



FACILITY ASSOCIATION RESIDUAL MARKET

NOVEMBER 2020 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
NOVEMBER 2020

TABLE OF CONTENTS

1	Summary	2
1.1	Valuation Schedule (Fiscal Year 2021).....	2
1.2	Earned Rate Change Factors Correction.....	2
1.3	Appointed Actuary and Hybrid Actuarial Services Model.....	3
1.4	Consideration of Recent Legal Decisions and Changes in Legislation / Regulation	3
1.5	Current Provision Summary	5
2	Activity During the Month of November 2020	7
2.1	Recorded Premium and Claims Activity	7
2.1.a	Actual vs. Projected (AvsP): Earned Premium.....	8
2.1.b	AvsP: Recorded Indemnity	9
2.1.c	AvsP: Paid Indemnity	11
2.2	Actuarial Provisions.....	13
3	Ultimate Loss Ratio Matching Method	15
4	Calendar Year-to-Date Results	16
5	Current Participation Report – Additional Exhibits	16
6	EXHIBITS	17

1 Summary

Key points related to this month’s Highlights:

- (a) Further to the implementation of the 2020 Q3 valuation included with last month’s participation results (October 2020), **we have investigated an error** in the earned rate change factors impacting projected indemnity loss ratios for accident year 2020 and beyond in various jurisdictions, and a correction has been made in the current month’s Participation Report. This update resulted in an estimated **\$0.9 million unfavourable Current Accident Year impact** on the month’s results and a \$1.0 million unfavourable Current Accident Year impact on the year-end projected results.

1.1 Valuation Schedule (Fiscal Year 2021)

The November 2020 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The following table summarizes the implemented valuations for fiscal year 2021.

FARM			
FISCAL YEAR 2021 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2020 (completed)	0.23% mfad ¹ : 25 bp	Oct. 2020	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2020	% mfad: -- bp	Mar. 2021	updated valuation:
Mar. 31, 2021	% mfad: -- bp	May 2021	updated valuation (partial roll forward):
Jun. 30, 2021	% mfad: -- bp	Aug. 2021	update valuation:
Sep. 30, 2021	% mfad: -- bp	Oct. 2021	updated valuation (roll forward):

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

1.2 Earned Rate Change Factors Correction

Further to the implementation of the 2020 Q3 valuation included with **last month’s participation results (October 2020)**, we have investigated an error in the earned rate change factors impacting

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

projected indemnity loss ratios for accident year 2020 and beyond in various jurisdictions, and a correction has been made in the current month’s Participation Report. This update resulted in a **\$0.9 million unfavourable Current Accident Year impact** on the month’s results and a \$1.0 million unfavourable Current Accident Year impact on the year-end projected results, adding a 0.3 points to the year-to-date and projected year-end Combined Operating Ratios, as summarized in the tables below.

Earned Rate Change Factors Correction Impact (\$000s) – Impact on Year-to-date Results

Grand Total	unfav / (fav)						ytd EP 360,333 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns			dsct rate	margins		ultimates & payout patterns			dsct rate	margins	
nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	
[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]	
PAYs	-	-	-	-	-	-	-	-	-	-	-	
CAY	845	94	939	-	-	939	0.2%	-	0.3%	-	0.3%	
Prem Def	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	845	94	939	-	-	939	0.2%	-	0.3%	-	0.3%	

Earned Rate Change Factors Correction Impact (\$000s) – Impact on Year-end Projected Results

Grand Total	unfav / (fav) projected for full year						year EP 396,858 (current projection)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % full year EP from changes in:					
	ultimates & payout patterns			dsct rate	margins		ultimates & payout patterns			dsct rate	margins	
nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	
[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]	
PAYs	-	-	-	-	-	-	-	-	-	-	-	
CAY	785	228	1,013	-	-	1,013	0.2%	0.1%	0.3%	-	0.3%	
Prem Def	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	785	228	1,013	-	-	1,013	0.2%	0.1%	0.3%	-	0.3%	

1.3 Appointed Actuary and Hybrid Actuarial Services Model

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

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

1.4 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation²

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

²This 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>.

Legislature by the Minister of Finance on April 23, 2015, and **received Royal Assent on July 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (September 30, 2020), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at December 31, 2019) and nominal valuation estimates, impacting the selection of ultimates.

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

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

Newfoundland Bill 6 (An Act to Amend the Insurance Companies Act, 2018) **received royal assent on April 17 2019 and came into force effective August 1, 2019**. Bill 6 amends the Insurance Companies Act requiring the Facility Association to establish and operate a risk sharing pool for members of the Facility Association and establish 3% as the maximum rate of commission that may be paid to a broker for association business in relation to taxis and limousine services.

Amendments to the **Alberta Automobile Accident Insurance Benefits Regulation, Diagnostic and Treatment Protocols Regulation, and Minor Injury Regulation** came into force effective November 1, 2020, amending definitions and various benefit maximums defined in these regulations. **Alberta Bill 41** (Insurance (Enhancing Driver Affordability and Care) Amendment Act, 2020) **received royal assent on December 9, 2020**. Bill 41 amends the Insurance Act to: 1) control the use

of expert witnesses in Court of Queen’s Bench proceedings where damages for bodily injury or death arising from use or operation of a motor vehicle as defined in the Traffic Safety Act are claimed; 2) introduce direct compensation for property damage (DCPD) into the province; 3) amend the calculation of pre-judgment interest on damages awarded for bodily injury or death arising directly or indirectly from the use or operation of an automobile; and 4) amend provisions regarding the regulation of auto insurance rates by the Alberta Automobile Insurance Rate Board. At the current time, no explicit adjustments have been made to our valuation estimates or views based on the amendments to the various Regulations and introduction of Bill 41. The impact will be assessed with the next valuation (as at December 31, 2020) and as part of the next Industry valuation and trend analysis (as at June 30, 2020).

In **Tomec v Economical Mutual Insurance Company (2019 ONCA 882)**, the Ontario Court of Appeal set aside the Divisional Court judicial review and decision of the Licence and Appeal Tribunal to deny enhanced housekeeping and attendant care benefits. The unanimous panel concluded that the rule of discoverability applied to s. 281.1(1) of the Insurance Act and to s. 51(1) of the old Statutory Accident Benefits Schedule such that the two-year limitation period to dispute benefits could not run before an insured was determined to be catastrophically impaired (CAT). On July 4th, 2020, the Supreme Court of Canada dismissed the insurer's application to appeal the Ontario Court of Appeal's decision in this matter. At the current time, no adjustments have been made to our valuation estimates as a result of this decision, however, we will continue to monitor and reassess with the next valuation.

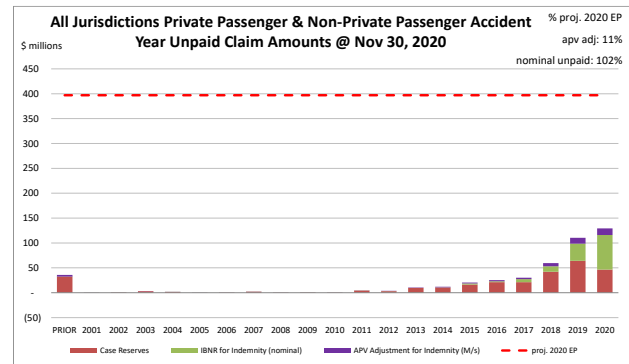
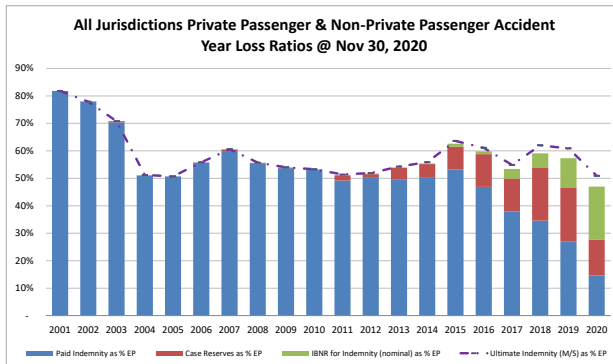
1.5 Current Provision Summary

The following charts show the current levels of **indemnity only**³ claims amounts booked by accident year⁴. 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.

³Servicing 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.

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



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

The current actuarial present value adjustments balance associated with indemnity (\$45.4 million – see following table) represents 11% of the earned premium projected for the full year 2020 (see the upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown below, the associated \$7.2 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	279,269	61.8%
ibnr	126,913	28.1%
M/S apv adj	45,436	10.1%
M/S indemnity	451,618	100.0%
retro claims	28,371	
retro apv adj	7,164	
M/S total	487,153	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled “retro claims” (see footnote 3 on page 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	226,879	108.2%
prem def/(dpac)	(17,243)	(8.2%)
M/S apv adjust.	-	-
M/S total	209,636	100.0%

policy liabilities (\$000s)

	amt	%
claim	434,553	62.4%
premium	209,636	30.1%
M/S apv adjust.	52,600	7.5%
M/S total	696,789	100.0%

policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	278,409
Alberta	195,830
Newfoundland & Labrador	78,034
New Brunswick	56,455
Nova Scotia	62,766
Prince Edward Island	13,920
Yukon	3,860
Northwest Territories	5,976
Nunavut	1,539
All Jurisdictions	696,789

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 40.0% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 30.3% (\$211.2 million).

2 Activity During the Month of November 2020⁵

2.1 Recorded Premium and Claims Activity

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

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	14,953	1,055	6,798	1,742	2,499	2,082	9,297	3,824
AB	9,822	(380)	3,397	(1,867)	4,564	752	7,961	(1,115)
NL	3,110	80	2,937	981	(1,776)	(2,309)	1,161	(1,328)
NB	2,687	64	1,067	(208)	793	895	1,860	687
NS	3,750	78	1,775	526	(18)	(278)	1,758	248
PE	573	55	107	(152)	(145)	(157)	(38)	(309)
YT	189	11	19	(32)	52	11	71	(21)
NT	371	15	55	(40)	30	27	85	(13)
NU	87	5	21	(1)	(29)	(30)	(8)	(31)
TOTAL	35,542	985	16,176	950	5,970	994	22,146	1,944

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

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

Table 01b 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	-	-	5,407	1,347	(3,982)	(376)	1,425	971
2018	(0)	(0)	1,816	359	465	1,168	2,281	1,527
2019	(40)	(40)	1,984	(1,007)	213	(1,699)	2,197	(2,706)
2020	35,582	1,025	6,969	250	9,274	1,902	16,243	2,152
TOTAL	35,542	985	16,176	950	5,970	994	22,146	1,944

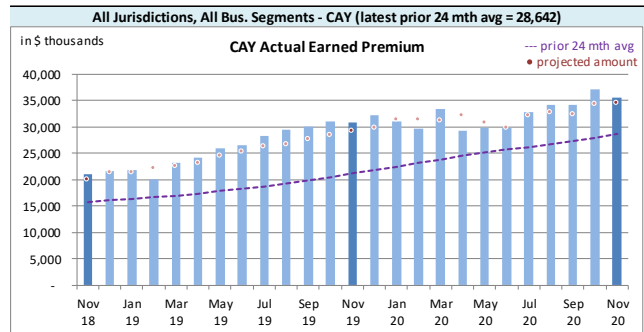
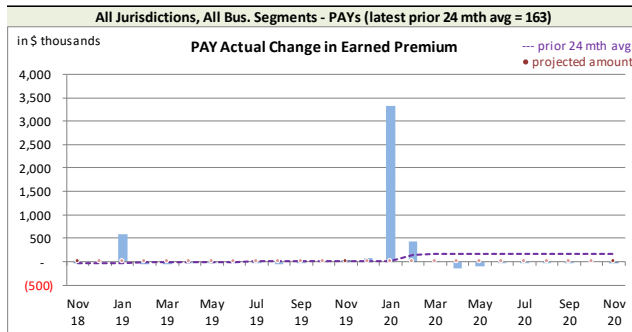
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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**⁶ in each of the most recent 25 calendar months, along with a prior 24-month average to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

FARM Actual Earned Premium by Calendar Month



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

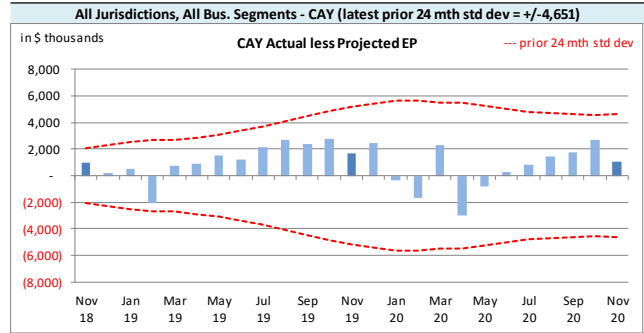
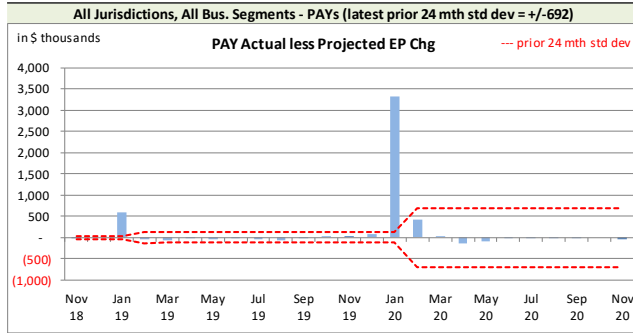
Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles. The 2019 written premium for the CV and IU classes finished at \$187.6 million, up over 3 times the amount written during 2017 (\$56.2 million). While there may be some indication that the growth in the CV and IU classes have slowed, the increase in these two classes have continued in 2020, up 19.3% year-to-date as at November 2020 (versus the same period in 2019).

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

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

years. We do not see this limitation as being significant for our purposes, but it does mean that the actual less projection variance will equal the actual **earned premium** change in relation to prior accident years.

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



On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	163	28,642
std dev	692	4,651
A-P <> std dev	2	-
% <> std dev	8.0%	0.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

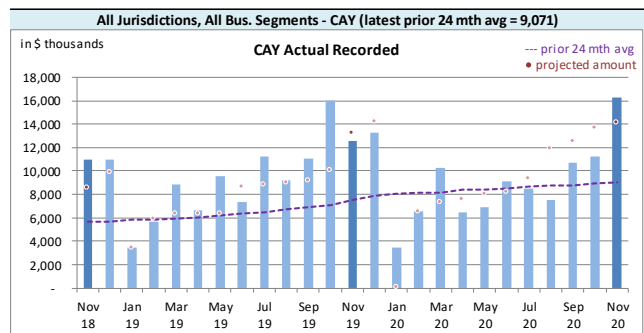
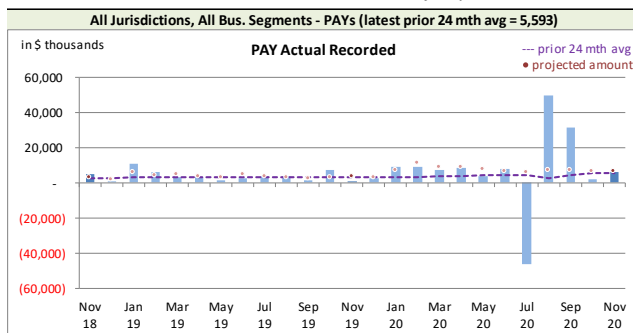
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias⁷ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 20 of the latest 25 have been higher than projected (see

preceding "Actual vs. Projected Summary" table on the right), and while we modified our projections processes in response, bias still exists. Over time, we may consider other projection approaches to address the bias issue, but it is not currently deemed as priority.

2.1.b AvsP: Recorded Indemnity

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

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

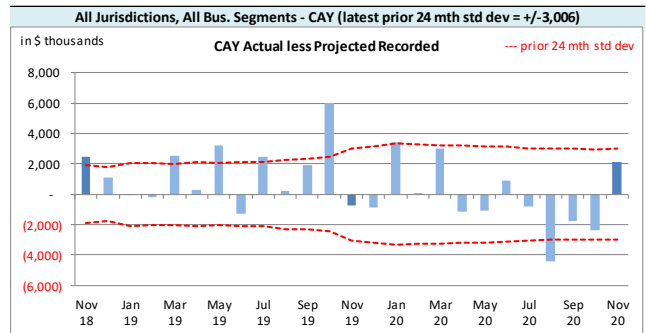
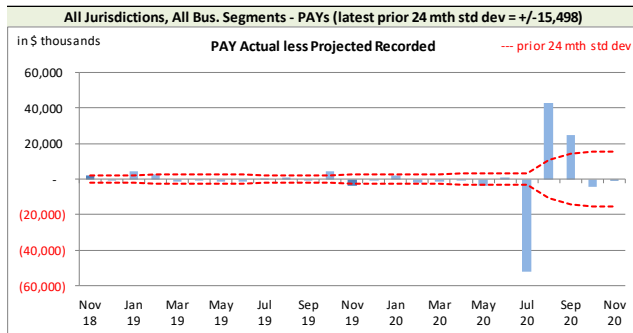


Recorded indemnity activity variances from the previous month's projections are shown in the

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

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

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	5,593	5,593	9,071
std dev	15,498	15,498	3,006
A-P <> std dev	7	7	7
% <> std dev	28.0%	28.0%	28.0%
norm <> std dev	31.7%	31.7%	31.7%
performance vs 24-mth avg:	no better	no better	no better

With respect to **recorded indemnity**, 28% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on the left), suggesting the projection process performs no better than simply projecting the prior 24-month average amount (assuming a normal distribution). Bias has not been

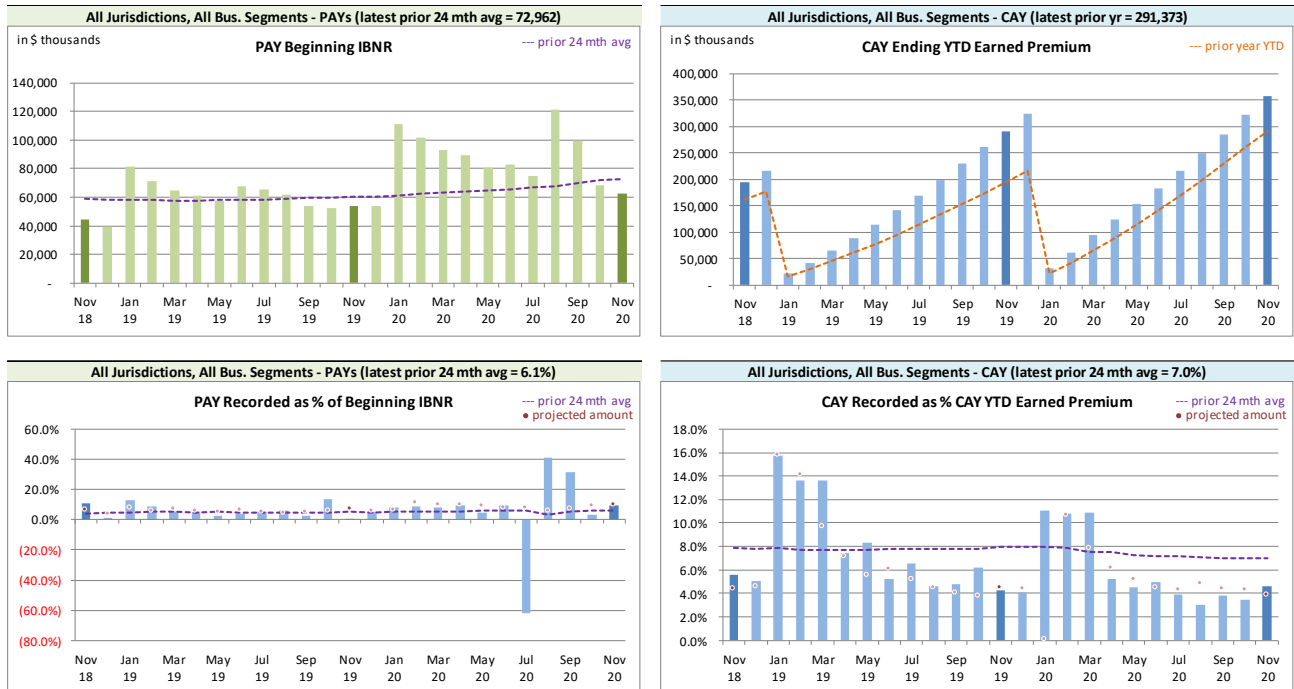
indicated at a 95% confidence level on a running 25-month basis (10 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 28% of the time over the last 25 calendar months (see the preceding table on the left), suggesting the projection process performs no better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (14 of 25 variances were positive).

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

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

FARM Levels that influence⁸ Recorded Indemnity by Calendar Month



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

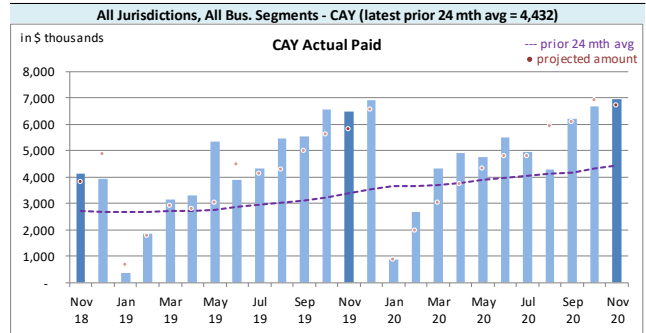
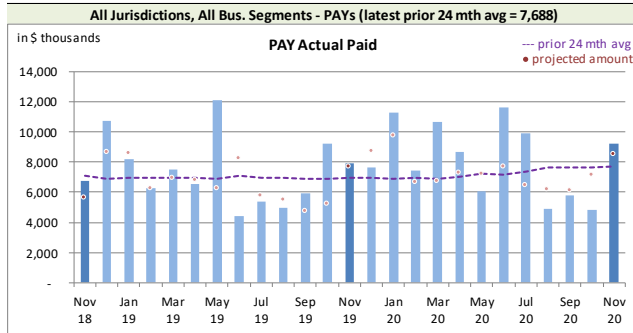
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years’ ultimate (will show up as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

2.1.c AvsP: Paid Indemnity

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

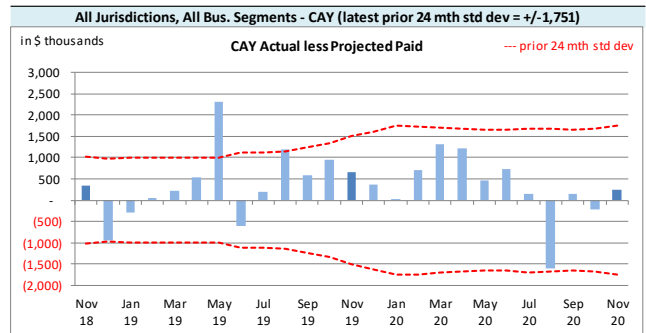
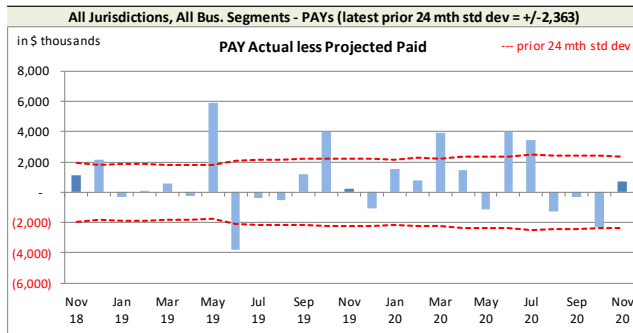
⁸Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected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

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
Paid	PAYs	CAY	
Mthly Avg Paid (prior 24 mths)	7,688	4,432	
std dev	2,363	1,751	
A-P <> std dev	7	2	
% <> std dev	28.0%	8.0%	
norm <> std dev	31.7%	31.7%	
performance vs 24-mth avg:	no better	better	

With respect to **paid indemnity**, 28% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting the prior 24-month average amount (assuming it follows a normal distribution).

