



ICBC Basic Insurance Information Sharing

The following exhibits provide aggregated Basic insurance data for premiums, sales volume and loss experience. ICBC provides Basic insurance premium and loss experience data, consistent with the directive in the BCUC's November 12, 2003 Decision on the 2004 Revenue Requirements Application (Order G-75-03) to "develop a proposal... regarding how to fairly distribute claims information to all competitors in the market gained from the Basic Insurance business in a way that will not violate individual customer confidentiality."

The exhibits provide the data in various views as noted below:¹

Exhibit I, Major Lines of Business Experience – In this Exhibit, the data is presented in the form of major use categories: Private Passenger Automobile, Commercial, All Terrain, and Motorcycles.

Exhibit II, Classification – In this Exhibit, the data is sorted into a more detailed perspective of type of use rather than the major groupings above.

Exhibit III, Territorial – This Exhibit provides data based on a territorial view.

Exhibit IV, Experience by Major Lines of Business by Territory – This Exhibit splits the territorial Exhibits into the major lines of business and meets the requirements outlined in paragraph 3.4 of Appendix A to the May 2004 Negotiated Settlement Agreement (Order G-49-04).

The data is aggregated by the major lines of business: Third Party Liability (TPL) Basic; No-fault Accident Benefits; and Underinsured Motorist Protection coverages. To account for the changes to Basic insurance coverages under the Enhanced Care Model, effective May 1, 2021, the exhibits have been updated (i.e., Basic Vehicle Damage Coverage (BVDC) and Enhanced Accident Benefits (EAB) have been included into the exhibits). In addition, under Enhanced Care, hit-and-run coverage (first party property damage) for claims caused by unidentified motorists is now an optional coverage. Underinsured Motorist Protection claims (UMP) will be limited to injury claim situations where EAB does not apply.

These exhibits are subject to the limitations inherent in ICBC's data. For example, this level of detail is not available for all Basic insurance premiums and claims costs; therefore, the revenues and costs outlined in these exhibits do not correlate precisely to the figures published in ICBC's Annual Service Plan Report. These exhibits exclude premiums for manually processed policies (i.e., those policies that were not processed through ICBC's Autoplan Data Capture or Guidewire PolicyCenter® systems, including garage and fleet reporting policies, unlisted driver accident premiums (UDAP), Driver Penalty Points,² and premiums for certain territories and rate classes) as this data is not available on a basis consistent with the form outlined in these exhibits. It also excludes unlisted driver protection premiums (UDPP), learners' premiums, and manuscript premiums³ which are available in

¹ These exhibits have been modified as noted in the 2014 Revenue Requirements Application, Appendix 11 B, to protect competitive Optional insurance information. Specifically, ICBC has excluded reporting on the following TPL Total information: Written Premiums, Earned Premiums, Average Earned Premium, and Earned Case Incurred Loss Ratio.

² Driver Penalty Points refers to Driver Penalty Point Premium, Multiple Crash Premium, and Driver Risk Premium in Appendix B.

³ Manuscript premiums are for policies written on an APV 284 on a restricted use or other specialized risk basis, including: use on limited access islands, Non-Owned Vehicle Damage Policy, Unlicensed Farm Tractor Certificate, Trailer Floater License and Certificate of Insurance, Special Agreement Vehicle License, and Certificate of Insurance and Conversion Policy.



PolicyCenter but not yet included in these exhibits. Garage and fleet reporting policies are now included in the exhibits for FY2021/22 going forward.

The Case Incurred Loss & Allocated Loss Adjustment Expenses (ALAE) that are included in Exhibits I, II, III, and IV are based on claim file data as of March 31, 2022. Similarly, written premium and earned premium data are as of March 31, 2022.

Appendix A below provides a glossary of terms used in these exhibits. Appendix B provides a reconciliation of the aggregated data included in the exhibits to premiums and claims data published in annual Basic insurance financial statements.

The actuarial exhibits that meet the requirements outlined in paragraph 3.3 of Appendix A to Order G-49-04 are no longer available in the Technical Appendices of Chapter 3 Actuarial Rate Level Indication Analysis, as they are no longer relevant under the Enhanced Care Model. The data can however, be produced separately upon request. Similarly, the Bodily Injury, ALAE, and Property Damage claims paid development data is no longer available for the same reason.

Appendix A

Glossary

The following defined terms appear in most of the exhibits and in the same order as set out below.

Number of Written Policy Exposures: These are annualized measures of business sales volumes. The number of written policy exposures is annualized by determining the net policy terms portion of a 12-month period, e.g., a six month policy is 0.5 written policy exposure.

Number of Earned Policy Exposures: These are annualized measures of risk exposure. Policies are annualized by determining which portions of the policy occur in a given year. For example, for a 12-month policy written on October 1, 2018, 0.5 policy exposures are earned in the fiscal year 2018/19 and 0.5 are to be earned after April 1 during the next fiscal year 2019/20.

The difference between written and earned is the difference between sales activity and the time period when policies are in force. When written is greater than earned, the company is growing.

Written Premiums: This is the same concept as Number of Written Policy Exposures, but counts amount of net premiums written dollars.

Earned Premiums: This is the same concept as Number of Earned Policy Exposures, but counts amounts of net premiums earned dollars.

Number of Claims: The number of claims reported by coverage.

Case Incurred Loss & Allocated Loss Adjustment Expenses (ALAE): The claims file estimate of the likely costs of any claims that have been recorded, including ALAE. Excludes unallocated loss adjustment expenses (ULAE), discounting, and incurred but not reported claims, and claims development.

Claims Frequency per 100 Earned Vehicles: This represents the rate of claims. It is the ratio of Number of Claims to Number of Earned Vehicles.

Average Cost Per Claim: This measures the severity of claims being made. It is the ratio of Case Incurred Loss & ALAE to Number of Claims.

Average Earned Premium: This is the average amount available to pay claims in this year and for this coverage. It is the ratio of Earned Premiums to Earned Policy Exposures.

Claim Cost per Earned Policy Exposure: This is the amount of money required for each earned policy exposure, just to pay for claims. It is the ratio of Case Incurred Loss & ALAE to Number of Earned Policy Exposures.

Earned Case Incurred Loss Ratio: This is the portion of every premium dollar that has been used to pay for claims. It is calculated as the ratio of Case Incurred Loss & ALAE to Earned Premiums.

In addition, the following defined term is included in Appendix B:

Claims and Adjustment Expenses Incurred: The amount of claims incurred during a fiscal year as shown in the income statement. Includes expenses (ALAE and changes in the ULAE reserve), discounting, and incurred but not reported claims and claims development.

APPENDIX B

BASIC INSURANCE TOTAL¹

PREMIUMS WRITTEN					
	2017/18	2018/19	2019/20	2020/21	2021/22
EXHIBITS TOTAL	3,091,562,856	3,269,624,053	3,364,389,662	3,309,513,791	2,743,428,705
OTHER BASIC INSURANCE					
TEMPORARY OPERATING PERMITS AND OUT OF PROVINCE POLICIES	79,290,652	86,566,055	87,734,172	83,484,325	87,387,745
MANUAL POLICIES AND SPECIAL COVERAGES (including garage and fleet reporting, UDAP, UDPP, learner's and manuscript premiums and reinsurance) ²	59,049,050	87,229,212	139,541,727	94,306,747	99,663,991
SHORT TERM SURCHARGES, CANCELLATION FEES AND REFUNDS/REBATES ³	17,943,385	18,619,723	17,422,438	(750,943,549)	(137,574,077)
DRIVER'S PENALTY POINTS	23,817,369	26,154,596	32,518,344	30,934,181	30,326,969
UNPROCESSED TRANSACTIONS AND TIMING DIFFERENCES	(2,797,593)	(11,431,470)	(62,784,250)	(31,870,116)	(22,836,477)
OTHER BASIC INSURANCE	177,302,863	207,138,115	214,432,431	(574,088,413)	56,968,151
BASIC INSURANCE - YEAR END FINANCIAL STATEMENTS	3,268,865,719	3,476,762,168	3,578,822,093	2,735,425,378	2,800,396,856

PREMIUMS EARNED					
	2017/18	2018/19	2019/20	2020/21	2021/22
EXHIBITS TOTAL	2,972,917,567	3,200,545,080	3,357,166,175	3,273,996,076	2,929,834,449
OTHER BASIC INSURANCE					
TEMPORARY OPERATING PERMITS AND OUT OF PROVINCE POLICIES	78,891,327	84,490,323	88,772,745	82,175,571	84,900,087
MANUAL POLICIES AND SPECIAL COVERAGES (including garage and fleet reporting, UDAP, UDPP, learner's and manuscript premiums and reinsurance) ²	58,046,873	54,040,352	45,900,088	35,607,787	59,988,133
SHORT TERM SURCHARGES, CANCELLATION FEES AND REFUNDS/REBATES ³	17,943,385	18,620,197	17,422,179	(502,982,956)	(382,364,398)
DRIVER'S PENALTY POINTS	22,823,190	24,615,661	29,740,321	32,837,991	29,977,528
UNPROCESSED TRANSACTIONS AND TIMING DIFFERENCES	(1,309,329)	7,703,157	25,579,290	23,481,058	31,332,061
OTHER BASIC INSURANCE	176,395,446	189,469,691	207,414,622	(328,880,549)	(176,166,590)
BASIC INSURANCE - YEAR END FINANCIAL STATEMENTS	3,149,313,013	3,390,014,771	3,564,580,797	2,945,115,527	2,753,667,859

CLAIMS AND ADJUSTMENT EXPENSES INCURRED					
	2017/18	2018/19	2019/20	2020/21	2021/22
EXHIBITS TOTAL	3,097,271,753	2,784,999,148	1,588,901,437	1,049,913,397	811,149,481
OTHER BASIC INSURANCE					
TEMPORARY OPERATING PERMITS AND OUT OF PROVINCE POLICIES	93,488,591	101,183,939	103,425,957	49,522,084	35,684,226
STATUTORY ENHANCED ACCIDENT BENEFIT CLAIMS ⁴	-	-	-	-	188,279,368
MANUAL POLICIES AND SPECIAL COVERAGES (including garage and fleet reporting policies and manuscript policies) ⁵	71,989,956	57,042,263	31,358,060	23,033,293	-
DISCOUNTING (including ULAE)	24,456,198	(62,301,695)	44,098,080	48,793,662	(210,752,069)
CHANGE IN CLAIMS TO MARCH 2022 AND UNRECONCILED DIFFERENCES	164,001,315	740,057,159	1,131,887,595	1,000,912,529	1,024,576,589
OTHER BASIC INSURANCE	353,936,061	835,981,665	1,310,769,692	1,122,261,568	1,037,788,114
BASIC INSURANCE - YEAR END FINANCIAL STATEMENTS (including change in ULAE)	3,451,207,813	3,620,980,813	2,899,671,128	2,172,174,966	1,848,937,595

¹ These exhibits are produced from a management information system in ICBC's data warehouse created to provide drilldowns not readily available in the accounting and actuarial systems of record. Minor discrepancies exist primarily due to timing differences and methods of consolidation; historically the discrepancy has been less than one percent. The management information system has been selected as the source of these exhibits since the systems of record do not contain the classification of vehicle use required.

² Includes a Basic portion for Reinsurance starting in 2021/22 as a result of the introduction of Enhanced Care.

³ 2020/21 includes refund accruals for COVID-19 Refunds and Enhanced Care Coverage Refunds; 2021/22 includes Enhanced Care Coverage refunds and the Rate Relief rebate.

⁴ Under the new EC claims process, vehicle policy information is only recorded on the Registered Owner's claim and any subsequent statutory claims (EAB, etc.) are recorded on ICBC's system without reference to the vehicle policy. As a result, the level of detail required to be included in the exhibits is not available and the incurred claims are recorded in this line item.

⁵ Manual claims and special coverages are now included in the exhibits as of FY 2021/22.

EXHIBIT I - MAJOR LINES OF BUSINESS EXPERIENCE

PRIVATE PASSENGER AUTOMOBILE
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100		CLAIM COST PER EARNED POLICY EXPOSURE		EARNED CASE INCURRED LOSS RATIO
							EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	2,955,286	2,925,545	2,393,049,653	2,305,445,332	237,221	2,420,061,503	8.11	10,202	788	827	105%
2018/19	3,007,282	2,978,563	2,519,863,387	2,472,633,293	224,586	2,100,797,561	7.54	9,354	830	705	85%
2019/20	3,015,366	3,020,941	2,617,495,965	2,591,670,308	207,277	986,725,108	6.86	4,760	858	327	38%
2020/21	3,082,435	3,012,804	2,589,020,724	2,558,835,611	148,113	642,893,013	4.92	4,341	849	213	25%
2021/22 Pre-EC	268,150	507,185	220,701,464	348,697,833	13,303	50,524,911	2.62	3,798	688	100	14%
2021/22 EC ³	2,936,161	2,648,388	1,117,000,196	1,414,265,629	181,608	471,932,966	6.86	2,599	534	178	33%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	2,955,286	2,925,545			237,221	2,898,858,623	8.11	12,220		991	99%
2018/19	3,007,282	2,978,563			224,586	2,408,910,173	7.54	10,726		809	75%
2019/20	3,015,366	3,020,941			207,277	1,159,427,586	6.86	5,594		384	33%
2020/21	3,082,435	3,012,804			148,113	746,834,849	4.92	5,042		248	21%
2021/22 Pre-EC	268,150	507,185			13,303	59,977,128	2.62	4,509		118	13%
2021/22 EC ³	2,936,161	2,648,388			181,608	560,508,429	6.86	3,086		212	36%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	2,955,286	2,925,545	217,068,167	208,990,825	67,793	290,230,735	2.32	4,281	71	99	139%
2018/19	3,007,282	2,978,563	228,835,830	224,463,206	67,307	348,660,485	2.26	5,180	75	117	155%
2019/20	3,015,366	3,020,941	232,834,493	233,700,499	64,563	392,697,376	2.14	6,082	77	130	168%
2020/21	3,082,435	3,012,804	222,788,730	222,484,327	43,661	256,483,838	1.45	5,874	74	85	115%
2021/22 Pre-EC	268,150	507,185	15,678,391	85,993,113	3,624	17,574,588	0.71	4,850	170	35	20%
2021/22 EC	2,936,161	2,648,388	1,082,712,916	707,905,300	33,866	188,791,953	1.28	5,575	267	71	27%
UNDERINSURED MOTORIST⁶											
2017/18	2,955,286	2,925,545	86,799,889	83,687,055	185	27,810,746	0.01	150,328	29	10	33%
2018/19	3,007,282	2,978,563	91,685,894	89,892,825	154	23,559,399	0.01	152,983	30	8	26%
2019/20	3,015,366	3,020,941	93,852,731	93,553,473	137	14,934,912	0.00	109,014	31	5	16%
2020/21	3,082,435	3,012,804	93,244,705	92,106,353	40	11,158,736	0.00	278,968	31	4	12%
2021/22 Pre-EC	268,150	507,185	8,401,056	7,669,917	1	5,500	0.00	5,500	15	0	0%
2021/22 EC	2,936,161	2,648,388	(45,240,315)	(71,206)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT I - MAJOR LINES OF BUSINESS EXPERIENCE

