(30)	-	(14)	(4.4%)	303
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	7	-	-	-	-	-	7
	2015	12	-	-	-	-	-	12
	2016	23	-	-	-	-	-	23
	2017	48	-	-	-	-	-	48
	2018	133	(2)	(88)	-	(90)	(67.7%)	43
	2019	177	(8)	7	-	(1)	(0.6%)	176
	2020	563	46	(24)	-	22	3.9%	585
Non Private Passenger Total		966	36	(105)	-	(69)	(7.1%)	897
Grand Total		1,283	52	(135)	-	(83)	(6.5%)	1,200



**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	-	-	-	-	-	-	-
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	9	-	-	-	-	-	9
	2015	19	-	-	-	-	-	19
	2016	32	-	-	-	-	-	32
	2017	113	(3)	5	-	2	1.8%	115
	2018	108	(2)	(24)	-	(26)	(24.1%)	82
	2019	315	(11)	11	-	-	-	315
	2020	403	29	56	-	85	21.1%	488
<b>Private Passenger Total</b>		<b>1,009</b>	<b>13</b>	<b>48</b>	<b>-</b>	<b>61</b>	<b>6.0%</b>	<b>1,070</b>
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	53	-	-	-	-	-	53
	2014	7	-	-	-	-	-	7
	2015	13	-	-	-	-	-	13
	2016	45	(1)	1	-	-	-	45
	2017	54	-	-	-	-	-	54
	2018	121	(1)	1	-	-	-	121
	2019	331	(16)	17	-	1	0.3%	332
	2020	459	38	(38)	-	-	-	459
<b>Non Private Passenger Total</b>		<b>1,086</b>	<b>20</b>	<b>(19)</b>	<b>-</b>	<b>1</b>	<b>0.1%</b>	<b>1,087</b>
<b>Grand Total</b>		<b>2,095</b>	<b>33</b>	<b>29</b>	<b>-</b>	<b>62</b>	<b>3.0%</b>	<b>2,157</b>

**EXHIBIT G-1**

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	18	(1)	1	-	-	-	18
	2013	1	-	-	-	-	-	1
	2014	1	-	-	-	-	-	1
	2015	2	-	-	-	-	-	2
	2016	2	-	-	-	-	-	2
	2017	3	-	-	-	-	-	3
	2018	5	-	-	-	-	-	5
	2019	15	-	-	-	-	-	15
	2020	29	5	-	-	5	17.2%	34
Private Passenger Total		76	4	1	-	5	6.6%	81
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	3	-	-	-	-	-	3
	2015	15	-	-	-	-	-	15
	2016	17	-	-	-	-	-	17
	2017	31	-	-	-	-	-	31
	2018	122	(1)	1	-	-	-	122
	2019	146	(6)	6	-	-	-	146
	2020	201	15	(7)	-	8	4.0%	209
Non Private Passenger Total		535	8	-	-	8	1.5%	543
Grand Total		611	12	1	-	13	2.1%	624

**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	4,793	(105)	103	-	(2)	-	4,791
	2011	205	(4)	4	-	-	-	205
	2012	619	(37)	157	-	120	19.4%	739
	2013	244	(7)	41	-	34	13.9%	278
	2014	785	(18)	(4)	-	(22)	(2.8%)	763
	2015	1,145	(40)	(90)	-	(130)	(11.4%)	1,015
	2016	1,587	(55)	(233)	-	(288)	(18.1%)	1,299
	2017	3,154	(143)	(535)	-	(678)	(21.5%)	2,476
	2018	3,974	(183)	(281)	-	(464)	(11.7%)	3,510
	2019	12,722	(497)	276	-	(221)	(1.7%)	12,501
	2020	26,401	606	(321)	-	285	1.1%	26,686
Private Passenger Total		55,629	(483)	(883)	-	(1,366)	(2.5%)	54,263
Non Private Passenger	prior	160	(5)	5	-	-	-	160
	2011	343	(17)	82	-	65	19.0%	408
	2012	163	(8)	7	-	(1)	(0.6%)	162
	2013	653	(36)	181	-	145	22.2%	798
	2014	742	(40)	(74)	-	(114)	(15.4%)	628
	2015	2,881	(155)	(702)	-	(857)	(29.7%)	2,024
	2016	2,423	(97)	(421)	-	(518)	(21.4%)	1,905
	2017	5,864	(230)	402	-	172	2.9%	6,036
	2018	13,407	(501)	(751)	-	(1,252)	(9.3%)	12,155
	2019	33,629	(1,520)	(964)	-	(2,484)	(7.4%)	31,145
	2020	56,455	1,524	3,281	-	4,805	8.5%	61,260
Non Private Passenger Total		116,720	(1,085)	1,046	-	(39)	-	116,681
Grand Total		172,349	(1,568)	163	-	(1,405)	(0.8%)	170,944

**EXHIBIT G-2**

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(17)	2	(2)	-	-	-	(17)
	2011	(8)	1	(1)	-	-	-	(8)
	2012	281	(26)	26	-	-	-	281
	2013	(12)	1	(1)	-	-	-	(12)
	2014	(19)	2	35	-	37	(194.7%)	18
	2015	21	(2)	67	-	65	309.5%	86
	2016	104	(11)	16	-	5	4.8%	109
	2017	227	(11)	(66)	-	(77)	(33.9%)	150
	2018	653	(72)	210	-	138	21.1%	791
	2019	2,081	(229)	273	-	44	2.1%	2,125
	2020	5,588	(458)	88	-	(370)	(6.6%)	5,218
Private Passenger Total		8,899	(803)	645	-	(158)	(1.8%)	8,741
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	(82)	4	(4)	-	-	-	(82)
	2014	-	-	-	-	-	-	-
	2015	13	(1)	1	-	-	-	13
	2016	37	-	(2)	-	(2)	(5.4%)	35
	2017	77	(4)	4	-	-	-	77
	2018	(5)	1	167	-	168	(3,360.0%)	163
	2019	384	(19)	(61)	-	(80)	(20.8%)	304
	2020	2,250	(211)	(13)	-	(224)	(10.0%)	2,026
Non Private Passenger Total		2,683	(230)	92	-	(138)	(5.1%)	2,545
Grand Total		11,582	(1,033)	737	-	(296)	(2.6%)	11,286

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	(6)	-	-	-	-	-	(6)
	2011	18	(1)	1	-	-	-	18
	2012	67	(3)	3	-	-	-	67
	2013	41	(2)	1	-	(1)	(2.4%)	40
	2014	138	(7)	7	-	-	-	138
	2015	221	(11)	(42)	-	(53)	(24.0%)	168
	2016	386	(4)	(56)	-	(60)	(15.5%)	326
	2017	1,080	(76)	(462)	-	(538)	(49.8%)	542
	2018	1,419	(48)	5	-	(43)	(3.0%)	1,376
	2019	2,964	(30)	60	-	30	1.0%	2,994
	2020	3,793	139	77	-	216	5.7%	4,009
Private Passenger Total		10,121	(43)	(406)	-	(449)	(4.4%)	9,672
Non Private Passenger	prior	(11)	-	-	-	-	-	(11)
	2011	(4)	-	67	-	67	(1,675.0%)	63
	2012	2	-	-	-	-	-	2
	2013	(4)	-	-	-	-	-	(4)
	2014	2	-	-	-	-	-	2
	2015	13	(1)	1	-	-	-	13
	2016	(688)	7	(169)	-	(162)	23.5%	(850)
	2017	178	(9)	13	-	4	2.2%	182
	2018	459	(23)	2	-	(21)	(4.6%)	438
	2019	667	(33)	26	-	(7)	(1.0%)	660
	2020	580	406	(8)	-	398	68.6%	978
Non Private Passenger Total		1,194	347	(68)	-	279	23.4%	1,473
Grand Total		11,315	304	(474)	-	(170)	(1.5%)	11,145