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

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 8% of the time over the last 25 calendar months (see preceding table on the left), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. Bias has been indicated at a 95% confidence level on a running 25-month basis (20 of 25 variances are positive).

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

FARM Levels that influence⁹ Paid Indemnity by Calendar Month



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

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

2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR¹⁰ 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.

⁹Our 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.

¹⁰For 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 (September 30, 2020 for all jurisdictions). The following table summarizes variances in provisions included in this month’s Participation Report and the associated one-month projections from last month’s Report.

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

Table 02a

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	11,852	139	(802)	8	14,711	(40)	25,761	107
2018	11,058	(1,527)	(314)	2	6,637	(37)	17,381	(1,562)
2019	34,618	2,680	(642)	(7)	12,375	129	46,351	2,802
2020	69,385	(1,141)	(783)	(6)	14,254	92	82,856	(1,055)
TOTAL	126,913	151	(2,541)	(3)	47,977	144	172,349	292

The IBNR provision is \$0.1 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees, which we refer to as “allowed claims expenses” (see footnote 3 on page 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”¹¹ and APV Amounts (\$ thousands)

Table 02b

Accident Year	Retro Claims Provision		actuarial present value adjustments				Retro + 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	16,640	153	(105)	(2)	2,408	26	18,943	177
2018	3,868	80	(22)	(2)	1,101	13	4,947	91
2019	6,791	134	(42)	(1)	1,999	16	8,748	149
2020	1,072	470	(51)	(1)	1,876	23	2,897	492
TOTAL	28,371	837	(220)	(6)	7,384	78	35,535	909

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:	(17,243)	(7)	-	-	(17,243)	(7)
balance as % unearned premium:	(7.6%)	-	-	-	(7.6%)	-
actual unearned premium:	226,879					
less projected:	129					

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 loss¹² 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

¹¹“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.

¹²“Loss” here refers to indemnity only unless otherwise noted.

determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to prior accident years¹³ 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	35,302	9.8%	6,563	1.8%	41,865	11.6%	155	(1.2%)
CAY	209,214	58.1%	15,296	4.2%	224,510	62.3%	22,774	0.2%
TOTAL	244,516	67.9%	21,859	6.1%	266,375	73.9%	22,929	(1.1%)

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

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

discount rate: 0.23%
interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM	202011	202012	202101
Private Passenger	prior	25,000	25,000	28,000	27,000
	2012	132,000	349,000	322,000	311,000
	2013	57,000	57,000	56,000	55,000
	2014	146,000	98,000	98,000	96,000
	2015	356,000	311,000	304,000	296,000
	2016	361,000	508,000	474,000	462,000
	2017	323,000	425,000	404,000	397,000
	2018	1,427,000	1,225,000	1,122,000	1,102,000
	2019	2,906,000	3,105,000	2,850,000	2,681,000
	2020	6,626,000	6,614,000	6,240,000	5,295,000
	2021				864,000
Private Passenger Total		12,359,000	12,717,000	11,898,000	11,586,000
Non Private Passenger	prior	63,000	62,000	62,000	62,000
	2012		-	-	-
	2013	(49,000)	(82,000)	(78,000)	(77,000)
	2014	1,000	1,000	1,000	1,000
	2015	73,000	73,000	71,000	69,000
	2016	69,000	109,000	108,000	107,000
	2017	175,000	236,000	226,000	225,000
	2018	390,000	221,000	208,000	199,000
	2019	720,000	705,000	676,000	660,000
	2020	2,250,000	2,623,000	2,448,000	2,207,000
	2021				406,000
Non Private Passenger Total		3,692,000	3,948,000	3,722,000	3,859,000
Grand Total		16,051,000	16,665,000	15,620,000	15,445,000

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

EXHIBIT A

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

page 2 of 10

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

discount rate: 0.23%
interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM	202011	202012	202101
Private Passenger	prior	57,000	57,000	55,000	54,000
	2012	94,000	94,000	90,000	89,000
	2013	35,000	48,000	46,000	45,000
	2014	207,000	207,000	198,000	195,000
	2015	413,000	415,000	398,000	391,000
	2016	621,000	598,000	588,000	579,000
	2017	1,379,000	1,338,000	1,254,000	1,204,000
	2018	1,852,000	1,847,000	1,786,000	1,710,000
	2019	3,484,000	3,495,000	3,449,000	3,401,000
	2020	3,951,000	4,475,000	4,664,000	4,439,000
	2021				469,000
Private Passenger Total		12,093,000	12,574,000	12,528,000	12,576,000
Non Private Passenger	prior	8,000	8,000	8,000	7,000
	2012	47,000	47,000	46,000	44,000
	2013	99,000	99,000	96,000	95,000
	2014	2,000	2,000	2,000	2,000
	2015	55,000	55,000	53,000	52,000
	2016	(675,000)	(667,000)	(661,000)	(654,000)
	2017	220,000	228,000	218,000	210,000
	2018	696,000	724,000	693,000	664,000
	2019	1,483,000	1,164,000	1,117,000	1,095,000
	2020	1,601,000	1,046,000	1,505,000	1,379,000
	2021				420,000
Non Private Passenger Total		3,536,000	2,706,000	3,077,000	3,314,000
Grand Total		15,629,000	15,280,000	15,605,000	15,890,000

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

EXHIBIT A

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

page 3 of 10

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

discount rate: 0.23%
interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM	202011	202012	202101
Private Passenger	prior	75,000	76,000	75,000	71,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	4,000	4,000	4,000	4,000
	2014	32,000	30,000	29,000	28,000
	2015	28,000	58,000	56,000	55,000
	2016	83,000	74,000	72,000	70,000
	2017	256,000	240,000	232,000	221,000
	2018	459,000	357,000	345,000	332,000
	2019	1,287,000	1,174,000	1,134,000	1,120,000
	2020	3,444,000	3,517,000	3,769,000	3,610,000
	2021				640,000
Private Passenger Total		5,666,000	5,528,000	5,714,000	6,149,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	290,000	290,000	278,000	276,000
	2014	30,000	20,000	19,000	18,000
	2015	(9,000)	(9,000)	(8,000)	(8,000)
	2016	179,000	207,000	201,000	198,000
	2017	412,000	391,000	380,000	372,000
	2018	771,000	812,000	788,000	740,000
	2019	1,861,000	1,878,000	1,794,000	1,662,000
	2020	4,599,000	4,907,000	5,214,000	4,752,000
	2021				746,000
Non Private Passenger Total		8,131,000	8,494,000	8,664,000	8,754,000
Grand Total		13,797,000	14,022,000	14,378,000	14,903,000

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc		Prince Edward Island			
AccountCode Desc		IBNR Provision			
AccountCode		(All)			
AccidentYear		(All)			
		discount rate: 0.23%			
		interest rate margin: 25 basis pts			
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM	202011	202012	202101
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	(6,000)	(6,000)	(6,000)	(6,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014		-	-	-
	2015	104,000	104,000	101,000	100,000
	2016	56,000	80,000	79,000	79,000
	2017	199,000	197,000	192,000	186,000
	2018	118,000	118,000	115,000	113,000
	2019	303,000	379,000	359,000	337,000
	2020	511,000	605,000	539,000	501,000
	2021				74,000
Private Passenger Total		1,283,000	1,475,000	1,377,000	1,382,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2012	31,000	31,000	30,000	31,000
	2013		-	-	-
	2014	11,000	11,000	10,000	10,000
	2015	9,000	9,000	9,000	9,000
	2016	185,000	192,000	187,000	183,000
	2017	237,000	239,000	236,000	214,000
	2018	283,000	265,000	255,000	232,000
	2019	885,000	887,000	845,000	770,000
	2020	830,000	1,032,000	1,151,000	1,050,000
	2021				134,000
Non Private Passenger Total		2,470,000	2,665,000	2,722,000	2,632,000
Grand Total		3,753,000	4,140,000	4,099,000	4,014,000

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

EXHIBIT A

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

page 5 of 10

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

discount rate: 0.23%
interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM	202011	202012	202101
Private Passenger	prior	4,757,000	4,743,000	4,640,000	4,529,000
	2012	175,000	108,000	105,000	99,000
	2013	104,000	106,000	103,000	101,000
	2014	334,000	333,000	329,000	325,000
	2015	137,000	137,000	131,000	122,000
	2016	222,000	222,000	214,000	203,000
	2017	399,000	362,000	345,000	340,000
	2018	1,125,000	295,000	286,000	291,000
	2019	3,954,000	3,119,000	3,049,000	2,932,000
	2020	9,174,000	8,709,000	9,317,000	8,811,000
	2021				2,065,000
Private Passenger Total		20,381,000	18,134,000	18,519,000	19,818,000
Non Private Passenger	prior	179,000	178,000	170,000	166,000
	2012	5,000	5,000	5,000	4,000
	2013	181,000	39,000	31,000	33,000
	2014	327,000	326,000	307,000	296,000
	2015	747,000	729,000	684,000	662,000
	2016	920,000	598,000	588,000	569,000
	2017	1,243,000	892,000	870,000	850,000
	2018	3,484,000	3,125,000	3,055,000	2,950,000
	2019	11,477,000	10,601,000	10,123,000	9,915,000
	2020	17,711,000	19,902,000	19,930,000	18,989,000
	2021				3,021,000
Non Private Passenger Total		36,274,000	36,395,000	35,763,000	37,455,000
Grand Total		56,655,000	54,529,000	54,282,000	57,273,000

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

EXHIBIT A

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

page 6 of 10

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

discount rate: 0.23%
interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM	202011	202012	202101
Private Passenger	prior	107,000	101,000	95,000	92,000
	2012	44,000	44,000	42,000	41,000
	2013	62,000	19,000	18,000	18,000
	2014	101,000	101,000	97,000	92,000
	2015	125,000	88,000	83,000	81,000
	2016	307,000	58,000	58,000	53,000
	2017	269,000	372,000	368,000	365,000
	2018	491,000	(8,000)	(1,000)	(8,000)
	2019	1,129,000	1,072,000	1,017,000	966,000
	2020	1,878,000	1,952,000	1,898,000	1,710,000
	2021				220,000
Private Passenger Total		4,513,000	3,799,000	3,675,000	3,630,000
Non Private Passenger	prior	250,000	250,000	236,000	234,000
	2012	81,000	82,000	76,000	75,000
	2013	254,000	254,000	237,000	232,000
	2014	365,000	365,000	346,000	340,000
	2015	2,155,000	1,984,000	1,877,000	1,850,000
	2016	1,899,000	1,899,000	1,819,000	1,794,000
	2017	3,579,000	3,745,000	3,571,000	3,534,000
	2018	8,277,000	7,884,000	7,535,000	7,462,000
	2019	18,248,000	17,740,000	16,930,000	16,604,000
	2020	26,604,000	25,722,000	26,409,000	23,852,000
	2021				4,539,000
Non Private Passenger Total		61,712,000	59,925,000	59,036,000	60,516,000
Grand Total		66,225,000	63,724,000	62,711,000	64,146,000

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

EXHIBIT A

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

page 7 of 10

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

discount rate: 0.23%
interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM	202011	202012	202101
Private Passenger	prior	5,000	5,000	5,000	5,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	6,000	6,000	6,000
	2015	11,000	11,000	11,000	11,000
	2016	13,000	13,000	13,000	13,000
	2017	104,000	104,000	103,000	102,000
	2018	27,000	27,000	27,000	27,000
	2019	48,000	48,000	48,000	48,000
	2020	81,000	97,000	114,000	109,000
	2021				11,000
Private Passenger Total		301,000	317,000	333,000	338,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	1,000	1,000	1,000	1,000
	2013	-	-	-	-
	2014	7,000	7,000	7,000	7,000
	2015	12,000	12,000	12,000	12,000
	2016	23,000	23,000	23,000	23,000
	2017	48,000	48,000	48,000	48,000
	2018	142,000	133,000	131,000	130,000
	2019	188,000	177,000	169,000	168,000
	2020	542,000	563,000	609,000	530,000
	2021				68,000
Non Private Passenger Total		965,000	966,000	1,002,000	989,000
Grand Total		1,266,000	1,283,000	1,335,000	1,327,000

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

EXHIBIT A

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

page 8 of 10

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

discount rate: 0.23%
interest rate margin: 25 basis pts

Sum of Amount Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYYMM 202010	202011	202012	202101
Private Passenger	prior	(4,000)	(3,000)	(3,000)	(3,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	9,000	9,000	9,000	9,000
	2015	19,000	19,000	19,000	19,000
	2016	32,000	32,000	32,000	32,000
	2017	114,000	113,000	110,000	109,000
	2018	107,000	108,000	106,000	105,000
	2019	349,000	315,000	304,000	290,000
	2020	364,000	403,000	432,000	387,000
	2021				40,000
Private Passenger Total		1,003,000	1,009,000	1,022,000	1,001,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2012	-	-	-	-
	2013	53,000	53,000	53,000	52,000
	2014	7,000	7,000	7,000	7,000
	2015	13,000	13,000	13,000	13,000
	2016	45,000	45,000	44,000	44,000
	2017	54,000	54,000	54,000	54,000
	2018	116,000	121,000	120,000	119,000
	2019	323,000	331,000	315,000	314,000
	2020	393,000	459,000	497,000	457,000
	2021				43,000
Non Private Passenger Total		1,007,000	1,086,000	1,106,000	1,106,000
Grand Total		2,010,000	2,095,000	2,128,000	2,107,000

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

EXHIBIT A

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

page 9 of 10

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

discount rate: 0.23%
interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM	202011	202012	202101
Private Passenger	prior	-	-	-	-
	2012	18,000	18,000	17,000	17,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	1,000	1,000	1,000
	2015	2,000	2,000	2,000	2,000
	2016	2,000	2,000	2,000	2,000
	2017	3,000	3,000	3,000	3,000
	2018	5,000	5,000	5,000	5,000
	2019	15,000	15,000	15,000	15,000
	2020	26,000	29,000	34,000	31,000
	2021				3,000
Private Passenger Total		73,000	76,000	80,000	80,000
Non Private Passenger	prior	-	-	-	-
	2012	-	-	-	-
	2013	-	-	-	-
	2014	3,000	3,000	3,000	3,000
	2015	15,000	15,000	15,000	15,000
	2016	17,000	17,000	17,000	17,000
	2017	31,000	31,000	31,000	31,000
	2018	100,000	122,000	121,000	120,000
	2019	147,000	146,000	140,000	138,000
	2020	195,000	201,000	216,000	214,000
	2021				19,000
Non Private Passenger Total		508,000	535,000	543,000	557,000
Grand Total		581,000	611,000	623,000	637,000

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

EXHIBIT A

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

page 10 of 10

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

discount rate: 0.23%
interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM 202010	202011	202012	202101
Private Passenger	prior	5,016,000	4,998,000	4,889,000	4,769,000
	2012	469,000	619,000	582,000	563,000
	2013	272,000	244,000	237,000	233,000
	2014	836,000	785,000	767,000	752,000
	2015	1,195,000	1,145,000	1,105,000	1,077,000
	2016	1,697,000	1,587,000	1,532,000	1,493,000
	2017	3,046,000	3,154,000	3,011,000	2,927,000
	2018	5,611,000	3,974,000	3,791,000	3,677,000
	2019	13,475,000	12,722,000	12,225,000	11,790,000
	2020	26,055,000	26,401,000	27,007,000	24,893,000
	2021				4,386,000
Private Passenger Total		57,672,000	55,629,000	55,146,000	56,560,000
Non Private Passenger	prior	505,000	503,000	481,000	474,000
	2012	162,000	163,000	155,000	152,000
	2013	828,000	653,000	617,000	611,000
	2014	753,000	742,000	702,000	684,000
	2015	3,070,000	2,881,000	2,726,000	2,674,000
	2016	2,662,000	2,423,000	2,326,000	2,281,000
	2017	5,999,000	5,864,000	5,634,000	5,538,000
	2018	14,259,000	13,407,000	12,906,000	12,616,000
	2019	35,332,000	33,629,000	32,109,000	31,326,000
	2020	54,725,000	56,455,000	57,979,000	53,430,000
	2021				9,396,000
Non Private Passenger Total		118,295,000	116,720,000	115,635,000	119,182,000
Grand Total		175,967,000	172,349,000	170,781,000	175,742,000

Please see Exhibit G-1, page 10 for Components of Change during Current Month

EXHIBIT B

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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	(25,000)	(25,000)	(22,000)	(22,000)
	2012	(3,000)	281,000	255,000	246,000
	2013	(12,000)	(12,000)	(11,000)	(11,000)
	2014	23,000	(19,000)	(17,000)	(16,000)
	2015	66,000	21,000	19,000	18,000
	2016	(62,000)	104,000	93,000	90,000
	2017	105,000	227,000	216,000	214,000
	2018	824,000	653,000	581,000	569,000
	2019	1,846,000	2,081,000	1,852,000	1,695,000
	2020	5,681,000	5,588,000	5,130,000	4,232,000
	2021				726,000
Private Passenger Total		8,443,000	8,899,000	8,096,000	7,741,000
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2012		-	-	-
	2013	(49,000)	(82,000)	(78,000)	(77,000)
	2014		-	-	-
	2015	13,000	13,000	12,000	12,000
	2016	(6,000)	37,000	37,000	37,000
	2017	6,000	77,000	73,000	72,000
	2018	147,000	(5,000)	(4,000)	(4,000)
	2019	374,000	384,000	365,000	361,000
	2020	1,923,000	2,250,000	2,039,000	1,815,000
	2021				356,000
Non Private Passenger Total		2,417,000	2,683,000	2,453,000	2,581,000
Grand Total		10,860,000	11,582,000	10,549,000	10,322,000

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

EXHIBIT B

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

page 2 of 10

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 Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYYMM 202010	202011	202012	202101
Private Passenger	prior	12,000	12,000	11,000	11,000
	2012	67,000	67,000	64,000	63,000
	2013	20,000	41,000	39,000	39,000
	2014	138,000	138,000	131,000	130,000
	2015	218,000	221,000	210,000	208,000
	2016	408,000	386,000	382,000	378,000
	2017	1,121,000	1,080,000	1,004,000	964,000
	2018	1,400,000	1,419,000	1,371,000	1,311,000
	2019	2,949,000	2,964,000	2,934,000	2,905,000
	2020	3,324,000	3,793,000	3,932,000	3,735,000
	2021				392,000
Private Passenger Total		9,657,000	10,121,000	10,078,000	10,136,000
Non Private Passenger	prior	(15,000)	(15,000)	(15,000)	(15,000)
	2012	2,000	2,000	2,000	2,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	2,000	2,000	2,000	2,000
	2015	13,000	13,000	12,000	12,000
	2016	(696,000)	(688,000)	(681,000)	(674,000)
	2017	156,000	178,000	169,000	162,000
	2018	428,000	459,000	436,000	409,000
	2019	983,000	667,000	634,000	618,000
	2020	1,184,000	580,000	986,000	888,000
	2021				357,000
Non Private Passenger Total		2,053,000	1,194,000	1,541,000	1,757,000
Grand Total		11,710,000	11,315,000	11,619,000	11,893,000

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

EXHIBIT B

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

page 3 of 10

Jurisdiction Desc	Nova Scotia
AccountCode Desc	Undiscounted IBNR Provision
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
		ShareYYMM 202010	202011	202012	202101
Private Passenger	prior	38,000	39,000	38,000	35,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	(3,000)	(3,000)	(3,000)	(3,000)
	2014	(10,000)	(6,000)	(6,000)	(6,000)
	2015	7,000	37,000	36,000	35,000
	2016	3,000	4,000	4,000	4,000
	2017	135,000	135,000	130,000	120,000
	2018	220,000	135,000	130,000	119,000
	2019	678,000	585,000	562,000	556,000
	2020	2,802,000	2,826,000	3,028,000	2,907,000
	2021				546,000
Private Passenger Total		3,868,000	3,750,000	3,917,000	4,311,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	137,000	137,000	130,000	127,000
	2014	2,000	(8,000)	(8,000)	(8,000)
	2015	(17,000)	(17,000)	(16,000)	(16,000)
	2016	30,000	58,000	57,000	56,000
	2017	181,000	182,000	173,000	171,000
	2018	407,000	460,000	455,000	414,000
	2019	1,375,000	1,397,000	1,327,000	1,208,000
	2020	3,846,000	4,076,000	4,291,000	3,866,000
	2021				622,000
Non Private Passenger Total		5,956,000	6,280,000	6,404,000	6,435,000
Grand Total		9,824,000	10,030,000	10,321,000	10,746,000

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

EXHIBIT B

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	(6,000)	(6,000)	(6,000)	(6,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014		-	-	-
	2015	4,000	4,000	4,000	4,000
	2016	21,000	48,000	48,000	48,000
	2017	54,000	54,000	53,000	49,000
	2018	96,000	96,000	93,000	92,000
	2019	199,000	276,000	259,000	238,000
	2020	416,000	499,000	426,000	392,000
	2021				62,000
Private Passenger Total		782,000	969,000	875,000	877,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013		-	-	-
	2014	(1,000)	(1,000)	(1,000)	(1,000)
	2015	8,000	8,000	8,000	8,000
	2016	60,000	67,000	66,000	65,000
	2017	215,000	217,000	215,000	193,000
	2018	248,000	230,000	221,000	199,000
	2019	781,000	783,000	744,000	670,000
	2020	671,000	852,000	954,000	859,000
	2021				117,000
Non Private Passenger Total		1,981,000	2,155,000	2,206,000	2,109,000
Grand Total		2,763,000	3,124,000	3,081,000	2,986,000

