



FACILITY ASSOCIATION RESIDUAL MARKET

OCTOBER 2020 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
OCTOBER 2020

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1 Summary

Key points related to this month’s Highlights:

- (a) The 2020 Q3 valuation was completed and implemented into the results this month, with a \$4.7 million favourable impact, or 0.7% of beginning policy liabilities (at \$678 million) and 1.5 points of year-to-date earned premium. The updated valuation loss ratios include a review and assessment of the incurred impacts associated with the COVID-19 pandemic; and
- (b) We are investigating an issue with updated earned rate change factors in projected accident year 2021 indemnity loss ratios for all jurisdictions. At this time, our assessment is the error is minor with respect to policy liabilities, but a full investigation is being undertaken and any adjustments will be made to the November 2020 Participation Report.

1.1 Valuation Schedule (Fiscal Year 2020)

The October 2020 Participation Report incorporates the results of an updated valuation (as at September 30, 2020) – the impact of the implementation of the valuation is discussed in section 1.2. The following table summarizes the implemented valuations for fiscal year 2020.

FARM FISCAL YEAR 2020 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2019 (completed)	1.46% mfad: 25 bp	Oct. 2019	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development)
Dec. 31, 2019 (completed)	1.64% mfad: 25 bp	Mar. 2020	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2020 (completed)	0.66% mfad: 25 bp	May 2020	updated valuation (partial roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Jun. 30, 2020 (completed)	0.27% mfad: 25 bp	Aug. 2020	update valuation: all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; margins for adverse claims development updated (no change to mfad for interest rate).
Sep. 30, 2020 (completed)	0.23% mfad: 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).

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

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at September 30, 2020 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s internal actuarial group in conjunction with, and approved by, the Appointed Actuary, under the hybrid model for actuarial services.

The valuation implementation impact on the month’s results is summarized in the following table. As indicated in the “TOTAL” row, column [6] of the table on left, the incorporation of the new valuation had an estimated **\$4.7 million favorable impact** on the month’s net result from operations, subtracting an estimated 1.5 points (column [6] of table on right) from the **year-to-date Combined Operating Ratio** to end at **96.9%**.

Summary of Impact of Implementing Result of Valuation as at September 30, 2020¹

Grand Total	unfav / (fav)						ytd EP 324,792 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate	margins		TOTAL	ultimates & payout patterns		dsct rate	margins		TOTAL
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	(4,572)	174	(4,398)	217	-	(4,181)	(1.4%)	0.1%	(1.4%)	0.1%	-	(1.3%)
CAY	(530)	(158)	(688)	120	-	(568)	(0.2%)	-	(0.2%)	-	-	(0.2%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	(5,102)	16	(5,086)	337	-	(4,749)	(1.6%)	-	(1.6%)	0.1%	-	(1.5%)

The valuation results and associated implementation impacts are discussed in more detail in the next two sections.

1.2.a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the following table (**for nominal indemnity only**). This shows an overall **favourable prior accident year** change of **\$3.9 million** (1.2% of the associated unpaid claims liabilities selected at June 30, 2020). In addition, changes in the selected accident year **2020 nominal indemnity ratios** are projected to have an aggregate **favourable change** of **\$2.2 million** by year-end (i.e. this latter estimate is in relation to estimated full year earned premium and represents a 0.6 point improvement over the prior valuation in the overall 2020 accident year nominal indemnity loss ratio as projected at year-end across all jurisdictions and both business segments).

¹In these tables, “PAYs” refers to prior accident years, “CAY” refers to the current accident year, and “Prem Def” refers to the provision for premium deficiency or the deferred policy acquisition asset (as applicable). “Nominal” refers to changes excluding any actuarial present value adjustments, whereas “apv adj.” refers to actuarial present value adjustments.

The columns under the heading “ults & payout patterns” reflect the impact of changes in the valuation selected ultimates and claims payment patterns (i.e. based on unchanged selection of discount rates and margins for adverse deviation). The column “dsct rate” reflects the impact of the change in the selected discount rate and the column “margins” reflects the impact of any changes in selected margins for adverse deviations.

September 30, 2020 Valuation Summary (Indemnity Only, Nominal Basis)

Jurisdiction	2019 & Prior	2019 & Prior	% of	2020	Change	Change	unfavourable / (favourable)		
	Beginning	Accident Year					Beginning	2021	Change
	Indemnity	Indemnity	Unpaid	Indemnity	from Prior	against 2020	Indemnity	from Prior	against 2021
	Unpaid (000s)	Change (000s)		Loss Ratio	Valuation	Earned Prem	Loss Ratio	Valuation	Proj Earned
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	124,086	679	0.5%	36.0%	(1.1%)	(1,682)	36.9%	0.1%	184
PPV	62,729	1,801	2.9%	48.3%	(0.3%)	(137)	56.0%	1.5%	761
Non-PPV	61,357	(1,122)	(1.8%)	30.5%	(1.5%)	(1,545)	28.5%	(0.5%)	(577)
Alberta	91,330	(1,026)	(1.1%)	53.4%	(1.4%)	(1,625)	54.8%	1.3%	1,665
PPV	9,553	(242)	(2.5%)	42.9%	(0.9%)	(84)	44.7%	3.1%	323
Non-PPV	81,777	(784)	(1.0%)	54.3%	(1.4%)	(1,541)	55.7%	1.1%	1,342
Newfoundland & Labrador	44,366	(1,587)	(3.6%)	59.8%	0.7%	234	64.6%	1.1%	404
PPV	33,092	(1,091)	(3.3%)	60.4%	0.7%	182	65.0%	1.5%	404
Non-PPV	11,274	(496)	(4.4%)	58.0%	0.6%	52	63.5%	0.0%	-
New Brunswick	29,482	(1,134)	(3.8%)	54.5%	0.7%	207	51.5%	0.4%	139
PPV	17,980	(483)	(2.7%)	54.4%	0.5%	84	51.1%	(0.5%)	(92)
Non-PPV	11,502	(651)	(5.7%)	54.7%	0.9%	124	51.9%	1.6%	232
Nova Scotia	24,493	202	0.8%	52.2%	0.7%	297	56.0%	1.0%	430
PPV	10,190	237	2.3%	50.1%	(0.2%)	(38)	57.6%	1.5%	316
Non-PPV	14,303	(35)	(0.2%)	54.2%	1.6%	335	54.5%	0.5%	115
Prince Edward Island	7,490	(262)	(3.5%)	56.1%	4.6%	278	51.4%	0.0%	2
PPV	4,043	(7)	(0.2%)	43.1%	0.8%	25	45.7%	1.1%	34
Non-PPV	3,447	(255)	(7.4%)	69.5%	8.5%	253	57.4%	(1.1%)	(32)
Yukon Territory	2,084	(174)	(8.3%)	43.6%	0.0%	(0)	52.1%	2.0%	41
PPV	1,125	(92)	(8.2%)	55.1%	0.4%	2	47.1%	1.0%	4
Non-PPV	959	(82)	(8.6%)	41.0%	(0.1%)	(2)	53.3%	2.2%	37
Northwest Territories	3,015	(383)	(12.7%)	42.4%	0.6%	25	41.7%	1.6%	75
PPV	1,335	(236)	(17.7%)	44.7%	0.1%	3	45.0%	2.3%	65
Non-PPV	1,680	(147)	(8.8%)	38.9%	1.3%	23	36.7%	0.5%	9
Nunavut	972	(251)	(25.8%)	27.0%	1.8%	17	29.1%	1.3%	13
PPV	218	(27)	(12.4%)	23.2%	4.3%	8	21.6%	0.6%	1
Non-PPV	754	(224)	(29.7%)	27.9%	1.2%	10	30.6%	1.5%	12
Total	327,318	(3,936)	(1.2%)	47.0%	(0.6%)	(2,248)	48.2%	0.7%	2,955

In the preceding table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2020 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2021² indemnity loss ratios.

The valuation process continues to rely on four main actuarial methodologies – the expected loss ratio method, the loss development method³, the Bornhuetter-Ferguson method, and the weighted method⁴. The valuation triangles are split by business segment (i.e. private passenger⁵ and non-private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

²We are investigating an issue with updated earned rate change factors in projected accident year 2021 indemnity loss ratios for all jurisdictions. At this time, our assessment is the error is minor with respect to policy liabilities, but a full investigation is being undertaken and any adjustments will be made to the November 2020 Participation Report.

³Also referred to as the chain ladder method or link ratio method.

⁴Two additional methodologies (Cape Cod and Benktander) are included as part of the valuation process but are currently only considered for references purposes only.

⁵As per the Plan of Operation, the residual market business (i.e. not part of a Risk Sharing Pool or Uninsured Automobile Fund) is segmented into “private passenger non-fleet” and “all other”. For convenience, the former is referred to as “private passenger”.

In general, the valuation data triangles are used directly in striking development factor selections by coverage for each jurisdiction and each business segment. However, where the data is not deemed credible or is deemed too volatile or for other considerations, development factors may be struck using data from another jurisdiction (for example, using Alberta factors for the northern territories), or from industry data (via the loss development triangle data available from the General Insurance Statistical Agency (“GISA”) through the Insurance Bureau of Canada (“IBC”)).

Final selection of IBNR was made at the coverage/accident-half year level, after consideration of the results of the four methods identified above. This is consistent with the process followed for the prior FARM valuation.

1.2.b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in the following table (Table A) (**total impact is favourable by \$4.7 million**, or 0.7% of the \$677.5 million total member statement policy liabilities as posted in the previous month’s Participation Reports). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]). In addition, provisions for the allowed claims expenses were not reviewed (per usual practice, these are reviewed and updated annually with the June 30 valuation – hence no change this valuation per column [3]).

Changes in nominal values will generate changes in actuarial present value adjustments, even if the discount rate and/or margins for adverse deviation are not changed. This valuation also saw **changes to the selected discount rate** (but **no change to the selected investment rate margin**), and **no change to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level (the usual process has claims development margins reviewed and updated only at the June 30 valuation). The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5].

Implementation Summary Table A (\$000s)

Implementation Impact - relative to projection for month of October 2020 (negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2019)	(4,064)	(508)	-	(4,572)	391	(4,181)
current accident year claims incurred	(613)	83	-	(530)	(38)	(568)
premium deficiency / (DPAC)	-			-	-	-
TOTAL	(4,677)	(425)	-	(5,102)	353	(4,749)

The “nominal” impacts (total in column [4] of the preceding table) reflect changes in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the accident year and the change in the selected ultimate loss ratio for indemnity and for the allowed claims expenses for the claims liabilities; ultimate loss ratios are also taken into account in determining

the premium liabilities). Changes in selected nominal ultimate indemnity for the most recent five prior accident years will generate changes to the retroactive claims fees adjustments to Servicing Carriers (see column [2] of the preceding table). The selected ultimate ratio levels for allowed claims expenses (“excess legal”) are reviewed annually with the June 30 valuation and were therefore not updated with this valuation.

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment emergence patterns were updated and cash flows were reviewed against the selected risk-free yield curve. The selected risk-free yield curve was derived from Government of Canada benchmark bond yields monthly series using values for September 2020 (the selected yield curve is anchored with the valuation date).

The following “Implementation Summary Table B” summarizes, by jurisdiction, the information shown in Table A (the preceding table). In relating the two tables, the total for Table A column [4] matches the total for Table B column [17], the total for Table A column [5] matches the sum of the total for Table B columns [18] and [19] and [20], and the total for Table A column [6] matches the total for Table B column [21].

Implementation Summary Table B⁶ (\$000s) (negative values are favourable)
Estimated Implementation Impact (amounts in \$000s) => Month of Oct 2020

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LRs, retros, exp [17]	APVs @ 2020 Q2 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	605	(26)	139	-	718
PPV	2,341	194	58	-	2,593
Non-PPV	(1,736)	(220)	81	-	(1,875)
Alberta	(2,771)	220	107	-	(2,444)
PPV	(354)	(27)	8	-	(373)
Non-PPV	(2,417)	247	99	-	(2,071)
Newfoundland & Labrador	(1,576)	(63)	26	-	(1,613)
PPV	(1,066)	(30)	21	-	(1,075)
Non-PPV	(510)	(33)	5	-	(538)
New Brunswick	(1,015)	(98)	28	-	(1,085)
PPV	(443)	(47)	15	-	(475)
Non-PPV	(572)	(51)	13	-	(610)
Nova Scotia	475	50	24	-	549
PPV	208	7	8	-	223
Non-PPV	267	43	16	-	326
Prince Edward Island	(24)	10	6	-	(8)
PPV	17	2	2	-	21
Non-PPV	(41)	8	4	-	(29)
Yukon Territory	(192)	(30)	3	-	(219)
PPV	(93)	(10)	1	-	(102)
Non-PPV	(99)	(20)	2	-	(117)
Northwest Territories	(369)	(36)	3	-	(402)
PPV	(240)	(34)	1	-	(273)
Non-PPV	(129)	(2)	2	-	(129)
Nunavut	(235)	(11)	1	-	(245)
PPV	(19)	(3)	-	-	(22)
Non-PPV	(216)	(8)	1	-	(223)
Total	(5,102)	16	337	-	(4,749)

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total favourable** impact of **\$5.1 million**.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at September 30, 2020 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact** of **\$16 thousand** (see Table B, column [18]).

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate** was **decreased by 4 basis points** from 0.27% to **0.23%**, resulting in an estimated **unfavourable impact** of **\$0.3 million** (see Table B, column [19]). The \$0.3 million **claims liability** indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the

⁶Column [17] reflects the impact of changes in the valuation selected ultimates and column [18] reflects the impact of changes in claims payment patterns (i.e. updated valuation selected ultimates with APVs based on unchanged selection of discount rates and margins for adverse deviation). Column [19] reflects the impact of the change in the selected discount rate and column [20] reflects the impact of any changes in selected margins for adverse deviations.

\$0.5 million change one would estimate through interpolation using last month’s sensitivity table (see section 6, Exhibit “F” for examples of sensitivity to discount rate selection).

Finally, the **selected margin for investment return** was **left unchanged** at 25 basis points and the **margins selected for claims development** at the coverage / accident half-year level were **left unchanged** with this valuation (as per usual for a non-June 30 valuation), resulting in no impact (see Table B, column [20]).

“Implementation Summary Table C” below summarizes the valuation impact relative to year-to-date earned premium.

Implementation Summary Table C (\$000s) (negative values are favourable)

Grand Total	unfav / (fav)						ytd EP 324,792 (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	(4,572)	174	(4,398)	217	-	(4,181)	(1.4%)	0.1%	(1.4%)	0.1%	-	(1.3%)
CAY	(530)	(158)	(688)	120	-	(568)	(0.2%)	-	(0.2%)	-	-	(0.2%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	(5,102)	16	(5,086)	337	-	(4,749)	(1.6%)	-	(1.6%)	0.1%	-	(1.5%)

An updated projection to year-end with the new valuation assumptions is presented in “Implementation Summary Table D” below, allowing comparison to the full year projection included with the 2020 Final Outlook that was posted on November 20, 2019.

Implementation Summary Table D (\$000s) (negative operating results are unfavourable)

\$000s	Outlook Posted November 20, 2019			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of Oct	Year-end 2020
	Ontario	131,580	19,314	85.9%	152,362	7,886	95.0%	(718)
Alberta	107,149	13,092	88.2%	123,126	196	100.0%	2,444	2,718
Newfoundland & Labrador	32,057	450	98.9%	35,050	2,150	94.0%	1,613	1,554
New Brunswick	26,833	1,102	96.1%	30,385	2,360	92.4%	1,085	1,044
Nova Scotia	31,758	(2,102)	106.8%	41,000	6,676	83.8%	(549)	(594)
Prince Edward Island	5,208	294	94.6%	6,169	618	90.2%	8	(47)
Yukon	1,814	185	90.0%	2,111	1,383	34.6%	219	224
Northwest Territories	4,226	1,052	75.7%	4,505	1,747	61.3%	402	398
Nunavut	928	342	63.6%	1,019	794	22.2%	245	244
TOTAL	341,552	33,728	90.5%	395,727	23,812	94.1%	4,749	4,891

In total, the operating result projection to year-end has decreased by \$9.9 million from the Outlook posted November 20, 2019 (to \$23.8 million as shown in the table above). This amount is \$4.9 million lower than it would have been, if not for the implementation of the September 30, 2020 valuation. (The changes before the impact of the September 30, 2020 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuations (2019 Q3, 2019 Q4, 2020 Q1 and 2020 Q2) implemented since the 2019 Q2 valuation was used as the basis for the 2020 Final Outlook.)

One important change relative to the 2020 Final Outlook has been the decrease in the discount rate (the interest rate margin for adverse deviation remained consistent at 25 basis points), unfavourably

impacting the projection. Had the 2020 Final Outlook discount rate of 1.44% still been applicable, the operating result would have been *higher* (better) by \$14.2 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$38.0 million (COR of 90.4%) had the discount rate remained at the 2020 Final Outlook level.

1.3 Appointed Actuary and Hybrid Actuarial Services Model

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

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

1.4 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation⁷

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

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

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

Newfoundland Bill 3 (An Act to Amend the Automobile Insurance Act, 2018) **received royal assent on April 17 2019 and came into force effective January 1, 2020**. Bill 3 amends the Insurance Act and some of the key changes to the legislation include an increase in the deductible from \$2,500 to

⁷This 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>.

\$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).

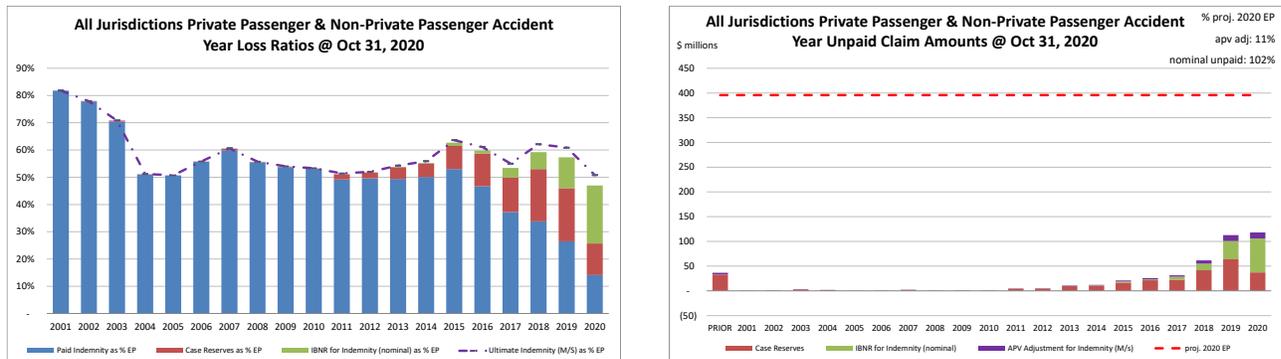
The **Nova Scotia Court of Appeal** confirmed, in a unanimous decision released on **January 18, 2019** in relation to **Sparks v Holland (2019 NSCA 3)**, that future Canada Pension Plan (CPP) disability benefits are deductible from future income loss awards in motor-vehicle accident claims in that province. Sparks sustained injuries as a result of a motor vehicle accident in Nova Scotia and sought damages for personal injuries and loss of income. The decision supported an earlier decision (*Tibbets v Murphy*, 2017 NSCA 35) that both past and future CPP disability benefits are deductible under section 133A of the Insurance Act. At the current time, no adjustments have been made to our valuation estimates as a result of this decision, and at this point we do not believe this judgment will have a further impact on our valuation results.

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**⁸ claims amounts booked by accident year⁹. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2020 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$45.1 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 \$7.0 million of actuarial present value adjustments would be released into future net operating results.

⁸Servicing 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.

⁹The 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".

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its claim liabilities (\$000s)

	amt	%
case	273,299	60.8%
ibnr	130,847	29.1%
M/S apv adj	45,120	10.0%
M/S indemnity	449,266	100.0%
retro claims	28,330	
retro apv adj	7,017	
M/S total	484,613	

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	221,979	108.2%
prem def/(dpac)	(16,913)	(8.2%)
M/S apv adjust.	-	-
M/S total	205,066	100.0%

policy liabilities (\$000s)

	amt	%
claim	432,476	62.7%
premium	205,066	29.7%
M/S apv adjust.	52,137	7.6%
M/S total	689,679	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	273,802
Alberta	193,579
Newfoundland & Labrador	79,149
New Brunswick	56,269
Nova Scotia	62,195
Prince Edward Island	13,497
Yukon	3,847
Northwest Territories	5,822
Nunavut	1,519
All Jurisdictions	689,679

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

Ontario has the largest share of any single jurisdiction (accounting for approximately 39.7% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 30.6% (\$211.1 million).

2 Activity During the Month of October 2020¹⁰

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.