## 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 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	34	(1)	1	-	-	-	34
	2011	5	-	-	-	-	-	5
	2012	(2)	-	-	-	-	-	(2)
	2013	(3)	-	-	-	-	-	(3)
	2014	(6)	-	6	-	6	(100.0%)	-
	2015	37	(1)	1	-	-	-	37
	2016	4	-	2	-	2	50.0%	6
	2017	135	(5)	(68)	-	(73)	(54.1%)	62
	2018	135	(5)	(43)	-	(48)	(35.6%)	87
	2019	585	(23)	(142)	-	(165)	(28.2%)	420
	2020	2,826	202	(128)	-	74	2.6%	2,900
Private Passenger Total		3,750	167	(371)	-	(204)	(5.4%)	3,546
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	137	(7)	(83)	-	(90)	(65.7%)	47
	2014	(8)	-	(91)	-	(91)	1,137.5%	(99)
	2015	(17)	1	(1)	-	-	-	(17)
	2016	58	(1)	37	-	36	62.1%	94
	2017	182	(9)	(80)	-	(89)	(48.9%)	93
	2018	460	(5)	(36)	-	(41)	(8.9%)	419
	2019	1,397	(70)	152	-	82	5.9%	1,479
	2020	4,076	215	(361)	-	(146)	(3.6%)	3,930
Non Private Passenger Total		6,280	124	(463)	-	(339)	(5.4%)	5,941
Grand Total		10,030	291	(834)	-	(543)	(5.4%)	9,487

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	4	-	(15)	-	(15)	(375.0%)	(11)
	2016	48	-	-	-	-	-	48
	2017	54	(1)	1	-	-	-	54
	2018	96	(3)	3	-	-	-	96
	2019	276	(17)	134	-	117	42.4%	393
	2020	499	(73)	113	-	40	8.0%	539
Private Passenger Total		969	(94)	236	-	142	14.7%	1,111
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	8	-	(8)	-	(8)	(100.0%)	-
	2016	67	(1)	(19)	-	(20)	(29.9%)	47
	2017	217	(2)	5	-	3	1.4%	220
	2018	230	(9)	9	-	-	-	230
	2019	783	(39)	35	-	(4)	(0.5%)	779
	2020	852	102	48	-	150	17.6%	1,002
Non Private Passenger Total		2,155	51	70	-	121	5.6%	2,276
Grand Total		3,124	(43)	306	-	263	8.4%	3,387

## 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 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	628	(32)	34	-	2	0.3%	630
	2011	37	(2)	2	-	-	-	37
	2012	62	(3)	143	-	140	225.8%	202
	2013	19	(1)	1	-	-	-	19
	2014	(31)	2	41	-	43	(138.7%)	12
	2015	102	(5)	(74)	-	(79)	(77.5%)	23
	2016	122	(6)	6	-	-	-	122
	2017	213	(11)	31	-	20	9.4%	233
	2018	(79)	2	(474)	-	(472)	597.5%	(551)
	2019	1,982	(24)	(141)	-	(165)	(8.3%)	1,817
	2020	7,205	488	(651)	-	(163)	(2.3%)	7,042
Private Passenger Total		10,260	408	(1,082)	-	(674)	(6.6%)	9,586
Non Private Passenger	prior	(2)	1	(1)	-	-	-	(2)
	2011	27	(1)	1	-	-	-	27
	2012	(1)	-	-	-	-	-	(1)
	2013	(205)	8	227	-	235	(114.6%)	30
	2014	97	(4)	8	-	4	4.1%	101
	2015	139	(6)	(517)	-	(523)	(376.3%)	(384)
	2016	118	(4)	(141)	-	(145)	(122.9%)	(27)
	2017	295	(12)	110	-	98	33.2%	393
	2018	1,927	(46)	70	-	24	1.2%	1,951
	2019	8,011	(401)	(933)	-	(1,334)	(16.7%)	6,677
	2020	16,916	(264)	1,826	-	1,562	9.2%	18,478
Non Private Passenger Total		27,322	(729)	650	-	(79)	(0.3%)	27,243
Grand Total		37,582	(321)	(432)	-	(753)	(2.0%)	36,829



## 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 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	53	(4)	4	-	-	-	53
	2011	1	-	-	-	-	-	1
	2012	22	(1)	1	-	-	-	22
	2013	4	-	45	-	45	1,125.0%	49
	2014	(33)	2	(2)	-	-	-	(33)
	2015	66	(4)	4	-	-	-	66
	2016	(112)	2	(130)	-	(128)	114.3%	(240)
	2017	330	(3)	3	-	-	-	330
	2018	(222)	13	20	-	33	(14.9%)	(189)
	2019	760	(46)	3	-	(43)	(5.7%)	717
	2020	1,694	(65)	141	-	76	4.5%	1,770
Private Passenger Total		2,563	(106)	89	-	(17)	(0.7%)	2,546
Non Private Passenger	prior	60	(3)	3	-	-	-	60
	2011	26	(1)	1	-	-	-	26
	2012	8	-	-	-	-	-	8
	2013	45	(2)	2	-	-	-	45
	2014	285	(14)	31	-	17	6.0%	302
	2015	1,524	(76)	(223)	-	(299)	(19.6%)	1,225
	2016	1,484	(74)	(128)	-	(202)	(13.6%)	1,282
	2017	3,049	(152)	319	-	167	5.5%	3,216
	2018	5,570	(279)	(813)	-	(1,092)	(19.6%)	4,478
	2019	13,897	(695)	159	-	(536)	(3.9%)	13,361
	2020	21,578	402	1,654	-	2,056	9.5%	23,634
Non Private Passenger Total		47,526	(894)	1,005	-	111	0.2%	47,637
Grand Total		50,089	(1,000)	1,094	-	94	0.2%	50,183

## EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	4	-	-	-	-	-	4
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	5	-	-	-	-	-	5
	2015	10	-	-	-	-	-	10
	2016	12	-	-	-	-	-	12
	2017	15	-	-	-	-	-	15
	2018	24	-	-	-	-	-	24
	2019	37	-	-	-	-	-	37
	2020	81	15	(27)	-	(12)	(14.8%)	69
Private Passenger Total		195	15	(27)	-	(12)	(6.2%)	183
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	6	-	-	-	-	-	6
	2015	11	-	-	-	-	-	11
	2016	21	-	-	-	-	-	21
	2017	44	-	-	-	-	-	44
	2018	75	(1)	(89)	-	(90)	(120.0%)	(15)
	2019	139	(7)	6	-	(1)	(0.7%)	138
	2020	502	42	(21)	-	21	4.2%	523
Non Private Passenger Total		801	34	(104)	-	(70)	(8.7%)	731
Grand Total		996	49	(131)	-	(82)	(8.2%)	914

