



## **FACILITY ASSOCIATION RESIDUAL MARKET**

### **APRIL 2020 PARTICIPATION REPORT**

# **ACTUARIAL HIGHLIGHTS**

Related Bulletin: [F2020-045 FARM April 2020 Participation Report](#)

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

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## 1 Summary

Key points related to this month’s Highlights:

- (a) The loss ratios being used under our current assumptions do NOT include any incurred impacts or adjustments related to COVID-19; any associated impacts and changes will be initially reflected in our March 31, 2020 valuation which we anticipate will be implemented in the May 2020 Participation Report;
- (b) *April 2020’s written premium* showed a significant decrease, down \$21.3 million (64.1%) relative to April 2019, driven by non-private passenger. The premium decrease was impacted by a reported \$9 million of unprocessed business (i.e. written premium), coupled with an influx of endorsement/adjustment and cancellation transactions processed in the month, which was viewed as a result of the COVID-19 relief measures in place. FA will continue to monitor the unprocessed business closely, however, no adjustments have been made for the Participation Reports related to this unprocessed business; note that in general, as the FARM generates an operating surplus, any adjustment would be either balance sheet related or accretive to operating surplus.
- (c) The overall claims activities this month were consistent with last month’s projections; and
- (d) In light of COVID-19 pandemic impacts, *April 2020’s projections include the following adjustments:*
  - A 20% decrease in **written counts** for the next two months (May 2020 and June 2020) and a 5% decrease in written counts for the rest of the calendar year 2020 months, following from discussion with FA’s underwriting team and Servicing Carriers.
  - A 30% decrease in **Current Accident Year reported physical damage claim activity** for the next two months (May 2020 and June 2020), following from discussion with FA’s Appointed Actuary.

The **projected 2020 year-end net operating surplus is now \$46.1 million**, with a COR at 87.9%.

### 1.1 Valuation Schedule (Fiscal Year 2020)

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

<b>FARM</b>			
<b>FISCAL YEAR 2020 – SCHEDULE OF VALUATIONS</b>			
<b>Valuation Date</b>	<b>Discount Rate (per annum)</b>	<b>Participation Report</b>	<b>Description of Changes</b>
Sep. 30, 2019 (completed)	1.46% mfad: 25 bp	Oct. 2019	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development)

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

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

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

Mr. Cosimo Pantaleo of Ernst & Young LLP (EY) was appointed as Actuary by the FA Board at its February 18, 2020 meeting.

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

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

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

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

**Ontario Bill 91** (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and **received Royal Assent on June 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the

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

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

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

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

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

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

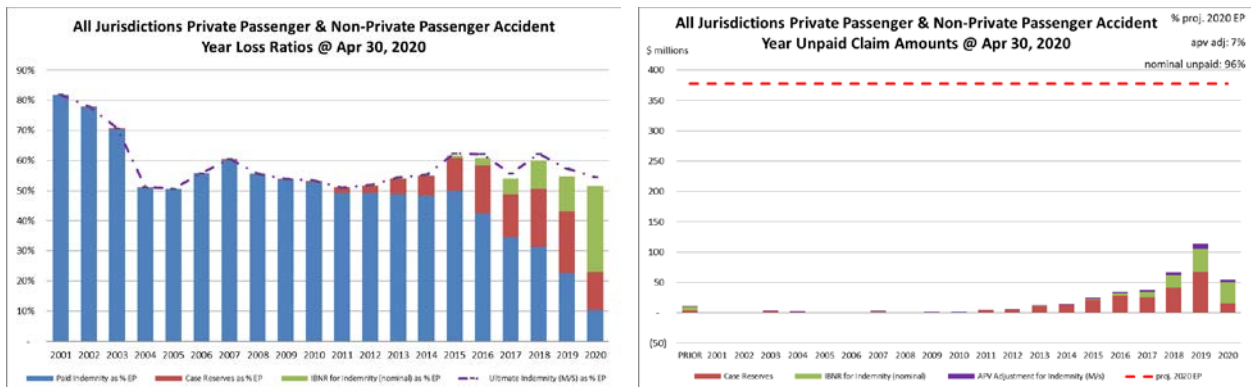
There have been no changes in these descriptions since last month’s Highlights.

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

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

### 1.5 Current Provision Summary

The following charts show the current levels of **indemnity only**<sup>2</sup> claims amounts booked by accident year<sup>3</sup>. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2020 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$26.8 million – see following table) represents 7% 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 \$5.4 million of actuarial present value adjustments would be released into future net operating results.

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

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

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

## claim liabilities (\$000s)

	amt	%
case	246,461	63.3%
ibnr	115,878	29.8%
M/S apv adj	26,823	6.9%
M/S indemnity	389,162	100.0%
retro claims	32,119	
retro apv adj	5,505	
M/S total	426,786	

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

provision is presented in the “retro apv adj” row.

The 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	169,426	108.4%
prem def/(dpac)	(13,061)	(8.4%)
M/S apv adjust.	-	-
M/S total	156,365	100.0%

## policy liabilities (\$000s)

	amt	%
claim	394,458	67.6%
premium	156,365	26.8%
M/S apv adjust.	32,328	5.5%
M/S total	583,151	100.0%

## policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	209,965
Alberta	170,710
Newfoundland & Labrador	72,296
New Brunswick	53,579
Nova Scotia	53,803
Prince Edward Island	11,964
Yukon	3,614
Northwest Territories	5,614
Nunavut	1,606
All Jurisdictions	583,151

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

Ontario has the largest share of any single jurisdiction (accounting for approximately 36% of the total policy liabilities). Collectively, the Atlantic provinces are second largest, accounting for approximately 33% (\$192 million).

## 2 Activity During the Month of April 2020<sup>4</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.

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



*FARM Actual vs. Projected Summary: Recorded Indemnity Transaction Amounts (\$ thousands) by 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	10,702	(2,589)	2,719	(516)	2,964	892	5,683	376
AB	9,358	(380)	5,505	1,814	797	(1,410)	6,302	404
NL	2,590	(214)	2,474	806	(1,013)	(1,151)	1,461	(345)
NB	2,260	(39)	1,305	357	(795)	(972)	510	(615)
NS	3,103	69	1,368	321	(567)	(834)	801	(513)
PE	501	33	62	(120)	(3)	(151)	60	(272)
YT	156	(2)	16	(37)	(31)	(60)	(15)	(97)
NT	346	0	162	44	(161)	(233)	1	(188)
NU	61	(11)	0	(17)	8	(24)	8	(41)
<b>TOTAL</b>	<b>29,076</b>	<b>(3,133)</b>	<b>13,611</b>	<b>2,650</b>	<b>1,199</b>	<b>(3,941)</b>	<b>14,810</b>	<b>(1,291)</b>

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	3,484	263	(1,913)	389	1,571	652
2018	(8)	(8)	1,417	331	(353)	(167)	1,064	164
2019	(129)	(129)	3,777	831	1,968	(1,777)	5,746	(945)
2020	29,214	(2,995)	4,932	1,225	1,498	(2,385)	6,430	(1,161)
<b>TOTAL</b>	<b>29,076</b>	<b>(3,133)</b>	<b>13,611</b>	<b>2,650</b>	<b>1,199</b>	<b>(3,941)</b>	<b>14,810</b>	<b>(1,291)</b>

(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.

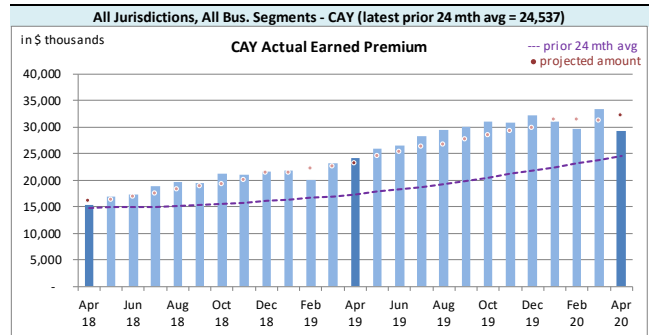
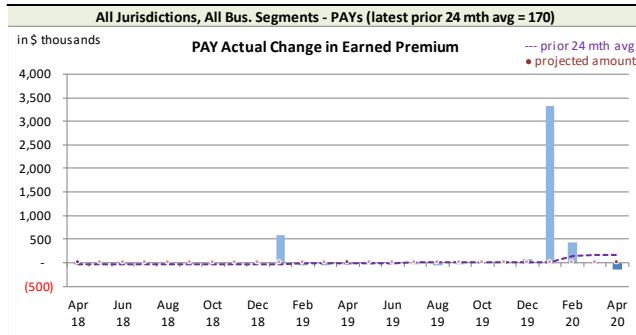
**2.1.a Actual vs. Projected (AvsP): Earned Premium**

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

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



*FARM Actual Earned Premium by Calendar Month*



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

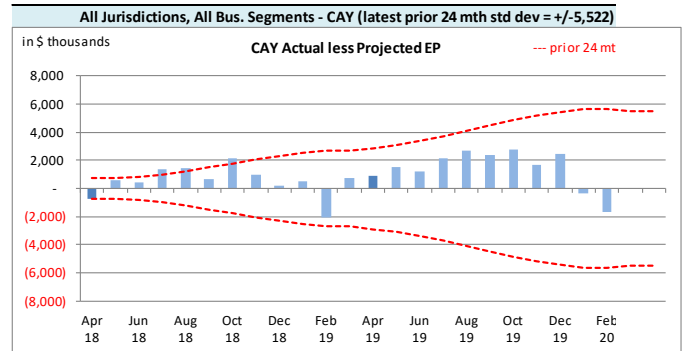
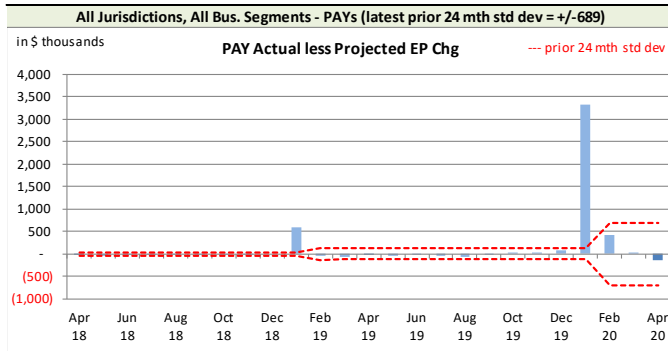
We can see that the prior accident years (PAYs) earned premium change was largely remedied comparing with previous months (see preceding chart on the left). In April 2020, the estimated impact in written premiums for businesses with effective dates prior to 2020 was \$1.5 million.

Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$60 million (accounting for the bulk of the \$64 million or 56% increase in total FARM non-PPV written premium during 2018). 2019 written premium for those two classes finished at \$187.6 million, up \$71.1 million (61.0%) from 2018. As a result, the 2019 year-to-date written premium for those two classes is over 3 times the amount written during the same period in 2017 (\$56.2 million). The increase in these two classes continued over the first three months of 2020, up 71.1% (\$22.2 million) over the same period in 2019; reported April 2020 written premium for these two classes came in 75.7% less (\$13.1 million) than April 2019.

April’s written premium showed a significant decrease, down \$21.3 million (64.1%) relative to April 2019, driven by non-private passenger across multiple jurisdictions. The overall premium decrease was impacted by a reported \$9 million of unprocessed business (i.e. written premium), coupled with an influx of endorsement/adjustment and cancellation transactions processed in the month, which was viewed as a result of the COVID-19 relief measures in place. Among all the rating classes, public vehicles (taxi and buses) and interurban had the largest decrease.

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

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



On Latest \$ thousands		
	PAYs	CAY
<b>Earned Premium</b>		
Mthly Avg EP Chg (prior 24 mths)	170	24,537
std dev	689	5,522
A-P <> std dev	3	4
% <> std dev	12.0%	16.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias<sup>6</sup> on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 20 of the latest 25 have been higher than projected, and

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

Further, we are challenged by not only the unusual volumes, but also by concerns of processing delays at the Servicing Carriers as they try to accommodate the rapid growth, particularly in fleet policies. This issue was discussed in some detail in the December 2019 Highlights and continuous effort has been made to ensure unprocessed business is kept at a non-material level.

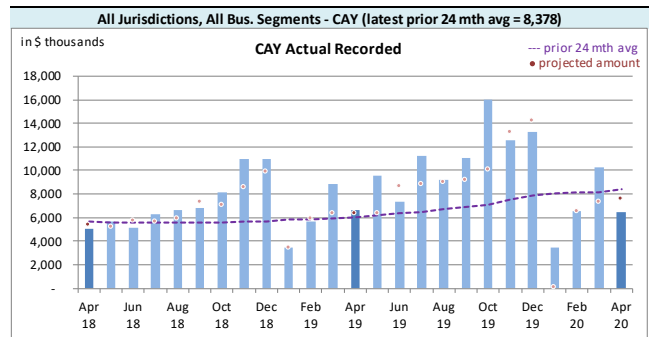
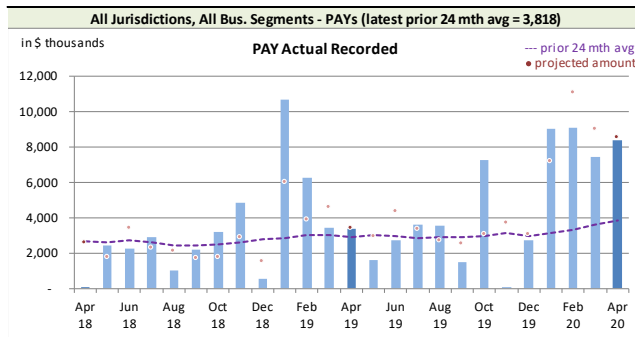
No adjustments were (or will be) made to FARM Participation Reports for unprocessed business. Note that the unprocessed business impacts would be to unearned premium and, to the extent we estimate amounts being earned, operating results would also be impacted. As the FARM operates overall at an operating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

**2.1.b AvsP: Recorded Indemnity**

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

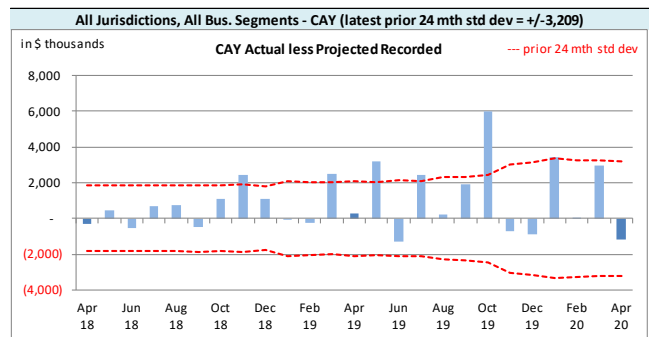
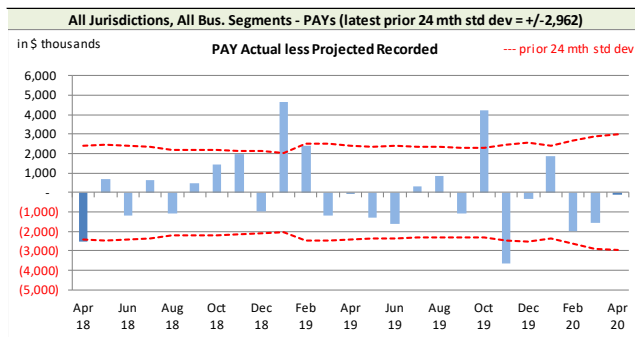
<sup>6</sup>For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

## FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands		
Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	3,818	8,378
std dev	2,962	3,209
A-P <> std dev	4	6
% <> std dev	16.0%	24.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

With respect to **recorded indemnity**, 16% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount (assuming a normal distribution). Bias has not been

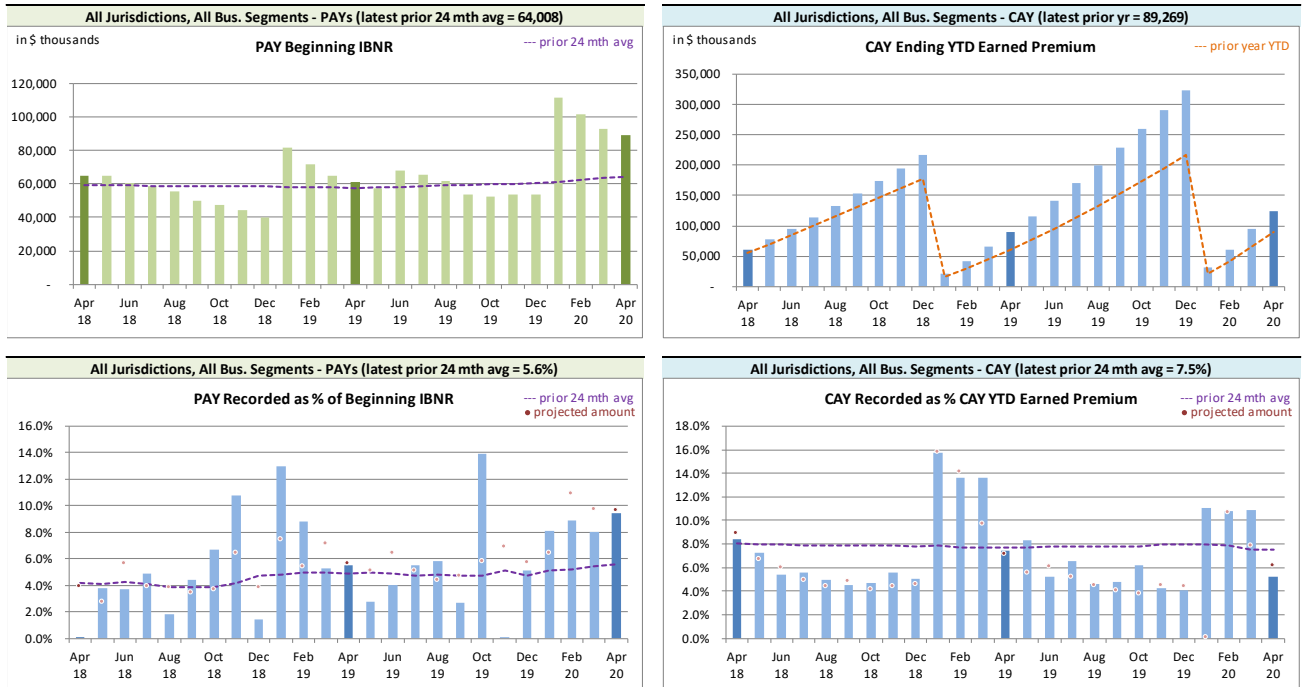
indicated at a 95% confidence level on a running 25-month basis (11 of 25 variances were positive).

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

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

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

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



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

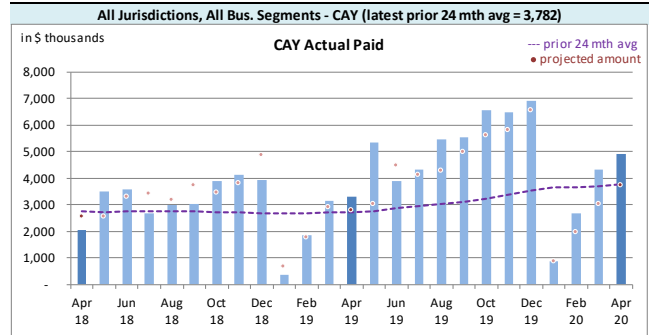
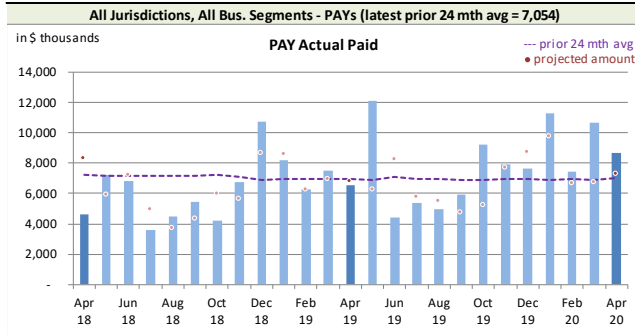
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

**2.1.c AvsP: Paid Indemnity**

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

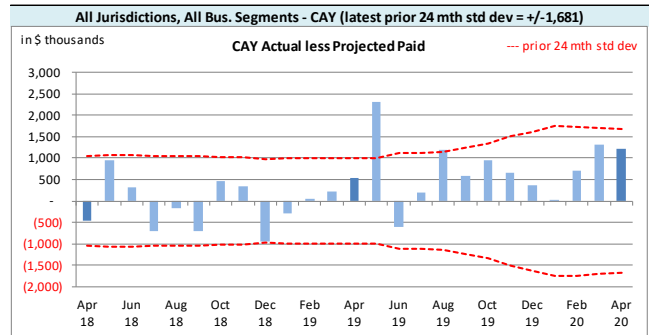
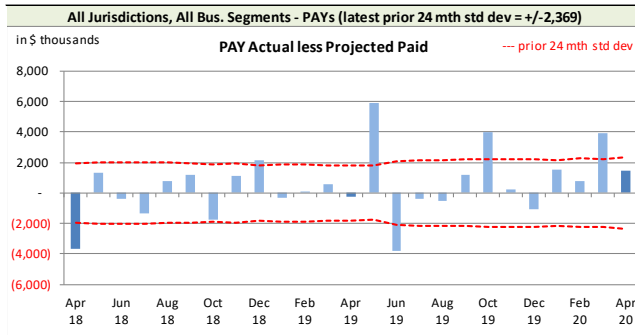
<sup>7</sup>Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e.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

## 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>	PAYs	CAY
Mthly Avg Paid (prior 24 mths)	7,054	3,782
std dev	2,369	1,681
A-P <> std dev	6	2
% <> std dev	24.0%	8.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

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

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

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 8% of the time over the last 25 calendar months (see preceding table on the left), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. Bias has been indicated at a 95% confidence level on a running 25-month basis (18 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>8</sup> Paid Indemnity by Calendar Month*


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

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

## 2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR<sup>9</sup> for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

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

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

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

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

Table 02a

Accident Year	IBNR		actuarial present value adjustments				IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Discount Amount		Provisions for Adverse Deviations		Actual	Actual less Projected
			Actual	Actual less Projected	Actual	Actual less Projected		
Prior	22,402	(645)	(6,046)	(4)	15,449	(24)	31,805	(673)
2018	20,165	(167)	(2,401)	10	7,402	(36)	25,166	(193)
2019	38,091	879	(4,758)	43	13,401	(113)	46,734	809
2020	35,220	(99)	(2,340)	118	6,116	(309)	38,996	(290)
<b>TOTAL</b>	<b>115,878</b>	<b>(32)</b>	<b>(15,545)</b>	<b>167</b>	<b>42,368</b>	<b>(482)</b>	<b>142,701</b>	<b>(347)</b>

The IBNR provision has not changed much, \$32 thousand lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

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

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>10</sup> and APV Amounts (\$ thousands)*

Table 02b		actuarial present value adjustments						
		Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	20,326	37	(941)	(937)	2,927	2,968	22,357	82
2018	4,458	75	(156)	(159)	1,176	1,170	5,469	66
2019	6,507	128	(293)	(299)	2,014	2,031	8,239	139
2020	828	209	(126)	(123)	946	854	1,559	120
TOTAL	32,119	449	(1,516)	(1,518)	7,063	7,023	37,624	407

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:	(13,061)	2,276	-	-	(13,061)	2,276	
balance as % unearned premium:	(7.7%)	(0.1%)	-	-	(7.7%)	(0.1%)	
actual unearned premium:	169,426						
less projected:	(32,276)						

### 3 Ultimate Loss Ratio Matching Method

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

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

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

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

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

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

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

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

The 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	6,571	5.2%	(2,920)	(2.3%)	3,651	2.9%	(814)	(1.7%)
CAY	78,280	61.6%	4,507	3.5%	82,787	65.2%	19,580	0.6%
TOTAL	84,850	66.8%	1,587	1.2%	86,437	68.1%	18,766	(1.0%)

(“% 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”.