¹⁰There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	14,908	1,225	2,620	(1,693)	1,227	429	3,847	(1,264)
AB	10,813	662	5,129	194	(2,734)	(6,020)	2,395	(5,826)
NL	3,283	232	904	(992)	253	(237)	1,156	(1,228)
NB	2,782	88	1,444	270	1,679	1,258	3,123	1,528
NS	4,033	470	1,184	(53)	1,425	643	2,610	590
PE	556	(3)	124	(109)	32	4	156	(104)
YT	196	17	9	(62)	48	(2)	57	(64)
NT	375	7	56	(66)	(30)	(78)	25	(144)
NU	93	7	1	(23)	(6)	(18)	(5)	(41)
TOTAL	37,040	2,705	11,470	(2,533)	1,894	(4,019)	13,363	(6,552)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	2,583	(347)	(2,418)	58	165	(289)
2018	-	-	605	(762)	611	1,306	1,216	544
2019	(1)	(1)	1,606	(1,200)	(901)	(3,218)	705	(4,418)
2020	37,041	2,706	6,675	(224)	4,602	(2,165)	11,277	(2,389)
TOTAL	37,040	2,705	11,470	(2,533)	1,894	(4,019)	13,363	(6,552)

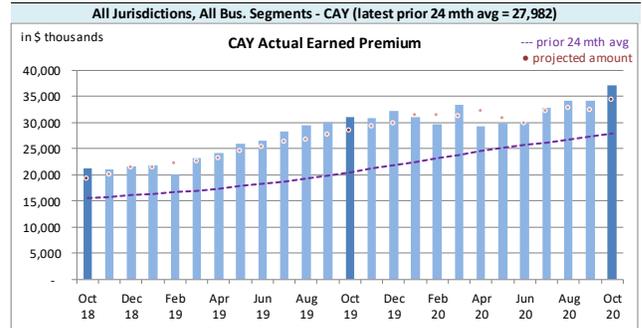
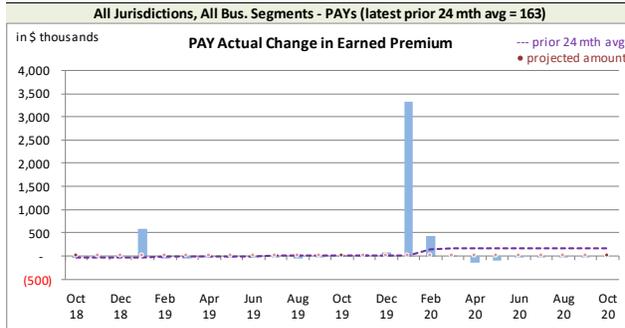
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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**¹¹ 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.

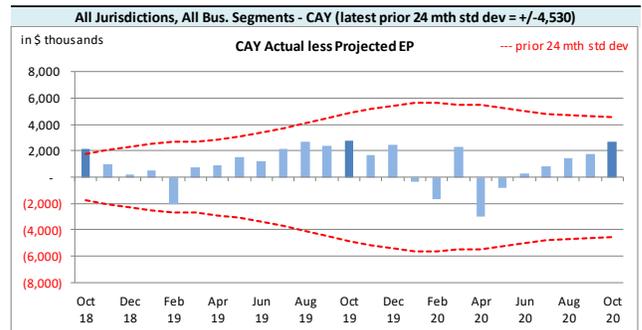
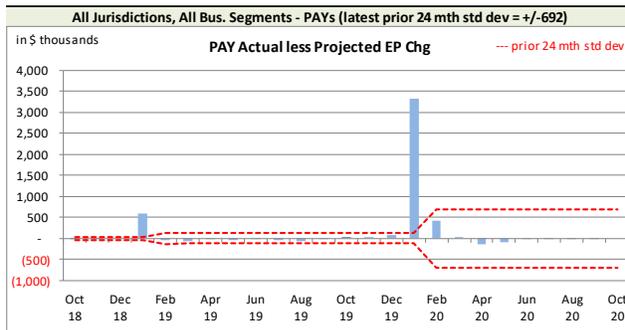
¹¹Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

FARM Actual Earned Premium by Calendar Month


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

Current accident year (CAY) earned premium growth since the fall of 2017 is related to significant increases in CV and IU vehicles. The 2019 written premium for the CV and IU classes finished at \$187.6 million, up over 3 times the amount written during 2017 (\$56.2 million). While there may be some indication that the growth in the CV and IU classes have slowed, the increase in these two classes have continued in 2020, up 18.5% year-to-date as at October 2020 (versus the same period in 2019).

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

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


On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	163	27,982
std dev	692	4,530
A-P <> std dev	2	1
% <> std dev	8.0%	4.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹² 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

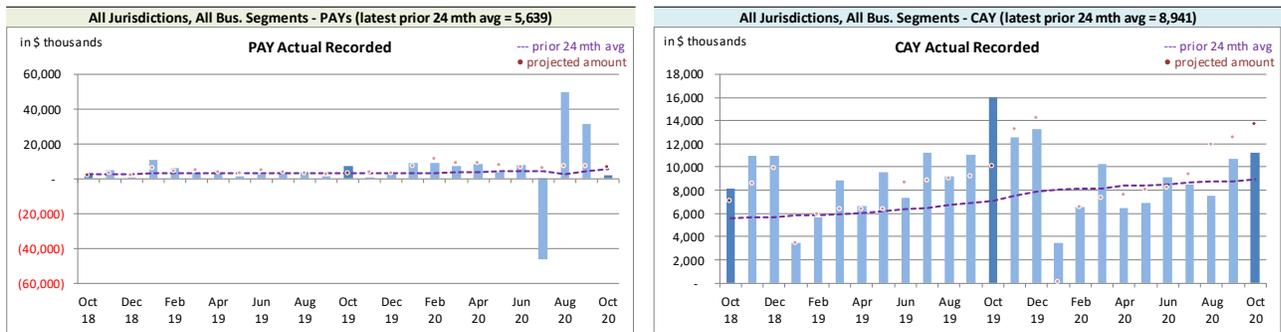
¹²For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

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

2.1.b AvsP: Recorded Indemnity

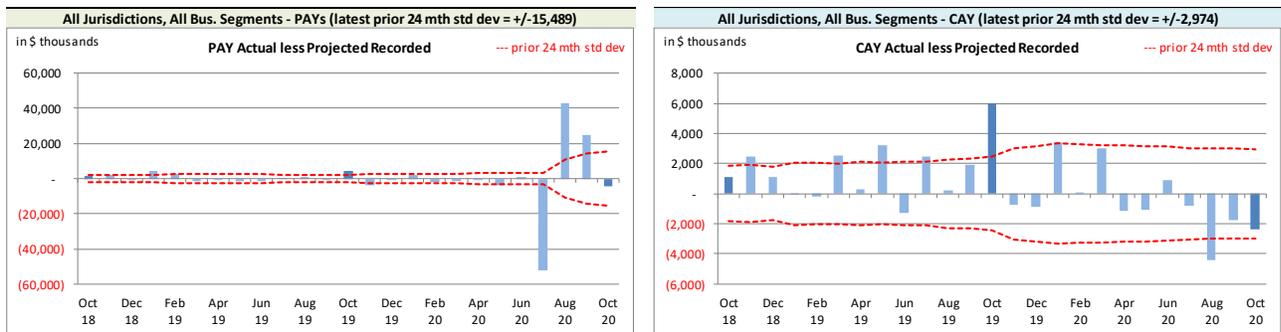
The following charts show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		5,639	8,941
std dev		15,489	2,974
A-P <> std dev		7	7
% <> std dev		28.0%	28.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		no better	no better

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

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

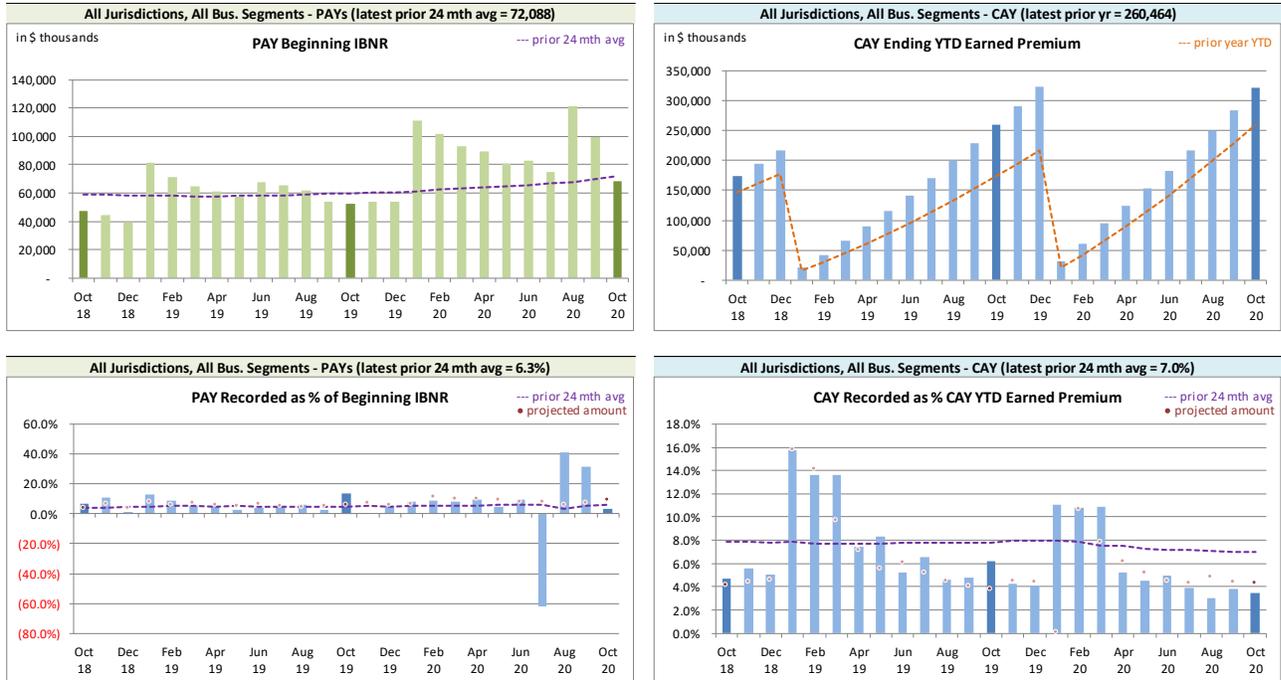
The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 28% of the time over the last 25 calendar months (see the preceding table on the left), suggesting the projection process performs no better than simply projecting the prior 24-month average amount. 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 influence¹³ 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).

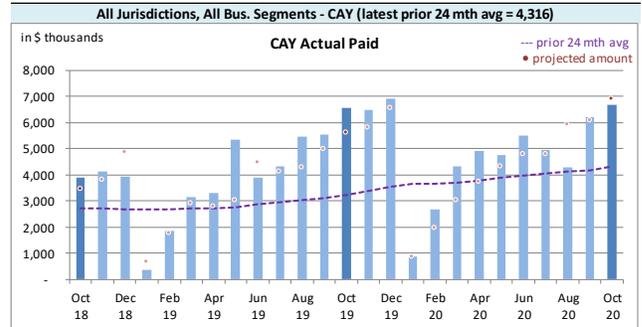
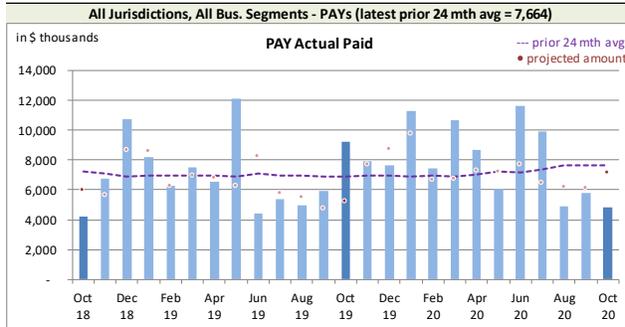
2.1.c AvsP: Paid Indemnity

The following charts show actual **paid indemnity** activity in each of the most recent 25 calendar

¹³Our 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.

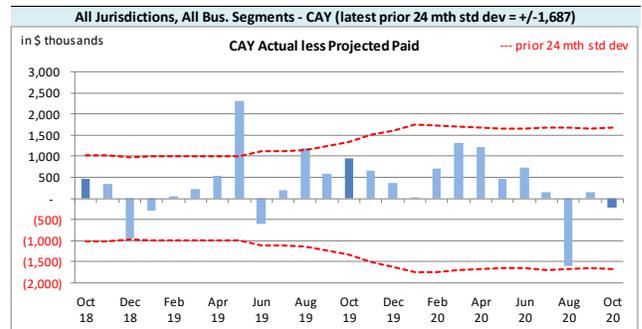
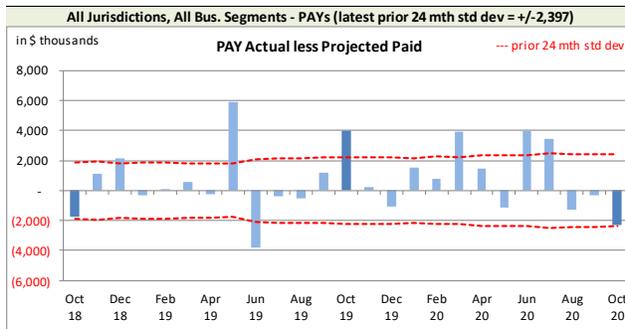
months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
Paid	PAYs	CAY	
Mthly Avg Paid (prior 24 mths)	7,664	4,316	
std dev	2,397	1,687	
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	

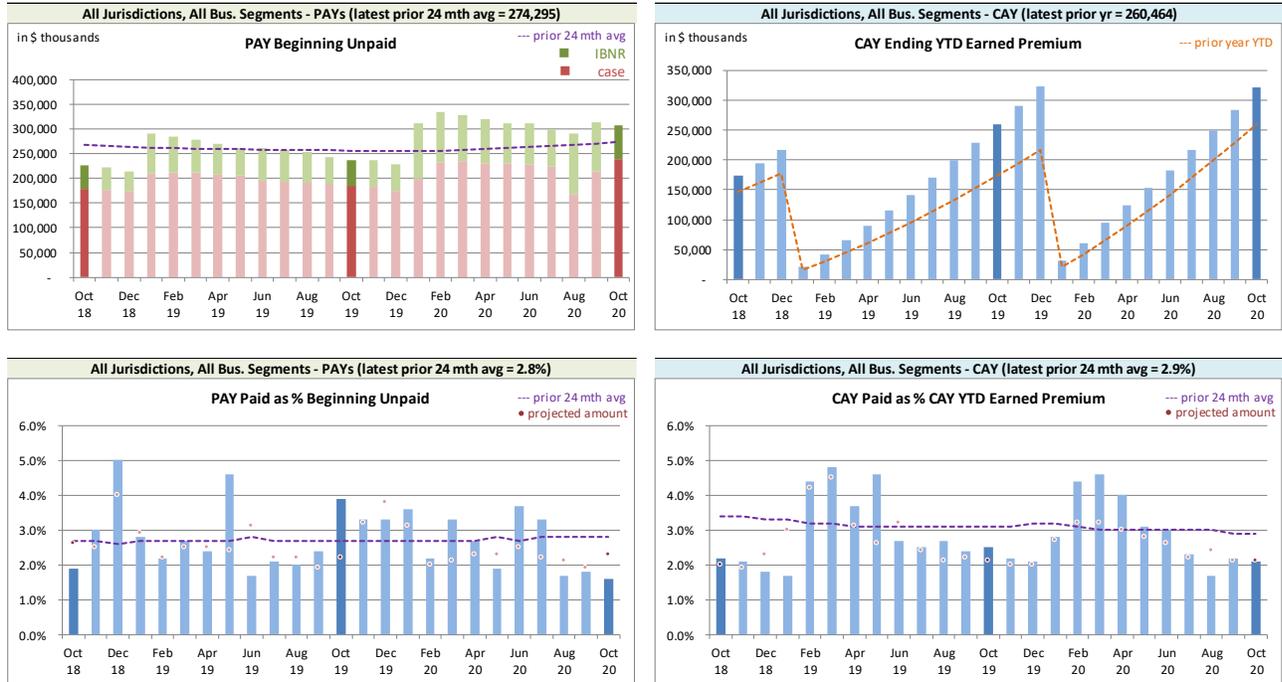
With respect to **paid indemnity**, 28% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting 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 (14 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 influence¹⁴ 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 IBNR¹⁵ 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

¹⁴Our 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.

¹⁵For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

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

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

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

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	12,167	(1,073)	(833)	153	15,176	(204)	26,510	(1,124)
2018	13,339	(2,691)	(325)	57	6,856	(123)	19,870	(2,757)
2019	36,841	3,872	(655)	75	12,621	496	48,807	4,443
2020	68,500	2,985	(715)	105	12,995	(12)	80,780	3,078
TOTAL	130,847	3,093	(2,528)	390	47,648	157	175,967	3,640

The IBNR provision is \$3.1 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1, and due to the impact of the valuation implementation.

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 8 on page 11).

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, and the impact of the valuation implementation.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁶ and APV Amounts (\$ thousands)

Table 02b		actuarial present value adjustments							
		Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	
Prior	16,843	154	(106)	21	2,429	43	19,166	218	
2018	3,868	(120)	(22)	1	1,101	5	4,947	(114)	
2019	6,793	(74)	(42)	8	2,030	161	8,781	95	
2020	826	381	(45)	8	1,672	29	2,453	418	
TOTAL	28,330	341	(215)	38	7,232	238	35,347	617	

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), and due to the impact of the valuation implementation.

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

Table 03	Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:	(16,913)	(762)	-	-	(16,913)	(762)
balance as % unearned premium:	(7.6%)	-	-	-	(7.6%)	-
actual unearned premium:	221,979					
less projected:	10,407					

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 loss¹⁷ ratio per latest valuation
- (c) Estimated ultimate incurred = (a) x (b)
- (d) Recorded indemnity to date
- (e) IBNR = (c) – (d)

¹⁶“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.

¹⁷“Loss” here refers to indemnity only unless otherwise noted.

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to prior accident years¹⁸ 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	34,221	10.5%	7,489	2.3%	41,710	12.8%	(4,706)	(3.3%)
CAY	187,849	57.8%	13,907	4.3%	201,756	62.1%	22,427	(0.2%)
TOTAL	222,069	68.4%	21,396	6.6%	243,465	75.0%	17,721	(3.5%)

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

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

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, and the impact of the valuation implementation.

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.

¹⁸Prior accident years and the current accident year are defined relative to the calendar year associated with the projection period.

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

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

6 EXHIBITS

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

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

EXHIBIT A

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

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Jurisdiction Desc		Newfoundland & Labrador			
AccountCode Desc		IBNR Provision			
AccountCode		(All)			
AccidentYear		(All)			
		discount rate: 0.23%			
		interest rate margin: 25 basis pts			
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	202009	202010	202011	202012
Private Passenger	prior	9,000	9,000	9,000	11,000
	2011	15,000	16,000	16,000	16,000
	2012	106,000	132,000	128,000	126,000
	2013	56,000	57,000	55,000	55,000
	2014	95,000	146,000	143,000	139,000
	2015	487,000	356,000	348,000	337,000
	2016	472,000	361,000	359,000	342,000
	2017	734,000	323,000	304,000	290,000
	2018	1,923,000	1,427,000	1,326,000	1,213,000
	2019	2,940,000	2,906,000	2,682,000	2,473,000
	2020	5,813,000	6,626,000	6,676,000	6,301,000
Private Passenger Total		12,650,000	12,359,000	12,046,000	11,303,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	54,000	55,000	54,000	53,000
	2012		-	-	-
	2013	2,000	(49,000)	(47,000)	(45,000)
	2014	1,000	1,000	1,000	1,000
	2015	(59,000)	73,000	70,000	68,000
	2016	199,000	69,000	67,000	67,000
	2017	281,000	175,000	170,000	163,000
	2018	546,000	390,000	376,000	343,000
	2019	1,088,000	720,000	635,000	609,000
	2020	1,869,000	2,250,000	1,977,000	1,785,000
Non Private Passenger Total		3,989,000	3,692,000	3,311,000	3,052,000
Grand Total		16,639,000	16,051,000	15,357,000	14,355,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick
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 202009	202010	202011	202012
Private Passenger	prior	64,000	35,000	35,000	33,000
	2011	22,000	22,000	22,000	21,000
	2012	94,000	94,000	93,000	89,000
	2013	70,000	35,000	35,000	33,000
	2014	235,000	207,000	205,000	196,000
	2015	372,000	413,000	409,000	392,000
	2016	793,000	621,000	610,000	600,000
	2017	1,403,000	1,379,000	1,361,000	1,275,000
	2018	2,306,000	1,852,000	1,769,000	1,710,000
	2019	3,566,000	3,484,000	3,379,000	3,335,000
	2020	3,518,000	3,951,000	4,362,000	4,529,000
Private Passenger Total		12,443,000	12,093,000	12,280,000	12,213,000
Non Private Passenger	prior	15,000	3,000	3,000	2,000
	2011	5,000	5,000	5,000	5,000
	2012	47,000	47,000	47,000	45,000
	2013	98,000	99,000	98,000	95,000
	2014	2,000	2,000	2,000	2,000
	2015	(54,000)	55,000	55,000	52,000
	2016	115,000	(675,000)	(648,000)	(641,000)
	2017	704,000	220,000	212,000	202,000
	2018	785,000	696,000	666,000	637,000
	2019	1,792,000	1,483,000	1,272,000	1,219,000
	2020	2,330,000	1,601,000	1,912,000	2,374,000
Non Private Passenger Total		5,839,000	3,536,000	3,624,000	3,992,000
Grand Total		18,282,000	15,629,000	15,904,000	16,205,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nova Scotia
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 202009	202010	202011	202012
Private Passenger	prior	85,000	69,000	67,000	67,000
	2011	6,000	6,000	6,000	6,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	4,000	4,000	4,000	4,000
	2014	39,000	32,000	31,000	30,000
	2015	12,000	28,000	26,000	25,000
	2016	(216,000)	83,000	83,000	80,000
	2017	392,000	256,000	251,000	242,000
	2018	626,000	459,000	449,000	433,000
	2019	1,459,000	1,287,000	1,256,000	1,212,000
	2020	3,332,000	3,444,000	3,763,000	3,993,000
Private Passenger Total		5,737,000	5,666,000	5,934,000	6,090,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2011	2,000	2,000	2,000	2,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	68,000	290,000	286,000	274,000
	2014	(24,000)	30,000	29,000	28,000
	2015	42,000	(9,000)	(9,000)	(8,000)
	2016	201,000	179,000	177,000	172,000
	2017	353,000	412,000	403,000	392,000
	2018	974,000	771,000	744,000	721,000
	2019	2,199,000	1,861,000	1,571,000	1,502,000
	2020	4,193,000	4,599,000	5,152,000	5,287,000
Non Private Passenger Total		8,004,000	8,131,000	8,351,000	8,366,000
Grand Total		13,741,000	13,797,000	14,285,000	14,456,000