COMMERCIAL
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	673,286	665,235	319,096,947	302,782,251	26,760	310,173,662	4.02	11,591	455	466	102%
2018/19	691,304	683,873	344,284,555	335,035,630	25,307	265,889,973	3.70	10,507	490	389	79%
2019/20	688,888	694,701	346,274,046	356,966,393	24,413	146,482,968	3.51	6,000	514	211	41%
2020/21	732,616	699,764	329,173,870	327,050,749	17,814	103,139,986	2.55	5,790	467	147	32%
2021/22 Pre-EC	85,385	117,754	33,035,147	43,680,463	1,565	8,878,325	1.33	5,673	371	75	20%
2021/22 EC ³	680,752	636,960	121,453,848	170,761,893	13,655	40,293,046	2.14	2,951	268	63	24%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	673,286	665,235			26,760	345,830,834	4.02	12,923		520	98%
2018/19	691,304	683,873			25,307	282,556,783	3.70	11,165		413	72%
2019/20	688,888	694,701			24,413	161,327,505	3.51	6,608		232	37%
2020/21	732,616	699,764			17,814	109,002,810	2.55	6,119		156	26%
2021/22 Pre-EC	85,385	117,754			1,565	9,121,953	1.33	5,829		77	18%
2021/22 EC ³	680,752	636,960			13,655	44,927,177	2.14	3,290		71	24%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	673,286	665,235	16,846,992	15,973,897	3,820	11,789,032	0.57	3,086	24	18	74%
2018/19	691,304	683,873	18,315,848	17,816,171	3,831	16,149,121	0.56	4,215	26	24	91%
2019/20	688,888	694,701	15,423,913	18,079,595	3,695	18,821,316	0.53	5,094	26	27	104%
2020/21	732,616	699,764	11,735,849	12,273,020	2,187	10,499,392	0.31	4,801	18	15	86%
2021/22 Pre-EC	85,385	117,754	927,235	9,176,230	193	807,578	0.16	4,184	78	7	9%
2021/22 EC	680,752	636,960	135,401,421	85,027,087	740	5,070,723	0.12	6,852	133	8	6%
UNDERINSURED MOTORIST⁶											
2017/18	673,286	665,235	6,711,545	6,431,038	7	615,491	0.00	87,927	10	1	10%
2018/19	691,304	683,873	7,252,935	7,063,182	7	875,292	0.00	125,042	10	1	12%
2019/20	688,888	694,701	7,610,073	7,501,397	2	500,354	0.00	250,177	11	1	7%
2020/21	732,616	699,764	7,805,661	7,572,696	2	420,000	0.00	210,000	11	1	6%
2021/22 Pre-EC	85,385	117,754	771,291	649,620	-	-	-	N/A	6	-	0%
2021/22 EC	680,752	636,960	(3,790,605)	1,453	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT I - MAJOR LINES OF BUSINESS EXPERIENCE

ALL TERRAIN
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	45,945	44,121	789,273	730,674	38	171,155	0.09	4,504	17	4	23%
2018/19	50,740	48,420	935,702	879,186	44	677,152	0.09	15,390	18	14	77%
2019/20	53,732	53,064	1,329,188	1,088,921	55	410,806	0.10	7,469	21	8	38%
2020/21	63,493	58,212	2,044,123	1,783,338	54	274,380	0.09	5,081	31	5	15%
2021/22 Pre-EC	5,968	10,473	196,743	277,247	4	30,779	0.04	7,695	26	3	11%
2021/22 EC ³	58,620	53,852	912,730	1,132,413	29	22,255	0.05	767	21	0	2%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	45,945	44,121			38	171,155	0.09	4,504		4	18%
2018/19	50,740	48,420			44	677,152	0.09	15,390		14	60%
2019/20	53,732	53,064			55	410,806	0.10	7,469		8	29%
2020/21	63,493	58,212			54	274,380	0.09	5,081		5	13%
2021/22 Pre-EC	5,968	10,473			4	30,779	0.04	7,695		3	9%
2021/22 EC ³	58,620	53,852			29	22,255	0.05	767		0	2%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	45,945	44,121	485,098	455,519	10	113,098	0.02	11,310	10	3	25%
2018/19	50,740	48,420	567,793	535,124	25	282,054	0.05	11,282	11	6	53%
2019/20	53,732	53,064	407,964	543,795	24	233,527	0.05	9,730	10	4	43%
2020/21	63,493	58,212	172,001	203,041	26	731,189	0.04	28,123	3	13	360%
2021/22 Pre-EC	5,968	10,473	16,829	69,277	1	-	0.01	-	7	-	0%
2021/22 EC	58,620	53,852	843,783	566,938	11	54,272	0.02	4,934	11	1	10%
UNDERINSURED MOTORIST⁶											
2017/18	45,945	44,121	56,071	53,275	-	-	-	N/A	1	-	0%
2018/19	50,740	48,420	63,180	60,275	-	-	-	N/A	1	-	0%
2019/20	53,732	53,064	69,447	66,713	-	-	-	N/A	1	-	0%
2020/21	63,493	58,212	83,659	77,239	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	5,968	10,473	8,424	8,726	-	-	-	N/A	1	-	0%
2021/22 EC	58,620	53,852	(36,355)	(746)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT I - MAJOR LINES OF BUSINESS EXPERIENCE