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

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

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

## 6 EXHIBITS

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

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

**EXHIBIT A**

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

page 1 of 10

Jurisdiction Desc		discount rate: 1.64%			
AccountCode Desc		interest rate margin: 25 basis pts			
AccountCode					
AccidentYear					
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	202003	202004	202005	202006
<b>Private Passenger</b>	prior	(11,000)	(11,000)	(11,000)	(8,000)
	2011	(9,000)	(9,000)	(9,000)	(9,000)
	2012	18,000	18,000	16,000	17,000
	2013	193,000	193,000	187,000	172,000
	2014	83,000	83,000	81,000	79,000
	2015	329,000	113,000	113,000	112,000
	2016	482,000	541,000	516,000	496,000
	2017	1,207,000	1,156,000	1,076,000	998,000
	2018	1,986,000	1,947,000	1,819,000	1,703,000
	2019	2,133,000	2,000,000	1,884,000	1,771,000
	2020	1,913,000	2,818,000	3,396,000	3,791,000
<b>Private Passenger Total</b>		<b>8,324,000</b>	<b>8,849,000</b>	<b>9,068,000</b>	<b>9,122,000</b>
<b>Non Private Passenger</b>	prior	8,000	8,000	8,000	8,000
	2011	(104,000)	(104,000)	(103,000)	(102,000)
	2012	(2,000)	(9,000)	(9,000)	(9,000)
	2013	2,000	2,000	2,000	2,000
	2014	1,000	1,000	1,000	1,000
	2015	69,000	(164,000)	(163,000)	(161,000)
	2016	48,000	(51,000)	(51,000)	(49,000)
	2017	312,000	344,000	325,000	315,000
	2018	694,000	669,000	658,000	638,000
	2019	915,000	651,000	566,000	497,000
	2020	974,000	1,220,000	1,313,000	1,447,000
<b>Non Private Passenger Total</b>		<b>2,917,000</b>	<b>2,567,000</b>	<b>2,547,000</b>	<b>2,587,000</b>
<b>Grand Total</b>		<b>11,241,000</b>	<b>11,416,000</b>	<b>11,615,000</b>	<b>11,709,000</b>

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

**EXHIBIT A**

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

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Jurisdiction Desc		New Brunswick		discount rate: 1.64%			
AccountCode Desc		IBNR Provision		interest rate margin: 25 basis pts			
AccountCode		(All)					
AccidentYear		(All)					
		Prior Month	Current Month	1st Projected	2nd Projected		
Sum of Amount	ShareYMMM						
Business Segment	Acc Year	202003	202004	202005	202006		
Private Passenger	prior	107,000	92,000	91,000	89,000		
	2011	49,000	49,000	49,000	46,000		
	2012	(81,000)	(81,000)	(80,000)	(75,000)		
	2013	68,000	68,000	65,000	61,000		
	2014	234,000	234,000	228,000	218,000		
	2015	118,000	118,000	112,000	109,000		
	2016	612,000	576,000	569,000	558,000		
	2017	1,814,000	1,814,000	1,795,000	1,778,000		
	2018	2,932,000	2,794,000	2,723,000	2,695,000		
	2019	4,159,000	4,042,000	3,929,000	3,887,000		
	2020	1,148,000	1,624,000	2,188,000	2,566,000		
<b>Private Passenger Total</b>		<b>11,160,000</b>	<b>11,330,000</b>	<b>11,669,000</b>	<b>11,932,000</b>		
Non Private Passenger	prior	(14,000)	(14,000)	(14,000)	(14,000)		
	2011	3,000	(5,000)	(5,000)	(5,000)		
	2012	22,000	22,000	23,000	22,000		
	2013	42,000	38,000	39,000	40,000		
	2014	11,000	11,000	11,000	11,000		
	2015	120,000	120,000	118,000	116,000		
	2016	175,000	225,000	221,000	215,000		
	2017	457,000	527,000	509,000	503,000		
	2018	1,187,000	1,250,000	1,212,000	1,178,000		
	2019	2,296,000	2,305,000	1,902,000	1,578,000		
	2020	290,000	731,000	1,093,000	1,292,000		
<b>Non Private Passenger Total</b>		<b>4,589,000</b>	<b>5,210,000</b>	<b>5,109,000</b>	<b>4,936,000</b>		
<b>Grand Total</b>		<b>15,749,000</b>	<b>16,540,000</b>	<b>16,778,000</b>	<b>16,868,000</b>		

*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: 1.64%			
AccountCode Desc		IBNR Provision	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM				
Business Segment	Acc Year	202003	202004	202005	202006	
Private Passenger	prior	106,000	105,000	105,000	104,000	
	2011	5,000	5,000	5,000	5,000	
	2012	(2,000)	(2,000)	(2,000)	(2,000)	
	2013	(1,000)	(1,000)	(1,000)	(1,000)	
	2014	20,000	10,000	10,000	9,000	
	2015	42,000	42,000	42,000	42,000	
	2016	290,000	290,000	287,000	285,000	
	2017	751,000	751,000	704,000	697,000	
	2018	1,203,000	1,171,000	1,161,000	1,130,000	
	2019	2,556,000	2,624,000	2,573,000	2,503,000	
	2020	1,420,000	2,124,000	2,653,000	3,230,000	
<b>Private Passenger Total</b>		<b>6,390,000</b>	<b>7,119,000</b>	<b>7,537,000</b>	<b>8,002,000</b>	
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)	
	2011	2,000	2,000	2,000	2,000	
	2012	(3,000)	(3,000)	(3,000)	(3,000)	
	2013	29,000	29,000	29,000	28,000	
	2014	445,000	469,000	462,000	458,000	
	2015	34,000	34,000	34,000	34,000	
	2016	387,000	384,000	381,000	356,000	
	2017	539,000	504,000	490,000	460,000	
	2018	1,063,000	879,000	835,000	766,000	
	2019	1,529,000	1,424,000	1,198,000	1,013,000	
	2020	1,317,000	1,949,000	2,501,000	2,960,000	
<b>Non Private Passenger Total</b>		<b>5,341,000</b>	<b>5,670,000</b>	<b>5,928,000</b>	<b>6,073,000</b>	
<b>Grand Total</b>		<b>11,731,000</b>	<b>12,789,000</b>	<b>13,465,000</b>	<b>14,075,000</b>	

*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: 1.64%			
AccountCode Desc		IBNR Provision	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM				
Business Segment	Acc Year	202003	202004	202005	202006	
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)	
	2011	(1,000)	(1,000)	(1,000)	(1,000)	
	2012		-	-	-	
	2013	(2,000)	(2,000)	(2,000)	(2,000)	
	2014	1,000	1,000	1,000	1,000	
	2015	58,000	58,000	58,000	57,000	
	2016	37,000	37,000	37,000	36,000	
	2017	(7,000)	(8,000)	(8,000)	(7,000)	
	2018	344,000	342,000	338,000	335,000	
	2019	477,000	392,000	387,000	383,000	
	2020	145,000	266,000	323,000	406,000	
<b>Private Passenger Total</b>		<b>1,047,000</b>	<b>1,080,000</b>	<b>1,128,000</b>	<b>1,203,000</b>	
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2011	1,000	1,000	1,000	1,000	
	2012	(6,000)	(6,000)	(6,000)	(7,000)	
	2013	3,000	3,000	3,000	3,000	
	2014	(72,000)	(72,000)	(71,000)	(70,000)	
	2015	26,000	26,000	26,000	26,000	
	2016	125,000	124,000	123,000	122,000	
	2017	400,000	408,000	403,000	398,000	
	2018	499,000	499,000	494,000	488,000	
	2019	1,108,000	1,164,000	948,000	775,000	
	2020	310,000	439,000	546,000	671,000	
<b>Non Private Passenger Total</b>		<b>2,392,000</b>	<b>2,584,000</b>	<b>2,465,000</b>	<b>2,405,000</b>	
<b>Grand Total</b>		<b>3,439,000</b>	<b>3,664,000</b>	<b>3,593,000</b>	<b>3,608,000</b>	

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



**EXHIBIT A**

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

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Jurisdiction Desc		Ontario	discount rate: 1.64%			
AccountCode Desc		IBNR Provision	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM				
Business Segment	Acc Year	202003	202004	202005	202006	
Private Passenger	prior	7,614,000	7,614,000	7,338,000	6,954,000	
	2011	82,000	82,000	79,000	75,000	
	2012	66,000	104,000	100,000	94,000	
	2013	85,000	72,000	71,000	69,000	
	2014	(768,000)	(782,000)	(747,000)	(700,000)	
	2015	165,000	165,000	160,000	152,000	
	2016	277,000	75,000	74,000	72,000	
	2017	561,000	550,000	531,000	520,000	
	2018	1,572,000	1,477,000	1,418,000	1,345,000	
	2019	4,425,000	3,423,000	3,301,000	3,196,000	
	2020	3,729,000	4,828,000	6,128,000	7,248,000	
<b>Private Passenger Total</b>		<b>17,808,000</b>	<b>17,608,000</b>	<b>18,453,000</b>	<b>19,025,000</b>	
Non Private Passenger	prior	26,000	45,000	42,000	41,000	
	2011	107,000	107,000	101,000	96,000	
	2012	120,000	101,000	96,000	92,000	
	2013	448,000	542,000	518,000	492,000	
	2014	259,000	2,000	(8,000)	-	
	2015	1,042,000	1,006,000	956,000	911,000	
	2016	1,116,000	1,038,000	1,015,000	975,000	
	2017	1,440,000	1,279,000	1,240,000	1,181,000	
	2018	4,205,000	4,076,000	3,973,000	3,884,000	
	2019	15,508,000	13,555,000	11,240,000	9,376,000	
	2020	8,428,000	10,208,000	12,463,000	14,559,000	
<b>Non Private Passenger Total</b>		<b>32,699,000</b>	<b>31,959,000</b>	<b>31,636,000</b>	<b>31,607,000</b>	
<b>Grand Total</b>		<b>50,507,000</b>	<b>49,567,000</b>	<b>50,089,000</b>	<b>50,632,000</b>	

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

**EXHIBIT A**

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

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Jurisdiction Desc		Alberta	discount rate: 1.64%			
AccountCode Desc		IBNR Provision	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM				
Business Segment	Acc Year	202003	202004	202005	202006	
Private Passenger	prior	(35,000)	(35,000)	(32,000)	(30,000)	
	2011	25,000	25,000	24,000	24,000	
	2012	34,000	34,000	32,000	31,000	
	2013	76,000	76,000	74,000	71,000	
	2014	20,000	(14,000)	(15,000)	(17,000)	
	2015	269,000	269,000	263,000	253,000	
	2016	76,000	76,000	76,000	73,000	
	2017	613,000	518,000	487,000	483,000	
	2018	635,000	634,000	621,000	606,000	
	2019	1,182,000	914,000	894,000	871,000	
	2020	570,000	714,000	890,000	1,057,000	
<b>Private Passenger Total</b>		<b>3,465,000</b>	<b>3,211,000</b>	<b>3,314,000</b>	<b>3,422,000</b>	
Non Private Passenger	prior	79,000	79,000	75,000	71,000	
	2011	(396,000)	(489,000)	(465,000)	(438,000)	
	2012	235,000	235,000	225,000	211,000	
	2013	279,000	280,000	269,000	253,000	
	2014	510,000	510,000	487,000	460,000	
	2015	1,144,000	1,076,000	1,036,000	974,000	
	2016	3,269,000	2,958,000	2,828,000	2,736,000	
	2017	4,124,000	4,033,000	3,938,000	3,727,000	
	2018	9,071,000	8,459,000	8,097,000	7,868,000	
	2019	15,178,000	12,749,000	10,619,000	8,899,000	
	2020	9,012,000	11,731,000	13,643,000	16,263,000	
<b>Non Private Passenger Total</b>		<b>42,505,000</b>	<b>41,621,000</b>	<b>40,752,000</b>	<b>41,024,000</b>	
<b>Grand Total</b>		<b>45,970,000</b>	<b>44,832,000</b>	<b>44,066,000</b>	<b>44,446,000</b>	

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

**EXHIBIT A**

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

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Jurisdiction Desc		Yukon	discount rate: 1.64%			
AccountCode Desc		IBNR Provision	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	202003	202004	202005	202006	
Private Passenger	prior	4,000	4,000	4,000	4,000	
	2011	2,000	2,000	2,000	2,000	
	2012	3,000	3,000	3,000	3,000	
	2013	7,000	7,000	7,000	7,000	
	2014	13,000	13,000	13,000	13,000	
	2015	25,000	25,000	25,000	25,000	
	2016	36,000	36,000	36,000	36,000	
	2017	125,000	134,000	132,000	129,000	
	2018	137,000	137,000	136,000	135,000	
	2019	168,000	168,000	166,000	163,000	
	2020	(9,000)	9,000	25,000	42,000	
<b>Private Passenger Total</b>		<b>511,000</b>	<b>538,000</b>	<b>549,000</b>	<b>559,000</b>	
Non Private Passenger	prior	2,000	2,000	2,000	2,000	
	2011	-	-	-	-	
	2012	1,000	1,000	1,000	1,000	
	2013	2,000	2,000	2,000	2,000	
	2014	7,000	7,000	7,000	7,000	
	2015	3,000	3,000	3,000	3,000	
	2016	36,000	36,000	36,000	36,000	
	2017	97,000	97,000	96,000	94,000	
	2018	167,000	167,000	165,000	163,000	
	2019	253,000	269,000	221,000	183,000	
	2020	184,000	243,000	303,000	333,000	
<b>Non Private Passenger Total</b>		<b>752,000</b>	<b>827,000</b>	<b>836,000</b>	<b>824,000</b>	
<b>Grand Total</b>		<b>1,263,000</b>	<b>1,365,000</b>	<b>1,385,000</b>	<b>1,383,000</b>	

*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	discount rate: 1.64%			
AccountCode Desc		IBNR Provision	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	202003	202004	202005	202006	
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000	7,000
	2014	9,000	9,000	9,000	9,000	9,000
	2015	34,000	34,000	34,000	34,000	34,000
	2016	67,000	67,000	66,000	65,000	65,000
	2017	160,000	160,000	158,000	157,000	157,000
	2018	304,000	319,000	316,000	312,000	312,000
	2019	336,000	446,000	434,000	397,000	397,000
	2020	(46,000)	(58,000)	(4,000)	65,000	65,000
<b>Private Passenger Total</b>		<b>873,000</b>	<b>986,000</b>	<b>1,022,000</b>	<b>1,048,000</b>	
Non Private Passenger	prior	3,000	3,000	3,000	3,000	3,000
	2011	-	-	-	-	-
	2012	-	-	-	-	-
	2013	39,000	39,000	40,000	40,000	40,000
	2014	31,000	31,000	31,000	31,000	31,000
	2015	14,000	14,000	14,000	14,000	14,000
	2016	44,000	44,000	44,000	44,000	44,000
	2017	119,000	114,000	113,000	110,000	110,000
	2018	192,000	192,000	190,000	188,000	188,000
	2019	403,000	392,000	322,000	266,000	266,000
	2020	36,000	78,000	108,000	138,000	138,000
<b>Non Private Passenger Total</b>		<b>881,000</b>	<b>907,000</b>	<b>865,000</b>	<b>834,000</b>	
<b>Grand Total</b>		<b>1,754,000</b>	<b>1,893,000</b>	<b>1,887,000</b>	<b>1,882,000</b>	

*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		discount rate: 1.64%			
AccountCode Desc		interest rate margin: 25 basis pts			
AccountCode					
AccidentYear					
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	202003	202004	202005	202006
Private Passenger	prior	-	-	-	-
	2011		-	-	-
	2012	15,000	15,000	14,000	14,000
	2013	1,000	1,000	1,000	1,000
	2014	2,000	2,000	2,000	2,000
	2015	3,000	3,000	3,000	3,000
	2016	13,000	13,000	13,000	13,000
	2017	17,000	17,000	17,000	17,000
	2018	14,000	14,000	14,000	14,000
	2019	25,000	25,000	25,000	25,000
	2020	10,000	9,000	13,000	15,000
<b>Private Passenger Total</b>		<b>100,000</b>	<b>99,000</b>	<b>102,000</b>	<b>104,000</b>
Non Private Passenger	prior		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	8,000	8,000	8,000	8,000
	2014	17,000	17,000	17,000	17,000
	2015	14,000	14,000	14,000	14,000
	2016	29,000	29,000	29,000	29,000
	2017	74,000	74,000	73,000	72,000
	2018	140,000	140,000	139,000	138,000
	2019	206,000	191,000	156,000	127,000
	2020	38,000	63,000	79,000	95,000
<b>Non Private Passenger Total</b>		<b>526,000</b>	<b>536,000</b>	<b>515,000</b>	<b>500,000</b>
<b>Grand Total</b>		<b>626,000</b>	<b>635,000</b>	<b>617,000</b>	<b>604,000</b>

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

**EXHIBIT A**

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

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Jurisdiction Desc		(All)	discount rate: 1.64%			
AccountCode Desc		IBNR Provision	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM				
Business Segment	Acc Year	202003	202004	202005	202006	
Private Passenger	prior	7,777,000	7,761,000	7,487,000	7,105,000	
	2011	152,000	152,000	148,000	141,000	
	2012	59,000	97,000	89,000	88,000	
	2013	434,000	421,000	409,000	385,000	
	2014	(386,000)	(444,000)	(418,000)	(386,000)	
	2015	1,043,000	827,000	810,000	787,000	
	2016	1,890,000	1,711,000	1,674,000	1,634,000	
	2017	5,241,000	5,092,000	4,892,000	4,772,000	
	2018	9,127,000	8,835,000	8,546,000	8,275,000	
	2019	15,461,000	14,034,000	13,593,000	13,196,000	
	2020	8,880,000	12,334,000	15,612,000	18,420,000	
<b>Private Passenger Total</b>		<b>49,678,000</b>	<b>50,820,000</b>	<b>52,842,000</b>	<b>54,417,000</b>	
Non Private Passenger	prior	101,000	120,000	113,000	108,000	
	2011	(387,000)	(488,000)	(469,000)	(446,000)	
	2012	367,000	341,000	327,000	307,000	
	2013	852,000	943,000	910,000	868,000	
	2014	1,209,000	976,000	937,000	915,000	
	2015	2,466,000	2,129,000	2,038,000	1,931,000	
	2016	5,229,000	4,787,000	4,626,000	4,464,000	
	2017	7,562,000	7,380,000	7,187,000	6,860,000	
	2018	17,218,000	16,331,000	15,763,000	15,311,000	
	2019	37,396,000	32,700,000	27,172,000	22,714,000	
	2020	20,589,000	26,662,000	32,049,000	37,758,000	
<b>Non Private Passenger Total</b>		<b>92,602,000</b>	<b>91,881,000</b>	<b>90,653,000</b>	<b>90,790,000</b>	
<b>Grand Total</b>		<b>142,280,000</b>	<b>142,701,000</b>	<b>143,495,000</b>	<b>145,207,000</b>	

*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		discount rate: 0.00%			
AccountCode Desc		interest rate margin: 0 basis pts			
AccountCode					
AccidentYear					
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202003	202004	202005	202006
<b>Private Passenger</b>	prior	(17,000)	(17,000)	(17,000)	(14,000)
	2011	(6,000)	(6,000)	(6,000)	(6,000)
	2012	4,000	4,000	4,000	4,000
	2013	178,000	178,000	172,000	158,000
	2014	4,000	4,000	4,000	4,000
	2015	149,000	(67,000)	(65,000)	(60,000)
	2016	171,000	230,000	212,000	205,000
	2017	954,000	918,000	845,000	777,000
	2018	1,429,000	1,418,000	1,305,000	1,201,000
	2019	1,424,000	1,315,000	1,210,000	1,113,000
	2020	1,729,000	2,577,000	3,093,000	3,431,000
<b>Private Passenger Total</b>		<b>6,019,000</b>	<b>6,554,000</b>	<b>6,757,000</b>	<b>6,813,000</b>
<b>Non Private Passenger</b>	prior	8,000	8,000	8,000	8,000
	2011	(102,000)	(102,000)	(101,000)	(100,000)
	2012		(11,000)	(11,000)	(11,000)
	2013	2,000	2,000	2,000	2,000
	2014	1,000	1,000	1,000	1,000
	2015	21,000	(195,000)	(193,000)	(191,000)
	2016	(29,000)	(128,000)	(127,000)	(123,000)
	2017	140,000	179,000	165,000	160,000
	2018	460,000	462,000	457,000	443,000
	2019	636,000	379,000	303,000	242,000
	2020	887,000	1,112,000	1,183,000	1,297,000
<b>Non Private Passenger Total</b>		<b>2,024,000</b>	<b>1,707,000</b>	<b>1,687,000</b>	<b>1,728,000</b>
<b>Grand Total</b>		<b>8,043,000</b>	<b>8,261,000</b>	<b>8,444,000</b>	<b>8,541,000</b>

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



**EXHIBIT B**

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

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Jurisdiction Desc		New Brunswick				
AccountCode Desc		Undiscounted IBNR Provision				
AccountCode		(All)				
AccidentYear		(All)				
		discount rate: 0.00%				
		interest rate margin: 0 basis pts				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment		ShareYYMM	202003	202004	202005	202006
Acc Year		202003	202004	202005	202006	
Private Passenger	prior	56,000	55,000	54,000	52,000	
	2011	45,000	45,000	45,000	42,000	
	2012	(94,000)	(94,000)	(93,000)	(88,000)	
	2013	52,000	52,000	51,000	48,000	
	2014	184,000	184,000	182,000	172,000	
	2015	(33,000)	(33,000)	(33,000)	(31,000)	
	2016	423,000	401,000	397,000	387,000	
	2017	1,521,000	1,521,000	1,506,000	1,491,000	
	2018	2,580,000	2,445,000	2,377,000	2,353,000	
	2019	3,733,000	3,622,000	3,513,000	3,478,000	
	2020	1,033,000	1,474,000	1,999,000	2,340,000	
<b>Private Passenger Total</b>		<b>9,500,000</b>	<b>9,672,000</b>	<b>9,998,000</b>	<b>10,244,000</b>	
Non Private Passenger	prior	(20,000)	(20,000)	(20,000)	(20,000)	
	2011	3,000	(5,000)	(5,000)	(5,000)	
	2012	2,000	2,000	2,000	2,000	
	2013	(22,000)	(22,000)	(21,000)	(20,000)	
	2014	10,000	10,000	10,000	10,000	
	2015	62,000	62,000	61,000	59,000	
	2016	125,000	174,000	171,000	166,000	
	2017	352,000	421,000	406,000	402,000	
	2018	985,000	1,051,000	1,019,000	988,000	
	2019	1,946,000	1,961,000	1,569,000	1,255,000	
	2020	217,000	645,000	981,000	1,157,000	
<b>Non Private Passenger Total</b>		<b>3,660,000</b>	<b>4,279,000</b>	<b>4,173,000</b>	<b>3,994,000</b>	
<b>Grand Total</b>		<b>13,160,000</b>	<b>13,951,000</b>	<b>14,171,000</b>	<b>14,238,000</b>	

*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		ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202003	202004	202005	202006	
<b>Private Passenger</b>	prior	82,000	81,000	81,000	81,000	
	2011	5,000	5,000	5,000	5,000	
	2012	(2,000)	(2,000)	(2,000)	(2,000)	
	2013	(7,000)	(7,000)	(7,000)	(7,000)	
	2014		(10,000)	(10,000)	(10,000)	
	2015	30,000	30,000	30,000	30,000	
	2016	221,000	221,000	219,000	217,000	
	2017	641,000	641,000	594,000	588,000	
	2018	965,000	936,000	927,000	899,000	
	2019	1,998,000	2,078,000	2,036,000	1,975,000	
	2020	1,257,000	1,916,000	2,394,000	2,918,000	
<b>Private Passenger Total</b>		<b>5,190,000</b>	<b>5,889,000</b>	<b>6,267,000</b>	<b>6,694,000</b>	
<b>Non Private Passenger</b>	prior	(4,000)	(4,000)	(4,000)	(4,000)	
	2011	2,000	2,000	2,000	2,000	
	2012	(3,000)	(3,000)	(3,000)	(3,000)	
	2013	5,000	5,000	5,000	5,000	
	2014	380,000	404,000	399,000	395,000	
	2015	24,000	24,000	24,000	24,000	
	2016	247,000	245,000	243,000	219,000	
	2017	348,000	315,000	306,000	282,000	
	2018	810,000	638,000	596,000	530,000	
	2019	1,175,000	1,086,000	869,000	695,000	
	2020	1,148,000	1,748,000	2,251,000	2,666,000	
<b>Non Private Passenger Total</b>		<b>4,132,000</b>	<b>4,460,000</b>	<b>4,688,000</b>	<b>4,811,000</b>	
<b>Grand Total</b>		<b>9,322,000</b>	<b>10,349,000</b>	<b>10,955,000</b>	<b>11,505,000</b>	

*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		discount rate: 0.00%			
AccountCode Desc		interest rate margin: 0 basis pts			
AccountCode					
AccidentYear					
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202003	202004	202005	202006
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	1,000	1,000	1,000	1,000
	2015	7,000	7,000	7,000	7,000
	2016	18,000	18,000	18,000	18,000
	2017	(92,000)	(92,000)	(91,000)	(89,000)
	2018	288,000	286,000	283,000	280,000
	2019	408,000	324,000	321,000	318,000
	2020	130,000	243,000	295,000	370,000
<b>Private Passenger Total</b>		<b>752,000</b>	<b>779,000</b>	<b>826,000</b>	<b>897,000</b>
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	1,000	1,000	1,000	1,000
	2014	(71,000)	(71,000)	(70,000)	(69,000)
	2015	26,000	26,000	26,000	26,000
	2016	85,000	85,000	84,000	83,000
	2017	378,000	386,000	382,000	378,000
	2018	459,000	459,000	454,000	449,000
	2019	1,009,000	1,064,000	851,000	681,000
	2020	278,000	398,000	495,000	609,000
<b>Non Private Passenger Total</b>		<b>2,164,000</b>	<b>2,347,000</b>	<b>2,222,000</b>	<b>2,157,000</b>
<b>Grand Total</b>		<b>2,916,000</b>	<b>3,126,000</b>	<b>3,048,000</b>	<b>3,054,000</b>

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

**EXHIBIT B**

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

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Jurisdiction Desc		Ontario	discount rate: 0.00%			
AccountCode Desc		Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM				
Business Segment	Acc Year	202003	202004	202005	202006	
<b>Private Passenger</b>	prior	6,641,000	6,644,000	6,377,000	6,014,000	
	2011	75,000	75,000	72,000	68,000	
	2012	57,000	95,000	91,000	86,000	
	2013	44,000	34,000	33,000	31,000	
	2014	(896,000)	(909,000)	(873,000)	(823,000)	
	2015	136,000	136,000	131,000	124,000	
	2016	201,000	2,000	2,000	2,000	
	2017	430,000	421,000	404,000	396,000	
	2018	1,320,000	1,228,000	1,173,000	1,105,000	
	2019	3,668,000	2,692,000	2,584,000	2,494,000	
	2020	3,345,000	4,333,000	5,502,000	6,498,000	
<b>Private Passenger Total</b>		<b>15,021,000</b>	<b>14,751,000</b>	<b>15,496,000</b>	<b>15,995,000</b>	
<b>Non Private Passenger</b>	prior	(16,000)	3,000	3,000	3,000	
	2011	57,000	57,000	55,000	52,000	
	2012	68,000	49,000	48,000	45,000	
	2013	236,000	330,000	320,000	301,000	
	2014	(8,000)	(258,000)	(250,000)	(235,000)	
	2015	504,000	473,000	459,000	431,000	
	2016	701,000	624,000	605,000	569,000	
	2017	916,000	763,000	740,000	696,000	
	2018	3,234,000	3,115,000	3,022,000	2,943,000	
	2019	13,104,000	11,226,000	8,981,000	7,185,000	
	2020	7,640,000	9,233,000	11,271,000	13,157,000	
<b>Non Private Passenger Total</b>		<b>26,436,000</b>	<b>25,615,000</b>	<b>25,254,000</b>	<b>25,147,000</b>	
<b>Grand Total</b>		<b>41,457,000</b>	<b>40,366,000</b>	<b>40,750,000</b>	<b>41,142,000</b>	

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

**EXHIBIT B**

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

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Jurisdiction Desc		Alberta	discount rate: 0.00%			
AccountCode Desc		Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202003	202004	202005	202006	
<b>Private Passenger</b>	prior	(70,000)	(70,000)	(68,000)	(65,000)	
	2011	16,000	16,000	16,000	16,000	
	2012	26,000	26,000	25,000	24,000	
	2013	62,000	62,000	61,000	59,000	
	2014	(99,000)	(133,000)	(130,000)	(126,000)	
	2015	238,000	238,000	233,000	226,000	
	2016	(48,000)	(48,000)	(47,000)	(47,000)	
	2017	541,000	446,000	416,000	412,000	
	2018	476,000	476,000	466,000	452,000	
	2019	978,000	725,000	710,000	689,000	
	2020	507,000	640,000	799,000	949,000	
<b>Private Passenger Total</b>		<b>2,627,000</b>	<b>2,378,000</b>	<b>2,481,000</b>	<b>2,589,000</b>	
<b>Non Private Passenger</b>	prior	59,000	59,000	56,000	52,000	
	2011	(396,000)	(489,000)	(465,000)	(437,000)	
	2012	188,000	188,000	179,000	168,000	
	2013	159,000	159,000	151,000	142,000	
	2014	430,000	430,000	408,000	384,000	
	2015	668,000	671,000	637,000	599,000	
	2016	2,559,000	2,248,000	2,136,000	2,059,000	
	2017	3,194,000	3,170,000	3,100,000	2,914,000	
	2018	7,388,000	6,795,000	6,455,000	6,242,000	
	2019	12,597,000	10,290,000	8,232,000	6,586,000	
	2020	8,110,000	10,606,000	12,304,000	14,729,000	
<b>Non Private Passenger Total</b>		<b>34,956,000</b>	<b>34,127,000</b>	<b>33,193,000</b>	<b>33,438,000</b>	
<b>Grand Total</b>		<b>37,583,000</b>	<b>36,505,000</b>	<b>35,674,000</b>	<b>36,027,000</b>	