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

EXHIBIT A

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

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Jurisdiction Desc		Prince Edward Island	discount rate: 0.23%			
AccountCode Desc		IBNR Provision	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM				
Business Segment	Acc Year	202009	202010	202011	202012	
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)	
	2011	(1,000)	(1,000)	(1,000)	(1,000)	
	2012		-	-	-	
	2013	(2,000)	(2,000)	(2,000)	(2,000)	
	2014		-	-	-	
	2015	107,000	104,000	102,000	99,000	
	2016	68,000	56,000	55,000	54,000	
	2017	(17,000)	199,000	195,000	189,000	
	2018	393,000	118,000	114,000	110,000	
	2019	234,000	303,000	295,000	280,000	
	2020	565,000	511,000	533,000	459,000	
Private Passenger Total		1,342,000	1,283,000	1,286,000	1,183,000	
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2011	1,000	1,000	1,000	1,000	
	2012	30,000	31,000	30,000	30,000	
	2013	45,000	-	-	-	
	2014	11,000	11,000	11,000	10,000	
	2015	18,000	9,000	9,000	9,000	
	2016	69,000	185,000	181,000	177,000	
	2017	293,000	237,000	234,000	232,000	
	2018	440,000	283,000	278,000	267,000	
	2019	882,000	885,000	804,000	767,000	
	2020	487,000	830,000	945,000	1,079,000	
Non Private Passenger Total		2,274,000	2,470,000	2,491,000	2,570,000	
Grand Total		3,616,000	3,753,000	3,777,000	3,753,000	

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

EXHIBIT A

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

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Jurisdiction Desc		Ontario	discount rate: 0.23%			
AccountCode Desc		IBNR Provision	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	202009	202010	202011	202012	
Private Passenger	prior	4,492,000	4,609,000	4,485,000	4,386,000	
	2011	146,000	148,000	144,000	141,000	
	2012	(35,000)	175,000	171,000	166,000	
	2013	103,000	104,000	101,000	99,000	
	2014	84,000	334,000	324,000	320,000	
	2015	221,000	137,000	135,000	129,000	
	2016	332,000	222,000	215,000	206,000	
	2017	415,000	399,000	384,000	366,000	
	2018	688,000	1,125,000	1,095,000	1,070,000	
	2019	3,150,000	3,954,000	3,807,000	3,730,000	
	2020	8,056,000	9,174,000	9,986,000	10,778,000	
Private Passenger Total		17,652,000	20,381,000	20,847,000	21,391,000	
Non Private Passenger	prior	57,000	57,000	57,000	55,000	
	2011	122,000	122,000	117,000	110,000	
	2012	(25,000)	5,000	5,000	4,000	
	2013	566,000	181,000	174,000	161,000	
	2014	315,000	327,000	314,000	295,000	
	2015	788,000	747,000	718,000	673,000	
	2016	1,406,000	920,000	899,000	880,000	
	2017	1,044,000	1,243,000	1,199,000	1,164,000	
	2018	4,712,000	3,484,000	3,374,000	3,297,000	
	2019	11,450,000	11,477,000	10,514,000	10,041,000	
	2020	16,027,000	17,711,000	17,985,000	18,170,000	
Non Private Passenger Total		36,462,000	36,274,000	35,356,000	34,850,000	
Grand Total		54,114,000	56,655,000	56,203,000	56,241,000	

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta
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 202009	202010	202011	202012
Private Passenger	prior	93,000	93,000	89,000	83,000
	2011	33,000	14,000	14,000	13,000
	2012	44,000	44,000	43,000	41,000
	2013	79,000	62,000	60,000	56,000
	2014	192,000	101,000	100,000	96,000
	2015	96,000	125,000	119,000	112,000
	2016	378,000	307,000	304,000	300,000
	2017	441,000	269,000	267,000	264,000
	2018	595,000	491,000	468,000	446,000
	2019	1,291,000	1,129,000	1,081,000	1,026,000
	2020	1,939,000	1,878,000	1,955,000	1,962,000
Private Passenger Total		5,181,000	4,513,000	4,500,000	4,399,000
Non Private Passenger	prior	90,000	90,000	85,000	80,000
	2011	159,000	160,000	153,000	143,000
	2012	81,000	81,000	77,000	72,000
	2013	449,000	254,000	242,000	226,000
	2014	499,000	365,000	342,000	324,000
	2015	319,000	2,155,000	2,016,000	1,907,000
	2016	2,504,000	1,899,000	1,871,000	1,793,000
	2017	3,861,000	3,579,000	3,357,000	3,203,000
	2018	8,666,000	8,277,000	7,793,000	7,450,000
	2019	18,448,000	18,248,000	15,257,000	14,569,000
	2020	24,671,000	26,604,000	26,932,000	27,770,000
Non Private Passenger Total		59,747,000	61,712,000	58,125,000	57,537,000
Grand Total		64,928,000	66,225,000	62,625,000	61,936,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon
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 202009	202010	202011	202012
Private Passenger	prior	4,000	4,000	4,000	4,000
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	7,000	6,000	6,000	6,000
	2015	12,000	11,000	11,000	11,000
	2016	14,000	13,000	13,000	13,000
	2017	105,000	104,000	103,000	102,000
	2018	79,000	27,000	27,000	27,000
	2019	92,000	48,000	48,000	48,000
	2020	96,000	81,000	94,000	113,000
Private Passenger Total		416,000	301,000	313,000	331,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	-	-	-
	2014	8,000	7,000	7,000	7,000
	2015	(13,000)	12,000	12,000	12,000
	2016	26,000	23,000	23,000	23,000
	2017	76,000	48,000	48,000	48,000
	2018	149,000	142,000	140,000	139,000
	2019	274,000	188,000	157,000	150,000
	2020	488,000	542,000	552,000	601,000
Non Private Passenger Total		1,012,000	965,000	942,000	983,000
Grand Total		1,428,000	1,266,000	1,255,000	1,314,000

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

EXHIBIT A

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

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Jurisdiction Desc		Northwest Territories	discount rate: 0.23%			
AccountCode Desc		IBNR Provision	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM				
Business Segment	Acc Year	202009	202010	202011	202012	
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)	
	2011	(1,000)	(1,000)	(1,000)	(1,000)	
	2012	6,000	6,000	6,000	6,000	
	2013	7,000	7,000	7,000	7,000	
	2014	9,000	9,000	9,000	9,000	
	2015	23,000	19,000	19,000	19,000	
	2016	35,000	32,000	32,000	32,000	
	2017	125,000	114,000	113,000	110,000	
	2018	306,000	107,000	105,000	104,000	
	2019	395,000	349,000	345,000	333,000	
	2020	282,000	364,000	421,000	449,000	
Private Passenger Total		1,184,000	1,003,000	1,053,000	1,065,000	
Non Private Passenger	prior	3,000	3,000	3,000	3,000	
	2011	-	-	-	-	
	2012	-	-	-	-	
	2013	54,000	53,000	53,000	52,000	
	2014	33,000	7,000	7,000	7,000	
	2015	14,000	13,000	13,000	13,000	
	2016	46,000	45,000	45,000	44,000	
	2017	94,000	54,000	54,000	54,000	
	2018	179,000	116,000	115,000	114,000	
	2019	321,000	323,000	296,000	283,000	
	2020	321,000	393,000	432,000	468,000	
Non Private Passenger Total		1,065,000	1,007,000	1,018,000	1,038,000	
Grand Total		2,249,000	2,010,000	2,071,000	2,103,000	

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

EXHIBIT A

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

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Jurisdiction Desc		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	202009	202010	202011	202012
Private Passenger	prior	-	-	-	-
	2011		-	-	-
	2012	18,000	18,000	17,000	17,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	1,000	1,000	1,000
	2015	2,000	2,000	2,000	2,000
	2016	6,000	2,000	2,000	2,000
	2017	11,000	3,000	3,000	3,000
	2018	11,000	5,000	5,000	5,000
	2019	26,000	15,000	15,000	15,000
	2020	16,000	26,000	28,000	32,000
Private Passenger Total		92,000	73,000	74,000	78,000
Non Private Passenger	prior		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013		-	-	-
	2014	190,000	3,000	3,000	3,000
	2015	12,000	15,000	15,000	15,000
	2016	17,000	17,000	17,000	17,000
	2017	53,000	31,000	31,000	31,000
	2018	76,000	100,000	99,000	97,000
	2019	197,000	147,000	135,000	128,000
	2020	159,000	195,000	206,000	220,000
Non Private Passenger Total		704,000	508,000	506,000	511,000
Grand Total		796,000	581,000	580,000	589,000

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

EXHIBIT A

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

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Jurisdiction Desc	(All)
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 202009	202010	202011	202012
Private Passenger	prior	4,739,000	4,811,000	4,681,000	4,576,000
	2011	221,000	205,000	201,000	196,000
	2012	233,000	469,000	458,000	445,000
	2013	322,000	272,000	265,000	257,000
	2014	662,000	836,000	819,000	797,000
	2015	1,332,000	1,195,000	1,171,000	1,126,000
	2016	1,882,000	1,697,000	1,673,000	1,629,000
	2017	3,609,000	3,046,000	2,981,000	2,841,000
	2018	6,927,000	5,611,000	5,358,000	5,118,000
	2019	13,153,000	13,475,000	12,908,000	12,452,000
	2020	23,617,000	26,055,000	27,818,000	28,616,000
Private Passenger Total		56,697,000	57,672,000	58,333,000	58,053,000
Non Private Passenger	prior	172,000	160,000	155,000	147,000
	2011	343,000	345,000	332,000	314,000
	2012	131,000	162,000	157,000	149,000
	2013	1,283,000	828,000	806,000	763,000
	2014	1,035,000	753,000	716,000	677,000
	2015	1,067,000	3,070,000	2,899,000	2,741,000
	2016	4,583,000	2,662,000	2,632,000	2,532,000
	2017	6,759,000	5,999,000	5,708,000	5,489,000
	2018	16,527,000	14,259,000	13,585,000	13,065,000
	2019	36,651,000	35,332,000	30,641,000	29,268,000
	2020	50,545,000	54,725,000	56,093,000	57,754,000
Non Private Passenger Total		119,096,000	118,295,000	113,724,000	112,899,000
Grand Total		175,793,000	175,967,000	172,057,000	170,952,000

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

EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202008	202009	202010	202011
Private Passenger	prior	(17,000)	(17,000)	(17,000)	(17,000)
	2011	(8,000)	(8,000)	(8,000)	(8,000)
	2012	(25,000)	(25,000)	(24,000)	(24,000)
	2013	(12,000)	(12,000)	(12,000)	(12,000)
	2014	(11,000)	(26,000)	(25,000)	(25,000)
	2015	180,000	189,000	181,000	179,000
	2016	(16,000)	41,000	41,000	37,000
	2017	462,000	486,000	459,000	413,000
	2018	1,311,000	1,268,000	1,117,000	1,005,000
	2019	1,989,000	1,860,000	1,730,000	1,557,000
	2020	4,423,000	5,000,000	4,898,000	4,833,000
Private Passenger Total		8,276,000	8,756,000	8,340,000	7,938,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	-	-	-	-
	2015	(28,000)	(107,000)	(106,000)	(101,000)
	2016	24,000	112,000	111,000	107,000
	2017	14,000	102,000	99,000	98,000
	2018	285,000	285,000	282,000	268,000
	2019	707,000	708,000	566,000	453,000
	2020	1,353,000	1,580,000	1,563,000	1,224,000
Non Private Passenger Total		2,366,000	2,691,000	2,526,000	2,060,000
Grand Total		10,642,000	11,447,000	10,866,000	9,998,000

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

EXHIBIT B

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

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Jurisdiction Desc		New Brunswick			
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	202010	202011	202012
Acc Year		202009	202010	202011	202012
Private Passenger	prior	21,000	(6,000)	(6,000)	(6,000)
	2011	18,000	18,000	18,000	17,000
	2012	67,000	67,000	66,000	63,000
	2013	55,000	20,000	20,000	19,000
	2014	164,000	138,000	137,000	130,000
	2015	181,000	218,000	216,000	205,000
	2016	562,000	408,000	404,000	400,000
	2017	1,142,000	1,121,000	1,110,000	1,032,000
	2018	1,828,000	1,400,000	1,330,000	1,285,000
	2019	3,012,000	2,949,000	2,861,000	2,832,000
	2020	2,964,000	3,324,000	3,682,000	3,797,000
Private Passenger Total		10,014,000	9,657,000	9,838,000	9,774,000
Non Private Passenger	prior	-	(11,000)	(11,000)	(11,000)
	2011	(4,000)	(4,000)	(4,000)	(4,000)
	2012	2,000	2,000	2,000	2,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	2,000	2,000	2,000	2,000
	2015	(85,000)	13,000	13,000	12,000
	2016	53,000	(696,000)	(668,000)	(661,000)
	2017	599,000	156,000	150,000	142,000
	2018	511,000	428,000	411,000	390,000
	2019	1,261,000	983,000	786,000	747,000
	2020	1,957,000	1,184,000	1,452,000	1,859,000
Non Private Passenger Total		4,292,000	2,053,000	2,129,000	2,474,000
Grand Total		14,306,000	11,710,000	11,967,000	12,248,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia
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 202009	202010	202011	202012
Private Passenger	prior	49,000	33,000	32,000	32,000
	2011	5,000	5,000	5,000	5,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	(3,000)	(3,000)	(3,000)	(3,000)
	2014	(3,000)	(10,000)	(9,000)	(9,000)
	2015	(7,000)	7,000	6,000	6,000
	2016	(266,000)	3,000	3,000	3,000
	2017	256,000	135,000	131,000	126,000
	2018	381,000	220,000	213,000	204,000
	2019	841,000	678,000	658,000	632,000
	2020	2,747,000	2,802,000	3,068,000	3,247,000
Private Passenger Total		3,998,000	3,868,000	4,102,000	4,241,000
Non Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2011	2,000	2,000	2,000	2,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	(75,000)	137,000	136,000	129,000
	2014	(47,000)	2,000	2,000	2,000
	2015	28,000	(17,000)	(17,000)	(16,000)
	2016	50,000	30,000	30,000	30,000
	2017	130,000	181,000	179,000	170,000
	2018	615,000	407,000	387,000	383,000
	2019	1,674,000	1,375,000	1,100,000	1,045,000
	2020	3,558,000	3,846,000	4,323,000	4,379,000
Non Private Passenger Total		5,928,000	5,956,000	6,135,000	6,117,000
Grand Total		9,926,000	9,824,000	10,237,000	10,358,000

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

EXHIBIT B

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

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Jurisdiction Desc		Prince Edward Island	discount rate: 0.00%			
AccountCode Desc		Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	202009	202010	202011	202012	
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)	
	2011	(1,000)	(1,000)	(1,000)	(1,000)	
	2012		-	-	-	
	2013	(2,000)	(2,000)	(2,000)	(2,000)	
	2014		-	-	-	
	2015	7,000	4,000	4,000	4,000	
	2016	32,000	21,000	21,000	21,000	
	2017	(142,000)	54,000	53,000	52,000	
	2018	346,000	96,000	92,000	89,000	
	2019	139,000	199,000	193,000	181,000	
	2020	479,000	416,000	431,000	349,000	
Private Passenger Total		853,000	782,000	786,000	688,000	
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2011	1,000	1,000	1,000	1,000	
	2012		-	-	-	
	2013	41,000	-	-	-	
	2014	(1,000)	(1,000)	(1,000)	(1,000)	
	2015	16,000	8,000	8,000	8,000	
	2016	(45,000)	60,000	59,000	58,000	
	2017	265,000	215,000	213,000	211,000	
	2018	394,000	248,000	244,000	234,000	
	2019	772,000	781,000	703,000	668,000	
	2020	369,000	671,000	772,000	889,000	
Non Private Passenger Total		1,810,000	1,981,000	1,997,000	2,066,000	
Grand Total		2,663,000	2,763,000	2,783,000	2,754,000	

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYYMM 202009	202010	202011	202012
Private Passenger	prior	488,000	572,000	566,000	536,000
	2011	37,000	37,000	37,000	35,000
	2012	(129,000)	62,000	61,000	58,000
	2013	17,000	17,000	17,000	16,000
	2014	(257,000)	(31,000)	(31,000)	(29,000)
	2015	176,000	102,000	101,000	96,000
	2016	222,000	122,000	117,000	111,000
	2017	264,000	250,000	240,000	228,000
	2018	373,000	743,000	721,000	707,000
	2019	2,085,000	2,789,000	2,677,000	2,645,000
	2020	6,748,000	7,744,000	8,382,000	9,042,000
Private Passenger Total		10,024,000	12,407,000	12,888,000	13,445,000
Non Private Passenger	prior	(2,000)	(2,000)	(1,000)	(1,000)
	2011	27,000	27,000	26,000	25,000
	2012	(31,000)	(1,000)	(1,000)	(1,000)
	2013	290,000	(63,000)	(60,000)	(58,000)
	2014	82,000	97,000	93,000	89,000
	2015	154,000	118,000	113,000	108,000
	2016	871,000	429,000	425,000	412,000
	2017	479,000	644,000	618,000	593,000
	2018	3,392,000	2,280,000	2,189,000	2,136,000
	2019	8,821,000	8,816,000	7,934,000	7,537,000
	2020	13,686,000	15,064,000	15,070,000	14,982,000
Non Private Passenger Total		27,769,000	27,409,000	26,406,000	25,822,000
Grand Total		37,793,000	39,816,000	39,294,000	39,267,000

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

EXHIBIT B

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

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Jurisdiction Desc	Alberta
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 202009	202010	202011	202012
Private Passenger	prior	59,000	59,000	55,000	51,000
	2011	18,000	1,000	1,000	1,000
	2012	22,000	22,000	21,000	20,000
	2013	62,000	47,000	45,000	42,000
	2014	58,000	(33,000)	(31,000)	(29,000)
	2015	77,000	103,000	98,000	92,000
	2016	202,000	137,000	136,000	134,000
	2017	376,000	220,000	218,000	216,000
	2018	377,000	273,000	259,000	243,000
	2019	979,000	815,000	774,000	728,000
	2020	1,680,000	1,623,000	1,685,000	1,677,000
Private Passenger Total		3,910,000	3,267,000	3,261,000	3,175,000
Non Private Passenger	prior	60,000	60,000	56,000	52,000
	2011	26,000	26,000	24,000	23,000
	2012	8,000	8,000	7,000	7,000
	2013	224,000	45,000	42,000	40,000
	2014	407,000	285,000	265,000	252,000
	2015	(176,000)	1,695,000	1,576,000	1,497,000
	2016	2,031,000	1,484,000	1,466,000	1,393,000
	2017	3,056,000	2,856,000	2,656,000	2,523,000
	2018	6,266,000	5,880,000	5,468,000	5,195,000
	2019	14,834,000	14,368,000	11,494,000	10,919,000
	2020	21,109,000	22,823,000	22,867,000	23,420,000
Non Private Passenger Total		47,845,000	49,530,000	45,921,000	45,321,000
Grand Total		51,755,000	52,797,000	49,182,000	48,496,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYYMM 202009	202010	202011	202012
Private Passenger	prior	4,000	4,000	4,000	4,000
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	5,000	5,000	5,000
	2015	11,000	10,000	10,000	10,000
	2016	13,000	12,000	12,000	12,000
	2017	17,000	15,000	15,000	15,000
	2018	71,000	24,000	24,000	24,000
	2019	77,000	37,000	37,000	37,000
	2020	84,000	67,000	78,000	95,000
Private Passenger Total		290,000	181,000	192,000	209,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	-	-	-
	2014	7,000	6,000	6,000	6,000
	2015	(15,000)	11,000	11,000	11,000
	2016	24,000	21,000	21,000	21,000
	2017	69,000	44,000	44,000	44,000
	2018	89,000	83,000	82,000	81,000
	2019	226,000	149,000	119,000	113,000
	2020	438,000	488,000	494,000	539,000
Non Private Passenger Total		842,000	805,000	780,000	818,000
Grand Total		1,132,000	986,000	972,000	1,027,000

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

EXHIBIT B

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

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Jurisdiction Desc		Northwest Territories	discount rate: 0.00%			
AccountCode Desc		Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	202009	202010	202011	202012	
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)	
	2011	(1,000)	(1,000)	(1,000)	(1,000)	
	2012	5,000	5,000	5,000	5,000	
	2013	6,000	6,000	6,000	6,000	
	2014	8,000	8,000	8,000	8,000	
	2015	21,000	17,000	17,000	17,000	
	2016	32,000	29,000	29,000	29,000	
	2017	70,000	60,000	59,000	57,000	
	2018	273,000	94,000	93,000	92,000	
	2019	341,000	299,000	296,000	285,000	
	2020	223,000	303,000	353,000	374,000	
Private Passenger Total		975,000	817,000	862,000	869,000	
Non Private Passenger	prior	3,000	3,000	3,000	3,000	
	2011	-	-	-	-	
	2012	-	-	-	-	
	2013	2,000	1,000	1,000	1,000	
	2014	30,000	6,000	6,000	6,000	
	2015	13,000	12,000	12,000	12,000	
	2016	26,000	25,000	25,000	25,000	
	2017	85,000	49,000	49,000	49,000	
	2018	159,000	103,000	102,000	101,000	
	2019	260,000	248,000	223,000	212,000	
	2020	280,000	344,000	379,000	411,000	
Non Private Passenger Total		858,000	791,000	800,000	820,000	
Grand Total		1,833,000	1,608,000	1,662,000	1,689,000	