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

EXHIBIT B

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

page 5 of 10

Jurisdiction Desc	Ontario
AccountCode Desc	Undiscounted IBNR Provision
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 202010	202011	202012	202101
Private Passenger	prior	609,000	665,000	631,000	580,000
	2012	62,000	62,000	59,000	54,000
	2013	17,000	19,000	18,000	17,000
	2014	(31,000)	(31,000)	(29,000)	(27,000)
	2015	102,000	102,000	97,000	89,000
	2016	122,000	122,000	116,000	107,000
	2017	250,000	213,000	202,000	199,000
	2018	743,000	(79,000)	(77,000)	(68,000)
	2019	2,789,000	1,982,000	1,958,000	1,852,000
	2020	7,744,000	7,205,000	7,693,000	7,262,000
	2021				1,786,000
Private Passenger Total		12,407,000	10,260,000	10,668,000	11,851,000
Non Private Passenger	prior	25,000	25,000	25,000	25,000
	2012	(1,000)	(1,000)	(1,000)	(1,000)
	2013	(63,000)	(205,000)	(197,000)	(187,000)
	2014	97,000	97,000	93,000	88,000
	2015	118,000	139,000	133,000	126,000
	2016	429,000	118,000	114,000	108,000
	2017	644,000	295,000	283,000	269,000
	2018	2,280,000	1,927,000	1,881,000	1,787,000
	2019	8,816,000	8,011,000	7,610,000	7,427,000
	2020	15,064,000	16,916,000	16,652,000	15,819,000
	2021				2,589,000
Non Private Passenger Total		27,409,000	27,322,000	26,593,000	28,050,000
Grand Total		39,816,000	37,582,000	37,261,000	39,901,000

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

EXHIBIT B

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

page 6 of 10

Jurisdiction Desc	Alberta
AccountCode Desc	Undiscounted IBNR Provision
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
		ShareYYMM 202010	202011	202012	202101
Private Passenger	prior	60,000	54,000	50,000	49,000
	2012	22,000	22,000	21,000	21,000
	2013	47,000	4,000	4,000	4,000
	2014	(33,000)	(33,000)	(31,000)	(31,000)
	2015	103,000	66,000	62,000	61,000
	2016	137,000	(112,000)	(110,000)	(109,000)
	2017	220,000	330,000	327,000	324,000
	2018	273,000	(222,000)	(209,000)	(201,000)
	2019	815,000	760,000	714,000	685,000
	2020	1,623,000	1,694,000	1,629,000	1,460,000
	2021				188,000
Private Passenger Total		3,267,000	2,563,000	2,457,000	2,451,000
Non Private Passenger	prior	86,000	86,000	82,000	82,000
	2012	8,000	8,000	8,000	8,000
	2013	45,000	45,000	43,000	43,000
	2014	285,000	285,000	271,000	268,000
	2015	1,695,000	1,524,000	1,448,000	1,434,000
	2016	1,484,000	1,484,000	1,410,000	1,396,000
	2017	2,856,000	3,049,000	2,897,000	2,868,000
	2018	5,880,000	5,570,000	5,291,000	5,238,000
	2019	14,368,000	13,897,000	13,202,000	12,925,000
	2020	22,823,000	21,578,000	21,980,000	19,782,000
	2021				3,951,000
Non Private Passenger Total		49,530,000	47,526,000	46,632,000	47,995,000
Grand Total		52,797,000	50,089,000	49,089,000	50,446,000

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

EXHIBIT B

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

page 7 of 10

Jurisdiction Desc	Yukon
AccountCode Desc	Undiscounted IBNR Provision
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
		ShareYYMM 202010	202011	202012	202101
Private Passenger	prior	5,000	5,000	5,000	5,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	10,000	10,000	10,000	10,000
	2016	12,000	12,000	12,000	12,000
	2017	15,000	15,000	15,000	15,000
	2018	24,000	24,000	24,000	24,000
	2019	37,000	37,000	37,000	37,000
	2020	67,000	81,000	96,000	91,000
	2021				9,000
Private Passenger Total		181,000	195,000	210,000	214,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	1,000	1,000	1,000	1,000
	2013		-	-	-
	2014	6,000	6,000	6,000	6,000
	2015	11,000	11,000	11,000	11,000
	2016	21,000	21,000	21,000	21,000
	2017	44,000	44,000	44,000	44,000
	2018	83,000	75,000	74,000	73,000
	2019	149,000	139,000	132,000	131,000
	2020	488,000	502,000	544,000	468,000
	2021				60,000
Non Private Passenger Total		805,000	801,000	835,000	817,000
Grand Total		986,000	996,000	1,045,000	1,031,000

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

EXHIBIT B

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

page 8 of 10

Jurisdiction Desc	Northwest Territories
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			
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	(4,000)	(3,000)	(3,000)	(3,000)
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	8,000	8,000	8,000	8,000
	2015	17,000	17,000	17,000	17,000
	2016	29,000	29,000	29,000	29,000
	2017	60,000	59,000	57,000	56,000
	2018	94,000	95,000	94,000	93,000
	2019	299,000	265,000	255,000	241,000
	2020	303,000	337,000	357,000	316,000
	2021				31,000
Private Passenger Total		817,000	818,000	825,000	799,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2012		-	-	-
	2013	1,000	1,000	1,000	1,000
	2014	6,000	6,000	6,000	6,000
	2015	12,000	12,000	12,000	12,000
	2016	25,000	25,000	25,000	25,000
	2017	49,000	49,000	49,000	49,000
	2018	103,000	108,000	107,000	106,000
	2019	248,000	256,000	243,000	241,000
	2020	344,000	404,000	437,000	400,000
	2021				37,000
Non Private Passenger Total		791,000	864,000	883,000	880,000
Grand Total		1,608,000	1,682,000	1,708,000	1,679,000

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

EXHIBIT B

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

page 9 of 10

Jurisdiction Desc	Nunavut
AccountCode Desc	Undiscounted IBNR Provision
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
		ShareYYMM 202010	202011	202012	202101
Private Passenger	prior	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	1,000	1,000	1,000
	2015	2,000	2,000	2,000	2,000
	2016	2,000	2,000	2,000	2,000
	2017	3,000	3,000	3,000	3,000
	2018	4,000	4,000	4,000	4,000
	2019	13,000	13,000	13,000	13,000
	2020	23,000	26,000	30,000	27,000
	2021				3,000
Private Passenger Total		50,000	53,000	57,000	57,000
Non Private Passenger	prior		-	-	-
	2012		-	-	-
	2013		-	-	-
	2014	3,000	3,000	3,000	3,000
	2015	6,000	6,000	6,000	6,000
	2016	15,000	15,000	15,000	15,000
	2017	28,000	28,000	28,000	28,000
	2018	85,000	109,000	108,000	107,000
	2019	122,000	121,000	115,000	114,000
	2020	174,000	178,000	191,000	189,000
	2021				17,000
Non Private Passenger Total		433,000	460,000	466,000	479,000
Grand Total		483,000	513,000	523,000	536,000

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

EXHIBIT B

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

page 10 of 10

Jurisdiction Desc	(All)
AccountCode Desc	Undiscounted IBNR Provision
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
		ShareYYMM 202010	202011	202012	202101
Private Passenger	prior	689,000	741,000	704,000	649,000
	2012	154,000	438,000	405,000	390,000
	2013	78,000	58,000	56,000	55,000
	2014	101,000	63,000	62,000	64,000
	2015	529,000	480,000	457,000	444,000
	2016	672,000	595,000	576,000	561,000
	2017	1,963,000	2,116,000	2,007,000	1,944,000
	2018	3,678,000	2,125,000	2,011,000	1,943,000
	2019	9,625,000	8,963,000	8,584,000	8,222,000
	2020	21,983,000	22,049,000	22,321,000	20,422,000
	2021				3,743,000
Private Passenger Total		39,472,000	37,628,000	37,183,000	38,437,000
Non Private Passenger	prior	107,000	107,000	103,000	103,000
	2012	7,000	7,000	7,000	7,000
	2013	67,000	(108,000)	(105,000)	(97,000)
	2014	400,000	390,000	372,000	364,000
	2015	1,859,000	1,709,000	1,626,000	1,605,000
	2016	1,362,000	1,137,000	1,064,000	1,049,000
	2017	4,179,000	4,119,000	3,931,000	3,856,000
	2018	9,661,000	8,933,000	8,569,000	8,329,000
	2019	27,216,000	25,655,000	24,372,000	23,695,000
	2020	46,517,000	47,336,000	48,074,000	44,086,000
	2021				8,106,000
Non Private Passenger Total		91,375,000	89,285,000	88,013,000	91,103,000
Grand Total		130,847,000	126,913,000	125,196,000	129,540,000

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

EXHIBIT C-1

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.23%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	114,000	114,000	113,000	112,000
	2012	102,000	102,000	101,000	100,000
	2013	149,000	149,000	146,000	144,000
	2014	194,000	194,000	190,000	187,000
	2015	387,000	387,000	384,000	381,000
	2016	367,000	367,000	362,000	358,000
	2017	188,000	185,000	181,000	178,000
	2018	423,000	423,000	419,000	414,000
	2019	484,000	484,000	456,000	452,000
	2020	227,000	250,000	240,510	235,510
	2021				40,000
Private Passenger Total		2,635,000	2,655,000	2,592,510	2,601,510
Non Private Passenger	prior	38,000	38,000	38,000	38,000
	2012	26,000	26,000	26,000	26,000
	2013	37,000	37,000	36,000	36,000
	2014	53,000	53,000	52,000	51,000
	2015	116,000	116,000	115,000	114,000
	2016	122,000	122,000	121,000	120,000
	2017	65,000	65,000	64,000	63,000
	2018	160,000	160,000	158,000	157,000
	2019	187,000	187,000	175,000	173,000
	2020	78,000	86,000	82,781	80,781
	2021				14,000
Non Private Passenger Total		882,000	890,000	867,781	872,781
Grand Total		3,517,000	3,545,000	3,460,291	3,474,291

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: 0.23%

interest rate margin: 25 basis pts

Sum of Amount Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYYMM 202010	202011	202012	202101
Private Passenger	prior	59,000	58,000	58,000	58,000
	2012	85,000	85,000	83,000	80,000
	2013	79,000	79,000	77,000	75,000
	2014	114,000	114,000	111,000	108,000
	2015	274,000	262,000	256,000	251,000
	2016	197,000	184,000	178,000	173,000
	2017	203,000	176,000	171,000	165,000
	2018	187,000	187,000	180,000	173,000
	2019	276,000	276,000	268,000	260,000
	2020	133,000	148,000	160,862	152,862
	2021				15,000
Private Passenger Total		1,607,000	1,569,000	1,542,862	1,510,862
Non Private Passenger	prior	48,000	47,000	46,000	45,000
	2012	63,000	63,000	62,000	61,000
	2013	56,000	56,000	55,000	54,000
	2014	75,000	75,000	74,000	73,000
	2015	168,000	162,000	160,000	157,000
	2016	120,000	111,000	109,000	106,000
	2017	130,000	112,000	110,000	108,000
	2018	136,000	136,000	132,000	129,000
	2019	220,000	220,000	216,000	211,000
	2020	109,000	122,000	135,950	131,950
	2021				12,000
Non Private Passenger Total		1,125,000	1,104,000	1,099,950	1,087,950
Grand Total		2,732,000	2,673,000	2,642,812	2,598,812

EXHIBIT C-1

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

page 3 of 10

Jurisdiction Desc	Nova Scotia				
AccountCode Desc	Retro Claims Expense				discount rate: 0.23%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				

Sum of Amount	Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
			ShareYYMM	202010	202011	202012
	Private Passenger	prior	129,000	129,000	128,000	127,000
		2012	43,000	43,000	42,000	41,000
		2013	53,000	53,000	52,000	51,000
		2014	50,000	50,000	48,000	47,000
		2015	28,000	12,000	10,000	9,000
		2016	99,000	99,000	97,000	95,000
		2017	82,000	81,000	78,000	76,000
		2018	124,000	124,000	122,000	119,000
		2019	226,000	210,000	206,000	201,000
		2020	76,000	84,000	91,514	85,514
		2021				16,000
	Private Passenger Total		910,000	885,000	874,514	867,514
	Non Private Passenger	prior	73,000	73,000	72,000	71,000
		2012	47,000	47,000	46,000	45,000
		2013	64,000	64,000	63,000	62,000
		2014	64,000	64,000	63,000	62,000
		2015	40,000	17,000	14,000	13,000
		2016	138,000	138,000	135,000	133,000
		2017	110,000	109,000	106,000	104,000
		2018	153,000	153,000	149,000	146,000
		2019	215,000	201,000	197,000	192,000
		2020	84,000	94,000	103,389	99,389
		2021				21,000
	Non Private Passenger Total		988,000	960,000	948,389	948,389
	Grand Total		1,898,000	1,845,000	1,822,903	1,815,903

EXHIBIT C-1

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.23%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	Share	YY	MM		
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	22,000	22,000	22,000	22,000
	2012	15,000	15,000	15,000	15,000
	2013	21,000	21,000	21,000	21,000
	2014	28,000	28,000	26,000	26,000
	2015	31,000	31,000	30,000	29,000
	2016	63,000	63,000	63,000	63,000
	2017	50,000	50,000	49,000	48,000
	2018	(21,000)	(21,000)	(22,000)	(24,000)
	2019	38,000	38,000	37,000	35,000
	2020	24,000	29,000	31,380	27,380
	2021				1,000
Private Passenger Total		271,000	276,000	272,380	263,380
Non Private Passenger	prior	12,000	12,000	12,000	12,000
	2012	9,000	9,000	9,000	9,000
	2013	13,000	13,000	13,000	13,000
	2014	18,000	18,000	18,000	18,000
	2015	21,000	21,000	21,000	21,000
	2016	43,000	43,000	43,000	43,000
	2017	32,000	32,000	31,000	31,000
	2018	(17,000)	(17,000)	(18,000)	(19,000)
	2019	33,000	33,000	32,000	31,000
	2020	24,000	30,000	30,006	26,006
	2021				2,000
Non Private Passenger Total		188,000	194,000	191,006	187,006
Grand Total		459,000	470,000	463,386	450,386

EXHIBIT C-1

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

page 5 of 10

Jurisdiction Desc		Ontario	discount rate: 0.23%			
AccountCode Desc		Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202010	202011	202012	202101	
Private Passenger	prior	2,512,000	2,512,000	2,435,000	2,364,000	
	2012	416,000	416,000	404,000	392,000	
	2013	413,000	413,000	400,000	388,000	
	2014	413,000	413,000	400,000	388,000	
	2015	537,000	537,000	509,000	497,000	
	2016	419,000	418,000	405,000	392,000	
	2017	538,000	538,000	523,000	507,000	
	2018	594,000	594,000	574,000	555,000	
	2019	1,367,000	1,367,000	1,330,000	1,294,000	
	2020	629,000	739,000	792,086	688,086	
	2021					93,000
Private Passenger Total		7,838,000	7,947,000	7,772,086	7,558,086	
Non Private Passenger	prior	996,000	996,000	974,000	953,000	
	2012	381,000	381,000	373,000	365,000	
	2013	628,000	628,000	616,000	603,000	
	2014	769,000	769,000	754,000	738,000	
	2015	1,194,000	1,194,000	1,143,000	1,125,000	
	2016	931,000	928,000	909,000	889,000	
	2017	1,195,000	1,195,000	1,172,000	1,151,000	
	2018	1,867,000	1,867,000	1,824,000	1,781,000	
	2019	4,229,000	4,226,000	4,150,000	4,074,000	
	2020	1,492,000	1,778,000	1,927,913	1,727,913	
	2021					238,000
Non Private Passenger Total		13,682,000	13,962,000	13,842,913	13,644,913	
Grand Total		21,520,000	21,909,000	21,614,999	21,202,999	

EXHIBIT C-1

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

page 6 of 10

Jurisdiction Desc		discount rate: 0.23%			
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	202010	202011	202012	202101
Private Passenger	prior	209,000	209,000	206,000	203,000
	2012	35,000	35,000	34,000	33,000
	2013	51,000	33,000	32,000	31,000
	2014	65,000	65,000	64,000	63,000
	2015	83,000	83,000	82,000	81,000
	2016	30,000	30,000	29,000	28,000
	2017	48,000	48,000	47,000	46,000
	2018	150,000	150,000	149,000	148,000
	2019	132,000	132,000	131,000	130,000
	2020	(26,000)	(28,000)	(43,627)	(44,627)
	2021				-
Private Passenger Total		777,000	757,000	730,373	718,373
Non Private Passenger	prior	674,000	674,000	669,000	663,000
	2012	129,000	129,000	128,000	127,000
	2013	199,000	129,000	128,000	127,000
	2014	281,000	281,000	277,000	274,000
	2015	389,000	389,000	386,000	382,000
	2016	162,000	162,000	159,000	156,000
	2017	305,000	305,000	301,000	298,000
	2018	1,178,000	1,178,000	1,176,000	1,173,000
	2019	1,356,000	1,356,000	1,349,000	1,344,000
	2020	(302,000)	(332,000)	(535,394)	(543,394)
	2021				11,000
Non Private Passenger Total		4,371,000	4,271,000	4,037,606	4,011,606
Grand Total		5,148,000	5,028,000	4,767,979	4,729,979

EXHIBIT C-1

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

page 7 of 10

Jurisdiction Desc		Yukon	discount rate: 0.23%			
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	202010	202011	202012	202101	
Private Passenger	prior	9,000	9,000	9,000	9,000	
	2012	2,000	2,000	2,000	2,000	
	2013	3,000	3,000	3,000	3,000	
	2014	4,000	4,000	4,000	4,000	
	2015	(16,000)	(16,000)	(16,000)	(16,000)	
	2016	(4,000)	(4,000)	(4,000)	(4,000)	
	2017	1,000	1,000	1,000	1,000	
	2018	5,000	5,000	5,000	5,000	
	2019	(2,000)	(2,000)	(3,000)	(3,000)	
	2020	(4,000)	(5,000)	(6,583)	(6,583)	
	2021					(1,000)
Private Passenger Total		(2,000)	(3,000)	(5,583)	(6,583)	
Non Private Passenger	prior	8,000	8,000	8,000	8,000	
	2012	3,000	3,000	3,000	3,000	
	2013	4,000	4,000	4,000	4,000	
	2014	6,000	6,000	6,000	6,000	
	2015	(25,000)	(25,000)	(25,000)	(25,000)	
	2016	(8,000)	(8,000)	(8,000)	(8,000)	
	2017	3,000	3,000	3,000	3,000	
	2018	21,000	21,000	21,000	21,000	
	2019	(8,000)	(8,000)	(9,000)	(9,000)	
	2020	(17,000)	(19,000)	(27,050)	(27,050)	
	2021					-
Non Private Passenger Total		(13,000)	(15,000)	(24,050)	(24,050)	
Grand Total		(15,000)	(18,000)	(29,633)	(30,633)	

EXHIBIT C-1

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 0.23%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	Share	YY	MM		
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	7,000	7,000	7,000	7,000
	2012	10,000	10,000	10,000	10,000
	2013	13,000	13,000	13,000	13,000
	2014	19,000	19,000	19,000	19,000
	2015	(1,000)	(1,000)	(1,000)	(1,000)
	2016	22,000	22,000	22,000	22,000
	2017	7,000	7,000	7,000	7,000
	2018	(10,000)	(10,000)	(10,000)	(10,000)
	2019	13,000	13,000	13,000	13,000
	2020	(33,000)	(35,000)	(46,653)	(46,653)
	2021				(2,000)
Private Passenger Total		47,000	45,000	33,347	31,347
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	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	(5,000)	(5,000)	(5,000)	(5,000)
	2019	8,000	8,000	8,000	8,000
	2020	(21,000)	(23,000)	(34,432)	(34,432)
	2021				(1,000)
Non Private Passenger Total		9,000	7,000	(4,432)	(5,432)
Grand Total		56,000	52,000	28,915	25,915

EXHIBIT C-1

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

page 9 of 10

Jurisdiction Desc		discount rate: 0.23%			
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	202010	202011	202012	202101
Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	-	-	-	-
	2019	1,000	1,000	1,000	1,000
	2020	(4,000)	(4,000)	(5,690)	(5,690)
	2021				(1,000)
Private Passenger Total		18,000	18,000	16,310	15,310
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	2,000	2,000	2,000	2,000
	2014	3,000	3,000	3,000	3,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	6,000	6,000	6,000	6,000
	2018	2,000	2,000	2,000	2,000
	2019	6,000	6,000	6,000	6,000
	2020	(16,000)	(17,000)	(20,942)	(20,942)
	2021				(2,000)
Non Private Passenger Total		14,000	13,000	9,058	7,058
Grand Total		32,000	31,000	25,368	22,368

EXHIBIT C-1

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

page 10 of 10

Jurisdiction Desc		(All)	discount rate: 0.23%			
AccountCode Desc		Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202010	202011	202012	202101	
Private Passenger	prior	3,063,000	3,062,000	2,980,000	2,904,000	
	2012	710,000	710,000	693,000	675,000	
	2013	785,000	767,000	747,000	729,000	
	2014	891,000	891,000	866,000	846,000	
	2015	1,327,000	1,299,000	1,258,000	1,235,000	
	2016	1,197,000	1,183,000	1,156,000	1,131,000	
	2017	1,119,000	1,088,000	1,059,000	1,030,000	
	2018	1,452,000	1,452,000	1,417,000	1,380,000	
	2019	2,535,000	2,519,000	2,439,000	2,383,000	
	2020	1,022,000	1,178,000	1,213,799	1,085,799	
	2021					161,000
Private Passenger Total		14,101,000	14,149,000	13,828,799	13,559,799	
Non Private Passenger	prior	1,852,000	1,851,000	1,822,000	1,793,000	
	2012	663,000	663,000	652,000	641,000	
	2013	1,007,000	937,000	921,000	905,000	
	2014	1,276,000	1,276,000	1,254,000	1,232,000	
	2015	1,906,000	1,877,000	1,817,000	1,790,000	
	2016	1,520,000	1,508,000	1,480,000	1,451,000	
	2017	1,850,000	1,831,000	1,797,000	1,768,000	
	2018	3,495,000	3,495,000	3,439,000	3,385,000	
	2019	6,246,000	6,229,000	6,124,000	6,030,000	
	2020	1,431,000	1,719,000	1,662,221	1,440,221	
	2021					295,000
Non Private Passenger Total		21,246,000	21,386,000	20,968,221	20,730,221	
Grand Total		35,347,000	35,535,000	34,797,020	34,290,020	

EXHIBIT C-2

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	103,000	103,000	102,000	101,000
	2012	93,000	93,000	92,000	91,000
	2013	135,000	135,000	133,000	131,000
	2014	176,000	176,000	173,000	170,000
	2015	322,000	322,000	319,000	316,000
	2016	301,000	301,000	297,000	293,000
	2017	144,000	141,000	138,000	135,000
	2018	335,000	335,000	331,000	327,000
	2019	343,000	343,000	339,000	335,000
	2020	93,000	102,000	78,510	73,510
	2021				23,000
Private Passenger Total		2,045,000	2,051,000	2,002,510	1,995,510
Non Private Passenger	prior	34,000	34,000	34,000	34,000
	2012	24,000	24,000	24,000	24,000
	2013	34,000	34,000	33,000	33,000
	2014	48,000	48,000	47,000	46,000
	2015	97,000	97,000	96,000	95,000
	2016	100,000	100,000	99,000	98,000
	2017	50,000	50,000	49,000	48,000
	2018	126,000	126,000	125,000	124,000
	2019	132,000	132,000	130,000	128,000
	2020	32,000	35,000	26,781	24,781
	2021				8,000
Non Private Passenger Total		677,000	680,000	663,781	662,781
Grand Total		2,722,000	2,731,000	2,666,291	2,658,291