*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	<b>Yukon</b>
AccountCode Desc	<b>Undiscounted IBNR Provision</b>
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYMMM 202003	202004	202005	202006
<b>Private Passenger</b>	prior	4,000	4,000	4,000	4,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	6,000	6,000	6,000	6,000
	2014	12,000	12,000	12,000	12,000
	2015	24,000	24,000	24,000	24,000
	2016	34,000	34,000	34,000	34,000
	2017	42,000	51,000	50,000	49,000
	2018	127,000	127,000	126,000	125,000
	2019	152,000	152,000	150,000	148,000
	2020	(10,000)	7,000	21,000	36,000
<b>Private Passenger Total</b>		<b>396,000</b>	<b>422,000</b>	<b>432,000</b>	<b>443,000</b>
<b>Non Private Passenger</b>	prior	2,000	2,000	2,000	2,000
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	6,000	6,000	6,000	6,000
	2015	3,000	3,000	3,000	3,000
	2016	34,000	34,000	34,000	34,000
	2017	89,000	89,000	88,000	87,000
	2018	125,000	125,000	124,000	123,000
	2019	221,000	236,000	189,000	151,000
	2020	171,000	226,000	281,000	308,000
<b>Non Private Passenger Total</b>		<b>654,000</b>	<b>724,000</b>	<b>730,000</b>	<b>717,000</b>
<b>Grand Total</b>		<b>1,050,000</b>	<b>1,146,000</b>	<b>1,162,000</b>	<b>1,160,000</b>

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

**EXHIBIT B**

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

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Jurisdiction Desc		Northwest Territories	discount rate: 0.00%			
AccountCode Desc		Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202003	202004	202005	202006	
<b>Private Passenger</b>	prior	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)
	2012	5,000	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000	6,000
	2014	8,000	8,000	8,000	8,000	8,000
	2015	32,000	32,000	32,000	32,000	32,000
	2016	63,000	63,000	62,000	61,000	61,000
	2017	108,000	108,000	107,000	106,000	106,000
	2018	272,000	290,000	287,000	284,000	284,000
	2019	295,000	405,000	394,000	358,000	358,000
	2020	(62,000)	(72,000)	(23,000)	43,000	43,000
<b>Private Passenger Total</b>		<b>723,000</b>	<b>841,000</b>	<b>874,000</b>	<b>899,000</b>	
<b>Non Private Passenger</b>	prior	3,000	3,000	3,000	3,000	3,000
	2011	-	-	-	-	-
	2012	-	-	-	-	-
	2013	11,000	11,000	11,000	11,000	11,000
	2014	29,000	29,000	29,000	29,000	29,000
	2015	13,000	13,000	13,000	13,000	13,000
	2016	41,000	41,000	41,000	41,000	41,000
	2017	109,000	104,000	103,000	102,000	102,000
	2018	173,000	173,000	171,000	169,000	169,000
	2019	348,000	338,000	270,000	216,000	216,000
	2020	30,000	68,000	96,000	124,000	124,000
<b>Non Private Passenger Total</b>		<b>757,000</b>	<b>780,000</b>	<b>737,000</b>	<b>708,000</b>	
<b>Grand Total</b>		<b>1,480,000</b>	<b>1,621,000</b>	<b>1,611,000</b>	<b>1,607,000</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		discount rate: 0.00%			
AccountCode Desc		interest rate margin: 0 basis pts			
AccountCode					
AccidentYear					
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202003	202004	202005	202006
<b>Private Passenger</b>	prior	-	-	-	-
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	2,000	2,000	2,000	2,000
	2015	3,000	3,000	3,000	3,000
	2016	12,000	12,000	12,000	12,000
	2017	16,000	16,000	16,000	16,000
	2018	13,000	13,000	13,000	13,000
	2019	23,000	23,000	23,000	23,000
	2020	9,000	9,000	12,000	14,000
<b>Private Passenger Total</b>		<b>80,000</b>	<b>80,000</b>	<b>83,000</b>	<b>85,000</b>
<b>Non Private Passenger</b>	prior		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	7,000	7,000	7,000	7,000
	2014	4,000	4,000	4,000	4,000
	2015	7,000	7,000	7,000	7,000
	2016	27,000	27,000	27,000	27,000
	2017	68,000	68,000	67,000	66,000
	2018	128,000	128,000	127,000	126,000
	2019	188,000	175,000	140,000	112,000
	2020	34,000	57,000	73,000	88,000
<b>Non Private Passenger Total</b>		<b>463,000</b>	<b>473,000</b>	<b>452,000</b>	<b>437,000</b>
<b>Grand Total</b>		<b>543,000</b>	<b>553,000</b>	<b>535,000</b>	<b>522,000</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)		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	ShareYMMM				
Business Segment	Acc Year	202003	202004	202005	202006
<b>Private Passenger</b>	prior	6,688,000	6,689,000	6,423,000	6,064,000
	2011	135,000	135,000	132,000	125,000
	2012	-	38,000	34,000	33,000
	2013	340,000	330,000	321,000	300,000
	2014	(784,000)	(841,000)	(804,000)	(760,000)
	2015	586,000	370,000	362,000	355,000
	2016	1,095,000	933,000	909,000	889,000
	2017	4,161,000	4,030,000	3,847,000	3,746,000
	2018	7,470,000	7,219,000	6,957,000	6,712,000
	2019	12,679,000	11,336,000	10,941,000	10,596,000
	2020	7,938,000	11,127,000	14,092,000	16,599,000
<b>Private Passenger Total</b>		<b>40,308,000</b>	<b>41,366,000</b>	<b>43,214,000</b>	<b>44,659,000</b>
<b>Non Private Passenger</b>	prior	30,000	49,000	46,000	42,000
	2011	(435,000)	(536,000)	(513,000)	(487,000)
	2012	256,000	226,000	216,000	202,000
	2013	401,000	495,000	478,000	451,000
	2014	781,000	555,000	537,000	525,000
	2015	1,328,000	1,084,000	1,037,000	971,000
	2016	3,790,000	3,350,000	3,214,000	3,075,000
	2017	5,594,000	5,495,000	5,357,000	5,087,000
	2018	13,762,000	12,946,000	12,425,000	12,013,000
	2019	31,224,000	26,755,000	21,404,000	17,123,000
	2020	18,515,000	24,093,000	28,935,000	34,135,000
<b>Non Private Passenger Total</b>		<b>75,246,000</b>	<b>74,512,000</b>	<b>73,136,000</b>	<b>73,137,000</b>
<b>Grand Total</b>		<b>115,554,000</b>	<b>115,878,000</b>	<b>116,350,000</b>	<b>117,796,000</b>

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

**EXHIBIT C-1**

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

page 1 of 10

Jurisdiction Desc	<b>Newfoundland &amp; Labrador</b>				
AccountCode Desc	<b>Retro Claims Expense</b>				discount rate: 1.64%
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>Share</b>	<b>YYMM</b>		
<b>Business Segment</b>	<b>Acc Year</b>	<b>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	119,000	119,000	118,000	117,000
	2011	91,000	91,000	90,000	90,000
	2012	152,000	152,000	150,000	148,000
	2013	159,000	145,000	143,000	141,000
	2014	269,000	243,000	240,000	237,000
	2015	419,000	406,000	402,000	397,000
	2016	411,000	411,000	407,000	382,000
	2017	361,000	359,000	355,000	350,000
	2018	559,000	559,000	554,000	551,000
	2019	468,000	446,000	441,000	435,000
	2020	104,000	137,000	131,025	126,025
<b>Private Passenger Total</b>		<b>3,112,000</b>	<b>3,068,000</b>	<b>3,031,025</b>	<b>2,974,025</b>
<b>Non Private Passenger</b>	prior	43,000	43,000	43,000	43,000
	2011	27,000	27,000	27,000	27,000
	2012	40,000	40,000	39,000	38,000
	2013	43,000	40,000	39,000	37,000
	2014	73,000	66,000	65,000	64,000
	2015	127,000	123,000	122,000	121,000
	2016	138,000	138,000	137,000	129,000
	2017	127,000	126,000	125,000	124,000
	2018	211,000	211,000	209,000	207,000
	2019	182,000	173,000	171,000	169,000
	2020	37,000	47,000	45,074	45,074
<b>Non Private Passenger Total</b>		<b>1,048,000</b>	<b>1,034,000</b>	<b>1,022,074</b>	<b>1,004,074</b>
<b>Grand Total</b>		<b>4,160,000</b>	<b>4,102,000</b>	<b>4,053,099</b>	<b>3,978,099</b>

**EXHIBIT C-1**

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

page 2 of 10

Jurisdiction Desc		New Brunswick			
AccountCode Desc		Retro Claims Expense			
AccountCode		(All)			
AccidentYear		(All)			
		discount rate: 1.64%			
		interest rate margin: 25 basis pts			
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Acc Year		202003	202004	202005	202006
<b>Private Passenger</b>	prior	96,000	93,000	90,000	87,000
	2011	66,000	66,000	64,000	62,000
	2012	124,000	113,000	110,000	106,000
	2013	146,000	114,000	110,000	108,000
	2014	142,000	140,000	136,000	131,000
	2015	261,000	217,000	213,000	207,000
	2016	213,000	213,000	206,000	201,000
	2017	229,000	229,000	224,000	217,000
	2018	247,000	245,000	251,000	244,000
	2019	384,000	370,000	362,000	356,000
	2020	54,000	74,000	87,816	102,816
<b>Private Passenger Total</b>		<b>1,962,000</b>	<b>1,874,000</b>	<b>1,853,816</b>	<b>1,821,816</b>
<b>Non Private Passenger</b>	prior	81,000	77,000	76,000	75,000
	2011	48,000	48,000	47,000	46,000
	2012	91,000	84,000	83,000	81,000
	2013	103,000	81,000	78,000	77,000
	2014	93,000	91,000	88,000	86,000
	2015	160,000	132,000	130,000	128,000
	2016	128,000	128,000	127,000	125,000
	2017	145,000	145,000	142,000	140,000
	2018	177,000	176,000	181,000	178,000
	2019	304,000	293,000	287,000	284,000
	2020	45,000	60,000	70,130	84,130
<b>Non Private Passenger Total</b>		<b>1,375,000</b>	<b>1,315,000</b>	<b>1,309,130</b>	<b>1,304,130</b>
<b>Grand Total</b>		<b>3,337,000</b>	<b>3,189,000</b>	<b>3,162,946</b>	<b>3,125,946</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>				
AccountCode Desc	<b>Retro Claims Expense</b>				discount rate: 1.64%
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>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	237,000	226,000	219,000	212,000
	2011	39,000	39,000	38,000	37,000
	2012	60,000	60,000	59,000	57,000
	2013	71,000	71,000	70,000	69,000
	2014	83,000	83,000	81,000	78,000
	2015	41,000	41,000	39,000	36,000
	2016	112,000	110,000	108,000	104,000
	2017	91,000	83,000	81,000	79,000
	2018	135,000	135,000	133,000	130,000
	2019	266,000	266,000	262,000	257,000
	2020	59,000	74,000	93,401	112,401
<b>Private Passenger Total</b>		<b>1,194,000</b>	<b>1,188,000</b>	<b>1,183,401</b>	<b>1,171,401</b>
<b>Non Private Passenger</b>	prior	94,000	89,000	88,000	87,000
	2011	39,000	39,000	38,000	37,000
	2012	69,000	69,000	68,000	67,000
	2013	83,000	83,000	81,000	79,000
	2014	108,000	108,000	106,000	105,000
	2015	58,000	58,000	56,000	53,000
	2016	152,000	150,000	148,000	146,000
	2017	122,000	111,000	109,000	107,000
	2018	163,000	163,000	160,000	157,000
	2019	253,000	253,000	249,000	245,000
	2020	64,000	80,000	99,779	120,779
<b>Non Private Passenger Total</b>		<b>1,205,000</b>	<b>1,203,000</b>	<b>1,202,779</b>	<b>1,203,779</b>
<b>Grand Total</b>		<b>2,399,000</b>	<b>2,391,000</b>	<b>2,386,180</b>	<b>2,375,180</b>

**EXHIBIT C-1**

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

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Jurisdiction Desc	<b>Prince Edward Island</b>				
AccountCode Desc	<b>Retro Claims Expense</b>				discount rate: 1.64%
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>Share</b>	<b>YY</b>	<b>MM</b>		
<b>Business Segment</b>	<b>Acc Year</b>	<b>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	36,000	36,000	36,000	36,000
	2011	15,000	15,000	15,000	15,000
	2012	22,000	22,000	22,000	22,000
	2013	30,000	30,000	29,000	28,000
	2014	14,000	14,000	14,000	14,000
	2015	39,000	39,000	41,000	40,000
	2016	88,000	88,000	87,000	87,000
	2017	40,000	40,000	39,000	38,000
	2018	16,000	16,000	11,000	10,000
	2019	53,000	53,000	53,000	52,000
	2020	6,000	8,000	9,684	11,684
<b>Private Passenger Total</b>		<b>359,000</b>	<b>361,000</b>	<b>356,684</b>	<b>353,684</b>
<b>Non Private Passenger</b>	prior	14,000	14,000	14,000	14,000
	2011	10,000	10,000	10,000	10,000
	2012	11,000	11,000	11,000	11,000
	2013	18,000	18,000	18,000	18,000
	2014	9,000	9,000	9,000	9,000
	2015	23,000	23,000	24,000	24,000
	2016	58,000	58,000	56,000	56,000
	2017	28,000	28,000	27,000	26,000
	2018	10,000	10,000	7,000	6,000
	2019	49,000	49,000	48,000	47,000
	2020	6,000	9,000	9,110	10,110
<b>Non Private Passenger Total</b>		<b>236,000</b>	<b>239,000</b>	<b>233,110</b>	<b>231,110</b>
<b>Grand Total</b>		<b>595,000</b>	<b>600,000</b>	<b>589,794</b>	<b>584,794</b>

**EXHIBIT C-1**

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

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Jurisdiction Desc		Ontario	discount rate: 1.64%			
AccountCode Desc		Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202003	202004	202005	202006	
<b>Private Passenger</b>	prior	2,792,000	2,728,000	2,643,000	2,563,000	
	2011	364,000	364,000	354,000	343,000	
	2012	252,000	238,000	230,000	223,000	
	2013	467,000	467,000	453,000	439,000	
	2014	432,000	432,000	420,000	407,000	
	2015	560,000	558,000	544,000	531,000	
	2016	460,000	459,000	446,000	432,000	
	2017	536,000	533,000	516,000	501,000	
	2018	594,000	593,000	572,000	552,000	
	2019	1,287,000	1,284,000	1,247,000	1,183,000	
	2020	241,000	322,000	418,279	508,279	
<b>Private Passenger Total</b>		<b>7,985,000</b>	<b>7,978,000</b>	<b>7,843,279</b>	<b>7,682,279</b>	
<b>Non Private Passenger</b>	prior	1,017,000	980,000	955,000	938,000	
	2011	301,000	301,000	295,000	289,000	
	2012	246,000	232,000	227,000	223,000	
	2013	722,000	722,000	708,000	694,000	
	2014	827,000	827,000	811,000	795,000	
	2015	1,251,000	1,246,000	1,226,000	1,206,000	
	2016	1,017,000	1,016,000	995,000	975,000	
	2017	1,192,000	1,184,000	1,160,000	1,138,000	
	2018	1,869,000	1,865,000	1,821,000	1,781,000	
	2019	3,995,000	3,985,000	3,909,000	3,747,000	
	2020	617,000	788,000	1,007,745	1,200,745	
<b>Non Private Passenger Total</b>		<b>13,054,000</b>	<b>13,146,000</b>	<b>13,114,745</b>	<b>12,986,745</b>	
<b>Grand Total</b>		<b>21,039,000</b>	<b>21,124,000</b>	<b>20,958,024</b>	<b>20,669,024</b>	

**EXHIBIT C-1**

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

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Jurisdiction Desc		Alberta	discount rate: 1.64%			
AccountCode Desc		Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202003	202004	202005	202006	
Private Passenger	prior	352,000	352,000	347,000	341,000	
	2011	10,000	10,000	10,000	10,000	
	2012	50,000	50,000	49,000	47,000	
	2013	56,000	56,000	55,000	54,000	
	2014	63,000	63,000	62,000	61,000	
	2015	61,000	61,000	54,000	54,000	
	2016	70,000	70,000	69,000	67,000	
	2017	52,000	52,000	50,000	49,000	
	2018	163,000	163,000	162,000	160,000	
	2019	90,000	90,000	88,000	77,000	
	2020	(1,000)	(1,000)	(19,777)	(34,777)	
<b>Private Passenger Total</b>		<b>966,000</b>	<b>966,000</b>	<b>926,223</b>	<b>885,223</b>	
Non Private Passenger	prior	1,051,000	1,051,000	1,041,000	1,031,000	
	2011	33,000	33,000	33,000	33,000	
	2012	175,000	175,000	173,000	170,000	
	2013	213,000	213,000	211,000	209,000	
	2014	267,000	267,000	264,000	262,000	
	2015	290,000	290,000	258,000	254,000	
	2016	368,000	368,000	365,000	361,000	
	2017	330,000	330,000	327,000	323,000	
	2018	1,286,000	1,285,000	1,282,000	1,277,000	
	2019	925,000	924,000	917,000	813,000	
	2020	(7,000)	(7,000)	(222,123)	(390,123)	
<b>Non Private Passenger Total</b>		<b>4,931,000</b>	<b>4,929,000</b>	<b>4,648,877</b>	<b>4,342,877</b>	
<b>Grand Total</b>		<b>5,897,000</b>	<b>5,895,000</b>	<b>5,575,100</b>	<b>5,228,100</b>	

**EXHIBIT C-1**

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

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Jurisdiction Desc		discount rate: 1.64%			
AccountCode Desc		interest rate margin: 25 basis pts			
AccountCode					
AccidentYear					
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202003	202004	202005	202006
<b>Private Passenger</b>	prior	14,000	14,000	14,000	14,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	6,000	6,000	6,000
	2015	(16,000)	(16,000)	(16,000)	(16,000)
	2016	(2,000)	(2,000)	(3,000)	(3,000)
	2017	4,000	4,000	4,000	4,000
	2018	8,000	8,000	8,000	8,000
	2019	1,000	1,000	1,000	1,000
	2020		-	917	917
<b>Private Passenger Total</b>		<b>24,000</b>	<b>24,000</b>	<b>23,917</b>	<b>23,917</b>
<b>Non Private Passenger</b>	prior	13,000	13,000	13,000	13,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015	(22,000)	(22,000)	(22,000)	(22,000)
	2016	(3,000)	(3,000)	(4,000)	(4,000)
	2017	13,000	13,000	13,000	13,000
	2018	32,000	32,000	32,000	32,000
	2019	8,000	8,000	8,000	8,000
	2020	(1,000)	(1,000)	(1,223)	(2,223)
<b>Non Private Passenger Total</b>		<b>62,000</b>	<b>62,000</b>	<b>60,777</b>	<b>59,777</b>
<b>Grand Total</b>		<b>86,000</b>	<b>86,000</b>	<b>84,694</b>	<b>83,694</b>



**EXHIBIT C-1**

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

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Jurisdiction Desc	<b>Northwest Territories</b>				
AccountCode Desc	<b>Retro Claims Expense</b>				discount rate: 1.64%
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>ShareYMMM</b>			
<b>Business Segment</b>	<b>Acc Year</b>	<b>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	9,000	9,000	9,000	9,000
	2011	11,000	11,000	11,000	11,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	22,000	22,000	22,000	22,000
	2015		-	-	-
	2016	22,000	22,000	22,000	22,000
	2017	16,000	16,000	16,000	16,000
	2018	4,000	4,000	4,000	4,000
	2019	23,000	23,000	23,000	23,000
	2020	(11,000)	(14,000)	(16,191)	(18,191)
<b>Private Passenger Total</b>		<b>129,000</b>	<b>126,000</b>	<b>123,809</b>	<b>121,809</b>
<b>Non Private Passenger</b>	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015		-	-	-
	2016	9,000	9,000	9,000	9,000
	2017	8,000	8,000	8,000	8,000
	2018	2,000	2,000	2,000	2,000
	2019	14,000	14,000	14,000	14,000
	2020	(7,000)	(9,000)	(11,324)	(11,324)
<b>Non Private Passenger Total</b>		<b>52,000</b>	<b>50,000</b>	<b>47,676</b>	<b>47,676</b>
<b>Grand Total</b>		<b>181,000</b>	<b>176,000</b>	<b>171,485</b>	<b>169,485</b>

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

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Jurisdiction Desc						discount rate: 1.64%
AccountCode Desc						interest rate margin: 25 basis pts
AccountCode						
AccidentYear						
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	202003	202004	202005	202006	
<b>Private Passenger</b>	prior	2,000	2,000	2,000	2,000	
	2011	2,000	2,000	2,000	2,000	
	2012	4,000	4,000	4,000	4,000	
	2013	6,000	6,000	6,000	6,000	
	2014	5,000	5,000	5,000	5,000	
	2015	6,000	6,000	6,000	6,000	
	2016	4,000	4,000	4,000	4,000	
	2017	2,000	2,000	2,000	2,000	
	2018	-	-	-	-	
	2019	1,000	1,000	1,000	1,000	
	2020	(1,000)	(2,000)	(2,452)	(1,452)	
<b>Private Passenger Total</b>		<b>31,000</b>	<b>30,000</b>	<b>29,548</b>	<b>30,548</b>	
<b>Non Private Passenger</b>	prior	1,000	1,000	1,000	1,000	
	2011	2,000	2,000	2,000	2,000	
	2012	3,000	3,000	3,000	3,000	
	2013	3,000	3,000	3,000	3,000	
	2014	4,000	4,000	4,000	4,000	
	2015	4,000	4,000	4,000	4,000	
	2016	6,000	6,000	6,000	6,000	
	2017	6,000	6,000	6,000	6,000	
	2018	2,000	2,000	2,000	2,000	
	2019	5,000	6,000	6,000	6,000	
	2020	(5,000)	(6,000)	(5,242)	(7,242)	
<b>Non Private Passenger Total</b>		<b>31,000</b>	<b>31,000</b>	<b>31,758</b>	<b>29,758</b>	
<b>Grand Total</b>		<b>62,000</b>	<b>61,000</b>	<b>61,306</b>	<b>60,306</b>	

**EXHIBIT C-1**

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

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Jurisdiction Desc		(All)	discount rate: 1.64%			
AccountCode Desc		Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202003	202004	202005	202006	
<b>Private Passenger</b>	prior	3,657,000	3,579,000	3,478,000	3,381,000	
	2011	600,000	600,000	586,000	572,000	
	2012	681,000	656,000	641,000	624,000	
	2013	958,000	912,000	889,000	868,000	
	2014	1,036,000	1,008,000	986,000	961,000	
	2015	1,371,000	1,312,000	1,283,000	1,255,000	
	2016	1,378,000	1,375,000	1,346,000	1,296,000	
	2017	1,331,000	1,318,000	1,287,000	1,256,000	
	2018	1,726,000	1,723,000	1,695,000	1,659,000	
	2019	2,573,000	2,534,000	2,478,000	2,385,000	
	2020	451,000	598,000	702,702	807,702	
<b>Private Passenger Total</b>		<b>15,762,000</b>	<b>15,615,000</b>	<b>15,371,702</b>	<b>15,064,702</b>	
<b>Non Private Passenger</b>	prior	2,316,000	2,270,000	2,233,000	2,204,000	
	2011	466,000	466,000	458,000	450,000	
	2012	645,000	624,000	614,000	603,000	
	2013	1,199,000	1,174,000	1,152,000	1,131,000	
	2014	1,397,000	1,388,000	1,363,000	1,341,000	
	2015	1,891,000	1,854,000	1,798,000	1,768,000	
	2016	1,873,000	1,870,000	1,839,000	1,803,000	
	2017	1,971,000	1,951,000	1,917,000	1,885,000	
	2018	3,752,000	3,746,000	3,696,000	3,642,000	
	2019	5,735,000	5,705,000	5,609,000	5,333,000	
	2020	749,000	961,000	991,926	1,049,926	
<b>Non Private Passenger Total</b>		<b>21,994,000</b>	<b>22,009,000</b>	<b>21,670,926</b>	<b>21,209,926</b>	
<b>Grand Total</b>		<b>37,756,000</b>	<b>37,624,000</b>	<b>37,042,628</b>	<b>36,274,628</b>	

**EXHIBIT C-2**

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

page 1 of 10

Jurisdiction Desc	<b>Newfoundland &amp; Labrador</b>				
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 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>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	109,000	109,000	108,000	107,000
	2011	93,000	93,000	92,000	91,000
	2012	150,000	150,000	148,000	146,000
	2013	156,000	142,000	140,000	138,000
	2014	256,000	231,000	228,000	225,000
	2015	381,000	368,000	364,000	360,000
	2016	333,000	333,000	329,000	325,000
	2017	303,000	301,000	297,000	293,000
	2018	457,000	457,000	453,000	449,000
	2019	337,000	337,000	332,000	327,000
	2020	67,000	89,000	71,025	54,025
<b>Private Passenger Total</b>		<b>2,642,000</b>	<b>2,610,000</b>	<b>2,562,025</b>	<b>2,515,025</b>
<b>Non Private Passenger</b>	prior	39,000	39,000	39,000	39,000
	2011	27,000	27,000	27,000	27,000
	2012	39,000	39,000	38,000	37,000
	2013	39,000	36,000	35,000	34,000
	2014	70,000	63,000	62,000	61,000
	2015	115,000	111,000	110,000	109,000
	2016	110,000	110,000	109,000	108,000
	2017	105,000	104,000	103,000	102,000
	2018	172,000	172,000	170,000	168,000
	2019	130,000	130,000	128,000	126,000
	2020	24,000	30,000	25,074	20,074
<b>Non Private Passenger Total</b>		<b>870,000</b>	<b>861,000</b>	<b>846,074</b>	<b>831,074</b>
<b>Grand Total</b>		<b>3,512,000</b>	<b>3,471,000</b>	<b>3,408,099</b>	<b>3,346,099</b>

**EXHIBIT C-2**

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

page 2 of 10

Jurisdiction Desc	<b>New Brunswick</b>				
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 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>ShareY</b>	<b>MM</b>		
<b>Business Segment</b>	<b>Acc Year</b>	<b>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	90,000	87,000	84,000	81,000
	2011	63,000	63,000	61,000	59,000
	2012	118,000	108,000	105,000	102,000
	2013	138,000	107,000	104,000	101,000
	2014	133,000	131,000	127,000	123,000
	2015	234,000	193,000	189,000	185,000
	2016	173,000	173,000	167,000	161,000
	2017	174,000	174,000	168,000	162,000
	2018	192,000	190,000	184,000	178,000
	2019	295,000	295,000	288,000	281,000
	2020	31,000	42,000	52,816	62,816
<b>Private Passenger Total</b>		<b>1,641,000</b>	<b>1,563,000</b>	<b>1,529,816</b>	<b>1,495,816</b>
<b>Non Private Passenger</b>	prior	76,000	73,000	72,000	71,000
	2011	48,000	48,000	47,000	46,000
	2012	87,000	80,000	78,000	76,000
	2013	97,000	76,000	74,000	73,000
	2014	87,000	85,000	83,000	81,000
	2015	144,000	119,000	117,000	115,000
	2016	105,000	105,000	103,000	101,000
	2017	111,000	111,000	108,000	106,000
	2018	139,000	137,000	134,000	131,000
	2019	235,000	235,000	231,000	227,000
	2020	26,000	34,000	43,130	51,130
<b>Non Private Passenger Total</b>		<b>1,155,000</b>	<b>1,103,000</b>	<b>1,090,130</b>	<b>1,078,130</b>
<b>Grand Total</b>		<b>2,796,000</b>	<b>2,666,000</b>	<b>2,619,946</b>	<b>2,573,946</b>