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

EXHIBIT B

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

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Jurisdiction Desc	Nunavut
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 202009	202010	202011	202012
Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	1,000	1,000	1,000	1,000
	2015	2,000	2,000	2,000	2,000
	2016	5,000	2,000	2,000	2,000
	2017	10,000	3,000	3,000	3,000
	2018	10,000	4,000	4,000	4,000
	2019	23,000	13,000	13,000	13,000
	2020	13,000	23,000	25,000	28,000
Private Passenger Total		66,000	50,000	52,000	55,000
Non Private Passenger	prior	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	-	-	-	-
	2014	173,000	3,000	3,000	3,000
	2015	3,000	6,000	6,000	6,000
	2016	15,000	15,000	15,000	15,000
	2017	48,000	28,000	28,000	28,000
	2018	64,000	85,000	84,000	83,000
	2019	179,000	122,000	110,000	104,000
	2020	141,000	174,000	184,000	196,000
Non Private Passenger Total		623,000	433,000	430,000	435,000
Grand Total		689,000	483,000	482,000	490,000

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

EXHIBIT B

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

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Jurisdiction Desc	(All)
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 202009	202010	202011	202012
Private Passenger	prior	596,000	637,000	626,000	594,000
	2011	69,000	52,000	52,000	50,000
	2012	(59,000)	154,000	151,000	144,000
	2013	128,000	78,000	76,000	72,000
	2014	(49,000)	101,000	103,000	98,000
	2015	657,000	529,000	519,000	491,000
	2016	843,000	672,000	668,000	662,000
	2017	2,479,000	1,963,000	1,923,000	1,819,000
	2018	4,927,000	3,678,000	3,478,000	3,308,000
	2019	9,357,000	9,625,000	9,170,000	8,831,000
	2020	19,938,000	21,983,000	23,369,000	23,807,000
Private Passenger Total		38,886,000	39,472,000	40,135,000	39,876,000
Non Private Passenger	prior	65,000	54,000	51,000	47,000
	2011	53,000	53,000	50,000	48,000
	2012	(23,000)	7,000	6,000	6,000
	2013	481,000	67,000	68,000	63,000
	2014	653,000	400,000	376,000	359,000
	2015	(169,000)	1,859,000	1,734,000	1,649,000
	2016	3,137,000	1,362,000	1,367,000	1,287,000
	2017	4,833,000	4,179,000	3,943,000	3,766,000
	2018	11,775,000	9,661,000	9,107,000	8,725,000
	2019	28,735,000	27,216,000	22,768,000	21,629,000
	2020	43,118,000	46,517,000	47,157,000	48,064,000
Non Private Passenger Total		92,658,000	91,375,000	86,627,000	85,643,000
Grand Total		131,544,000	130,847,000	126,762,000	125,519,000

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

EXHIBIT C-1

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.23%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
			Prior Month	Current Month	1st Projected
			202009	202010	202011
Sum of Amount		ShareYYMM			2nd Projected
Business Segment	Acc Year		202009	202010	202011
					202012
Private Passenger	prior		57,000	57,000	57,000
	2011		57,000	57,000	56,000
	2012		102,000	102,000	101,000
	2013		149,000	149,000	146,000
	2014		194,000	194,000	190,000
	2015		386,000	387,000	384,000
	2016		389,000	367,000	362,000
	2017		230,000	188,000	185,000
	2018		465,000	423,000	419,000
	2019		506,000	484,000	479,000
	2020		182,000	227,000	217,165
Private Passenger Total			2,717,000	2,635,000	2,596,165
Non Private Passenger	prior		21,000	21,000	21,000
	2011		17,000	17,000	17,000
	2012		26,000	26,000	26,000
	2013		37,000	37,000	36,000
	2014		52,000	53,000	52,000
	2015		115,000	116,000	115,000
	2016		129,000	122,000	121,000
	2017		80,000	65,000	64,000
	2018		176,000	160,000	158,000
	2019		196,000	187,000	184,000
	2020		62,000	78,000	74,035
Non Private Passenger Total			911,000	882,000	868,035
Grand Total			3,628,000	3,517,000	3,464,200

EXHIBIT C-1

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

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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		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Acc Year		202009	202010	202011	202012
Private Passenger	prior	12,000	12,000	13,000	14,000
	2011	57,000	47,000	46,000	45,000
	2012	85,000	85,000	83,000	80,000
	2013	82,000	79,000	77,000	75,000
	2014	114,000	114,000	111,000	108,000
	2015	261,000	274,000	268,000	263,000
	2016	210,000	197,000	191,000	184,000
	2017	228,000	203,000	196,000	189,000
	2018	200,000	187,000	180,000	173,000
	2019	291,000	276,000	268,000	260,000
	2020	119,000	133,000	148,619	159,619
Private Passenger Total		1,659,000	1,607,000	1,581,619	1,550,619
Non Private Passenger	prior	12,000	12,000	12,000	12,000
	2011	43,000	36,000	35,000	34,000
	2012	63,000	63,000	62,000	61,000
	2013	58,000	56,000	55,000	54,000
	2014	75,000	75,000	74,000	73,000
	2015	160,000	168,000	166,000	164,000
	2016	127,000	120,000	117,000	115,000
	2017	146,000	130,000	126,000	124,000
	2018	145,000	136,000	132,000	129,000
	2019	232,000	220,000	216,000	211,000
	2020	97,000	109,000	121,267	134,267
Non Private Passenger Total		1,158,000	1,125,000	1,116,267	1,111,267
Grand Total		2,817,000	2,732,000	2,697,886	2,661,886

EXHIBIT C-1

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

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Jurisdiction Desc		Nova Scotia				discount rate: 0.23%
AccountCode Desc		Retro Claims Expense				interest rate margin: 25 basis pts
AccountCode		(All)				
AccidentYear		(All)				
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	202009	202010	202011	202012	
Private Passenger	prior	96,000	96,000	96,000	96,000	
	2011	33,000	33,000	32,000	31,000	
	2012	43,000	43,000	42,000	41,000	
	2013	53,000	53,000	52,000	51,000	
	2014	54,000	50,000	48,000	47,000	
	2015	28,000	28,000	27,000	26,000	
	2016	85,000	99,000	97,000	95,000	
	2017	83,000	82,000	79,000	77,000	
	2018	124,000	124,000	122,000	119,000	
	2019	227,000	226,000	206,000	201,000	
	2020	53,000	76,000	83,826	90,826	
Private Passenger Total		879,000	910,000	884,826	874,826	
Non Private Passenger	prior	41,000	41,000	41,000	41,000	
	2011	32,000	32,000	31,000	30,000	
	2012	47,000	47,000	46,000	45,000	
	2013	64,000	64,000	63,000	62,000	
	2014	69,000	64,000	63,000	62,000	
	2015	40,000	40,000	37,000	35,000	
	2016	118,000	138,000	135,000	133,000	
	2017	110,000	110,000	107,000	105,000	
	2018	152,000	153,000	149,000	146,000	
	2019	215,000	215,000	197,000	192,000	
	2020	58,000	84,000	93,740	102,740	
Non Private Passenger Total		946,000	988,000	962,740	953,740	
Grand Total		1,825,000	1,898,000	1,847,566	1,828,566	

EXHIBIT C-1

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.23%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
			Prior Month	Current Month	1st Projected
			202009	202010	202011
Sum of Amount		ShareYYMM			2nd Projected
Business Segment	Acc Year	202009	202010	202011	202012
Private Passenger	prior	13,000	13,000	13,000	13,000
	2011	9,000	9,000	9,000	9,000
	2012	15,000	15,000	15,000	15,000
	2013	21,000	21,000	21,000	21,000
	2014	28,000	28,000	26,000	26,000
	2015	31,000	31,000	30,000	29,000
	2016	58,000	63,000	63,000	63,000
	2017	39,000	50,000	49,000	48,000
	2018	1,000	(21,000)	(22,000)	(24,000)
	2019	40,000	38,000	37,000	35,000
	2020	10,000	24,000	27,261	29,261
Private Passenger Total		265,000	271,000	268,261	264,261
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2011	6,000	6,000	6,000	6,000
	2012	9,000	9,000	9,000	9,000
	2013	13,000	13,000	13,000	13,000
	2014	18,000	18,000	18,000	18,000
	2015	20,000	21,000	21,000	21,000
	2016	39,000	43,000	43,000	43,000
	2017	27,000	32,000	31,000	31,000
	2018	1,000	(17,000)	(18,000)	(19,000)
	2019	36,000	33,000	32,000	31,000
	2020	11,000	24,000	25,586	28,586
Non Private Passenger Total		186,000	188,000	186,586	187,586
Grand Total		451,000	459,000	454,847	451,847

EXHIBIT C-1

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

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Jurisdiction Desc		Ontario	discount rate: 0.23%			
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	202009	202010	202011	202012	
Private Passenger	prior	2,203,000	2,206,000	2,138,000	2,076,000	
	2011	306,000	306,000	297,000	288,000	
	2012	419,000	416,000	404,000	392,000	
	2013	413,000	413,000	400,000	388,000	
	2014	424,000	413,000	400,000	388,000	
	2015	539,000	537,000	523,000	511,000	
	2016	447,000	419,000	406,000	393,000	
	2017	532,000	538,000	523,000	507,000	
	2018	611,000	594,000	574,000	555,000	
	2019	1,337,000	1,367,000	1,330,000	1,294,000	
	2020	563,000	629,000	678,377	749,377	
Private Passenger Total		7,794,000	7,838,000	7,673,377	7,541,377	
Non Private Passenger	prior	754,000	754,000	736,000	720,000	
	2011	242,000	242,000	238,000	233,000	
	2012	385,000	381,000	373,000	365,000	
	2013	626,000	628,000	616,000	604,000	
	2014	789,000	769,000	754,000	738,000	
	2015	1,198,000	1,194,000	1,175,000	1,157,000	
	2016	990,000	931,000	911,000	891,000	
	2017	1,180,000	1,195,000	1,172,000	1,151,000	
	2018	1,923,000	1,867,000	1,824,000	1,782,000	
	2019	4,128,000	4,229,000	4,152,000	4,076,000	
	2020	1,305,000	1,492,000	1,619,146	1,796,146	
Non Private Passenger Total		13,520,000	13,682,000	13,570,146	13,513,146	
Grand Total		21,314,000	21,520,000	21,243,523	21,054,523	

EXHIBIT C-1

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

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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	202009	202010	202011	202012
Private Passenger	prior	205,000	205,000	202,000	199,000
	2011	4,000	4,000	4,000	4,000
	2012	35,000	35,000	34,000	33,000
	2013	51,000	51,000	50,000	48,000
	2014	65,000	65,000	64,000	63,000
	2015	57,000	83,000	82,000	81,000
	2016	39,000	30,000	29,000	28,000
	2017	48,000	48,000	47,000	46,000
	2018	157,000	150,000	149,000	148,000
	2019	141,000	132,000	131,000	130,000
	2020	(23,000)	(26,000)	(41,626)	(58,626)
Private Passenger Total		779,000	777,000	750,374	721,374
Non Private Passenger	prior	659,000	659,000	654,000	648,000
	2011	15,000	15,000	15,000	15,000
	2012	129,000	129,000	128,000	127,000
	2013	199,000	199,000	197,000	195,000
	2014	281,000	281,000	277,000	274,000
	2015	271,000	389,000	386,000	382,000
	2016	212,000	162,000	159,000	156,000
	2017	305,000	305,000	301,000	298,000
	2018	1,237,000	1,178,000	1,176,000	1,174,000
	2019	1,452,000	1,356,000	1,349,000	1,343,000
	2020	(270,000)	(302,000)	(508,853)	(743,853)
Non Private Passenger Total		4,490,000	4,371,000	4,133,147	3,868,147
Grand Total		5,269,000	5,148,000	4,883,521	4,589,521

EXHIBIT C-1

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

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Jurisdiction Desc		Yukon	discount rate: 0.23%			
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	202009	202010	202011	202012	
Private Passenger	prior	8,000	8,000	8,000	8,000	
	2011	1,000	1,000	1,000	1,000	
	2012	2,000	2,000	2,000	2,000	
	2013	3,000	3,000	3,000	3,000	
	2014	4,000	4,000	4,000	4,000	
	2015	(17,000)	(16,000)	(16,000)	(16,000)	
	2016	(3,000)	(4,000)	(4,000)	(4,000)	
	2017	2,000	1,000	1,000	1,000	
	2018	6,000	5,000	5,000	5,000	
	2019		(2,000)	(2,000)	(3,000)	
	2020	(4,000)	(4,000)	(5,926)	(6,926)	
Private Passenger Total		2,000	(2,000)	(3,926)	(5,926)	
Non Private Passenger	prior	6,000	6,000	6,000	6,000	
	2011	2,000	2,000	2,000	2,000	
	2012	3,000	3,000	3,000	3,000	
	2013	4,000	4,000	4,000	4,000	
	2014	6,000	6,000	6,000	6,000	
	2015	(26,000)	(25,000)	(25,000)	(25,000)	
	2016	(7,000)	(8,000)	(8,000)	(8,000)	
	2017	6,000	3,000	3,000	3,000	
	2018	26,000	21,000	21,000	21,000	
	2019	2,000	(8,000)	(8,000)	(9,000)	
	2020	(15,000)	(17,000)	(26,355)	(30,355)	
Non Private Passenger Total		7,000	(13,000)	(22,355)	(27,355)	
Grand Total		9,000	(15,000)	(26,281)	(33,281)	

EXHIBIT C-1

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

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Jurisdiction Desc	Northwest Territories					
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 ShareYYMM 202009	Current Month 202010	1st Projected 202011	2nd Projected 202012
	Private Passenger	prior		-	-	-
		2011	7,000	7,000	7,000	7,000
		2012	10,000	10,000	10,000	10,000
		2013	13,000	13,000	13,000	13,000
		2014	19,000	19,000	19,000	19,000
		2015	(1,000)	(1,000)	(1,000)	(1,000)
		2016	22,000	22,000	22,000	22,000
		2017	11,000	7,000	7,000	7,000
		2018	(4,000)	(10,000)	(10,000)	(10,000)
		2019	19,000	13,000	13,000	13,000
		2020	(29,000)	(33,000)	(45,910)	(48,910)
	Private Passenger Total		67,000	47,000	34,090	31,090
	Non Private Passenger	prior		-	-	-
		2011	2,000	2,000	2,000	2,000
		2012	3,000	3,000	3,000	3,000
		2013	4,000	4,000	4,000	4,000
		2014	7,000	7,000	7,000	7,000
		2015	(1,000)	(1,000)	(1,000)	(1,000)
		2016	8,000	8,000	8,000	8,000
		2017	5,000	4,000	4,000	4,000
		2018	(3,000)	(5,000)	(5,000)	(5,000)
		2019	11,000	8,000	8,000	8,000
		2020	(18,000)	(21,000)	(32,817)	(35,817)
	Non Private Passenger Total		18,000	9,000	(2,817)	(5,817)
	Grand Total		85,000	56,000	31,273	25,273

EXHIBIT C-1

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

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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	202009	202010	202011	202012	
Private Passenger	prior		-	-	-	
	2011	2,000	2,000	2,000	2,000	
	2012	2,000	2,000	2,000	2,000	
	2013	3,000	3,000	3,000	3,000	
	2014	4,000	4,000	4,000	4,000	
	2015	4,000	4,000	4,000	4,000	
	2016	4,000	4,000	4,000	4,000	
	2017	2,000	2,000	2,000	2,000	
	2018		-	-	-	
	2019	1,000	1,000	1,000	1,000	
	2020	(3,000)	(4,000)	(4,539)	(5,539)	
Private Passenger Total		19,000	18,000	17,461	16,461	
Non Private Passenger	prior		-	-	-	
	2011	1,000	1,000	1,000	1,000	
	2012	2,000	2,000	2,000	2,000	
	2013	2,000	2,000	2,000	2,000	
	2014	3,000	3,000	3,000	3,000	
	2015	4,000	4,000	4,000	4,000	
	2016	4,000	4,000	4,000	4,000	
	2017	6,000	6,000	6,000	6,000	
	2018	2,000	2,000	2,000	2,000	
	2019	7,000	6,000	6,000	6,000	
	2020	(14,000)	(16,000)	(18,261)	(20,261)	
Non Private Passenger Total		17,000	14,000	11,739	9,739	
Grand Total		36,000	32,000	29,200	26,200	

EXHIBIT C-1

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

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Jurisdiction Desc		(All)	discount rate: 0.23%			
AccountCode Desc		Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM				
Business Segment	Acc Year	202009	202010	202011	202012	
Private Passenger	prior	2,594,000	2,597,000	2,527,000	2,463,000	
	2011	476,000	466,000	454,000	442,000	
	2012	713,000	710,000	693,000	675,000	
	2013	788,000	785,000	765,000	746,000	
	2014	906,000	891,000	866,000	846,000	
	2015	1,288,000	1,327,000	1,301,000	1,278,000	
	2016	1,251,000	1,197,000	1,170,000	1,143,000	
	2017	1,175,000	1,119,000	1,089,000	1,058,000	
	2018	1,560,000	1,452,000	1,417,000	1,380,000	
	2019	2,562,000	2,535,000	2,463,000	2,383,000	
	2020	868,000	1,022,000	1,057,247	1,104,247	
Private Passenger Total		14,181,000	14,101,000	13,802,247	13,518,247	
Non Private Passenger	prior	1,499,000	1,499,000	1,476,000	1,454,000	
	2011	360,000	353,000	347,000	340,000	
	2012	667,000	663,000	652,000	641,000	
	2013	1,007,000	1,007,000	990,000	974,000	
	2014	1,300,000	1,276,000	1,254,000	1,232,000	
	2015	1,781,000	1,906,000	1,878,000	1,851,000	
	2016	1,620,000	1,520,000	1,490,000	1,462,000	
	2017	1,865,000	1,850,000	1,814,000	1,785,000	
	2018	3,659,000	3,495,000	3,439,000	3,387,000	
	2019	6,279,000	6,246,000	6,136,000	6,031,000	
	2020	1,216,000	1,431,000	1,347,488	1,297,488	
Non Private Passenger Total		21,253,000	21,246,000	20,823,488	20,454,488	
Grand Total		35,434,000	35,347,000	34,625,735	33,972,735	

EXHIBIT C-2

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202009	202010	202011	202012
Private Passenger	prior	51,000	51,000	51,000	51,000
	2011	52,000	52,000	51,000	50,000
	2012	93,000	93,000	92,000	91,000
	2013	135,000	135,000	133,000	131,000
	2014	176,000	176,000	173,000	170,000
	2015	344,000	322,000	319,000	316,000
	2016	323,000	301,000	297,000	293,000
	2017	165,000	144,000	141,000	138,000
	2018	377,000	335,000	331,000	327,000
	2019	388,000	343,000	339,000	335,000
	2020	83,000	93,000	70,165	34,165
Private Passenger Total		2,187,000	2,045,000	1,997,165	1,936,165
Non Private Passenger	prior	19,000	19,000	19,000	19,000
	2011	15,000	15,000	15,000	15,000
	2012	24,000	24,000	24,000	24,000
	2013	34,000	34,000	33,000	33,000
	2014	48,000	48,000	47,000	46,000
	2015	103,000	97,000	96,000	95,000
	2016	107,000	100,000	99,000	98,000
	2017	57,000	50,000	49,000	48,000
	2018	142,000	126,000	125,000	124,000
	2019	150,000	132,000	130,000	128,000
	2020	28,000	32,000	23,035	10,035
Non Private Passenger Total		727,000	677,000	660,035	640,035
Grand Total		2,914,000	2,722,000	2,657,200	2,576,200

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202009	202010	202011	202012
Private Passenger	prior	7,000	7,000	8,000	9,000
	2011	52,000	43,000	42,000	41,000
	2012	77,000	77,000	75,000	73,000
	2013	75,000	72,000	70,000	68,000
	2014	104,000	104,000	101,000	98,000
	2015	231,000	244,000	239,000	234,000
	2016	165,000	165,000	159,000	153,000
	2017	195,000	170,000	164,000	158,000
	2018	137,000	124,000	118,000	112,000
	2019	204,000	189,000	182,000	175,000
	2020	35,000	53,000	59,619	64,619
Private Passenger Total		1,282,000	1,248,000	1,217,619	1,185,619
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2011	39,000	33,000	32,000	31,000
	2012	57,000	57,000	56,000	55,000
	2013	53,000	51,000	50,000	49,000
	2014	68,000	68,000	67,000	66,000
	2015	142,000	150,000	148,000	146,000
	2016	100,000	100,000	98,000	96,000
	2017	125,000	109,000	106,000	104,000
	2018	99,000	90,000	87,000	84,000
	2019	162,000	150,000	146,000	142,000
	2020	29,000	44,000	49,267	54,267
Non Private Passenger Total		881,000	859,000	846,267	834,267
Grand Total		2,163,000	2,107,000	2,063,886	2,019,886