MOTORCYCLES
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100		CLAIM COST PER EARNED POLICY EXPOSURE		EARNED CASE INCURRED LOSS RATIO
							EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	AVERAGE PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	61,670	60,091	36,109,331	34,476,433	1,335	18,005,692	2.22	13,487	574	300	52%
2018/19	66,860	61,125	41,261,505	37,193,808	1,117	10,147,689	1.83	9,085	608	166	27%
2019/20	56,318	61,093	32,105,288	37,942,394	1,049	6,806,938	1.72	6,489	621	111	18%
2020/21	66,088	62,493	28,344,317	27,555,083	827	6,985,196	1.32	8,446	441	112	25%
2021/22 Pre-EC	21,373	11,261	9,381,059	5,270,343	96	380,717	0.85	3,966	468	34	7%
2021/22 EC ³	51,128	59,508	28,523,228	30,227,685	1,337	2,971,767	2.25	2,223	508	50	10%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	61,670	60,091			1,335	28,230,654	2.22	21,147		470	70%
2018/19	66,860	61,125			1,117	11,381,477	1.83	10,189		186	26%
2019/20	56,318	61,093			1,049	8,231,778	1.72	7,847		135	18%
2020/21	66,088	62,493			827	7,543,870	1.32	9,122		121	21%
2021/22 Pre-EC	21,373	11,261			96	397,015	0.85	4,136		35	7%
2021/22 EC ³	51,128	59,508			1,337	3,093,612	2.25	2,314		52	10%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	61,670	60,091	12,737,849	12,153,452	1,284	16,119,161	2.14	12,554	202	268	133%
2018/19	66,860	61,125	14,492,555	13,087,504	1,181	14,778,230	1.93	12,513	214	242	113%
2019/20	56,318	61,093	15,212,195	14,119,860	1,162	20,753,275	1.90	17,860	231	340	147%
2020/21	66,088	62,493	23,141,908	22,183,274	981	16,999,158	1.57	17,328	355	272	77%
2021/22 Pre-EC	21,373	11,261	7,718,626	3,283,578	114	1,542,487	1.01	13,531	292	137	47%
2021/22 EC	51,128	59,508	9,284,184	15,098,562	927	22,267,615	1.56	24,021	254	374	147%
UNDERINSURED MOTORIST⁶											
2017/18	61,670	60,091	1,812,041	1,737,818	15	2,181,477	0.02	145,432	29	36	126%
2018/19	66,860	61,125	2,064,869	1,884,875	8	3,182,192	0.01	397,774	31	52	169%
2019/20	56,318	61,093	1,774,359	1,932,827	10	534,858	0.02	53,486	32	9	28%
2020/21	66,088	62,493	1,958,244	1,871,347	6	328,509	0.01	54,751	30	5	18%
2021/22 Pre-EC	21,373	11,261	635,458	147,257	1	-	0.01	-	13	-	0%
2021/22 EC	51,128	59,508	(1,108,049)	(4,165)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 01 - PLEASURE USE
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	1,329,255	1,312,807	963,132,905	925,482,181	97,049	936,339,735	7.39	9,648	705	713	101%
2018/19	1,367,935	1,347,840	1,027,024,186	1,002,004,590	93,710	832,900,252	6.95	8,888	743	618	83%
2019/20	1,395,862	1,383,774	1,087,435,712	1,064,768,677	87,336	402,330,987	6.31	4,607	769	291	38%
2020/21	1,619,347	1,508,162	1,260,632,600	1,172,185,563	70,167	302,655,328	4.65	4,313	777	201	26%
2021/22 Pre-EC	145,674	262,716	111,732,621	166,250,981	6,449	23,992,199	2.45	3,720	633	91	14%
2021/22 EC ³	1,499,964	1,367,273	515,339,488	669,475,428	80,746	201,040,238	5.91	2,490	490	147	30%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	1,329,255	1,312,807			97,049	1,120,355,205	7.39	11,544		853	97%
2018/19	1,367,935	1,347,840			93,710	953,561,373	6.95	10,176		707	75%
2019/20	1,395,862	1,383,774			87,336	471,821,139	6.31	5,402		341	34%
2020/21	1,619,347	1,508,162			70,167	350,223,494	4.65	4,991		232	22%
2021/22 Pre-EC	145,674	262,716			6,449	28,665,839	2.45	4,445		109	14%
2021/22 EC ³	1,499,964	1,367,273			80,746	239,553,688	5.91	2,967		175	33%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	1,329,255	1,312,807	88,304,029	84,807,042	23,043	98,860,918	1.76	4,290	65	75	117%
2018/19	1,367,935	1,347,840	94,281,757	91,957,093	23,267	129,205,906	1.73	5,553	68	96	141%
2019/20	1,395,862	1,383,774	93,343,801	95,565,550	22,892	139,891,555	1.65	6,111	69	101	146%
2020/21	1,619,347	1,508,162	101,874,610	95,963,400	18,153	106,364,645	1.20	5,859	64	71	111%
2021/22 Pre-EC	145,674	262,716	7,381,580	40,405,532	1,596	7,708,489	0.61	4,830	154	29	19%
2021/22 EC	1,499,964	1,367,273	511,122,675	335,122,336	14,079	76,594,597	1.03	5,440	245	56	23%
UNDERINSURED MOTORIST⁶											
2017/18	1,329,255	1,312,807	36,534,028	35,176,724	87	11,418,820	0.01	131,251	27	9	32%
2018/19	1,367,935	1,347,840	39,032,248	38,085,417	72	10,025,978	0.01	139,250	28	7	26%
2019/20	1,395,862	1,383,774	40,745,935	40,171,926	48	7,133,677	0.00	148,618	29	5	18%
2020/21	1,619,347	1,508,162	46,887,083	43,988,299	24	5,511,143	0.00	229,631	29	4	13%
2021/22 Pre-EC	145,674	262,716	4,330,247	3,747,882	-	-	-	N/A	14	-	0%
2021/22 EC	1,499,964	1,367,273	(22,097,598)	(29,249)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 02 - COMMUTE < 15 KM
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	837,859	828,840	734,409,878	706,306,615	72,636	758,746,449	8.76	10,446	852	915	107%
2018/19	853,519	844,261	776,085,988	759,322,139	67,924	635,502,997	8.05	9,356	899	753	84%
2019/20	851,539	856,280	803,329,914	797,551,890	62,890	297,086,922	7.34	4,724	931	347	37%
2020/21	778,771	798,238	710,165,729	736,953,972	41,615	176,108,933	5.21	4,232	923	221	24%
2021/22 Pre-EC	61,900	129,759	56,854,722	97,146,188	3,644	13,799,188	2.81	3,787	749	106	14%
2021/22 EC ³	753,767	672,842	315,391,179	393,131,814	53,710	140,063,971	7.98	2,608	584	208	36%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	837,859	828,840			72,636	913,731,371	8.76	12,580		1,102	100%
2018/19	853,519	844,261			67,924	728,408,568	8.05	10,724		863	73%
2019/20	851,539	856,280			62,890	345,021,211	7.34	5,486		403	31%
2020/21	778,771	798,238			41,615	202,342,719	5.21	4,862		253	19%
2021/22 Pre-EC	61,900	129,759			3,644	15,619,310	2.81	4,286		120	12%
2021/22 EC ³	753,767	672,842			53,710	166,677,044	7.98	3,103		248	38%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	837,859	828,840	66,993,972	64,387,382	22,162	94,534,549	2.67	4,266	78	114	147%
2018/19	853,519	844,261	70,860,876	69,312,179	21,799	108,478,166	2.58	4,976	82	128	157%
2019/20	851,539	856,280	73,160,815	72,717,821	20,947	123,816,739	2.45	5,911	85	145	170%
2020/21	778,771	798,238	64,290,317	66,928,235	13,225	77,835,962	1.66	5,886	84	98	116%
2021/22 Pre-EC	61,900	129,759	4,200,972	24,225,824	1,057	5,453,021	0.81	5,159	187	42	23%
2021/22 EC	753,767	672,842	301,909,554	196,770,234	10,597	61,693,214	1.57	5,822	292	92	31%
UNDERINSURED MOTORIST⁶											
2017/18	837,859	828,840	26,657,861	25,667,672	47	7,368,002	0.01	156,766	31	9	29%
2018/19	853,519	844,261	28,249,870	27,613,311	40	7,509,240	0.00	187,731	33	9	27%
2019/20	851,539	856,280	28,794,553	28,784,770	35	2,452,700	0.00	70,077	34	3	9%
2020/21	778,771	798,238	25,579,355	26,423,101	10	3,509,693	0.00	350,969	33	4	13%
2021/22 Pre-EC	61,900	129,759	2,165,434	2,146,996	1	5,500	0.00	5,500	17	0	0%
2021/22 EC	753,767	672,842	(12,735,148)	(34,224)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 03 - COMMUTE >= 15 KM
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100		CLAIM COST PER EARNED POLICY EXPOSURE		EARNED CASE INCURRED LOSS RATIO
							EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	AVERAGE PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	416,446	413,115	405,007,492	390,966,264	38,665	455,478,271	9.36	11,780	946	1,103	117%
2018/19	415,995	415,960	418,550,396	414,375,464	36,133	397,822,008	8.69	11,010	996	956	96%
2019/20	408,795	414,419	424,193,405	426,092,892	32,701	176,974,384	7.89	5,412	1,028	427	42%
2020/21	349,102	367,386	350,244,529	372,576,493	20,491	98,970,271	5.58	4,830	1,014	269	27%
2021/22 Pre-EC	28,351	59,246	28,803,109	49,028,945	1,819	7,270,747	3.07	3,997	828	123	15%
2021/22 EC ³	361,119	316,277	173,959,249	206,410,845	28,112	76,454,172	8.89	2,720	653	242	37%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	416,446	413,115			38,665	547,766,914	9.36	14,167		1,326	109%
2018/19	415,995	415,960			36,133	446,851,331	8.69	12,367		1,074	82%
2019/20	408,795	414,419			32,701	203,123,219	7.89	6,212		490	35%
2020/21	349,102	367,386			20,491	114,549,044	5.58	5,590		312	21%
2021/22 Pre-EC	28,351	59,246			1,819	8,963,458	3.07	4,928		151	14%
2021/22 EC ³	361,119	316,277			28,112	89,338,055	8.89	3,178		282	39%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	416,446	413,115	35,643,990	34,391,790	14,575	63,913,565	3.53	4,385	83	155	186%
2018/19	415,995	415,960	36,857,227	36,477,627	14,276	74,583,458	3.43	5,224	88	179	204%
2019/20	408,795	414,419	41,672,092	38,966,244	13,400	84,244,325	3.23	6,287	94	203	216%
2020/21	349,102	367,386	36,828,116	38,676,972	7,940	49,912,177	2.16	6,286	105	136	129%
2021/22 Pre-EC	28,351	59,246	2,621,775	12,716,918	593	2,774,411	1.00	4,679	215	47	22%
2021/22 EC	361,119	316,277	157,410,812	103,296,860	6,560	36,729,265	2.07	5,599	327	116	36%
UNDERINSURED MOTORIST⁶											
2017/18	416,446	413,115	13,022,022	12,557,911	30	5,319,473	0.01	177,316	30	13	42%
2018/19	415,995	415,960	13,484,558	13,340,558	19	2,080,931	0.00	109,523	32	5	16%
2019/20	408,795	414,419	13,496,817	13,619,261	35	2,676,083	0.01	76,460	33	6	20%
2020/21	349,102	367,386	11,108,599	11,769,069	5	2,136,400	0.00	427,280	32	6	18%
2021/22 Pre-EC	28,351	59,246	968,564	966,428	-	-	-	N/A	16	-	0%
2021/22 EC	361,119	316,277	(5,707,200)	(8,669)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 04 - BUSINESS USE
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100		CLAIM COST PER EARNED POLICY EXPOSURE		EARNED CASE INCURRED LOSS RATIO
							EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	AVERAGE PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	323,427	323,348	277,742,257	270,259,601	28,076	265,146,342	8.68	9,444	836	820	98%
2018/19	321,270	322,607	285,192,663	284,039,988	26,038	229,650,096	8.07	8,820	880	712	81%
2019/20	311,936	318,239	289,273,897	289,889,036	23,556	106,967,700	7.40	4,541	911	336	37%
2020/21	286,661	292,559	255,124,919	264,651,614	15,217	62,960,406	5.20	4,138	905	215	24%
2021/22 Pre-EC	24,405	47,934	21,151,262	34,700,620	1,347	5,380,616	2.81	3,995	724	112	16%
2021/22 EC ³	275,362	247,342	106,364,879	137,457,920	18,578	52,943,069	7.51	2,850	556	214	39%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	323,427	323,348			28,076	311,702,480	8.68	11,102		964	87%
2018/19	321,270	322,607			26,038	274,578,134	8.07	10,545		851	71%
2019/20	311,936	318,239			23,556	135,943,149	7.40	5,771		427	33%
2020/21	286,661	292,559			15,217	77,391,316	5.20	5,086		265	20%
2021/22 Pre-EC	24,405	47,934			1,347	6,640,562	2.81	4,930		139	14%
2021/22 EC ³	275,362	247,342			18,578	62,937,473	7.51	3,388		254	41%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	323,427	323,348	24,697,314	24,019,909	7,922	32,234,399	2.45	4,069	74	100	134%
2018/19	321,270	322,607	25,365,098	25,265,558	7,856	35,536,875	2.44	4,524	78	110	141%
2019/20	311,936	318,239	23,380,498	25,020,591	7,200	42,640,434	2.26	5,922	79	134	170%
2020/21	286,661	292,559	18,883,857	20,000,498	4,280	21,805,159	1.46	5,095	68	75	109%
2021/22 Pre-EC	24,405	47,934	1,326,426	8,248,671	373	1,616,825	0.78	4,335	172	34	20%
2021/22 EC	275,362	247,342	106,870,125	68,812,398	2,577	13,307,609	1.04	5,164	278	54	19%
UNDERINSURED MOTORIST⁶											
2017/18	323,427	323,348	9,334,444	9,079,090	20	3,704,451	0.01	185,223	28	11	41%
2018/19	321,270	322,607	9,611,117	9,569,622	21	3,882,247	0.01	184,869	30	12	41%
2019/20	311,936	318,239	9,493,741	9,640,313	17	2,142,452	0.01	126,027	30	7	22%
2020/21	286,661	292,559	8,338,293	8,643,708	1	1,500	0.00	1,500	30	0	0%
2021/22 Pre-EC	24,405	47,934	724,077	708,889	-	-	-	N/A	15	-	0%
2021/22 EC	275,362	247,342	(4,095,096)	1,954	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 05 - U-DRIVE VEHICLES
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	8,193	8,743	12,245,052	12,252,046	1,985	17,899,589	22.70	9,017	1,401	2,047	146%
2018/19	10,349	9,514	17,334,343	15,210,935	2,012	16,028,225	21.15	7,966	1,599	1,685	105%
2019/20	8,580	9,947	14,515,847	17,181,198	2,003	8,916,813	20.14	4,452	1,727	896	52%
2020/21	7,994	7,198	13,227,859	12,169,274	1,098	4,055,392	15.26	3,693	1,691	563	33%
2021/22 Pre-EC	719	1,289	901,483	1,714,427	128	347,418	9.93	2,714	1,330	269	20%
2021/22 EC ³	8,882	7,482	5,110,874	6,671,651	1,130	2,373,529	15.10	2,100	892	317	36%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	8,193	8,743			1,985	20,623,841	22.70	10,390		2,359	141%
2018/19	10,349	9,514			2,012	16,716,182	21.15	8,308		1,757	91%
2019/20	8,580	9,947			2,003	12,564,377	20.14	6,273		1,263	58%
2020/21	7,994	7,198			1,098	4,067,825	15.26	3,705		565	25%
2021/22 Pre-EC	719	1,289			128	347,418	9.93	2,714		269	17%
2021/22 EC ³	8,882	7,482			1,130	2,403,966	15.10	2,127		321	33%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	8,193	8,743	561,271	553,895	177	604,921	2.02	3,418	63	69	109%
2018/19	10,349	9,514	758,627	675,289	191	1,254,802	2.01	6,570	71	132	186%
2019/20	8,580	9,947	568,194	742,706	229	1,791,677	2.30	7,824	75	180	241%
2020/21	7,994	7,198	504,743	447,564	97	636,948	1.35	6,566	62	88	142%
2021/22 Pre-EC	719	1,289	(14,896)	357,736	14	39,025	1.09	2,787	277	30	11%
2021/22 EC	8,882	7,482	5,498,306	3,349,467	1	-	0.01	-	448	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	8,193	8,743	210,136	213,248	1	39,000	0.01	39,000	24	4	18%
2018/19	10,349	9,514	300,152	265,272	-	-	-	N/A	28	-	0%
2019/20	8,580	9,947	256,440	301,278	-	-	-	N/A	30	-	0%
2020/21	7,994	7,198	238,519	217,963	-	-	-	N/A	30	-	0%
2021/22 Pre-EC	719	1,289	21,242	19,040	-	-	-	N/A	15	-	0%
2021/22 EC	8,882	7,482	(110,365)	(291)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 06 - HEARSE
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY			CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	116	122	106,884	109,097	3	4,372	2.46	1,457	894	36	4%	
2018/19	124	119	125,688	112,188	8	189,575	6.70	23,697	940	1,589	169%	
2019/20	119	117	120,367	117,580	2	2,472	1.71	1,236	1,008	21	2%	
2020/21	136	130	137,706	134,044	7	4,951	5.37	707	1,029	38	4%	
2021/22 Pre-EC	12	23	10,358	18,122	-	-	-	N/A	795	-	0%	
2021/22 EC ³	126	114	47,617	66,511	8	19,782	7.01	2,473	583	173	30%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	116	122			3	4,372	2.46	1,457		36	3%	
2018/19	124	119			8	189,575	6.70	23,697		1,589	141%	
2019/20	119	117			2	2,472	1.71	1,236		21	2%	
2020/21	136	130			7	4,951	5.37	707		38	3%	
2021/22 Pre-EC	12	23			-	-	-	N/A		-	0%	
2021/22 EC ³	126	114			8	19,782	7.01	2,473		173	28%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	116	122	7,861	8,086	2	1	1.64	1	66	0	0%	
2018/19	124	119	9,046	8,160	2	-	1.68	-	68	-	0%	
2019/20	119	117	9,025	8,636	1	1,915	0.86	1,915	74	16	22%	
2020/21	136	130	10,323	10,057	-	-	-	N/A	77	-	0%	
2021/22 Pre-EC	12	23	683	4,388	-	-	-	N/A	193	-	0%	
2021/22 EC	126	114	50,456	33,310	-	-	-	N/A	292	-	0%	
UNDERINSURED MOTORIST⁶												
2017/18	116	122	3,342	3,453	-	-	-	N/A	28	-	0%	
2018/19	124	119	3,864	3,481	-	-	-	N/A	29	-	0%	
2019/20	119	117	3,732	3,619	-	-	-	N/A	31	-	0%	
2020/21	136	130	4,303	4,182	-	-	-	N/A	32	-	0%	
2021/22 Pre-EC	12	23	313	349	-	-	-	N/A	15	-	0%	
2021/22 EC	126	114	(1,925)	1	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 07 - FARMS AND FISHERMEN < 5000 KG
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	12,178	12,356	6,478,938	6,431,764	497	6,104,764	4.02	12,283	521	494	95%
2018/19	12,044	12,097	6,651,021	6,625,748	476	5,094,724	3.93	10,703	548	421	77%
2019/20	11,571	11,817	6,771,026	6,744,017	391	1,589,515	3.31	4,065	571	135	24%
2020/21	11,863	11,554	6,762,311	6,707,381	302	1,697,047	2.61	5,619	581	147	25%
2021/22 Pre-EC	1,290	1,903	729,907	872,319	23	78,194	1.21	3,400	458	41	9%
2021/22 EC ³	10,473	9,855	2,353,950	3,409,624	233	555,116	2.36	2,382	346	56	16%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	12,178	12,356			497	9,457,520	4.02	19,029		765	122%
2018/19	12,044	12,097			476	7,908,886	3.93	16,615		654	98%
2019/20	11,571	11,817			391	1,718,153	3.31	4,394		145	20%
2020/21	11,863	11,554			302	2,105,718	2.61	6,973		182	25%
2021/22 Pre-EC	1,290	1,903			23	103,044	1.21	4,480		54	10%
2021/22 EC ³	10,473	9,855			233	725,119	2.36	3,112		74	20%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	12,178	12,356	597,741	592,111	73	495,386	0.59	6,786	48	40	84%
2018/19	12,044	12,097	613,913	611,485	81	382,672	0.67	4,724	51	32	63%
2019/20	11,571	11,817	445,561	563,402	84	266,233	0.71	3,169	48	23	47%
2020/21	11,863	11,554	293,500	315,035	60	328,163	0.52	5,469	27	28	104%
2021/22 Pre-EC	1,290	1,903	29,221	191,030	2	4,082	0.11	2,041	100	2	2%
2021/22 EC	10,473	9,855	2,641,379	1,706,813	21	81,726	0.21	3,892	173	8	5%
UNDERINSURED MOTORIST⁶											
2017/18	12,178	12,356	358,612	354,963	1	252,000	0.01	252,000	29	20	71%
2018/19	12,044	12,097	370,421	368,477	1	4,208	0.01	4,208	30	0	1%
2019/20	11,571	11,817	369,481	373,203	-	-	-	N/A	32	-	0%
2020/21	11,863	11,554	366,750	360,933	-	-	-	N/A	31	-	0%
2021/22 Pre-EC	1,290	1,903	39,947	29,096	-	-	-	N/A	15	-	0%
2021/22 EC	10,473	9,855	(175,498)	(305)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 08 - FARMS AND FISHERMEN >= 5000 KG
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY			CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	6,322	6,267	3,059,055	2,967,054	233	4,655,136	3.72	19,979	473	743	157%	
2018/19	6,487	6,423	3,249,202	3,204,743	198	2,236,091	3.08	11,293	499	348	70%	
2019/20	6,625	6,569	3,495,062	3,395,196	204	1,463,171	3.11	7,172	517	223	43%	
2020/21	6,992	6,787	3,598,292	3,540,359	160	1,381,216	2.36	8,633	522	204	39%	
2021/22 Pre-EC	879	761	419,151	220,643	16	76,448	2.10	4,778	290	100	35%	
2021/22 EC ³	6,210	5,965	1,275,659	1,863,007	100	520,983	1.68	5,210	312	87	28%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	6,322	6,267			233	4,679,078	3.72	20,082		747	146%	
2018/19	6,487	6,423			198	2,247,480	3.08	11,351		350	65%	
2019/20	6,625	6,569			204	1,507,467	3.11	7,390		229	40%	
2020/21	6,992	6,787			160	1,415,693	2.36	8,848		209	36%	
2021/22 Pre-EC	879	761			16	84,807	2.10	5,300		111	34%	
2021/22 EC ³	6,210	5,965			100	561,950	1.68	5,619		94	29%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	6,322	6,267	176,352	171,003	17	21,869	0.27	1,286	27	3	13%	
2018/19	6,487	6,423	187,611	184,863	14	168,545	0.22	12,039	29	26	91%	
2019/20	6,625	6,569	144,415	177,097	12	27,044	0.18	2,254	27	4	15%	
2020/21	6,992	6,787	96,213	101,727	17	208,485	0.25	12,264	15	31	205%	
2021/22 Pre-EC	879	761	11,027	89,325	-	-	-	N/A	117	-	0%	
2021/22 EC	6,210	5,965	1,426,613	920,268	7	13,231	0.12	1,890	154	2	1%	
UNDERINSURED MOTORIST⁶												
2017/18	6,322	6,267	180,607	175,177	1	2,491	0.02	2,491	28	0	1%	
2018/19	6,487	6,423	192,895	189,777	1	438,731	0.02	438,731	30	68	231%	
2019/20	6,625	6,569	204,631	200,398	-	-	-	N/A	31	-	0%	
2020/21	6,992	6,787	211,887	206,926	-	-	-	N/A	30	-	0%	
2021/22 Pre-EC	879	761	26,433	6,771	-	-	-	N/A	9	-	0%	
2021/22 EC	6,210	5,965	(98,545)	1,209	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 09 - MOPED
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	6,586	6,679	872,546	870,249	125	520,978	1.87	4,168	130	78	60%
2018/19	6,625	6,482	919,419	894,375	107	367,080	1.65	3,431	138	57	41%
2019/20	6,058	6,307	721,972	857,190	99	433,507	1.57	4,379	136	69	51%
2020/21	6,596	6,261	459,574	455,726	73	209,794	1.17	2,874	73	34	46%
2021/22 Pre-EC	1,312	1,017	93,914	89,960	11	44,159	1.08	4,014	88	43	49%
2021/22 EC ³	5,694	5,785	670,784	587,574	73	116,908	1.26	1,601	102	20	20%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	6,586	6,679			125	531,474	1.87	4,252		80	51%
2018/19	6,625	6,482			107	376,951	1.65	3,523		58	35%
2019/20	6,058	6,307			99	444,441	1.57	4,489		70	42%
2020/21	6,596	6,261			73	216,674	1.17	2,968		35	36%
2021/22 Pre-EC	1,312	1,017			11	44,159	1.08	4,014		43	42%
2021/22 EC ³	5,694	5,785			73	140,263	1.26	1,921		24	21%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	6,586	6,679	304,407	304,010	90	504,341	1.35	5,604	46	76	166%
2018/19	6,625	6,482	320,429	311,684	96	699,194	1.48	7,283	48	108	224%
2019/20	6,058	6,307	346,282	330,773	103	1,248,829	1.63	12,125	52	198	378%
2020/21	6,596	6,261	441,078	408,337	61	497,217	0.97	8,151	65	79	122%
2021/22 Pre-EC	1,312	1,017	92,072	60,691	9	43,395	0.89	4,822	60	43	72%
2021/22 EC	5,694	5,785	234,978	293,394	36	455,210	0.62	12,645	51	79	155%
UNDERINSURED MOTORIST⁶											
2017/18	6,586	6,679	218,728	218,938	2	350,185	0.03	175,092	33	52	160%
2018/19	6,625	6,482	228,971	222,861	-	-	-	N/A	34	-	0%
2019/20	6,058	6,307	196,056	221,346	1	72,500	0.02	72,500	35	11	33%
2020/21	6,596	6,261	145,019	144,742	-	-	-	N/A	23	-	0%
2021/22 Pre-EC	1,312	1,017	28,891	10,502	-	-	-	N/A	10	-	0%
2021/22 EC	5,694	5,785	(65,082)	(255)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