**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	-	-	-	-	-	-	-
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	8	-	-	-	-	-	8
	2015	17	-	-	-	-	-	17
	2016	29	-	-	-	-	-	29
	2017	59	(2)	4	-	2	3.4%	61
	2018	95	(1)	(24)	-	(25)	(26.3%)	70
	2019	265	(10)	10	-	-	-	265
	2020	337	20	59	-	79	23.4%	416
Private Passenger Total		818	7	49	-	56	6.8%	874
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	6	-	-	-	-	-	6
	2015	12	-	-	-	-	-	12
	2016	25	-	-	-	-	-	25
	2017	49	-	-	-	-	-	49
	2018	108	(1)	1	-	-	-	108
	2019	256	(13)	15	-	2	0.8%	258
	2020	404	33	(37)	-	(4)	(1.0%)	400
Non Private Passenger Total		864	19	(21)	-	(2)	(0.2%)	862
Grand Total		1,682	26	28	-	54	3.2%	1,736

## 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	2	-	-	-	-	-	2
	2017	3	-	-	-	-	-	3
	2018	4	-	-	-	-	-	4
	2019	13	-	-	-	-	-	13
	2020	26	4	-	-	4	15.4%	30
Private Passenger Total		53	4	-	-	4	7.5%	57
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	3	-	-	-	-	-	3
	2015	6	-	-	-	-	-	6
	2016	15	-	-	-	-	-	15
	2017	28	-	-	-	-	-	28
	2018	109	(1)	1	-	-	-	109
	2019	121	(6)	6	-	-	-	121
	2020	178	13	(8)	-	5	2.8%	183
Non Private Passenger Total		460	6	(1)	-	5	1.1%	465
Grand Total		513	10	(1)	-	9	1.8%	522

## 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 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	688	(35)	37	-	2	0.3%	690
	2011	53	(2)	2	-	-	-	53
	2012	438	(33)	173	-	140	32.0%	578
	2013	58	(2)	46	-	44	75.9%	102
	2014	63	(1)	87	-	86	136.5%	149
	2015	480	(23)	(59)	-	(82)	(17.1%)	398
	2016	595	(19)	(162)	-	(181)	(30.4%)	414
	2017	2,116	(109)	(557)	-	(666)	(31.5%)	1,450
	2018	2,125	(114)	(303)	-	(417)	(19.6%)	1,708
	2019	8,963	(379)	197	-	(182)	(2.0%)	8,781
	2020	22,049	272	(328)	-	(56)	(0.3%)	21,993
Private Passenger Total		37,628	(445)	(867)	-	(1,312)	(3.5%)	36,316
Non Private Passenger	prior	54	(2)	2	-	-	-	54
	2011	53	(2)	69	-	67	126.4%	120
	2012	7	-	-	-	-	-	7
	2013	(108)	3	142	-	145	(134.3%)	37
	2014	390	(18)	(52)	-	(70)	(17.9%)	320
	2015	1,709	(83)	(747)	-	(830)	(48.6%)	879
	2016	1,137	(73)	(422)	-	(495)	(43.5%)	642
	2017	4,119	(188)	371	-	183	4.4%	4,302
	2018	8,933	(364)	(688)	-	(1,052)	(11.8%)	7,881
	2019	25,655	(1,283)	(595)	-	(1,878)	(7.3%)	23,777
	2020	47,336	738	3,080	-	3,818	8.1%	51,154
Non Private Passenger Total		89,285	(1,272)	1,160	-	(112)	(0.1%)	89,173
Grand Total		126,913	(1,717)	293	-	(1,424)	(1.1%)	125,489

**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	-	(6)	-	(6)	-	-	2	2	(4)
	2001	-	(4)	(5)	(9)	-	-	1	1	(8)
	2002	-	-	-	-	-	-	-	-	-
	2003	-	1	1	2	-	-	-	-	2
	2004	-	(11)	-	(11)	-	-	1	1	(10)
	2005	-	3	-	3	-	-	-	-	3
	2006	-	1	2	3	-	-	-	-	3
	2007	30	(3)	4	31	-	-	3	3	34
	2008	100	3	7	110	(1)	1	11	11	121
	2009	89	6	13	108	(1)	1	10	10	118
	2010	-	(7)	29	22	-	-	4	4	26
	2011	251	(8)	52	295	(5)	5	29	29	324
	2012	410	281	93	784	(11)	11	77	77	861
	2013	709	(12)	135	832	(9)	9	83	83	915
	2014	1,083	18	176	1,277	(12)	12	127	127	1,404
	2015	2,781	86	322	3,189	(21)	21	350	350	3,539
	2016	3,951	109	301	4,361	(21)	21	470	470	4,831
	2017	1,738	150	141	2,029	(10)	10	232	232	2,261
	2018	4,760	791	335	5,886	(35)	35	640	640	6,526
	2019	8,125	2,125	343	10,593	(63)	63	1,137	1,137	11,730
PAYs (sub-total):	24,027	3,523	1,949	29,499		(189)	189	3,177	3,177	32,676
CAY (2020)	6,100	5,218	112	11,430		(70)	70	1,275	1,275	12,705
claims liabilities:	30,127	8,741	2,061	40,929		(259)	259	4,452	4,452	45,381
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	13,752	(1,430)		12,322		(49)	49	878	878	12,322
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				53,251		(308)	308	5,330	5,330	57,703

**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	-	(11)	(1)	(12)	-	-	1	1	(11)	
2003	220	3	2	225	-	-	22	22	247	
2004	-	1	1	2	-	-	-	-	2	
2005	-	10	(20)	(10)	-	-	3	3	(7)	
2006	-	(9)	7	(2)	-	-	2	2	-	
2007	-	(8)	10	2	-	-	2	2	4	
2008	-	4	(3)	1	-	-	-	-	1	
2009	-	(5)	11	6	-	-	2	2	8	
2010	125	(8)	-	117	(2)	2	12	12	129	
2011	26	18	42	86	-	-	8	8	94	
2012	205	67	77	349	(1)	1	35	35	384	
2013	27	40	72	139	-	-	14	14	153	
2014	547	138	104	789	(4)	4	79	79	868	
2015	1,646	168	233	2,047	(8)	8	209	209	2,256	
2016	1,803	326	153	2,282	(10)	10	243	243	2,525	
2017	2,028	542	146	2,716	(14)	14	286	286	3,002	
2018	2,127	1,376	124	3,627	(22)	22	487	487	4,114	
2019	1,422	2,994	189	4,605	(33)	33	613	613	5,218	
PAYs (sub-total):	10,176	5,663	1,147	16,986	(94)	94	2,020	2,020	19,006	
CAY (2020)	2,495	4,009	64	6,568	(54)	54	838	838	7,406	
claims liabilities:	12,671	9,672	1,211	23,554	(148)	148	2,858	2,858	26,412	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	8,151	(880)		7,271	(30)	30	474	474	7,271	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				30,825	(178)	178	3,332	3,332	33,683	