EXHIBIT C-2

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

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Jurisdiction Desc		Nova Scotia				discount rate: 0.00%
AccountCode Desc		Undiscounted Retro Claims Expense				interest rate margin: 0 basis pts
AccountCode		(All)				
AccidentYear		(All)				
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	202009	202010	202011	202012	
Private Passenger	prior	87,000	87,000	87,000	87,000	
	2011	30,000	30,000	29,000	28,000	
	2012	39,000	39,000	38,000	37,000	
	2013	48,000	48,000	47,000	46,000	
	2014	49,000	45,000	44,000	43,000	
	2015	21,000	21,000	20,000	19,000	
	2016	70,000	84,000	82,000	80,000	
	2017	63,000	55,000	53,000	51,000	
	2018	83,000	83,000	81,000	79,000	
	2019	143,000	143,000	139,000	135,000	
	2020	(22,000)	(9,000)	(10,174)	(12,174)	
Private Passenger Total		611,000	626,000	609,826	592,826	
Non Private Passenger	prior	36,000	36,000	36,000	36,000	
	2011	29,000	29,000	28,000	27,000	
	2012	43,000	43,000	42,000	41,000	
	2013	58,000	58,000	57,000	56,000	
	2014	64,000	58,000	57,000	56,000	
	2015	30,000	30,000	28,000	26,000	
	2016	96,000	116,000	114,000	112,000	
	2017	85,000	74,000	71,000	69,000	
	2018	102,000	102,000	99,000	96,000	
	2019	136,000	136,000	132,000	128,000	
	2020	(25,000)	(11,000)	(12,260)	(13,260)	
Non Private Passenger Total		654,000	671,000	651,740	633,740	
Grand Total		1,265,000	1,297,000	1,261,566	1,226,566	

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202009	202010	202011	202012
Private Passenger	prior	12,000	12,000	12,000	12,000
	2011	8,000	8,000	8,000	8,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	25,000	25,000	24,000	24,000
	2015	23,000	23,000	22,000	21,000
	2016	49,000	54,000	54,000	54,000
	2017	27,000	35,000	34,000	33,000
	2018	(8,000)	(28,000)	(29,000)	(30,000)
	2019	24,000	22,000	21,000	20,000
	2020	(3,000)	10,000	11,261	12,261
Private Passenger Total		190,000	194,000	190,261	187,261
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2011	5,000	5,000	5,000	5,000
	2012	8,000	8,000	8,000	8,000
	2013	12,000	12,000	12,000	12,000
	2014	16,000	16,000	16,000	16,000
	2015	15,000	15,000	15,000	15,000
	2016	32,000	36,000	36,000	36,000
	2017	18,000	23,000	22,000	22,000
	2018	(6,000)	(22,000)	(23,000)	(24,000)
	2019	22,000	19,000	18,000	17,000
	2020	(2,000)	10,000	10,586	11,586
Non Private Passenger Total		126,000	128,000	125,586	124,586
Grand Total		316,000	322,000	315,847	311,847

EXHIBIT C-2

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202009	202010	202011	202012
Private Passenger	prior	2,002,000	2,002,000	1,942,000	1,884,000
	2011	278,000	278,000	270,000	262,000
	2012	383,000	378,000	367,000	356,000
	2013	375,000	375,000	364,000	353,000
	2014	385,000	375,000	364,000	353,000
	2015	486,000	470,000	458,000	447,000
	2016	381,000	367,000	355,000	343,000
	2017	458,000	465,000	451,000	437,000
	2018	489,000	487,000	469,000	452,000
	2019	1,116,000	1,145,000	1,112,000	1,080,000
	2020	298,000	336,000	354,377	392,377
Private Passenger Total		6,651,000	6,678,000	6,506,377	6,359,377
Non Private Passenger	prior	684,000	684,000	669,000	654,000
	2011	220,000	220,000	216,000	212,000
	2012	350,000	346,000	339,000	332,000
	2013	571,000	571,000	560,000	549,000
	2014	717,000	699,000	685,000	671,000
	2015	1,082,000	1,046,000	1,029,000	1,012,000
	2016	846,000	813,000	795,000	777,000
	2017	1,017,000	1,034,000	1,013,000	993,000
	2018	1,542,000	1,536,000	1,498,000	1,461,000
	2019	3,451,000	3,541,000	3,472,000	3,404,000
	2020	683,000	779,000	827,146	920,146
Non Private Passenger Total		11,163,000	11,269,000	11,103,146	10,985,146
Grand Total		17,814,000	17,947,000	17,609,523	17,344,523

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202009	202010	202011	202012
Private Passenger	prior	186,000	186,000	183,000	180,000
	2011	4,000	4,000	4,000	4,000
	2012	32,000	32,000	31,000	30,000
	2013	46,000	46,000	45,000	44,000
	2014	59,000	59,000	58,000	57,000
	2015	51,000	64,000	63,000	62,000
	2016	34,000	25,000	24,000	23,000
	2017	44,000	44,000	43,000	42,000
	2018	124,000	117,000	116,000	115,000
	2019	105,000	86,000	85,000	84,000
	2020	(28,000)	(31,000)	(46,626)	(64,626)
Private Passenger Total		657,000	632,000	605,374	576,374
Non Private Passenger	prior	599,000	599,000	594,000	589,000
	2011	14,000	14,000	14,000	14,000
	2012	117,000	117,000	116,000	115,000
	2013	181,000	181,000	179,000	177,000
	2014	255,000	255,000	252,000	249,000
	2015	241,000	300,000	297,000	294,000
	2016	184,000	134,000	131,000	128,000
	2017	277,000	277,000	274,000	271,000
	2018	974,000	915,000	913,000	911,000
	2019	1,086,000	886,000	880,000	874,000
	2020	(324,000)	(364,000)	(577,853)	(818,853)
Non Private Passenger Total		3,604,000	3,314,000	3,072,147	2,803,147
Grand Total		4,261,000	3,946,000	3,677,521	3,379,521

EXHIBIT C-2

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202009	202010	202011	202012
Private Passenger	prior	7,000	7,000	7,000	7,000
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	(18,000)	(17,000)	(17,000)	(17,000)
	2016	(4,000)	(4,000)	(4,000)	(4,000)
	2017		(1,000)	(1,000)	(1,000)
	2018	5,000	4,000	4,000	4,000
	2019	(1,000)	(3,000)	(3,000)	(3,000)
	2020	(5,000)	(5,000)	(6,926)	(7,926)
Private Passenger Total		(6,000)	(9,000)	(10,926)	(11,926)
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	(27,000)	(26,000)	(26,000)	(26,000)
	2016	(9,000)	(9,000)	(9,000)	(9,000)
	2017	(2,000)	(5,000)	(5,000)	(5,000)
	2018	21,000	16,000	16,000	16,000
	2019	(4,000)	(12,000)	(12,000)	(12,000)
	2020	(21,000)	(24,000)	(32,355)	(36,355)
Non Private Passenger Total		(23,000)	(41,000)	(49,355)	(53,355)
Grand Total		(29,000)	(50,000)	(60,281)	(65,281)

EXHIBIT C-2

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

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Jurisdiction Desc		Northwest Territories	discount rate: 0.00%			
AccountCode Desc		Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202009	202010	202011	202012	
Private Passenger	prior		-	-	-	
	2011	6,000	6,000	6,000	6,000	
	2012	9,000	9,000	9,000	9,000	
	2013	12,000	12,000	12,000	12,000	
	2014	17,000	17,000	17,000	17,000	
	2015	(3,000)	(3,000)	(3,000)	(3,000)	
	2016	20,000	20,000	20,000	20,000	
	2017	6,000	2,000	2,000	2,000	
	2018	(9,000)	(12,000)	(12,000)	(12,000)	
	2019	9,000	6,000	6,000	6,000	
	2020	(36,000)	(41,000)	(54,910)	(58,910)	
Private Passenger Total		31,000	16,000	2,090	(1,910)	
Non Private Passenger	prior		-	-	-	
	2011	2,000	2,000	2,000	2,000	
	2012	3,000	3,000	3,000	3,000	
	2013	4,000	4,000	4,000	4,000	
	2014	6,000	6,000	6,000	6,000	
	2015	(2,000)	(2,000)	(2,000)	(2,000)	
	2016	7,000	7,000	7,000	7,000	
	2017	3,000	2,000	2,000	2,000	
	2018	(5,000)	(6,000)	(6,000)	(6,000)	
	2019	5,000	4,000	4,000	4,000	
	2020	(23,000)	(26,000)	(38,817)	(41,817)	
Non Private Passenger Total		-	(6,000)	(18,817)	(21,817)	
Grand Total		31,000	10,000	(16,727)	(23,727)	

EXHIBIT C-2

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

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Jurisdiction Desc	Nunavut				
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	ShareYMMM				
Business Segment	Acc Year	202009	202010	202011	202012
Private Passenger	prior		-	-	-
	2011	2,000	2,000	2,000	2,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018		-	-	-
	2019	1,000	1,000	1,000	1,000
	2020	(3,000)	(4,000)	(4,539)	(5,539)
Private Passenger Total		19,000	18,000	17,461	16,461
Non Private Passenger	prior		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	2,000	2,000	2,000	2,000
	2014	3,000	3,000	3,000	3,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	5,000	5,000	5,000	5,000
	2018	1,000	1,000	1,000	1,000
	2019	6,000	5,000	5,000	5,000
	2020	(14,000)	(16,000)	(19,261)	(21,261)
Non Private Passenger Total		14,000	11,000	7,739	5,739
Grand Total		33,000	29,000	25,200	22,200

EXHIBIT C-2

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

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Jurisdiction Desc		(All)	discount rate: 0.00%			
AccountCode Desc		Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	202009	202010	202011	202012	
Private Passenger	prior	2,352,000	2,352,000	2,290,000	2,230,000	
	2011	433,000	424,000	413,000	402,000	
	2012	651,000	646,000	630,000	614,000	
	2013	716,000	713,000	696,000	679,000	
	2014	823,000	809,000	789,000	770,000	
	2015	1,139,000	1,128,000	1,105,000	1,083,000	
	2016	1,042,000	1,016,000	991,000	966,000	
	2017	960,000	916,000	889,000	862,000	
	2018	1,198,000	1,110,000	1,078,000	1,047,000	
	2019	1,989,000	1,932,000	1,882,000	1,833,000	
	2020	319,000	402,000	372,247	354,247	
Private Passenger Total		11,622,000	11,448,000	11,135,247	10,840,247	
Non Private Passenger	prior	1,356,000	1,356,000	1,336,000	1,316,000	
	2011	327,000	321,000	315,000	309,000	
	2012	607,000	603,000	593,000	583,000	
	2013	919,000	917,000	901,000	886,000	
	2014	1,182,000	1,158,000	1,138,000	1,118,000	
	2015	1,588,000	1,614,000	1,589,000	1,564,000	
	2016	1,367,000	1,301,000	1,275,000	1,249,000	
	2017	1,585,000	1,569,000	1,537,000	1,509,000	
	2018	2,870,000	2,758,000	2,710,000	2,663,000	
	2019	5,014,000	4,861,000	4,775,000	4,690,000	
	2020	331,000	424,000	229,488	64,488	
Non Private Passenger Total		17,146,000	16,882,000	16,398,488	15,951,488	
Grand Total		28,768,000	28,330,000	27,533,735	26,791,735	

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			
Jurisdiction Desc		202009	202010	202011	202012
Private Passenger	Newfoundland & Labrador	80.0%	82.1%	82.3%	83.1%
	New Brunswick	71.8%	71.2%	70.7%	70.3%
	Nova Scotia	72.9%	74.9%	75.7%	77.0%
	Prince Edward Island	61.9%	63.6%	64.1%	64.7%
	Ontario	71.3%	74.0%	75.0%	76.2%
	Alberta	57.5%	59.1%	59.1%	59.5%
	Yukon	67.4%	66.5%	64.2%	63.1%
	Northwest Territories	59.2%	60.5%	60.5%	60.5%
	Nunavut	34.1%	35.2%	34.1%	33.9%
Non Private Passenger	Newfoundland & Labrador	79.2%	80.5%	80.2%	81.1%
	New Brunswick	70.4%	71.3%	70.5%	70.0%
	Nova Scotia	72.4%	73.5%	72.6%	72.7%
	Prince Edward Island	79.5%	80.8%	78.8%	76.5%
	Ontario	48.4%	47.4%	46.5%	46.2%
	Alberta	71.4%	71.4%	71.4%	71.7%
	Yukon	63.7%	66.9%	68.0%	70.0%
	Northwest Territories	52.4%	52.5%	52.1%	51.4%
	Nunavut	41.3%	43.7%	44.0%	44.6%
Grand Total		65.0%	65.3%	64.8%	65.2%

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			
Jurisdiction Desc		202009	202010	202011	202012
Private Passenger	Newfoundland & Labrador	73.8%	75.7%	76.0%	76.7%
	New Brunswick	66.0%	65.5%	65.2%	64.7%
	Nova Scotia	66.9%	68.8%	69.6%	70.7%
	Prince Edward Island	56.6%	58.2%	58.8%	59.3%
	Ontario	65.5%	67.9%	68.9%	70.1%
	Alberta	53.4%	55.0%	55.2%	55.5%
	Yukon	61.7%	61.7%	59.5%	58.4%
	Northwest Territories	54.8%	56.3%	56.3%	56.3%
	Nunavut	31.9%	32.3%	32.1%	32.0%
Non Private Passenger	Newfoundland & Labrador	72.9%	73.9%	74.3%	75.2%
	New Brunswick	65.2%	66.1%	65.9%	65.4%
	Nova Scotia	66.6%	67.8%	67.6%	67.6%
	Prince Edward Island	72.7%	74.3%	73.1%	71.0%
	Ontario	44.1%	43.3%	43.0%	42.7%
	Alberta	65.9%	66.2%	66.4%	66.6%
	Yukon	58.7%	61.7%	62.9%	64.8%
	Northwest Territories	48.1%	48.7%	48.6%	48.0%
	Nunavut	39.0%	40.5%	40.9%	41.2%
Grand Total		59.8%	60.2%	60.0%	60.3%

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	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.

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NEW BRUNSWICK

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	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.

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NOVA SCOTIA

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	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.

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PRINCE EDWARD ISLAND

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	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%	10.0%
2018	10.0%	10.0%	10.0%	11.9%	10.0%	10.0%	10.0%	11.7%	10.0%
2019	12.5%	10.0%	12.5%	11.9%	12.4%	10.0%	10.1%	11.7%	10.0%
2020	12.2%	10.0%	8.1%	11.9%	12.3%	10.0%	6.6%	11.7%	10.0%
2021	11.9%	10.0%	5.2%	11.9%	11.9%	10.0%	5.2%	11.7%	10.0%
prem liab	11.9%	10.0%	5.2%	10.3%	11.9%	10.0%	5.2%	9.4%	10.0%

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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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.

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ALBERTA

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

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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YUKON

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

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

Private Passenger					Non-Private Passenger			
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.

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NUNAVUT

Private Passenger					Non-Private Passenger				
Selected Margins for Adverse Development					Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	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.

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

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.

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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.

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ALBERTA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values					Sum of 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	15	-	-	1	1	6.7%	16	
	2012	106	(4)	4	26	26	24.5%	132	
	2013	56	(2)	2	1	1	1.8%	57	
	2014	95	(2)	26	27	51	53.7%	146	
	2015	487	(17)	100	(214)	(131)	(26.9%)	356	
	2016	472	(4)	(62)	(45)	(111)	(23.5%)	361	
	2017	734	(37)	(48)	(326)	(411)	(56.0%)	323	
	2018	1,923	(182)	161	(475)	(496)	(25.8%)	1,427	
	2019	2,940	(150)	265	(149)	(34)	(1.2%)	2,906	
	2020	5,813	(21)	650	184	813	14.0%	6,626	
Private Passenger Total		12,650	(419)	1,098	(970)	(291)	(2.3%)	12,359	
Non Private Passenger									
	prior	8	-	-	-	-	-	8	
	2011	54	-	-	1	1	1.9%	55	
	2012	-	-	-	-	-	-	-	
	2013	2	-	(51)	-	(51)	(2,550.0%)	(49)	
	2014	1	-	-	-	-	-	1	
	2015	(59)	1	14	117	132	(223.7%)	73	
	2016	199	(2)	2	(130)	(130)	(65.3%)	69	
	2017	281	(8)	7	(105)	(106)	(37.7%)	175	
	2018	546	(14)	(39)	(103)	(156)	(28.6%)	390	
	2019	1,088	(153)	111	(326)	(368)	(33.8%)	720	
	2020	1,869	6	330	45	381	20.4%	2,250	
Non Private Passenger Total		3,989	(170)	374	(501)	(297)	(7.4%)	3,692	
Grand Total		16,639	(589)	1,472	(1,471)	(588)	(3.5%)	16,051	

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger								
	prior	64	(1)	1	(29)	(29)	(45.3%)	35
	2011	22	(1)	1	-	-	-	22
	2012	94	(3)	3	-	-	-	94
	2013	70	(2)	(33)	-	(35)	(50.0%)	35
	2014	235	(8)	7	(27)	(28)	(11.9%)	207
	2015	372	(9)	9	41	41	11.0%	413
	2016	793	(26)	51	(197)	(172)	(21.7%)	621
	2017	1,403	(51)	68	(41)	(24)	(1.7%)	1,379
	2018	2,306	(48)	(209)	(197)	(454)	(19.7%)	1,852
	2019	3,566	(40)	35	(77)	(82)	(2.3%)	3,484
	2020	3,518	182	173	78	433	12.3%	3,951
Private Passenger Total		12,443	(7)	106	(449)	(350)	(2.8%)	12,093
Non Private Passenger								
	prior	15	-	-	(12)	(12)	(80.0%)	3
	2011	5	-	-	-	-	-	5
	2012	47	-	-	-	-	-	47
	2013	98	(1)	1	1	1	1.0%	99
	2014	2	-	-	-	-	-	2
	2015	(54)	5	(8)	112	109	(201.9%)	55
	2016	115	(4)	(828)	42	(790)	(687.0%)	(675)
	2017	704	(39)	(21)	(424)	(484)	(68.8%)	220
	2018	785	(14)	12	(87)	(89)	(11.3%)	696
	2019	1,792	(267)	302	(344)	(309)	(17.2%)	1,483
	2020	2,330	218	(1,066)	119	(729)	(31.3%)	1,601
Non Private Passenger Total		5,839	(102)	(1,608)	(593)	(2,303)	(39.4%)	3,536
Grand Total		18,282	(109)	(1,502)	(1,042)	(2,653)	(14.5%)	15,629

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger								
	prior	85	1	(1)	(16)	(16)	(18.8%)	69
	2011	6	-	-	-	-	-	6
	2012	(2)	-	-	-	-	-	(2)
	2013	4	-	-	-	-	-	4
	2014	39	(2)	2	(7)	(7)	(17.9%)	32
	2015	12	-	-	16	16	133.3%	28
	2016	(216)	2	(37)	334	299	(138.4%)	83
	2017	392	(4)	14	(146)	(136)	(34.7%)	256
	2018	626	(7)	(119)	(41)	(167)	(26.7%)	459
	2019	1,459	(47)	(221)	96	(172)	(11.8%)	1,287
	2020	3,332	13	139	(40)	112	3.4%	3,444
Private Passenger Total		5,737	(44)	(223)	196	(71)	(1.2%)	5,666
Non Private Passenger								
	prior	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	68	-	133	89	222	326.5%	290
	2014	(24)	-	-	54	54	(225.0%)	30
	2015	42	-	(20)	(31)	(51)	(121.4%)	(9)
	2016	201	(2)	2	(22)	(22)	(10.9%)	179
	2017	353	(8)	(3)	70	59	16.7%	412
	2018	974	(12)	(196)	5	(203)	(20.8%)	771
	2019	2,199	(351)	198	(185)	(338)	(15.4%)	1,861
	2020	4,193	300	(203)	309	406	9.7%	4,599
Non Private Passenger Total		8,004	(73)	(89)	289	127	1.6%	8,131
Grand Total		13,741	(117)	(312)	485	56	0.4%	13,797

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	107	(2)	2	(3)	(3)	(2.8%)	104
	2016	68	-	-	(12)	(12)	(17.6%)	56
	2017	(17)	(1)	1	216	216	(1,270.6%)	199
	2018	393	(3)	3	(275)	(275)	(70.0%)	118
	2019	234	(4)	5	68	69	29.5%	303
	2020	565	36	(112)	22	(54)	(9.6%)	511
Private Passenger Total		1,342	26	(101)	16	(59)	(4.4%)	1,283
Non Private Passenger								
	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	30	(1)	1	1	1	3.3%	31
	2013	45	-	-	(45)	(45)	(100.0%)	-
	2014	11	-	-	-	-	-	11
	2015	18	-	-	(9)	(9)	(50.0%)	9
	2016	69	(3)	2	117	116	168.1%	185
	2017	293	(4)	4	(56)	(56)	(19.1%)	237
	2018	440	(5)	5	(157)	(157)	(35.7%)	283
	2019	882	(80)	205	(122)	3	0.3%	885
	2020	487	108	(5)	240	343	70.4%	830
Non Private Passenger Total		2,274	15	212	(31)	196	8.6%	2,470
Grand Total		3,616	41	111	(15)	137	3.8%	3,753