CLASS 10 - OTHER MOTORCYCLE
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	55,084	53,411	35,236,785	33,606,184	1,210	17,484,714	2.27	14,450	629	327	52%
2018/19	60,235	54,643	40,342,086	36,299,433	1,010	9,780,609	1.85	9,684	664	179	27%
2019/20	50,259	54,786	31,383,316	37,085,204	950	6,373,431	1.73	6,709	677	116	17%
2020/21	59,492	56,232	27,884,743	27,099,356	754	6,775,402	1.34	8,986	482	120	25%
2021/22 Pre-EC	20,061	10,244	9,287,145	5,180,383	85	336,559	0.83	3,960	506	33	6%
2021/22 EC ³	45,434	53,723	27,852,444	29,640,110	1,264	2,854,858	2.35	2,259	552	53	10%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	55,084	53,411			1,210	27,699,180	2.27	22,892		519	70%
2018/19	60,235	54,643			1,010	11,004,526	1.85	10,896		201	26%
2019/20	50,259	54,786			950	7,787,337	1.73	8,197		142	17%
2020/21	59,492	56,232			754	7,327,196	1.34	9,718		130	20%
2021/22 Pre-EC	20,061	10,244			85	352,856	0.83	4,151		34	6%
2021/22 EC ³	45,434	53,723			1,264	2,953,349	2.35	2,337		55	9%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	55,084	53,411	12,433,442	11,849,441	1,194	15,614,819	2.24	13,078	222	292	132%
2018/19	60,235	54,643	14,172,126	12,775,820	1,085	14,079,036	1.99	12,976	234	258	110%
2019/20	50,259	54,786	14,865,913	13,789,087	1,059	19,504,445	1.93	18,418	252	356	141%
2020/21	59,492	56,232	22,700,830	21,774,937	920	16,501,941	1.64	17,937	387	293	76%
2021/22 Pre-EC	20,061	10,244	7,626,554	3,222,888	105	1,499,092	1.03	14,277	315	146	47%
2021/22 EC	45,434	53,723	9,049,206	14,805,168	891	21,812,405	1.66	24,481	276	406	147%
UNDERINSURED MOTORIST⁶											
2017/18	55,084	53,411	1,593,313	1,518,880	13	1,831,292	0.02	140,869	28	34	121%
2018/19	60,235	54,643	1,835,898	1,662,014	8	3,182,192	0.01	397,774	30	58	191%
2019/20	50,259	54,786	1,578,303	1,711,481	9	462,358	0.02	51,373	31	8	27%
2020/21	59,492	56,232	1,813,225	1,726,605	6	328,509	0.01	54,751	31	6	19%
2021/22 Pre-EC	20,061	10,244	606,567	136,755	1	-	0.01	-	13	-	0%
2021/22 EC	45,434	53,723	(1,042,967)	(3,909)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 11 - PLEASURE USE - MOTORHOME
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	23,218	23,183	10,279,191	10,086,725	666	3,671,820	2.87	5,513	435	158	36%
2018/19	22,374	22,422	10,324,628	10,297,335	606	4,431,646	2.70	7,313	459	198	43%
2019/20	21,812	22,116	10,577,121	10,616,348	630	2,609,009	2.85	4,141	480	118	25%
2020/21	22,008	20,931	10,225,361	9,893,512	516	1,727,668	2.47	3,348	473	83	17%
2021/22 Pre-EC	4,179	3,265	1,817,519	1,185,177	40	78,938	1.22	1,973	363	24	7%
2021/22 EC ³	22,032	21,752	4,229,406	5,932,477	299	990,982	1.37	3,314	273	46	17%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	23,218	23,183			666	3,844,485	2.87	5,772		166	30%
2018/19	22,374	22,422			606	4,956,531	2.70	8,179		221	38%
2019/20	21,812	22,116			630	2,738,338	2.85	4,347		124	20%
2020/21	22,008	20,931			516	1,823,360	2.47	3,534		87	14%
2021/22 Pre-EC	4,179	3,265			40	81,894	1.22	2,047		25	6%
2021/22 EC ³	22,032	21,752			299	1,490,775	1.37	4,986		69	21%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	23,218	23,183	1,012,863	993,663	42	113,262	0.18	2,697	43	5	11%
2018/19	22,374	22,422	1,017,795	1,015,068	42	388,281	0.19	9,245	45	17	38%
2019/20	21,812	22,116	830,718	968,055	46	745,163	0.21	16,199	44	34	77%
2020/21	22,008	20,931	450,694	468,329	30	161,778	0.14	5,393	22	8	35%
2021/22 Pre-EC	4,179	3,265	69,636	272,174	2	4,446	0.06	2,223	83	1	2%
2021/22 EC	22,032	21,752	4,154,279	2,974,743	26	86,419	0.12	3,324	137	4	3%
UNDERINSURED MOTORIST⁶											
2017/18	23,218	23,183	594,166	583,197	1	-	0.00	-	25	-	0%
2018/19	22,374	22,422	598,818	597,569	1	1,378	0.00	1,378	27	0	0%
2019/20	21,812	22,116	611,348	613,527	2	530,000	0.01	265,000	28	24	86%
2020/21	22,008	20,931	613,573	584,201	-	-	-	N/A	28	-	0%
2021/22 Pre-EC	4,179	3,265	116,104	42,614	-	-	-	N/A	13	-	0%
2021/22 EC	22,032	21,752	(274,947)	(1,251)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 12 - GOLF CART, SNOWMOBILE, ATV
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	45,945	44,121	789,273	730,674	38	171,155	0.09	4,504	17	4	23%
2018/19	50,740	48,420	935,702	879,186	44	677,152	0.09	15,390	18	14	77%
2019/20	53,732	53,064	1,329,188	1,088,921	55	410,806	0.10	7,469	21	8	38%
2020/21	63,493	58,212	2,044,123	1,783,338	54	274,380	0.09	5,081	31	5	15%
2021/22 Pre-EC	5,968	10,473	196,743	277,247	4	30,779	0.04	7,695	26	3	11%
2021/22 EC ³	58,620	53,852	912,730	1,132,413	29	22,255	0.05	767	21	0	2%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	45,945	44,121			38	171,155	0.09	4,504		4	18%
2018/19	50,740	48,420			44	677,152	0.09	15,390		14	60%
2019/20	53,732	53,064			55	410,806	0.10	7,469		8	29%
2020/21	63,493	58,212			54	274,380	0.09	5,081		5	13%
2021/22 Pre-EC	5,968	10,473			4	30,779	0.04	7,695		3	9%
2021/22 EC ³	58,620	53,852			29	22,255	0.05	767		0	2%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	45,945	44,121	485,098	455,519	10	113,098	0.02	11,310	10	3	25%
2018/19	50,740	48,420	567,793	535,124	25	282,054	0.05	11,282	11	6	53%
2019/20	53,732	53,064	407,964	543,795	24	233,527	0.05	9,730	10	4	43%
2020/21	63,493	58,212	172,001	203,041	26	731,189	0.04	28,123	3	13	360%
2021/22 Pre-EC	5,968	10,473	16,829	69,277	1	-	0.01	-	7	-	0%
2021/22 EC	58,620	53,852	843,783	566,938	11	54,272	0.02	4,934	11	1	10%
UNDERINSURED MOTORIST⁶											
2017/18	45,945	44,121	56,071	53,275	-	-	-	N/A	1	-	0%
2018/19	50,740	48,420	63,180	60,275	-	-	-	N/A	1	-	0%
2019/20	53,732	53,064	69,447	66,713	-	-	-	N/A	1	-	0%
2020/21	63,493	58,212	83,659	77,239	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	5,968	10,473	8,424	8,726	-	-	-	N/A	1	-	0%
2021/22 EC	58,620	53,852	(36,355)	(746)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 13 - ARTISANS
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100		CLAIM COST PER EARNED POLICY EXPOSURE		EARNED CASE INCURRED LOSS RATIO	
							EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	AVERAGE PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	108,390	105,910	100,253,750	95,568,664	9,541	107,265,256	9.01	11,243	902	1,013	112%	
2018/19	112,114	110,342	106,905,338	104,478,469	9,119	101,959,320	8.26	11,181	947	924	98%	
2019/20	115,766	114,240	116,155,814	111,980,891	8,440	49,679,073	7.39	5,886	980	435	44%	
2020/21	122,354	117,704	120,009,991	116,789,693	6,904	37,875,370	5.87	5,486	992	322	32%	
2021/22 Pre-EC	11,170	20,455	10,812,472	16,055,370	586	3,515,915	2.86	6,000	785	172	22%	
2021/22 EC ³	119,370	106,638	46,103,778	62,566,593	5,575	15,261,736	5.23	2,738	587	143	24%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	108,390	105,910			9,541	117,654,420	9.01	12,331		1,111	105%	
2018/19	112,114	110,342			9,119	109,446,412	8.26	12,002		992	88%	
2019/20	115,766	114,240			8,440	53,388,315	7.39	6,326		467	39%	
2020/21	122,354	117,704			6,904	40,425,327	5.87	5,855		343	28%	
2021/22 Pre-EC	11,170	20,455			586	3,663,670	2.86	6,252		179	19%	
2021/22 EC ³	119,370	106,638			5,575	17,630,307	5.23	3,162		165	26%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	108,390	105,910	6,241,580	5,952,022	1,547	4,292,649	1.46	2,775	56	41	72%	
2018/19	112,114	110,342	6,652,559	6,500,618	1,549	5,861,863	1.40	3,784	59	53	90%	
2019/20	115,766	114,240	5,721,580	6,468,697	1,425	5,785,292	1.25	4,060	57	51	89%	
2020/21	122,354	117,704	4,863,474	4,918,296	1,128	4,748,544	0.96	4,210	42	40	97%	
2021/22 Pre-EC	11,170	20,455	333,790	3,438,459	96	457,790	0.47	4,769	168	22	13%	
2021/22 EC	119,370	106,638	50,400,732	31,330,558	404	2,451,097	0.38	6,067	294	23	8%	
UNDERINSURED MOTORIST⁶												
2017/18	108,390	105,910	3,109,088	2,953,762	3	222,000	0.00	74,000	28	2	8%	
2018/19	112,114	110,342	3,347,128	3,261,455	1	-	0.00	-	30	-	0%	
2019/20	115,766	114,240	3,590,793	3,490,813	2	500,354	0.00	250,177	31	4	14%	
2020/21	122,354	117,704	3,715,839	3,598,460	1	-	0.00	-	31	-	0%	
2021/22 Pre-EC	11,170	20,455	347,097	309,090	-	-	-	N/A	15	-	0%	
2021/22 EC	119,370	106,638	(1,839,183)	(2,895)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 14 - DELIVERY < 5000 KG
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	14,047	13,881	20,878,243	19,991,116	2,323	22,333,181	16.73	9,614	1,440	1,609	112%
2018/19	14,420	14,231	22,484,192	21,918,401	2,195	19,554,195	15.42	8,909	1,540	1,374	89%
2019/20	14,916	14,731	24,582,906	23,713,577	2,257	10,813,882	15.32	4,791	1,610	734	46%
2020/21	16,367	15,417	25,882,127	24,783,986	2,035	9,625,454	13.20	4,730	1,608	624	39%
2021/22 Pre-EC	1,282	2,738	2,085,243	3,467,122	187	777,245	6.83	4,156	1,266	284	22%
2021/22 EC ³	17,003	14,791	11,503,700	14,350,821	1,933	5,038,105	13.07	2,606	970	341	35%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	14,047	13,881			2,323	24,111,160	16.73	10,379		1,737	100%
2018/19	14,420	14,231			2,195	20,368,263	15.42	9,279		1,431	76%
2019/20	14,916	14,731			2,257	11,409,317	15.32	5,055		774	38%
2020/21	16,367	15,417			2,035	10,896,426	13.20	5,355		707	34%
2021/22 Pre-EC	1,282	2,738			187	791,048	6.83	4,230		289	19%
2021/22 EC ³	17,003	14,791			1,933	5,633,344	13.07	2,914		381	36%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	14,047	13,881	1,149,794	1,100,365	467	627,111	3.36	1,343	79	45	57%
2018/19	14,420	14,231	1,236,359	1,204,804	466	1,143,463	3.27	2,454	85	80	95%
2019/20	14,916	14,731	1,286,368	1,278,570	504	1,628,712	3.42	3,232	87	111	127%
2020/21	16,367	15,417	1,308,809	1,268,240	428	1,303,666	2.78	3,046	82	85	103%
2021/22 Pre-EC	1,282	2,738	74,652	764,125	44	127,487	1.61	2,897	279	47	17%
2021/22 EC	17,003	14,791	11,502,243	7,190,024	247	2,418,175	1.67	9,790	486	163	34%
UNDERINSURED MOTORIST⁶											
2017/18	14,047	13,881	428,547	410,097	-	-	-	N/A	30	-	0%
2018/19	14,420	14,231	462,495	450,040	1	276,352	0.01	276,352	32	19	61%
2019/20	14,916	14,731	501,922	485,556	-	-	-	N/A	33	-	0%
2020/21	16,367	15,417	535,143	508,911	-	-	-	N/A	33	-	0%
2021/22 Pre-EC	1,282	2,738	43,167	44,566	-	-	-	N/A	16	-	0%
2021/22 EC	17,003	14,791	(263,250)	(564)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

CLASS 15 - MUNICIPAL GOVERNMENT VEHICLES
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	5,293	5,268	3,183,679	3,061,195	249	2,099,694	4.73	8,433	581	399	69%	
2018/19	5,420	5,382	3,420,134	3,327,261	248	979,345	4.61	3,949	618	182	29%	
2019/20	5,574	5,505	3,886,892	3,617,649	236	491,707	4.29	2,084	657	89	14%	
2020/21	5,696	5,628	3,798,627	3,868,778	208	828,907	3.70	3,985	687	147	21%	
2021/22 Pre-EC	244	955	116,464	509,102	12	42,899	1.26	3,575	533	45	8%	
2021/22 EC ³	5,563	4,796	1,429,351	1,898,630	145	308,663	3.02	2,129	396	64	16%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	5,293	5,268			249	2,143,130	4.73	8,607		407	52%	
2018/19	5,420	5,382			248	983,786	4.61	3,967		183	22%	
2019/20	5,574	5,505			236	494,058	4.29	2,093		90	9%	
2020/21	5,696	5,628			208	830,479	3.70	3,993		148	14%	
2021/22 Pre-EC	244	955			12	48,405	1.26	4,034		51	7%	
2021/22 EC ³	5,563	4,796			145	314,706	3.02	2,170		66	15%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	5,293	5,268	222,039	213,737	28	34,595	0.53	1,236	41	7	16%	
2018/19	5,420	5,382	237,636	231,821	20	34,540	0.37	1,727	43	6	15%	
2019/20	5,574	5,505	202,059	232,003	22	38,650	0.40	1,757	42	7	17%	
2020/21	5,696	5,628	152,845	165,008	8	19,954	0.14	2,494	29	4	12%	
2021/22 Pre-EC	244	955	4,243	110,763	2	-	0.21	-	116	-	0%	
2021/22 EC	5,563	4,796	1,529,538	950,780	-	-	-	N/A	198	-	0%	
UNDERINSURED MOTORIST⁶												
2017/18	5,293	5,268	121,695	117,223	-	-	-	N/A	22	-	0%	
2018/19	5,420	5,382	131,971	128,302	-	-	-	N/A	24	-	0%	
2019/20	5,574	5,505	146,051	137,797	-	-	-	N/A	25	-	0%	
2020/21	5,696	5,628	144,626	145,748	-	-	-	N/A	26	-	0%	
2021/22 Pre-EC	244	955	5,772	11,975	-	-	-	N/A	13	-	0%	
2021/22 EC	5,563	4,796	(66,924)	(29)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 16 - LOGGING OR SILVICULTURE
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	4,389	4,409	2,590,857	2,524,717	102	1,474,928	2.31	14,460	573	335	58%
2018/19	4,571	4,526	2,797,980	2,758,506	84	879,851	1.86	10,474	609	194	32%
2019/20	4,268	4,422	2,643,199	2,751,478	68	339,255	1.54	4,989	622	77	12%
2020/21	4,295	4,252	2,387,766	2,466,402	65	686,067	1.53	10,555	580	161	28%
2021/22 Pre-EC	705	730	378,945	325,936	4	8,343	0.55	2,086	447	11	3%
2021/22 EC ³	3,890	3,785	824,820	1,245,263	73	316,297	1.93	4,333	329	84	25%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	4,389	4,409			102	1,527,980	2.31	14,980		347	48%
2018/19	4,571	4,526			84	907,018	1.86	10,798		200	26%
2019/20	4,268	4,422			68	351,391	1.54	5,168		79	9%
2020/21	4,295	4,252			65	1,102,369	1.53	16,960		259	30%
2021/22 Pre-EC	705	730			4	8,343	0.55	2,086		11	2%
2021/22 EC ³	3,890	3,785			73	368,307	1.93	5,045		97	28%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	4,389	4,409	195,806	191,065	23	134,548	0.52	5,850	43	31	70%
2018/19	4,571	4,526	210,838	207,872	20	22,676	0.44	1,134	46	5	11%
2019/20	4,268	4,422	177,398	199,434	20	11,564	0.45	578	45	3	6%
2020/21	4,295	4,252	141,445	149,008	14	67,926	0.33	4,852	35	16	46%
2021/22 Pre-EC	705	730	21,494	72,383	-	-	-	N/A	99	-	0%
2021/22 EC	3,890	3,785	848,859	592,564	2	6,100	0.05	3,050	157	2	1%
UNDERINSURED MOTORIST⁶											
2017/18	4,389	4,409	107,549	104,762	-	-	-	N/A	24	-	0%
2018/19	4,571	4,526	116,469	114,648	-	-	-	N/A	25	-	0%
2019/20	4,268	4,422	113,044	115,432	-	-	-	N/A	26	-	0%
2020/21	4,295	4,252	110,391	110,334	-	-	-	N/A	26	-	0%
2021/22 Pre-EC	705	730	18,443	9,267	-	-	-	N/A	13	-	0%
2021/22 EC	3,890	3,785	(52,687)	(56)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