\*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	-	12	1	13	-	-	1	1	14	
2003	-	(7)	-	(7)	-	-	1	1	(6)	
2004	16	3	(2)	17	-	-	2	2	19	
2005	-	17	2	19	-	-	2	2	21	
2006	-	(4)	11	7	-	-	1	1	8	
2007	-	(12)	21	9	-	-	3	3	12	
2008	-	13	17	30	-	-	3	3	33	
2009	240	13	16	269	(4)	4	27	27	296	
2010	15	(7)	22	30	-	-	3	3	33	
2011	-	5	30	35	(1)	1	4	4	39	
2012	-	(2)	39	37	(1)	1	4	4	41	
2013	75	(3)	48	120	(2)	2	12	12	132	
2014	250	-	45	295	(2)	2	30	30	325	
2015	169	37	6	212	(1)	1	27	27	239	
2016	692	6	84	782	(3)	3	85	85	867	
2017	792	62	54	908	(4)	4	132	132	1,040	
2018	1,736	87	83	1,906	(10)	10	251	251	2,157	
2019	4,505	420	143	5,068	(31)	31	649	649	5,717	
PAYs (sub-total):	8,490	646	619	9,755	(59)	59	1,239	1,239	10,994	
CAY (2020)	3,584	2,900	(11)	6,473	(40)	40	838	838	7,311	
claims liabilities:	12,074	3,546	608	16,228	(99)	99	2,077	2,077	18,305	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	9,780	(1,066)		8,714	(30)	30	574	574	8,714	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				24,942	(129)	129	2,651	2,651	27,019	



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

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

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**Prince Edward Island**

Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	-	(2)
2001	-	(1)	-	(1)	-	-	-	-	-	(1)
2002	-	1	-	1	-	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	4	-	4	-	-	-	-	-	4
2005	-	(4)	-	(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	-	-	25	25	-	-	3	3	-	28
2015	810	(11)	23	822	(6)	6	87	87	-	909
2016	265	48	54	367	(2)	2	40	40	-	407
2017	1,381	54	35	1,470	(6)	6	158	158	-	1,628
2018	126	96	(28)	194	(1)	1	29	29	-	223
2019	441	393	22	856	(5)	5	118	118	-	974
PAYs (sub-total):	3,023	572	184	3,779	(20)	20	440	440	-	4,219
CAY (2020)	440	539	12	991	(7)	7	136	136	-	1,127
claims liabilities:	3,463	1,111	196	4,770	(27)	27	576	576	-	5,346
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,486	(162)	1,324		(4)	4	79	79	1,324	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	6,094				(31)	31	655	655	6,670	

\*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	31,931	133	1	32,065	(126)	126	3,204	3,204	35,269	
2001	-	6	(2)	4	-	-	1	1	5	
2002	470	(8)	(1)	461	(3)	3	46	46	507	
2003	2,768	(170)	334	2,932	(24)	24	291	291	3,223	
2004	1,359	259	546	2,164	(20)	20	216	216	2,380	
2005	-	(29)	210	181	-	-	24	24	205	
2006	268	5	190	463	(5)	5	46	46	509	
2007	2,045	57	188	2,290	(29)	29	226	226	2,516	
2008	149	115	173	437	(6)	6	43	43	480	
2009	58	136	175	369	(6)	6	37	37	406	
2010	24	126	188	338	(5)	5	34	34	372	
2011	1,069	37	278	1,384	(18)	18	138	138	1,522	
2012	56	202	378	636	(8)	8	64	64	700	
2013	857	19	375	1,251	(10)	10	125	125	1,376	
2014	2,761	12	375	3,148	(22)	22	313	313	3,461	
2015	248	23	447	718	(3)	3	91	91	809	
2016	891	122	366	1,379	(7)	7	152	152	1,531	
2017	1,279	233	465	1,977	(10)	10	222	222	2,199	
2018	3,491	(551)	487	3,427	(22)	22	473	473	3,900	
2019	7,373	1,817	1,143	10,333	(72)	72	1,344	1,344	11,677	
PAYs (sub-total):	57,097	2,544	6,316	65,957	(396)	396	7,090	7,090	73,047	
CAY (2020)	6,054	7,042	454	13,550	(104)	104	1,981	1,981	15,531	
claims liabilities:	63,151	9,586	6,770	79,507	(500)	500	9,071	9,071	88,578	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	23,982	(1,463)		22,519	(76)	76	1,411	1,411	22,519	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				102,026	(576)	576	10,482	10,482	111,097	

## 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)	-	-	15	15	12	
2001	-	12	-	12	-	-	1	1	13	
2002	-	(15)	2	(13)	-	-	2	2	(11)	
2003	-	66	-	66	-	-	7	7	73	
2004	6	(35)	3	(26)	-	-	3	3	(23)	
2005	-	5	15	20	-	-	3	3	23	
2006	6	14	5	25	-	-	3	3	28	
2007	2	11	2	15	-	-	1	1	16	
2008	-	6	89	95	-	-	10	10	105	
2009	-	(8)	62	54	-	-	7	7	61	
2010	-	(2)	10	8	-	-	1	1	9	
2011	131	1	4	136	-	-	13	13	149	
2012	199	22	32	253	-	-	25	25	278	
2013	1	49	30	80	-	-	8	8	88	
2014	1,377	(33)	59	1,403	(3)	3	140	140	1,543	
2015	150	66	64	280	(1)	1	41	41	321	
2016	878	(240)	25	663	(3)	3	69	69	732	
2017	87	330	44	461	(2)	2	46	46	507	
2018	1,896	(189)	117	1,824	(10)	10	245	245	2,069	
2019	1,766	717	86	2,569	(15)	15	352	352	2,921	
PAYs (sub-total):	6,499	776	647	7,922	(34)	34	992	992	8,914	
CAY (2020)	788	1,770	(36)	2,522	(15)	15	278	278	2,800	
claims liabilities:	7,287	2,546	611	10,444	(49)	49	1,270	1,270	11,714	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	3,807	(415)		3,392	(8)	8	171	171	3,392	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				13,836	(57)	57	1,441	1,441	15,106	

## EXHIBIT H-1

### Projected Year-end Policy Liabilities

#### Private Passenger

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

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#### Yukon

Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	-	3
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	-	(1)
2009	-	-	7	7	-	-	1	1	1	8
2010	-	-	-	-	-	-	-	-	-	-
2011	-	1	1	2	-	-	-	-	-	2
2012	-	2	2	4	-	-	-	-	-	4
2013	-	4	3	7	-	-	-	-	-	7
2014	-	5	4	9	-	-	1	1	1	10
2015	-	10	(17)	(7)	-	-	2	2	2	(5)
2016	-	12	(4)	8	-	-	1	1	1	9
2017	874	15	(1)	888	(4)	4	91	91	91	979
2018	-	24	4	28	-	-	4	4	4	32
2019	50	37	(3)	84	(1)	1	12	12	12	96
PAYs (sub-total):	924	114	(4)	1,034	(5)	5	112	112	112	1,146
CAY (2020)	52	69	(7)	114	(1)	1	16	16	16	130
claims liabilities:	976	183	(11)	1,148	(6)	6	128	128	128	1,276
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	164	(18)		146	-	-	8	8	8	146
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,294	(6)	6	136	136	136	1,422

## 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	-	-	6	6	-	-	1	1	1	7
2012	-	5	9	14	-	-	2	2	2	16
2013	-	6	12	18	-	-	2	2	2	20
2014	-	8	17	25	-	-	3	3	3	28
2015	-	17	(3)	14	-	-	4	4	4	18
2016	-	29	20	49	-	-	5	5	5	54
2017	479	61	2	542	(3)	3	59	59	601	601
2018	30	70	(12)	88	(1)	1	14	14	102	102
2019	133	265	6	404	(3)	3	57	57	461	461
PAYs (sub-total):	642	458	57	1,157	(7)	7	147	147	1,304	1,304
CAY (2020)	246	416	(49)	613	(4)	4	82	82	695	695
claims liabilities:	888	874	8	1,770	(11)	11	229	229	1,999	1,999
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,165	(127)		1,038		(2)	2	49	49	1,038
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,808		(13)	13	278	278	3,037