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of 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	4,492	(45)	(123)	285	117	2.6%	4,609
	2011	146	(2)	2	2	2	1.4%	148
	2012	(35)	-	(1)	211	210	(600.0%)	175
	2013	103	(1)	1	1	1	1.0%	104
	2014	84	(1)	(1)	252	250	297.6%	334
	2015	221	(3)	28	(109)	(84)	(38.0%)	137
	2016	332	(11)	11	(110)	(110)	(33.1%)	222
	2017	415	(8)	6	(14)	(16)	(3.9%)	399
	2018	688	(16)	(146)	599	437	63.5%	1,125
	2019	3,150	(156)	(51)	1,011	804	25.5%	3,954
	2020	8,056	852	(196)	462	1,118	13.9%	9,174
Private Passenger Total		17,652	609	(470)	2,590	2,729	15.5%	20,381
Non Private Passenger								
	prior	57	-	-	-	-	-	57
	2011	122	(4)	3	1	-	-	122
	2012	(25)	1	29	-	30	(120.0%)	5
	2013	566	(16)	(106)	(263)	(385)	(68.0%)	181
	2014	315	(10)	22	-	12	3.8%	327
	2015	788	(26)	(15)	-	(41)	(5.2%)	747
	2016	1,406	(31)	30	(485)	(486)	(34.6%)	920
	2017	1,044	(22)	(74)	295	199	19.1%	1,243
	2018	4,712	(193)	(72)	(963)	(1,228)	(26.1%)	3,484
	2019	11,450	(961)	818	170	27	0.2%	11,477
	2020	16,027	605	1,743	(664)	1,684	10.5%	17,711
Non Private Passenger Total		36,462	(657)	2,378	(1,909)	(188)	(0.5%)	36,274
Grand Total		54,114	(48)	1,908	681	2,541	4.7%	56,655

EXHIBIT G-1

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

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Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	93	(1)	1	-	-	-	93
	2011	33	(1)	1	(19)	(19)	(57.6%)	14
	2012	44	(1)	1	-	-	-	44
	2013	79	(3)	3	(17)	(17)	(21.5%)	62
	2014	192	(4)	(87)	-	(91)	(47.4%)	101
	2015	96	(3)	3	29	29	30.2%	125
	2016	378	(4)	4	(71)	(71)	(18.8%)	307
	2017	441	(12)	12	(172)	(172)	(39.0%)	269
	2018	595	(19)	(70)	(15)	(104)	(17.5%)	491
	2019	1,291	(42)	(104)	(16)	(162)	(12.5%)	1,129
	2020	1,939	-	32	(93)	(61)	(3.1%)	1,878
Private Passenger Total		5,181	(90)	(204)	(374)	(668)	(12.9%)	4,513
Non Private Passenger	prior	90	(3)	3	-	-	-	90
	2011	159	(4)	4	1	1	0.6%	160
	2012	81	(1)	1	-	-	-	81
	2013	449	(15)	15	(195)	(195)	(43.4%)	254
	2014	499	(19)	19	(134)	(134)	(26.9%)	365
	2015	319	(6)	614	1,228	1,836	575.5%	2,155
	2016	2,504	(88)	86	(603)	(605)	(24.2%)	1,899
	2017	3,861	(146)	484	(620)	(282)	(7.3%)	3,579
	2018	8,666	(305)	210	(294)	(389)	(4.5%)	8,277
	2019	18,448	(3,077)	2,865	12	(200)	(1.1%)	18,248
	2020	24,671	1,178	2,135	(1,380)	1,933	7.8%	26,604
Non Private Passenger Total		59,747	(2,486)	6,436	(1,985)	1,965	3.3%	61,712
Grand Total		64,928	(2,576)	6,232	(2,359)	1,297	2.0%	66,225

EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger								
	prior	4	-	-	-	-	-	4
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	4	-	-	-	-	-	4
	2014	7	-	-	(1)	(1)	(14.3%)	6
	2015	12	-	-	(1)	(1)	(8.3%)	11
	2016	14	-	-	(1)	(1)	(7.1%)	13
	2017	105	(1)	1	(1)	(1)	(1.0%)	104
	2018	79	(1)	1	(52)	(52)	(65.8%)	27
	2019	92	(2)	2	(44)	(44)	(47.8%)	48
	2020	96	18	(35)	2	(15)	(15.6%)	81
Private Passenger Total		416	14	(31)	(98)	(115)	(27.6%)	301
Non Private Passenger								
	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	(1)	(1)	(100.0%)	-
	2014	8	-	-	(1)	(1)	(12.5%)	7
	2015	(13)	-	-	25	25	(192.3%)	12
	2016	26	-	-	(3)	(3)	(11.5%)	23
	2017	76	(1)	1	(28)	(28)	(36.8%)	48
	2018	149	(2)	2	(7)	(7)	(4.7%)	142
	2019	274	(46)	42	(82)	(86)	(31.4%)	188
	2020	488	(7)	63	(2)	54	11.1%	542
Non Private Passenger Total		1,012	(56)	108	(99)	(47)	(4.6%)	965
Grand Total		1,428	(42)	77	(197)	(162)	(11.3%)	1,266

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger								
	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	9	-	-	-	-	-	9
	2015	23	-	-	(4)	(4)	(17.4%)	19
	2016	35	-	-	(3)	(3)	(8.6%)	32
	2017	125	(2)	2	(11)	(11)	(8.8%)	114
	2018	306	(3)	(2)	(194)	(199)	(65.0%)	107
	2019	395	(17)	16	(45)	(46)	(11.6%)	349
	2020	282	10	72	-	82	29.1%	364
Private Passenger Total		1,184	(12)	88	(257)	(181)	(15.3%)	1,003
Non Private Passenger								
	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	54	(1)	1	(1)	(1)	(1.9%)	53
	2014	33	-	-	(26)	(26)	(78.8%)	7
	2015	14	-	-	(1)	(1)	(7.1%)	13
	2016	46	-	-	(1)	(1)	(2.2%)	45
	2017	94	(2)	2	(40)	(40)	(42.6%)	54
	2018	179	(2)	2	(63)	(63)	(35.2%)	116
	2019	321	(28)	43	(13)	2	0.6%	323
	2020	321	33	17	22	72	22.4%	393
Non Private Passenger Total		1,065	-	65	(123)	(58)	(5.4%)	1,007
Grand Total		2,249	(12)	153	(380)	(239)	(10.6%)	2,010

EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	18	(1)	1	-	-	-	18
	2013	1	-	-	-	-	-	1
	2014	1	-	-	-	-	-	1
	2015	2	-	-	-	-	-	2
	2016	6	-	-	(4)	(4)	(66.7%)	2
	2017	11	-	-	(8)	(8)	(72.7%)	3
	2018	11	-	-	(6)	(6)	(54.5%)	5
	2019	26	-	-	(11)	(11)	(42.3%)	15
	2020	16	1	2	7	10	62.5%	26
Private Passenger Total		92	-	3	(22)	(19)	(20.7%)	73
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	190	(2)	2	(187)	(187)	(98.4%)	3
	2015	12	-	-	3	3	25.0%	15
	2016	17	-	-	-	-	-	17
	2017	53	-	-	(22)	(22)	(41.5%)	31
	2018	76	(1)	1	24	24	31.6%	100
	2019	197	(19)	19	(50)	(50)	(25.4%)	147
	2020	159	8	18	10	36	22.6%	195
Non Private Passenger Total		704	(14)	40	(222)	(196)	(27.8%)	508
Grand Total		796	(14)	43	(244)	(215)	(27.0%)	581

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of 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	4,739	(46)	(122)	240	72	1.5%	4,811
	2011	221	(4)	4	(16)	(16)	(7.2%)	205
	2012	233	(9)	8	237	236	101.3%	469
	2013	322	(8)	(27)	(15)	(50)	(15.5%)	272
	2014	662	(17)	(53)	244	174	26.3%	836
	2015	1,332	(34)	142	(245)	(137)	(10.3%)	1,195
	2016	1,882	(43)	(33)	(109)	(185)	(9.8%)	1,697
	2017	3,609	(116)	56	(503)	(563)	(15.6%)	3,046
	2018	6,927	(279)	(381)	(656)	(1,316)	(19.0%)	5,611
	2019	13,153	(458)	(53)	833	322	2.4%	13,475
	2020	23,617	1,091	725	622	2,438	10.3%	26,055
Private Passenger Total		56,697	77	266	632	975	1.7%	57,672
Non Private Passenger								
	prior	172	(3)	3	(12)	(12)	(7.0%)	160
	2011	343	(8)	7	3	2	0.6%	345
	2012	131	(1)	31	1	31	23.7%	162
	2013	1,283	(33)	(7)	(415)	(455)	(35.5%)	828
	2014	1,035	(31)	43	(294)	(282)	(27.2%)	753
	2015	1,067	(26)	585	1,444	2,003	187.7%	3,070
	2016	4,583	(130)	(706)	(1,085)	(1,921)	(41.9%)	2,662
	2017	6,759	(230)	400	(930)	(760)	(11.2%)	5,999
	2018	16,527	(548)	(75)	(1,645)	(2,268)	(13.7%)	14,259
	2019	36,651	(4,982)	4,603	(940)	(1,319)	(3.6%)	35,332
	2020	50,545	2,449	3,032	(1,301)	4,180	8.3%	54,725
Non Private Passenger Total		119,096	(3,543)	7,916	(5,174)	(801)	(0.7%)	118,295
Grand Total		175,793	(3,466)	8,182	(4,542)	174	0.1%	175,967

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(17)	-	-	-	-	-	(17)
	2011	(8)	-	-	-	-	-	(8)
	2012	(25)	1	(1)	22	22	(88.0%)	(3)
	2013	(12)	-	-	-	-	-	(12)
	2014	(26)	1	24	24	49	(188.5%)	23
	2015	189	(8)	82	(197)	(123)	(65.1%)	66
	2016	41	-	(61)	(42)	(103)	(251.2%)	(62)
	2017	486	(27)	(57)	(297)	(381)	(78.4%)	105
	2018	1,268	(151)	145	(438)	(444)	(35.0%)	824
	2019	1,860	(130)	252	(136)	(14)	(0.8%)	1,846
	2020	5,000	(102)	633	150	681	13.6%	5,681
Private Passenger Total		8,756	(416)	1,017	(914)	(313)	(3.6%)	8,443
Non Private Passenger	prior	8	-	-	-	-	-	8
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	2	-	(51)	-	(51)	(2,550.0%)	(49)
	2014	-	-	-	-	-	-	-
	2015	(107)	1	14	105	120	(112.1%)	13
	2016	112	(1)	1	(118)	(118)	(105.4%)	(6)
	2017	102	(3)	3	(96)	(96)	(94.1%)	6
	2018	285	(3)	(41)	(94)	(138)	(48.4%)	147
	2019	708	(142)	105	(297)	(334)	(47.2%)	374
	2020	1,580	(17)	316	44	343	21.7%	1,923
Non Private Passenger Total		2,691	(165)	347	(456)	(274)	(10.2%)	2,417
Grand Total		11,447	(581)	1,364	(1,370)	(587)	(5.1%)	10,860

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	21	(1)	1	(27)	(27)	(128.6%)	(6)
	2011	18	(1)	1	-	-	-	18
	2012	67	(3)	3	-	-	-	67
	2013	55	(2)	(33)	-	(35)	(63.6%)	20
	2014	164	(7)	7	(26)	(26)	(15.9%)	138
	2015	181	(7)	7	37	37	20.4%	218
	2016	562	(22)	47	(179)	(154)	(27.4%)	408
	2017	1,142	(46)	63	(38)	(21)	(1.8%)	1,121
	2018	1,828	(38)	(211)	(179)	(428)	(23.4%)	1,400
	2019	3,012	(30)	40	(73)	(63)	(2.1%)	2,949
	2020	2,964	125	166	69	360	12.1%	3,324
Private Passenger Total		10,014	(32)	91	(416)	(357)	(3.6%)	9,657
Non Private Passenger	prior	-	-	-	(11)	(11)	100.0%	(11)
	2011	(4)	-	-	-	-	-	(4)
	2012	2	-	-	-	-	-	2
	2013	(4)	-	-	-	-	-	(4)
	2014	2	-	-	-	-	-	2
	2015	(85)	5	(8)	101	98	(115.3%)	13
	2016	53	(3)	(784)	38	(749)	(1,413.2%)	(696)
	2017	599	(36)	(20)	(387)	(443)	(74.0%)	156
	2018	511	(5)	5	(83)	(83)	(16.2%)	428
	2019	1,261	(252)	288	(314)	(278)	(22.0%)	983
	2020	1,957	178	(1,053)	102	(773)	(39.5%)	1,184
Non Private Passenger Total		4,292	(113)	(1,572)	(554)	(2,239)	(52.2%)	2,053
Grand Total		14,306	(145)	(1,481)	(970)	(2,596)	(18.1%)	11,710

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	49	-	-	(16)	(16)	(32.7%)	33
	2011	5	-	-	-	-	-	5
	2012	(2)	-	-	-	-	-	(2)
	2013	(3)	-	-	-	-	-	(3)
	2014	(3)	-	-	(7)	(7)	233.3%	(10)
	2015	(7)	-	-	14	14	(200.0%)	7
	2016	(266)	3	(38)	304	269	(101.1%)	3
	2017	256	(3)	13	(131)	(121)	(47.3%)	135
	2018	381	(4)	(120)	(37)	(161)	(42.3%)	220
	2019	841	(34)	(220)	91	(163)	(19.4%)	678
	2020	2,747	(43)	130	(32)	55	2.0%	2,802
Private Passenger Total		3,998	(81)	(235)	186	(130)	(3.3%)	3,868
Non Private Passenger	prior	(4)	-	-	-	-	-	(4)
	2011	2	-	-	-	-	-	2
	2012	(3)	-	-	-	-	-	(3)
	2013	(75)	1	131	80	212	(282.7%)	137
	2014	(47)	-	-	49	49	(104.3%)	2
	2015	28	-	(17)	(28)	(45)	(160.7%)	(17)
	2016	50	(1)	1	(20)	(20)	(40.0%)	30
	2017	130	(2)	(9)	62	51	39.2%	181
	2018	615	(6)	(191)	(11)	(208)	(33.8%)	407
	2019	1,674	(335)	210	(174)	(299)	(17.9%)	1,375
	2020	3,558	239	(234)	283	288	8.1%	3,846
Non Private Passenger Total		5,928	(104)	(109)	241	28	0.5%	5,956
Grand Total		9,926	(185)	(344)	427	(102)	(1.0%)	9,824

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	7	-	-	(3)	(3)	(42.9%)	4
	2016	32	-	-	(11)	(11)	(34.4%)	21
	2017	(142)	1	(1)	196	196	(138.0%)	54
	2018	346	(3)	3	(250)	(250)	(72.3%)	96
	2019	139	(3)	3	60	60	43.2%	199
	2020	479	28	(112)	21	(63)	(13.2%)	416
Private Passenger Total		853	23	(107)	13	(71)	(8.3%)	782
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	41	-	-	(41)	(41)	(100.0%)	-
	2014	(1)	-	-	-	-	-	(1)
	2015	16	-	-	(8)	(8)	(50.0%)	8
	2016	(45)	-	-	105	105	(233.3%)	60
	2017	265	(3)	3	(50)	(50)	(18.9%)	215
	2018	394	(4)	4	(146)	(146)	(37.1%)	248
	2019	772	(77)	203	(117)	9	1.2%	781
	2020	369	91	(2)	213	302	81.8%	671
Non Private Passenger Total		1,810	7	208	(44)	171	9.4%	1,981
Grand Total		2,663	30	101	(31)	100	3.8%	2,763

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	488	(5)	(159)	248	84	17.2%	572
	2011	37	-	-	-	-	-	37
	2012	(129)	1	(1)	191	191	(148.1%)	62
	2013	17	-	-	-	-	-	17
	2014	(257)	3	(3)	226	226	(87.9%)	(31)
	2015	176	(2)	27	(99)	(74)	(42.0%)	102
	2016	222	(9)	9	(100)	(100)	(45.0%)	122
	2017	264	(3)	2	(13)	(14)	(5.3%)	250
	2018	373	(7)	(153)	530	370	99.2%	743
	2019	2,085	(125)	(64)	893	704	33.8%	2,789
	2020	6,748	697	(150)	449	996	14.8%	7,744
Private Passenger Total		10,024	550	(492)	2,325	2,383	23.8%	12,407
Non Private Passenger	prior	(2)	1	(1)	-	-	-	(2)
	2011	27	(1)	1	-	-	-	27
	2012	(31)	1	29	-	30	(96.8%)	(1)
	2013	290	(6)	(103)	(244)	(353)	(121.7%)	(63)
	2014	82	(2)	17	-	15	18.3%	97
	2015	154	(3)	(33)	-	(36)	(23.4%)	118
	2016	871	(9)	9	(442)	(442)	(50.7%)	429
	2017	479	(5)	(98)	268	165	34.4%	644
	2018	3,392	(180)	(72)	(860)	(1,112)	(32.8%)	2,280
	2019	8,821	(882)	788	89	(5)	(0.1%)	8,816
	2020	13,686	349	1,635	(606)	1,378	10.1%	15,064
Non Private Passenger Total		27,769	(737)	2,172	(1,795)	(360)	(1.3%)	27,409
Grand Total		37,793	(187)	1,680	530	2,023	5.4%	39,816

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	59	(1)	1	-	-	-	59
	2011	18	(1)	1	(17)	(17)	(94.4%)	1
	2012	22	(1)	1	-	-	-	22
	2013	62	(2)	2	(15)	(15)	(24.2%)	47
	2014	58	(2)	(89)	-	(91)	(156.9%)	(33)
	2015	77	(3)	3	26	26	33.8%	103
	2016	202	(2)	2	(65)	(65)	(32.2%)	137
	2017	376	(11)	11	(156)	(156)	(41.5%)	220
	2018	377	(12)	(77)	(15)	(104)	(27.6%)	273
	2019	979	(39)	(105)	(20)	(164)	(16.8%)	815
	2020	1,680	(16)	29	(70)	(57)	(3.4%)	1,623
Private Passenger Total		3,910	(90)	(221)	(332)	(643)	(16.4%)	3,267
Non Private Passenger	prior	60	(2)	2	-	-	-	60
	2011	26	(1)	1	-	-	-	26
	2012	8	-	-	-	-	-	8
	2013	224	(9)	9	(179)	(179)	(79.9%)	45
	2014	407	(16)	16	(122)	(122)	(30.0%)	285
	2015	(176)	7	747	1,117	1,871	(1,063.1%)	1,695
	2016	2,031	(81)	83	(549)	(547)	(26.9%)	1,484
	2017	3,056	(122)	486	(564)	(200)	(6.5%)	2,856
	2018	6,266	(251)	163	(298)	(386)	(6.2%)	5,880
	2019	14,834	(2,967)	2,800	(299)	(466)	(3.1%)	14,368
	2020	21,109	881	2,106	(1,273)	1,714	8.1%	22,823
Non Private Passenger Total		47,845	(2,561)	6,413	(2,167)	1,685	3.5%	49,530
Grand Total		51,755	(2,651)	6,192	(2,499)	1,042	2.0%	52,797

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	-	-	(1)	(1)	(16.7%)	5
	2015	11	-	-	(1)	(1)	(9.1%)	10
	2016	13	-	-	(1)	(1)	(7.7%)	12
	2017	17	-	-	(2)	(2)	(11.8%)	15
	2018	71	(1)	1	(47)	(47)	(66.2%)	24
	2019	77	(1)	1	(40)	(40)	(51.9%)	37
	2020	84	16	(35)	2	(17)	(20.2%)	67
Private Passenger Total		290	14	(33)	(90)	(109)	(37.6%)	181
Non Private Passenger	prior	2	-	-	-	-	-	2
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	(1)	(1)	(100.0%)	-
	2014	7	-	-	(1)	(1)	(14.3%)	6
	2015	(15)	-	-	26	26	(173.3%)	11
	2016	24	-	-	(3)	(3)	(12.5%)	21
	2017	69	(1)	1	(25)	(25)	(36.2%)	44
	2018	89	(1)	1	(6)	(6)	(6.7%)	83
	2019	226	(45)	41	(73)	(77)	(34.1%)	149
	2020	438	(9)	60	(1)	50	11.4%	488
Non Private Passenger Total		842	(56)	103	(84)	(37)	(4.4%)	805
Grand Total		1,132	(42)	70	(174)	(146)	(12.9%)	986

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	8	-	-	-	-	-	8
	2015	21	-	-	-	(4)	(4)	17
	2016	32	-	-	-	(3)	(3)	29
	2017	70	(1)	1	(10)	(10)	(14.3%)	60
	2018	273	(3)	(2)	(174)	(179)	(65.6%)	94
	2019	341	(17)	16	(41)	(42)	(12.3%)	299
	2020	223	6	72	2	80	35.9%	303
Private Passenger Total		975	(15)	87	(230)	(158)	(16.2%)	817
Non Private Passenger	prior	3	-	-	-	-	-	3
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	2	-	-	(1)	(1)	(50.0%)	1
	2014	30	-	-	(24)	(24)	(80.0%)	6
	2015	13	-	-	(1)	(1)	(7.7%)	12
	2016	26	-	-	(1)	(1)	(3.8%)	25
	2017	85	(1)	1	(36)	(36)	(42.4%)	49
	2018	159	(2)	2	(56)	(56)	(35.2%)	103
	2019	260	(26)	40	(26)	(12)	(4.6%)	248
	2020	280	29	16	19	64	22.9%	344
Non Private Passenger Total		858	-	59	(126)	(67)	(7.8%)	791
Grand Total		1,833	(15)	146	(356)	(225)	(12.3%)	1,608