CLASS 17 - EMERGENCY VEHICLES
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	4,032	3,997	3,031,588	2,891,579	336	4,233,885	8.41	12,601	723	1,059	146%	
2018/19	4,053	4,043	3,175,600	3,082,987	297	2,744,132	7.35	9,240	762	679	89%	
2019/20	4,240	4,153	3,762,949	3,352,632	315	1,034,669	7.59	3,285	807	249	31%	
2020/21	4,277	4,280	3,595,883	3,746,677	214	1,118,441	5.00	5,226	875	261	30%	
2021/22 Pre-EC	290	713	124,142	474,333	16	51,619	2.24	3,226	665	72	11%	
2021/22 EC ³	4,039	3,581	1,021,870	1,767,828	151	551,740	4.22	3,654	494	154	31%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	4,032	3,997			336	4,996,740	8.41	14,871		1,250	145%	
2018/19	4,053	4,043			297	3,070,775	7.35	10,339		759	83%	
2019/20	4,240	4,153			315	1,039,254	7.59	3,299		250	25%	
2020/21	4,277	4,280			214	1,143,303	5.00	5,343		267	24%	
2021/22 Pre-EC	290	713			16	51,619	2.24	3,226		72	9%	
2021/22 EC ³	4,039	3,581			151	557,754	4.22	3,694		156	28%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	4,032	3,997	215,494	204,995	25	234,566	0.63	9,383	51	59	114%	
2018/19	4,053	4,043	225,464	218,376	29	234,003	0.72	8,069	54	58	107%	
2019/20	4,240	4,153	193,090	224,226	21	13,138	0.51	626	54	3	6%	
2020/21	4,277	4,280	167,474	178,854	18	108,875	0.42	6,049	42	25	61%	
2021/22 Pre-EC	290	713	7,567	105,036	1	217	0.14	217	147	0	0%	
2021/22 EC	4,039	3,581	1,497,813	884,577	1	4,182	0.03	4,182	247	1	0%	
UNDERINSURED MOTORIST⁶												
2017/18	4,032	3,997	97,316	92,901	-	-	-	N/A	23	-	0%	
2018/19	4,053	4,043	102,527	99,710	-	-	-	N/A	25	-	0%	
2019/20	4,240	4,153	116,660	107,665	-	-	-	N/A	26	-	0%	
2020/21	4,277	4,280	113,505	116,430	-	-	-	N/A	27	-	0%	
2021/22 Pre-EC	290	713	6,927	9,367	-	-	-	N/A	13	-	0%	
2021/22 EC	4,039	3,581	(65,922)	(78)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 18 - FARM TRACTOR
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	229	234	34,302	34,963	-	-	-	N/A	150	-	0%	
2018/19	225	224	33,983	33,302	2	8,673	0.89	4,336	149	39	26%	
2019/20	239	234	36,237	35,227	1	23,717	0.43	23,717	151	101	67%	
2020/21	251	242	36,380	35,545	-	-	-	N/A	147	-	0%	
2021/22 Pre-EC	40	39	5,924	4,958	-	-	-	N/A	126	-	0%	
2021/22 EC ³	228	219	17,548	22,034	-	-	-	N/A	101	-	0%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	229	234	-	-	-	-	-	N/A	-	-	0%	
2018/19	225	224	-	-	2	8,673	0.89	4,336	-	39	20%	
2019/20	239	234	-	-	1	23,717	0.43	23,717	-	101	47%	
2020/21	251	242	-	-	-	-	-	N/A	-	-	0%	
2021/22 Pre-EC	40	39	-	-	-	-	-	N/A	-	-	0%	
2021/22 EC ³	228	219	-	-	-	-	-	N/A	-	-	0%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	229	234	3,127	3,185	-	-	-	N/A	14	-	0%	
2018/19	225	224	3,102	3,044	1	-	0.45	-	14	-	0%	
2019/20	239	234	3,159	3,194	-	-	-	N/A	14	-	0%	
2020/21	251	242	2,680	2,693	1	1,696	0.41	1,696	11	7	63%	
2021/22 Pre-EC	40	39	437	1,169	-	-	-	N/A	30	-	0%	
2021/22 EC	228	219	13,937	10,018	-	-	-	N/A	46	-	0%	
UNDERINSURED MOTORIST⁶												
2017/18	229	234	6,369	6,439	-	-	-	N/A	28	-	0%	
2018/19	225	224	6,525	6,397	-	-	-	N/A	29	-	0%	
2019/20	239	234	7,114	6,854	-	-	-	N/A	29	-	0%	
2020/21	251	242	7,664	7,261	-	-	-	N/A	30	-	0%	
2021/22 Pre-EC	40	39	1,221	608	-	-	-	N/A	15	-	0%	
2021/22 EC	228	219	(3,322)	4	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 19 - WRECKER
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	1,683	1,652	4,172,408	3,961,795	312	3,313,756	18.89	10,621	2,398	2,006	84%
2018/19	1,687	1,689	4,319,553	4,307,482	296	2,761,868	17.52	9,331	2,550	1,635	64%
2019/20	1,651	1,696	4,485,464	4,511,406	281	1,623,181	16.56	5,776	2,659	957	36%
2020/21	1,691	1,632	4,255,709	4,168,826	196	1,814,585	12.01	9,258	2,555	1,112	44%
2021/22 Pre-EC	121	283	349,645	578,989	18	61,415	6.37	3,412	2,048	217	11%
2021/22 EC ³	1,654	1,464	1,801,408	2,300,233	98	328,143	6.69	3,348	1,571	224	14%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	1,683	1,652			312	4,742,587	18.89	15,201		2,871	103%
2018/19	1,687	1,689			296	3,909,009	17.52	13,206		2,314	78%
2019/20	1,651	1,696			281	2,059,993	16.56	7,331		1,214	37%
2020/21	1,691	1,632			196	1,841,097	12.01	9,393		1,128	34%
2021/22 Pre-EC	121	283			18	63,710	6.37	3,539		225	9%
2021/22 EC ³	1,654	1,464			98	340,672	6.69	3,476		233	14%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	1,683	1,652	119,658	113,473	18	25,513	1.09	1,417	69	15	22%
2018/19	1,687	1,689	123,177	123,231	27	44,386	1.60	1,644	73	26	36%
2019/20	1,651	1,696	100,534	118,627	28	606,838	1.65	21,673	70	358	512%
2020/21	1,691	1,632	75,216	78,332	18	57,373	1.10	3,187	48	35	73%
2021/22 Pre-EC	121	283	(1,791)	95,129	1	-	0.35	-	337	-	0%
2021/22 EC	1,654	1,464	1,510,750	926,879	-	-	-	N/A	633	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	1,683	1,652	49,210	46,556	-	-	-	N/A	28	-	0%
2018/19	1,687	1,689	50,835	50,655	-	-	-	N/A	30	-	0%
2019/20	1,651	1,696	52,757	52,895	-	-	-	N/A	31	-	0%
2020/21	1,691	1,632	51,271	50,145	-	-	-	N/A	31	-	0%
2021/22 Pre-EC	121	283	4,386	4,300	-	-	-	N/A	15	-	0%
2021/22 EC	1,654	1,464	(24,646)	(75)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 20 - WOODCHIP, LOGGING, AND DUMP TRUCKS > 5000 KG
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	16,348	15,955	30,454,071	28,603,247	2,461	26,763,494	15.42	10,875	1,793	1,677	94%
2018/19	16,999	16,765	33,931,443	32,570,851	2,179	20,689,605	13.00	9,495	1,943	1,234	64%
2019/20	16,809	16,863	34,849,179	34,151,361	2,153	13,748,535	12.77	6,386	2,025	815	40%
2020/21	17,605	16,990	34,310,158	34,129,072	1,799	13,129,852	10.59	7,298	2,009	773	38%
2021/22 Pre-EC	1,680	2,846	2,987,964	4,370,062	157	1,192,943	5.52	7,598	1,535	419	27%
2021/22 EC ³	16,563	15,124	10,735,141	16,511,512	758	4,209,724	5.01	5,554	1,092	278	25%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	16,348	15,955			2,461	26,806,058	15.42	10,892		1,680	85%
2018/19	16,999	16,765			2,179	22,447,431	13.00	10,302		1,339	62%
2019/20	16,809	16,863			2,153	13,873,109	12.77	6,444		823	36%
2020/21	17,605	16,990			1,799	13,242,063	10.59	7,361		779	34%
2021/22 Pre-EC	1,680	2,846			157	1,198,779	5.52	7,636		421	25%
2021/22 EC ³	16,563	15,124			758	4,533,508	5.01	5,981		300	26%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	16,348	15,955	1,450,895	1,364,996	57	114,949	0.36	2,017	86	7	8%
2018/19	16,999	16,765	1,607,113	1,548,748	57	228,743	0.34	4,013	92	14	15%
2019/20	16,809	16,863	912,706	1,356,239	53	321,368	0.31	6,064	80	19	24%
2020/21	17,605	16,990	434,320	504,632	54	800,021	0.32	14,815	30	47	159%
2021/22 Pre-EC	1,680	2,846	(43,309)	827,837	3	247	0.11	82	291	0	0%
2021/22 EC	16,563	15,124	13,586,362	8,251,596	10	13,027	0.07	1,303	546	1	0%
UNDERINSURED MOTORIST⁶											
2017/18	16,348	15,955	447,810	422,947	-	-	-	N/A	27	-	0%
2018/19	16,999	16,765	495,818	478,715	-	-	-	N/A	29	-	0%
2019/20	16,809	16,863	508,402	501,017	-	-	-	N/A	30	-	0%
2020/21	17,605	16,990	515,914	505,254	-	-	-	N/A	30	-	0%
2021/22 Pre-EC	1,680	2,846	50,213	41,149	-	-	-	N/A	14	-	0%
2021/22 EC	16,563	15,124	(252,054)	(1,386)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 21 - CEMENT DELIVERY, GARBAGE TRUCKS, DELIVERY OF SOLID WASTE AND HOUSEHOLD GOODS

PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	17,059	16,765	8,184,444	7,756,911	801	5,910,396	4.78	7,379	463	353	76%
2018/19	17,472	17,328	8,731,079	8,521,577	696	5,553,803	4.02	7,980	492	321	65%
2019/20	17,897	17,776	9,651,463	9,228,477	750	4,161,738	4.22	5,549	519	234	45%
2020/21	18,503	18,036	9,850,406	9,600,192	630	4,162,953	3.49	6,608	532	231	43%
2021/22 Pre-EC	1,840	3,086	765,148	1,323,561	43	198,740	1.39	4,622	429	64	15%
2021/22 EC ³	17,577	15,943	3,642,035	5,101,082	260	648,214	1.63	2,493	320	41	13%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	17,059	16,765			801	5,921,804	4.78	7,393		353	67%
2018/19	17,472	17,328			696	5,569,787	4.02	8,003		321	57%
2019/20	17,897	17,776			750	4,186,461	4.22	5,582		236	39%
2020/21	18,503	18,036			630	4,473,203	3.49	7,100		248	38%
2021/22 Pre-EC	1,840	3,086			43	198,740	1.39	4,622		64	13%
2021/22 EC ³	17,577	15,943			260	693,837	1.63	2,669		44	12%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	17,059	16,765	451,167	429,555	12	39,337	0.07	3,278	26	2	9%
2018/19	17,472	17,328	480,898	470,414	17	16,879	0.10	993	27	1	4%
2019/20	17,897	17,776	312,731	437,218	17	14,028	0.10	825	25	1	3%
2020/21	18,503	18,036	202,030	214,336	11	16,998	0.06	1,545	12	1	8%
2021/22 Pre-EC	1,840	3,086	4,365	255,500	2	147	0.06	74	83	0	0%
2021/22 EC	17,577	15,943	4,003,962	2,410,137	3	6,224	0.02	2,075	151	0	0%
UNDERINSURED MOTORIST⁶											
2017/18	17,059	16,765	442,768	420,827	-	-	-	N/A	25	-	0%
2018/19	17,472	17,328	473,004	463,390	-	-	-	N/A	27	-	0%
2019/20	17,897	17,776	503,762	493,125	-	-	-	N/A	28	-	0%
2020/21	18,503	18,036	510,186	500,778	-	-	-	N/A	28	-	0%
2021/22 Pre-EC	1,840	3,086	51,128	42,315	-	-	-	N/A	14	-	0%
2021/22 EC	17,577	15,943	(256,250)	(314)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 22 - DELIVERY, CONSTRUCTION MATERIAL > 5000 KG
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	1,017	970	1,881,657	1,746,054	100	1,457,974	10.31	14,580	1,801	1,504	84%
2018/19	1,098	1,089	2,071,704	2,031,299	101	1,135,129	9.27	11,239	1,865	1,042	56%
2019/20	1,164	1,132	2,238,998	2,182,723	97	699,126	8.57	7,207	1,929	618	32%
2020/21	1,204	1,167	2,206,435	2,195,033	88	439,299	7.54	4,992	1,882	377	20%
2021/22 Pre-EC	135	204	226,274	294,699	10	36,857	4.91	3,686	1,446	181	13%
2021/22 EC ³	1,274	1,118	820,394	1,130,168	46	152,410	4.11	3,313	1,011	136	13%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	1,017	970			100	1,463,546	10.31	14,635		1,509	76%
2018/19	1,098	1,089			101	1,141,283	9.27	11,300		1,048	51%
2019/20	1,164	1,132			97	699,126	8.57	7,207		618	29%
2020/21	1,204	1,167			88	459,368	7.54	5,220		394	18%
2021/22 Pre-EC	135	204			10	36,857	4.91	3,686		181	11%
2021/22 EC ³	1,274	1,118			46	158,967	4.11	3,456		142	14%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	1,017	970	49,992	46,511	7	1,421	0.72	203	48	1	3%
2018/19	1,098	1,089	55,616	54,303	4	78,394	0.37	19,599	50	72	144%
2019/20	1,164	1,132	49,133	54,934	4	4,032	0.35	1,008	49	4	7%
2020/21	1,204	1,167	37,558	39,940	5	46,952	0.43	9,390	34	40	118%
2021/22 Pre-EC	135	204	7,479	58,363	1	-	0.49	-	286	-	0%
2021/22 EC	1,274	1,118	914,521	565,096	2	4,480	0.18	2,240	505	4	1%
UNDERINSURED MOTORIST⁶											
2017/18	1,017	970	27,223	25,160	-	-	-	N/A	26	-	0%
2018/19	1,098	1,089	30,955	30,128	-	-	-	N/A	28	-	0%
2019/20	1,164	1,132	34,144	32,716	-	-	-	N/A	29	-	0%
2020/21	1,204	1,167	34,878	34,106	-	-	-	N/A	29	-	0%
2021/22 Pre-EC	135	204	3,792	3,014	-	-	-	N/A	15	-	0%
2021/22 EC	1,274	1,118	(16,712)	126	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 23 - DELIVERY, OTHER > 5000 KG
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED POLICY EXPOSURE	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	23,768	23,390	58,977,121	56,035,228	4,107	52,755,764	17.56	12,845	2,396	2,256	94%	
2018/19	24,269	24,020	62,635,055	61,515,357	3,907	37,749,788	16.27	9,662	2,561	1,572	61%	
2019/20	24,454	24,637	65,330,670	65,107,399	3,803	27,734,828	15.44	7,293	2,643	1,126	43%	
2020/21	25,078	24,490	64,062,440	63,990,186	2,934	20,697,148	11.98	7,054	2,613	845	32%	
2021/22 Pre-EC	2,602	4,201	6,616,324	8,456,683	270	2,157,618	6.43	7,991	2,013	514	26%	
2021/22 EC ³	23,819	21,813	20,951,409	31,534,481	1,565	6,319,645	7.17	4,038	1,446	290	20%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	23,768	23,390			4,107	58,890,393	17.56	14,339		2,518	92%	
2018/19	24,269	24,020			3,907	38,850,661	16.27	9,944		1,617	55%	
2019/20	24,454	24,637			3,803	28,796,257	15.44	7,572		1,169	38%	
2020/21	25,078	24,490			2,934	21,096,101	11.98	7,190		861	27%	
2021/22 Pre-EC	2,602	4,201			270	2,183,723	6.43	8,088		520	23%	
2021/22 EC ³	23,819	21,813			1,565	6,825,490	7.17	4,361		313	21%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	23,768	23,390	1,678,366	1,596,444	111	356,540	0.47	3,212	68	15	22%	
2018/19	24,269	24,020	1,776,504	1,746,741	127	414,689	0.53	3,265	73	17	24%	
2019/20	24,454	24,637	1,195,126	1,617,018	115	817,376	0.47	7,108	66	33	51%	
2020/21	25,078	24,490	703,052	782,307	110	429,355	0.45	3,903	32	18	55%	
2021/22 Pre-EC	2,602	4,201	(6,562)	1,611,618	7	64,561	0.17	9,223	384	15	4%	
2021/22 EC	23,819	21,813	25,595,698	15,745,947	33	40,856	0.15	1,238	722	2	0%	
UNDERINSURED MOTORIST⁶												
2017/18	23,768	23,390	688,144	655,219	1	100,000	0.00	100,000	28	4	15%	
2018/19	24,269	24,020	725,637	714,714	1	141,000	0.00	141,000	30	6	20%	
2019/20	24,454	24,637	761,617	755,278	-	-	-	N/A	31	-	0%	
2020/21	25,078	24,490	771,642	757,420	-	-	-	N/A	31	-	0%	
2021/22 Pre-EC	2,602	4,201	83,735	64,595	-	-	-	N/A	15	-	0%	
2021/22 EC	23,819	21,813	(374,293)	(391)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