\*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
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	-	(1)	-	(1)	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	1	-	1	-	-	-	1
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	-	-	-	2	2	-	-	-	2
2013	166	1	2	169	-	-	17	17	186
2014	-	1	3	4	-	-	-	-	4
2015	-	1	4	5	-	-	-	-	5
2016	-	2	4	6	-	-	-	-	6
2017	-	2	4	6	-	-	-	-	6
2018	-	3	2	5	-	-	-	-	5
2019	-	4	-	4	-	-	1	1	5
PAYs (sub-total):	166	14	21	201	-	-	18	18	219
CAY (2020)	10	30	(5)	35	-	-	4	4	39
claims liabilities:	176	44	16	236	-	-	22	22	258
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	113	(12)		101	-	-	2	2	101
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				337	-	-	24	24	359

## 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	TOTAL	
prior	31,931	148	(2)	32,077	(126)	126	3,225	3,225	35,302	
2001	-	17	(7)	10	-	-	3	3	13	
2002	470	(20)	1	451	(3)	3	50	50	501	
2003	2,988	(107)	337	3,218	(24)	24	321	321	3,539	
2004	1,381	219	548	2,148	(20)	20	222	222	2,370	
2005	-	2	207	209	-	-	32	32	241	
2006	274	4	220	498	(5)	5	53	53	551	
2007	2,077	41	226	2,344	(29)	29	235	235	2,579	
2008	249	142	285	676	(7)	7	67	67	743	
2009	387	143	284	814	(11)	11	84	84	898	
2010	164	101	253	518	(7)	7	54	54	572	
2011	1,477	53	421	1,951	(24)	24	194	194	2,145	
2012	870	577	646	2,093	(21)	21	208	208	2,301	
2013	1,835	102	696	2,633	(21)	21	263	263	2,896	
2014	6,018	149	808	6,975	(43)	43	696	696	7,671	
2015	5,804	397	1,079	7,280	(40)	40	811	811	8,091	
2016	8,480	414	1,003	9,897	(46)	46	1,065	1,065	10,962	
2017	8,658	1,449	890	10,997	(53)	53	1,226	1,226	12,223	
2018	14,166	1,707	1,112	16,985	(101)	101	2,143	2,143	19,128	
2019	23,815	8,772	1,929	34,516	(223)	223	4,283	4,283	38,799	
PAYs (sub-total):	111,044	14,310	10,936	136,290	(804)	804	15,235	15,235	151,525	
CAY (2020)	19,769	21,993	534	42,296	(295)	295	5,448	5,448	47,744	
claims liabilities:	130,813	36,303	11,470	178,586	(1,099)	1,099	20,683	20,683	199,269	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	62,400	(5,573)		56,827	(199)	199	3,646	3,646	56,827	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				235,413	(1,298)	1,298	24,329	24,329	256,096	

**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	543	1	15	559		(10)	10	55	55	614
2012	3	-	24	27		-	-	2	2	29
2013	84	(82)	34	36		-	-	3	3	39
2014	12	-	48	60		-	-	6	6	66
2015	583	13	97	693		(4)	4	79	79	772
2016	678	35	100	813		(2)	2	93	93	906
2017	1,527	77	50	1,654		(8)	8	174	174	1,828
2018	1,892	163	126	2,181		(8)	8	238	238	2,419
2019	2,881	304	132	3,317		(13)	13	364	364	3,681
PAYs (sub-total):	8,203	519	645	9,367		(45)	45	1,016	1,016	10,383
CAY (2020)	2,032	2,026	39	4,097		(21)	21	452	452	4,549
claims liabilities:	10,235	2,545	684	13,464		(66)	66	1,468	1,468	14,932
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,978	(368)		4,610		(17)	17	333	333	4,610
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				18,074		(83)	83	1,801	1,801	19,542

\*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	-	(4)	9	5	-	-	1	1		6
2010	105	3	-	108	(2)	2	11	11		119
2011	7	63	32	102	(2)	2	10	10		112
2012	449	2	57	508	(3)	3	51	51		559
2013	1,048	(4)	51	1,095	(11)	11	108	108		1,203
2014	-	2	68	70	-	-	7	7		77
2015	405	13	144	562	(2)	2	60	60		622
2016	1,054	(850)	92	296	(2)	2	39	39		335
2017	270	182	93	545	(4)	4	64	64		609
2018	1,613	438	90	2,141	(17)	17	296	296		2,437
2019	3,319	660	150	4,129	(38)	38	563	563		4,692
PAYs (sub-total):	8,277	495	784	9,556	(81)	81	1,217	1,217		10,773
CAY (2020)	3,732	978	54	4,764	(40)	40	609	609		5,373
claims liabilities:	12,009	1,473	838	14,320	(121)	121	1,826	1,826		16,146
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	7,380	(561)		6,819	(23)	23	383	383		6,819
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				21,139	(144)	144	2,209	2,209		22,965

**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	29	31	-	-	3	3	34	
2012	-	(3)	43	40	-	-	4	4	44	
2013	1,411	47	58	1,516	(23)	23	150	150	1,666	
2014	372	(99)	58	331	(3)	3	33	33	364	
2015	98	(17)	9	90	(2)	2	16	16	106	
2016	1,206	94	116	1,416	(8)	8	151	151	1,567	
2017	1,616	93	73	1,782	(10)	10	242	242	2,024	
2018	2,479	419	102	3,000	(15)	15	403	403	3,403	
2019	2,588	1,479	136	4,203	(25)	25	538	538	4,741	
PAYs (sub-total):	9,770	2,011	660	12,441	(86)	86	1,548	1,548	13,989	
CAY (2020)	4,309	3,930	(13)	8,226	(51)	51	1,030	1,030	9,256	
claims liabilities:	14,079	5,941	647	20,667	(137)	137	2,578	2,578	23,245	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	13,275	(969)		12,306	(34)	34	760	760	12,306	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				32,973	(171)	171	3,338	3,338	35,551	

## 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
2012	320	-	8	328	(6)	6	32	32	360
2013	-	-	12	12	-	-	1	1	13
2014	118	(1)	16	133	(2)	2	14	14	147
2015	8	-	15	23	-	-	7	7	30
2016	1,210	47	36	1,293	(11)	11	132	132	1,425
2017	-	220	23	243	(1)	1	31	31	274
2018	115	230	(22)	323	(2)	2	40	40	363
2019	92	779	19	890	(4)	4	118	118	1,008
PAYs (sub-total):	1,863	1,274	118	3,255	(26)	26	376	376	3,631
CAY (2020)	735	1,002	12	1,749	(9)	9	223	223	1,972
claims liabilities:	2,598	2,276	130	5,004	(35)	35	599	599	5,603
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,747	(133)		1,614	(4)	4	107	107	1,614
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,618	(39)	39	706	706	7,217