EXHIBIT C-2

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

page 2 of 10

Jurisdiction Desc	New Brunswick
AccountCode Desc	Undiscounted Retro Claims Expense
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	Acc Year	ShareYYMM 202010	202011	202012	202101
Private Passenger	prior	50,000	49,000	49,000	49,000
	2012	77,000	77,000	75,000	73,000
	2013	72,000	72,000	70,000	68,000
	2014	104,000	104,000	101,000	98,000
	2015	244,000	233,000	228,000	223,000
	2016	165,000	153,000	148,000	143,000
	2017	170,000	146,000	141,000	136,000
	2018	124,000	124,000	118,000	112,000
	2019	189,000	189,000	182,000	175,000
	2020	53,000	59,000	65,862	57,862
	2021				5,000
Private Passenger Total		1,248,000	1,206,000	1,177,862	1,139,862
Non Private Passenger	prior	40,000	39,000	38,000	37,000
	2012	57,000	57,000	56,000	55,000
	2013	51,000	51,000	50,000	49,000
	2014	68,000	68,000	67,000	66,000
	2015	150,000	144,000	142,000	140,000
	2016	100,000	92,000	90,000	88,000
	2017	109,000	93,000	91,000	89,000
	2018	90,000	90,000	87,000	84,000
	2019	150,000	150,000	146,000	142,000
	2020	44,000	49,000	55,950	51,950
	2021				4,000
Non Private Passenger Total		859,000	833,000	822,950	805,950
Grand Total		2,107,000	2,039,000	2,000,812	1,945,812

EXHIBIT C-2

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	117,000	117,000	116,000	115,000
	2012	39,000	39,000	38,000	37,000
	2013	48,000	48,000	47,000	46,000
	2014	45,000	45,000	44,000	43,000
	2015	21,000	6,000	5,000	4,000
	2016	84,000	84,000	82,000	80,000
	2017	55,000	54,000	52,000	50,000
	2018	83,000	83,000	81,000	79,000
	2019	143,000	143,000	139,000	135,000
	2020	(9,000)	(10,000)	(11,486)	(16,486)
	2021				4,000
Private Passenger Total		626,000	609,000	592,514	576,514
Non Private Passenger	prior	65,000	65,000	64,000	63,000
	2012	43,000	43,000	42,000	41,000
	2013	58,000	58,000	57,000	56,000
	2014	58,000	58,000	57,000	56,000
	2015	30,000	9,000	7,000	6,000
	2016	116,000	116,000	114,000	112,000
	2017	74,000	73,000	70,000	68,000
	2018	102,000	102,000	99,000	96,000
	2019	136,000	136,000	132,000	128,000
	2020	(11,000)	(12,000)	(13,611)	(18,611)
	2021				5,000
Non Private Passenger Total		671,000	648,000	628,389	612,389
Grand Total		1,297,000	1,257,000	1,220,903	1,188,903

EXHIBIT C-2

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island
AccountCode Desc	Undiscounted Retro Claims Expense
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	Acc Year	ShareYYMM	202011	202012	202101
Private Passenger	prior	20,000	20,000	20,000	20,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	25,000	25,000	24,000	24,000
	2015	23,000	23,000	22,000	21,000
	2016	54,000	54,000	54,000	54,000
	2017	35,000	35,000	34,000	33,000
	2018	(28,000)	(28,000)	(29,000)	(30,000)
	2019	22,000	22,000	21,000	20,000
	2020	10,000	10,000	10,380	9,380
	2021				-
Private Passenger Total		194,000	194,000	189,380	184,380
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	2012	8,000	8,000	8,000	8,000
	2013	12,000	12,000	12,000	12,000
	2014	16,000	16,000	16,000	16,000
	2015	15,000	15,000	15,000	15,000
	2016	36,000	36,000	36,000	36,000
	2017	23,000	23,000	22,000	22,000
	2018	(22,000)	(22,000)	(23,000)	(24,000)
	2019	19,000	19,000	18,000	17,000
	2020	10,000	11,000	10,006	9,006
	2021				-
Non Private Passenger Total		128,000	129,000	125,006	122,006
Grand Total		322,000	323,000	314,386	306,386

EXHIBIT C-2

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

page 5 of 10

Jurisdiction Desc	Ontario
AccountCode Desc	Undiscounted Retro Claims Expense
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	Acc Year	ShareYYMM 202010	202011	202012	202101
Private Passenger	prior	2,280,000	2,280,000	2,212,000	2,146,000
	2012	378,000	378,000	367,000	356,000
	2013	375,000	375,000	364,000	353,000
	2014	375,000	375,000	364,000	353,000
	2015	470,000	470,000	458,000	447,000
	2016	367,000	366,000	354,000	342,000
	2017	465,000	465,000	451,000	437,000
	2018	487,000	487,000	469,000	452,000
	2019	1,145,000	1,145,000	1,112,000	1,080,000
	2020	336,000	414,000	391,086	338,086
	2021				51,000
Private Passenger Total		6,678,000	6,755,000	6,542,086	6,355,086
Non Private Passenger	prior	904,000	904,000	885,000	866,000
	2012	346,000	346,000	339,000	332,000
	2013	571,000	571,000	560,000	549,000
	2014	699,000	699,000	685,000	671,000
	2015	1,046,000	1,046,000	1,029,000	1,012,000
	2016	813,000	811,000	793,000	775,000
	2017	1,034,000	1,034,000	1,013,000	993,000
	2018	1,536,000	1,536,000	1,498,000	1,461,000
	2019	3,541,000	3,539,000	3,470,000	3,402,000
	2020	779,000	975,000	931,913	847,913
	2021				129,000
Non Private Passenger Total		11,269,000	11,461,000	11,203,913	11,037,913
Grand Total		17,947,000	18,216,000	17,745,999	17,392,999

EXHIBIT C-2

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	190,000	190,000	187,000	184,000
	2012	32,000	32,000	31,000	30,000
	2013	46,000	30,000	29,000	28,000
	2014	59,000	59,000	58,000	57,000
	2015	64,000	64,000	63,000	62,000
	2016	25,000	25,000	24,000	23,000
	2017	44,000	44,000	43,000	42,000
	2018	117,000	117,000	116,000	115,000
	2019	86,000	86,000	85,000	84,000
	2020	(31,000)	(33,000)	(49,627)	(50,627)
	2021				(3,000)
Private Passenger Total		632,000	614,000	586,373	571,373
Non Private Passenger	prior	613,000	613,000	608,000	603,000
	2012	117,000	117,000	116,000	115,000
	2013	181,000	117,000	116,000	115,000
	2014	255,000	255,000	252,000	249,000
	2015	300,000	300,000	297,000	294,000
	2016	134,000	134,000	131,000	128,000
	2017	277,000	277,000	274,000	271,000
	2018	915,000	915,000	913,000	911,000
	2019	886,000	886,000	880,000	874,000
	2020	(364,000)	(401,000)	(609,394)	(616,394)
	2021				(36,000)
Non Private Passenger Total		3,314,000	3,213,000	2,977,606	2,907,606
Grand Total		3,946,000	3,827,000	3,563,979	3,478,979

EXHIBIT C-2

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	8,000	8,000	8,000	8,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	(17,000)	(17,000)	(17,000)	(17,000)
	2016	(4,000)	(4,000)	(4,000)	(4,000)
	2017	(1,000)	(1,000)	(1,000)	(1,000)
	2018	4,000	4,000	4,000	4,000
	2019	(3,000)	(3,000)	(3,000)	(3,000)
	2020	(5,000)	(6,000)	(7,583)	(7,583)
	2021				(1,000)
Private Passenger Total		(9,000)	(10,000)	(11,583)	(12,583)
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	(26,000)	(26,000)	(26,000)	(26,000)
	2016	(9,000)	(9,000)	(9,000)	(9,000)
	2017	(5,000)	(5,000)	(5,000)	(5,000)
	2018	16,000	16,000	16,000	16,000
	2019	(12,000)	(12,000)	(12,000)	(12,000)
	2020	(24,000)	(26,000)	(33,050)	(33,050)
	2021				(1,000)
Non Private Passenger Total		(41,000)	(43,000)	(50,050)	(51,050)
Grand Total		(50,000)	(53,000)	(61,633)	(63,633)

EXHIBIT C-2

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	6,000	6,000	6,000	6,000
	2012	9,000	9,000	9,000	9,000
	2013	12,000	12,000	12,000	12,000
	2014	17,000	17,000	17,000	17,000
	2015	(3,000)	(3,000)	(3,000)	(3,000)
	2016	20,000	20,000	20,000	20,000
	2017	2,000	2,000	2,000	2,000
	2018	(12,000)	(12,000)	(12,000)	(12,000)
	2019	6,000	6,000	6,000	6,000
	2020	(41,000)	(44,000)	(56,653)	(56,653)
	2021				(3,000)
Private Passenger Total		16,000	13,000	347	(2,653)
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	6,000	6,000	6,000
	2015	(2,000)	(2,000)	(2,000)	(2,000)
	2016	7,000	7,000	7,000	7,000
	2017	2,000	2,000	2,000	2,000
	2018	(6,000)	(6,000)	(6,000)	(6,000)
	2019	4,000	4,000	4,000	4,000
	2020	(26,000)	(29,000)	(40,432)	(40,432)
	2021				(2,000)
Non Private Passenger Total		(6,000)	(9,000)	(20,432)	(22,432)
Grand Total		10,000	4,000	(20,085)	(25,085)

EXHIBIT C-2

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202010	202011	202012	202101
Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018		-	-	-
	2019	1,000	1,000	1,000	1,000
	2020	(4,000)	(4,000)	(5,690)	(5,690)
	2021				(1,000)
Private Passenger Total		18,000	18,000	16,310	15,310
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	2,000	2,000	2,000	2,000
	2014	3,000	3,000	3,000	3,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	5,000	5,000	5,000	5,000
	2018	1,000	1,000	1,000	1,000
	2019	5,000	5,000	5,000	5,000
	2020	(16,000)	(18,000)	(21,942)	(21,942)
	2021				(2,000)
Non Private Passenger Total		11,000	9,000	5,058	3,058
Grand Total		29,000	27,000	21,368	18,368

EXHIBIT C-2

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

page 10 of 10

Jurisdiction Desc		(All)	discount rate: 0.00%			
AccountCode Desc		Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	202010	202011	202012	202101	
Private Passenger	prior	2,776,000	2,775,000	2,702,000	2,631,000	
	2012	646,000	646,000	630,000	614,000	
	2013	713,000	697,000	680,000	663,000	
	2014	809,000	809,000	789,000	770,000	
	2015	1,128,000	1,102,000	1,079,000	1,057,000	
	2016	1,016,000	1,003,000	979,000	955,000	
	2017	916,000	888,000	862,000	836,000	
	2018	1,110,000	1,110,000	1,078,000	1,047,000	
	2019	1,932,000	1,932,000	1,882,000	1,833,000	
	2020	402,000	488,000	414,799	341,799	
	2021				75,000	
Private Passenger Total		11,448,000	11,450,000	11,095,799	10,822,799	
Non Private Passenger	prior	1,677,000	1,676,000	1,650,000	1,624,000	
	2012	603,000	603,000	593,000	583,000	
	2013	917,000	853,000	838,000	824,000	
	2014	1,158,000	1,158,000	1,138,000	1,118,000	
	2015	1,614,000	1,587,000	1,562,000	1,538,000	
	2016	1,301,000	1,291,000	1,265,000	1,239,000	
	2017	1,569,000	1,552,000	1,521,000	1,493,000	
	2018	2,758,000	2,758,000	2,710,000	2,663,000	
	2019	4,861,000	4,859,000	4,773,000	4,688,000	
	2020	424,000	584,000	306,221	203,221	
	2021				105,000	
Non Private Passenger Total		16,882,000	16,921,000	16,356,221	16,078,221	
Grand Total		28,330,000	28,371,000	27,452,020	26,901,020	

EXHIBIT D

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

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Jurisdiction Desc	202010	202011	202012	202101
Private Passenger	Newfoundland & Labrador	82.1%	82.8%	83.1%	83.6%
	New Brunswick	71.2%	73.8%	73.5%	73.6%
	Nova Scotia	74.9%	72.9%	73.2%	73.5%
	Prince Edward Island	63.6%	63.9%	64.6%	64.2%
	Ontario	74.0%	75.3%	76.3%	76.6%
	Alberta	59.1%	61.0%	61.5%	61.5%
	Yukon	66.5%	66.2%	64.5%	64.9%
	Northwest Territories	60.5%	60.5%	60.6%	60.7%
	Nunavut	35.2%	35.0%	34.2%	34.6%
Non Private Passenger	Newfoundland & Labrador	80.5%	82.3%	82.2%	82.7%
	New Brunswick	71.3%	73.0%	72.2%	72.2%
	Nova Scotia	73.5%	75.4%	75.0%	75.3%
	Prince Edward Island	80.8%	80.3%	78.3%	77.9%
	Ontario	47.4%	50.7%	50.1%	50.4%
	Alberta	71.4%	74.1%	74.4%	74.4%
	Yukon	66.9%	69.2%	69.9%	70.9%
	Northwest Territories	52.5%	53.7%	52.7%	52.5%
	Nunavut	43.7%	44.0%	44.5%	44.5%
Grand Total		65.3%	67.2%	67.2%	67.7%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Jurisdiction Desc	202010	202011	202012	202101
Private Passenger	Newfoundland & Labrador	75.7%	76.4%	76.7%	77.2%
	New Brunswick	65.5%	67.8%	67.8%	67.8%
	Nova Scotia	68.8%	67.0%	67.3%	67.7%
	Prince Edward Island	58.2%	58.5%	59.3%	58.9%
	Ontario	67.9%	69.2%	70.1%	70.4%
	Alberta	55.0%	56.6%	57.1%	57.1%
	Yukon	61.7%	61.4%	59.5%	60.0%
	Northwest Territories	56.3%	56.3%	56.4%	56.5%
	Nunavut	32.3%	33.1%	32.4%	32.8%
Non Private Passenger	Newfoundland & Labrador	73.9%	75.6%	76.2%	76.7%
	New Brunswick	66.1%	67.6%	67.5%	67.5%
	Nova Scotia	67.8%	69.6%	69.7%	70.1%
	Prince Edward Island	74.3%	73.9%	72.6%	72.2%
	Ontario	43.3%	46.3%	46.2%	46.5%
	Alberta	66.2%	68.5%	69.1%	69.1%
	Yukon	61.7%	63.6%	64.8%	65.7%
	Northwest Territories	48.7%	49.7%	49.2%	49.1%
	Nunavut	40.5%	40.8%	41.2%	41.4%
Grand Total		60.2%	61.8%	62.2%	62.6%

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

page 1 of 9

NEWFOUNDLAND AND LABRADOR

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	5.4%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	7.9%	9.9%	10.0%	10.0%	8.5%	9.8%	9.8%
2020	10.0%	10.0%	6.6%	9.9%	10.0%	10.0%	6.2%	9.8%	9.8%
2021	10.0%	10.0%	5.1%	9.9%	10.0%	10.0%	5.2%	9.8%	9.8%
prem liab	10.0%	10.0%	5.1%	8.8%	10.0%	10.0%	5.2%	9.3%	9.3%
				discount rate: 0.23%				discount rate: 0.23%	
				margin (basis points): 25				margin (basis points): 25	

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

page 2 of 9

NEW BRUNSWICK

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	8.7%	12.2%	10.0%	10.0%	10.0%	12.3%	12.3%
2018	12.5%	10.0%	12.3%	12.0%	12.5%	10.0%	8.8%	12.5%	12.5%
2019	12.5%	10.0%	6.0%	11.5%	12.5%	10.0%	10.4%	11.3%	11.3%
2020	12.4%	10.0%	5.3%	11.5%	12.2%	10.0%	5.9%	11.3%	11.3%
2021	12.0%	10.0%	5.1%	11.5%	11.6%	10.0%	5.1%	11.3%	11.3%
prem liab	12.0%	10.0%	5.1%	9.7%	11.6%	10.0%	5.1%	8.6%	8.6%
				discount rate:	0.23%			discount rate:	0.23%
				margin (basis points):	25			margin (basis points):	25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

page 3 of 9

NOVA SCOTIA

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	12.4%	10.0%	10.0%	10.0%	12.1%	12.1%
2017	12.5%	10.0%	12.5%	11.6%	12.5%	10.0%	12.5%	12.2%	12.2%
2018	12.5%	10.0%	5.9%	11.9%	12.5%	10.0%	11.0%	11.7%	11.7%
2019	12.3%	10.0%	6.0%	11.4%	12.4%	10.0%	8.5%	11.1%	11.1%
2020	12.2%	10.0%	5.3%	11.4%	12.2%	10.0%	5.6%	11.1%	11.1%
2021	11.9%	10.0%	5.1%	11.4%	11.6%	10.0%	5.1%	11.1%	11.1%
prem liab	11.9%	10.0%	5.1%	9.8%	11.6%	10.0%	5.1%	9.1%	9.1%
				discount rate: 0.23%				discount rate: 0.23%	
				margin (basis points): 25				margin (basis points): 25	

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

page 4 of 9

PRINCE EDWARD ISLAND

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

page 5 of 9

ONTARIO

	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	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.9%
2015	10.0%	10.0%	10.0%	10.0%	9.6%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	7.1%	12.5%	10.0%	10.0%	10.0%	12.2%
2018	12.5%	12.5%	5.0%	12.3%	12.1%	12.5%	6.7%	12.3%
2019	12.3%	12.5%	10.5%	12.5%	12.4%	12.5%	6.5%	13.5%
2020	12.8%	15.0%	5.3%	12.5%	13.8%	15.0%	5.7%	13.5%
2021	9.8%	15.0%	5.1%	12.5%	12.0%	15.0%	5.1%	13.5%
prem liab	9.8%	15.0%	5.1%	9.7%	12.0%	15.0%	5.1%	11.0%
				discount rate: 0.23%				discount rate: 0.23%
				margin (basis points): 25				margin (basis points): 25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

page 6 of 9

ALBERTA

Private Passenger					Non-Private Passenger			
Selected Margins for Adverse Development					Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.8%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	8.2%	10.0%
2017	10.0%	10.0%	9.9%	12.5%	10.0%	10.0%	10.0%	12.5%
2018	12.5%	10.0%	12.5%	12.4%	12.5%	10.0%	12.5%	12.4%
2019	12.5%	10.0%	12.5%	10.7%	12.4%	10.0%	12.5%	11.4%
2020	12.1%	10.0%	5.2%	10.7%	12.1%	10.0%	5.6%	11.4%
2021	11.7%	10.0%	5.1%	10.7%	11.7%	10.0%	5.1%	11.4%
prem liab	11.7%	10.0%	5.1%	8.8%	11.7%	10.0%	5.1%	9.1%

discount rate:	0.23%	discount rate:	0.23%
margin (basis points):	25	margin (basis points):	25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

page 7 of 9

YUKON

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	9.5%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	12.5%	10.0%	10.0%	10.0%	12.5%	12.5%
2018	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%	12.5%
2019	12.5%	10.0%	12.4%	11.5%	12.4%	10.0%	12.5%	10.7%	10.7%
2020	12.2%	10.0%	5.6%	11.5%	11.7%	10.0%	6.0%	10.7%	10.7%
2021	11.9%	10.0%	5.1%	11.5%	11.7%	10.0%	5.5%	10.7%	10.7%
prem liab	11.9%	10.0%	5.1%	8.7%	11.7%	10.0%	5.5%	9.7%	9.7%

discount rate:	0.23%	discount rate:	0.23%
margin (basis points):	25	margin (basis points):	25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

page 8 of 9

NORTHWEST TERRITORIES

Private Passenger					Non-Private Passenger			
Selected Margins for Adverse Development					Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	12.5%	10.0%	10.0%	10.0%	12.3%
2018	12.5%	10.0%	12.5%	12.5%	12.4%	10.0%	12.5%	12.3%
2019	12.4%	10.0%	12.5%	10.8%	12.5%	10.0%	8.2%	11.7%
2020	12.0%	10.0%	5.9%	10.8%	12.1%	10.0%	7.2%	11.7%
2021	11.3%	10.0%	5.2%	10.8%	11.8%	10.0%	5.2%	11.7%
prem liab	11.3%	10.0%	5.2%	8.3%	11.8%	10.0%	5.2%	9.2%

discount rate:	0.23%	discount rate:	0.23%
margin (basis points):	25	margin (basis points):	25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

page 9 of 9

NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	12.5%	10.0%	10.0%	9.9%	11.7%
2018	12.5%	10.0%	12.5%	11.6%	12.5%	10.0%	12.5%	11.7%
2019	11.5%	10.0%	12.5%	10.2%	12.0%	9.9%	7.5%	11.7%
2020	11.8%	10.0%	5.9%	10.2%	12.2%	10.0%	6.9%	11.7%
2021	11.5%	9.9%	5.6%	10.2%	12.0%	10.0%	5.7%	11.7%
prem liab	11.5%	9.9%	5.6%	9.6%	12.0%	10.0%	5.7%	10.7%
				discount rate: 0.23%				discount rate: 0.23%
				margin (basis points): 25				margin (basis points): 25

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 1 of 10

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	33	33	32	31	30	30	32	30
2008	110	110	108	105	102	99	108	100
2009	97	97	96	93	90	87	95	88
2010	-	-	-	-	-	-	-	-
2011	804	804	789	758	730	702	787	717
2012	1,307	1,307	1,288	1,250	1,213	1,179	1,285	1,197
2013	706	706	698	681	666	651	697	659
2014	1,271	1,271	1,259	1,235	1,211	1,189	1,257	1,201
2015	3,026	3,026	3,006	2,962	2,921	2,882	3,002	2,903
2016	4,935	4,935	4,911	4,862	4,814	4,769	4,908	4,793
2017	3,883	3,883	3,863	3,821	3,781	3,742	3,859	3,763
2018	8,377	8,377	8,332	8,240	8,149	8,062	8,325	8,109
2019	14,211	14,211	14,134	13,975	13,820	13,670	14,123	13,751
2020	16,280	16,280	16,185	15,982	15,786	15,595	16,169	15,698
Total	55,040	55,040	54,701	53,995	53,313	52,657	54,647	53,009
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	339	339	-	(706)	(1,388)	(2,044)	(54)	(1,692)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3.1%	3.1%	-	(3.1%)	(6.3%)	(6.3%)	-	(6.3%)
2008	1.9%	1.9%	-	(2.8%)	(5.6%)	(8.3%)	-	(7.4%)
2009	1.0%	1.0%	-	(3.1%)	(6.3%)	(9.4%)	(1.0%)	(8.3%)
2010	-	-	-	-	-	-	-	-
2011	1.9%	1.9%	-	(3.9%)	(7.5%)	(11.0%)	(0.3%)	(9.1%)
2012	1.5%	1.5%	-	(3.0%)	(5.8%)	(8.5%)	(0.2%)	(7.1%)
2013	1.1%	1.1%	-	(2.4%)	(4.6%)	(6.7%)	(0.1%)	(5.6%)
2014	1.0%	1.0%	-	(1.9%)	(3.8%)	(5.6%)	(0.2%)	(4.6%)
2015	0.7%	0.7%	-	(1.5%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2016	0.5%	0.5%	-	(1.0%)	(2.0%)	(2.9%)	(0.1%)	(2.4%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.2%)	(0.1%)	(2.7%)
2019	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.3%)	(0.1%)	(2.7%)
2020	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.6%)	(0.1%)	(3.0%)
Total	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(3.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 2 of 10

NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	8	8	8	8	7	7	8	7
2009	-	-	-	-	-	-	-	-
2010	194	194	192	186	179	174	191	177
2011	149	149	147	143	138	135	146	137
2012	678	678	674	666	658	650	673	654
2013	1,226	1,226	1,214	1,191	1,169	1,147	1,212	1,159
2014	571	571	568	561	555	548	567	552
2015	2,294	2,294	2,285	2,266	2,248	2,230	2,284	2,240
2016	2,815	2,815	2,801	2,772	2,745	2,717	2,799	2,732
2017	3,396	3,396	3,378	3,343	3,306	3,273	3,376	3,290
2018	6,490	6,490	6,447	6,356	6,269	6,183	6,439	6,230
2019	9,165	9,165	9,091	8,937	8,789	8,645	9,079	8,722
2020	11,874	11,874	11,781	11,583	11,394	11,210	11,765	11,308
Total	38,860	38,860	38,586	38,012	37,457	36,919	38,539	37,208
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	274	274	-	(574)	(1,129)	(1,667)	(47)	(1,378)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	(12.5%)	(12.5%)	-	(12.5%)
2009	-	-	-	-	-	-	-	-
2010	1.0%	1.0%	-	(3.1%)	(6.8%)	(9.4%)	(0.5%)	(7.8%)
2011	1.4%	1.4%	-	(2.7%)	(6.1%)	(8.2%)	(0.7%)	(6.8%)
2012	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.6%)	(0.1%)	(3.0%)
2013	1.0%	1.0%	-	(1.9%)	(3.7%)	(5.5%)	(0.2%)	(4.5%)
2014	0.5%	0.5%	-	(1.2%)	(2.3%)	(3.5%)	(0.2%)	(2.8%)
2015	0.4%	0.4%	-	(0.8%)	(1.6%)	(2.4%)	-	(2.0%)
2016	0.5%	0.5%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	(2.5%)
2017	0.5%	0.5%	-	(1.0%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2019	0.8%	0.8%	-	(1.7%)	(3.3%)	(4.9%)	(0.1%)	(4.1%)
2020	0.8%	0.8%	-	(1.7%)	(3.3%)	(4.8%)	(0.1%)	(4.0%)
Total	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.6%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 3 of 10

NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	17	17	17	17	16	16	17	16
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	264	264	260	251	243	235	259	239
2010	17	17	17	16	16	15	17	15
2011	1	1	1	1	1	1	1	1
2012	-	-	-	-	-	-	-	-
2013	1,219	1,219	1,200	1,161	1,124	1,090	1,197	1,109
2014	733	733	727	716	706	696	727	702
2015	300	300	298	294	291	287	298	289
2016	2,081	2,081	2,071	2,049	2,028	2,008	2,069	2,019
2017	2,948	2,948	2,933	2,902	2,872	2,842	2,931	2,858
2018	5,196	5,196	5,168	5,109	5,052	4,997	5,163	5,026
2019	9,731	9,731	9,673	9,552	9,435	9,320	9,663	9,381
2020	14,434	14,434	14,347	14,162	13,982	13,808	14,332	13,901
Total	36,941	36,941	36,712	36,230	35,766	35,315	36,674	35,556
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	229	229	-	(482)	(946)	(1,397)	(38)	(1,156)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	(5.9%)	(5.9%)	-	(5.9%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1.5%	1.5%	-	(3.5%)	(6.5%)	(9.6%)	(0.4%)	(8.1%)
2010	-	-	-	(5.9%)	(5.9%)	(11.8%)	-	(11.8%)
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1.6%	1.6%	-	(3.3%)	(6.3%)	(9.2%)	(0.3%)	(7.6%)
2014	0.8%	0.8%	-	(1.5%)	(2.9%)	(4.3%)	-	(3.4%)
2015	0.7%	0.7%	-	(1.3%)	(2.3%)	(3.7%)	-	(3.0%)
2016	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.0%)	(0.1%)	(2.5%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.3%)	(0.1%)	(2.7%)
2019	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.6%)	(0.1%)	(3.0%)
2020	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.8%)	(0.1%)	(3.1%)
Total	0.6%	0.6%	-	(1.3%)	(2.6%)	(3.8%)	(0.1%)	(3.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 4 of 10

PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	354	354	347	333	319	307	346	314
2013	-	-	-	-	-	-	-	-
2014	131	131	128	123	117	112	128	115
2015	905	905	897	883	868	856	896	862
2016	1,390	1,390	1,378	1,355	1,333	1,312	1,377	1,323
2017	1,594	1,594	1,587	1,571	1,556	1,542	1,585	1,550
2018	607	607	604	596	590	584	603	588
2019	1,785	1,785	1,774	1,752	1,731	1,712	1,772	1,722
2020	2,746	2,746	2,729	2,694	2,660	2,627	2,726	2,645
Total	9,512	9,512	9,444	9,307	9,174	9,052	9,433	9,119
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	68	68	-	(137)	(270)	(392)	(11)	(325)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2.0%	2.0%	-	(4.0%)	(8.1%)	(11.5%)	(0.3%)	(9.5%)
2013	-	-	-	-	-	-	-	-
2014	2.3%	2.3%	-	(3.9%)	(8.6%)	(12.5%)	-	(10.2%)
2015	0.9%	0.9%	-	(1.6%)	(3.2%)	(4.6%)	(0.1%)	(3.9%)
2016	0.9%	0.9%	-	(1.7%)	(3.3%)	(4.8%)	(0.1%)	(4.0%)
2017	0.4%	0.4%	-	(1.0%)	(2.0%)	(2.8%)	(0.1%)	(2.3%)
2018	0.5%	0.5%	-	(1.3%)	(2.3%)	(3.3%)	(0.2%)	(2.6%)
2019	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.5%)	(0.1%)	(2.9%)
2020	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(3.1%)
Total	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.2%)	(0.1%)	(3.4%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 5 of 10

ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	37,648	37,648	37,475	37,104	36,747	36,390	37,443	36,582
2006	296	296	293	285	278	271	292	275
2007	2,310	2,310	2,280	2,217	2,157	2,100	2,275	2,130
2008	256	256	253	245	237	230	252	234
2009	262	262	258	250	242	235	257	239
2010	184	184	182	176	171	165	182	168
2011	2,187	2,187	2,164	2,112	2,064	2,018	2,159	2,042
2012	1,114	1,114	1,100	1,070	1,041	1,014	1,097	1,029
2013	2,906	2,906	2,885	2,842	2,803	2,763	2,882	2,784
2014	5,663	5,663	5,625	5,544	5,467	5,393	5,618	5,433
2015	6,275	6,275	6,243	6,175	6,110	6,048	6,237	6,082
2016	5,971	5,971	5,941	5,877	5,815	5,756	5,936	5,787
2017	7,610	7,610	7,570	7,486	7,404	7,325	7,564	7,368
2018	12,977	12,977	12,901	12,740	12,583	12,433	12,887	12,514
2019	34,620	34,620	34,387	33,890	33,409	32,942	34,345	33,193
2020	42,669	42,669	42,360	41,705	41,075	40,466	42,309	40,791
Total	162,948	162,948	161,917	159,718	157,603	155,549	161,735	156,651
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	1,031	1,031	-	(2,199)	(4,314)	(6,368)	(182)	(5,266)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	0.5%	0.5%	-	(1.0%)	(1.9%)	(2.9%)	(0.1%)	(2.4%)
2006	1.0%	1.0%	-	(2.7%)	(5.1%)	(7.5%)	(0.3%)	(6.1%)
2007	1.3%	1.3%	-	(2.8%)	(5.4%)	(7.9%)	(0.2%)	(6.6%)
2008	1.2%	1.2%	-	(3.2%)	(6.3%)	(9.1%)	(0.4%)	(7.5%)
2009	1.6%	1.6%	-	(3.1%)	(6.2%)	(8.9%)	(0.4%)	(7.4%)
2010	1.1%	1.1%	-	(3.3%)	(6.0%)	(9.3%)	-	(7.7%)
2011	1.1%	1.1%	-	(2.4%)	(4.6%)	(6.7%)	(0.2%)	(5.6%)
2012	1.3%	1.3%	-	(2.7%)	(5.4%)	(7.8%)	(0.3%)	(6.5%)
2013	0.7%	0.7%	-	(1.5%)	(2.8%)	(4.2%)	(0.1%)	(3.5%)
2014	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2015	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2016	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2017	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.2%)	(0.1%)	(2.7%)
2018	0.6%	0.6%	-	(1.2%)	(2.5%)	(3.6%)	(0.1%)	(3.0%)
2019	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.2%)	(0.1%)	(3.5%)
2020	0.7%	0.7%	-	(1.5%)	(3.0%)	(4.5%)	(0.1%)	(3.7%)
Total	0.6%	0.6%	-	(1.4%)	(2.7%)	(3.9%)	(0.1%)	(3.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 6 of 10

ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	39	39	39	38	37	37	39	37
2006	4	4	4	4	4	4	4	4
2007	31	31	31	30	30	30	31	30
2008	-	-	-	-	-	-	-	-
2009	56	56	55	53	51	49	55	50
2010	-	-	-	-	-	-	-	-
2011	874	874	862	837	813	791	860	803
2012	987	987	980	965	952	938	979	945
2013	2,360	2,360	2,342	2,301	2,262	2,224	2,337	2,244
2014	1,724	1,724	1,719	1,706	1,693	1,681	1,717	1,688
2015	6,003	6,003	5,981	5,935	5,891	5,847	5,978	5,871
2016	5,970	5,970	5,944	5,890	5,838	5,786	5,940	5,814
2017	8,164	8,164	8,124	8,037	7,953	7,870	8,116	7,915
2018	22,461	22,461	22,329	22,050	21,777	21,511	22,306	21,654
2019	37,229	37,229	36,967	36,415	35,881	35,359	36,923	35,637
2020	47,998	47,998	47,666	46,968	46,288	45,632	47,610	45,984
Total	133,900	133,900	133,043	131,229	129,470	127,759	132,895	128,676
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	857	857	-	(1,814)	(3,573)	(5,284)	(148)	(4,367)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	(2.6%)	(5.1%)	(5.1%)	-	(5.1%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	(3.2%)	(3.2%)	(3.2%)	-	(3.2%)
2008	-	-	-	-	-	-	-	-
2009	1.8%	1.8%	-	(3.6%)	(7.3%)	(10.9%)	-	(9.1%)
2010	-	-	-	-	-	-	-	-
2011	1.4%	1.4%	-	(2.9%)	(5.7%)	(8.2%)	(0.2%)	(6.8%)
2012	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.6%)
2013	0.8%	0.8%	-	(1.8%)	(3.4%)	(5.0%)	(0.2%)	(4.2%)
2014	0.3%	0.3%	-	(0.8%)	(1.5%)	(2.2%)	(0.1%)	(1.8%)
2015	0.4%	0.4%	-	(0.8%)	(1.5%)	(2.2%)	(0.1%)	(1.8%)
2016	0.4%	0.4%	-	(0.9%)	(1.8%)	(2.7%)	(0.1%)	(2.2%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.6%	0.6%	-	(1.2%)	(2.5%)	(3.7%)	(0.1%)	(3.0%)
2019	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.6%)
2020	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.3%)	(0.1%)	(3.5%)
Total	0.6%	0.6%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(3.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 7 of 10

YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1	1	1	1	1	1	1	1
2013	4	4	4	4	4	3	4	3
2014	8	8	8	8	8	8	8	8
2015	20	20	20	19	19	19	19	19
2016	33	33	33	33	33	33	33	33
2017	979	979	974	962	952	941	973	947
2018	522	522	519	513	506	500	518	503
2019	438	438	434	428	423	417	434	419
2020	691	691	687	677	668	660	686	664
Total	2,696	2,696	2,680	2,645	2,614	2,582	2,676	2,597
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	16	16	-	(35)	(66)	(98)	(4)	(83)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	(25.0%)	-	(25.0%)
2014	-	-	-	-	-	-	-	-
2015	-	-	-	(5.0%)	(5.0%)	(5.0%)	(5.0%)	(5.0%)
2016	-	-	-	-	-	-	-	-
2017	0.5%	0.5%	-	(1.2%)	(2.3%)	(3.4%)	(0.1%)	(2.8%)
2018	0.6%	0.6%	-	(1.2%)	(2.5%)	(3.7%)	(0.2%)	(3.1%)
2019	0.9%	0.9%	-	(1.4%)	(2.5%)	(3.9%)	-	(3.5%)
2020	0.6%	0.6%	-	(1.5%)	(2.8%)	(3.9%)	(0.1%)	(3.3%)
Total	0.6%	0.6%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(3.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 8 of 10

NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	524	524	521	514	507	500	520	504
2014	10	10	10	10	10	10	10	10
2015	30	30	30	30	30	29	30	30
2016	232	232	230	226	221	216	230	220
2017	616	616	613	606	599	592	613	596
2018	221	221	220	217	215	212	220	213
2019	1,072	1,072	1,064	1,050	1,035	1,020	1,063	1,028
2020	1,232	1,232	1,224	1,207	1,190	1,174	1,222	1,182
Total	3,939	3,939	3,914	3,862	3,809	3,755	3,910	3,785
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	25	25	-	(52)	(105)	(159)	(4)	(129)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0.6%	0.6%	-	(1.3%)	(2.7%)	(4.0%)	(0.2%)	(3.3%)
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	(3.3%)	-	-
2016	0.9%	0.9%	-	(1.7%)	(3.9%)	(6.1%)	-	(4.3%)
2017	0.5%	0.5%	-	(1.1%)	(2.3%)	(3.4%)	-	(2.8%)
2018	0.5%	0.5%	-	(1.4%)	(2.3%)	(3.6%)	-	(3.2%)
2019	0.8%	0.8%	-	(1.3%)	(2.7%)	(4.1%)	(0.1%)	(3.4%)
2020	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.2%)	(3.4%)
Total	0.6%	0.6%	-	(1.3%)	(2.7%)	(4.1%)	(0.1%)	(3.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 9 of 10

NUNAVUT

Amounts in \$000s

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

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	5	5	-	(10)	(20)	(30)	(1)	(24)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 10 of 10

ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2020 projected Unpaid							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	37,704	37,704	37,531	37,159	36,800	36,443	37,499	36,635
2006	300	300	297	289	282	275	296	279
2007	2,374	2,374	2,343	2,278	2,217	2,160	2,338	2,190
2008	374	374	369	358	346	336	368	341
2009	679	679	669	647	626	606	666	616
2010	395	395	391	378	366	354	390	360
2011	4,015	4,015	3,963	3,851	3,746	3,647	3,953	3,700
2012	4,589	4,589	4,538	4,432	4,331	4,235	4,529	4,287
2013	8,945	8,945	8,864	8,694	8,535	8,378	8,849	8,462
2014	10,114	10,114	10,047	9,906	9,770	9,640	10,035	9,712
2015	18,943	18,943	18,850	18,653	18,466	18,286	18,834	18,384
2016	23,443	23,443	23,325	23,080	22,843	22,613	23,308	22,737
2017	29,222	29,222	29,073	28,759	28,454	28,158	29,048	28,318
2018	56,988	56,988	56,656	55,955	55,273	54,612	56,597	54,968
2019	108,471	108,471	107,743	106,215	104,736	103,295	107,620	104,065
2020	138,166	138,166	137,219	135,215	133,276	131,401	137,059	132,404
Total	444,722	444,722	441,878	435,869	430,067	424,439	441,389	427,458
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
Total	2,844	2,844	-	(6,009)	(11,811)	(17,439)	(489)	(14,420)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.23%	0.73%	1.23%	1.73%	0.27%	1.46%
2005 & prior	0.5%	0.5%	-	(1.0%)	(1.9%)	(2.9%)	(0.1%)	(2.4%)
2006	1.0%	1.0%	-	(2.7%)	(5.1%)	(7.4%)	(0.3%)	(6.1%)
2007	1.3%	1.3%	-	(2.8%)	(5.4%)	(7.8%)	(0.2%)	(6.5%)
2008	1.4%	1.4%	-	(3.0%)	(6.2%)	(8.9%)	(0.3%)	(7.6%)
2009	1.5%	1.5%	-	(3.3%)	(6.4%)	(9.4%)	(0.4%)	(7.9%)
2010	1.0%	1.0%	-	(3.3%)	(6.4%)	(9.5%)	(0.3%)	(7.9%)
2011	1.3%	1.3%	-	(2.8%)	(5.5%)	(8.0%)	(0.3%)	(6.6%)
2012	1.1%	1.1%	-	(2.3%)	(4.6%)	(6.7%)	(0.2%)	(5.5%)
2013	0.9%	0.9%	-	(1.9%)	(3.7%)	(5.5%)	(0.2%)	(4.5%)
2014	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.3%)
2015	0.5%	0.5%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	(2.5%)
2016	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.5%)
2017	0.5%	0.5%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(2.6%)
2018	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.6%)	(0.1%)	(3.0%)
2019	0.7%	0.7%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(3.4%)
2020	0.7%	0.7%	-	(1.5%)	(2.9%)	(4.2%)	(0.1%)	(3.5%)
Total	0.6%	0.6%	-	(1.4%)	(2.7%)	(3.9%)	(0.1%)	(3.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

page 1 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	9	-	-	-	-	-	9
	2011	16	-	-	-	-	-	16
	2012	132	(4)	221	-	217	164.4%	349
	2013	57	(2)	2	-	-	-	57
	2014	146	(3)	(45)	-	(48)	(32.9%)	98
	2015	356	(8)	(37)	-	(45)	(12.6%)	311
	2016	361	(2)	149	-	147	40.7%	508
	2017	323	(19)	121	-	102	31.6%	425
	2018	1,427	(101)	(101)	-	(202)	(14.2%)	1,225
	2019	2,906	(224)	423	-	199	6.8%	3,105
	2020	6,626	50	(62)	-	(12)	(0.2%)	6,614
Private Passenger Total		12,359	(313)	671	-	358	2.9%	12,717
Non Private Passenger								
	prior	8	-	-	-	-	-	8
	2011	55	(1)	-	-	(1)	(1.8%)	54
	2012	-	-	-	-	-	-	-
	2013	(49)	2	(35)	-	(33)	67.3%	(82)
	2014	1	-	-	-	-	-	1
	2015	73	(3)	3	-	-	-	73
	2016	69	(2)	42	-	40	58.0%	109
	2017	175	(5)	66	-	61	34.9%	236
	2018	390	(14)	(155)	-	(169)	(43.3%)	221
	2019	720	(85)	70	-	(15)	(2.1%)	705
	2020	2,250	(273)	619	27	373	16.6%	2,623
Non Private Passenger Total		3,692	(381)	610	27	256	6.9%	3,948
Grand Total		16,051	(694)	1,281	27	614	3.8%	16,665

EXHIBIT G-1

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

page 2 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger								
	prior	35	-	-	-	-	-	35
	2011	22	-	-	-	-	-	22
	2012	94	(1)	1	-	-	-	94
	2013	35	-	13	-	13	37.1%	48
	2014	207	(2)	2	-	-	-	207
	2015	413	(4)	6	-	2	0.5%	415
	2016	621	(11)	(12)	-	(23)	(3.7%)	598
	2017	1,379	(18)	(23)	-	(41)	(3.0%)	1,338
	2018	1,852	(83)	78	-	(5)	(0.3%)	1,847
	2019	3,484	(105)	116	-	11	0.3%	3,495
	2020	3,951	411	113	-	524	13.3%	4,475
Private Passenger Total		12,093	187	294	-	481	4.0%	12,574
Non Private Passenger								
	prior	3	-	-	-	-	-	3
	2011	5	-	-	-	-	-	5
	2012	47	-	-	-	-	-	47
	2013	99	(1)	1	-	-	-	99
	2014	2	-	-	-	-	-	2
	2015	55	-	-	-	-	-	55
	2016	(675)	27	(19)	-	8	(1.2%)	(667)
	2017	220	(8)	16	-	8	3.6%	228
	2018	696	(30)	58	-	28	4.0%	724
	2019	1,483	(211)	(108)	-	(319)	(21.5%)	1,164
	2020	1,601	311	(866)	-	(555)	(34.7%)	1,046
Non Private Passenger Total		3,536	88	(918)	-	(830)	(23.5%)	2,706
Grand Total		15,629	275	(624)	-	(349)	(2.2%)	15,280

EXHIBIT G-1

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

page 3 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	69	(2)	3	-	1	1.4%	70
	2011	6	-	-	-	-	-	6
	2012	(2)	-	-	-	-	-	(2)
	2013	4	-	-	-	-	-	4
	2014	32	(1)	(1)	-	(2)	(6.3%)	30
	2015	28	(2)	32	-	30	107.1%	58
	2016	83	-	(9)	-	(9)	(10.8%)	74
	2017	256	(5)	(11)	-	(16)	(6.3%)	240
	2018	459	(10)	(92)	-	(102)	(22.2%)	357
	2019	1,287	(31)	(82)	-	(113)	(8.8%)	1,174
	2020	3,444	319	(246)	-	73	2.1%	3,517
Private Passenger Total		5,666	268	(406)	-	(138)	(2.4%)	5,528
Non Private Passenger								
	prior	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	290	(4)	4	-	-	-	290
	2014	30	(1)	(9)	-	(10)	(33.3%)	20
	2015	(9)	-	-	-	-	-	(9)
	2016	179	(2)	30	-	28	15.6%	207
	2017	412	(9)	(12)	-	(21)	(5.1%)	391
	2018	771	(27)	68	-	41	5.3%	812
	2019	1,861	(290)	307	-	17	0.9%	1,878
	2020	4,599	553	(245)	-	308	6.7%	4,907
Non Private Passenger Total		8,131	220	143	-	363	4.5%	8,494
Grand Total		13,797	488	(263)	-	225	1.6%	14,022