CLASS 24 - TRAILERS
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	436,493	431,885	17,918,344	17,475,716	529	483,551	0.12	914	40	1	3%
2018/19	446,328	442,297	18,921,395	18,658,518	409	798,859	0.09	1,953	42	2	4%
2019/20	443,030	446,943	20,450,306	20,020,040	422	1,136,005	0.09	2,692	45	3	6%
2020/21	478,996	454,595	21,724,883	20,712,992	433	933,195	0.10	2,155	46	2	5%
2021/22 Pre-EC	60,103	75,857	2,664,933	2,807,460	38	16,179	0.05	426	37	0	1%
2021/22 EC ³	435,308	415,343	8,375,432	11,494,178	793	1,880,500	0.19	2,371	28	5	16%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	436,493	431,885			529	639,021	0.12	1,208		1	3%
2018/19	446,328	442,297			409	1,016,944	0.09	2,486		2	4%
2019/20	443,030	446,943			422	1,366,476	0.09	3,238		3	5%
2020/21	478,996	454,595			433	1,119,439	0.10	2,585		2	3%
2021/22 Pre-EC	60,103	75,857			38	23,982	0.05	631		0	1%
2021/22 EC ³	435,308	415,343			793	2,203,115	0.19	2,778		5	12%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	436,493	431,885	1,216,990	1,152,687	23	10,939	0.01	476	3	0	1%
2018/19	446,328	442,297	1,537,092	1,460,491	18	89,202	0.00	4,956	3	0	6%
2019/20	443,030	446,943	1,616,931	1,591,165	16	37,298	0.00	2,331	4	0	2%
2020/21	478,996	454,595	1,741,229	1,655,864	13	223,516	0.00	17,194	4	0	13%
2021/22 Pre-EC	60,103	75,857	212,308	673,288	2	-	0.00	-	9	-	0%
2021/22 EC	435,308	415,343	8,273,486	5,734,075	4	5,079	0.00	1,270	14	0	0%
UNDERINSURED MOTORIST⁶											
2017/18	436,493	431,885	433,115	428,288	-	-	-	N/A	1	-	0%
2018/19	446,328	442,297	442,242	438,024	1	15,000	0.00	15,000	1	0	3%
2019/20	443,030	446,943	439,523	443,752	-	-	-	N/A	1	-	0%
2020/21	478,996	454,595	473,143	447,844	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	60,103	75,857	67,476	54,117	-	-	-	N/A	1	-	0%
2021/22 EC	435,308	415,343	(189,029)	6,499	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 25 - BUSES < 160 KM
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	3,109	2,998	8,115,917	7,626,009	667	9,033,243	22.25	13,543	2,544	3,013	118%
2018/19	2,812	3,052	7,703,621	8,248,685	631	5,869,924	20.67	9,303	2,702	1,923	71%
2019/20	2,682	2,976	7,321,931	8,306,448	593	2,567,682	19.92	4,330	2,791	863	31%
2020/21	2,265	2,276	5,808,287	5,840,106	250	1,738,000	10.99	6,952	2,567	764	30%
2021/22 Pre-EC	1,003	374	2,396,868	706,081	21	77,695	5.61	3,700	1,887	208	11%
2021/22 EC ³	1,664	2,134	1,118,130	3,121,072	406	672,996	19.02	1,658	1,462	315	22%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	3,109	2,998			667	16,049,724	22.25	24,063		5,353	172%
2018/19	2,812	3,052			631	6,023,541	20.67	9,546		1,973	60%
2019/20	2,682	2,976			593	2,630,474	19.92	4,436		884	25%
2020/21	2,265	2,276			250	1,764,812	10.99	7,059		776	24%
2021/22 Pre-EC	1,003	374			21	79,011	5.61	3,762		211	10%
2021/22 EC ³	1,664	2,134			406	721,935	19.02	1,778		338	22%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	3,109	2,998	502,758	470,252	150	535,377	5.00	3,569	157	179	114%
2018/19	2,812	3,052	478,338	509,018	168	960,521	5.50	5,717	167	315	189%
2019/20	2,682	2,976	530,062	543,685	144	518,043	4.84	3,598	183	174	95%
2020/21	2,265	2,276	591,473	587,284	86	680,776	3.78	7,916	258	299	116%
2021/22 Pre-EC	1,003	374	233,752	180,134	6	5,541	1.60	924	481	15	3%
2021/22 EC	1,664	2,134	1,964,974	1,565,991	-	-	-	N/A	734	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	3,109	2,998	16	16	-	-	-	N/A	0	-	0%
2018/19	2,812	3,052	(3)	(3)	-	-	-	N/A	(0)	-	0%
2019/20	2,682	2,976	-	-	-	-	-	N/A	-	-	N/A
2020/21	2,265	2,276	-	-	-	-	-	N/A	-	-	N/A
2021/22 Pre-EC	1,003	374	-	-	-	-	-	N/A	-	-	N/A
2021/22 EC	1,664	2,134	-	-	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 26 - BUSES 161 KM - 550 KM
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	337	314	877,211	794,759	54	311,859	17.20	5,775	2,532	994	39%
2018/19	348	350	889,148	896,263	39	1,136,092	11.13	29,131	2,558	3,243	127%
2019/20	292	361	778,229	977,176	45	3,357,749	12.48	74,617	2,709	9,309	344%
2020/21	243	223	540,533	513,697	8	16,766	3.59	2,096	2,302	75	3%
2021/22 Pre-EC	41	37	109,710	61,912	-	-	-	N/A	1,674	-	0%
2021/22 EC ³	273	244	253,617	314,645	16	30,669	6.56	1,917	1,291	126	10%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	337	314			54	316,258	17.20	5,857		1,008	27%
2018/19	348	350			39	1,136,092	11.13	29,131		3,243	86%
2019/20	292	361			45	6,465,070	12.48	143,668		17,925	415%
2020/21	243	223			8	16,766	3.59	2,096		75	2%
2021/22 Pre-EC	41	37			-	-	-	N/A		-	0%
2021/22 EC ³	273	244			16	30,669	6.56	1,917		126	9%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	337	314	54,593	49,392	5	22,970	1.59	4,594	157	73	47%
2018/19	348	350	55,325	55,791	8	2,408	2.28	301	159	7	4%
2019/20	292	361	41,970	56,698	2	1,395	0.55	698	157	4	2%
2020/21	243	223	21,525	20,722	2	-	0.90	-	93	-	0%
2021/22 Pre-EC	41	37	(1,699)	12,968	-	-	-	N/A	351	-	0%
2021/22 EC	273	244	234,927	158,604	-	-	-	N/A	651	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	337	314	(2)	(1)	-	-	-	N/A	(0)	-	0%
2018/19	348	350	-	(1)	-	-	-	N/A	(0)	-	0%
2019/20	292	361	-	-	-	-	-	N/A	-	-	N/A
2020/21	243	223	-	-	-	-	-	N/A	-	-	N/A
2021/22 Pre-EC	41	37	-	-	-	-	-	N/A	-	-	N/A
2021/22 EC	273	244	-	-	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 27 - BUSES > 550 KM
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	52	60	181,768	197,571	8	30,970	13.41	3,871	3,311	519	16%	
2018/19	71	67	251,947	234,128	6	69,791	8.99	11,632	3,507	1,045	30%	
2019/20	61	70	224,022	265,763	7	34,123	9.95	4,875	3,778	485	13%	
2020/21	61	59	242,092	228,259	4	36,934	6.74	9,233	3,846	622	16%	
2021/22 Pre-EC	22	11	67,102	30,985	-	-	-	N/A	2,899	-	0%	
2021/22 EC ³	60	65	104,165	145,890	1	-	1.54	-	2,253	-	0%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	52	60			8	46,572	13.41	5,822		781	16%	
2018/19	71	67			6	69,791	8.99	11,632		1,045	20%	
2019/20	61	70			7	34,123	9.95	4,875		485	8%	
2020/21	61	59			4	36,934	6.74	9,233		622	9%	
2021/22 Pre-EC	22	11			-	-	-	N/A		-	0%	
2021/22 EC ³	60	65			1	10,496	1.54	10,496		162	7%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	52	60	11,105	12,204	2	14,432	3.35	7,216	205	242	118%	
2018/19	71	67	15,369	14,270	-	-	-	N/A	214	-	0%	
2019/20	61	70	11,805	14,665	1	-	1.42	-	208	-	0%	
2020/21	61	59	3,661	4,673	1	53,059	1.68	53,059	79	894	1136%	
2021/22 Pre-EC	22	11	243	5,950	-	-	-	N/A	557	-	0%	
2021/22 EC	60	65	101,464	72,965	-	-	-	N/A	1,127	-	0%	
UNDERINSURED MOTORIST⁶												
2017/18	52	60	-	-	-	-	-	N/A	-	-	N/A	
2018/19	71	67	-	-	-	-	-	N/A	-	-	N/A	
2019/20	61	70	-	-	-	-	-	N/A	-	-	N/A	
2020/21	61	59	-	-	-	-	-	N/A	-	-	N/A	
2021/22 Pre-EC	22	11	-	-	-	-	-	N/A	-	-	N/A	
2021/22 EC	60	65	-	-	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

CLASS 28 - BUSES, SCHOOL, PRIVATE AND RELIGIOUS
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	6,541	6,495	7,091,242	6,865,459	529	7,907,431	8.14	14,948	1,057	1,217	115%
2018/19	6,676	6,654	7,523,719	7,460,010	513	4,008,907	7.71	7,815	1,121	602	54%
2019/20	6,524	6,745	7,651,980	7,917,399	483	2,302,224	7.16	4,767	1,174	341	29%
2020/21	6,016	5,945	6,740,539	6,711,933	247	1,864,437	4.15	7,548	1,129	314	28%
2021/22 Pre-EC	1,181	1,089	1,219,986	955,103	21	198,864	1.93	9,470	877	183	21%
2021/22 EC ³	5,666	5,590	2,425,285	3,593,647	190	546,032	3.40	2,874	643	98	15%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	6,541	6,495			529	8,849,068	8.14	16,728		1,362	118%
2018/19	6,676	6,654			513	4,053,432	7.71	7,901		609	50%
2019/20	6,524	6,745			483	2,330,628	7.16	4,825		346	26%
2020/21	6,016	5,945			247	1,919,021	4.15	7,769		323	25%
2021/22 Pre-EC	1,181	1,089			21	198,864	1.93	9,470		183	19%
2021/22 EC ³	5,666	5,590			190	604,243	3.40	3,180		108	16%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	6,541	6,495	407,788	394,808	57	344,995	0.88	6,053	61	53	87%
2018/19	6,676	6,654	433,367	429,492	44	148,324	0.66	3,371	65	22	35%
2019/20	6,524	6,745	415,432	445,040	58	293,353	0.86	5,058	66	43	66%
2020/21	6,016	5,945	318,889	327,283	33	421,786	0.56	12,781	55	71	129%
2021/22 Pre-EC	1,181	1,089	54,289	208,170	2	38,853	0.18	19,427	191	36	19%
2021/22 EC	5,666	5,590	2,569,195	1,799,889	1	445	0.02	445	322	0	0%
UNDERINSURED MOTORIST⁶											
2017/18	6,541	6,495	-	-	-	-	-	N/A	-	-	N/A
2018/19	6,676	6,654	-	-	-	-	-	N/A	-	-	N/A
2019/20	6,524	6,745	-	-	-	-	-	N/A	-	-	N/A
2020/21	6,016	5,945	-	-	1	420,000	0.02	420,000	-	71	N/A
2021/22 Pre-EC	1,181	1,089	-	-	-	-	-	N/A	-	-	N/A
2021/22 EC	5,666	5,590	-	-	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 29 - TAXIS AND LIMOS
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	3,692	3,566	29,380,416	25,887,306	1,923	36,134,420	53.93	18,791	7,260	10,134	140%
2018/19	3,736	3,658	31,128,410	29,838,918	1,891	36,442,075	51.70	19,271	8,157	9,963	122%
2019/20	2,425	3,767	17,321,505	31,408,757	1,862	14,763,505	49.43	7,929	8,338	3,919	47%
2020/21	730	1,162	(4,554)	4,718,314	232	1,033,974	19.97	4,457	4,062	890	22%
2021/22 Pre-EC	26	160	47,104	432,595	15	39,932	9.40	2,662	2,711	250	9%
2021/22 EC ³	1,112	895	1,537,665	1,653,023	174	558,763	19.45	3,211	1,848	625	34%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	3,692	3,566			1,923	36,907,561	53.93	19,193		10,350	132%
2018/19	3,736	3,658			1,891	36,491,762	51.70	19,298		9,976	111%
2019/20	2,425	3,767			1,862	16,387,269	49.43	8,801		4,350	46%
2020/21	730	1,162			232	1,041,915	19.97	4,491		897	19%
2021/22 Pre-EC	26	160			15	39,932	9.40	2,662		250	8%
2021/22 EC ³	1,112	895			174	589,010	19.45	3,385		658	34%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	3,692	3,566	1,532,615	1,353,113	1,019	3,876,913	28.58	3,805	379	1,087	287%
2018/19	3,736	3,658	1,617,894	1,557,343	988	5,063,011	27.01	5,125	426	1,384	325%
2019/20	2,425	3,767	1,486,634	1,946,342	939	6,643,359	24.93	7,075	517	1,764	341%
2020/21	730	1,162	65,390	501,164	83	345,302	7.15	4,160	431	297	69%
2021/22 Pre-EC	26	160	(58)	112,858	10	69,626	6.27	6,963	707	436	62%
2021/22 EC	1,112	895	1,236,206	827,527	4	26,100	0.45	6,525	925	29	3%
UNDERINSURED MOTORIST⁶											
2017/18	3,692	3,566	-	-	-	-	-	N/A	-	-	N/A
2018/19	3,736	3,658	-	-	1	-	0.03	-	-	-	N/A
2019/20	2,425	3,767	-	-	-	-	-	N/A	-	-	N/A
2020/21	730	1,162	-	-	-	-	-	N/A	-	-	N/A
2021/22 Pre-EC	26	160	(1)	(1)	-	-	-	N/A	(0)	-	0%
2021/22 EC	1,112	895	-	(0)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT II - CLASSIFICATION