**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	349	13	-	362	-	-	39	39		401
2001	-	(6)	(1)	(7)	-	-	1	1		(6)
2002	-	7	-	7	-	-	1	1		8
2003	-	(13)	45	32	-	-	6	6		38
2004	-	(28)	86	58	-	-	12	12		70
2005	-	(1)	65	64	-	-	7	7		71
2006	-	20	82	102	-	-	10	10		112
2007	1	(2)	87	86	-	-	9	9		95
2008	-	(5)	80	75	-	-	9	9		84
2009	65	9	99	173	(2)	2	17	17		190
2010	39	4	141	184	(4)	4	18	18		202
2011	925	27	220	1,172	(10)	10	116	116		1,288
2012	62	(1)	346	407	(5)	5	41	41		448
2013	2,536	30	571	3,137	(18)	18	312	312		3,449
2014	1,769	101	699	2,569	(15)	15	256	256		2,825
2015	6,340	(384)	993	6,949	(34)	34	730	730		7,679
2016	4,838	(27)	811	5,622	(28)	28	596	596		6,218
2017	5,598	393	1,034	7,025	(35)	35	757	757		7,782
2018	7,711	1,951	1,536	11,198	(69)	69	1,503	1,503		12,701
2019	12,278	6,677	3,536	22,491	(135)	135	3,004	3,004		25,495
PAYs (sub-total):	42,511	8,765	10,430	61,706	(355)	355	7,444	7,444		69,150
CAY (2020)	6,348	18,478	1,088	25,914	(204)	204	4,224	4,224		30,138
claims liabilities:	48,859	27,243	11,518	87,620	(559)	559	11,668	11,668		99,288
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	65,588	(4,132)		61,456	(153)	153	2,612	2,612		61,456
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				149,076	(712)	712	14,280	14,280		160,744

**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	-	14	(2)	12	-	-	5	5	17	
2001	-	12	-	12	-	-	1	1	13	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	-	(5)	-	-	1	1	(4)	
2004	37	25	1	63	(1)	1	6	6	69	
2005	-	(3)	14	11	-	-	1	1	12	
2006	-	(30)	10	(20)	-	-	4	4	(16)	
2007	31	13	7	51	-	-	5	5	56	
2008	-	17	309	326	-	-	33	33	359	
2009	50	6	222	278	(5)	5	28	28	306	
2010	-	6	37	43	-	-	5	5	48	
2011	1,337	26	14	1,377	(20)	20	135	135	1,512	
2012	728	8	117	853	(7)	7	85	85	938	
2013	2,040	45	117	2,202	(18)	18	219	219	2,421	
2014	503	302	255	1,060	(5)	5	106	106	1,166	
2015	3,150	1,225	300	4,675	(19)	19	525	525	5,200	
2016	2,885	1,282	134	4,301	(18)	18	443	443	4,744	
2017	3,757	3,216	277	7,250	(36)	36	722	722	7,972	
2018	13,042	4,478	915	18,435	(106)	106	2,440	2,440	20,875	
2019	15,274	13,361	886	29,521	(205)	205	3,996	3,996	33,517	
PAYs (sub-total):	42,834	24,003	3,614	70,451	(440)	440	8,761	8,761	79,212	
CAY (2020)	16,944	23,634	(440)	40,138	(289)	289	4,668	4,668	44,806	
claims liabilities:	59,778	47,637	3,174	110,589	(729)	729	13,429	13,429	124,018	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	58,313	(4,490)		53,823	(182)	182	3,338	3,338	53,823	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				164,412	(911)	911	16,767	16,767	177,841	

**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	-	-	4	4	-	-	-	-	4	
2014	-	6	5	11	-	-	2	2	13	
2015	-	11	(26)	(15)	-	-	2	2	(13)	
2016	-	21	(9)	12	-	-	3	3	15	
2017	-	44	(5)	39	-	-	12	12	51	
2018	478	(15)	16	479	(3)	3	63	63	542	
2019	170	138	(12)	296	(2)	2	42	42	338	
PAYs (sub-total):	648	208	(17)	839	(5)	5	125	125	964	
CAY (2020)	55	523	(29)	549	(3)	3	70	70	619	
claims liabilities:	703	731	(46)	1,388	(8)	8	195	195	1,583	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	836	(69)		767	(3)	3	47	47	767	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,155	(11)	11	242	242	2,350	

**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	523	1	4	528	(3)	3	52	52	580	
2014	-	6	6	12	-	-	2	2	14	
2015	-	12	(2)	10	-	-	2	2	12	
2016	171	25	7	203	(2)	2	21	21	224	
2017	-	49	2	51	-	-	7	7	58	
2018	-	108	(6)	102	(1)	1	14	14	116	
2019	353	258	4	615	(4)	4	78	78	693	
PAYs (sub-total):	1,047	462	20	1,529	(10)	10	176	176	1,705	
CAY (2020)	100	400	(32)	468	(4)	4	65	65	533	
claims liabilities:	1,147	862	(12)	1,997	(14)	14	241	241	2,238	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	713	(58)		655	(1)	1	29	29	655	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,652	(15)	15	270	270	2,893	

**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	-	-	-	-	-	-	-	-	-	
2012	-	-	1	1	-	-	-	-	1	
2013	-	-	2	2	-	-	-	-	2	
2014	-	-	2	2	-	-	-	-	2	
2015	-	3	3	6	-	-	-	-	6	
2016	89	6	4	99	-	-	9	9	108	
2017	-	15	4	19	-	-	2	2	21	
2018	-	28	5	33	-	-	4	4	37	
2019	-	109	1	110	(1)	1	14	14	124	
PAYs (sub-total):	89	161	22	272	(1)	1	29	29	301	
CAY (2020)	36	183	(20)	199	(2)	2	27	27	226	
claims liabilities:	125	344	2	471	(3)	3	56	56	527	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	445	(37)		408	(1)	1	15	15	408	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				879	(4)	4	71	71	935	



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

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

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**All Jurisdictions**

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
Non Private Passenger ending 2020	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	349	29	(2)	376	-	-	44	44	420
2001	-	7	(2)	5	-	-	2	2	7
2002	-	19	1	20	-	-	3	3	23
2003	-	(28)	46	18	-	-	8	8	26
2004	37	1	87	125	(1)	1	19	19	144
2005	-	(5)	65	60	-	-	11	11	71
2006	-	(12)	101	89	-	-	15	15	104
2007	32	9	111	152	-	-	16	16	168
2008	7	12	396	415	-	-	44	44	459
2009	115	8	347	470	(7)	7	50	50	520
2010	144	14	206	364	(6)	6	37	37	401
2011	2,812	120	319	3,251	(42)	42	320	320	3,571
2012	1,562	7	602	2,171	(21)	21	215	215	2,386
2013	7,642	37	853	8,532	(73)	73	845	845	9,377
2014	2,774	317	1,157	4,248	(25)	25	426	426	4,674
2015	10,584	876	1,533	12,993	(61)	61	1,421	1,421	14,414
2016	12,131	633	1,291	14,055	(71)	71	1,487	1,487	15,542
2017	12,768	4,289	1,551	18,608	(94)	94	2,011	2,011	20,619
2018	27,330	7,800	2,762	37,892	(221)	221	5,001	5,001	42,893
2019	36,955	23,765	4,852	65,572	(427)	427	8,717	8,717	74,289
PAYs (sub-total):	115,242	37,898	16,276	169,416	(1,049)	1,049	20,692	20,692	190,108
CAY (2020)	34,291	51,154	659	86,104	(623)	623	11,368	11,368	97,472
claims liabilities:	149,533	89,052	16,935	255,520	(1,672)	1,672	32,060	32,060	287,580
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	153,275	(10,817)		142,458	(418)	418	7,624	7,624	142,458
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				397,978	(2,090)	2,090	39,684	39,684	430,038