EXHIBIT G-1

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

page 4 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger								
	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	104	(2)	2	-	-	-	104
	2016	56	(1)	25	-	24	42.9%	80
	2017	199	(4)	2	-	(2)	(1.0%)	197
	2018	118	(4)	4	-	-	-	118
	2019	303	(8)	84	-	76	25.1%	379
	2020	511	22	72	-	94	18.4%	605
Private Passenger Total		1,283	3	189	-	192	15.0%	1,475
Non Private Passenger								
	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	31	(1)	1	-	-	-	31
	2013	-	-	-	-	-	-	-
	2014	11	-	-	-	-	-	11
	2015	9	-	-	-	-	-	9
	2016	185	(4)	11	-	7	3.8%	192
	2017	237	(3)	5	-	2	0.8%	239
	2018	283	(5)	(13)	-	(18)	(6.4%)	265
	2019	885	(81)	83	-	2	0.2%	887
	2020	830	115	87	-	202	24.3%	1,032
Non Private Passenger Total		2,470	21	174	-	195	7.9%	2,665
Grand Total		3,753	24	363	-	387	10.3%	4,140

EXHIBIT G-1

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

page 5 of 10

Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger								
	prior	4,609	(124)	111	-	(13)	(0.3%)	4,596
	2011	148	(4)	3	-	(1)	(0.7%)	147
	2012	175	(4)	(63)	-	(67)	(38.3%)	108
	2013	104	(3)	5	-	2	1.9%	106
	2014	334	(10)	9	-	(1)	(0.3%)	333
	2015	137	(2)	2	-	-	-	137
	2016	222	(7)	7	-	-	-	222
	2017	399	(15)	(22)	-	(37)	(9.3%)	362
	2018	1,125	(30)	(800)	-	(830)	(73.8%)	295
	2019	3,954	(147)	(688)	-	(835)	(21.1%)	3,119
	2020	9,174	812	(1,277)	-	(465)	(5.1%)	8,709
Private Passenger Total		20,381	466	(2,713)	-	(2,247)	(11.0%)	18,134
Non Private Passenger								
	prior	57	-	-	-	-	-	57
	2011	122	(5)	4	-	(1)	(0.8%)	121
	2012	5	-	-	-	-	-	5
	2013	181	(7)	(135)	-	(142)	(78.5%)	39
	2014	327	(13)	12	-	(1)	(0.3%)	326
	2015	747	(29)	11	-	(18)	(2.4%)	729
	2016	920	(21)	(301)	-	(322)	(35.0%)	598
	2017	1,243	(44)	(307)	-	(351)	(28.2%)	892
	2018	3,484	(110)	(249)	-	(359)	(10.3%)	3,125
	2019	11,477	(963)	87	-	(876)	(7.6%)	10,601
	2020	17,711	274	1,143	774	2,191	12.4%	19,902
Non Private Passenger Total		36,274	(918)	265	774	121	0.3%	36,395
Grand Total		56,655	(452)	(2,448)	774	(2,126)	(3.8%)	54,529

EXHIBIT G-1

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

page 6 of 10

Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	93	(4)	(2)	-	(6)	(6.5%)	87
	2011	14	-	-	-	-	-	14
	2012	44	(1)	1	-	-	-	44
	2013	62	(2)	(41)	-	(43)	(69.4%)	19
	2014	101	(1)	1	-	-	-	101
	2015	125	(6)	(31)	-	(37)	(29.6%)	88
	2016	307	(3)	(246)	-	(249)	(81.1%)	58
	2017	269	(2)	105	-	103	38.3%	372
	2018	491	(23)	(476)	-	(499)	(101.6%)	(8)
	2019	1,129	(48)	(9)	-	(57)	(5.0%)	1,072
	2020	1,878	77	(3)	-	74	3.9%	1,952
Private Passenger Total		4,513	(13)	(701)	-	(714)	(15.8%)	3,799
Non Private Passenger								
	prior	90	(5)	5	-	-	-	90
	2011	160	(7)	7	-	-	-	160
	2012	81	(4)	5	-	1	1.2%	82
	2013	254	(12)	12	-	-	-	254
	2014	365	(23)	23	-	-	-	365
	2015	2,155	(139)	(32)	-	(171)	(7.9%)	1,984
	2016	1,899	(28)	28	-	-	-	1,899
	2017	3,579	(222)	388	-	166	4.6%	3,745
	2018	8,277	(484)	91	-	(393)	(4.7%)	7,884
	2019	18,248	(2,991)	2,483	-	(508)	(2.8%)	17,740
	2020	26,604	328	(1,210)	-	(882)	(3.3%)	25,722
Non Private Passenger Total		61,712	(3,587)	1,800	-	(1,787)	(2.9%)	59,925
Grand Total		66,225	(3,600)	1,099	-	(2,501)	(3.8%)	63,724

EXHIBIT G-1

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

page 7 of 10

Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	4	-	-	-	-	-	4
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	6	-	-	-	-	-	6
	2015	11	-	-	-	-	-	11
	2016	13	-	-	-	-	-	13
	2017	104	(1)	1	-	-	-	104
	2018	27	-	-	-	-	-	27
	2019	48	-	-	-	-	-	48
	2020	81	13	3	-	16	19.8%	97
Private Passenger Total		301	12	4	-	16	5.3%	317
Non Private Passenger								
	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	7	-	-	-	-	-	7
	2015	12	-	-	-	-	-	12
	2016	23	-	-	-	-	-	23
	2017	48	-	-	-	-	-	48
	2018	142	(2)	(7)	-	(9)	(6.3%)	133
	2019	188	(31)	20	-	(11)	(5.9%)	177
	2020	542	10	11	-	21	3.9%	563
Non Private Passenger Total		965	(23)	24	-	1	0.1%	966
Grand Total		1,266	(11)	28	-	17	1.3%	1,283

EXHIBIT G-1

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

page 8 of 10

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				
Private Passenger									
	prior	(3)	-	-	-	-	-	(3)	
	2011	(1)	-	1	-	1	(100.0%)	-	
	2012	6	-	-	-	-	-	6	
	2013	7	-	-	-	-	-	7	
	2014	9	-	-	-	-	-	9	
	2015	19	-	-	-	-	-	19	
	2016	32	-	-	-	-	-	32	
	2017	114	(1)	-	-	(1)	(0.9%)	113	
	2018	107	(2)	3	-	1	0.9%	108	
	2019	349	(4)	(30)	-	(34)	(9.7%)	315	
	2020	364	57	(18)	-	39	10.7%	403	
Private Passenger Total		1,003	50	(44)	-	6	0.6%	1,009	
Non Private Passenger									
	prior	3	-	-	-	-	-	3	
	2011	-	-	-	-	-	-	-	
	2012	-	-	-	-	-	-	-	
	2013	53	-	-	-	-	-	53	
	2014	7	-	-	-	-	-	7	
	2015	13	-	-	-	-	-	13	
	2016	45	-	-	-	-	-	45	
	2017	54	-	-	-	-	-	54	
	2018	116	(1)	6	-	5	4.3%	121	
	2019	323	(27)	35	-	8	2.5%	331	
	2020	393	39	27	-	66	16.8%	459	
Non Private Passenger Total		1,007	11	68	-	79	7.8%	1,086	
Grand Total		2,010	61	24	-	85	4.2%	2,095	

EXHIBIT G-1

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

page 9 of 10

Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	-	-	-	-	-	-	
	2011	-	-	-	-	-	-	
	2012	18	(1)	1	-	-	18	
	2013	1	-	-	-	-	1	
	2014	1	-	-	-	-	1	
	2015	2	-	-	-	-	2	
	2016	2	-	-	-	-	2	
	2017	3	-	-	-	-	3	
	2018	5	-	-	-	-	5	
	2019	15	-	-	-	-	15	
	2020	26	2	1	-	3	29	
Private Passenger Total		73	1	2	-	3	4.1%	76
Non Private Passenger								
	prior	-	-	-	-	-	-	
	2011	-	-	-	-	-	-	
	2012	-	-	-	-	-	-	
	2013	-	-	-	-	-	-	
	2014	3	-	-	-	-	3	
	2015	15	-	-	-	-	15	
	2016	17	-	-	-	-	17	
	2017	31	-	-	-	-	31	
	2018	100	(1)	23	-	22	22.0%	122
	2019	147	(12)	11	-	(1)	(0.7%)	146
	2020	195	11	(5)	-	6	3.1%	201
Non Private Passenger Total		508	(2)	29	-	27	5.3%	535
Grand Total		581	(1)	31	-	30	5.2%	611

EXHIBIT G-1

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

page 10 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	4,811	(130)	112	-	(18)	(0.4%)	4,793
	2011	205	(4)	4	-	-	-	205
	2012	469	(11)	161	-	150	32.0%	619
	2013	272	(7)	(21)	-	(28)	(10.3%)	244
	2014	836	(17)	(34)	-	(51)	(6.1%)	785
	2015	1,195	(24)	(26)	-	(50)	(4.2%)	1,145
	2016	1,697	(24)	(86)	-	(110)	(6.5%)	1,587
	2017	3,046	(65)	173	-	108	3.5%	3,154
	2018	5,611	(253)	(1,384)	-	(1,637)	(29.2%)	3,974
	2019	13,475	(567)	(186)	-	(753)	(5.6%)	12,722
	2020	26,055	1,763	(1,417)	-	346	1.3%	26,401
Private Passenger Total		57,672	661	(2,704)	-	(2,043)	(3.5%)	55,629
Non Private Passenger								
	prior	160	(5)	5	-	-	-	160
	2011	345	(13)	11	-	(2)	(0.6%)	343
	2012	162	(5)	6	-	1	0.6%	163
	2013	828	(22)	(153)	-	(175)	(21.1%)	653
	2014	753	(37)	26	-	(11)	(1.5%)	742
	2015	3,070	(171)	(18)	-	(189)	(6.2%)	2,881
	2016	2,662	(30)	(209)	-	(239)	(9.0%)	2,423
	2017	5,999	(291)	156	-	(135)	(2.3%)	5,864
	2018	14,259	(674)	(178)	-	(852)	(6.0%)	13,407
	2019	35,332	(4,691)	2,988	-	(1,703)	(4.8%)	33,629
	2020	54,725	1,368	(439)	801	1,730	3.2%	56,455
Non Private Passenger Total		118,295	(4,571)	2,195	801	(1,575)	(1.3%)	116,720
Grand Total		175,967	(3,910)	(509)	801	(3,618)	(2.1%)	172,349

EXHIBIT G-2

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

page 1 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(17)	-	-	-	-	-	(17)
	2011	(8)	-	-	-	-	-	(8)
	2012	(3)	-	284	-	284	(9,466.7%)	281
	2013	(12)	-	-	-	-	-	(12)
	2014	23	-	(42)	-	(42)	(182.6%)	(19)
	2015	66	(1)	(44)	-	(45)	(68.2%)	21
	2016	(62)	6	160	-	166	(267.7%)	104
	2017	105	(11)	133	-	122	116.2%	227
	2018	824	(82)	(89)	-	(171)	(20.8%)	653
	2019	1,846	(185)	420	-	235	12.7%	2,081
	2020	5,681	(16)	(77)	-	(93)	(1.6%)	5,588
Private Passenger Total		8,443	(289)	745	-	456	5.4%	8,899
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	(49)	2	(35)	-	(33)	67.3%	(82)
	2014	-	-	-	-	-	-	-
	2015	13	(1)	1	-	-	-	13
	2016	(6)	-	43	-	43	(716.7%)	37
	2017	6	-	71	-	71	1,183.3%	77
	2018	147	(7)	(145)	-	(152)	(103.4%)	(5)
	2019	374	(75)	85	-	10	2.7%	384
	2020	1,923	(307)	610	24	327	17.0%	2,250
Non Private Passenger Total		2,417	(388)	630	24	266	11.0%	2,683
Grand Total		10,860	(677)	1,375	24	722	6.6%	11,582

EXHIBIT G-2

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

page 2 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(6)	-	-	-	-	-	(6)
	2011	18	-	-	-	-	-	18
	2012	67	(1)	1	-	-	-	67
	2013	20	-	21	-	21	105.0%	41
	2014	138	(1)	1	-	-	-	138
	2015	218	(2)	5	-	3	1.4%	221
	2016	408	(4)	(18)	-	(22)	(5.4%)	386
	2017	1,121	(11)	(30)	-	(41)	(3.7%)	1,080
	2018	1,400	(70)	89	-	19	1.4%	1,419
	2019	2,949	(88)	103	-	15	0.5%	2,964
	2020	3,324	358	111	-	469	14.1%	3,793
Private Passenger Total		9,657	181	283	-	464	4.8%	10,121
Non Private Passenger	prior	(11)	-	-	-	-	-	(11)
	2011	(4)	-	-	-	-	-	(4)
	2012	2	-	-	-	-	-	2
	2013	(4)	-	-	-	-	-	(4)
	2014	2	-	-	-	-	-	2
	2015	13	-	-	-	-	-	13
	2016	(696)	28	(20)	-	8	(1.1%)	(688)
	2017	156	(6)	28	-	22	14.1%	178
	2018	428	(17)	48	-	31	7.2%	459
	2019	983	(197)	(119)	-	(316)	(32.1%)	667
	2020	1,184	268	(872)	-	(604)	(51.0%)	580
Non Private Passenger Total		2,053	76	(935)	-	(859)	(41.8%)	1,194
Grand Total		11,710	257	(652)	-	(395)	(3.4%)	11,315

EXHIBIT G-2

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

page 3 of 10

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	33	(1)	2	-	1	3.0%	34
	2011	5	-	-	-	-	-	5
	2012	(2)	-	-	-	-	-	(2)
	2013	(3)	-	-	-	-	-	(3)
	2014	(10)	1	3	-	4	(40.0%)	(6)
	2015	7	(1)	31	-	30	428.6%	37
	2016	3	-	1	-	1	33.3%	4
	2017	135	(4)	4	-	-	-	135
	2018	220	(7)	(78)	-	(85)	(38.6%)	135
	2019	678	(20)	(73)	-	(93)	(13.7%)	585
	2020	2,802	266	(242)	-	24	0.9%	2,826
Private Passenger Total		3,868	234	(352)	-	(118)	(3.1%)	3,750
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	137	(1)	1	-	-	-	137
	2014	2	-	(10)	-	(10)	(500.0%)	(8)
	2015	(17)	-	-	-	-	-	(17)
	2016	30	-	28	-	28	93.3%	58
	2017	181	(2)	3	-	1	0.6%	182
	2018	407	(20)	73	-	53	13.0%	460
	2019	1,375	(275)	297	-	22	1.6%	1,397
	2020	3,846	477	(247)	-	230	6.0%	4,076
Non Private Passenger Total		5,956	179	145	-	324	5.4%	6,280
Grand Total		9,824	413	(207)	-	206	2.1%	10,030

EXHIBIT G-2

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island
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	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	4	-	-	-	-	-	4
	2016	21	-	27	-	27	128.6%	48
	2017	54	(1)	1	-	-	-	54
	2018	96	(4)	4	-	-	-	96
	2019	199	(6)	83	-	77	38.7%	276
	2020	416	15	68	-	83	20.0%	499
Private Passenger Total		782	4	183	-	187	23.9%	969
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	8	-	-	-	-	-	8
	2016	60	(1)	8	-	7	11.7%	67
	2017	215	(2)	4	-	2	0.9%	217
	2018	248	(4)	(14)	-	(18)	(7.3%)	230
	2019	781	(78)	80	-	2	0.3%	783
	2020	671	101	80	-	181	27.0%	852
Non Private Passenger Total		1,981	16	158	-	174	8.8%	2,155
Grand Total		2,763	20	341	-	361	13.1%	3,124

EXHIBIT G-2

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

page 5 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	572	(6)	62	-	56	9.8%	628
	2011	37	-	-	-	-	-	37
	2012	62	(1)	1	-	-	-	62
	2013	17	-	2	-	2	11.8%	19
	2014	(31)	-	-	-	-	-	(31)
	2015	102	(1)	1	-	-	-	102
	2016	122	(5)	5	-	-	-	122
	2017	250	(10)	(27)	-	(37)	(14.8%)	213
	2018	743	(22)	(800)	-	(822)	(110.6%)	(79)
	2019	2,789	(112)	(695)	-	(807)	(28.9%)	1,982
	2020	7,744	638	(1,177)	-	(539)	(7.0%)	7,205
Private Passenger Total		12,407	481	(2,628)	-	(2,147)	(17.3%)	10,260
Non Private Passenger	prior	(2)	1	(1)	-	-	-	(2)
	2011	27	(1)	1	-	-	-	27
	2012	(1)	-	-	-	-	-	(1)
	2013	(63)	3	(145)	-	(142)	225.4%	(205)
	2014	97	(4)	4	-	-	-	97
	2015	118	(5)	26	-	21	17.8%	139
	2016	429	(4)	(307)	-	(311)	(72.5%)	118
	2017	644	(26)	(323)	-	(349)	(54.2%)	295
	2018	2,280	(91)	(262)	-	(353)	(15.5%)	1,927
	2019	8,816	(882)	77	-	(805)	(9.1%)	8,011
	2020	15,064	6	1,163	683	1,852	12.3%	16,916
Non Private Passenger Total		27,409	(1,003)	233	683	(87)	(0.3%)	27,322
Grand Total		39,816	(522)	(2,395)	683	(2,234)	(5.6%)	37,582

EXHIBIT G-2

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

page 6 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	59	(4)	(2)	-	(6)	(10.2%)	53
	2011	1	-	-	-	-	-	1
	2012	22	(1)	1	-	-	-	22
	2013	47	(2)	(41)	-	(43)	(91.5%)	4
	2014	(33)	2	(2)	-	-	-	(33)
	2015	103	(5)	(32)	-	(37)	(35.9%)	66
	2016	137	(1)	(248)	-	(249)	(181.8%)	(112)
	2017	220	(2)	112	-	110	50.0%	330
	2018	273	(14)	(481)	-	(495)	(181.3%)	(222)
	2019	815	(41)	(14)	-	(55)	(6.7%)	760
	2020	1,623	62	9	-	71	4.4%	1,694
Private Passenger Total		3,267	(6)	(698)	-	(704)	(21.5%)	2,563
Non Private Passenger	prior	60	(4)	4	-	-	-	60
	2011	26	(2)	2	-	-	-	26
	2012	8	(1)	1	-	-	-	8
	2013	45	(3)	3	-	-	-	45
	2014	285	(20)	20	-	-	-	285
	2015	1,695	(119)	(52)	-	(171)	(10.1%)	1,524
	2016	1,484	(18)	18	-	-	-	1,484
	2017	2,856	(200)	393	-	193	6.8%	3,049
	2018	5,880	(412)	102	-	(310)	(5.3%)	5,570
	2019	14,368	(2,874)	2,403	-	(471)	(3.3%)	13,897
	2020	22,823	44	(1,289)	-	(1,245)	(5.5%)	21,578
Non Private Passenger Total		49,530	(3,609)	1,605	-	(2,004)	(4.0%)	47,526
Grand Total		52,797	(3,615)	907	-	(2,708)	(5.1%)	50,089

EXHIBIT G-2

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

page 7 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	5	-	-	-	-	-	5
	2015	10	-	-	-	-	-	10
	2016	12	-	-	-	-	-	12
	2017	15	-	-	-	-	-	15
	2018	24	-	-	-	-	-	24
	2019	37	-	-	-	-	-	37
	2020	67	11	3	-	14	20.9%	81
Private Passenger Total		181	11	3	-	14	7.7%	195
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	6	-	-	-	-	-	6
	2015	11	-	-	-	-	-	11
	2016	21	-	-	-	-	-	21
	2017	44	-	-	-	-	-	44
	2018	83	(1)	(7)	-	(8)	(9.6%)	75
	2019	149	(30)	20	-	(10)	(6.7%)	139
	2020	488	6	8	-	14	2.9%	502
Non Private Passenger Total		805	(25)	21	-	(4)	(0.5%)	801
Grand Total		986	(14)	24	-	10	1.0%	996

EXHIBIT G-2

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

page 8 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	1	-	1	(100.0%)	-
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	8	-	-	-	-	-	8
	2015	17	-	-	-	-	-	17
	2016	29	-	-	-	-	-	29
	2017	60	(1)	-	-	(1)	(1.7%)	59
	2018	94	(1)	2	-	1	1.1%	95
	2019	299	(3)	(31)	-	(34)	(11.4%)	265
	2020	303	50	(16)	-	34	11.2%	337
Private Passenger Total		817	45	(44)	-	1	0.1%	818
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	6	-	-	-	-	-	6
	2015	12	-	-	-	-	-	12
	2016	25	-	-	-	-	-	25
	2017	49	-	-	-	-	-	49
	2018	103	(1)	6	-	5	4.9%	108
	2019	248	(25)	33	-	8	3.2%	256
	2020	344	35	25	-	60	17.4%	404
Non Private Passenger Total		791	9	64	-	73	9.2%	864
Grand Total		1,608	54	20	-	74	4.6%	1,682

EXHIBIT G-2

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

page 9 of 10

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	1	-	-	-	-	1	
	2015	2	-	-	-	-	2	
	2016	2	-	-	-	-	2	
	2017	3	-	-	-	-	3	
	2018	4	-	-	-	-	4	
	2019	13	-	-	-	-	13	
	2020	23	2	1	-	3	13.0%	26
Private Passenger Total		50	2	1	-	3	6.0%	53
Non Private Passenger	prior	-	-	-	-	-	-	
	2011	-	-	-	-	-	-	
	2012	-	-	-	-	-	-	
	2013	-	-	-	-	-	-	
	2014	3	-	-	-	-	3	
	2015	6	-	-	-	-	6	
	2016	15	-	-	-	-	15	
	2017	28	-	-	-	-	28	
	2018	85	(1)	25	-	24	28.2%	109
	2019	122	(12)	11	-	(1)	(0.8%)	121
	2020	174	10	(6)	-	4	2.3%	178
Non Private Passenger Total		433	(3)	30	-	27	6.2%	460
Grand Total		483	(1)	31	-	30	6.2%	513

EXHIBIT G-2

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

page 10 of 10

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	637	(11)	62	-	51	8.0%	688
	2011	52	-	1	-	1	1.9%	53
	2012	154	(3)	287	-	284	184.4%	438
	2013	78	(2)	(18)	-	(20)	(25.6%)	58
	2014	101	2	(40)	-	(38)	(37.6%)	63
	2015	529	(10)	(39)	-	(49)	(9.3%)	480
	2016	672	(4)	(73)	-	(77)	(11.5%)	595
	2017	1,963	(40)	193	-	153	7.8%	2,116
	2018	3,678	(200)	(1,353)	-	(1,553)	(42.2%)	2,125
	2019	9,625	(455)	(207)	-	(662)	(6.9%)	8,963
	2020	21,983	1,386	(1,320)	-	66	0.3%	22,049
Private Passenger Total		39,472	663	(2,507)	-	(1,844)	(4.7%)	37,628
Non Private Passenger	prior	54	(3)	3	-	-	-	54
	2011	53	(3)	3	-	-	-	53
	2012	7	(1)	1	-	-	-	7
	2013	67	1	(176)	-	(175)	(261.2%)	(108)
	2014	400	(24)	14	-	(10)	(2.5%)	390
	2015	1,859	(125)	(25)	-	(150)	(8.1%)	1,709
	2016	1,362	5	(230)	-	(225)	(16.5%)	1,137
	2017	4,179	(236)	176	-	(60)	(1.4%)	4,119
	2018	9,661	(554)	(174)	-	(728)	(7.5%)	8,933
	2019	27,216	(4,448)	2,887	-	(1,561)	(5.7%)	25,655
	2020	46,517	640	(528)	707	819	1.8%	47,336
Non Private Passenger Total		91,375	(4,748)	1,951	707	(2,090)	(2.3%)	89,285
Grand Total		130,847	(4,085)	(556)	707	(3,934)	(3.0%)	126,913