CLASS 30 - COLLECTOR VEHICLES
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	25,081	24,252	2,477,930	2,343,946	129	678,887	0.53	5,263	97	28	29%
2018/19	26,189	25,473	2,685,526	2,593,776	175	490,561	0.69	2,803	102	19	19%
2019/20	25,421	26,114	2,685,916	2,751,466	164	756,105	0.63	4,610	105	29	27%
2020/21	26,546	25,527	2,627,586	2,574,455	107	470,408	0.42	4,396	101	18	18%
2021/22 Pre-EC	3,641	4,266	342,231	385,922	4	3,222	0.09	806	90	1	1%
2021/22 EC ³	23,917	22,902	1,715,995	1,857,146	163	440,534	0.71	2,703	81	19	24%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	25,081	24,252			129	1,458,168	0.53	11,304		60	51%
2018/19	26,189	25,473			175	554,235	0.69	3,167		22	17%
2019/20	25,421	26,114			164	780,529	0.63	4,759		30	22%
2020/21	26,546	25,527			107	504,916	0.42	4,719		20	15%
2021/22 Pre-EC	3,641	4,266			4	6,064	0.09	1,516		1	1%
2021/22 EC ³	23,917	22,902			163	511,394	0.71	3,137		22	26%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	25,081	24,252	415,999	391,039	49	574,043	0.20	11,715	16	24	147%
2018/19	26,189	25,473	453,077	435,680	67	467,800	0.26	6,982	17	18	107%
2019/20	25,421	26,114	446,569	462,238	78	1,359,159	0.30	17,425	18	52	294%
2020/21	26,546	25,527	461,136	446,892	33	404,117	0.13	12,246	18	16	90%
2021/22 Pre-EC	3,641	4,266	78,002	123,994	3	17,397	0.07	5,799	29	4	14%
2021/22 EC	23,917	22,902	1,245,471	928,729	27	380,848	0.12	14,105	41	17	41%
UNDERINSURED MOTORIST⁶											
2017/18	25,081	24,252	657,368	622,461	-	-	-	N/A	26	-	0%
2018/19	26,189	25,473	709,283	686,348	1	59,626	0.00	59,626	27	2	9%
2019/20	25,421	26,114	710,337	723,676	-	-	-	N/A	28	-	0%
2020/21	26,546	25,527	717,802	697,975	-	-	-	N/A	27	-	0%
2021/22 Pre-EC	3,641	4,266	96,630	57,107	-	-	-	N/A	13	-	0%
2021/22 EC	23,917	22,902	(330,326)	232	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 01 - LOWER MAINLAND
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	1,503,903	1,489,610	1,488,476,522	1,430,616,362	156,384	1,741,530,937	10.50	11,136	960	1,169	122%
2018/19	1,526,297	1,512,339	1,568,246,087	1,536,806,508	147,969	1,516,582,094	9.78	10,249	1,016	1,003	99%
2019/20	1,523,729	1,530,795	1,607,260,665	1,609,545,518	137,206	675,778,249	8.96	4,925	1,051	441	42%
2020/21	1,536,713	1,509,592	1,558,996,727	1,546,915,672	93,189	414,586,939	6.17	4,449	1,025	275	27%
2021/22 Pre-EC	129,552	254,465	130,166,454	211,336,317	8,558	34,795,645	3.36	4,066	831	137	16%
2021/22 EC ³	1,478,475	1,326,453	676,425,916	857,067,122	114,567	301,350,628	8.64	2,630	646	227	35%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	1,503,903	1,489,610			156,384	2,025,520,200	10.50	12,952		1,360	112%
2018/19	1,526,297	1,512,339			147,969	1,689,322,561	9.78	11,417		1,117	85%
2019/20	1,523,729	1,530,795			137,206	782,667,991	8.96	5,704		511	36%
2020/21	1,536,713	1,509,592			93,189	470,458,857	6.17	5,048		312	22%
2021/22 Pre-EC	129,552	254,465			8,558	39,818,496	3.36	4,653		156	15%
2021/22 EC ³	1,478,475	1,326,453			114,567	356,905,635	8.64	3,115		269	38%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	1,503,903	1,489,610	121,108,909	116,380,660	44,629	203,409,528	3.00	4,558	78	137	175%
2018/19	1,526,297	1,512,339	127,451,014	124,691,525	44,451	250,844,408	2.94	5,643	82	166	201%
2019/20	1,523,729	1,530,795	132,723,559	131,259,059	42,103	281,375,514	2.75	6,683	86	184	214%
2020/21	1,536,713	1,509,592	129,716,038	129,319,197	26,849	176,810,281	1.78	6,585	86	117	137%
2021/22 Pre-EC	129,552	254,465	9,918,183	51,622,513	2,307	12,748,505	0.91	5,526	203	50	25%
2021/22 EC	1,478,475	1,326,453	663,186,704	428,850,051	20,499	118,300,736	1.55	5,771	323	89	28%
UNDERINSURED MOTORIST⁶											
2017/18	1,503,903	1,489,610	41,910,925	40,394,132	107	14,200,534	0.01	132,715	27	10	35%
2018/19	1,526,297	1,512,339	44,192,719	43,283,213	89	10,283,485	0.01	115,545	29	7	24%
2019/20	1,523,729	1,530,795	44,830,875	44,923,423	77	4,505,796	0.01	58,517	29	3	10%
2020/21	1,536,713	1,509,592	43,682,259	43,434,163	25	6,285,336	0.00	251,413	29	4	14%
2021/22 Pre-EC	129,552	254,465	3,795,511	3,610,450	-	-	-	N/A	14	-	0%
2021/22 EC	1,478,475	1,326,453	(21,798,106)	(50,383)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 02 - MAPLE RIDGE/PITT MEADOWS
 PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	84,749	83,459	72,056,315	69,169,831	6,187	66,222,814	7.41	10,704	829	793	96%
2018/19	86,251	85,379	76,042,690	74,562,525	6,062	65,841,557	7.10	10,861	873	771	88%
2019/20	85,987	86,394	78,833,714	78,125,041	5,458	27,659,488	6.32	5,068	904	320	35%
2020/21	88,702	86,516	77,348,937	76,760,676	4,047	19,463,284	4.68	4,809	887	225	25%
2021/22 Pre-EC	8,298	14,629	6,807,853	10,532,154	376	1,807,556	2.57	4,807	720	124	17%
2021/22 EC ³	83,562	76,126	33,633,032	42,743,162	4,723	12,412,226	6.20	2,628	561	163	29%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	84,749	83,459			6,187	80,797,875	7.41	13,059		968	93%
2018/19	86,251	85,379			6,062	73,344,821	7.10	12,099		859	77%
2019/20	85,987	86,394			5,458	30,647,411	6.32	5,615		355	29%
2020/21	88,702	86,516			4,047	21,233,477	4.68	5,247		245	20%
2021/22 Pre-EC	8,298	14,629			376	2,213,321	2.57	5,886		151	17%
2021/22 EC ³	83,562	76,126			4,723	14,436,357	6.20	3,057		190	31%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	84,749	83,459	7,265,333	6,964,846	2,055	7,149,203	2.46	3,479	83	86	103%
2018/19	86,251	85,379	7,704,140	7,522,597	2,040	11,007,240	2.39	5,396	88	129	146%
2019/20	85,987	86,394	7,929,577	7,869,489	1,847	12,112,575	2.14	6,558	91	140	154%
2020/21	88,702	86,516	7,924,260	7,898,115	1,293	7,605,668	1.49	5,882	91	88	96%
2021/22 Pre-EC	8,298	14,629	793,730	2,711,560	103	503,964	0.70	4,893	185	34	19%
2021/22 EC	83,562	76,126	31,973,900	21,377,040	941	6,216,007	1.24	6,606	281	82	29%
UNDERINSURED MOTORIST⁶											
2017/18	84,749	83,459	2,191,208	2,103,298	8	584,884	0.01	73,111	25	7	28%
2018/19	86,251	85,379	2,318,082	2,270,065	4	709,403	0.00	177,351	27	8	31%
2019/20	85,987	86,394	2,370,360	2,360,317	12	1,861,749	0.01	155,146	27	22	79%
2020/21	88,702	86,516	2,367,581	2,343,808	-	-	-	N/A	27	-	0%
2021/22 Pre-EC	8,298	14,629	222,380	196,659	-	-	-	N/A	13	-	0%
2021/22 EC	83,562	76,126	(1,166,815)	(484)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 03 - SQUAMISH WHISTLER AREA
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	32,452	31,664	31,580,598	29,764,540	2,211	21,701,355	6.98	9,815	940	685	73%	
2018/19	33,709	32,985	34,046,871	33,065,179	2,072	14,757,385	6.28	7,122	1,002	447	45%	
2019/20	34,161	34,072	35,975,052	35,464,081	1,932	10,871,176	5.67	5,627	1,041	319	31%	
2020/21	36,639	34,976	36,994,768	36,014,447	1,494	7,304,643	4.27	4,889	1,030	209	20%	
2021/22 Pre-EC	3,648	6,028	3,503,355	4,846,549	135	504,900	2.24	3,740	804	84	10%	
2021/22 EC ³	34,271	31,332	13,225,679	18,637,207	1,412	4,116,975	4.51	2,916	595	131	22%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	32,452	31,664			2,211	35,917,582	6.98	16,245		1,134	99%	
2018/19	33,709	32,985			2,072	17,535,425	6.28	8,463		532	43%	
2019/20	34,161	34,072			1,932	12,765,672	5.67	6,607		375	28%	
2020/21	36,639	34,976			1,494	7,707,307	4.27	5,159		220	16%	
2021/22 Pre-EC	3,648	6,028			135	534,323	2.24	3,958		89	9%	
2021/22 EC ³	34,271	31,332			1,412	5,273,472	4.51	3,735		168	26%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	32,452	31,664	2,897,545	2,739,995	303	2,296,328	0.96	7,579	87	73	84%	
2018/19	33,709	32,985	3,112,627	3,018,993	291	1,727,502	0.88	5,936	92	52	57%	
2019/20	34,161	34,072	2,466,086	2,954,683	293	1,344,149	0.86	4,588	87	39	45%	
2020/21	36,639	34,976	1,878,381	1,963,267	201	1,098,731	0.57	5,466	56	31	56%	
2021/22 Pre-EC	3,648	6,028	166,422	1,061,060	18	395,174	0.30	21,954	176	66	37%	
2021/22 EC	34,271	31,332	14,694,895	9,322,927	172	1,353,574	0.55	7,870	298	43	15%	
UNDERINSURED MOTORIST⁶												
2017/18	32,452	31,664	882,041	837,346	1	568,600	0.00	568,600	26	18	68%	
2018/19	33,709	32,985	948,602	920,856	2	97,771	0.01	48,886	28	3	11%	
2019/20	34,161	34,072	975,850	971,236	-	-	-	N/A	29	-	0%	
2020/21	36,639	34,976	1,007,626	974,860	1	420,000	0.00	420,000	28	12	43%	
2021/22 Pre-EC	3,648	6,028	105,554	83,776	1	-	0.02	-	14	-	0%	
2021/22 EC	34,271	31,332	(498,216)	(335)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 04 - PEMBERTON AREA/HOPE AREA
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	13,253	12,990	7,521,127	7,191,233	485	5,084,859	3.73	10,484	554	391	71%
2018/19	13,708	13,470	8,100,560	7,865,891	494	4,830,972	3.67	9,779	584	359	61%
2019/20	14,038	14,040	8,879,664	8,658,161	493	2,320,069	3.51	4,706	617	165	27%
2020/21	16,972	14,827	9,876,797	9,247,453	404	2,261,444	2.72	5,598	624	153	24%
2021/22 Pre-EC	2,234	2,693	1,102,841	1,298,439	37	157,700	1.37	4,262	482	59	12%
2021/22 EC ³	12,754	13,307	3,340,858	4,966,329	348	868,645	2.62	2,496	373	65	17%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	13,253	12,990			485	6,118,870	3.73	12,616		471	69%
2018/19	13,708	13,470			494	5,026,162	3.67	10,174		373	51%
2019/20	14,038	14,040			493	2,446,807	3.51	4,963		174	22%
2020/21	16,972	14,827			404	2,668,368	2.72	6,605		180	21%
2021/22 Pre-EC	2,234	2,693			37	174,123	1.37	4,706		65	11%
2021/22 EC ³	12,754	13,307			348	1,097,347	2.62	3,153		82	20%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	13,253	12,990	757,299	722,993	108	317,249	0.83	2,937	56	24	44%
2018/19	13,708	13,470	819,505	793,517	119	470,551	0.88	3,954	59	35	59%
2019/20	14,038	14,040	725,524	807,179	121	686,464	0.86	5,673	57	49	85%
2020/21	16,972	14,827	693,530	676,572	107	1,095,780	0.72	10,241	46	74	162%
2021/22 Pre-EC	2,234	2,693	83,619	294,359	7	9,123	0.26	1,303	109	3	3%
2021/22 EC	12,754	13,307	3,739,397	2,481,993	51	319,912	0.38	6,273	187	24	13%
UNDERINSURED MOTORIST⁶											
2017/18	13,253	12,990	309,548	295,726	1	200,000	0.01	200,000	23	15	68%
2018/19	13,708	13,470	333,648	324,814	-	-	-	N/A	24	-	0%
2019/20	14,038	14,040	344,346	343,670	-	-	-	N/A	24	-	0%
2020/21	16,972	14,827	370,429	353,414	-	-	-	N/A	24	-	0%
2021/22 Pre-EC	2,234	2,693	39,252	30,378	-	-	-	N/A	11	-	0%
2021/22 EC	12,754	13,307	(176,237)	(424)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 05 - FRASER VALLEY
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	262,044	257,410	203,797,021	195,108,969	18,605	226,663,504	7.23	12,183	758	881	116%
2018/19	267,206	264,209	215,207,697	210,969,510	17,594	186,406,930	6.66	10,595	798	706	88%
2019/20	266,660	268,330	224,332,227	222,158,355	16,181	89,544,753	6.03	5,534	828	334	40%
2020/21	278,347	269,718	225,632,357	221,440,883	12,453	66,412,523	4.62	5,333	821	246	30%
2021/22 Pre-EC	26,239	45,318	20,356,555	30,184,044	1,149	5,474,902	2.54	4,765	666	121	18%
2021/22 EC ³	261,181	238,323	96,652,513	123,726,266	14,235	39,145,376	5.97	2,750	519	164	32%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	262,044	257,410			18,605	271,530,719	7.23	14,595		1,055	111%
2018/19	267,206	264,209			17,594	206,852,959	6.66	11,757		783	77%
2019/20	266,660	268,330			16,181	101,247,811	6.03	6,257		377	34%
2020/21	278,347	269,718			12,453	75,541,345	4.62	6,066		280	24%