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

(Private Passenger &amp; Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 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
prior	-	(7)	-	(7)	-	-	2	2	(5)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	-	(12)	-	(12)	-	-	1	1	(11)
2005	-	5	-	5	-	-	-	-	5
2006	-	4	3	7	-	-	-	-	7
2007	30	(4)	6	32	-	-	3	3	35
2008	100	3	10	113	(1)	1	11	11	124
2009	89	9	18	116	(1)	1	11	11	127
2010	-	(5)	38	33	-	-	5	5	38
2011	794	(7)	67	854	(15)	15	84	84	938
2012	413	281	117	811	(11)	11	79	79	890
2013	793	(94)	169	868	(9)	9	86	86	954
2014	1,095	18	224	1,337	(12)	12	133	133	1,470
2015	3,364	99	419	3,882	(25)	25	429	429	4,311
2016	4,629	144	401	5,174	(23)	23	563	563	5,737
2017	3,265	227	191	3,683	(18)	18	406	406	4,089
2018	6,652	954	461	8,067	(43)	43	878	878	8,945
2019	11,006	2,429	475	13,910	(76)	76	1,501	1,501	15,411
PAYs (sub-total):	32,230	4,042	2,594	38,866	(234)	234	4,193	4,193	43,059
CAY (2020)	8,132	7,244	151	15,527	(91)	91	1,727	1,727	17,254
claims liabilities:	40,362	11,286	2,745	54,393	(325)	325	5,920	5,920	60,313
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,730	(1,798)		16,932	(66)	66	1,211	1,211	16,932
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				71,325	(391)	391	7,131	7,131	77,245

\*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)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	12	-	12	-	-	2	2	14
2001	-	(3)	-	(3)	-	-	-	-	(3)
2002	-	(6)	(1)	(7)	-	-	2	2	(5)
2003	220	1	3	224	-	-	22	22	246
2004	-	1	1	2	-	-	-	-	2
2005	-	4	(35)	(31)	-	-	6	6	(25)
2006	-	(14)	12	(2)	-	-	3	3	1
2007	-	(5)	19	14	-	-	3	3	17
2008	7	7	(5)	9	-	-	1	1	10
2009	-	(9)	20	11	-	-	3	3	14
2010	230	(5)	-	225	(4)	4	23	23	248
2011	33	81	74	188	(2)	2	18	18	206
2012	654	69	134	857	(4)	4	86	86	943
2013	1,075	36	123	1,234	(11)	11	122	122	1,356
2014	547	140	172	859	(4)	4	86	86	945
2015	2,051	181	377	2,609	(10)	10	269	269	2,878
2016	2,857	(524)	245	2,578	(12)	12	282	282	2,860
2017	2,298	724	239	3,261	(18)	18	350	350	3,611
2018	3,740	1,814	214	5,768	(39)	39	783	783	6,551
2019	4,741	3,654	339	8,734	(71)	71	1,176	1,176	9,910
PAYs (sub-total):	18,453	6,158	1,931	26,542	(175)	175	3,237	3,237	29,779
CAY (2020)	6,227	4,987	118	11,332	(94)	94	1,447	1,447	12,779
claims liabilities:	24,680	11,145	2,049	37,874	(269)	269	4,684	4,684	42,558
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,531	(1,441)		14,090	(53)	53	857	857	14,090
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				51,964	(322)	322	5,541	5,541	56,648

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

(Private Passenger &amp; Non-Private Passenger)

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

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**Nova Scotia**

PPV & non-PPV ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	9	(1)	8	-	-	2	2	10
2001	-	4	-	4	-	-	-	-	4
2002	-	14	1	15	-	-	1	1	16
2003	-	(12)	-	(12)	-	-	2	2	(10)
2004	16	8	(2)	22	-	-	3	3	25
2005	-	20	3	23	-	-	2	2	25
2006	-	(5)	13	8	-	-	1	1	9
2007	-	(16)	26	10	-	-	4	4	14
2008	-	9	22	31	-	-	4	4	35
2009	240	7	23	270	(4)	4	29	29	299
2010	15	(8)	38	45	-	-	5	5	50
2011	-	7	59	66	(1)	1	7	7	73
2012	-	(5)	82	77	(1)	1	8	8	85
2013	1,486	44	106	1,636	(25)	25	162	162	1,798
2014	622	(99)	103	626	(5)	5	63	63	689
2015	267	20	15	302	(3)	3	43	43	345
2016	1,898	100	200	2,198	(11)	11	236	236	2,434
2017	2,408	155	127	2,690	(14)	14	374	374	3,064
2018	4,215	506	185	4,906	(25)	25	654	654	5,560
2019	7,093	1,899	279	9,271	(56)	56	1,187	1,187	10,458
PAYs (sub-total):	18,260	2,657	1,279	22,196	(145)	145	2,787	2,787	24,983
CAY (2020)	7,893	6,830	(24)	14,699	(91)	91	1,868	1,868	16,567
claims liabilities:	26,153	9,487	1,255	36,895	(236)	236	4,655	4,655	41,550
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	23,055	(2,035)		21,020	(64)	64	1,334	1,334	21,020
policy liabilities:				57,915	(300)	300	5,989	5,989	62,570

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

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

(Private Passenger &amp; Non-Private Passenger)

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

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**Prince Edward Island**

PPV & non-PPV ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	-	(2)
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	-	4
2005	-	(4)	-	(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	320	-	22	342	(6)	6	33	33	-	375
2013	-	(2)	31	29	-	-	3	3	-	32
2014	118	(1)	41	158	(2)	2	17	17	-	175
2015	818	(11)	38	845	(6)	6	94	94	-	939
2016	1,475	95	90	1,660	(13)	13	172	172	-	1,832
2017	1,381	274	58	1,713	(7)	7	189	189	-	1,902
2018	241	326	(50)	517	(3)	3	69	69	-	586
2019	533	1,172	41	1,746	(9)	9	236	236	-	1,982
PAYs (sub-total):	4,886	1,846	302	7,034	(46)	46	816	816	-	7,850
CAY (2020)	1,175	1,541	24	2,740	(16)	16	359	359	-	3,099
claims liabilities:	6,061	3,387	326	9,774	(62)	62	1,175	1,175	-	10,949
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	3,233	(295)		2,938	(8)	8	186	186		2,938
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				12,712	(70)	70	1,361	1,361		13,887

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

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

(Private Passenger &amp; Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 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)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	32,280	146	1	32,427	(126)	126	3,243	3,243	35,670
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	470	(1)	(1)	468	(3)	3	47	47	515
2003	2,768	(183)	379	2,964	(24)	24	297	297	3,261
2004	1,359	231	632	2,222	(20)	20	228	228	2,450
2005	-	(30)	275	245	-	-	31	31	276
2006	268	25	272	565	(5)	5	56	56	621
2007	2,046	55	275	2,376	(29)	29	235	235	2,611
2008	149	110	253	512	(6)	6	52	52	564
2009	123	145	274	542	(8)	8	54	54	596
2010	63	130	329	522	(9)	9	52	52	574
2011	1,994	64	498	2,556	(28)	28	254	254	2,810
2012	118	201	724	1,043	(13)	13	105	105	1,148
2013	3,393	49	946	4,388	(28)	28	437	437	4,825
2014	4,530	113	1,074	5,717	(37)	37	569	569	6,286
2015	6,588	(361)	1,440	7,667	(37)	37	821	821	8,488
2016	5,729	95	1,177	7,001	(35)	35	748	748	7,749
2017	6,877	626	1,499	9,002	(45)	45	979	979	9,981
2018	11,202	1,400	2,023	14,625	(91)	91	1,976	1,976	16,601
2019	19,651	8,494	4,679	32,824	(207)	207	4,348	4,348	37,172
PAYs (sub-total):	99,608	11,309	16,746	127,663	(751)	751	14,534	14,534	142,197
CAY (2020)	12,402	25,520	1,542	39,464	(308)	308	6,205	6,205	45,669
claims liabilities:	112,010	36,829	18,288	167,127	(1,059)	1,059	20,739	20,739	187,866
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	89,570	(5,595)		83,975	(229)	229	4,023	4,023	83,975
policy liabilities:				251,102	(1,288)	1,288	24,762	24,762	271,841