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.

page 1 of 10

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		TOTAL
prior	(1)	(5)	-	(6)	-	-	2	2	(4)	
2001	-	(4)	(5)	(9)	-	-	1	1	(8)	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	1	2	-	-	-	-	2	
2004	(1)	(10)	-	(11)	-	-	1	1	(10)	
2005	-	3	-	3	-	-	-	-	3	
2006	-	1	2	3	-	-	-	-	3	
2007	30	(3)	4	31	-	-	3	3	34	
2008	98	3	7	108	(1)	1	11	11	119	
2009	88	5	13	106	(1)	1	10	10	116	
2010	(1)	(6)	29	22	-	-	4	4	26	
2011	246	(7)	51	290	(5)	5	29	29	319	
2012	424	255	92	771	(11)	11	76	76	847	
2013	696	(11)	133	818	(9)	9	80	80	898	
2014	1,178	(17)	173	1,334	(12)	12	132	132	1,466	
2015	2,853	19	319	3,191	(21)	21	350	350	3,541	
2016	3,741	93	297	4,131	(20)	20	446	446	4,577	
2017	1,676	216	138	2,030	(10)	10	231	231	2,261	
2018	4,855	581	331	5,767	(34)	34	629	629	6,396	
2019	8,184	1,852	339	10,375	(62)	62	1,115	1,115	11,490	
PAYs (sub-total):	24,066	2,966	1,924	28,956	(186)	186	3,120	3,120	32,076	
CAY (2020)	6,156	5,130	79	11,365	(69)	69	1,272	1,272	12,637	
claims liabilities:	30,222	8,096	2,003	40,321	(255)	255	4,392	4,392	44,713	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,413	(1,499)		12,914	(51)	48	905	902	12,914	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	53,235				(306)	303	5,297	5,294	57,627	

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.

page 2 of 10

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		TOTAL
prior	-	18	-	18	-	-	2	2	20	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	(1)	(10)	(1)	(12)	-	-	1	1	(11)	
2003	213	3	2	218	-	-	22	22	240	
2004	-	1	1	2	-	-	-	-	2	
2005	1	9	(19)	(9)	-	-	3	3	(6)	
2006	-	(9)	7	(2)	-	-	2	2	-	
2007	-	(8)	10	2	-	-	2	2	4	
2008	-	4	(3)	1	-	-	-	-	1	
2009	-	(5)	11	6	-	-	2	2	8	
2010	121	(8)	-	113	(1)	1	11	11	124	
2011	26	17	41	84	-	-	8	8	92	
2012	200	64	75	339	(1)	1	34	34	373	
2013	27	39	70	136	-	-	14	14	150	
2014	534	131	101	766	(4)	4	77	77	843	
2015	1,681	210	228	2,119	(9)	9	216	216	2,335	
2016	1,688	382	148	2,218	(9)	9	236	236	2,454	
2017	1,510	1,004	141	2,655	(14)	14	280	280	2,935	
2018	2,053	1,371	118	3,542	(22)	22	477	477	4,019	
2019	1,393	2,934	182	4,509	(32)	32	601	601	5,110	
PAYs (sub-total):	9,446	6,146	1,112	16,704	(92)	92	1,988	1,988	18,692	
CAY (2020)	2,485	3,932	66	6,483	(51)	51	827	827	7,310	
claims liabilities:	11,931	10,078	1,178	23,187	(143)	143	2,815	2,815	26,002	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	8,539	(922)		7,617	(31)	29	479	477	7,617	
policy liabilities:				30,804	(174)	172	3,294	3,292	33,619	

*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.

page 3 of 10

Nova Scotia

Private Passenger ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	3	(1)	2	-	-	2	2	4	
2001	-	3	-	3	-	-	-	-	3	
2002	-	12	1	13	-	-	1	1	14	
2003	-	(7)	-	(7)	-	-	1	1	(6)	
2004	15	3	(2)	16	-	-	2	2	18	
2005	-	16	2	18	-	-	2	2	20	
2006	-	(4)	11	7	-	-	1	1	8	
2007	-	(12)	21	9	-	-	3	3	12	
2008	-	13	17	30	-	-	3	3	33	
2009	232	13	16	261	(4)	4	27	27	288	
2010	15	(7)	22	30	-	-	3	3	33	
2011	-	5	29	34	-	-	4	4	38	
2012	-	(2)	38	36	-	-	4	4	40	
2013	73	(3)	47	117	(2)	2	12	12	129	
2014	353	(6)	44	391	(2)	2	39	39	430	
2015	164	36	5	205	(1)	1	25	25	230	
2016	673	4	82	759	(3)	3	83	83	842	
2017	698	130	52	880	(4)	4	128	128	1,008	
2018	1,733	130	81	1,944	(10)	10	256	256	2,200	
2019	4,270	562	139	4,971	(30)	30	639	639	5,610	
PAYs (sub-total):	8,226	889	604	9,719	(56)	56	1,235	1,235	10,954	
CAY (2020)	3,505	3,028	(11)	6,522	(39)	39	844	844	7,366	
claims liabilities:	11,731	3,917	593	16,241	(95)	95	2,079	2,079	18,320	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	10,345	(1,128)		9,217	(31)	29	597	595	9,217	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	25,458				(126)	124	2,676	2,674	27,537	

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.

page 4 of 10

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)	-	(4)	-	-	-	-	(4)	
2006	-	-	5	5	-	-	1	1	6	
2007	-	(1)	1	-	-	-	-	-	-	
2008	-	(1)	2	1	-	-	-	-	1	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	4	4	-	-	-	-	4	
2011	-	(1)	8	7	-	-	1	1	8	
2012	-	-	14	14	-	-	1	1	15	
2013	-	(2)	19	17	-	-	2	2	19	
2014	-	-	24	24	-	-	2	2	26	
2015	979	4	22	1,005	(7)	7	105	105	1,110	
2016	260	48	54	362	(2)	2	40	40	402	
2017	1,344	53	34	1,431	(6)	6	154	154	1,585	
2018	122	93	(29)	186	(1)	1	29	29	215	
2019	558	259	21	838	(5)	5	116	116	954	
PAYs (sub-total):	3,263	449	179	3,891	(21)	21	451	451	4,342	
CAY (2020)	535	426	10	971	(7)	7	134	134	1,105	
claims liabilities:	3,798	875	189	4,862	(28)	28	585	585	5,447	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,572	(171)		1,401	(4)	4	82	82	1,401	
policy liabilities:				6,263	(32)	32	667	667	6,848	

*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.

page 5 of 10

Ontario

Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	31,418	126	1	31,545	(124)	124	3,152	3,152	34,697	
2001	-	6	(2)	4	-	-	1	1	5	
2002	462	(8)	(1)	453	(3)	3	45	45	498	
2003	2,715	(161)	324	2,878	(23)	23	285	285	3,163	
2004	1,358	245	530	2,133	(19)	19	212	212	2,345	
2005	(1)	(28)	204	175	-	-	23	23	198	
2006	265	4	184	453	(5)	5	45	45	498	
2007	2,012	54	182	2,248	(29)	29	222	222	2,470	
2008	151	109	168	428	(6)	6	43	43	471	
2009	62	129	170	361	(6)	6	36	36	397	
2010	27	120	182	329	(5)	5	33	33	362	
2011	1,053	35	270	1,358	(18)	18	135	135	1,493	
2012	408	59	367	834	(11)	11	83	83	917	
2013	843	18	364	1,225	(10)	10	121	121	1,346	
2014	3,641	(29)	364	3,976	(28)	28	394	394	4,370	
2015	243	97	458	798	(4)	4	85	85	883	
2016	866	116	354	1,336	(7)	7	149	149	1,485	
2017	1,250	202	451	1,903	(9)	9	215	215	2,118	
2018	2,996	(77)	469	3,388	(21)	21	468	468	3,856	
2019	6,976	1,958	1,112	10,046	(71)	71	1,309	1,309	11,355	
PAYs (sub-total):	56,745	2,975	6,151	65,871	(399)	399	7,056	7,056	72,927	
CAY (2020)	5,386	7,693	391	13,470	(94)	94	2,025	2,025	15,495	
claims liabilities:	62,131	10,668	6,542	79,341	(493)	493	9,081	9,081	88,422	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	25,048	(1,528)		23,520	(80)	75	1,449	1,444	23,520	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				102,861	(573)	568	10,530	10,525	111,942	

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.

page 6 of 10

Alberta

Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	(1)	(1)	(2)	(4)	-	-	15	15	11	
2001	-	11	-	11	-	-	1	1	12	
2002	-	(14)	2	(12)	-	-	1	1	(11)	
2003	1	62	-	63	-	-	6	6	69	
2004	5	(33)	3	(25)	-	-	3	3	(22)	
2005	-	5	15	20	-	-	3	3	23	
2006	6	13	5	24	-	-	3	3	27	
2007	2	10	2	14	-	-	1	1	15	
2008	-	6	87	93	-	-	10	10	103	
2009	-	(8)	61	53	-	-	7	7	60	
2010	-	(2)	10	8	-	-	1	1	9	
2011	125	1	4	130	-	-	13	13	143	
2012	190	21	31	242	-	-	24	24	266	
2013	140	4	29	173	-	-	17	17	190	
2014	1,313	(31)	58	1,340	(3)	3	134	134	1,474	
2015	144	62	63	269	(1)	1	40	40	309	
2016	1,800	(110)	24	1,714	(8)	8	173	173	1,887	
2017	86	327	43	456	(2)	2	45	45	501	
2018	1,880	(209)	116	1,787	(10)	10	241	241	2,028	
2019	1,743	714	85	2,542	(15)	15	349	349	2,891	
PAYs (sub-total):	7,434	828	636	8,898	(39)	39	1,087	1,087	9,985	
CAY (2020)	903	1,629	(50)	2,482	(14)	14	275	275	2,757	
claims liabilities:	8,337	2,457	586	11,380	(53)	53	1,362	1,362	12,742	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	3,975	(433)		3,542	(8)	7	175	174	3,542	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	14,922				(61)	60	1,537	1,536	16,284	

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.

page 7 of 10

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		TOTAL
prior	-	3	-	3	-	-	-	-	3	
2001	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	(1)	-	(1)	-	-	-	-	(1)	
2009	-	-	7	7	-	-	1	1	8	
2010	-	-	-	-	-	-	-	-	-	
2011	-	1	1	2	-	-	-	-	2	
2012	-	2	2	4	-	-	-	-	4	
2013	-	4	3	7	-	-	-	-	7	
2014	-	5	4	9	-	-	1	1	10	
2015	-	10	(17)	(7)	-	-	2	2	(5)	
2016	-	12	(4)	8	-	-	1	1	9	
2017	865	15	(1)	879	(4)	4	90	90	969	
2018	-	24	4	28	-	-	4	4	32	
2019	49	37	(3)	83	(1)	1	11	11	94	
PAYs (sub-total):	914	114	(4)	1,024	(5)	5	110	110	1,134	
CAY (2020)	61	96	(8)	149	(1)	1	19	19	168	
claims liabilities:	975	210	(12)	1,173	(6)	6	129	129	1,302	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	203	(22)		181	-	-	10	10	181	
policy liabilities:				1,354	(6)	6	139	139	1,483	

*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.

page 8 of 10

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)	-	(1)	-	-	-	-	(1)
2011	-	-	6	6	-	-	1	1	7
2012	-	5	9	14	-	-	2	2	16
2013	-	6	12	18	-	-	2	2	20
2014	-	8	17	25	-	-	3	3	28
2015	-	17	(3)	14	-	-	4	4	18
2016	-	29	20	49	-	-	5	5	54
2017	478	57	2	537	(3)	3	58	58	595
2018	5	94	(12)	87	(1)	1	14	14	101
2019	139	255	6	400	(3)	3	56	56	456
PAYs (sub-total):	622	468	57	1,147	(7)	7	145	145	1,292
CAY (2020)	333	357	(57)	633	(4)	4	85	85	718
claims liabilities:	955	825	-	1,780	(11)	11	230	230	2,010
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,240	(135)		1,105	(2)	2	51	51	1,105
policy liabilities:				2,885	(13)	13	281	281	3,115

*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.

page 9 of 10

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	-	-	-	-	-	-	-	-	-	
2011	-	-	2	2	-	-	-	-	2	
2012	164	1	2	167	-	-	16	16	183	
2013	-	1	3	4	-	-	-	-	4	
2014	-	1	4	5	-	-	-	-	5	
2015	-	2	4	6	-	-	-	-	6	
2016	-	2	4	6	-	-	-	-	6	
2017	-	3	2	5	-	-	-	-	5	
2018	-	4	-	4	-	-	1	1	5	
2019	-	13	1	14	-	-	2	2	16	
PAYs (sub-total):	164	27	22	213	-	-	19	19	232	
CAY (2020)	6	30	(6)	30	-	-	4	4	34	
claims liabilities:	170	57	16	243	-	-	23	23	266	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	111	(12)		99	-	-	2	2	99	
policy liabilities:				342	-	-	25	25	365	

*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.

page 10 of 10

All Jurisdictions

Private Passenger ending 2020	ALL JURISDICTIONS - 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		TOTAL
prior	31,416	142	(2)	31,556	(124)	124	3,173	3,173	34,729	
2001	-	16	(7)	9	-	-	3	3	12	
2002	461	(19)	1	443	(3)	3	48	48	491	
2003	2,929	(101)	327	3,155	(23)	23	314	314	3,469	
2004	1,377	208	532	2,117	(19)	19	218	218	2,335	
2005	-	1	202	203	-	-	31	31	234	
2006	271	2	214	487	(5)	5	52	52	539	
2007	2,044	37	220	2,301	(29)	29	231	231	2,532	
2008	249	137	278	664	(7)	7	67	67	731	
2009	382	134	278	794	(11)	11	83	83	877	
2010	162	96	247	505	(6)	6	52	52	557	
2011	1,450	51	412	1,913	(23)	23	191	191	2,104	
2012	1,386	405	630	2,421	(23)	23	240	240	2,661	
2013	1,779	56	680	2,515	(21)	21	248	248	2,763	
2014	7,019	62	789	7,870	(49)	49	782	782	8,652	
2015	6,064	457	1,079	7,600	(43)	43	827	827	8,427	
2016	9,028	576	979	10,583	(49)	49	1,133	1,133	11,716	
2017	7,907	2,007	862	10,776	(52)	52	1,201	1,201	11,977	
2018	13,644	2,011	1,078	16,733	(99)	99	2,119	2,119	18,852	
2019	23,312	8,584	1,882	33,778	(219)	219	4,198	4,198	37,976	
PAYs (sub-total):	110,880	14,862	10,681	136,423	(805)	805	15,211	15,211	151,634	
CAY (2020)	19,370	22,321	414	42,105	(279)	279	5,485	5,485	47,590	
claims liabilities:	130,250	37,183	11,095	178,528	(1,084)	1,084	20,696	20,696	199,224	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	65,446	(5,850)		59,596	(207)	194	3,750	3,737	59,596	
policy liabilities:				238,124	(1,291)	1,278	24,446	24,433	258,820	

*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.

page 1 of 10

Newfoundland & Labrador

Non Private Passenger ending 2020		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	1	(1)	-	-	-	-	-	-	
2002	-	1	-	1	-	-	-	-	1	
2003	-	(1)	-	(1)	-	-	-	-	(1)	
2004	-	(1)	-	(1)	-	-	-	-	(1)	
2005	-	2	-	2	-	-	-	-	2	
2006	-	3	1	4	-	-	-	-	4	
2007	-	(1)	2	1	-	-	-	-	1	
2008	-	-	3	3	-	-	-	-	3	
2009	-	3	5	8	-	-	1	1	9	
2010	-	2	9	11	-	-	1	1	12	
2011	538	1	15	554	(10)	10	55	55	609	
2012	3	-	24	27	-	-	2	2	29	
2013	80	(78)	33	35	-	-	3	3	38	
2014	12	-	47	59	-	-	6	6	65	
2015	578	12	96	686	(4)	4	78	78	764	
2016	672	37	99	808	(2)	2	93	93	901	
2017	1,469	73	49	1,591	(8)	8	168	168	1,759	
2018	2,133	(4)	125	2,254	(9)	9	245	245	2,499	
2019	2,757	365	130	3,252	(12)	12	356	356	3,608	
PAYs (sub-total):	8,242	414	637	9,293	(45)	45	1,008	1,008	10,301	
CAY (2020)	2,154	2,039	27	4,220	(22)	22	465	465	4,685	
claims liabilities:	10,396	2,453	664	13,513	(67)	67	1,473	1,473	14,986	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	4,812	(356)		4,456	(17)	16	288	287	4,456	
policy liabilities:				17,969	(84)	83	1,761	1,760	19,442	

*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.

page 2 of 10

New Brunswick

Non Private Passenger 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	-	(6)	-	(6)	-	-	-	-	(6)	
2001	-	(2)	-	(2)	-	-	-	-	(2)	
2002	-	5	-	5	-	-	1	1	6	
2003	-	(2)	1	(1)	-	-	-	-	(1)	
2004	-	-	-	-	-	-	-	-	-	
2005	-	(6)	(15)	(21)	-	-	3	3	(18)	
2006	-	(5)	5	-	-	-	1	1	1	
2007	-	3	9	12	-	-	1	1	13	
2008	7	3	(2)	8	-	-	1	1	9	
2009	-	(4)	9	5	-	-	1	1	6	
2010	102	3	-	105	(2)	2	11	11	116	
2011	93	(4)	31	120	(1)	1	12	12	132	
2012	436	2	56	494	(3)	3	50	50	544	
2013	1,019	(4)	50	1,065	(11)	11	105	105	1,170	
2014	-	2	67	69	-	-	7	7	76	
2015	395	12	142	549	(2)	2	59	59	608	
2016	881	(681)	90	290	(2)	2	39	39	329	
2017	318	169	91	578	(4)	4	68	68	646	
2018	1,672	436	87	2,195	(18)	18	302	302	2,497	
2019	3,264	634	146	4,044	(37)	37	553	553	4,597	
PAYs (sub-total):	8,187	555	767	9,509	(80)	80	1,214	1,214	10,723	
CAY (2020)	3,642	986	56	4,684	(38)	38	599	599	5,283	
claims liabilities:	11,829	1,541	823	14,193	(118)	118	1,813	1,813	16,006	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	7,346	(558)		6,788	(23)	21	337	335	6,788	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				20,981	(141)	139	2,150	2,148	22,794	

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.

page 3 of 10

Nova Scotia

Non Private Passenger ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	6	-	6	-	-	-	-	6	
2001	-	1	-	1	-	-	-	-	1	
2002	-	2	-	2	-	-	-	-	2	
2003	-	(5)	-	(5)	-	-	1	1	(4)	
2004	-	5	-	5	-	-	1	1	6	
2005	-	3	1	4	-	-	-	-	4	
2006	-	(1)	2	1	-	-	-	-	1	
2007	-	(4)	5	1	-	-	1	1	2	
2008	-	(4)	5	1	-	-	1	1	2	
2009	-	(6)	7	1	-	-	2	2	3	
2010	-	(1)	16	15	-	-	2	2	17	
2011	-	2	28	30	-	-	3	3	33	
2012	-	(3)	42	39	-	-	4	4	43	
2013	1,373	130	57	1,560	(24)	24	154	154	1,714	
2014	275	(8)	57	324	(3)	3	33	33	357	
2015	95	(16)	7	86	(2)	2	15	15	101	
2016	1,391	57	114	1,562	(8)	8	165	165	1,727	
2017	1,547	173	70	1,790	(10)	10	243	243	2,033	
2018	2,289	455	99	2,843	(15)	15	383	383	3,226	
2019	2,686	1,327	132	4,145	(25)	25	532	532	4,677	
PAYs (sub-total):	9,656	2,113	642	12,411	(87)	87	1,540	1,540	13,951	
CAY (2020)	4,077	4,291	(14)	8,354	(50)	50	1,040	1,040	9,394	
claims liabilities:	13,733	6,404	628	20,765	(137)	137	2,580	2,580	23,345	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	13,880	(1,013)		12,867	(35)	32	711	708	12,867	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				33,632	(172)	169	3,291	3,288	36,212	

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.

page 4 of 10

Prince Edward Island

Non Private Passenger 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	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	1	1	-	-	-	-	-	1
2007	-	-	1	1	-	-	-	-	-	1
2008	-	-	1	1	-	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-	-
2010	-	(1)	3	2	-	-	-	-	-	2
2011	-	1	5	6	-	-	1	1	-	7
2012	310	-	8	318	(6)	6	31	31	-	349
2013	-	-	12	12	-	-	1	1	-	13
2014	114	(1)	16	129	(2)	2	13	13	-	142
2015	-	8	15	23	-	-	7	7	-	30
2016	1,155	66	36	1,257	(11)	11	128	128	-	1,385
2017	(2)	215	22	235	(1)	1	30	30	-	265
2018	114	221	(23)	312	(2)	2	39	39	-	351
2019	106	744	18	868	(4)	4	115	115	-	983
PAYs (sub-total):	1,797	1,252	115	3,164	(26)	26	365	365	-	3,529
CAY (2020)	735	954	10	1,699	(8)	8	217	217	-	1,916
claims liabilities:	2,532	2,206	125	4,863	(34)	34	582	582	-	5,445
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,566	(119)		1,447	(4)	4	85	85		1,447
policy liabilities:				6,310	(38)	38	667	667		6,892

*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.

page 5 of 10

Ontario

Non Private Passenger ending 2020	Ontario - 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	325	13	-	338	-	-	37	37	375	
2001	-	(6)	(1)	(7)	-	-	1	1	(6)	
2002	-	7	-	7	-	-	1	1	8	
2003	-	(12)	44	32	-	-	5	5	37	
2004	1	(27)	84	58	-	-	11	11	69	
2005	-	(1)	64	63	-	-	6	6	69	
2006	-	19	80	99	-	-	10	10	109	
2007	1	(2)	85	84	-	-	9	9	93	
2008	-	(5)	78	73	-	-	9	9	82	
2009	60	9	97	166	(2)	2	17	17	183	
2010	36	4	138	178	(3)	3	18	18	196	
2011	865	26	216	1,107	(9)	9	110	110	1,217	
2012	58	(1)	339	396	(5)	5	40	40	436	
2013	2,482	(197)	560	2,845	(17)	17	284	284	3,129	
2014	2,059	93	685	2,837	(17)	17	283	283	3,120	
2015	5,461	133	1,029	6,623	(32)	32	665	665	7,288	
2016	4,644	114	793	5,551	(28)	28	590	590	6,141	
2017	5,620	283	1,013	6,916	(35)	35	746	746	7,662	
2018	7,798	1,881	1,498	11,177	(69)	69	1,500	1,500	12,677	
2019	12,943	7,610	3,470	24,023	(143)	143	3,193	3,193	27,216	
PAYs (sub-total):	42,353	9,941	10,272	62,566	(360)	360	7,535	7,535	70,101	
CAY (2020)	7,802	16,652	932	25,386	(178)	178	4,274	4,274	29,660	
claims liabilities:	50,155	26,593	11,204	87,952	(538)	538	11,809	11,809	99,761	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	67,484	(4,251)		63,233	(158)	146	2,353	2,341	63,233	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				151,185	(696)	684	14,162	14,150	162,994	