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	1	-	-	-	-	-	1
	2015	2	-	-	-	-	-	2
	2016	5	-	-	(3)	(3)	(60.0%)	2
	2017	10	-	-	(7)	(7)	(70.0%)	3
	2018	10	-	-	(6)	(6)	(60.0%)	4
	2019	23	-	-	(10)	(10)	(43.5%)	13
	2020	13	1	2	7	10	76.9%	23
Private Passenger Total		66	1	2	(19)	(16)	(24.2%)	50
Non Private Passenger	prior	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	173	(2)	2	(170)	(170)	(98.3%)	3
	2015	3	-	-	3	3	100.0%	6
	2016	15	-	-	-	-	-	15
	2017	48	-	-	(20)	(20)	(41.7%)	28
	2018	64	(1)	1	21	21	32.8%	85
	2019	179	(18)	18	(57)	(57)	(31.8%)	122
	2020	141	6	19	8	33	23.4%	174
Non Private Passenger Total		623	(15)	40	(215)	(190)	(30.5%)	433
Grand Total		689	(14)	42	(234)	(206)	(29.9%)	483

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	596	(7)	(157)	205	41	6.9%	637
	2011	69	(2)	2	(17)	(17)	(24.6%)	52
	2012	(59)	(2)	2	213	213	(361.0%)	154
	2013	128	(4)	(31)	(15)	(50)	(39.1%)	78
	2014	(49)	(5)	(61)	216	150	(306.1%)	101
	2015	657	(20)	119	(227)	(128)	(19.5%)	529
	2016	843	(30)	(41)	(100)	(171)	(20.3%)	672
	2017	2,479	(90)	32	(458)	(516)	(20.8%)	1,963
	2018	4,927	(219)	(414)	(616)	(1,249)	(25.4%)	3,678
	2019	9,357	(379)	(77)	724	268	2.9%	9,625
	2020	19,938	712	735	598	2,045	10.3%	21,983
Private Passenger Total		38,886	(46)	109	523	586	1.5%	39,472
Non Private Passenger	prior	65	(1)	1	(11)	(11)	(16.9%)	54
	2011	53	(2)	2	-	-	-	53
	2012	(23)	1	29	-	30	(130.4%)	7
	2013	481	(14)	(14)	(386)	(414)	(86.1%)	67
	2014	653	(20)	35	(268)	(253)	(38.7%)	400
	2015	(169)	10	703	1,315	2,028	(1,200.0%)	1,859
	2016	3,137	(95)	(690)	(990)	(1,775)	(56.6%)	1,362
	2017	4,833	(173)	367	(848)	(654)	(13.5%)	4,179
	2018	11,775	(453)	(128)	(1,533)	(2,114)	(18.0%)	9,661
	2019	28,735	(4,744)	4,493	(1,268)	(1,519)	(5.3%)	27,216
	2020	43,118	1,747	2,863	(1,211)	3,399	7.9%	46,517
Non Private Passenger Total		92,658	(3,744)	7,661	(5,200)	(1,283)	(1.4%)	91,375
Grand Total		131,544	(3,790)	7,770	(4,677)	(697)	(0.5%)	130,847

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Newfoundland & Labrador

Private Passenger ending 2020		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	(1)	(5)	-	(6)	-	-	2	2	(4)	
2001	-	(4)	(5)	(9)	-	-	1	1	(8)	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	1	2	-	-	-	-	2	
2004	(1)	(10)	-	(11)	-	-	1	1	(10)	
2005	-	3	-	3	-	-	-	-	3	
2006	-	1	2	3	-	-	-	-	3	
2007	29	(3)	4	30	-	-	3	3	33	
2008	96	3	7	106	(1)	1	11	11	117	
2009	86	5	13	104	(1)	1	10	10	114	
2010	(1)	(6)	29	22	-	-	4	4	26	
2011	240	(7)	50	283	(5)	5	28	28	311	
2012	1,313	(3)	91	1,401	(19)	19	138	138	1,539	
2013	678	(11)	131	798	(8)	8	79	79	877	
2014	1,172	21	170	1,363	(13)	13	135	135	1,498	
2015	2,744	59	316	3,119	(21)	21	343	343	3,462	
2016	3,986	(50)	293	4,229	(21)	21	457	457	4,686	
2017	1,917	90	138	2,145	(11)	11	243	243	2,388	
2018	4,901	660	327	5,888	(34)	34	640	640	6,528	
2019	8,529	1,478	335	10,342	(62)	62	1,112	1,112	11,454	
PAYs (sub-total):	25,688	2,222	1,902	29,812	(196)	196	3,207	3,207	33,019	
CAY (2020)	6,016	5,198	34	11,248	(67)	67	1,264	1,264	12,512	
claims liabilities:	31,704	7,420	1,936	41,060	(263)	263	4,471	4,471	45,531	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,460	(1,504)		12,956	(51)	48	909	906	12,956	
policy liabilities:				54,016	(314)	311	5,380	5,377	58,487	

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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New Brunswick

Private Passenger ending 2020		New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
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	211	3	2	216	-	-	21	21	237	
2004	-	1	1	2	-	-	-	-	2	
2005	1	9	(18)	(8)	-	-	3	3	(5)	
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	198	63	73	334	(1)	1	33	33	367	
2013	124	19	68	211	(1)	1	21	21	232	
2014	530	130	98	758	(3)	3	76	76	834	
2015	1,677	205	234	2,116	(9)	9	216	216	2,332	
2016	1,613	400	153	2,166	(9)	9	231	231	2,397	
2017	1,409	1,032	158	2,599	(13)	13	274	274	2,873	
2018	2,227	1,285	112	3,624	(22)	22	486	486	4,110	
2019	1,390	2,832	175	4,397	(32)	32	588	588	4,985	
PAYs (sub-total):	9,526	5,977	1,121	16,624	(91)	91	1,977	1,977	18,601	
CAY (2020)	2,622	3,797	65	6,484	(51)	51	827	827	7,311	
claims liabilities:	12,148	9,774	1,186	23,108	(142)	142	2,804	2,804	25,912	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	8,299	(896)		7,403	(28)	26	449	447	7,403	
policy liabilities:				30,511	(170)	168	3,253	3,251	33,315	

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Nova Scotia

Private Passenger ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	3	(1)	2	-	-	2	2	4	
2001	-	3	-	3	-	-	-	-	3	
2002	1	11	1	13	-	-	1	1	14	
2003	(1)	(6)	-	(7)	-	-	1	1	(6)	
2004	14	3	(2)	15	-	-	2	2	17	
2005	-	16	2	18	-	-	2	2	20	
2006	-	(4)	11	7	-	-	1	1	8	
2007	(1)	(11)	21	9	-	-	3	3	12	
2008	-	12	17	29	-	-	3	3	32	
2009	224	12	16	252	(4)	4	26	26	278	
2010	15	(7)	22	30	-	-	3	3	33	
2011	-	5	28	33	-	-	4	4	37	
2012	-	(2)	37	35	-	-	4	4	39	
2013	70	(3)	46	113	(2)	2	12	12	125	
2014	398	(9)	43	432	(2)	2	43	43	475	
2015	186	6	19	211	(1)	1	26	26	237	
2016	769	3	80	852	(4)	4	92	92	944	
2017	819	126	51	996	(5)	5	142	142	1,138	
2018	1,781	204	79	2,064	(11)	11	269	269	2,333	
2019	4,273	632	135	5,040	(30)	30	646	646	5,686	
PAYs (sub-total):	8,548	994	605	10,147	(59)	59	1,282	1,282	11,429	
CAY (2020)	3,343	3,247	(12)	6,578	(40)	40	849	849	7,427	
claims liabilities:	11,891	4,241	593	16,725	(99)	99	2,131	2,131	18,856	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	10,386	(1,132)		9,254	(33)	31	634	632	9,254	
policy liabilities:				25,979	(132)	130	2,765	2,763	28,110	

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Prince Edward Island

Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
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	959	4	21	984	(7)	7	103	103	1,087
2016	313	21	54	388	(2)	2	42	42	430
2017	1,331	52	33	1,416	(6)	6	152	152	1,568
2018	123	89	(30)	182	(1)	1	27	27	209
2019	623	181	20	824	(5)	5	114	114	938
PAYs (sub-total):	3,349	339	175	3,863	(21)	21	445	445	4,308
CAY (2020)	583	349	12	944	(7)	7	127	127	1,071
claims liabilities:	3,932	688	187	4,807	(28)	28	572	572	5,379
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,503	(164)		1,339	(4)	4	79	79	1,339
policy liabilities:				6,146	(32)	32	651	651	6,718

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Ontario

Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)									
Private Passenger ending 2020	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	31,186	74	1	31,261	(122)	122	3,123	3,123	34,384
2001	-	6	(2)	4	-	-	1	1	5
2002	448	(8)	(1)	439	(3)	3	44	44	483
2003	2,650	(160)	314	2,804	(23)	23	278	278	3,082
2004	1,316	241	514	2,071	(19)	19	206	206	2,277
2005	-	(28)	198	170	-	-	23	23	193
2006	259	3	178	440	(5)	5	44	44	484
2007	1,951	53	177	2,181	(28)	28	215	215	2,396
2008	144	108	163	415	(6)	6	41	41	456
2009	57	128	165	350	(5)	5	35	35	385
2010	25	119	177	321	(4)	4	32	32	353
2011	1,030	35	262	1,327	(17)	17	132	132	1,459
2012	1,030	58	356	1,444	(19)	19	144	144	1,588
2013	820	16	353	1,189	(10)	10	118	118	1,307
2014	3,536	(29)	353	3,860	(27)	27	384	384	4,244
2015	236	96	447	779	(4)	4	97	97	876
2016	842	111	343	1,296	(7)	7	145	145	1,441
2017	1,181	228	437	1,846	(9)	9	208	208	2,054
2018	2,214	707	452	3,373	(21)	21	466	466	3,839
2019	6,240	2,645	1,080	9,965	(69)	69	1,299	1,299	11,264
PAYs (sub-total):	55,165	4,403	5,967	65,535	(398)	398	7,035	7,035	72,570
CAY (2020)	4,940	9,042	392	14,374	(100)	100	2,093	2,093	16,467
claims liabilities:	60,105	13,445	6,359	79,909	(498)	498	9,128	9,128	89,037
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	26,880	(1,640)		25,240	(85)	80	1,528	1,523	25,240
policy liabilities:				105,149	(583)	578	10,656	10,651	114,277

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Alberta

Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(1)	(2)	(3)	-	-	15	15	12	
2001	1	10	-	11	-	-	1	1	12	
2002	(1)	(13)	2	(12)	-	-	1	1	(11)	
2003	3	59	-	62	-	-	6	6	68	
2004	(1)	(26)	3	(24)	-	-	3	3	(21)	
2005	-	5	15	20	-	-	3	3	23	
2006	7	12	5	24	-	-	3	3	27	
2007	3	9	2	14	-	-	1	1	15	
2008	-	6	85	91	-	-	10	10	101	
2009	-	(8)	60	52	-	-	7	7	59	
2010	-	(2)	10	8	-	-	1	1	9	
2011	122	1	4	127	-	-	12	12	139	
2012	186	20	30	236	-	-	24	24	260	
2013	98	42	44	184	-	-	18	18	202	
2014	1,283	(29)	57	1,311	(3)	3	131	131	1,442	
2015	109	92	62	263	(1)	1	39	39	302	
2016	1,539	134	23	1,696	(8)	8	171	171	1,867	
2017	266	216	42	524	(2)	2	52	52	576	
2018	1,389	243	115	1,747	(10)	10	236	236	1,983	
2019	1,692	728	84	2,504	(15)	15	344	344	2,848	
PAYs (sub-total):	6,696	1,498	641	8,835	(39)	39	1,078	1,078	9,913	
CAY (2020)	1,006	1,677	(65)	2,618	(15)	15	291	291	2,909	
claims liabilities:	7,702	3,175	576	11,453	(54)	54	1,369	1,369	12,822	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	4,147	(452)		3,695	(8)	7	164	163	3,695	
policy liabilities:				15,148	(62)	61	1,533	1,532	16,517	

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Yukon

Private Passenger ending 2020		Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
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	856	15	(1)	870	(4)	4	89	89	959	
2018	-	24	4	28	-	-	4	4	32	
2019	48	37	(3)	82	(1)	1	11	11	93	
PAYs (sub-total):	904	114	(4)	1,014	(5)	5	109	109	1,123	
CAY (2020)	60	95	(8)	147	(1)	1	19	19	166	
claims liabilities:	964	209	(12)	1,161	(6)	6	128	128	1,289	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	235	(26)		209	-	-	11	11	209	
policy liabilities:				1,370	(6)	6	139	139	1,498	

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Northwest Territories

Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	1	-	1	-	-	-	-	1
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(3)	-	(3)	-	-	-	-	(3)
2007	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	-	(1)	-	-	-	-	(1)
2011	-	(1)	6	5	-	-	1	1	6
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	474	57	2	533	(3)	3	58	58	591
2018	6	92	(12)	86	(1)	1	14	14	100
2019	101	285	6	392	(3)	3	55	55	447
PAYs (sub-total):	581	495	57	1,133	(7)	7	144	144	1,277
CAY (2020)	319	374	(59)	634	(4)	4	85	85	719
claims liabilities:	900	869	(2)	1,767	(11)	11	229	229	1,996
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,202	(131)		1,071	(2)	2	49	49	1,071
policy liabilities:				2,838	(13)	13	278	278	3,067

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Nunavut

Private Passenger ending 2020		Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-
2011	-	-	2	2	-	-	-	-	-	2
2012	162	1	2	165	-	-	16	16	-	181
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):	162	27	22	211	-	-	19	19	-	230
CAY (2020)	9	28	(6)	31	-	-	4	4	-	35
claims liabilities:	171	55	16	242	-	-	23	23	-	265
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	103	(11)		92	-	-	2	2	-	92
policy liabilities:				334	-	-	25	25	-	357

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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All Jurisdictions

Private Passenger ending 2020		ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	31,185	90	(2)	31,273	(122)	122	3,144	3,144	34,417	
2001	1	15	(7)	9	-	-	3	3	12	
2002	447	(19)	1	429	(3)	3	47	47	476	
2003	2,863	(102)	317	3,078	(23)	23	306	306	3,384	
2004	1,328	211	516	2,055	(19)	19	212	212	2,267	
2005	1	1	197	199	-	-	31	31	230	
2006	266	-	208	474	(5)	5	51	51	525	
2007	1,982	36	215	2,233	(28)	28	224	224	2,457	
2008	240	135	271	646	(7)	7	65	65	711	
2009	367	132	272	771	(10)	10	81	81	852	
2010	160	95	242	497	(5)	5	51	51	548	
2011	1,418	50	402	1,870	(22)	22	186	186	2,056	
2012	2,889	144	614	3,647	(39)	39	362	362	4,009	
2013	1,790	72	679	2,541	(21)	21	252	252	2,793	
2014	6,919	98	770	7,787	(48)	48	775	775	8,562	
2015	5,911	491	1,083	7,485	(43)	43	830	830	8,315	
2016	9,062	662	966	10,690	(51)	51	1,144	1,144	11,834	
2017	8,253	1,819	862	10,934	(53)	53	1,218	1,218	12,152	
2018	12,641	3,308	1,047	16,996	(100)	100	2,143	2,143	19,139	
2019	22,896	8,831	1,833	33,560	(217)	217	4,171	4,171	37,731	
PAYs (sub-total):	110,619	16,069	10,486	137,174	(816)	816	15,296	15,296	152,470	
CAY (2020)	18,898	23,807	353	43,058	(285)	285	5,559	5,559	48,617	
claims liabilities:	129,517	39,876	10,839	180,232	(1,101)	1,101	20,855	20,855	201,087	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	67,215	(5,956)		61,259	(211)	198	3,825	3,812	61,259	
policy liabilities:				241,491	(1,312)	1,299	24,680	24,667	262,346	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Newfoundland & Labrador

Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)									
Non Private Passenger ending 2020	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	(1)	-	-	-	-	-	-
2002	-	1	-	1	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	(1)	-	(1)	-	-	-	-	(1)
2005	-	2	-	2	-	-	-	-	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	530	1	15	546	(10)	10	54	54	600
2012	3	-	24	27	-	-	2	2	29
2013	47	(45)	33	35	-	-	3	3	38
2014	12	-	46	58	-	-	6	6	64
2015	561	11	95	667	(4)	4	76	76	743
2016	733	(6)	98	825	(2)	2	95	95	920
2017	1,576	6	48	1,630	(8)	8	172	172	1,802
2018	2,103	122	124	2,349	(9)	9	254	254	2,603
2019	2,980	284	128	3,392	(13)	13	370	370	3,762
PAYs (sub-total):	8,545	381	630	9,556	(46)	46	1,034	1,034	10,590
CAY (2020)	2,669	1,389	10	4,068	(21)	21	452	452	4,520
claims liabilities:	11,214	1,770	640	13,624	(67)	67	1,486	1,486	15,110
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	5,075	(376)		4,699	(17)	16	298	297	4,699
policy liabilities:				18,323	(84)	83	1,784	1,783	19,809

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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New Brunswick

Non Private Passenger ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	(6)	-	(6)	-	-	-	-	(6)
2001	-	(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	101	3	-	104	(2)	2	10	10	114
2011	93	(4)	31	120	(1)	1	12	12	132
2012	432	2	55	489	(3)	3	49	49	538
2013	1,009	(4)	49	1,054	(10)	10	104	104	1,158
2014	-	2	66	68	-	-	7	7	75
2015	392	12	146	550	(2)	2	58	58	608
2016	860	(661)	96	295	(2)	2	39	39	334
2017	458	142	104	704	(5)	5	80	80	784
2018	1,636	390	84	2,110	(17)	17	292	292	2,402
2019	3,058	747	142	3,947	(36)	36	541	541	4,488
PAYs (sub-total):	8,046	615	780	9,441	(78)	78	1,200	1,200	10,641
CAY (2020)	2,731	1,859	54	4,644	(38)	38	595	595	5,239
claims liabilities:	10,777	2,474	834	14,085	(116)	116	1,795	1,795	15,880
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	6,515	(495)		6,020	(19)	18	288	287	6,020
policy liabilities:				20,105	(135)	134	2,083	2,082	21,900

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nova Scotia

Non Private Passenger ending 2020		Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	-	6	-	6	-	-	-	-	6	
2001	-	1	-	1	-	-	-	-	1	
2002	-	2	-	2	-	-	-	-	2	
2003	-	(5)	-	(5)	-	-	1	1	(4)	
2004	-	5	-	5	-	-	1	1	6	
2005	-	3	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	27	29	-	-	3	3	32	
2012	-	(3)	41	38	-	-	4	4	42	
2013	1,343	129	56	1,528	(23)	23	151	151	1,679	
2014	262	2	56	320	(3)	3	32	32	352	
2015	93	(16)	26	103	(2)	2	17	17	120	
2016	1,404	30	112	1,546	(8)	8	163	163	1,709	
2017	1,670	170	69	1,909	(10)	10	258	258	2,167	
2018	2,404	383	96	2,883	(15)	15	388	388	3,271	
2019	2,886	1,045	128	4,059	(25)	25	521	521	4,580	
PAYs (sub-total):	10,062	1,738	647	12,447	(86)	86	1,545	1,545	13,992	
CAY (2020)	3,847	4,379	(13)	8,213	(49)	49	1,024	1,024	9,237	
claims liabilities:	13,909	6,117	634	20,660	(135)	135	2,569	2,569	23,229	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	12,316	(899)		11,417	(31)	28	608	605	11,417	
policy liabilities:				32,077	(166)	163	3,177	3,174	34,646	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Prince Edward Island

Non Private Passenger ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	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	305	-	8	313	(6)	6	31	31	-	344
2013	-	-	12	12	-	-	1	1	-	13
2014	113	(1)	16	128	(2)	2	13	13	-	141
2015	-	8	15	23	-	-	7	7	-	30
2016	1,140	58	36	1,234	(11)	11	126	126	-	1,360
2017	1	211	22	234	(1)	1	30	30	-	264
2018	94	234	(24)	304	(2)	2	38	38	-	342
2019	158	668	17	843	(4)	4	113	113	-	956
PAYs (sub-total):	1,811	1,177	113	3,101	(26)	26	360	360	-	3,461
CAY (2020)	740	889	12	1,641	(8)	8	207	207	-	1,848
claims liabilities:	2,551	2,066	125	4,742	(34)	34	567	567	-	5,309
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	2,819	(214)		2,605	(7)	6	151	150		2,605
policy liabilities:				7,347	(41)	40	718	717		7,914

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Ontario

Non Private Passenger ending 2020		Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	315	13	-	328	-	-	36	36	364	
2001	-	(6)	(1)	(7)	-	-	1	1	(6)	
2002	-	7	-	7	-	-	1	1	8	
2003	1	(12)	43	32	-	-	5	5	37	
2004	1	(26)	82	57	-	-	11	11	68	
2005	-	(1)	63	62	-	-	6	6	68	
2006	-	18	78	96	-	-	10	10	106	
2007	1	(2)	83	82	-	-	8	8	90	
2008	-	(5)	76	71	-	-	9	9	80	
2009	57	9	95	161	(2)	2	17	17	178	
2010	34	4	135	173	(3)	3	18	18	191	
2011	836	25	212	1,073	(9)	9	106	106	1,179	
2012	56	(1)	332	387	(5)	5	38	38	425	
2013	2,256	(58)	549	2,747	(16)	16	274	274	3,021	
2014	1,981	89	671	2,741	(16)	16	273	273	3,014	
2015	5,624	108	1,012	6,744	(33)	33	710	710	7,454	
2016	4,288	412	777	5,477	(28)	28	582	582	6,059	
2017	5,145	593	993	6,731	(34)	34	729	729	7,460	
2018	7,437	2,136	1,461	11,034	(68)	68	1,482	1,482	12,516	
2019	12,939	7,537	3,404	23,880	(143)	143	3,176	3,176	27,056	
PAYs (sub-total):	40,971	10,840	10,065	61,876	(357)	357	7,492	7,492	69,368	
CAY (2020)	8,794	14,982	920	24,696	(172)	172	4,064	4,064	28,760	
claims liabilities:	49,765	25,822	10,985	86,572	(529)	529	11,556	11,556	98,128	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	67,120	(4,229)		62,891	(143)	131	2,081	2,069	62,891	
policy liabilities:				149,463	(672)	660	13,637	13,625	161,019	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Alberta