\*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	-	13	(4)	9	-	-	20	20	29
2001	-	24	-	24	-	-	2	2	26
2002	-	(10)	3	(7)	-	-	3	3	(4)
2003	-	61	-	61	-	-	8	8	69
2004	43	(10)	4	37	(1)	1	9	9	46
2005	-	2	29	31	-	-	4	4	35
2006	6	(16)	15	5	-	-	7	7	12
2007	33	24	9	66	-	-	6	6	72
2008	-	23	398	421	-	-	43	43	464
2009	50	(2)	284	332	(5)	5	35	35	367
2010	-	4	47	51	-	-	6	6	57
2011	1,468	27	18	1,513	(20)	20	148	148	1,661
2012	927	30	149	1,106	(7)	7	110	110	1,216
2013	2,041	94	147	2,282	(18)	18	227	227	2,509
2014	1,880	269	314	2,463	(8)	8	246	246	2,709
2015	3,300	1,291	364	4,955	(20)	20	566	566	5,521
2016	3,763	1,042	159	4,964	(21)	21	512	512	5,476
2017	3,844	3,546	321	7,711	(38)	38	768	768	8,479
2018	14,938	4,289	1,032	20,259	(116)	116	2,685	2,685	22,944
2019	17,040	14,078	972	32,090	(220)	220	4,348	4,348	36,438
PAYs (sub-total):	49,333	24,779	4,261	78,373	(474)	474	9,753	9,753	88,126
CAY (2020)	17,732	25,404	(476)	42,660	(304)	304	4,946	4,946	47,606
claims liabilities:	67,065	50,183	3,785	121,033	(778)	778	14,699	14,699	135,732
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	62,120	(4,905)		57,215	(190)	190	3,509	3,509	57,215
policy liabilities:				178,248	(968)	968	18,208	18,208	192,947

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

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

(Private Passenger &amp; Non-Private Passenger)

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

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**Yukon**

PPV & non-PPV ending 2020		Yukon - 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	-	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	-	4	7	11	-	-	-	-	11
2014	-	11	9	20	-	-	3	3	23
2015	-	21	(43)	(22)	-	-	4	4	(18)
2016	-	33	(13)	20	-	-	4	4	24
2017	874	59	(6)	927	(4)	4	103	103	1,030
2018	478	9	20	507	(3)	3	67	67	574
2019	220	175	(15)	380	(3)	3	54	54	434
PAYs (sub-total):	1,572	322	(21)	1,873	(10)	10	237	237	2,110
CAY (2020)	107	592	(36)	663	(4)	4	86	86	749
claims liabilities:	1,679	914	(57)	2,536	(14)	14	323	323	2,859
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	1,000	(87)		913	(3)	3	55	55	913
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,449	(17)	17	378	378	3,772



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

(Private Passenger &amp; Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 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	-	-		8	8	-	-	1	1	9
2012	-		5	12	17	-	-	2	2	19
2013	523		7	16	546	(3)	3	54	54	600
2014	-		14	23	37	-	-	5	5	42
2015	-		29	(5)	24	-	-	6	6	30
2016	171		54	27	252	(2)	2	26	26	278
2017	479		110	4	593	(3)	3	66	66	659
2018	30		178	(18)	190	(2)	2	28	28	218
2019	486	523		10	1,019	(7)	7	135	135	1,154
PAYs (sub-total):	1,689	920		77	2,686	(17)	17	323	323	3,009
CAY (2020)	346	816		(81)	1,081	(8)	8	147	147	1,228
claims liabilities:	2,035	1,736		(4)	3,767	(25)	25	470	470	4,237
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,878	(185)		1,693		(3)	3	78	78	1,693
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,460		(28)	28	548	548	5,930

### EXHIBIT H-3

#### Projected Year-end Policy Liabilities

#### TOTAL

(Private Passenger & Non-Private Passenger)

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

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#### Nunavut

PPV & non-PPV ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	1	-	1	-	-	-	-	1
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	-	-	3	3	-	-	-	-	3
2013	166	1	4	171	-	-	17	17	188
2014	-	1	5	6	-	-	-	-	6
2015	-	4	7	11	-	-	-	-	11
2016	89	8	8	105	-	-	9	9	114
2017	-	17	8	25	-	-	2	2	27
2018	-	31	7	38	-	-	4	4	42
2019	-	113	1	114	(1)	1	15	15	129
PAYs (sub-total):	255	175	43	473	(1)	1	47	47	520
CAY (2020)	46	213	(25)	234	(2)	2	31	31	265
claims liabilities:	301	388	18	707	(3)	3	78	78	785
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	558	(49)		509	(1)	1	17	17	509
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				1,216	(4)	4	95	95	1,294

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

(Private Passenger &amp; Non-Private Passenger)

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

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**All Jurisdictions**

PPV & non-PPV ending 2020		ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	32,280	177	(4)	32,453	(126)	126	3,269	3,269	35,722
2001	-	24	(9)	15	-	-	5	5	20
2002	470	(1)	2	471	(3)	3	53	53	524
2003	2,988	(135)	383	3,236	(24)	24	329	329	3,565
2004	1,418	220	635	2,273	(21)	21	241	241	2,514
2005	-	(3)	272	269	-	-	43	43	312
2006	274	(8)	321	587	(5)	5	68	68	655
2007	2,109	50	337	2,496	(29)	29	251	251	2,747
2008	256	154	681	1,091	(7)	7	111	111	1,202
2009	502	151	631	1,284	(18)	18	134	134	1,418
2010	308	115	459	882	(13)	13	91	91	973
2011	4,289	173	740	5,202	(66)	66	514	514	5,716
2012	2,432	584	1,248	4,264	(42)	42	423	423	4,687
2013	9,477	139	1,549	11,165	(94)	94	1,108	1,108	12,273
2014	8,792	466	1,965	11,223	(68)	68	1,122	1,122	12,345
2015	16,388	1,273	2,612	20,273	(101)	101	2,232	2,232	22,505
2016	20,611	1,047	2,294	23,952	(117)	117	2,552	2,552	26,504
2017	21,426	5,738	2,441	29,605	(147)	147	3,237	3,237	32,842
2018	41,496	9,507	3,874	54,877	(322)	322	7,144	7,144	62,021
2019	60,770	32,537	6,781	100,088	(650)	650	13,000	13,000	113,088
PAYs (sub-total):	226,286	52,208	27,212	305,706	(1,853)	1,853	35,927	35,927	341,633
CAY (2020)	54,060	73,147	1,193	128,400	(918)	918	16,816	16,816	145,216
claims liabilities:	280,346	125,355	28,405	434,106	(2,771)	2,771	52,743	52,743	486,849
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	215,675	(16,390)		199,285	(617)	617	11,270	11,270	199,285
policy liabilities:				633,391	(3,388)	3,388	64,013	64,013	686,134

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