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.

page 6 of 10

Alberta

Non Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	13	(2)	11	-	-	5	5	16	
2001	-	11	-	11	-	-	1	1	12	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	-	(5)	-	-	1	1	(4)	
2004	34	24	1	59	(1)	1	6	6	65	
2005	-	(3)	14	11	-	-	1	1	12	
2006	-	(28)	10	(18)	-	-	4	4	(14)	
2007	29	12	7	48	-	-	5	5	53	
2008	-	16	306	322	-	-	33	33	355	
2009	46	6	220	272	(5)	5	27	27	299	
2010	-	6	37	43	-	-	5	5	48	
2011	1,245	25	14	1,284	(19)	19	126	126	1,410	
2012	687	8	116	811	(7)	7	80	80	891	
2013	1,920	43	116	2,079	(17)	17	206	206	2,285	
2014	479	271	252	1,002	(5)	5	100	100	1,102	
2015	2,857	1,448	297	4,602	(18)	18	518	518	5,120	
2016	2,702	1,410	131	4,243	(17)	17	437	437	4,680	
2017	3,875	2,897	274	7,046	(35)	35	701	701	7,747	
2018	12,773	5,291	913	18,977	(109)	109	2,507	2,507	21,484	
2019	17,071	13,202	880	31,153	(217)	217	4,197	4,197	35,350	
PAYs (sub-total):	43,718	24,652	3,587	71,957	(450)	450	8,961	8,961	80,918	
CAY (2020)	17,142	21,980	(609)	38,513	(270)	270	4,503	4,503	43,016	
claims liabilities:	60,860	46,632	2,978	110,470	(720)	720	13,464	13,464	123,934	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	56,926	(4,383)		52,543	(178)	168	3,005	2,995	52,543	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				163,013	(898)	888	16,469	16,459	176,477	

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.

page 7 of 10

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	-	-	5	5	-	-	1	1	6
2010	-	-	-	-	-	-	-	-	-
2011	-	-	2	2	-	-	-	-	2
2012	-	1	3	4	-	-	-	-	4
2013	-	-	4	4	-	-	-	-	4
2014	-	6	5	11	-	-	2	2	13
2015	-	11	(26)	(15)	-	-	2	2	(13)
2016	-	21	(9)	12	-	-	3	3	15
2017	-	44	(5)	39	-	-	12	12	51
2018	383	74	16	473	(3)	3	62	62	535
2019	167	132	(12)	287	(2)	2	40	40	327
PAYs (sub-total):	550	291	(17)	824	(5)	5	122	122	946
CAY (2020)	60	544	(33)	571	(4)	4	71	71	642
claims liabilities:	610	835	(50)	1,395	(9)	9	193	193	1,588
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	877	(72)		805	(3)	3	45	45	805
policy liabilities:				2,200	(12)	12	238	238	2,393

*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.

page 8 of 10

Northwest Territories

Non Private Passenger ending 2020	Northwest Territories - 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	-	(1)	-	(1)	-	-	-	-	(1)	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	1	-	1	-	-	-	-	1	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	-	-	-	-	-	-	-	
2010	-	1	-	1	-	-	-	-	1	
2011	-	-	2	2	-	-	-	-	2	
2012	-	-	3	3	-	-	-	-	3	
2013	518	1	4	523	(3)	3	52	52	575	
2014	-	6	6	12	-	-	2	2	14	
2015	-	12	(2)	10	-	-	2	2	12	
2016	170	25	7	202	(2)	2	20	20	222	
2017	-	49	2	51	-	-	7	7	58	
2018	-	107	(6)	101	(1)	1	14	14	115	
2019	354	243	4	601	(4)	4	76	76	677	
PAYs (sub-total):	1,042	446	20	1,508	(10)	10	173	173	1,681	
CAY (2020)	74	437	(40)	471	(4)	4	66	66	537	
claims liabilities:	1,116	883	(20)	1,979	(14)	14	239	239	2,218	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	738	(61)		677	(1)	1	26	26	677	
policy liabilities:				2,656	(15)	15	265	265	2,895	

*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.

page 9 of 10

Nunavut

Non Private Passenger 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	-	-	-	-	-	-	-	-	-	
2003	-	-	-	-	-	-	-	-	-	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	-	-	-	-	-	-	-	
2011	-	-	1	1	-	-	-	-	1	
2012	-	-	2	2	-	-	-	-	2	
2013	-	-	2	2	-	-	-	-	2	
2014	-	3	3	6	-	-	-	-	6	
2015	88	6	4	98	-	-	9	9	107	
2016	-	15	4	19	-	-	2	2	21	
2017	-	28	5	33	-	-	4	4	37	
2018	-	108	1	109	(1)	1	14	14	123	
2019	95	115	5	215	(1)	1	26	26	241	
PAYs (sub-total):	183	275	27	485	(2)	2	55	55	540	
CAY (2020)	21	191	(22)	190	(1)	1	26	26	216	
claims liabilities:	204	466	5	675	(3)	3	81	81	756	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	454	(37)		417	(1)	1	15	15	417	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,092	(4)	4	96	96	1,173	

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.

page 10 of 10

All Jurisdictions

Non Private Passenger ending 2020		ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	325	28	(2)	351	-	-	42	42	393	
2001	-	6	(2)	4	-	-	2	2	6	
2002	-	19	1	20	-	-	3	3	23	
2003	-	(27)	45	18	-	-	7	7	25	
2004	35	1	85	121	(1)	1	18	18	139	
2005	-	(5)	64	59	-	-	10	10	69	
2006	-	(11)	99	88	-	-	15	15	103	
2007	30	8	109	147	-	-	16	16	163	
2008	7	11	391	409	-	-	44	44	453	
2009	106	8	343	457	(7)	7	49	49	506	
2010	138	14	203	355	(5)	5	37	37	392	
2011	2,741	51	314	3,106	(39)	39	307	307	3,413	
2012	1,494	7	593	2,094	(21)	21	207	207	2,301	
2013	7,392	(105)	838	8,125	(72)	72	805	805	8,930	
2014	2,939	372	1,138	4,449	(27)	27	446	446	4,895	
2015	9,474	1,626	1,562	12,662	(58)	58	1,355	1,355	14,017	
2016	11,615	1,064	1,265	13,944	(70)	70	1,477	1,477	15,421	
2017	12,827	3,931	1,521	18,279	(93)	93	1,979	1,979	20,258	
2018	27,162	8,569	2,710	38,441	(227)	227	5,066	5,066	43,507	
2019	39,443	24,372	4,773	68,588	(445)	445	9,088	9,088	77,676	
PAYs (sub-total):	115,728	39,939	16,050	171,717	(1,065)	1,065	20,973	20,973	192,690	
CAY (2020)	35,707	48,074	307	84,088	(575)	575	11,261	11,261	95,349	
claims liabilities:	151,435	88,013	16,357	255,805	(1,640)	1,640	32,234	32,234	288,039	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	154,083	(10,850)		143,233	(420)	392	6,865	6,837	143,233	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				399,038	(2,060)	2,032	39,099	39,071	431,272	

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.

page 1 of 10

Newfoundland & Labrador

PPV & non-PPV 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)	(6)	-	(7)	-	-	2	2	(5)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(1)	(11)	-	(12)	-	-	1	1	(11)
2005	-	5	-	5	-	-	-	-	5
2006	-	4	3	7	-	-	-	-	7
2007	30	(4)	6	32	-	-	3	3	35
2008	98	3	10	111	(1)	1	11	11	122
2009	88	8	18	114	(1)	1	11	11	125
2010	(1)	(4)	38	33	-	-	5	5	38
2011	784	(6)	66	844	(15)	15	84	84	928
2012	427	255	116	798	(11)	11	78	78	876
2013	776	(89)	166	853	(9)	9	83	83	936
2014	1,190	(17)	220	1,393	(12)	12	138	138	1,531
2015	3,431	31	415	3,877	(25)	25	428	428	4,305
2016	4,413	130	396	4,939	(22)	22	539	539	5,478
2017	3,145	289	187	3,621	(18)	18	399	399	4,020
2018	6,988	577	456	8,021	(43)	43	874	874	8,895
2019	10,941	2,217	469	13,627	(74)	74	1,471	1,471	15,098
PAYs (sub-total):	32,308	3,380	2,561	38,249	(231)	231	4,128	4,128	42,377
CAY (2020)	8,310	7,169	106	15,585	(91)	91	1,737	1,737	17,322
claims liabilities:	40,618	10,549	2,667	53,834	(322)	322	5,865	5,865	59,699
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	19,225	(1,855)		17,370	(68)	64	1,193	1,189	17,370
policy liabilities:				71,204	(390)	386	7,058	7,054	77,069

*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.

page 2 of 10

New Brunswick

PPV & non-PPV ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	12	-	12	-	-	2	2	14
2001	-	(3)	-	(3)	-	-	-	-	(3)
2002	(1)	(5)	(1)	(7)	-	-	2	2	(5)
2003	213	1	3	217	-	-	22	22	239
2004	-	1	1	2	-	-	-	-	2
2005	1	3	(34)	(30)	-	-	6	6	(24)
2006	-	(14)	12	(2)	-	-	3	3	1
2007	-	(5)	19	14	-	-	3	3	17
2008	7	7	(5)	9	-	-	1	1	10
2009	-	(9)	20	11	-	-	3	3	14
2010	223	(5)	-	218	(3)	3	22	22	240
2011	119	13	72	204	(1)	1	20	20	224
2012	636	66	131	833	(4)	4	84	84	917
2013	1,046	35	120	1,201	(11)	11	119	119	1,320
2014	534	133	168	835	(4)	4	84	84	919
2015	2,076	222	370	2,668	(11)	11	275	275	2,943
2016	2,569	(299)	238	2,508	(11)	11	275	275	2,783
2017	1,828	1,173	232	3,233	(18)	18	348	348	3,581
2018	3,725	1,807	205	5,737	(40)	40	779	779	6,516
2019	4,657	3,568	328	8,553	(69)	69	1,154	1,154	9,707
PAYs (sub-total):	17,633	6,701	1,879	26,213	(172)	172	3,202	3,202	29,415
CAY (2020)	6,127	4,918	122	11,167	(89)	89	1,426	1,426	12,593
claims liabilities:	23,760	11,619	2,001	37,380	(261)	261	4,628	4,628	42,008
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,885	(1,480)		14,405	(54)	50	816	812	14,405
policy liabilities:				51,785	(315)	311	5,444	5,440	56,413

*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.

page 3 of 10

Nova Scotia

PPV & non-PPV ending 2020		Nova Scotia - 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	-	9	(1)	8	-	-	2	2	10	
2001	-	4	-	4	-	-	-	-	4	
2002	-	14	1	15	-	-	1	1	16	
2003	-	(12)	-	(12)	-	-	2	2	(10)	
2004	15	8	(2)	21	-	-	3	3	24	
2005	-	19	3	22	-	-	2	2	24	
2006	-	(5)	13	8	-	-	1	1	9	
2007	-	(16)	26	10	-	-	4	4	14	
2008	-	9	22	31	-	-	4	4	35	
2009	232	7	23	262	(4)	4	29	29	291	
2010	15	(8)	38	45	-	-	5	5	50	
2011	-	7	57	64	-	-	7	7	71	
2012	-	(5)	80	75	-	-	8	8	83	
2013	1,446	127	104	1,677	(26)	26	166	166	1,843	
2014	628	(14)	101	715	(5)	5	72	72	787	
2015	259	20	12	291	(3)	3	40	40	331	
2016	2,064	61	196	2,321	(11)	11	248	248	2,569	
2017	2,245	303	122	2,670	(14)	14	371	371	3,041	
2018	4,022	585	180	4,787	(25)	25	639	639	5,426	
2019	6,956	1,889	271	9,116	(55)	55	1,171	1,171	10,287	
PAYs (sub-total):	17,882	3,002	1,246	22,130	(143)	143	2,775	2,775	24,905	
CAY (2020)	7,582	7,319	(25)	14,876	(89)	89	1,884	1,884	16,760	
claims liabilities:	25,464	10,321	1,221	37,006	(232)	232	4,659	4,659	41,665	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	24,225	(2,141)		22,084	(66)	61	1,308	1,303	22,084	
policy liabilities:				59,090	(298)	293	5,967	5,962	63,749	

*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.

page 4 of 10

Prince Edward Island

PPV & non-PPV ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				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	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	(4)
2006	-	-	6	6	-	-	1	1	7
2007	-	(1)	2	1	-	-	-	-	1
2008	-	(1)	3	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	7	6	-	-	-	-	6
2011	-	-	13	13	-	-	2	2	15
2012	310	-	22	332	(6)	6	32	32	364
2013	-	(2)	31	29	-	-	3	3	32
2014	114	(1)	40	153	(2)	2	15	15	168
2015	979	12	37	1,028	(7)	7	112	112	1,140
2016	1,415	114	90	1,619	(13)	13	168	168	1,787
2017	1,342	268	56	1,666	(7)	7	184	184	1,850
2018	236	314	(52)	498	(3)	3	68	68	566
2019	664	1,003	39	1,706	(9)	9	231	231	1,937
PAYs (sub-total):	5,060	1,701	294	7,055	(47)	47	816	816	7,871
CAY (2020)	1,270	1,380	20	2,670	(15)	15	351	351	3,021
claims liabilities:	6,330	3,081	314	9,725	(62)	62	1,167	1,167	10,892
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,138	(290)		2,848	(8)	8	167	167	2,848
policy liabilities:				12,573	(70)	70	1,334	1,334	13,740

*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.

page 5 of 10

Ontario

PPV & non-PPV ending 2020	Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	31,743	139	1	31,883	(124)	124	3,189	3,189	35,072
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	462	(1)	(1)	460	(3)	3	46	46	506
2003	2,715	(173)	368	2,910	(23)	23	290	290	3,200
2004	1,359	218	614	2,191	(19)	19	223	223	2,414
2005	(1)	(29)	268	238	-	-	29	29	267
2006	265	23	264	552	(5)	5	55	55	607
2007	2,013	52	267	2,332	(29)	29	231	231	2,563
2008	151	104	246	501	(6)	6	52	52	553
2009	122	138	267	527	(8)	8	53	53	580
2010	63	124	320	507	(8)	8	51	51	558
2011	1,918	61	486	2,465	(27)	27	245	245	2,710
2012	466	58	706	1,230	(16)	16	123	123	1,353
2013	3,325	(179)	924	4,070	(27)	27	405	405	4,475
2014	5,700	64	1,049	6,813	(45)	45	677	677	7,490
2015	5,704	230	1,487	7,421	(36)	36	750	750	8,171
2016	5,510	230	1,147	6,887	(35)	35	739	739	7,626
2017	6,870	485	1,464	8,819	(44)	44	961	961	9,780
2018	10,794	1,804	1,967	14,565	(90)	90	1,968	1,968	16,533
2019	19,919	9,568	4,582	34,069	(214)	214	4,502	4,502	38,571
PAYs (sub-total):	99,098	12,916	16,423	128,437	(759)	759	14,591	14,591	143,028
CAY (2020)	13,188	24,345	1,323	38,856	(272)	272	6,299	6,299	45,155
claims liabilities:	112,286	37,261	17,746	167,293	(1,031)	1,031	20,890	20,890	188,183
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	92,532	(5,779)		86,753	(238)	221	3,802	3,785	86,753
policy liabilities:				254,046	(1,269)	1,252	24,692	24,675	274,936

*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.

page 6 of 10

Alberta

PPV & non-PPV ending 2020		Alberta - 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	(1)	12	(4)	7	-	-	20	20	27	
2001	-	22	-	22	-	-	2	2	24	
2002	-	(9)	3	(6)	-	-	2	2	(4)	
2003	1	57	-	58	-	-	7	7	65	
2004	39	(9)	4	34	(1)	1	9	9	43	
2005	-	2	29	31	-	-	4	4	35	
2006	6	(15)	15	6	-	-	7	7	13	
2007	31	22	9	62	-	-	6	6	68	
2008	-	22	393	415	-	-	43	43	458	
2009	46	(2)	281	325	(5)	5	34	34	359	
2010	-	4	47	51	-	-	6	6	57	
2011	1,370	26	18	1,414	(19)	19	139	139	1,553	
2012	877	29	147	1,053	(7)	7	104	104	1,157	
2013	2,060	47	145	2,252	(17)	17	223	223	2,475	
2014	1,792	240	310	2,342	(8)	8	234	234	2,576	
2015	3,001	1,510	360	4,871	(19)	19	558	558	5,429	
2016	4,502	1,300	155	5,957	(25)	25	610	610	6,567	
2017	3,961	3,224	317	7,502	(37)	37	746	746	8,248	
2018	14,653	5,082	1,029	20,764	(119)	119	2,748	2,748	23,512	
2019	18,814	13,916	965	33,695	(232)	232	4,546	4,546	38,241	
PAYs (sub-total):	51,152	25,480	4,223	80,855	(489)	489	10,048	10,048	90,903	
CAY (2020)	18,045	23,609	(659)	40,995	(284)	284	4,778	4,778	45,773	
claims liabilities:	69,197	49,089	3,564	121,850	(773)	773	14,826	14,826	136,676	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	60,901	(4,816)		56,085	(186)	175	3,180	3,169	56,085	
policy liabilities:				177,935	(959)	948	18,006	17,995	192,761	

*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.

page 7 of 10

Yukon

PPV & non-PPV ending 2020		Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)								
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	-	4	-	4	-	-	-	-	4	
2001	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	12	12	-	-	2	2	14	
2010	-	-	-	-	-	-	-	-	-	
2011	-	1	3	4	-	-	-	-	4	
2012	-	3	5	8	-	-	-	-	8	
2013	-	4	7	11	-	-	-	-	11	
2014	-	11	9	20	-	-	3	3	23	
2015	-	21	(43)	(22)	-	-	4	4	(18)	
2016	-	33	(13)	20	-	-	4	4	24	
2017	865	59	(6)	918	(4)	4	102	102	1,020	
2018	383	98	20	501	(3)	3	66	66	567	
2019	216	169	(15)	370	(3)	3	51	51	421	
PAYs (sub-total):	1,464	405	(21)	1,848	(10)	10	232	232	2,080	
CAY (2020)	121	640	(41)	720	(5)	5	90	90	810	
claims liabilities:	1,585	1,045	(62)	2,568	(15)	15	322	322	2,890	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,080	(94)		986	(3)	3	55	55	986	
policy liabilities:				3,554	(18)	18	377	377	3,876	

*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.

page 8 of 10

Northwest Territories

PPV & non-PPV 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	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	8	8	-	-	1	1	9
2012	-	5	12	17	-	-	2	2	19
2013	518	7	16	541	(3)	3	54	54	595
2014	-	14	23	37	-	-	5	5	42
2015	-	29	(5)	24	-	-	6	6	30
2016	170	54	27	251	(2)	2	25	25	276
2017	478	106	4	588	(3)	3	65	65	653
2018	5	201	(18)	188	(2)	2	28	28	216
2019	493	498	10	1,001	(7)	7	132	132	1,133
PAYs (sub-total):	1,664	914	77	2,655	(17)	17	318	318	2,973
CAY (2020)	407	794	(97)	1,104	(8)	8	151	151	1,255
claims liabilities:	2,071	1,708	(20)	3,759	(25)	25	469	469	4,228
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,978	(196)		1,782	(3)	3	77	77	1,782
policy liabilities:				5,541	(28)	28	546	546	6,010

*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.

page 9 of 10

Nunavut

PPV & non-PPV 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	-	-	-	-	-	-	-	-	-
2011	-	-	3	3	-	-	-	-	3
2012	164	1	4	169	-	-	16	16	185
2013	-	1	5	6	-	-	-	-	6
2014	-	4	7	11	-	-	-	-	11
2015	88	8	8	104	-	-	9	9	113
2016	-	17	8	25	-	-	2	2	27
2017	-	31	7	38	-	-	4	4	42
2018	-	112	1	113	(1)	1	15	15	128
2019	95	128	6	229	(1)	1	28	28	257
PAYs (sub-total):	347	302	49	698	(2)	2	74	74	772
CAY (2020)	27	221	(28)	220	(1)	1	30	30	250
claims liabilities:	374	523	21	918	(3)	3	104	104	1,022
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	565	(49)		516	(1)	1	17	17	516
policy liabilities:				1,434	(4)	4	121	121	1,538

*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.

page 10 of 10

All Jurisdictions

PPV & non-PPV ending 2020									
ALL JURISDICTIONS - 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	31,741	170	(4)	31,907	(124)	124	3,215	3,215	35,122
2001	-	22	(9)	13	-	-	5	5	18
2002	461	-	2	463	(3)	3	51	51	514
2003	2,929	(128)	372	3,173	(23)	23	321	321	3,494
2004	1,412	209	617	2,238	(20)	20	236	236	2,474
2005	-	(4)	266	262	-	-	41	41	303
2006	271	(9)	313	575	(5)	5	67	67	642
2007	2,074	45	329	2,448	(29)	29	247	247	2,695
2008	256	148	669	1,073	(7)	7	111	111	1,184
2009	488	142	621	1,251	(18)	18	132	132	1,383
2010	300	110	450	860	(11)	11	89	89	949
2011	4,191	102	726	5,019	(62)	62	498	498	5,517
2012	2,880	412	1,223	4,515	(44)	44	447	447	4,962
2013	9,171	(49)	1,518	10,640	(93)	93	1,053	1,053	11,693
2014	9,958	434	1,927	12,319	(76)	76	1,228	1,228	13,547
2015	15,538	2,083	2,641	20,262	(101)	101	2,182	2,182	22,444
2016	20,643	1,640	2,244	24,527	(119)	119	2,610	2,610	27,137
2017	20,734	5,938	2,383	29,055	(145)	145	3,180	3,180	32,235
2018	40,806	10,580	3,788	55,174	(326)	326	7,185	7,185	62,359
2019	62,755	32,956	6,655	102,366	(664)	664	13,286	13,286	115,652
PAYs (sub-total):	226,608	54,801	26,731	308,140	(1,870)	1,870	36,184	36,184	344,324
CAY (2020)	55,077	70,395	721	126,193	(854)	854	16,746	16,746	142,939
claims liabilities:	281,685	125,196	27,452	434,333	(2,724)	2,724	52,930	52,930	487,263
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	219,529	(16,700)		202,829	(627)	586	10,615	10,574	202,829
policy liabilities:				637,162	(3,351)	3,310	63,545	63,504	690,092

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