**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>				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 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>ShareY</b>	<b>MM</b>		
<b>Business Segment</b>	<b>Acc Year</b>	<b>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	223,000	212,000	206,000	200,000
	2011	38,000	38,000	37,000	36,000
	2012	57,000	57,000	56,000	55,000
	2013	67,000	67,000	66,000	65,000
	2014	78,000	78,000	76,000	74,000
	2015	36,000	36,000	34,000	32,000
	2016	89,000	87,000	85,000	83,000
	2017	66,000	59,000	57,000	55,000
	2018	96,000	96,000	94,000	92,000
	2019	191,000	191,000	187,000	183,000
	2020	29,000	39,000	48,401	59,401
<b>Private Passenger Total</b>		<b>970,000</b>	<b>960,000</b>	<b>946,401</b>	<b>934,401</b>
<b>Non Private Passenger</b>	prior	85,000	80,000	79,000	78,000
	2011	37,000	37,000	36,000	35,000
	2012	63,000	63,000	62,000	61,000
	2013	82,000	82,000	80,000	78,000
	2014	102,000	102,000	100,000	98,000
	2015	50,000	50,000	48,000	46,000
	2016	122,000	120,000	118,000	116,000
	2017	89,000	79,000	77,000	75,000
	2018	118,000	118,000	115,000	112,000
	2019	183,000	183,000	179,000	175,000
	2020	31,000	42,000	51,779	62,779
<b>Non Private Passenger Total</b>		<b>962,000</b>	<b>956,000</b>	<b>945,779</b>	<b>936,779</b>
<b>Grand Total</b>		<b>1,932,000</b>	<b>1,916,000</b>	<b>1,892,180</b>	<b>1,871,180</b>

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Prince Edward Island</b>				
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 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>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	33,000	33,000	33,000	33,000
	2011	14,000	14,000	14,000	14,000
	2012	20,000	20,000	20,000	20,000
	2013	27,000	27,000	26,000	25,000
	2014	14,000	14,000	14,000	14,000
	2015	32,000	32,000	31,000	30,000
	2016	79,000	79,000	78,000	77,000
	2017	29,000	29,000	28,000	27,000
	2018	4,000	4,000	3,000	2,000
	2019	39,000	39,000	38,000	37,000
	2020	1,000	2,000	1,684	2,684
<b>Private Passenger Total</b>		<b>292,000</b>	<b>293,000</b>	<b>286,684</b>	<b>281,684</b>
<b>Non Private Passenger</b>	prior	13,000	13,000	13,000	13,000
	2011	9,000	9,000	9,000	9,000
	2012	12,000	12,000	12,000	12,000
	2013	17,000	17,000	17,000	17,000
	2014	9,000	9,000	9,000	9,000
	2015	20,000	20,000	20,000	20,000
	2016	51,000	51,000	50,000	50,000
	2017	20,000	20,000	19,000	18,000
	2018	2,000	2,000	1,000	-
	2019	36,000	36,000	35,000	34,000
	2020	1,000	2,000	1,110	1,110
<b>Non Private Passenger Total</b>		<b>190,000</b>	<b>191,000</b>	<b>186,110</b>	<b>183,110</b>
<b>Grand Total</b>		<b>482,000</b>	<b>484,000</b>	<b>472,794</b>	<b>464,794</b>

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Ontario</b>	discount rate: 0.00%			
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>	interest rate margin: 0 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>Share</b>	<b>YY</b>	<b>MM</b>		
<b>Business Segment</b>	<b>Acc Year</b>	<b>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	2,711,000	2,647,000	2,567,000	2,489,000
	2011	362,000	362,000	351,000	340,000
	2012	250,000	235,000	228,000	221,000
	2013	448,000	448,000	435,000	422,000
	2014	414,000	414,000	402,000	390,000
	2015	507,000	505,000	492,000	480,000
	2016	418,000	417,000	404,000	392,000
	2017	464,000	461,000	446,000	432,000
	2018	508,000	507,000	488,000	470,000
	2019	1,062,000	1,060,000	1,026,000	993,000
	2020	155,000	207,000	277,279	336,279
<b>Private Passenger Total</b>		<b>7,299,000</b>	<b>7,263,000</b>	<b>7,116,279</b>	<b>6,965,279</b>
<b>Non Private Passenger</b>	prior	972,000	936,000	916,000	899,000
	2011	287,000	287,000	281,000	275,000
	2012	229,000	215,000	211,000	207,000
	2013	683,000	683,000	669,000	656,000
	2014	771,000	771,000	756,000	741,000
	2015	1,128,000	1,123,000	1,104,000	1,086,000
	2016	925,000	924,000	905,000	886,000
	2017	1,033,000	1,026,000	1,004,000	983,000
	2018	1,601,000	1,597,000	1,558,000	1,520,000
	2019	3,289,000	3,281,000	3,212,000	3,144,000
	2020	397,000	506,000	668,745	795,745
<b>Non Private Passenger Total</b>		<b>11,315,000</b>	<b>11,349,000</b>	<b>11,284,745</b>	<b>11,192,745</b>
<b>Grand Total</b>		<b>18,614,000</b>	<b>18,612,000</b>	<b>18,401,024</b>	<b>18,158,024</b>



**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Alberta</b>				
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 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>ShareYMM</b>			
<b>Business Segment</b>	<b>Acc Year</b>	<b>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	322,000	322,000	317,000	312,000
	2011	10,000	10,000	10,000	10,000
	2012	46,000	46,000	45,000	44,000
	2013	52,000	52,000	51,000	50,000
	2014	58,000	58,000	57,000	56,000
	2015	51,000	51,000	50,000	49,000
	2016	47,000	47,000	46,000	45,000
	2017	44,000	44,000	43,000	42,000
	2018	129,000	129,000	128,000	127,000
	2019	61,000	61,000	60,000	59,000
	2020	(8,000)	(10,000)	(29,777)	(46,777)
<b>Private Passenger Total</b>		<b>812,000</b>	<b>810,000</b>	<b>777,223</b>	<b>747,223</b>
<b>Non Private Passenger</b>	prior	981,000	981,000	972,000	963,000
	2011	34,000	34,000	34,000	34,000
	2012	167,000	167,000	165,000	163,000
	2013	203,000	203,000	201,000	199,000
	2014	251,000	251,000	248,000	246,000
	2015	239,000	239,000	236,000	233,000
	2016	249,000	249,000	246,000	243,000
	2017	282,000	282,000	279,000	276,000
	2018	1,018,000	1,017,000	1,013,000	1,009,000
	2019	631,000	630,000	624,000	618,000
	2020	(87,000)	(115,000)	(331,123)	(525,123)
<b>Non Private Passenger Total</b>		<b>3,968,000</b>	<b>3,938,000</b>	<b>3,686,877</b>	<b>3,458,877</b>
<b>Grand Total</b>		<b>4,780,000</b>	<b>4,748,000</b>	<b>4,464,100</b>	<b>4,206,100</b>

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Yukon</b>	discount rate: 0.00%			
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		<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>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	13,000	13,000	13,000	13,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	(17,000)	(17,000)	(17,000)	(17,000)
	2016	(3,000)	(3,000)	(3,000)	(3,000)
	2017	1,000	1,000	1,000	1,000
	2018	6,000	6,000	6,000	6,000
	2019		-	-	-
	2020		(1,000)	(83)	(83)
<b>Private Passenger Total</b>		<b>14,000</b>	<b>13,000</b>	<b>13,917</b>	<b>13,917</b>
<b>Non Private Passenger</b>	prior	12,000	12,000	12,000	12,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	7,000	7,000	7,000
	2015	(23,000)	(23,000)	(23,000)	(23,000)
	2016	(5,000)	(5,000)	(5,000)	(5,000)
	2017	2,000	2,000	2,000	2,000
	2018	25,000	25,000	25,000	25,000
	2019	1,000	1,000	1,000	1,000
	2020	(3,000)	(4,000)	(4,223)	(6,223)
<b>Non Private Passenger Total</b>		<b>29,000</b>	<b>28,000</b>	<b>27,777</b>	<b>25,777</b>
<b>Grand Total</b>		<b>43,000</b>	<b>41,000</b>	<b>41,694</b>	<b>39,694</b>

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Northwest Territories</b>				
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 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>202003</b>	<b>202004</b>	<b>202005</b>	<b>202006</b>
<b>Private Passenger</b>	prior	8,000	8,000	8,000	8,000
	2011	10,000	10,000	10,000	10,000
	2012	13,000	13,000	13,000	13,000
	2013	17,000	17,000	17,000	17,000
	2014	20,000	20,000	20,000	20,000
	2015	(1,000)	(1,000)	(1,000)	(1,000)
	2016	21,000	21,000	21,000	21,000
	2017	9,000	9,000	9,000	9,000
	2018	-	-	-	-
	2019	14,000	14,000	14,000	14,000
	2020	(13,000)	(17,000)	(20,191)	(23,191)
<b>Private Passenger Total</b>		<b>98,000</b>	<b>94,000</b>	<b>90,809</b>	<b>87,809</b>
<b>Non Private Passenger</b>	prior	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	7,000	7,000	7,000
	2015	(1,000)	(1,000)	(1,000)	(1,000)
	2016	8,000	8,000	8,000	8,000
	2017	4,000	4,000	4,000	4,000
	2018	-	-	-	-
	2019	8,000	8,000	8,000	8,000
	2020	(8,000)	(10,000)	(13,324)	(15,324)
<b>Non Private Passenger Total</b>		<b>34,000</b>	<b>32,000</b>	<b>28,676</b>	<b>26,676</b>
<b>Grand Total</b>		<b>132,000</b>	<b>126,000</b>	<b>119,485</b>	<b>114,485</b>

**EXHIBIT C-2**

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

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Jurisdiction Desc		discount rate: 0.00%			
AccountCode Desc		interest rate margin: 0 basis pts			
AccountCode					
AccidentYear					
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	Share	Y	Y	Y	Y
Business Segment	Acc Year	202003	202004	202005	202006
<b>Private Passenger</b>	prior	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	5,000	5,000	5,000	5,000
	2014	5,000	5,000	5,000	5,000
	2015	5,000	5,000	5,000	5,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	-	-	-	-
	2019	1,000	1,000	1,000	1,000
	2020	(1,000)	(2,000)	(2,452)	(1,452)
<b>Private Passenger Total</b>		<b>29,000</b>	<b>28,000</b>	<b>27,548</b>	<b>28,548</b>
<b>Non Private Passenger</b>	prior	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	5,000	5,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	1,000	1,000	1,000	1,000
	2019	4,000	5,000	5,000	5,000
	2020	(5,000)	(6,000)	(5,242)	(7,242)
<b>Non Private Passenger Total</b>		<b>27,000</b>	<b>27,000</b>	<b>27,758</b>	<b>25,758</b>
<b>Grand Total</b>		<b>56,000</b>	<b>55,000</b>	<b>55,306</b>	<b>54,306</b>

**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	202003	202004	202005	202006	
<b>Private Passenger</b>	prior	3,511,000	3,433,000	3,338,000	3,245,000	
	2011	594,000	594,000	579,000	564,000	
	2012	661,000	636,000	622,000	608,000	
	2013	914,000	869,000	848,000	827,000	
	2014	983,000	956,000	934,000	912,000	
	2015	1,228,000	1,172,000	1,147,000	1,123,000	
	2016	1,161,000	1,158,000	1,131,000	1,105,000	
	2017	1,092,000	1,080,000	1,051,000	1,023,000	
	2018	1,392,000	1,389,000	1,356,000	1,324,000	
	2019	2,000,000	1,998,000	1,946,000	1,895,000	
	2020	261,000	349,000	398,702	443,702	
<b>Private Passenger Total</b>		<b>13,797,000</b>	<b>13,634,000</b>	<b>13,350,702</b>	<b>13,069,702</b>	
<b>Non Private Passenger</b>	prior	2,181,000	2,137,000	2,106,000	2,078,000	
	2011	450,000	450,000	442,000	434,000	
	2012	609,000	588,000	578,000	568,000	
	2013	1,136,000	1,112,000	1,091,000	1,072,000	
	2014	1,308,000	1,299,000	1,276,000	1,254,000	
	2015	1,676,000	1,642,000	1,615,000	1,589,000	
	2016	1,570,000	1,567,000	1,539,000	1,512,000	
	2017	1,651,000	1,633,000	1,601,000	1,571,000	
	2018	3,076,000	3,069,000	3,017,000	2,966,000	
	2019	4,517,000	4,509,000	4,423,000	4,338,000	
	2020	376,000	479,000	435,926	376,926	
<b>Non Private Passenger Total</b>		<b>18,550,000</b>	<b>18,485,000</b>	<b>18,123,926</b>	<b>17,758,926</b>	
<b>Grand Total</b>		<b>32,347,000</b>	<b>32,119,000</b>	<b>31,474,628</b>	<b>30,828,628</b>	

**EXHIBIT D**

Future Expected Cost Ratios - Member Statements (includes Actuarial Present Value Adjustments)

Sum of MS Cost Ratio Business Segment		Jurisdiction Desc	Prior Month	Current Month	1st Projected	2nd Projected
			ShareYYMM			
			202003	202004	202005	202006
Private Passenger	Newfoundland & Labrador		82.4%	82.4%	82.3%	82.2%
	New Brunswick		78.5%	78.4%	78.0%	77.8%
	Nova Scotia		79.1%	79.1%	78.9%	78.9%
	Prince Edward Island		62.5%	62.6%	62.6%	62.5%
	Ontario		71.0%	71.1%	71.2%	71.4%
	Alberta		57.3%	57.2%	57.0%	56.9%
	Yukon		78.8%	79.9%	80.2%	79.6%
	Northwest Territories		59.0%	58.8%	58.9%	59.1%
	Nunavut		34.7%	34.1%	32.6%	30.6%
Non Private Passenger	Newfoundland & Labrador		77.4%	77.4%	76.7%	76.6%
	New Brunswick		71.5%	71.5%	70.8%	70.8%
	Nova Scotia		76.0%	76.0%	75.4%	75.5%
	Prince Edward Island		78.9%	78.8%	78.2%	77.9%
	Ontario		56.7%	56.7%	56.1%	56.0%
	Alberta		71.5%	71.5%	71.1%	71.0%
	Yukon		66.7%	66.8%	66.4%	66.4%
	Northwest Territories		48.6%	48.5%	48.5%	48.3%
	Nunavut		44.0%	44.6%	44.5%	44.0%
<b>Grand Total</b>			<b>68.0%</b>	<b>68.7%</b>	<b>68.3%</b>	<b>68.3%</b>

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

Sum of Future Cost Ratio Business Segment		Jurisdiction Desc	Prior Month	Current Month	1st Projected	2nd Projected
			ShareYYMM			
			202003	202004	202005	202006
Private Passenger	Newfoundland & Labrador		78.4%	78.4%	78.4%	78.3%
	New Brunswick		74.4%	74.2%	74.0%	73.7%
	Nova Scotia		74.5%	74.5%	74.5%	74.5%
	Prince Edward Island		58.8%	58.8%	58.8%	58.8%
	Ontario		66.8%	66.9%	67.2%	67.3%
	Alberta		54.3%	54.2%	54.2%	54.1%
	Yukon		74.8%	74.5%	74.9%	74.3%
	Northwest Territories		56.1%	56.1%	56.2%	56.2%
	Nunavut		33.6%	32.9%	31.4%	30.6%
Non Private Passenger	Newfoundland & Labrador		73.3%	73.3%	73.2%	73.2%
	New Brunswick		67.9%	67.9%	67.9%	67.9%
	Nova Scotia		71.5%	71.6%	71.6%	71.7%
	Prince Edward Island		74.4%	74.3%	74.3%	74.1%
	Ontario		53.2%	53.2%	53.2%	53.2%
	Alberta		67.9%	67.8%	67.8%	67.8%
	Yukon		62.8%	63.0%	63.1%	63.2%
	Northwest Territories		45.9%	46.1%	46.6%	46.4%
	Nunavut		42.2%	42.4%	42.4%	42.9%
<b>Grand Total</b>			<b>64.2%</b>	<b>64.9%</b>	<b>64.9%</b>	<b>64.9%</b>

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

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

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**NEWFOUNDLAND AND LABRADOR**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2018	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
2019	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	9.1%	10.0%	10.0%	5.0%	9.1%
			discount rate:	1.64%			discount rate:	1.64%
			margin (basis points):	25			margin (basis points):	25

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

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

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**NEW BRUNSWICK**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.2%	10.0%	10.0%	5.0%	12.2%
2016	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	12.1%
2017	12.5%	10.4%	5.0%	12.0%	12.5%	10.3%	5.0%	12.2%
2018	12.5%	10.1%	5.0%	11.6%	12.5%	10.2%	5.0%	11.5%
2019	12.5%	10.1%	5.0%	11.6%	12.4%	10.2%	5.0%	11.5%
prem liab	11.8%	10.0%	5.0%	9.7%	12.1%	10.1%	5.0%	11.1%
			discount rate:	1.64%			discount rate:	1.64%
			margin (basis points):	25			margin (basis points):	25



**EXHIBIT E**

**Discount Rate & Margins for Adverse Deviations**

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

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**NOVA SCOTIA**

	Private Passenger				Non-Private Passenger			
Accident Year	Selected Margins for Adverse Development			TOTAL	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages		Third Party Liability	Accident Benefits	Other Coverages	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	11.0%
2015	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.8%
2016	12.5%	10.0%	5.0%	12.0%	12.5%	10.0%	5.0%	11.6%
2017	12.5%	10.2%	5.0%	12.1%	12.5%	10.1%	5.0%	11.7%
2018	12.5%	10.1%	5.0%	11.6%	12.5%	10.2%	5.0%	11.3%
2019	12.4%	10.1%	5.0%	11.6%	12.4%	10.4%	5.0%	11.3%
prem liab	11.8%	10.0%	5.0%	9.7%	11.6%	10.4%	5.0%	10.4%
			discount rate:	1.64%			discount rate:	1.64%
			margin (basis points):	25			margin (basis points):	25

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

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

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**PRINCE EDWARD ISLAND**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.2%	10.0%	10.0%	5.0%	10.6%
2017	10.0%	10.0%	5.0%	12.2%	10.0%	10.0%	5.0%	11.3%
2018	12.5%	10.1%	5.0%	11.9%	12.1%	10.4%	5.0%	11.6%
2019	12.5%	10.1%	5.0%	11.9%	12.4%	10.2%	5.0%	11.6%
prem liab	11.7%	10.1%	5.0%	10.8%	11.8%	10.2%	5.0%	9.0%
			discount rate:	1.64%			discount rate:	1.64%
			margin (basis points):	25			margin (basis points):	25

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

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

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**ONTARIO**

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	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%	9.9%
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%	12.4%	9.9%	10.0%	10.0%	12.5%	12.5%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	8.9%	12.3%	12.3%
2017	12.5%	12.5%	8.3%	14.7%	12.5%	12.5%	12.5%	14.7%	14.7%
2018	12.4%	12.5%	12.5%	13.4%	12.3%	12.5%	7.8%	13.4%	13.4%
2019	14.6%	15.0%	9.2%	13.4%	14.7%	15.0%	7.6%	13.4%	13.4%
prem liab	10.8%	15.0%	5.3%	10.4%	12.6%	15.0%	5.1%	11.4%	11.4%
			discount rate:	1.64%			discount rate:	1.64%	
			margin (basis points):	25			margin (basis points):	25	

**EXHIBIT E**

**Discount Rate & Margins for Adverse Deviations**

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

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**ALBERTA**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.4%
2016	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	12.4%
2017	12.5%	11.7%	5.0%	12.4%	12.5%	10.3%	5.0%	12.4%
2018	12.5%	11.7%	5.0%	11.3%	12.4%	10.5%	5.0%	11.3%
2019	12.4%	10.4%	5.0%	11.3%	12.4%	10.5%	5.0%	11.3%
prem liab	11.6%	10.1%	5.0%	9.6%	11.6%	10.3%	5.0%	9.3%
			discount rate:	1.64%			discount rate:	1.64%
			margin (basis points):	25			margin (basis points):	25

**EXHIBIT E**

**Discount Rate & Margins for Adverse Deviations**

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

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**YUKON**

Accident Year	Private Passenger				Non-Private Passenger			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.5%
2016	10.0%	10.0%	5.0%	11.9%	10.0%	10.0%	5.0%	12.4%
2017	12.5%	9.9%	5.0%	12.3%	12.5%	12.5%	5.0%	12.4%
2018	12.5%	11.9%	5.0%	12.1%	12.4%	11.4%	4.9%	10.9%
2019	12.5%	11.7%	5.0%	12.1%	12.2%	11.8%	5.0%	10.9%
prem liab	12.0%	11.2%	5.0%	11.3%	11.4%	11.4%	5.0%	10.4%

discount rate:	1.64%	discount rate:	1.64%
margin (basis points):	25	margin (basis points):	25

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

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

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**NORTHWEST TERRITORIES**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.4%
2016	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	12.3%
2017	12.5%	12.0%	5.0%	12.4%	12.5%	11.2%	5.0%	12.3%
2018	12.4%	12.2%	5.0%	11.4%	12.4%	11.3%	5.0%	11.7%
2019	12.4%	11.8%	5.0%	11.4%	12.3%	11.6%	5.0%	11.7%
prem liab	11.6%	11.3%	5.0%	8.1%	11.7%	11.2%	5.0%	10.9%
			discount rate:	1.64%			discount rate:	1.64%
			margin (basis points):	25			margin (basis points):	25

**EXHIBIT E**

**Discount Rate & Margins for Adverse Deviations**

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

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NUNAVUT

Accident Year	Private Passenger				Non-Private Passenger			
	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
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	9.9%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	11.6%	10.0%	10.0%	5.0%	12.4%
2016	10.0%	10.0%	5.0%	11.8%	10.0%	10.0%	5.0%	11.3%
2017	12.0%	12.5%	5.0%	12.4%	12.5%	10.7%	5.0%	12.5%
2018	12.5%	12.5%	5.0%	11.6%	12.5%	10.3%	5.0%	11.9%
2019	12.4%	12.5%	5.0%	11.6%	12.4%	11.5%	5.0%	11.9%
prem liab	11.5%	-	5.0%	10.9%	12.1%	11.1%	5.0%	9.9%
			discount rate:	1.64%			discount rate:	1.64%
			margin (basis points):	25			margin (basis points):	25

**EXHIBIT F**

Interest Rate Sensitivity (\$000s)

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

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**NEWFOUNDLAND AND LABRADOR**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	30	29	28	27	26	26	28	28
2008	100	97	94	91	89	86	95	95
2009	89	86	83	81	78	76	84	84
2010	-	-	-	-	-	-	-	-
2011	660	636	614	593	573	554	622	622
2012	1,080	1,046	1,015	985	958	931	1,027	1,027
2013	521	507	493	480	468	457	498	498
2014	1,202	1,182	1,163	1,146	1,129	1,112	1,170	1,170
2015	2,248	2,218	2,190	2,163	2,137	2,112	2,200	2,200
2016	3,910	3,869	3,829	3,792	3,755	3,720	3,844	3,844
2017	4,566	4,519	4,474	4,431	4,389	4,349	4,490	4,490
2018	8,753	8,659	8,568	8,480	8,395	8,311	8,600	8,600
2019	13,016	12,870	12,729	12,592	12,459	12,328	12,779	12,779
2020	17,261	17,050	16,844	16,645	16,450	16,261	16,918	16,918
<b>Total</b>	<b>53,436</b>	<b>52,768</b>	<b>52,124</b>	<b>51,506</b>	<b>50,906</b>	<b>50,323</b>	<b>52,355</b>	<b>52,355</b>
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
<b>Total</b>	<b>1,312</b>	<b>644</b>	<b>-</b>	<b>(618)</b>	<b>(1,218)</b>	<b>(1,801)</b>	<b>231</b>	<b>231</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

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



**EXHIBIT F**

Interest Rate Sensitivity (\$000s)

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

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**NEW BRUNSWICK**

Amounts in \$000s

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

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
<b>Total</b>	<b>1,185</b>	<b>583</b>	<b>-</b>	<b>(562)</b>	<b>(1,107)</b>	<b>(1,644)</b>	<b>209</b>	<b>209</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	7.3%	3.6%	-	(3.6%)	(3.6%)	(7.3%)	-	-
2009	3.1%	1.9%	-	(1.5%)	(3.1%)	(4.6%)	0.8%	0.8%
2010	3.8%	1.6%	-	(1.9%)	(3.6%)	(5.2%)	0.5%	0.5%
2011	3.8%	2.9%	-	(1.9%)	(3.8%)	(5.8%)	1.0%	1.0%
2012	3.8%	1.9%	-	(1.6%)	(3.1%)	(4.9%)	0.7%	0.7%
2013	2.9%	1.3%	-	(1.5%)	(2.8%)	(4.3%)	0.4%	0.4%
2014	2.5%	1.2%	-	(0.9%)	(2.2%)	(3.1%)	0.6%	0.6%
2015	1.8%	0.9%	-	(0.8%)	(1.7%)	(2.5%)	0.3%	0.3%
2016	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	0.3%	0.3%
2017	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	0.4%	0.4%
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	0.5%	0.5%
2019	3.3%	1.6%	-	(1.6%)	(3.1%)	(4.6%)	0.6%	0.6%
2020	3.4%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.6%	0.6%
<b>Total</b>	<b>3.0%</b>	<b>1.5%</b>	<b>-</b>	<b>(1.4%)</b>	<b>(2.8%)</b>	<b>(4.1%)</b>	<b>0.5%</b>	<b>0.5%</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

**EXHIBIT F**

Interest Rate Sensitivity (\$000s)

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

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**NOVA SCOTIA**

Amounts in \$000s

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

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
<b>Total</b>	934	460	-	(441)	(870)	(1,288)	166	166
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	7.1%	7.1%	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1.2%	-	-	(1.2%)	(1.2%)	(2.4%)	-	-
2008	-	-	-	-	-	-	-	-
2009	6.3%	3.1%	-	(2.7%)	(5.4%)	(8.1%)	1.3%	1.3%
2010	6.9%	3.8%	-	(3.1%)	(6.2%)	(8.5%)	1.5%	1.5%
2011	100.0%	100.0%	-	-	-	-	100.0%	100.0%
2012	-	-	-	(8.3%)	(8.3%)	(8.3%)	-	-
2013	5.6%	2.6%	-	(2.5%)	(5.0%)	(7.3%)	0.9%	0.9%
2014	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	0.4%	0.4%
2015	2.5%	1.2%	-	(1.2%)	(2.2%)	(3.1%)	0.6%	0.6%
2016	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	0.4%	0.4%
2017	2.1%	1.1%	-	(1.0%)	(2.0%)	(2.9%)	0.4%	0.4%
2018	2.2%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	0.4%	0.4%
2019	2.6%	1.3%	-	(1.2%)	(2.5%)	(3.7%)	0.5%	0.5%
2020	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	0.5%	0.5%
<b>Total</b>	<b>2.6%</b>	<b>1.3%</b>	<b>-</b>	<b>(1.3%)</b>	<b>(2.5%)</b>	<b>(3.7%)</b>	<b>0.5%</b>	<b>0.5%</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

**EXHIBIT F**

Interest Rate Sensitivity (\$000s)