Non Private Passenger ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	12	(2)	10	-	-	5	5	15	
2001	-	10	-	10	-	-	1	1	11	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	-	(5)	-	-	1	1	(4)	
2004	33	22	1	56	(1)	1	5	5	61	
2005	-	(3)	14	11	-	-	1	1	12	
2006	-	(27)	10	(17)	-	-	4	4	(13)	
2007	28	11	7	46	-	-	5	5	51	
2008	-	15	303	318	-	-	32	32	350	
2009	44	6	218	268	(5)	5	27	27	295	
2010	-	6	37	43	-	-	5	5	48	
2011	1,194	23	14	1,231	(18)	18	121	121	1,352	
2012	656	7	115	778	(6)	6	77	77	855	
2013	1,843	40	177	2,060	(16)	16	204	204	2,264	
2014	467	252	249	968	(5)	5	97	97	1,065	
2015	2,627	1,497	294	4,418	(17)	17	498	498	4,916	
2016	2,624	1,393	128	4,145	(17)	17	428	428	4,573	
2017	4,306	2,523	271	7,100	(35)	35	707	707	7,807	
2018	12,955	5,195	911	19,061	(110)	110	2,518	2,518	21,579	
2019	18,730	10,919	874	30,523	(213)	213	4,119	4,119	34,642	
PAYs (sub-total):	45,507	21,901	3,622	71,030	(443)	443	8,856	8,856	79,886	
CAY (2020)	15,012	23,420	(819)	37,613	(264)	264	4,425	4,425	42,038	
claims liabilities:	60,519	45,321	2,803	108,643	(707)	707	13,281	13,281	121,924	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	56,907	(4,382)		52,525	(171)	161	2,874	2,864	52,525	
policy liabilities:				161,168	(878)	868	16,155	16,145	174,449	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Yukon

Non Private Passenger ending 2020	Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	-	1	-	1	-	-	-	-	-	1
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	-	1
2009	-	-	5	5	-	-	1	1	1	6
2010	-	-	-	-	-	-	-	-	-	-
2011	-	-	2	2	-	-	-	-	-	2
2012	-	1	3	4	-	-	-	-	-	4
2013	-	-	4	4	-	-	-	-	-	4
2014	-	6	5	11	-	-	2	2	2	13
2015	-	11	(26)	(15)	-	-	2	2	2	(13)
2016	-	21	(9)	12	-	-	3	3	3	15
2017	(1)	44	(5)	38	-	-	12	12	12	50
2018	379	81	16	476	(3)	3	63	63	63	539
2019	182	113	(12)	283	(2)	2	40	40	40	323
PAYs (sub-total):	560	279	(17)	822	(5)	5	123	123	123	945
CAY (2020)	38	539	(36)	541	(3)	3	68	68	68	609
claims liabilities:	598	818	(53)	1,363	(8)	8	191	191	191	1,554
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	837	(69)		768	(3)	3	43	43		768
policy liabilities:				2,131	(11)	11	234	234		2,322

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Northwest Territories

Non Private Passenger ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	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	513	1	4	518	(3)	3	51	51	569
2014	-	6	6	12	-	-	2	2	14
2015	-	12	(2)	10	-	-	2	2	12
2016	168	25	7	200	(2)	2	20	20	220
2017	(1)	49	2	50	-	-	7	7	57
2018	5	101	(6)	100	(1)	1	14	14	114
2019	368	212	4	584	(4)	4	75	75	659
PAYs (sub-total):	1,053	409	20	1,482	(10)	10	171	171	1,653
CAY (2020)	80	411	(42)	449	(3)	3	63	63	512
claims liabilities:	1,133	820	(22)	1,931	(13)	13	234	234	2,165
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	660	(54)		606	(1)	1	22	22	606
policy liabilities:				2,537	(14)	14	256	256	2,771

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nunavut

Non Private Passenger ending 2020	Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	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	87	6	4	97	-	-	9	9	106
2016	-	15	4	19	-	-	2	2	21
2017	(1)	28	5	32	-	-	4	4	36
2018	41	83	1	125	(1)	1	15	15	140
2019	100	104	5	209	(1)	1	25	25	234
PAYs (sub-total):	227	239	27	493	(2)	2	55	55	548
CAY (2020)	7	196	(21)	182	(1)	1	25	25	207
claims liabilities:	234	435	6	675	(3)	3	80	80	755
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	388	(32)		356	(1)	1	13	13	356
policy liabilities:				1,031	(4)	4	93	93	1,111

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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All Jurisdictions

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	315	27	(2)	340	-	-	41	41	381	
2001	-	5	(2)	3	-	-	2	2	5	
2002	-	19	1	20	-	-	3	3	23	
2003	1	(27)	44	18	-	-	7	7	25	
2004	34	-	83	117	(1)	1	17	17	134	
2005	-	(5)	63	58	-	-	10	10	68	
2006	-	(11)	97	86	-	-	15	15	101	
2007	29	7	107	143	-	-	15	15	158	
2008	7	10	386	403	-	-	43	43	446	
2009	101	8	339	448	(7)	7	49	49	497	
2010	135	14	200	349	(5)	5	36	36	385	
2011	2,653	48	309	3,010	(38)	38	297	297	3,307	
2012	1,452	6	583	2,041	(20)	20	201	201	2,242	
2013	7,011	63	886	7,960	(68)	68	788	788	8,748	
2014	2,835	359	1,118	4,312	(26)	26	432	432	4,744	
2015	9,384	1,649	1,564	12,597	(58)	58	1,379	1,379	13,976	
2016	11,217	1,287	1,249	13,753	(70)	70	1,458	1,458	15,211	
2017	13,153	3,766	1,509	18,428	(93)	93	1,999	1,999	20,427	
2018	27,054	8,725	2,663	38,442	(226)	226	5,064	5,064	43,506	
2019	41,401	21,629	4,690	67,720	(441)	441	8,980	8,980	76,700	
PAYs (sub-total):	116,782	37,579	15,887	170,248	(1,053)	1,053	20,836	20,836	191,084	
CAY (2020)	33,918	48,064	65	82,047	(559)	559	10,923	10,923	92,970	
claims liabilities:	150,700	85,643	15,952	252,295	(1,612)	1,612	31,759	31,759	284,054	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	152,637	(10,750)	141,887		(393)	365	6,378	6,350	141,887	
policy liabilities:	394,182			(2,005)	1,977	38,137	38,109	425,941		

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Newfoundland & Labrador

PPV & non-PPV ending 2020	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				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	29	(4)	6	31	-	-	3	3	34
2008	96	3	10	109	(1)	1	11	11	120
2009	86	8	18	112	(1)	1	11	11	123
2010	(1)	(4)	38	33	-	-	5	5	38
2011	770	(6)	65	829	(15)	15	82	82	911
2012	1,316	(3)	115	1,428	(19)	19	140	140	1,568
2013	725	(56)	164	833	(8)	8	82	82	915
2014	1,184	21	216	1,421	(13)	13	141	141	1,562
2015	3,305	70	411	3,786	(25)	25	419	419	4,205
2016	4,719	(56)	391	5,054	(23)	23	552	552	5,606
2017	3,493	96	186	3,775	(19)	19	415	415	4,190
2018	7,004	782	451	8,237	(43)	43	894	894	9,131
2019	11,509	1,762	463	13,734	(75)	75	1,482	1,482	15,216
PAYs (sub-total):	34,233	2,603	2,532	39,368	(242)	242	4,241	4,241	43,609
CAY (2020)	8,685	6,587	44	15,316	(88)	88	1,716	1,716	17,032
claims liabilities:	42,918	9,190	2,576	54,684	(330)	330	5,957	5,957	60,641
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	19,535	(1,880)		17,655	(68)	64	1,207	1,203	17,655
									*Total may not be sum of parts, as apvs apply to future costs within UPR
policy liabilities:				72,339	(398)	394	7,164	7,160	78,296

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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New Brunswick

PPV & non-PPV ending 2020	New Brunswick - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	12	-	12	-	-	2	2	14
2001	-	(3)	-	(3)	-	-	-	-	(3)
2002	(1)	(5)	(1)	(7)	-	-	2	2	(5)
2003	211	1	3	215	-	-	21	21	236
2004	-	1	1	2	-	-	-	-	2
2005	1	3	(33)	(29)	-	-	6	6	(23)
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	222	(5)	-	217	(3)	3	21	21	238
2011	119	13	72	204	(1)	1	20	20	224
2012	630	65	128	823	(4)	4	82	82	905
2013	1,133	15	117	1,265	(11)	11	125	125	1,390
2014	530	132	164	826	(3)	3	83	83	909
2015	2,069	217	380	2,666	(11)	11	274	274	2,940
2016	2,473	(261)	249	2,461	(11)	11	270	270	2,731
2017	1,867	1,174	262	3,303	(18)	18	354	354	3,657
2018	3,863	1,675	196	5,734	(39)	39	778	778	6,512
2019	4,448	3,579	317	8,344	(68)	68	1,129	1,129	9,473
PAYs (sub-total):	17,572	6,592	1,901	26,065	(169)	169	3,177	3,177	29,242
CAY (2020)	5,353	5,656	119	11,128	(89)	89	1,422	1,422	12,550
claims liabilities:	22,925	12,248	2,020	37,193	(258)	258	4,599	4,599	41,792
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,814	(1,391)		13,423	(47)	44	737	734	13,423
policy liabilities:				50,616	(305)	302	5,336	5,333	55,215

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nova Scotia

PPV & non-PPV ending 2020	Nova Scotia - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	9	(1)	8	-	-	2	2	10
2001	-	4	-	4	-	-	-	-	4
2002	1	13	1	15	-	-	1	1	16
2003	(1)	(11)	-	(12)	-	-	2	2	(10)
2004	14	8	(2)	20	-	-	3	3	23
2005	-	19	3	22	-	-	2	2	24
2006	-	(5)	13	8	-	-	1	1	9
2007	(1)	(15)	26	10	-	-	4	4	14
2008	-	8	22	30	-	-	4	4	34
2009	224	6	23	253	(4)	4	28	28	281
2010	15	(8)	38	45	-	-	5	5	50
2011	-	7	55	62	-	-	7	7	69
2012	-	(5)	78	73	-	-	8	8	81
2013	1,413	126	102	1,641	(25)	25	163	163	1,804
2014	660	(7)	99	752	(5)	5	75	75	827
2015	279	(10)	45	314	(3)	3	43	43	357
2016	2,173	33	192	2,398	(12)	12	255	255	2,653
2017	2,489	296	120	2,905	(15)	15	400	400	3,305
2018	4,185	587	175	4,947	(26)	26	657	657	5,604
2019	7,159	1,677	263	9,099	(55)	55	1,167	1,167	10,266
PAYs (sub-total):	18,610	2,732	1,252	22,594	(145)	145	2,827	2,827	25,421
CAY (2020)	7,190	7,626	(25)	14,791	(89)	89	1,873	1,873	16,664
claims liabilities:	25,800	10,358	1,227	37,385	(234)	234	4,700	4,700	42,085
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	22,702	(2,031)		20,671	(64)	59	1,242	1,237	20,671
									*Total may not be sum of parts, as apvs apply to future costs within UPR
policy liabilities:				58,056	(298)	293	5,942	5,937	62,756

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Prince Edward Island

PPV & non-PPV ending 2020	Prince Edward Island - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				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	305	-	22	327	(6)	6	32	32	359
2013	-	(2)	31	29	-	-	3	3	32
2014	113	(1)	40	152	(2)	2	15	15	167
2015	959	12	36	1,007	(7)	7	110	110	1,117
2016	1,453	79	90	1,622	(13)	13	168	168	1,790
2017	1,332	263	55	1,650	(7)	7	182	182	1,832
2018	217	323	(54)	486	(3)	3	65	65	551
2019	781	849	37	1,667	(9)	9	227	227	1,894
PAYs (sub-total):	5,160	1,516	288	6,964	(47)	47	805	805	7,769
CAY (2020)	1,323	1,238	24	2,585	(15)	15	334	334	2,919
claims liabilities:	6,483	2,754	312	9,549	(62)	62	1,139	1,139	10,688
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,322	(378)		3,944	(11)	10	230	229	3,944
									*Total may not be sum of parts, as apvs apply to future costs within UPR
policy liabilities:				13,493	(73)	72	1,369	1,368	14,632

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Ontario

Ontario - Projected Balances as at Dec. 31, 2020 (\$000s)									
PPV & non-PPV ending 2020	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	
prior	31,501	87	1	31,589	(122)	122	3,159	3,159	34,748
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	448	(1)	(1)	446	(3)	3	45	45	491
2003	2,651	(172)	357	2,836	(23)	23	283	283	3,119
2004	1,317	215	596	2,128	(19)	19	217	217	2,345
2005	-	(29)	261	232	-	-	29	29	261
2006	259	21	256	536	(5)	5	54	54	590
2007	1,952	51	260	2,263	(28)	28	223	223	2,486
2008	144	103	239	486	(6)	6	50	50	536
2009	114	137	260	511	(7)	7	52	52	563
2010	59	123	312	494	(7)	7	50	50	544
2011	1,866	60	474	2,400	(26)	26	238	238	2,638
2012	1,086	57	688	1,831	(24)	24	182	182	2,013
2013	3,076	(42)	902	3,936	(26)	26	392	392	4,328
2014	5,517	60	1,024	6,601	(43)	43	657	657	7,258
2015	5,860	204	1,459	7,523	(37)	37	807	807	8,330
2016	5,130	523	1,120	6,773	(35)	35	727	727	7,500
2017	6,326	821	1,430	8,577	(43)	43	937	937	9,514
2018	9,651	2,843	1,913	14,407	(89)	89	1,948	1,948	16,355
2019	19,179	10,182	4,484	33,845	(212)	212	4,475	4,475	38,320
PAYs (sub-total):	96,136	15,243	16,032	127,411	(755)	755	14,527	14,527	141,938
CAY (2020)	13,734	24,024	1,312	39,070	(272)	272	6,157	6,157	45,227
claims liabilities:	109,870	39,267	17,344	166,481	(1,027)	1,027	20,684	20,684	187,165
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	94,000	(5,869)	88,131		(228)	211	3,609	3,592	88,131
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	254,612				(1,255)	1,238	24,293	24,276	275,296

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Alberta

PPV & non-PPV ending 2020		Alberta - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	11	(4)	7	-	-	20	20	27	
2001	1	20	-	21	-	-	2	2	23	
2002	(1)	(8)	3	(6)	-	-	2	2	(4)	
2003	3	54	-	57	-	-	7	7	64	
2004	32	(4)	4	32	(1)	1	8	8	40	
2005	-	2	29	31	-	-	4	4	35	
2006	7	(15)	15	7	-	-	7	7	14	
2007	31	20	9	60	-	-	6	6	66	
2008	-	21	388	409	-	-	42	42	451	
2009	44	(2)	278	320	(5)	5	34	34	354	
2010	-	4	47	51	-	-	6	6	57	
2011	1,316	24	18	1,358	(18)	18	133	133	1,491	
2012	842	27	145	1,014	(6)	6	101	101	1,115	
2013	1,941	82	221	2,244	(16)	16	222	222	2,466	
2014	1,750	223	306	2,279	(8)	8	228	228	2,507	
2015	2,736	1,589	356	4,681	(18)	18	537	537	5,218	
2016	4,163	1,527	151	5,841	(25)	25	599	599	6,440	
2017	4,572	2,739	313	7,624	(37)	37	759	759	8,383	
2018	14,344	5,438	1,026	20,808	(120)	120	2,754	2,754	23,562	
2019	20,422	11,647	958	33,027	(228)	228	4,463	4,463	37,490	
PAYs (sub-total):	52,203	23,399	4,263	79,865	(482)	482	9,934	9,934	89,799	
CAY (2020)	16,018	25,097	(884)	40,231	(279)	279	4,716	4,716	44,947	
claims liabilities:	68,221	48,496	3,379	120,096	(761)	761	14,650	14,650	134,746	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	61,054	(4,834)		56,220	(179)	168	3,038	3,027	56,220	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				176,316	(940)	929	17,688	17,677	190,966	

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Yukon

PPV & non-PPV ending 2020		Yukon - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	4	-	4	-	-	-	-	4	
2001	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	12	12	-	-	2	2	14	
2010	-	-	-	-	-	-	-	-	-	
2011	-	1	3	4	-	-	-	-	4	
2012	-	3	5	8	-	-	-	-	8	
2013	-	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	855	59	(6)	908	(4)	4	101	101	1,009	
2018	379	105	20	504	(3)	3	67	67	571	
2019	230	150	(15)	365	(3)	3	51	51	416	
PAYs (sub-total):	1,464	393	(21)	1,836	(10)	10	232	232	2,068	
CAY (2020)	98	634	(44)	688	(4)	4	87	87	775	
claims liabilities:	1,562	1,027	(65)	2,524	(14)	14	319	319	2,843	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,072	(95)		977	(3)	3	54	54	977	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,501	(17)	17	373	373	3,820	

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Northwest Territories

PPV & non-PPV ending 2020	Northwest Territories - Projected Balances as at Dec. 31, 2020 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				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	-	(1)	8	7	-	-	1	1	8
2012	-	5	12	17	-	-	2	2	19
2013	513	7	16	536	(3)	3	53	53	589
2014	-	14	23	37	-	-	5	5	42
2015	-	29	(5)	24	-	-	6	6	30
2016	168	54	27	249	(2)	2	25	25	274
2017	473	106	4	583	(3)	3	65	65	648
2018	11	193	(18)	186	(2)	2	28	28	214
2019	469	497	10	976	(7)	7	130	130	1,106
PAYs (sub-total):	1,634	904	77	2,615	(17)	17	315	315	2,930
CAY (2020)	399	785	(101)	1,083	(7)	7	148	148	1,231
claims liabilities:	2,033	1,689	(24)	3,698	(24)	24	463	463	4,161
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,862	(185)		1,677	(3)	3	71	71	1,677
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,375	(27)	27	534	534	5,838

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nunavut

PPV & non-PPV ending 2020		Nunavut - Projected Balances as at Dec. 31, 2020 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				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	162	1	4	167	-	-	16	16	-	183
2013	-	1	5	6	-	-	-	-	-	6
2014	-	4	7	11	-	-	-	-	-	11
2015	87	8	8	103	-	-	9	9	-	112
2016	-	17	8	25	-	-	2	2	-	27
2017	(1)	31	7	37	-	-	4	4	-	41
2018	41	87	1	129	(1)	1	16	16	-	145
2019	100	117	6	223	(1)	1	27	27	-	250
PAYs (sub-total):	389	266	49	704	(2)	2	74	74		778
CAY (2020)	16	224	(27)	213	(1)	1	29	29		242
claims liabilities:	405	490	22	917	(3)	3	103	103		1,020
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	491	(43)		448	(1)	1	15	15		448
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,365	(4)	4	118	118		1,468

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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All Jurisdictions

PPV & non-PPV 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	
prior	31,500	117	(4)	31,613	(122)	122	3,185	3,185	34,798
2001	1	20	(9)	12	-	-	5	5	17
2002	447	-	2	449	(3)	3	50	50	499
2003	2,864	(129)	361	3,096	(23)	23	313	313	3,409
2004	1,362	211	599	2,172	(20)	20	229	229	2,401
2005	1	(4)	260	257	-	-	41	41	298
2006	266	(11)	305	560	(5)	5	66	66	626
2007	2,011	43	322	2,376	(28)	28	239	239	2,615
2008	247	145	657	1,049	(7)	7	108	108	1,157
2009	468	140	611	1,219	(17)	17	130	130	1,349
2010	295	109	442	846	(10)	10	87	87	933
2011	4,071	98	711	4,880	(60)	60	483	483	5,363
2012	4,341	150	1,197	5,688	(59)	59	563	563	6,251
2013	8,801	135	1,565	10,501	(89)	89	1,040	1,040	11,541
2014	9,754	457	1,888	12,099	(74)	74	1,207	1,207	13,306
2015	15,295	2,140	2,647	20,082	(101)	101	2,209	2,209	22,291
2016	20,279	1,949	2,215	24,443	(121)	121	2,602	2,602	27,045
2017	21,406	5,585	2,371	29,362	(146)	146	3,217	3,217	32,579
2018	39,695	12,033	3,710	55,438	(326)	326	7,207	7,207	62,645
2019	64,297	30,460	6,523	101,280	(658)	658	13,151	13,151	114,431
PAYs (sub-total):	227,401	53,648	26,373	307,422	(1,869)	1,869	36,132	36,132	343,554
CAY (2020)	52,816	71,871	418	125,105	(844)	844	16,482	16,482	141,587
claims liabilities:	280,217	125,519	26,791	432,527	(2,713)	2,713	52,614	52,614	485,141
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	219,852	(16,706)		203,146	(604)	563	10,203	10,162	203,146
policy liabilities:				635,673	(3,317)	3,276	62,817	62,776	688,287

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