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

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**PRINCE EDWARD ISLAND**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	322	309	296	285	274	264	301	301
2013	46	45	44	43	42	42	44	44
2014	52	50	48	46	45	43	49	49
2015	578	569	559	551	542	535	562	562
2016	740	726	711	698	687	675	716	716
2017	1,004	994	985	975	966	958	988	988
2018	922	913	902	894	885	877	906	906
2019	1,572	1,555	1,538	1,521	1,505	1,489	1,544	1,544
2020	2,365	2,336	2,309	2,282	2,256	2,231	2,319	2,319
<b>Total</b>	<b>7,601</b>	<b>7,497</b>	<b>7,392</b>	<b>7,295</b>	<b>7,202</b>	<b>7,114</b>	<b>7,429</b>	<b>7,429</b>
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
<b>Total</b>	<b>209</b>	<b>105</b>	<b>-</b>	<b>(97)</b>	<b>(190)</b>	<b>(278)</b>	<b>37</b>	<b>37</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	8.8%	4.4%	-	(3.7%)	(7.4%)	(10.8%)	1.7%	1.7%
2013	4.5%	2.3%	-	(2.3%)	(4.5%)	(4.5%)	-	-
2014	8.3%	4.2%	-	(4.2%)	(6.3%)	(10.4%)	2.1%	2.1%
2015	3.4%	1.8%	-	(1.4%)	(3.0%)	(4.3%)	0.5%	0.5%
2016	4.1%	2.1%	-	(1.8%)	(3.4%)	(5.1%)	0.7%	0.7%
2017	1.9%	0.9%	-	(1.0%)	(1.9%)	(2.7%)	0.3%	0.3%
2018	2.2%	1.2%	-	(0.9%)	(1.9%)	(2.8%)	0.4%	0.4%
2019	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	0.4%	0.4%
2020	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.4%
<b>Total</b>	<b>2.8%</b>	<b>1.4%</b>	<b>-</b>	<b>(1.3%)</b>	<b>(2.6%)</b>	<b>(3.8%)</b>	<b>0.5%</b>	<b>0.5%</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

**EXHIBIT F**

Interest Rate Sensitivity (\$000s)

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

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**ONTARIO**

Amounts in \$000s

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

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
<b>Total</b>	<b>3,734</b>	<b>1,828</b>	<b>-</b>	<b>(1,771)</b>	<b>(3,494)</b>	<b>(5,168)</b>	<b>653</b>	<b>653</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.4%
2005	-	-	-	-	-	(12.5%)	-	-
2006	5.2%	2.6%	-	(2.6%)	(4.9%)	(7.1%)	1.1%	1.1%
2007	5.6%	2.7%	-	(2.7%)	(5.2%)	(7.6%)	1.0%	1.0%
2008	6.1%	3.2%	-	(2.9%)	(5.5%)	(8.4%)	1.0%	1.0%
2009	6.5%	3.3%	-	(2.9%)	(5.8%)	(8.7%)	1.1%	1.1%
2010	5.7%	2.7%	-	(2.3%)	(4.9%)	(7.0%)	1.2%	1.2%
2011	4.9%	2.4%	-	(2.2%)	(4.4%)	(6.4%)	0.8%	0.8%
2012	4.6%	2.2%	-	(2.2%)	(4.3%)	(6.3%)	0.7%	0.7%
2013	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	0.5%	0.5%
2014	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	0.5%	0.5%
2015	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	0.4%	0.4%
2016	2.1%	1.1%	-	(1.0%)	(2.0%)	(2.9%)	0.4%	0.4%
2017	2.1%	1.0%	-	(1.0%)	(2.0%)	(3.0%)	0.4%	0.4%
2018	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.4%
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.5%	0.5%
2020	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	0.5%	0.5%
<b>Total</b>	<b>2.9%</b>	<b>1.4%</b>	<b>-</b>	<b>(1.4%)</b>	<b>(2.7%)</b>	<b>(4.0%)</b>	<b>0.5%</b>	<b>0.5%</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

**EXHIBIT F**

Interest Rate Sensitivity (\$000s)

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

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**ALBERTA**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	88	86	85	83	82	81	85	85
2005	-	-	-	-	-	-	-	-
2006	3	3	3	3	3	3	3	3
2007	25	25	25	25	24	24	25	25
2008	-	-	-	-	-	-	-	-
2009	51	49	47	46	44	43	48	48
2010	-	-	-	-	-	-	-	-
2011	642	624	607	592	577	563	613	613
2012	1,272	1,251	1,231	1,211	1,192	1,175	1,238	1,238
2013	2,618	2,573	2,530	2,489	2,449	2,411	2,546	2,546
2014	1,596	1,581	1,567	1,553	1,540	1,527	1,572	1,572
2015	5,173	5,130	5,090	5,050	5,013	4,975	5,104	5,104
2016	9,850	9,750	9,653	9,560	9,469	9,379	9,688	9,688
2017	9,302	9,196	9,095	8,995	8,899	8,804	9,132	9,132
2018	21,547	21,278	21,017	20,763	20,516	20,275	21,110	21,110
2019	28,482	28,055	27,643	27,243	26,855	26,475	27,791	27,791
2020	47,228	46,550	45,898	45,268	44,651	44,053	46,135	46,135
<b>Total</b>	<b>127,877</b>	<b>126,151</b>	<b>124,491</b>	<b>122,881</b>	<b>121,314</b>	<b>119,788</b>	<b>125,090</b>	<b>125,090</b>
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
<b>Total</b>	<b>3,386</b>	<b>1,660</b>	<b>-</b>	<b>(1,610)</b>	<b>(3,177)</b>	<b>(4,703)</b>	<b>599</b>	<b>599</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	3.5%	1.2%	-	(2.4%)	(3.5%)	(4.7%)	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	(4.0%)	(4.0%)	-	-
2008	-	-	-	-	-	-	-	-
2009	8.5%	4.3%	-	(2.1%)	(6.4%)	(8.5%)	2.1%	2.1%
2010	-	-	-	-	-	-	-	-
2011	5.8%	2.8%	-	(2.5%)	(4.9%)	(7.2%)	1.0%	1.0%
2012	3.3%	1.6%	-	(1.6%)	(3.2%)	(4.5%)	0.6%	0.6%
2013	3.5%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.6%	0.6%
2014	1.9%	0.9%	-	(0.9%)	(1.7%)	(2.6%)	0.3%	0.3%
2015	1.6%	0.8%	-	(0.8%)	(1.5%)	(2.3%)	0.3%	0.3%
2016	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	0.4%	0.4%
2017	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	0.4%	0.4%
2018	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	0.4%	0.4%
2019	3.0%	1.5%	-	(1.4%)	(2.9%)	(4.2%)	0.5%	0.5%
2020	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.5%	0.5%
<b>Total</b>	<b>2.7%</b>	<b>1.3%</b>	<b>-</b>	<b>(1.3%)</b>	<b>(2.6%)</b>	<b>(3.8%)</b>	<b>0.5%</b>	<b>0.5%</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

**EXHIBIT F**

Interest Rate Sensitivity (\$000s)

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

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**YUKON**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1	1	1	1	1	1	1	1
2013	4	4	4	4	4	4	4	4
2014	10	10	10	10	9	9	10	10
2015	21	21	21	20	20	20	21	21
2016	55	55	55	53	53	53	55	55
2017	865	856	846	836	827	819	849	849
2018	562	555	548	542	536	529	551	551
2019	447	440	434	428	421	416	436	436
2020	720	711	702	693	684	675	705	705
<b>Total</b>	<b>2,685</b>	<b>2,653</b>	<b>2,621</b>	<b>2,587</b>	<b>2,555</b>	<b>2,526</b>	<b>2,632</b>	<b>2,632</b>
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
<b>Total</b>	<b>64</b>	<b>32</b>	<b>-</b>	<b>(34)</b>	<b>(66)</b>	<b>(95)</b>	<b>11</b>	<b>11</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

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

**EXHIBIT F**

Interest Rate Sensitivity (\$000s)

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

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**NORTHWEST TERRITORIES**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	335	329	324	320	315	311	326	326
2014	17	17	17	16	16	16	17	17
2015	34	34	34	34	34	33	34	34
2016	90	90	88	88	87	86	89	89
2017	590	584	577	570	564	558	579	579
2018	565	558	551	544	538	531	553	553
2019	987	972	959	945	933	920	964	964
2020	1,177	1,161	1,144	1,128	1,113	1,098	1,151	1,151
<b>Total</b>	<b>3,797</b>	<b>3,747</b>	<b>3,696</b>	<b>3,647</b>	<b>3,602</b>	<b>3,555</b>	<b>3,715</b>	<b>3,715</b>
	46816	46092	45403	44733	44083	43455	45649	45649
			curr val				prior val	prior fyr end

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
<b>Total</b>	<b>101</b>	<b>51</b>	<b>-</b>	<b>(49)</b>	<b>(94)</b>	<b>(141)</b>	<b>19</b>	<b>19</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	3.4%	1.5%	-	(1.2%)	(2.8%)	(4.0%)	0.6%	0.6%
2014	-	-	-	(5.9%)	(5.9%)	(5.9%)	-	-
2015	-	-	-	-	-	(2.9%)	-	-
2016	2.3%	2.3%	-	-	(1.1%)	(2.3%)	1.1%	1.1%
2017	2.3%	1.2%	-	(1.2%)	(2.3%)	(3.3%)	0.3%	0.3%
2018	2.5%	1.3%	-	(1.3%)	(2.4%)	(3.6%)	0.4%	0.4%
2019	2.9%	1.4%	-	(1.5%)	(2.7%)	(4.1%)	0.5%	0.5%
2020	2.9%	1.5%	-	(1.4%)	(2.7%)	(4.0%)	0.6%	0.6%
<b>Total</b>	<b>2.7%</b>	<b>1.4%</b>	<b>-</b>	<b>(1.3%)</b>	<b>(2.5%)</b>	<b>(3.8%)</b>	<b>0.5%</b>	<b>0.5%</b>
	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, 2019 projected Unpaid							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	167	166	164	163	162	160	164	162
2013	8	7	7	7	7	7	7	7
2014	184	183	183	182	182	181	183	182
2015	101	100	99	98	97	97	99	98
2016	59	59	58	58	57	56	58	58
2017	127	126	124	122	121	119	125	122
2018	210	208	204	202	200	196	204	200
2019	254	250	246	243	239	236	246	241
<b>Total</b>	<b>1,110</b>	<b>1,099</b>	<b>1,085</b>	<b>1,075</b>	<b>1,065</b>	<b>1,052</b>	<b>1,086</b>	<b>1,070</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

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

Amounts in

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



**EXHIBIT F**

Interest Rate Sensitivity (\$000s)

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

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**ALL JURISDICTIONS COMBINED**

Amounts in \$000s

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

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
<b>Total</b>	<b>10,945</b>	<b>5,371</b>	<b>-</b>	<b>(5,196)</b>	<b>(10,237)</b>	<b>(15,148)</b>	<b>1,927</b>	<b>1,927</b>
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.64%	1.14%	1.64%	2.14%	2.64%	3.14%	1.46%	1.46%
2004 & prior	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.4%
2005	-	-	-	-	-	(12.5%)	-	-
2006	5.2%	2.6%	-	(2.6%)	(4.8%)	(7.0%)	1.1%	1.1%
2007	5.4%	2.6%	-	(2.6%)	(5.1%)	(7.4%)	0.9%	0.9%
2008	6.3%	3.3%	-	(3.1%)	(5.2%)	(8.3%)	0.9%	0.9%
2009	5.6%	2.9%	-	(2.4%)	(5.0%)	(7.3%)	1.1%	1.1%
2010	5.2%	2.5%	-	(2.3%)	(4.6%)	(6.5%)	1.0%	1.0%
2011	5.6%	2.8%	-	(2.5%)	(5.0%)	(7.3%)	1.0%	1.0%
2012	4.8%	2.3%	-	(2.3%)	(4.3%)	(6.4%)	0.8%	0.8%
2013	3.6%	1.7%	-	(1.7%)	(3.3%)	(4.8%)	0.6%	0.6%
2014	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	0.5%	0.5%
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.9%)	0.4%	0.4%
2016	2.1%	1.1%	-	(1.0%)	(2.0%)	(2.9%)	0.4%	0.4%
2017	2.2%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	0.4%	0.4%
2018	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.4%
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.5%	0.5%
2020	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	0.5%	0.5%
<b>Total</b>	<b>2.8%</b>	<b>1.4%</b>	<b>-</b>	<b>(1.3%)</b>	<b>(2.6%)</b>	<b>(3.8%)</b>	<b>0.5%</b>	<b>0.5%</b>
	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	<b>Newfoundland &amp; Labrador</b>
AccountCode Desc	<b>IBNR Provision</b>
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
<b>Private Passenger</b>								
	prior	(11)	2	(2)	-	-	-	(11)
	2011	(9)	1	(1)	-	-	-	(9)
	2012	18	(2)	2	-	-	-	18
	2013	193	(17)	17	-	-	-	193
	2014	83	(5)	5	-	-	-	83
	2015	329	(23)	(193)	-	(216)	(65.7%)	113
	2016	482	(6)	65	-	59	12.2%	541
	2017	1,207	(91)	40	-	(51)	(4.2%)	1,156
	2018	1,986	(141)	102	-	(39)	(2.0%)	1,947
	2019	2,133	(114)	(19)	-	(133)	(6.2%)	2,000
	2020	1,913	511	394	-	905	47.3%	2,818
<b>Private Passenger Total</b>		<b>8,324</b>	<b>115</b>	<b>410</b>	<b>-</b>	<b>525</b>	<b>6.3%</b>	<b>8,849</b>
<b>Non Private Passenger</b>								
	prior	8	-	-	-	-	-	8
	2011	(104)	1	(1)	-	-	-	(104)
	2012	(2)	-	(7)	-	(7)	350.0%	(9)
	2013	2	-	-	-	-	-	2
	2014	1	-	-	-	-	-	1
	2015	69	-	(233)	-	(233)	(337.7%)	(164)
	2016	48	-	(99)	-	(99)	(206.3%)	(51)
	2017	312	(19)	51	-	32	10.3%	344
	2018	694	(54)	29	-	(25)	(3.6%)	669
	2019	915	(134)	(130)	-	(264)	(28.9%)	651
	2020	974	111	135	-	246	25.3%	1,220
<b>Non Private Passenger Total</b>		<b>2,917</b>	<b>(95)</b>	<b>(255)</b>	<b>-</b>	<b>(350)</b>	<b>(12.0%)</b>	<b>2,567</b>
<b>Grand Total</b>		<b>11,241</b>	<b>20</b>	<b>155</b>	<b>-</b>	<b>175</b>	<b>1.6%</b>	<b>11,416</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	New Brunswick
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
<b>Private Passenger</b>								
	prior	107	(1)	(14)	-	(15)	(14.0%)	92
	2011	49	-	-	-	-	-	49
	2012	(81)	1	(1)	-	-	-	(81)
	2013	68	(2)	2	-	-	-	68
	2014	234	(4)	4	-	-	-	234
	2015	118	(2)	2	-	-	-	118
	2016	612	(14)	(22)	-	(36)	(5.9%)	576
	2017	1,814	(21)	21	-	-	-	1,814
	2018	2,932	(73)	(65)	-	(138)	(4.7%)	2,794
	2019	4,159	(46)	(71)	-	(117)	(2.8%)	4,042
	2020	1,148	478	(2)	-	476	41.5%	1,624
<b>Private Passenger Total</b>		<b>11,160</b>	<b>316</b>	<b>(146)</b>	<b>-</b>	<b>170</b>	<b>1.5%</b>	<b>11,330</b>
<b>Non Private Passenger</b>								
	prior	(14)	-	-	-	-	-	(14)
	2011	3	-	(8)	-	(8)	(266.7%)	(5)
	2012	22	1	(1)	-	-	-	22
	2013	42	(1)	(3)	-	(4)	(9.5%)	38
	2014	11	-	-	-	-	-	11
	2015	120	(2)	2	-	-	-	120
	2016	175	(1)	51	-	50	28.6%	225
	2017	457	(17)	87	-	70	15.3%	527
	2018	1,187	(43)	106	-	63	5.3%	1,250
	2019	2,296	(399)	408	-	9	0.4%	2,305
	2020	290	360	81	-	441	152.1%	731
<b>Non Private Passenger Total</b>		<b>4,589</b>	<b>(102)</b>	<b>723</b>	<b>-</b>	<b>621</b>	<b>13.5%</b>	<b>5,210</b>
<b>Grand Total</b>		<b>15,749</b>	<b>214</b>	<b>577</b>	<b>-</b>	<b>791</b>	<b>5.0%</b>	<b>16,540</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	Nova Scotia
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
<b>Private Passenger</b>								
	prior	106	(1)	-	-	(1)	(0.9%)	105
	2011	5	-	-	-	-	-	5
	2012	(2)	-	-	-	-	-	(2)
	2013	(1)	-	-	-	-	-	(1)
	2014	20	-	(10)	-	(10)	(50.0%)	10
	2015	42	-	-	-	-	-	42
	2016	290	(3)	3	-	-	-	290
	2017	751	(75)	75	-	-	-	751
	2018	1,203	(25)	(7)	-	(32)	(2.7%)	1,171
	2019	2,556	(48)	116	-	68	2.7%	2,624
	2020	1,420	509	195	-	704	49.6%	2,124
<b>Private Passenger Total</b>		<b>6,390</b>	<b>357</b>	<b>372</b>	<b>-</b>	<b>729</b>	<b>11.4%</b>	<b>7,119</b>
<b>Non Private Passenger</b>								
	prior	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	29	(1)	1	-	-	-	29
	2014	445	(5)	29	-	24	5.4%	469
	2015	34	(1)	1	-	-	-	34
	2016	387	(3)	-	-	(3)	(0.8%)	384
	2017	539	(7)	(28)	-	(35)	(6.5%)	504
	2018	1,063	(17)	(167)	-	(184)	(17.3%)	879
	2019	1,529	(245)	140	-	(105)	(6.9%)	1,424
	2020	1,317	457	175	-	632	48.0%	1,949
<b>Non Private Passenger Total</b>		<b>5,341</b>	<b>178</b>	<b>151</b>	<b>-</b>	<b>329</b>	<b>6.2%</b>	<b>5,670</b>
<b>Grand Total</b>		<b>11,731</b>	<b>535</b>	<b>523</b>	<b>-</b>	<b>1,058</b>	<b>9.0%</b>	<b>12,789</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	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	
<b>Private Passenger</b>								
	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	1	-	-	-	-	-	1
	2015	58	-	-	-	-	-	58
	2016	37	-	-	-	-	-	37
	2017	(7)	-	(1)	-	(1)	14.3%	(8)
	2018	344	(4)	2	-	(2)	(0.6%)	342
	2019	477	(5)	(80)	-	(85)	(17.8%)	392
	2020	145	87	34	-	121	83.4%	266
<b>Private Passenger Total</b>		<b>1,047</b>	<b>78</b>	<b>(45)</b>	<b>-</b>	<b>33</b>	<b>3.2%</b>	<b>1,080</b>
<b>Non Private Passenger</b>								
	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	(6)	-	-	-	-	-	(6)
	2013	3	-	-	-	-	-	3
	2014	(72)	1	(1)	-	-	-	(72)
	2015	26	-	-	-	-	-	26
	2016	125	(2)	1	-	(1)	(0.8%)	124
	2017	400	(5)	13	-	8	2.0%	408
	2018	499	(20)	20	-	-	-	499
	2019	1,108	(205)	261	-	56	5.1%	1,164
	2020	310	78	51	-	129	41.6%	439
<b>Non Private Passenger Total</b>		<b>2,392</b>	<b>(153)</b>	<b>345</b>	<b>-</b>	<b>192</b>	<b>8.0%</b>	<b>2,584</b>
<b>Grand Total</b>		<b>3,439</b>	<b>(75)</b>	<b>300</b>	<b>-</b>	<b>225</b>	<b>6.5%</b>	<b>3,664</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	Ontario
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	
<b>Private Passenger</b>	prior	7,614	(353)	353	-	-	-	7,614
	2011	82	(4)	4	-	-	-	82
	2012	66	(4)	42	-	38	57.6%	104
	2013	85	(3)	(10)	-	(13)	(15.3%)	72
	2014	(768)	43	(57)	-	(14)	1.8%	(782)
	2015	165	(8)	8	-	-	-	165
	2016	277	(5)	(197)	-	(202)	(72.9%)	75
	2017	561	(5)	(6)	-	(11)	(2.0%)	550
	2018	1,572	(17)	(78)	-	(95)	(6.0%)	1,477
	2019	4,425	(200)	(802)	-	(1,002)	(22.6%)	3,423
	2020	3,729	1,352	(253)	-	1,099	29.5%	4,828
<b>Private Passenger Total</b>		<b>17,808</b>	<b>796</b>	<b>(996)</b>	<b>-</b>	<b>(200)</b>	<b>(1.1%)</b>	<b>17,608</b>
<b>Non Private Passenger</b>	prior	26	(2)	21	-	19	73.1%	45
	2011	107	(2)	2	-	-	-	107
	2012	120	(1)	(18)	-	(19)	(15.8%)	101
	2013	448	(7)	101	-	94	21.0%	542
	2014	259	(7)	(250)	-	(257)	(99.2%)	2
	2015	1,042	(20)	(16)	-	(36)	(3.5%)	1,006
	2016	1,116	(34)	(44)	-	(78)	(7.0%)	1,038
	2017	1,440	(29)	(132)	-	(161)	(11.2%)	1,279
	2018	4,205	(138)	9	-	(129)	(3.1%)	4,076
	2019	15,508	(2,692)	739	-	(1,953)	(12.6%)	13,555
	2020	8,428	2,644	(864)	-	1,780	21.1%	10,208
<b>Non Private Passenger Total</b>		<b>32,699</b>	<b>(288)</b>	<b>(452)</b>	<b>-</b>	<b>(740)</b>	<b>(2.3%)</b>	<b>31,959</b>
<b>Grand Total</b>		<b>50,507</b>	<b>508</b>	<b>(1,448)</b>	<b>-</b>	<b>(940)</b>	<b>(1.9%)</b>	<b>49,567</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	
<b>Private Passenger</b>								
	prior	(35)	6	(6)	-	-	-	(35)
	2011	25	(2)	2	-	-	-	25
	2012	34	(2)	2	-	-	-	34
	2013	76	(3)	3	-	-	-	76
	2014	20	-	(34)	-	(34)	(170.0%)	(14)
	2015	269	(11)	11	-	-	-	269
	2016	76	(3)	3	-	-	-	76
	2017	613	(6)	(89)	-	(95)	(15.5%)	518
	2018	635	(44)	43	-	(1)	(0.2%)	634
	2019	1,182	(62)	(206)	-	(268)	(22.7%)	914
	2020	570	66	78	-	144	25.3%	714
<b>Private Passenger Total</b>		<b>3,465</b>	<b>(61)</b>	<b>(193)</b>	<b>-</b>	<b>(254)</b>	<b>(7.3%)</b>	<b>3,211</b>
<b>Non Private Passenger</b>								
	prior	79	(1)	1	-	-	-	79
	2011	(396)	4	(97)	-	(93)	23.5%	(489)
	2012	235	(3)	3	-	-	-	235
	2013	279	(5)	6	-	1	0.4%	280
	2014	510	(5)	5	-	-	-	510
	2015	1,144	(20)	(48)	-	(68)	(5.9%)	1,076
	2016	3,269	(63)	(248)	-	(311)	(9.5%)	2,958
	2017	4,124	(245)	154	-	(91)	(2.2%)	4,033
	2018	9,071	(398)	(214)	-	(612)	(6.7%)	8,459
	2019	15,178	(2,597)	168	-	(2,429)	(16.0%)	12,749
	2020	9,012	3,030	(311)	-	2,719	30.2%	11,731
<b>Non Private Passenger Total</b>		<b>42,505</b>	<b>(303)</b>	<b>(581)</b>	<b>-</b>	<b>(884)</b>	<b>(2.1%)</b>	<b>41,621</b>
<b>Grand Total</b>		<b>45,970</b>	<b>(364)</b>	<b>(774)</b>	<b>-</b>	<b>(1,138)</b>	<b>(2.5%)</b>	<b>44,832</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	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
<b>Private Passenger</b>								
	prior	4	-	-	-	-	-	4
	2011	2	-	-	-	-	-	2
	2012	3	-	-	-	-	-	3
	2013	7	-	-	-	-	-	7
	2014	13	-	-	-	-	-	13
	2015	25	-	-	-	-	-	25
	2016	36	-	-	-	-	-	36
	2017	125	(1)	10	-	9	7.2%	134
	2018	137	(1)	1	-	-	-	137
	2019	168	(4)	4	-	-	-	168
	2020	(9)	12	6	-	18	(200.0%)	9
<b>Private Passenger Total</b>		<b>511</b>	<b>6</b>	<b>21</b>	<b>-</b>	<b>27</b>	<b>5.3%</b>	<b>538</b>
<b>Non Private Passenger</b>								
	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	7	-	-	-	-	-	7
	2015	3	-	-	-	-	-	3
	2016	36	-	-	-	-	-	36
	2017	97	(1)	1	-	-	-	97
	2018	167	(2)	2	-	-	-	167
	2019	253	(44)	60	-	16	6.3%	269
	2020	184	45	14	-	59	32.1%	243
<b>Non Private Passenger Total</b>		<b>752</b>	<b>(2)</b>	<b>77</b>	<b>-</b>	<b>75</b>	<b>10.0%</b>	<b>827</b>
<b>Grand Total</b>		<b>1,263</b>	<b>4</b>	<b>98</b>	<b>-</b>	<b>102</b>	<b>8.1%</b>	<b>1,365</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	Northwest Territories
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			
<b>Private Passenger</b>								
	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	9	-	-	-	-	-	9
	2015	34	-	-	-	-	-	34
	2016	67	(1)	1	-	-	-	67
	2017	160	(2)	2	-	-	-	160
	2018	304	(6)	21	-	15	4.9%	319
	2019	336	(25)	135	-	110	32.7%	446
	2020	(46)	45	(57)	-	(12)	26.1%	(58)
<b>Private Passenger Total</b>		<b>873</b>	<b>11</b>	<b>102</b>	<b>-</b>	<b>113</b>	<b>12.9%</b>	<b>986</b>
<b>Non Private Passenger</b>								
	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	39	1	(1)	-	-	-	39
	2014	31	-	-	-	-	-	31
	2015	14	-	-	-	-	-	14
	2016	44	-	-	-	-	-	44
	2017	119	(1)	(4)	-	(5)	(4.2%)	114
	2018	192	(2)	2	-	-	-	192
	2019	403	(71)	60	-	(11)	(2.7%)	392
	2020	36	16	26	-	42	116.7%	78
<b>Non Private Passenger Total</b>		<b>881</b>	<b>(57)</b>	<b>83</b>	<b>-</b>	<b>26</b>	<b>3.0%</b>	<b>907</b>
<b>Grand Total</b>		<b>1,754</b>	<b>(46)</b>	<b>185</b>	<b>-</b>	<b>139</b>	<b>7.9%</b>	<b>1,893</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 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
<b>Private Passenger</b>								
	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	15	(1)	1	-	-	-	15
	2013	1	-	-	-	-	-	1
	2014	2	-	-	-	-	-	2
	2015	3	-	-	-	-	-	3
	2016	13	-	-	-	-	-	13
	2017	17	-	-	-	-	-	17
	2018	14	-	-	-	-	-	14
	2019	25	(1)	1	-	-	-	25
	2020	10	3	(4)	-	(1)	(10.0%)	9
<b>Private Passenger Total</b>		<b>100</b>	<b>1</b>	<b>(2)</b>	<b>-</b>	<b>(1)</b>	<b>(1.0%)</b>	<b>99</b>
<b>Non Private Passenger</b>								
	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	8	-	-	-	-	-	8
	2014	17	-	-	-	-	-	17
	2015	14	-	-	-	-	-	14
	2016	29	-	-	-	-	-	29
	2017	74	(1)	1	-	-	-	74
	2018	140	(1)	1	-	-	-	140
	2019	206	(40)	25	-	(15)	(7.3%)	191
	2020	38	13	12	-	25	65.8%	63
<b>Non Private Passenger Total</b>		<b>526</b>	<b>(29)</b>	<b>39</b>	<b>-</b>	<b>10</b>	<b>1.9%</b>	<b>536</b>
<b>Grand Total</b>		<b>626</b>	<b>(28)</b>	<b>37</b>	<b>-</b>	<b>9</b>	<b>1.4%</b>	<b>635</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	(All)
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	
<b>Private Passenger</b>								
	prior	7,777	(347)	331	-	(16)	(0.2%)	7,761
	2011	152	(5)	5	-	-	-	152
	2012	59	(8)	46	-	38	64.4%	97
	2013	434	(25)	12	-	(13)	(3.0%)	421
	2014	(386)	34	(92)	-	(58)	15.0%	(444)
	2015	1,043	(44)	(172)	-	(216)	(20.7%)	827
	2016	1,890	(32)	(147)	-	(179)	(9.5%)	1,711
	2017	5,241	(201)	52	-	(149)	(2.8%)	5,092
	2018	9,127	(311)	19	-	(292)	(3.2%)	8,835
	2019	15,461	(505)	(922)	-	(1,427)	(9.2%)	14,034
	2020	8,880	3,063	391	-	3,454	38.9%	12,334
<b>Private Passenger Total</b>		<b>49,678</b>	<b>1,619</b>	<b>(477)</b>	<b>-</b>	<b>1,142</b>	<b>2.3%</b>	<b>50,820</b>
<b>Non Private Passenger</b>								
	prior	101	(3)	22	-	19	18.8%	120
	2011	(387)	3	(104)	-	(101)	26.1%	(488)
	2012	367	(3)	(23)	-	(26)	(7.1%)	341
	2013	852	(13)	104	-	91	10.7%	943
	2014	1,209	(16)	(217)	-	(233)	(19.3%)	976
	2015	2,466	(43)	(294)	-	(337)	(13.7%)	2,129
	2016	5,229	(103)	(339)	-	(442)	(8.5%)	4,787
	2017	7,562	(325)	143	-	(182)	(2.4%)	7,380
	2018	17,218	(675)	(212)	-	(887)	(5.2%)	16,331
	2019	37,396	(6,427)	1,731	-	(4,696)	(12.6%)	32,700
	2020	20,589	6,754	(681)	-	6,073	29.5%	26,662
<b>Non Private Passenger Total</b>		<b>92,602</b>	<b>(851)</b>	<b>130</b>	<b>-</b>	<b>(721)</b>	<b>(0.8%)</b>	<b>91,881</b>
<b>Grand Total</b>		<b>142,280</b>	<b>768</b>	<b>(347)</b>	<b>-</b>	<b>421</b>	<b>0.3%</b>	<b>142,701</b>

**EXHIBIT G-2**

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

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Jurisdiction Desc	<b>Newfoundland &amp; Labrador</b>
AccountCode Desc	<b>Undiscounted IBNR Provision</b>
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(17)	2	(2)	-	-	-	(17)
	2011	(6)	1	(1)	-	-	-	(6)
	2012	4	-	-	-	-	-	4
	2013	178	(16)	16	-	-	-	178
	2014	4	-	-	-	-	-	4
	2015	149	(13)	(203)	-	(216)	(145.0%)	(67)
	2016	171	(2)	61	-	59	34.5%	230
	2017	954	(86)	50	-	(36)	(3.8%)	918
	2018	1,429	(129)	118	-	(11)	(0.8%)	1,418
	2019	1,424	(100)	(9)	-	(109)	(7.7%)	1,315
2020	1,729	449	399	-	848	49.0%	2,577	
<b>Private Passenger Total</b>		<b>6,019</b>	<b>106</b>	<b>429</b>	<b>-</b>	<b>535</b>	<b>8.9%</b>	<b>6,554</b>
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	(102)	1	(1)	-	-	-	(102)
	2012	-	-	(11)	-	(11)	100.0%	(11)
	2013	2	-	-	-	-	-	2
	2014	1	-	-	-	-	-	1
	2015	21	-	(216)	-	(216)	(1,028.6%)	(195)
	2016	(29)	-	(99)	-	(99)	341.4%	(128)
	2017	140	(14)	53	-	39	27.9%	179
	2018	460	(46)	48	-	2	0.4%	462
	2019	636	(127)	(130)	-	(257)	(40.4%)	379
2020	887	86	139	-	225	25.4%	1,112	
<b>Non Private Passenger Total</b>		<b>2,024</b>	<b>(100)</b>	<b>(217)</b>	<b>-</b>	<b>(317)</b>	<b>(15.7%)</b>	<b>1,707</b>
<b>Grand Total</b>		<b>8,043</b>	<b>6</b>	<b>212</b>	<b>-</b>	<b>218</b>	<b>2.7%</b>	<b>8,261</b>

**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	56	(1)	-	-	(1)	(1.8%)	55
	2011	45	-	-	-	-	-	45
	2012	(94)	1	(1)	-	-	-	(94)
	2013	52	(1)	1	-	-	-	52
	2014	184	(2)	2	-	-	-	184
	2015	(33)	-	-	-	-	-	(33)
	2016	423	(13)	(9)	-	(22)	(5.2%)	401
	2017	1,521	(15)	15	-	-	-	1,521
	2018	2,580	(65)	(70)	-	(135)	(5.2%)	2,445
	2019	3,733	(37)	(74)	-	(111)	(3.0%)	3,622
	2020	1,033	441	-	-	441	42.7%	1,474
<b>Private Passenger Total</b>		<b>9,500</b>	<b>308</b>	<b>(136)</b>	<b>-</b>	<b>172</b>	<b>1.8%</b>	<b>9,672</b>
Non Private Passenger	prior	(20)	-	-	-	-	-	(20)
	2011	3	-	(8)	-	(8)	(266.7%)	(5)
	2012	2	-	-	-	-	-	2
	2013	(22)	-	-	-	-	-	(22)
	2014	10	-	-	-	-	-	10
	2015	62	(1)	1	-	-	-	62
	2016	125	(1)	50	-	49	39.2%	174
	2017	352	(14)	83	-	69	19.6%	421
	2018	985	(39)	105	-	66	6.7%	1,051
	2019	1,946	(389)	404	-	15	0.8%	1,961
	2020	217	332	96	-	428	197.2%	645
<b>Non Private Passenger Total</b>		<b>3,660</b>	<b>(112)</b>	<b>731</b>	<b>-</b>	<b>619</b>	<b>16.9%</b>	<b>4,279</b>
<b>Grand Total</b>		<b>13,160</b>	<b>196</b>	<b>595</b>	<b>-</b>	<b>791</b>	<b>6.0%</b>	<b>13,951</b>

**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	82	-	(1)	-	(1)	(1.2%)	81
	2011	5	-	-	-	-	-	5
	2012	(2)	-	-	-	-	-	(2)
	2013	(7)	-	-	-	-	-	(7)
	2014	-	-	(10)	-	(10)	100.0%	(10)
	2015	30	-	-	-	-	-	30
	2016	221	(2)	2	-	-	-	221
	2017	641	(75)	75	-	-	-	641
	2018	965	(22)	(7)	-	(29)	(3.0%)	936
	2019	1,998	(38)	118	-	80	4.0%	2,078
	2020	1,257	457	202	-	659	52.4%	1,916
<b>Private Passenger Total</b>		<b>5,190</b>	<b>320</b>	<b>379</b>	<b>-</b>	<b>699</b>	<b>13.5%</b>	<b>5,889</b>
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	5	-	-	-	-	-	5
	2014	380	(4)	28	-	24	6.3%	404
	2015	24	-	-	-	-	-	24
	2016	247	(2)	-	-	(2)	(0.8%)	245
	2017	348	(3)	(30)	-	(33)	(9.5%)	315
	2018	810	(14)	(158)	-	(172)	(21.2%)	638
	2019	1,175	(235)	146	-	(89)	(7.6%)	1,086
	2020	1,148	415	185	-	600	52.3%	1,748
<b>Non Private Passenger Total</b>		<b>4,132</b>	<b>157</b>	<b>171</b>	<b>-</b>	<b>328</b>	<b>7.9%</b>	<b>4,460</b>
<b>Grand Total</b>		<b>9,322</b>	<b>477</b>	<b>550</b>	<b>-</b>	<b>1,027</b>	<b>11.0%</b>	<b>10,349</b>

**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 % 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	Sum of Total Change			
Private Passenger	prior	(5)	-	-	-	-	-	(5)	
	2011	(1)	-	-	-	-	-	(1)	
	2012	-	-	-	-	-	-	-	
	2013	(2)	-	-	-	-	-	(2)	
	2014	1	-	-	-	-	-	1	
	2015	7	-	-	-	-	-	7	
	2016	18	-	-	-	-	-	18	
	2017	(92)	1	(1)	-	-	-	(92)	
	2018	288	(4)	2	-	(2)	(0.7%)	286	
	2019	408	(4)	(80)	-	(84)	(20.6%)	324	
	2020	130	80	33	-	113	86.9%	243	
<b>Private Passenger Total</b>		<b>752</b>	<b>73</b>	<b>(46)</b>	<b>-</b>	<b>27</b>	<b>3.6%</b>	<b>779</b>	
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)	
	2011	1	-	-	-	-	-	1	
	2012	-	-	-	-	-	-	-	
	2013	1	-	-	-	-	-	1	
	2014	(71)	1	(1)	-	-	-	(71)	
	2015	26	-	-	-	-	-	26	
	2016	85	(1)	1	-	-	-	85	
	2017	378	(4)	12	-	8	2.1%	386	
	2018	459	(19)	19	-	-	-	459	
	2019	1,009	(202)	257	-	55	5.5%	1,064	
	2020	278	71	49	-	120	43.2%	398	
<b>Non Private Passenger Total</b>		<b>2,164</b>	<b>(154)</b>	<b>337</b>	<b>-</b>	<b>183</b>	<b>8.5%</b>	<b>2,347</b>	
<b>Grand Total</b>		<b>2,916</b>	<b>(81)</b>	<b>291</b>	<b>-</b>	<b>210</b>	<b>7.2%</b>	<b>3,126</b>	

**EXHIBIT G-2**

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
<b>Private Passenger</b>	prior	6,641	(332)	335	-	3	-	6,644
	2011	75	(4)	4	-	-	-	75
	2012	57	(3)	41	-	38	66.7%	95
	2013	44	(2)	(8)	-	(10)	(22.7%)	34
	2014	(896)	45	(58)	-	(13)	1.5%	(909)
	2015	136	(7)	7	-	-	-	136
	2016	201	(2)	(197)	-	(199)	(99.0%)	2
	2017	430	(4)	(5)	-	(9)	(2.1%)	421
	2018	1,320	(13)	(79)	-	(92)	(7.0%)	1,228
	2019	3,668	(183)	(793)	-	(976)	(26.6%)	2,692
	2020	3,345	1,218	(230)	-	988	29.5%	4,333
<b>Private Passenger Total</b>		<b>15,021</b>	<b>713</b>	<b>(983)</b>	<b>-</b>	<b>(270)</b>	<b>(1.8%)</b>	<b>14,751</b>
<b>Non Private Passenger</b>	prior	(16)	-	19	-	19	(118.8%)	3
	2011	57	(1)	1	-	-	-	57
	2012	68	(1)	(18)	-	(19)	(27.9%)	49
	2013	236	(2)	96	-	94	39.8%	330
	2014	(8)	-	(250)	-	(250)	3,125.0%	(258)
	2015	504	(5)	(26)	-	(31)	(6.2%)	473
	2016	701	(28)	(49)	-	(77)	(11.0%)	624
	2017	916	(13)	(140)	-	(153)	(16.7%)	763
	2018	3,234	(129)	10	-	(119)	(3.7%)	3,115
	2019	13,104	(2,621)	743	-	(1,878)	(14.3%)	11,226
	2020	7,640	2,381	(788)	-	1,593	20.9%	9,233
<b>Non Private Passenger Total</b>		<b>26,436</b>	<b>(419)</b>	<b>(402)</b>	<b>-</b>	<b>(821)</b>	<b>(3.1%)</b>	<b>25,615</b>
<b>Grand Total</b>		<b>41,457</b>	<b>294</b>	<b>(1,385)</b>	<b>-</b>	<b>(1,091)</b>	<b>(2.6%)</b>	<b>40,366</b>



**EXHIBIT G-2**

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(70)	5	(5)	-	-	-	(70)
	2011	16	(1)	1	-	-	-	16
	2012	26	(1)	1	-	-	-	26
	2013	62	(2)	2	-	-	-	62
	2014	(99)	4	(38)	-	(34)	34.3%	(133)
	2015	238	(10)	10	-	-	-	238
	2016	(48)	-	-	-	-	-	(48)
	2017	541	(5)	(90)	-	(95)	(17.6%)	446
	2018	476	(41)	41	-	-	-	476
	2019	978	(58)	(195)	-	(253)	(25.9%)	725
	2020	507	52	81	-	133	26.2%	640
<b>Private Passenger Total</b>		<b>2,627</b>	<b>(57)</b>	<b>(192)</b>	<b>-</b>	<b>(249)</b>	<b>(9.5%)</b>	<b>2,378</b>
Non Private Passenger	prior	59	-	-	-	-	-	59
	2011	(396)	4	(97)	-	(93)	23.5%	(489)
	2012	188	(2)	2	-	-	-	188
	2013	159	(2)	2	-	-	-	159
	2014	430	(4)	4	-	-	-	430
	2015	668	(7)	10	-	3	0.4%	671
	2016	2,559	(54)	(257)	-	(311)	(12.2%)	2,248
	2017	3,194	(217)	193	-	(24)	(0.8%)	3,170
	2018	7,388	(369)	(224)	-	(593)	(8.0%)	6,795
	2019	12,597	(2,519)	212	-	(2,307)	(18.3%)	10,290
	2020	8,110	2,766	(270)	-	2,496	30.8%	10,606
<b>Non Private Passenger Total</b>		<b>34,956</b>	<b>(404)</b>	<b>(425)</b>	<b>-</b>	<b>(829)</b>	<b>(2.4%)</b>	<b>34,127</b>
<b>Grand Total</b>		<b>37,583</b>	<b>(461)</b>	<b>(617)</b>	<b>-</b>	<b>(1,078)</b>	<b>(2.9%)</b>	<b>36,505</b>

**EXHIBIT G-2**

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2011	2	-	-	-	-	-	2
	2012	3	-	-	-	-	-	3
	2013	6	-	-	-	-	-	6
	2014	12	-	-	-	-	-	12
	2015	24	-	-	-	-	-	24
	2016	34	-	-	-	-	-	34
	2017	42	-	9	-	9	21.4%	51
	2018	127	(1)	1	-	-	-	127
	2019	152	(2)	2	-	-	-	152
	2020	(10)	11	6	-	17	(170.0%)	7
<b>Private Passenger Total</b>		<b>396</b>	<b>8</b>	<b>18</b>	<b>-</b>	<b>26</b>	<b>6.6%</b>	<b>422</b>
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	6	-	-	-	-	-	6
	2015	3	-	-	-	-	-	3
	2016	34	-	-	-	-	-	34
	2017	89	(1)	1	-	-	-	89
	2018	125	(1)	1	-	-	-	125
	2019	221	(44)	59	-	15	6.8%	236
	2020	171	39	16	-	55	32.2%	226
<b>Non Private Passenger Total</b>		<b>654</b>	<b>(7)</b>	<b>77</b>	<b>-</b>	<b>70</b>	<b>10.7%</b>	<b>724</b>
<b>Grand Total</b>		<b>1,050</b>	<b>1</b>	<b>95</b>	<b>-</b>	<b>96</b>	<b>9.1%</b>	<b>1,146</b>

**EXHIBIT G-2**

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

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Jurisdiction Desc	<b>Northwest Territories</b>
AccountCode Desc	<b>Undiscounted IBNR Provision</b>
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	8	-	-	-	-	-	8
	2015	32	-	-	-	-	-	32
	2016	63	(1)	1	-	-	-	63
	2017	108	(1)	1	-	-	-	108
	2018	272	(5)	23	-	18	6.6%	290
	2019	295	(23)	133	-	110	37.3%	405
	2020	(62)	40	(50)	-	(10)	16.1%	(72)
<b>Private Passenger Total</b>		<b>723</b>	<b>10</b>	<b>108</b>	<b>-</b>	<b>118</b>	<b>16.3%</b>	<b>841</b>
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	29	-	-	-	-	-	29
	2015	13	-	-	-	-	-	13
	2016	41	-	-	-	-	-	41
	2017	109	(1)	(4)	-	(5)	(4.6%)	104
	2018	173	(2)	2	-	-	-	173
	2019	348	(70)	60	-	(10)	(2.9%)	338
	2020	30	14	24	-	38	126.7%	68
<b>Non Private Passenger Total</b>		<b>757</b>	<b>(59)</b>	<b>82</b>	<b>-</b>	<b>23</b>	<b>3.0%</b>	<b>780</b>
<b>Grand Total</b>		<b>1,480</b>	<b>(49)</b>	<b>190</b>	<b>-</b>	<b>141</b>	<b>9.5%</b>	<b>1,621</b>

**EXHIBIT G-2**

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	2	-	-	-	-	-	2
	2015	3	-	-	-	-	-	3
	2016	12	-	-	-	-	-	12
	2017	16	-	-	-	-	-	16
	2018	13	-	-	-	-	-	13
	2019	23	(1)	1	-	-	-	23
	2020	9	3	(3)	-	-	-	9
<b>Private Passenger Total</b>		<b>80</b>	<b>2</b>	<b>(2)</b>	-	-	-	<b>80</b>
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	7	-	-	-	-	-	7
	2014	4	-	-	-	-	-	4
	2015	7	-	-	-	-	-	7
	2016	27	-	-	-	-	-	27
	2017	68	(1)	1	-	-	-	68
	2018	128	(1)	1	-	-	-	128
	2019	188	(38)	25	-	(13)	(6.9%)	175
	2020	34	11	12	-	23	67.6%	57
<b>Non Private Passenger Total</b>		<b>463</b>	<b>(29)</b>	<b>39</b>	-	<b>10</b>	<b>2.2%</b>	<b>473</b>
<b>Grand Total</b>		<b>543</b>	<b>(27)</b>	<b>37</b>	-	<b>10</b>	<b>1.8%</b>	<b>553</b>

**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 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	6,688		327	-	1	-	6,689
	2011	135	(326)	4	-	-	-	135
	2012	-	(4)	41	-	38	100.0%	38
	2013	340	(3)	11	-	(10)	(2.9%)	330
	2014	(784)	(21)	(104)	-	(57)	7.3%	(841)
	2015	586	(784)	(186)	-	(216)	(36.9%)	370
	2016	1,095	(30)	(142)	-	(162)	(14.8%)	933
	2017	4,161	(20)	54	-	(131)	(3.1%)	4,030
	2018	7,470	(185)	29	-	(251)	(3.4%)	7,219
	2019	12,679	(280)	(897)	-	(1,343)	(10.6%)	11,336
	2020	7,938	(446)	438	-	3,189	40.2%	11,127
<b>Private Passenger Total</b>		<b>40,308</b>	<b>1,483</b>	<b>(425)</b>	<b>-</b>	<b>1,058</b>	<b>2.6%</b>	<b>41,366</b>
Non Private Passenger	prior	30	-	19	-	19	63.3%	49
	2011	(435)	-	(105)	-	(101)	23.2%	(536)
	2012	256	(435)	(27)	-	(30)	(11.7%)	226
	2013	401	(3)	98	-	94	23.4%	495
	2014	781	(4)	(219)	-	(226)	(28.9%)	555
	2015	1,328	(7)	(231)	-	(244)	(18.4%)	1,084
	2016	3,790	(13)	(354)	-	(440)	(11.6%)	3,350
	2017	5,594	(86)	169	-	(99)	(1.8%)	5,495
	2018	13,762	(268)	(196)	-	(816)	(5.9%)	12,946
	2019	31,224	(620)	1,776	-	(4,469)	(14.3%)	26,755
	2020	18,515	(6,245)	(537)	-	5,578	30.1%	24,093
<b>Non Private Passenger Total</b>		<b>75,246</b>	<b>(1,127)</b>	<b>393</b>	<b>-</b>	<b>(734)</b>	<b>(1.0%)</b>	<b>74,512</b>
<b>Grand Total</b>		<b>115,554</b>	<b>356</b>	<b>(32)</b>	<b>-</b>	<b>324</b>	<b>0.3%</b>	<b>115,878</b>

**EXHIBIT H-1**

Projected Year-end Policy Liabilities

**Private Passenger**

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

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**Newfoundland & Labrador**

Private Passenger ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	(1)	(5)	-	(6)	-	-	2	2	(4)	
2001	-	(4)	(5)	(9)	-	-	1	1	(8)	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	1	2	-	-	-	-	2	
2004	(3)	(8)	-	(11)	-	-	1	1	(10)	
2005	-	3	6	9	-	-	1	1	10	
2006	-	1	3	4	-	-	-	-	4	
2007	27	(3)	6	30	(3)	-	3	-	30	
2008	85	3	16	104	(9)	1	10	2	106	
2009	76	5	25	106	(10)	1	10	1	107	
2010	(2)	(5)	49	42	-	-	6	6	48	
2011	245	(5)	85	325	(38)	5	29	(4)	321	
2012	1,351	4	134	1,489	(142)	20	134	12	1,501	
2013	641	120	126	887	(77)	11	81	15	902	
2014	1,345	4	207	1,556	(83)	13	148	78	1,634	
2015	2,677	(44)	337	2,970	(123)	17	296	190	3,160	
2016	3,676	143	301	4,120	(147)	20	432	305	4,425	
2017	2,224	533	269	3,026	(109)	15	331	237	3,263	
2018	5,559	734	425	6,718	(243)	40	688	485	7,203	
2019	8,126	654	302	9,082	(345)	45	961	661	9,743	
<b>PAYs (sub-total):</b>	<b>26,026</b>	<b>2,131</b>	<b>2,287</b>	<b>30,444</b>	<b>(1,329)</b>	<b>188</b>	<b>3,134</b>	<b>1,993</b>	<b>32,437</b>	
<b>CAY (2020)</b>	<b>9,308</b>	<b>2,613</b>	<b>(55)</b>	<b>11,866</b>	<b>(487)</b>	<b>72</b>	<b>1,284</b>	<b>869</b>	<b>12,735</b>	
<b>claims liabilities:</b>	<b>35,334</b>	<b>4,744</b>	<b>2,232</b>	<b>42,310</b>	<b>(1,816)</b>	<b>260</b>	<b>4,418</b>	<b>2,862</b>	<b>45,172</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	13,002	(1,326)		11,676	(376)	52	799	475	11,676	
<b>policy liabilities:</b>				<b>53,986</b>	<b>(2,192)</b>	<b>312</b>	<b>5,217</b>	<b>3,337</b>	<b>56,848</b>	

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

**EXHIBIT H-1**

Projected Year-end Policy Liabilities

**Private Passenger**

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

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**New Brunswick**

Private Passenger ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	-	18	-	18	-	-	2	2	20	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	(2)	(9)	(1)	(12)	-	-	1	1	(11)	
2003	189	3	2	194	-	-	19	19	213	
2004	-	1	1	2	-	-	-	-	2	
2005	1	9	(5)	5	-	-	2	2	7	
2006	(1)	(8)	13	4	-	-	2	2	6	
2007	-	(8)	16	8	-	-	3	3	11	
2008	18	(2)	16	32	(2)	-	4	2	34	
2009	-	(5)	-	(5)	-	-	1	1	(4)	
2010	111	46	30	187	(11)	1	18	8	195	
2011	25	34	48	107	(5)	-	11	6	113	
2012	324	(75)	84	333	(18)	3	32	17	350	
2013	183	40	83	306	(14)	1	29	16	322	
2014	506	145	103	754	(28)	5	73	50	804	
2015	1,720	(27)	165	1,858	(45)	7	188	150	2,008	
2016	1,711	343	130	2,184	(65)	11	241	187	2,371	
2017	1,579	1,213	131	2,923	(96)	15	372	291	3,214	
2018	1,607	2,043	146	3,796	(152)	23	493	364	4,160	
2019	1,786	3,036	244	5,066	(237)	35	631	429	5,495	
<b>PAYs (sub-total):</b>	<b>9,757</b>	<b>6,796</b>	<b>1,206</b>	<b>17,759</b>	<b>(673)</b>	<b>101</b>	<b>2,122</b>	<b>1,550</b>	<b>19,309</b>	
<b>CAY (2020)</b>	<b>2,691</b>	<b>3,749</b>	<b>129</b>	<b>6,569</b>	<b>(341)</b>	<b>53</b>	<b>797</b>	<b>509</b>	<b>7,078</b>	
<b>claims liabilities:</b>	<b>12,448</b>	<b>10,545</b>	<b>1,335</b>	<b>24,328</b>	<b>(1,014)</b>	<b>154</b>	<b>2,919</b>	<b>2,059</b>	<b>26,387</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	8,491	(909)		7,582	(213)	30	494	311	7,582	
<b>policy liabilities:</b>				<b>31,910</b>	<b>(1,227)</b>	<b>184</b>	<b>3,413</b>	<b>2,370</b>	<b>33,969</b>	

\*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)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	1	2	(1)	2	-	-	2	2	4	
2001	-	3	-	3	-	-	-	-	3	
2002	1	11	1	13	-	-	1	1	14	
2003	(1)	(7)	-	(8)	-	-	1	1	(7)	
2004	14	3	(2)	15	(1)	-	2	1	16	
2005	2	14	24	40	-	-	4	4	44	
2006	-	(4)	24	20	-	-	2	2	22	
2007	(8)	(82)	28	(62)	1	-	12	13	(49)	
2008	2	11	27	40	-	-	4	4	44	
2009	203	11	32	246	(23)	3	22	2	248	
2010	21	106	38	165	(17)	3	16	2	167	
2011	-	5	30	35	(4)	-	4	-	35	
2012	-	(2)	49	47	(3)	-	5	2	49	
2013	110	(6)	59	163	(8)	1	16	9	172	
2014	273	(9)	68	332	(13)	2	32	21	353	
2015	157	23	26	206	(10)	1	24	15	221	
2016	517	201	72	790	(31)	4	109	82	872	
2017	598	516	43	1,157	(40)	6	156	122	1,279	
2018	1,635	782	80	2,497	(88)	12	320	244	2,741	
2019	4,178	1,612	162	5,952	(244)	36	751	543	6,495	
PAYs (sub-total):	7,703	3,190	760	11,653	(481)	68	1,483	1,070	12,723	
CAY (2020)	4,376	3,340	126	7,842	(337)	46	957	666	8,508	
claims liabilities:	12,079	6,530	886	19,495	(818)	114	2,440	1,736	21,231	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	10,152	(1,096)		9,056	(226)	32	632	438	9,056	
policy liabilities:				28,551	(1,044)	146	3,072	2,174	30,287	

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



**EXHIBIT H-1**

Projected Year-end Policy Liabilities

**Private Passenger**

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

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**Prince Edward Island**

Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	-	(2)	-	(2)	-	-	-	-	(2)	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	-	1	-	1	-	-	-	-	1	
2003	-	(1)	-	(1)	-	-	-	-	(1)	
2004	-	4	-	4	-	-	-	-	4	
2005	-	(4)	7	3	-	-	1	1	4	
2006	-	-	11	11	-	-	1	1	12	
2007	-	(1)	3	2	-	-	-	-	2	
2008	-	(1)	3	2	-	-	-	-	2	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	9	9	-	-	1	1	10	
2011	-	(1)	14	13	-	-	1	1	14	
2012	-	-	20	20	-	-	2	2	22	
2013	-	(2)	24	22	-	-	2	2	24	
2014	12	1	14	27	(2)	-	2	-	27	
2015	893	7	24	924	(49)	6	93	50	974	
2016	247	18	71	336	(13)	2	35	24	360	
2017	1,095	(83)	21	1,033	(29)	4	109	84	1,117	
2018	303	242	(4)	541	(19)	3	74	58	599	
2019	428	268	31	727	(28)	4	94	70	797	
<b>PAYs (sub-total):</b>	<b>2,978</b>	<b>445</b>	<b>248</b>	<b>3,671</b>	<b>(140)</b>	<b>19</b>	<b>415</b>	<b>294</b>	<b>3,965</b>	
<b>CAY (2020)</b>	<b>637</b>	<b>406</b>	<b>6</b>	<b>1,049</b>	<b>(46)</b>	<b>6</b>	<b>138</b>	<b>98</b>	<b>1,147</b>	
<b>claims liabilities:</b>	<b>3,615</b>	<b>851</b>	<b>254</b>	<b>4,720</b>	<b>(186)</b>	<b>25</b>	<b>553</b>	<b>392</b>	<b>5,112</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	1,456	(157)		1,299	(29)	4	74	49	1,299	
<b>policy liabilities:</b>				<b>6,019</b>	<b>(215)</b>	<b>29</b>	<b>627</b>	<b>441</b>	<b>6,411</b>	

\*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)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	3,282	4,994	(8)	8,268	(212)	31	817	636	8,904	
2001	-	6	(2)	4	-	-	1	1	5	
2002	412	(8)	76	480	(24)	4	46	26	506	
2003	1,939	(9)	388	2,318	(132)	20	219	107	2,425	
2004	1,220	(217)	428	1,431	(89)	13	134	58	1,489	
2005	(1)	(25)	186	160	(11)	2	21	12	172	
2006	244	3	204	451	(37)	5	41	9	460	
2007	1,804	200	211	2,215	(192)	29	202	39	2,254	
2008	143	146	156	445	(42)	6	41	5	450	
2009	77	145	250	472	(47)	7	43	3	475	
2010	446	191	183	820	(68)	10	76	18	838	
2011	966	60	283	1,309	(129)	18	118	7	1,316	
2012	844	77	184	1,105	(104)	14	99	9	1,114	
2013	784	29	351	1,164	(71)	10	109	48	1,212	
2014	3,262	(744)	325	2,843	(165)	23	268	126	2,969	
2015	307	113	414	834	(32)	5	100	73	907	
2016	872	2	325	1,199	(39)	6	129	96	1,295	
2017	842	322	355	1,519	(50)	8	197	155	1,674	
2018	1,542	880	373	2,795	(116)	18	382	284	3,079	
2019	4,018	1,999	816	6,833	(330)	48	1,050	768	7,601	
<b>PAYs (sub-total):</b>	<b>23,003</b>	<b>8,164</b>	<b>5,498</b>	<b>36,665</b>	<b>(1,890)</b>	<b>277</b>	<b>4,093</b>	<b>2,480</b>	<b>39,145</b>	
<b>CAY (2020)</b>	<b>7,972</b>	<b>8,655</b>	<b>705</b>	<b>17,332</b>	<b>(831)</b>	<b>121</b>	<b>2,508</b>	<b>1,798</b>	<b>19,130</b>	
<b>claims liabilities:</b>	<b>30,975</b>	<b>16,819</b>	<b>6,203</b>	<b>53,997</b>	<b>(2,721)</b>	<b>398</b>	<b>6,601</b>	<b>4,278</b>	<b>58,275</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	22,361	(1,319)		21,042	(539)	77	1,277	815	21,042	
<b>policy liabilities:</b>				<b>75,039</b>	<b>(3,260)</b>	<b>475</b>	<b>7,878</b>	<b>5,093</b>	<b>79,317</b>	

\*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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**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	-	-	(2)	(2)	-	-	12	12	10	
2001	1	9	-	10	-	-	1	1	11	
2002	(2)	(11)	2	(11)	-	-	1	1	(10)	
2003	(4)	(47)	13	(38)	2	-	6	8	(30)	
2004	-	(23)	3	(20)	-	-	2	2	(18)	
2005	-	5	22	27	-	-	3	3	30	
2006	7	10	12	29	-	-	3	3	32	
2007	3	8	81	92	-	-	9	9	101	
2008	-	6	73	79	-	-	8	8	87	
2009	-	(8)	54	46	-	-	6	6	52	
2010	-	(2)	24	22	-	-	2	2	24	
2011	148	12	10	170	(11)	1	16	6	176	
2012	67	20	38	125	(3)	-	13	10	135	
2013	86	46	44	176	(4)	-	17	13	189	
2014	1,307	(101)	50	1,256	(29)	5	123	99	1,355	
2015	133	181	43	357	(9)	1	36	28	385	
2016	1,658	(45)	39	1,652	(54)	8	180	134	1,786	
2017	363	381	36	780	(29)	4	99	74	854	
2018	1,191	353	121	1,665	(64)	9	212	157	1,822	
2019	1,493	526	53	2,072	(95)	14	259	178	2,250	
PAYs (sub-total):	6,451	1,320	716	8,487	(296)	42	1,008	754	9,241	
CAY (2020)	1,033	1,446	(159)	2,320	(100)	15	288	203	2,523	
claims liabilities:	7,484	2,766	557	10,807	(396)	57	1,296	957	11,764	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	4,533	(490)		4,043	(74)	10	186	122	4,043	
policy liabilities:				14,850	(470)	67	1,482	1,079	15,807	

\*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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**Yukon**

Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	-	3	-	-	-	-	3
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	(1)
2009	-	-	12	12	-	-	1	1	13
2010	-	-	1	1	-	-	-	-	1
2011	-	2	2	4	-	-	-	-	4
2012	-	3	3	6	-	-	-	-	6
2013	-	6	4	10	-	-	1	1	11
2014	-	12	5	17	-	-	2	2	19
2015	-	24	(17)	7	(1)	-	3	2	9
2016	-	34	(3)	31	(1)	-	3	2	33
2017	804	49	1	854	(32)	4	106	78	932
2018	-	119	6	125	(5)	1	14	10	135
2019	46	132	-	178	(8)	1	22	15	193
<b>PAYs (sub-total):</b>	<b>850</b>	<b>385</b>	<b>14</b>	<b>1,249</b>	<b>(47)</b>	<b>6</b>	<b>152</b>	<b>111</b>	<b>1,360</b>
<b>CAY (2020)</b>	<b>37</b>	<b>166</b>	<b>-</b>	<b>203</b>	<b>(11)</b>	<b>2</b>	<b>26</b>	<b>17</b>	<b>220</b>
<b>claims liabilities:</b>	<b>887</b>	<b>551</b>	<b>14</b>	<b>1,452</b>	<b>(58)</b>	<b>8</b>	<b>178</b>	<b>128</b>	<b>1,580</b>
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	198	(22)		176	(7)	1	14	8	176
<b>policy liabilities:</b>				<b>1,628</b>	<b>(65)</b>	<b>9</b>	<b>192</b>	<b>136</b>	<b>1,756</b>

\*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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**Northwest Territories**

Private Passenger ending 2020	Northwest Territories - 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	-	1	-	1	-	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	-	1
2003	-	1	-	1	-	-	-	-	-	1
2004	-	(2)	-	(2)	-	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	(3)	-	(3)	-	-	-	-	-	(3)
2007	-	(3)	-	(3)	-	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-	-
2010	-	(1)	8	7	-	-	1	1	-	8
2011	-	(1)	10	9	-	-	1	1	-	10
2012	-	5	13	18	-	-	2	2	-	20
2013	-	6	17	23	-	-	3	3	-	26
2014	-	8	20	28	-	-	3	3	-	31
2015	-	32	(1)	31	(2)	-	5	3	-	34
2016	-	55	21	76	(3)	-	8	5	-	81
2017	448	98	9	555	(21)	3	73	55	-	610
2018	58	266	-	324	(14)	2	43	31	-	355
2019	141	321	14	476	(23)	3	64	44	-	520
<b>PAYs (sub-total):</b>	<b>647</b>	<b>787</b>	<b>111</b>	<b>1,545</b>	<b>(63)</b>	<b>8</b>	<b>203</b>	<b>148</b>	-	<b>1,693</b>
<b>CAY (2020)</b>	<b>342</b>	<b>307</b>	<b>(48)</b>	<b>601</b>	<b>(26)</b>	<b>4</b>	<b>81</b>	<b>59</b>	-	<b>660</b>
<b>claims liabilities:</b>	<b>989</b>	<b>1,094</b>	<b>63</b>	<b>2,146</b>	<b>(89)</b>	<b>12</b>	<b>284</b>	<b>207</b>	-	<b>2,353</b>
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
<b>premium liabilities:</b>	938	(102)		836	(12)	2	37	27		836
<b>policy liabilities:</b>				<b>2,982</b>	<b>(101)</b>	<b>14</b>	<b>321</b>	<b>234</b>		<b>3,189</b>

\*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	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	2	2	-	-	-	-	-	2
2011	-	-	2	2	-	-	-	-	-	2
2012	150	1	4	155	(3)	-	15	12	-	167
2013	-	1	5	6	-	-	1	1	-	7
2014	-	2	5	7	-	-	-	-	-	7
2015	-	3	5	8	-	-	1	1	-	9
2016	-	12	4	16	-	-	1	1	-	17
2017	-	16	2	18	(1)	-	2	1	-	19
2018	-	13	-	13	(1)	-	2	1	-	14
2019	-	23	1	24	(1)	-	3	2	-	26
<b>PAYs (sub-total):</b>	150	71	30	251	(6)	-	25	19	-	270
<b>CAY (2020)</b>	7	25	(5)	27	(1)	-	4	3	-	30
<b>claims liabilities:</b>	157	96	25	278	(7)	-	29	22	-	300
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
<b>premium liabilities:</b>	78	(9)		69	(1)	-	2	1		69
<b>policy liabilities:</b>				<b>347</b>	<b>(8)</b>	<b>-</b>	<b>31</b>	<b>23</b>		<b>369</b>

\*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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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	3,282	5,010	(11)	8,281	(212)	31	835	654	8,935	
2001	1	14	(7)	8	-	-	3	3	11	
2002	409	(16)	78	471	(24)	4	49	29	500	
2003	2,123	(58)	404	2,469	(130)	20	245	135	2,604	
2004	1,231	(242)	430	1,419	(90)	13	139	62	1,481	
2005	2	2	240	244	(11)	2	32	23	267	
2006	250	(1)	267	516	(37)	5	49	17	533	
2007	1,826	111	345	2,282	(194)	29	229	64	2,346	
2008	248	166	291	705	(53)	7	67	21	726	
2009	356	148	373	877	(80)	11	83	14	891	
2010	576	335	344	1,255	(96)	14	120	38	1,293	
2011	1,384	106	484	1,974	(187)	24	180	17	1,991	
2012	2,736	33	529	3,298	(273)	37	302	66	3,364	
2013	1,804	240	713	2,757	(174)	23	259	108	2,865	
2014	6,705	(682)	797	6,820	(320)	48	651	379	7,199	
2015	5,887	312	996	7,195	(271)	37	746	512	7,707	
2016	8,681	763	960	10,404	(353)	51	1,138	836	11,240	
2017	7,953	3,045	867	11,865	(407)	59	1,445	1,097	12,962	
2018	11,895	5,432	1,147	18,474	(702)	108	2,228	1,634	20,108	
2019	20,216	8,571	1,623	30,410	(1,311)	186	3,835	2,710	33,120	
PAYs (sub-total):	77,565	23,289	10,870	111,724	(4,925)	709	12,635	8,419	120,143	
CAY (2020)	26,403	20,707	699	47,809	(2,180)	319	6,083	4,222	52,031	
claims liabilities:	103,968	43,996	11,569	159,533	(7,105)	1,028	18,718	12,641	172,174	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	61,209	(5,430)		55,779	(1,477)	208	3,515	2,246	55,779	
policy liabilities:				215,312	(8,582)	1,236	22,233	14,887	227,953	

\*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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Newfoundland & Labrador

Newfoundland & Labrador - 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	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	(1)	-	-	-	-	-	-
2002	-	1	-	1	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	(1)	-	(1)	-	-	-	-	(1)
2005	-	2	2	4	-	-	-	-	4
2006	-	3	1	4	-	-	-	-	4
2007	-	(1)	3	2	-	-	-	-	2
2008	-	-	7	7	-	-	1	1	8
2009	-	3	9	12	-	-	1	1	13
2010	-	2	18	20	-	-	2	2	22
2011	486	(86)	27	427	(47)	6	39	(2)	425
2012	1	(9)	33	25	(3)	1	4	2	27
2013	-	2	33	35	-	-	3	3	38
2014	12	1	55	68	(4)	-	7	3	71
2015	597	(165)	103	535	(20)	3	55	38	573
2016	973	(112)	102	963	(24)	3	106	85	1,048
2017	1,583	136	96	1,815	(48)	7	191	150	1,965
2018	1,788	348	159	2,295	(63)	9	242	188	2,483
2019	2,883	75	114	3,072	(92)	16	332	256	3,328
PAYs (sub-total):	8,323	198	761	9,282	(301)	45	983	727	10,009
CAY (2020)	2,789	1,245	(16)	4,018	(137)	20	440	323	4,341
claims liabilities:	11,112	1,443	745	13,300	(438)	65	1,423	1,050	14,350
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,127	(301)		3,826	(97)	15	215	133	3,826
policy liabilities:				17,126	(535)	80	1,638	1,183	18,176

\*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)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	-	(6)	-	(6)	-	-	-	-	(6)	
2001	-	-	-	-	-	-	-	-	-	
2002	-	5	-	5	-	-	1	1	6	
2003	-	(2)	1	(1)	-	-	-	-	(1)	
2004	-	-	-	-	-	-	-	-	-	
2005	-	(6)	(3)	(9)	-	-	1	1	(8)	
2006	-	(5)	10	5	-	-	1	1	6	
2007	-	3	16	19	-	-	2	2	21	
2008	28	(9)	17	36	(4)	-	4	-	36	
2009	75	(1)	-	74	(7)	1	6	-	74	
2010	95	3	24	122	(7)	1	11	5	127	
2011	95	(5)	40	130	(13)	2	12	1	131	
2012	409	2	69	480	(27)	4	46	23	503	
2013	1,051	(16)	67	1,102	(54)	7	105	58	1,160	
2014	2	8	71	81	(2)	-	8	6	87	
2015	765	47	108	920	(34)	5	93	64	984	
2016	568	133	89	790	(31)	5	92	66	856	
2017	741	308	94	1,143	(49)	7	149	107	1,250	
2018	1,339	788	113	2,240	(114)	18	295	199	2,439	
2019	3,758	390	207	4,355	(251)	34	542	325	4,680	
<b>PAYs (sub-total):</b>	<b>8,926</b>	<b>1,637</b>	<b>923</b>	<b>11,486</b>	<b>(593)</b>	<b>84</b>	<b>1,368</b>	<b>859</b>	<b>12,345</b>	
<b>CAY (2020)</b>	<b>3,390</b>	<b>1,153</b>	<b>103</b>	<b>4,646</b>	<b>(265)</b>	<b>37</b>	<b>561</b>	<b>333</b>	<b>4,979</b>	
<b>claims liabilities:</b>	<b>12,316</b>	<b>2,790</b>	<b>1,026</b>	<b>16,132</b>	<b>(858)</b>	<b>121</b>	<b>1,929</b>	<b>1,192</b>	<b>17,324</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	6,443	(496)		5,947	(216)	29	356	169	5,947	
<b>policy liabilities:</b>				<b>22,079</b>	<b>(1,074)</b>	<b>150</b>	<b>2,285</b>	<b>1,361</b>	<b>23,271</b>	

\*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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Nova Scotia

Non Private Passenger ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	-	6	-	6	-	-	-	-	6	
2001	-	1	-	1	-	-	-	-	1	
2002	-	2	-	2	-	-	-	-	2	
2003	-	(5)	-	(5)	-	-	1	1	(4)	
2004	-	5	-	5	-	-	1	1	6	
2005	-	3	7	10	-	-	1	1	11	
2006	-	(1)	6	5	-	-	1	1	6	
2007	-	(4)	8	4	-	-	1	1	5	
2008	-	(4)	11	7	-	-	1	1	8	
2009	-	(6)	16	10	-	-	3	3	13	
2010	-	(1)	24	23	-	-	2	2	25	
2011	-	2	29	31	(2)	-	3	1	32	
2012	-	(3)	55	52	-	-	6	6	58	
2013	1,397	5	70	1,472	(129)	18	134	23	1,495	
2014	663	354	86	1,103	(50)	7	106	63	1,166	
2015	119	23	34	176	(8)	2	22	16	192	
2016	1,402	196	104	1,702	(56)	9	201	154	1,856	
2017	1,506	250	63	1,819	(60)	10	232	182	2,001	
2018	2,102	427	96	2,625	(93)	14	331	252	2,877	
2019	3,269	217	156	3,642	(153)	22	465	334	3,976	
<b>PAYs (sub-total):</b>	<b>10,458</b>	<b>1,467</b>	<b>765</b>	<b>12,690</b>	<b>(551)</b>	<b>82</b>	<b>1,511</b>	<b>1,042</b>	<b>13,732</b>	
<b>CAY (2020)</b>	<b>4,459</b>	<b>3,344</b>	<b>126</b>	<b>7,929</b>	<b>(349)</b>	<b>56</b>	<b>945</b>	<b>652</b>	<b>8,581</b>	
<b>claims liabilities:</b>	<b>14,917</b>	<b>4,811</b>	<b>891</b>	<b>20,619</b>	<b>(900)</b>	<b>138</b>	<b>2,456</b>	<b>1,694</b>	<b>22,313</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	9,532	(705)		8,827	(234)	29	553	348	8,827	
<b>policy liabilities:</b>				<b>29,446</b>	<b>(1,134)</b>	<b>167</b>	<b>3,009</b>	<b>2,042</b>	<b>31,140</b>	

\*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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Prince Edward Island

Non Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	-	1	-	-	-	-	1
2002	-	(1)	-	-	(1)	-	-	-	-	(1)
2003	-	(1)	-	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	1	1	-	-	-	-	1
2006	-	-	-	3	3	-	-	-	-	3
2007	-	-	-	1	1	-	-	-	-	1
2008	-	-	-	2	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-	-
2010	-	(1)	-	6	5	-	-	1	1	6
2011	-	-	1	9	10	-	-	1	1	11
2012	284	-	-	12	296	(38)	5	25	(8)	288
2013	45	1	-	17	63	(4)	-	7	3	66
2014	106	(63)	-	9	52	(7)	1	4	(2)	50
2015	(3)	26	-	20	43	(6)	-	8	2	45
2016	973	77	-	50	1,100	(75)	10	104	39	1,139
2017	(50)	354	-	17	321	(14)	2	37	25	346
2018	86	411	-	(2)	495	(19)	2	58	41	536
2019	767	212	-	28	1,007	(34)	5	118	89	1,096
<b>PAYs (sub-total):</b>	<b>2,208</b>	<b>1,017</b>	<b>-</b>	<b>173</b>	<b>3,398</b>	<b>(197)</b>	<b>25</b>	<b>363</b>	<b>191</b>	<b>3,589</b>
<b>CAY (2020)</b>	<b>403</b>	<b>1,017</b>	<b>-</b>	<b>3</b>	<b>1,423</b>	<b>(50)</b>	<b>7</b>	<b>178</b>	<b>135</b>	<b>1,558</b>
<b>claims liabilities:</b>	<b>2,611</b>	<b>2,034</b>	<b>-</b>	<b>176</b>	<b>4,821</b>	<b>(247)</b>	<b>32</b>	<b>541</b>	<b>326</b>	<b>5,147</b>
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	1,459	(114)		1,345		(27)	4	76	53	1,345
<b>policy liabilities:</b>				<b>6,166</b>		<b>(274)</b>	<b>36</b>	<b>617</b>	<b>379</b>	<b>6,492</b>

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Ontario

Non Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	255	12	(1)	266	-	-	30	30	296	
2001	-	(6)	(1)	(7)	-	-	1	1	(6)	
2002	-	7	24	31	-	-	3	3	34	
2003	1	(12)	59	48	-	-	7	7	55	
2004	1	(22)	72	51	-	-	9	9	60	
2005	-	(1)	66	65	-	-	7	7	72	
2006	-	(1)	96	95	-	-	10	10	105	
2007	1	(2)	108	107	-	-	11	11	118	
2008	6	13	76	95	(11)	1	9	(1)	94	
2009	48	8	155	211	(21)	3	19	1	212	
2010	25	8	151	184	(27)	4	16	(7)	177	
2011	709	44	244	997	(53)	8	94	49	1,046	
2012	474	40	183	697	(18)	3	68	53	750	
2013	2,504	264	581	3,349	(151)	23	320	192	3,541	
2014	2,912	(206)	656	3,362	(97)	14	327	244	3,606	
2015	5,938	379	983	7,300	(263)	36	741	514	7,814	
2016	4,921	489	781	6,191	(217)	31	628	442	6,633	
2017	3,870	604	864	5,338	(181)	27	680	526	5,864	
2018	7,693	2,337	1,306	11,336	(456)	70	1,483	1,097	12,433	
2019	15,760	2,236	2,765	20,761	(939)	126	3,203	2,390	23,151	
PAYs (sub-total):	45,118	6,191	9,168	60,477	(2,434)	346	7,666	5,578	66,055	
CAY (2020)	14,235	17,313	1,604	33,152	(1,591)	232	4,904	3,545	36,697	
claims liabilities:	59,353	23,504	10,772	93,629	(4,025)	578	12,570	9,123	102,752	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	54,104	(3,354)		50,750	(1,072)	135	2,115	1,178	50,750	
policy liabilities:				144,379	(5,097)	713	14,685	10,301	153,502	

\*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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Alberta

Non Private Passenger ending 2020		Alberta - 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	2	9	(2)	9	-	-	5	5	14	
2001	2	8	-	10	-	-	1	1	11	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	5	-	-	-	2	2	2	
2004	29	18	1	48	(3)	-	5	2	50	
2005	-	(3)	21	18	-	-	2	2	20	
2006	(4)	(20)	25	1	-	-	5	5	6	
2007	26	9	291	326	(7)	1	31	25	351	
2008	4	10	285	299	-	-	30	30	329	
2009	37	5	206	248	(27)	4	23	-	248	
2010	-	6	76	82	-	-	9	9	91	
2011	999	(331)	34	702	(73)	9	63	(1)	701	
2012	617	127	151	895	(48)	7	84	43	938	
2013	1,901	107	187	2,195	(122)	17	208	103	2,298	
2014	688	290	234	1,212	(45)	6	116	77	1,289	
2015	3,791	452	215	4,458	(122)	18	439	335	4,793	
2016	7,020	1,693	225	8,938	(296)	45	967	716	9,654	
2017	5,492	2,134	258	7,884	(284)	39	966	721	8,605	
2018	11,514	4,713	989	17,216	(662)	99	2,150	1,587	18,803	
2019	22,968	2,050	582	25,600	(1,229)	179	3,170	2,120	27,720	
PAYs (sub-total):	55,086	11,277	3,784	70,147	(2,918)	424	8,277	5,783	75,930	
CAY (2020)	20,926	20,310	(1,806)	39,430	(1,814)	276	4,680	3,142	42,572	
claims liabilities:	76,012	31,587	1,978	109,577	(4,732)	700	12,957	8,925	118,502	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	53,994	(4,266)		49,728	(1,187)	185	2,716	1,714	49,728	
policy liabilities:				159,305	(5,919)	885	15,673	10,639	168,230	

\*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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**Yukon**

Non Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	-	1	-	1	-	-	-	-	1	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	-	-	-	-	-	-	-	-	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	1	-	1	-	-	-	-	1	
2009	-	-	10	10	-	-	1	1	11	
2010	-	-	2	2	-	-	-	-	2	
2011	-	-	3	3	-	-	-	-	3	
2012	-	1	4	5	-	-	-	-	5	
2013	-	2	6	8	-	-	1	1	9	
2014	-	6	7	13	-	-	2	2	15	
2015	-	3	(23)	(20)	-	-	1	1	(19)	
2016	-	34	(5)	29	(1)	-	4	3	32	
2017	(9)	81	2	74	(3)	-	18	15	89	
2018	324	117	25	466	(18)	3	58	43	509	
2019	281	47	1	329	(15)	2	45	32	361	
<b>PAYs (sub-total):</b>	596	293	32	921	(37)	5	130	98	1,019	
<b>CAY (2020)</b>	103	493	(12)	584	(22)	4	71	53	637	
<b>claims liabilities:</b>	699	786	20	1,505	(59)	9	201	151	1,656	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	755	(62)		693	(17)	2	39	24	693	
<b>policy liabilities:</b>				<b>2,198</b>	<b>(76)</b>	<b>11</b>	<b>240</b>	<b>175</b>	<b>2,349</b>	

\*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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**Northwest Territories**

Non Private Passenger ending 2020	Northwest Territories - 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	-	2	-	2	-	-	-	-	2	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	(1)	-	(1)	-	-	-	-	(1)	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	1	-	1	-	-	-	-	1	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	-	-	-	-	-	-	-	
2010	-	1	2	3	-	-	-	-	3	
2011	-	-	3	3	-	-	-	-	3	
2012	-	-	5	5	-	-	1	1	6	
2013	483	11	6	500	(24)	3	48	27	527	
2014	-	29	7	36	(1)	-	4	3	39	
2015	-	13	(1)	12	-	-	2	2	14	
2016	8	41	8	57	(2)	-	6	4	61	
2017	(14)	96	4	86	(3)	-	14	11	97	
2018	55	157	-	212	(8)	1	27	20	232	
2019	468	66	8	542	(25)	4	69	48	590	
<b>PAYs (sub-total):</b>	<b>1,000</b>	<b>416</b>	<b>42</b>	<b>1,458</b>	<b>(63)</b>	<b>8</b>	<b>171</b>	<b>116</b>	<b>1,574</b>	
<b>CAY (2020)</b>	<b>178</b>	<b>241</b>	<b>(28)</b>	<b>391</b>	<b>(19)</b>	<b>3</b>	<b>53</b>	<b>37</b>	<b>428</b>	
<b>claims liabilities:</b>	<b>1,178</b>	<b>657</b>	<b>14</b>	<b>1,849</b>	<b>(82)</b>	<b>11</b>	<b>224</b>	<b>153</b>	<b>2,002</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	591	(48)		543	(11)	1	22	12	543	
<b>policy liabilities:</b>				<b>2,392</b>	<b>(93)</b>	<b>12</b>	<b>246</b>	<b>165</b>	<b>2,545</b>	

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

**EXHIBIT H-2**

Projected Year-end Policy Liabilities

**Non-Private Passenger**

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

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**Nunavut**

Non Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	1	1	-	-	-	-	1
2011	-	-	-	2	2	-	-	-	-	2
2012	-	-	-	3	3	-	-	-	-	3
2013	-	-	7	3	10	-	-	1	1	11
2014	184	4	4	4	192	(7)	1	18	12	204
2015	77	7	4	4	88	(2)	-	8	6	94
2016	-	27	5	5	32	(1)	-	4	3	35
2017	(7)	60	5	5	58	(2)	-	8	6	64
2018	28	120	1	1	149	(6)	1	17	12	161
2019	130	35	5	5	170	(8)	1	21	14	184
<b>PAYs (sub-total):</b>	<b>412</b>	<b>260</b>	<b>33</b>	<b>705</b>	<b>(26)</b>	<b>3</b>	<b>77</b>	<b>54</b>	<b>759</b>	
<b>CAY (2020)</b>	<b>36</b>	<b>171</b>	<b>(15)</b>	<b>192</b>	<b>(10)</b>	<b>2</b>	<b>25</b>	<b>17</b>	<b>209</b>	
<b>claims liabilities:</b>	<b>448</b>	<b>431</b>	<b>18</b>	<b>897</b>	<b>(36)</b>	<b>5</b>	<b>102</b>	<b>71</b>	<b>968</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	416	(34)		382	(7)	1	13	7	382	
<b>policy liabilities:</b>				<b>1,279</b>	<b>(43)</b>	<b>6</b>	<b>115</b>	<b>78</b>	<b>1,350</b>	

\*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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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	257	23	(3)	277	-	-	35	35	312
2001	2	5	(2)	5	-	-	2	2	7
2002	-	19	25	44	-	-	5	5	49
2003	1	(27)	65	39	-	-	10	10	49
2004	30	-	73	103	(3)	-	15	12	115
2005	-	(5)	94	89	-	-	11	11	100
2006	(4)	(23)	141	114	-	-	17	17	131
2007	27	5	427	459	(7)	1	45	39	498
2008	38	11	398	447	(15)	1	45	31	478
2009	160	9	396	565	(55)	8	53	6	571
2010	120	18	304	442	(34)	5	41	12	454
2011	2,289	(375)	391	2,305	(188)	25	212	49	2,354
2012	1,785	158	515	2,458	(134)	20	234	120	2,578
2013	7,381	383	970	8,734	(484)	68	827	411	9,145
2014	4,567	423	1,129	6,119	(213)	29	592	408	6,527
2015	11,284	785	1,443	13,512	(455)	64	1,369	978	14,490
2016	15,865	2,578	1,359	19,802	(703)	103	2,112	1,512	21,314
2017	13,112	4,023	1,403	18,538	(644)	92	2,295	1,743	20,281
2018	24,929	9,418	2,687	37,034	(1,439)	217	4,661	3,439	40,473
2019	50,284	5,328	3,866	59,478	(2,746)	389	7,965	5,608	65,086
<b>PAYs (sub-total):</b>	<b>132,127</b>	<b>22,756</b>	<b>15,681</b>	<b>170,564</b>	<b>(7,120)</b>	<b>1,022</b>	<b>20,546</b>	<b>14,448</b>	<b>185,012</b>
<b>CAY (2020)</b>	<b>46,519</b>	<b>45,287</b>	<b>(41)</b>	<b>91,765</b>	<b>(4,257)</b>	<b>637</b>	<b>11,857</b>	<b>8,237</b>	<b>100,002</b>
<b>claims liabilities:</b>	<b>178,646</b>	<b>68,043</b>	<b>15,640</b>	<b>262,329</b>	<b>(11,377)</b>	<b>1,659</b>	<b>32,403</b>	<b>22,685</b>	<b>285,014</b>
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	<b>131,421</b>	<b>(9,380)</b>		<b>122,041</b>	<b>(2,868)</b>	<b>401</b>	<b>6,105</b>	<b>3,638</b>	<b>122,041</b>
<b>policy liabilities:</b>				<b>384,370</b>	<b>(14,245)</b>	<b>2,060</b>	<b>38,508</b>	<b>26,323</b>	<b>407,055</b>

\*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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**Newfoundland & Labrador**

PPV & non-PPV ending 2020		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	(6)	-	(7)	-	-	2	2	(5)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(3)	(9)	-	(12)	-	-	1	1	(11)
2005	-	5	8	13	-	-	1	1	14
2006	-	4	4	8	-	-	-	-	8
2007	27	(4)	9	32	(3)	-	3	-	32
2008	85	3	23	111	(9)	1	11	3	114
2009	76	8	34	118	(10)	1	11	2	120
2010	(2)	(3)	67	62	-	-	8	8	70
2011	731	(91)	112	752	(85)	11	68	(6)	746
2012	1,352	(5)	167	1,514	(145)	21	138	14	1,528
2013	641	122	159	922	(77)	11	84	18	940
2014	1,357	5	262	1,624	(87)	13	155	81	1,705
2015	3,274	(209)	440	3,505	(143)	20	351	228	3,733
2016	4,649	31	403	5,083	(171)	23	538	390	5,473
2017	3,807	669	365	4,841	(157)	22	522	387	5,228
2018	7,347	1,082	584	9,013	(306)	49	930	673	9,686
2019	11,009	729	416	12,154	(437)	61	1,293	917	13,071
<b>PAYs (sub-total):</b>	<b>34,349</b>	<b>2,329</b>	<b>3,048</b>	<b>39,726</b>	<b>(1,630)</b>	<b>233</b>	<b>4,117</b>	<b>2,720</b>	<b>42,446</b>
<b>CAY (2020)</b>	<b>12,097</b>	<b>3,858</b>	<b>(71)</b>	<b>15,884</b>	<b>(624)</b>	<b>92</b>	<b>1,724</b>	<b>1,192</b>	<b>17,076</b>
<b>claims liabilities:</b>	<b>46,446</b>	<b>6,187</b>	<b>2,977</b>	<b>55,610</b>	<b>(2,254)</b>	<b>325</b>	<b>5,841</b>	<b>3,912</b>	<b>59,522</b>
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	<b>17,129</b>	<b>(1,627)</b>		<b>15,502</b>	<b>(473)</b>	<b>67</b>	<b>1,014</b>	<b>608</b>	<b>15,502</b>
									*Total may not be sum of parts, as apvs apply to future costs within UPR
<b>policy liabilities:</b>				<b>71,112</b>	<b>(2,727)</b>	<b>392</b>	<b>6,855</b>	<b>4,520</b>	<b>75,024</b>

**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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**New Brunswick**

PPV & non-PPV ending 2020		New Brunswick - 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	-	12	-	12	-	-	2	2	14	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	(2)	(4)	(1)	(7)	-	-	2	2	(5)	
2003	189	1	3	193	-	-	19	19	212	
2004	-	1	1	2	-	-	-	-	2	
2005	1	3	(8)	(4)	-	-	3	3	(1)	
2006	(1)	(13)	23	9	-	-	3	3	12	
2007	-	(5)	32	27	-	-	5	5	32	
2008	46	(11)	33	68	(6)	-	8	2	70	
2009	75	(6)	-	69	(7)	1	7	1	70	
2010	206	49	54	309	(18)	2	29	13	322	
2011	120	29	88	237	(18)	2	23	7	244	
2012	733	(73)	153	813	(45)	7	78	40	853	
2013	1,234	24	150	1,408	(68)	8	134	74	1,482	
2014	508	153	174	835	(30)	5	81	56	891	
2015	2,485	20	273	2,778	(79)	12	281	214	2,992	
2016	2,279	476	219	2,974	(96)	16	333	253	3,227	
2017	2,320	1,521	225	4,066	(145)	22	521	398	4,464	
2018	2,946	2,831	259	6,036	(266)	41	788	563	6,599	
2019	5,544	3,426	451	9,421	(488)	69	1,173	754	10,175	
<b>PAYs (sub-total):</b>	<b>18,683</b>	<b>8,433</b>	<b>2,129</b>	<b>29,245</b>	<b>(1,266)</b>	<b>185</b>	<b>3,490</b>	<b>2,409</b>	<b>31,654</b>	
<b>CAY (2020)</b>	<b>6,081</b>	<b>4,902</b>	<b>232</b>	<b>11,215</b>	<b>(606)</b>	<b>90</b>	<b>1,358</b>	<b>842</b>	<b>12,057</b>	
<b>claims liabilities:</b>	<b>24,764</b>	<b>13,335</b>	<b>2,361</b>	<b>40,460</b>	<b>(1,872)</b>	<b>275</b>	<b>4,848</b>	<b>3,251</b>	<b>43,711</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	<b>14,934</b>	<b>(1,405)</b>		<b>13,529</b>	<b>(429)</b>	<b>59</b>	<b>850</b>	<b>480</b>	<b>13,529</b>	
<b>policy liabilities:</b>				<b>53,989</b>	<b>(2,301)</b>	<b>334</b>	<b>5,698</b>	<b>3,731</b>	<b>57,240</b>	

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

**EXHIBIT H-3**

Projected Year-end Policy Liabilities

**TOTAL**

(Private Passenger & Non-Private Passenger)

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

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**Nova Scotia**

Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)										
PPV & non-PPV ending 2020	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		1	8	(1)	8	-	-	2	2	10
2001		-	4	-	4	-	-	-	-	4
2002		1	13	1	15	-	-	1	1	16
2003		(1)	(12)	-	(13)	-	-	2	2	(11)
2004		14	8	(2)	20	(1)	-	3	2	22
2005		2	17	31	50	-	-	5	5	55
2006		-	(5)	30	25	-	-	3	3	28
2007		(8)	(86)	36	(58)	1	-	13	14	(44)
2008		2	7	38	47	-	-	5	5	52
2009		203	5	48	256	(23)	3	25	5	261
2010		21	105	62	188	(17)	3	18	4	192
2011		-	7	59	66	(6)	-	7	1	67
2012		-	(5)	104	99	(3)	-	11	8	107
2013		1,507	(1)	129	1,635	(137)	19	150	32	1,667
2014		936	345	154	1,435	(63)	9	138	84	1,519
2015		276	46	60	382	(18)	3	46	31	413
2016		1,919	397	176	2,492	(87)	13	310	236	2,728
2017		2,104	766	106	2,976	(100)	16	388	304	3,280
2018		3,737	1,209	176	5,122	(181)	26	651	496	5,618
2019		7,447	1,829	318	9,594	(397)	58	1,216	877	10,471
<b>PAYs (sub-total):</b>		18,161	4,657	1,525	24,343	(1,032)	150	2,994	2,112	26,455
<b>CAY (2020)</b>		8,835	6,684	252	15,771	(686)	102	1,902	1,318	17,089
<b>claims liabilities:</b>		26,996	11,341	1,777	40,114	(1,718)	252	4,896	3,430	43,544
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>		19,684	(1,801)		17,883	(460)	61	1,185	786	17,883
										*Total may not be sum of parts, as apvs apply to future costs within UPR
<b>policy liabilities:</b>					57,997	(2,178)	313	6,081	4,216	61,427

**EXHIBIT H-3**

Projected Year-end Policy Liabilities

**TOTAL**

(Private Passenger & Non-Private Passenger)

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

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**Prince Edward Island**

PPV & non-PPV ending 2020		Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
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	-	(2)	-	(2)	-	-	-	-	(2)	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	(2)	-	(2)	-	-	-	-	(2)	
2004	-	4	-	4	-	-	-	-	4	
2005	-	(4)	8	4	-	-	1	1	5	
2006	-	-	14	14	-	-	1	1	15	
2007	-	(1)	4	3	-	-	-	-	3	
2008	-	(1)	5	4	-	-	-	-	4	
2009	-	-	-	-	-	-	-	-	-	
2010	-	(1)	15	14	-	-	2	2	16	
2011	-	-	23	23	-	-	2	2	25	
2012	284	-	32	316	(38)	5	27	(6)	310	
2013	45	(1)	41	85	(4)	-	9	5	90	
2014	118	(62)	23	79	(9)	1	6	(2)	77	
2015	890	33	44	967	(55)	6	101	52	1,019	
2016	1,220	95	121	1,436	(88)	12	139	63	1,499	
2017	1,045	271	38	1,354	(43)	6	146	109	1,463	
2018	389	653	(6)	1,036	(38)	5	132	99	1,135	
2019	1,195	480	59	1,734	(62)	9	212	159	1,893	
<b>PAYs (sub-total):</b>	<b>5,186</b>	<b>1,462</b>	<b>421</b>	<b>7,069</b>	<b>(337)</b>	<b>44</b>	<b>778</b>	<b>485</b>	<b>7,554</b>	
<b>CAY (2020)</b>	<b>1,040</b>	<b>1,423</b>	<b>9</b>	<b>2,472</b>	<b>(96)</b>	<b>13</b>	<b>316</b>	<b>233</b>	<b>2,705</b>	
<b>claims liabilities:</b>	<b>6,226</b>	<b>2,885</b>	<b>430</b>	<b>9,541</b>	<b>(433)</b>	<b>57</b>	<b>1,094</b>	<b>718</b>	<b>10,259</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	<b>2,915</b>	<b>(271)</b>		<b>2,644</b>	<b>(56)</b>	<b>8</b>	<b>150</b>	<b>102</b>	<b>2,644</b>	
<b>policy liabilities:</b>				<b>12,185</b>	<b>(489)</b>	<b>65</b>	<b>1,244</b>	<b>820</b>	<b>12,903</b>	

\*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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**Ontario**

Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)										
PPV & non-PPV ending 2020	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		3,537	5,006	(9)	8,534	(212)	31	847	666	9,200
2001		-	-	(3)	(3)	-	-	2	2	(1)
2002		412	(1)	100	511	(24)	4	49	29	540
2003		1,940	(21)	447	2,366	(132)	20	226	114	2,480
2004		1,221	(239)	500	1,482	(89)	13	143	67	1,549
2005		(1)	(26)	252	225	(11)	2	28	19	244
2006		244	2	300	546	(37)	5	51	19	565
2007		1,805	198	319	2,322	(192)	29	213	50	2,372
2008		149	159	232	540	(53)	7	50	4	544
2009		125	153	405	683	(68)	10	62	4	687
2010		471	199	334	1,004	(95)	14	92	11	1,015
2011		1,675	104	527	2,306	(182)	26	212	56	2,362
2012		1,318	117	367	1,802	(122)	17	167	62	1,864
2013		3,288	293	932	4,513	(222)	33	429	240	4,753
2014		6,174	(950)	981	6,205	(262)	37	595	370	6,575
2015		6,245	492	1,397	8,134	(295)	41	841	587	8,721
2016		5,793	491	1,106	7,390	(256)	37	757	538	7,928
2017		4,712	926	1,219	6,857	(231)	35	877	681	7,538
2018		9,235	3,217	1,679	14,131	(572)	88	1,865	1,381	15,512
2019		19,778	4,235	3,581	27,594	(1,269)	174	4,253	3,158	30,752
<b>PAYs (sub-total):</b>		68,121	14,355	14,666	97,142	(4,324)	623	11,759	8,058	105,200
<b>CAY (2020)</b>		22,207	25,968	2,309	50,484	(2,422)	353	7,412	5,343	55,827
<b>claims liabilities:</b>		90,328	40,323	16,975	147,626	(6,746)	976	19,171	13,401	161,027
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>		76,465	(4,673)		71,792	(1,611)	212	3,392	1,993	71,792
										*Total may not be sum of parts, as apvs apply to future costs within UPR
<b>policy liabilities:</b>					219,418	(8,357)	1,188	22,563	15,394	232,819

**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**

Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)										
PPV & non-PPV ending 2020	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		2	9	(4)	7	-	-	17	17	24
2001		3	17	-	20	-	-	2	2	22
2002		(2)	(6)	3	(5)	-	-	2	2	(3)
2003		(4)	(52)	18	(38)	2	-	8	10	(28)
2004		29	(5)	4	28	(3)	-	7	4	32
2005		-	2	43	45	-	-	5	5	50
2006		3	(10)	37	30	-	-	8	8	38
2007		29	17	372	418	(7)	1	40	34	452
2008		4	16	358	378	-	-	38	38	416
2009		37	(3)	260	294	(27)	4	29	6	300
2010		-	4	100	104	-	-	11	11	115
2011		1,147	(319)	44	872	(84)	10	79	5	877
2012		684	147	189	1,020	(51)	7	97	53	1,073
2013		1,987	153	231	2,371	(126)	17	225	116	2,487
2014		1,995	189	284	2,468	(74)	11	239	176	2,644
2015		3,924	633	258	4,815	(131)	19	475	363	5,178
2016		8,678	1,648	264	10,590	(350)	53	1,147	850	11,440
2017		5,855	2,515	294	8,664	(313)	43	1,065	795	9,459
2018		12,705	5,066	1,110	18,881	(726)	108	2,362	1,744	20,625
2019		24,461	2,576	635	27,672	(1,324)	193	3,429	2,298	29,970
<b>PAYs (sub-total):</b>		<b>61,537</b>	<b>12,597</b>	<b>4,500</b>	<b>78,634</b>	<b>(3,214)</b>	<b>466</b>	<b>9,285</b>	<b>6,537</b>	<b>85,171</b>
<b>CAY (2020)</b>		<b>21,959</b>	<b>21,756</b>	<b>(1,965)</b>	<b>41,750</b>	<b>(1,914)</b>	<b>291</b>	<b>4,968</b>	<b>3,345</b>	<b>45,095</b>
<b>claims liabilities:</b>		<b>83,496</b>	<b>34,353</b>	<b>2,535</b>	<b>120,384</b>	<b>(5,128)</b>	<b>757</b>	<b>14,253</b>	<b>9,882</b>	<b>130,266</b>
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	58,527	(4,756)		53,771		(1,261)	195	2,902	1,836	53,771
										*Total may not be sum of parts, as apvs apply to future costs within UPR
<b>policy liabilities:</b>				<b>174,155</b>		<b>(6,389)</b>	<b>952</b>	<b>17,155</b>	<b>11,718</b>	<b>184,037</b>

**EXHIBIT H-3**

Projected Year-end Policy Liabilities

**TOTAL**

(Private Passenger & Non-Private Passenger)

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

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**Yukon**

PPV & non-PPV ending 2020		Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)								
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	-	-	22	22	-	-	2	2	24	
2010	-	-	3	3	-	-	-	-	3	
2011	-	2	5	7	-	-	-	-	7	
2012	-	4	7	11	-	-	-	-	11	
2013	-	8	10	18	-	-	2	2	20	
2014	-	18	12	30	-	-	4	4	34	
2015	-	27	(40)	(13)	(1)	-	4	3	(10)	
2016	-	68	(8)	60	(2)	-	7	5	65	
2017	795	130	3	928	(35)	4	124	93	1,021	
2018	324	236	31	591	(23)	4	72	53	644	
2019	327	179	1	507	(23)	3	67	47	554	
<b>PAYs (sub-total):</b>	<b>1,446</b>	<b>678</b>	<b>46</b>	<b>2,170</b>	<b>(84)</b>	<b>11</b>	<b>282</b>	<b>209</b>	<b>2,379</b>	
<b>CAY (2020)</b>	<b>140</b>	<b>659</b>	<b>(12)</b>	<b>787</b>	<b>(33)</b>	<b>6</b>	<b>97</b>	<b>70</b>	<b>857</b>	
<b>claims liabilities:</b>	<b>1,586</b>	<b>1,337</b>	<b>34</b>	<b>2,957</b>	<b>(117)</b>	<b>17</b>	<b>379</b>	<b>279</b>	<b>3,236</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	<b>953</b>	<b>(84)</b>		<b>869</b>	<b>(24)</b>	<b>3</b>	<b>53</b>	<b>32</b>	<b>869</b>	
<b>policy liabilities:</b>				<b>3,826</b>	<b>(141)</b>	<b>20</b>	<b>432</b>	<b>311</b>	<b>4,105</b>	

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



**EXHIBIT H-3**

Projected Year-end Policy Liabilities

**TOTAL**

(Private Passenger & Non-Private Passenger)

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

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**Northwest Territories**

Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)									
PPV & non-PPV ending 2020	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	TOTAL
prior	-	2	-	2	-	-	-	-	2
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-
2010	-	-	10	10	-	-	1	1	11
2011	-	(1)	13	12	-	-	1	1	13
2012	-	5	18	23	-	-	3	3	26
2013	483	17	23	523	(24)	3	51	30	553
2014	-	37	27	64	(1)	-	7	6	70
2015	-	45	(2)	43	(2)	-	7	5	48
2016	8	96	29	133	(5)	-	14	9	142
2017	434	194	13	641	(24)	3	87	66	707
2018	113	423	-	536	(22)	3	70	51	587
2019	609	387	22	1,018	(48)	7	133	92	1,110
<b>PAYs (sub-total):</b>	<b>1,647</b>	<b>1,203</b>	<b>153</b>	<b>3,003</b>	<b>(126)</b>	<b>16</b>	<b>374</b>	<b>264</b>	<b>3,267</b>
<b>CAY (2020)</b>	<b>520</b>	<b>548</b>	<b>(76)</b>	<b>992</b>	<b>(45)</b>	<b>7</b>	<b>134</b>	<b>96</b>	<b>1,088</b>
<b>claims liabilities:</b>	<b>2,167</b>	<b>1,751</b>	<b>77</b>	<b>3,995</b>	<b>(171)</b>	<b>23</b>	<b>508</b>	<b>360</b>	<b>4,355</b>
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	<b>1,529</b>	<b>(150)</b>		<b>1,379</b>	<b>(23)</b>	<b>3</b>	<b>59</b>	<b>39</b>	<b>1,379</b>
									*Total may not be sum of parts, as apvs apply to future costs within UPR
<b>policy liabilities:</b>				<b>5,374</b>	<b>(194)</b>	<b>26</b>	<b>567</b>	<b>399</b>	<b>5,734</b>

**EXHIBIT H-3**

Projected Year-end Policy Liabilities

**TOTAL**

(Private Passenger & Non-Private Passenger)

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

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**Nunavut**

PPV & non-PPV ending 2020		Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	-	-	-	-	-	-	-	-	-	
2001	-	-	-	-	-	-	-	-	-	
2002	-	(1)	-	(1)	-	-	-	-	(1)	
2003	-	-	-	-	-	-	-	-	-	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	1	-	1	-	-	-	-	1	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	3	3	-	-	-	-	3	
2011	-	-	4	4	-	-	-	-	4	
2012	150	1	7	158	(3)	-	15	12	170	
2013	-	8	8	16	-	-	2	2	18	
2014	184	6	9	199	(7)	1	18	12	211	
2015	77	10	9	96	(2)	-	9	7	103	
2016	-	39	9	48	(1)	-	5	4	52	
2017	(7)	76	7	76	(3)	-	10	7	83	
2018	28	133	1	162	(7)	1	19	13	175	
2019	130	58	6	194	(9)	1	24	16	210	
<b>PAYs (sub-total):</b>	<b>562</b>	<b>331</b>	<b>63</b>	<b>956</b>	<b>(32)</b>	<b>3</b>	<b>102</b>	<b>73</b>	<b>1,029</b>	
<b>CAY (2020)</b>	<b>43</b>	<b>196</b>	<b>(20)</b>	<b>219</b>	<b>(11)</b>	<b>2</b>	<b>29</b>	<b>20</b>	<b>239</b>	
<b>claims liabilities:</b>	<b>605</b>	<b>527</b>	<b>43</b>	<b>1,175</b>	<b>(43)</b>	<b>5</b>	<b>131</b>	<b>93</b>	<b>1,268</b>	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
<b>premium liabilities:</b>	<b>494</b>	<b>(43)</b>		<b>451</b>	<b>(8)</b>	<b>1</b>	<b>15</b>	<b>8</b>	<b>451</b>	
<b>policy liabilities:</b>				<b>1,626</b>	<b>(51)</b>	<b>6</b>	<b>146</b>	<b>101</b>	<b>1,719</b>	

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

**EXHIBIT H-3**

Projected Year-end Policy Liabilities

**TOTAL**

(Private Passenger & Non-Private Passenger)

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

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**All Jurisdictions**

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)									
PPV & non-PPV 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	3,539	5,033	(14)	8,558	(212)	31	870	689	9,247
2001	3	19	(9)	13	-	-	5	5	18
2002	409	3	103	515	(24)	4	54	34	549
2003	2,124	(85)	469	2,508	(130)	20	255	145	2,653
2004	1,261	(242)	503	1,522	(93)	13	154	74	1,596
2005	2	(3)	334	333	(11)	2	43	34	367
2006	246	(24)	408	630	(37)	5	66	34	664
2007	1,853	116	772	2,741	(201)	30	274	103	2,844
2008	286	177	689	1,152	(68)	8	112	52	1,204
2009	516	157	769	1,442	(135)	19	136	20	1,462
2010	696	353	648	1,697	(130)	19	161	50	1,747
2011	3,673	(269)	875	4,279	(375)	49	392	66	4,345
2012	4,521	191	1,044	5,756	(407)	57	536	186	5,942
2013	9,185	623	1,683	11,491	(658)	91	1,086	519	12,010
2014	11,272	(259)	1,926	12,939	(533)	77	1,243	787	13,726
2015	17,171	1,097	2,439	20,707	(726)	101	2,115	1,490	22,197
2016	24,546	3,341	2,319	30,206	(1,056)	154	3,250	2,348	32,554
2017	21,065	7,068	2,270	30,403	(1,051)	151	3,740	2,840	33,243
2018	36,824	14,850	3,834	55,508	(2,141)	325	6,889	5,073	60,581
2019	70,500	13,899	5,489	89,888	(4,057)	575	11,800	8,318	98,206
<b>PAYs (sub-total):</b>	<b>209,692</b>	<b>46,045</b>	<b>26,551</b>	<b>282,288</b>	<b>(12,045)</b>	<b>1,731</b>	<b>33,181</b>	<b>22,867</b>	<b>305,155</b>
<b>CAY (2020)</b>	<b>72,922</b>	<b>65,994</b>	<b>658</b>	<b>139,574</b>	<b>(6,437)</b>	<b>956</b>	<b>17,940</b>	<b>12,459</b>	<b>152,033</b>
<b>claims liabilities:</b>	<b>282,614</b>	<b>112,039</b>	<b>27,209</b>	<b>421,862</b>	<b>(18,482)</b>	<b>2,687</b>	<b>51,121</b>	<b>35,326</b>	<b>457,188</b>
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	192,630	(14,810)		177,820	(4,345)	609	9,620	5,884	177,820
									*Total may not be sum of parts, as apvs apply to future costs within UPR
<b>policy liabilities:</b>				<b>599,682</b>	<b>(22,827)</b>	<b>3,296</b>	<b>60,741</b>	<b>41,210</b>	<b>635,008</b>