2021/22 Pre-EC	26,239	45,318			1,149	5,927,157	2.54	5,159		131	16%
2021/22 EC ³	261,181	238,323			14,235	45,784,896	5.97	3,216		192	34%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	262,044	257,410	19,447,858	18,595,390	6,244	26,189,578	2.43	4,194	72	102	141%
2018/19	267,206	264,209	20,657,743	20,150,667	6,136	30,185,647	2.32	4,919	76	114	150%
2019/20	266,660	268,330	21,519,157	21,224,701	5,979	35,989,855	2.23	6,019	79	134	170%
2020/21	278,347	269,718	21,986,962	21,703,899	4,244	25,069,497	1.57	5,907	80	93	116%
2021/22 Pre-EC	26,239	45,318	2,134,868	7,721,396	376	1,831,445	0.83	4,871	170	40	24%
2021/22 EC	261,181	238,323	92,947,193	61,887,574	3,092	18,949,332	1.30	6,129	260	80	31%
UNDERINSURED MOTORIST⁶											
2017/18	262,044	257,410	6,610,902	6,332,133	20	3,714,679	0.01	185,734	25	14	59%
2018/19	267,206	264,209	6,993,698	6,851,215	15	3,102,362	0.01	206,824	26	12	45%
2019/20	266,660	268,330	7,191,545	7,150,815	14	2,017,842	0.01	144,132	27	8	28%
2020/21	278,347	269,718	7,304,569	7,161,317	5	2,458,000	0.00	491,600	27	9	34%
2021/22 Pre-EC	26,239	45,318	694,660	592,033	-	-	-	N/A	13	-	0%
2021/22 EC	261,181	238,323	(3,601,763)	(2,722)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 06 - THOMPSON OKANAGAN AREA
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	554,804	549,521	300,550,121	289,924,323	26,559	230,180,175	4.83	8,667	528	419	79%
2018/19	572,107	563,912	320,392,446	313,092,073	24,370	198,303,146	4.32	8,137	555	352	63%
2019/20	571,854	573,754	331,866,795	329,383,950	23,111	113,577,742	4.03	4,914	574	198	34%
2020/21	604,757	581,128	332,502,568	326,360,544	17,892	82,966,456	3.08	4,637	562	143	25%
2021/22 Pre-EC	68,898	98,739	34,620,709	44,855,431	1,611	6,118,810	1.63	3,798	454	62	14%
2021/22 EC ³	563,634	523,281	142,443,376	183,531,521	20,512	55,455,939	3.92	2,704	351	106	30%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	554,804	549,521			26,559	289,656,438	4.83	10,906		527	79%
2018/19	572,107	563,912			24,370	240,147,025	4.32	9,854		426	60%
2019/20	571,854	573,754			23,111	130,723,492	4.03	5,656		228	30%
2020/21	604,757	581,128			17,892	95,494,189	3.08	5,337		164	21%
2021/22 Pre-EC	68,898	98,739			1,611	6,810,672	1.63	4,228		69	12%
2021/22 EC ³	563,634	523,281			20,512	65,161,879	3.92	3,177		125	32%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	554,804	549,521	30,266,077	29,191,535	6,853	28,763,477	1.25	4,197	53	52	99%
2018/19	572,107	563,912	32,686,201	31,724,657	6,641	29,998,439	1.18	4,517	56	53	95%
2019/20	571,854	573,754	31,995,996	32,754,972	6,731	38,647,555	1.17	5,742	57	67	118%
2020/21	604,757	581,128	32,045,021	31,741,016	5,134	28,591,340	0.88	5,569	55	49	90%
2021/22 Pre-EC	68,898	98,739	4,065,364	11,408,345	415	1,704,278	0.42	4,107	116	17	15%
2021/22 EC	563,634	523,281	135,214,301	91,799,941	4,007	25,137,092	0.77	6,273	175	48	27%
UNDERINSURED MOTORIST⁶											
2017/18	554,804	549,521	13,115,311	12,661,565	23	3,518,616	0.00	152,983	23	6	28%
2018/19	572,107	563,912	14,005,513	13,681,715	18	4,690,498	0.00	260,583	24	8	34%
2019/20	571,854	573,754	14,408,201	14,311,267	14	2,424,751	0.00	173,197	25	4	17%
2020/21	604,757	581,128	14,730,115	14,365,391	7	1,129,545	0.00	161,364	25	2	8%
2021/22 Pre-EC	68,898	98,739	1,603,058	1,209,206	1	5,500	0.00	5,500	12	0	0%
2021/22 EC	563,634	523,281	(7,085,121)	(6,191)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 07 - KOOTENAYS
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	168,890	167,836	75,019,559	72,677,267	5,140	46,683,363	3.06	9,082	433	278	64%
2018/19	173,649	171,532	79,871,997	78,294,072	4,789	35,684,094	2.79	7,451	456	208	46%
2019/20	174,985	174,660	81,631,808	81,769,606	4,517	23,511,830	2.59	5,205	468	135	29%
2020/21	184,936	177,481	79,215,908	78,410,143	3,660	18,277,485	2.06	4,994	442	103	23%
2021/22 Pre-EC	21,517	29,903	8,338,535	10,701,519	282	826,636	0.94	2,931	358	28	8%
2021/22 EC ³	171,333	160,245	34,955,925	44,365,863	3,888	9,858,192	2.43	2,536	277	62	22%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	168,890	167,836			5,140	69,795,276	3.06	13,579		416	76%
2018/19	173,649	171,532			4,789	45,519,256	2.79	9,505		265	46%
2019/20	174,985	174,660			4,517	34,354,139	2.59	7,606		197	32%
2020/21	184,936	177,481			3,660	22,589,967	2.06	6,172		127	21%
2021/22 Pre-EC	21,517	29,903			282	965,864	0.94	3,425		32	7%
2021/22 EC ³	171,333	160,245			3,888	11,849,179	2.43	3,048		74	25%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	168,890	167,836	7,491,287	7,268,992	1,160	7,828,805	0.69	6,749	43	47	108%
2018/19	173,649	171,532	8,060,179	7,870,441	1,087	6,240,509	0.63	5,741	46	36	79%
2019/20	174,985	174,660	8,819,825	8,428,988	1,127	7,402,411	0.65	6,568	48	42	88%
2020/21	184,936	177,481	9,576,757	9,385,312	894	5,411,766	0.50	6,053	53	30	58%
2021/22 Pre-EC	21,517	29,903	1,233,468	2,888,916	54	151,410	0.18	2,804	97	5	5%
2021/22 EC	171,333	160,245	31,317,771	22,181,467	708	4,400,056	0.44	6,215	138	27	20%
UNDERINSURED MOTORIST⁶											
2017/18	168,890	167,836	3,840,272	3,723,961	7	1,520,483	0.00	217,212	22	9	41%
2018/19	173,649	171,532	4,100,172	4,016,108	4	671,026	0.00	167,757	23	4	17%
2019/20	174,985	174,660	4,233,030	4,194,523	9	721,500	0.01	80,167	24	4	17%
2020/21	184,936	177,481	4,322,969	4,210,191	1	-	0.00	-	24	-	0%
2021/22 Pre-EC	21,517	29,903	481,132	351,110	-	-	-	N/A	12	-	0%
2021/22 EC	171,333	160,245	(2,014,826)	(1,853)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 08 - CARIBOO AREA
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	55,533	54,875	27,504,251	26,643,688	1,680	15,308,548	3.06	9,112	486	279	57%
2018/19	57,162	56,441	28,988,116	28,455,681	1,376	10,309,297	2.44	7,492	504	183	36%
2019/20	56,369	56,941	28,822,431	29,278,644	1,389	6,645,398	2.44	4,784	514	117	23%
2020/21	59,981	57,512	28,277,880	27,965,782	1,145	5,573,280	1.99	4,867	486	97	20%
2021/22 Pre-EC	7,387	9,599	3,162,917	3,732,844	93	309,124	0.97	3,324	389	32	8%
2021/22 EC ³	56,960	53,396	11,711,750	15,490,843	1,128	2,741,687	2.11	2,431	290	51	18%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	55,533	54,875			1,680	21,341,793	3.06	12,703		389	65%
2018/19	57,162	56,441			1,376	11,500,167	2.44	8,358		204	32%
2019/20	56,369	56,941			1,389	7,908,574	2.44	5,694		139	21%
2020/21	59,981	57,512			1,145	6,463,790	1.99	5,645		112	17%
2021/22 Pre-EC	7,387	9,599			93	336,118	0.97	3,614		35	7%
2021/22 EC ³	56,960	53,396			1,128	3,469,639	2.11	3,076		65	21%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	55,533	54,875	2,775,756	2,688,827	397	1,735,799	0.72	4,372	49	32	65%
2018/19	57,162	56,441	2,961,864	2,897,187	330	1,222,498	0.58	3,705	51	22	42%
2019/20	56,369	56,941	2,933,132	2,978,436	375	1,293,640	0.66	3,450	52	23	43%
2020/21	59,981	57,512	2,984,671	2,968,707	333	1,386,565	0.58	4,164	52	24	47%
2021/22 Pre-EC	7,387	9,599	397,659	966,101	13	20,793	0.14	1,599	101	2	2%
2021/22 EC	56,960	53,396	10,927,940	7,730,479	213	2,337,282	0.40	10,973	145	44	30%
UNDERINSURED MOTORIST⁶											
2017/18	55,533	54,875	1,083,944	1,050,645	5	1,346,459	0.01	269,292	19	25	128%
2018/19	57,162	56,441	1,147,685	1,126,439	1	31,941	0.00	31,941	20	1	3%
2019/20	56,369	56,941	1,156,765	1,160,391	-	-	-	N/A	20	-	0%
2020/21	59,981	57,512	1,198,357	1,164,573	-	-	-	N/A	20	-	0%
2021/22 Pre-EC	7,387	9,599	143,690	97,149	-	-	-	N/A	10	-	0%
2021/22 EC	56,960	53,396	(559,636)	(348)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 09 - PRINCE GEORGE AREA
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	153,029	152,706	73,453,871	71,519,458	5,973	40,460,870	3.91	6,774	468	265	57%
2018/19	158,040	155,715	78,412,766	76,672,713	5,800	40,371,835	3.72	6,961	492	259	53%
2019/20	156,449	157,606	80,452,389	80,018,939	5,425	23,481,679	3.44	4,328	508	149	29%
2020/21	162,316	158,162	78,595,991	78,546,370	4,130	19,180,149	2.61	4,644	497	121	24%
2021/22 Pre-EC	19,170	25,790	8,320,501	10,330,512	322	1,517,153	1.25	4,712	401	59	15%
2021/22 EC ³	148,861	140,006	31,839,255	41,948,610	4,347	12,181,328	3.10	2,802	300	87	29%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	153,029	152,706			5,973	48,951,868	3.91	8,196		321	55%
2018/19	158,040	155,715			5,800	56,901,201	3.72	9,811		365	58%
2019/20	156,449	157,606			5,425	30,102,808	3.44	5,549		191	28%
2020/21	162,316	158,162			4,130	24,589,259	2.61	5,954		155	22%
2021/22 Pre-EC	19,170	25,790			322	3,509,296	1.25	10,898		136	27%
2021/22 EC ³	148,861	140,006			4,347	14,455,396	3.10	3,325		103	32%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	153,029	152,706	7,318,335	7,146,434	1,348	2,945,181	0.88	2,185	47	19	41%
2018/19	158,040	155,715	7,889,130	7,678,697	1,361	4,492,095	0.87	3,301	49	29	59%
2019/20	156,449	157,606	7,287,535	7,760,043	1,297	3,943,713	0.82	3,041	49	25	51%
2020/21	162,316	158,162	6,713,377	6,817,079	979	3,203,848	0.62	3,273	43	20	47%
2021/22 Pre-EC	19,170	25,790	861,666	2,533,345	62	214,954	0.24	3,467	98	8	8%
2021/22 EC	148,861	140,006	30,550,369	20,956,390	738	4,910,706	0.53	6,654	150	35	23%
UNDERINSURED MOTORIST⁶											
2017/18	153,029	152,706	3,367,738	3,281,349	1	76,852	0.00	76,852	21	1	2%
2018/19	158,040	155,715	3,607,245	3,521,551	4	598,245	0.00	149,561	23	4	17%
2019/20	156,449	157,606	3,690,143	3,667,575	1	-	0.00	-	23	-	0%
2020/21	162,316	158,162	3,728,209	3,676,298	1	5,000	0.00	5,000	23	0	0%
2021/22 Pre-EC	19,170	25,790	423,355	301,482	-	-	-	N/A	12	-	0%
2021/22 EC	148,861	140,006	(1,719,303)	(3,303)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 10 - NORTHERN COAST
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							EARNED PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	54,348	54,610	24,038,741	23,531,577	1,856	10,264,174	3.40	5,530	431	188	44%
2018/19	56,508	55,168	26,032,196	25,079,610	1,687	7,807,591	3.06	4,628	455	142	31%
2019/20	57,973	57,601	27,958,119	27,391,329	1,760	7,967,049	3.06	4,527	476	138	29%
2020/21	61,707	59,514	28,145,499	27,832,676	1,289	5,372,349	2.17	4,168	468	90	19%
2021/22 Pre-EC	7,219	9,964	2,960,200	3,721,900	109	267,268	1.09	2,452	374	27	7%
2021/22 EC ³	56,624	52,901	11,078,233	14,844,375	1,413	3,428,036	2.67	2,426	281	65	23%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	54,348	54,610			1,856	13,462,449	3.40	7,253		247	45%
2018/19	56,508	55,168			1,687	8,644,197	3.06	5,124		157	27%
2019/20	57,973	57,601			1,760	9,103,109	3.06	5,172		158	25%
2020/21	61,707	59,514			1,289	6,123,291	2.17	4,750		103	16%
2021/22 Pre-EC	7,219	9,964			109	315,312	1.09	2,893		32	7%
2021/22 EC ³	56,624	52,901			1,413	4,249,821	2.67	3,008		80	26%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	54,348	54,610	2,676,158	2,618,908	354	931,509	0.65	2,631	48	17	36%
2018/19	56,508	55,168	2,908,432	2,799,959	323	960,610	0.59	2,974	51	17	34%
2019/20	57,973	57,601	2,517,185	2,828,508	368	1,199,390	0.64	3,259	49	21	42%
2020/21	61,707	59,514	2,089,495	2,179,401	291	1,289,406	0.49	4,431	37	22	59%
2021/22 Pre-EC	7,219	9,964	272,997	891,824	20	17,791	0.20	890	90	2	2%
2021/22 EC	56,624	52,901	11,013,906	7,423,601	207	4,606,382	0.39	22,253	140	87	62%
UNDERINSURED MOTORIST⁶											
2017/18	54,348	54,610	1,231,472	1,205,566	-	-	-	N/A	22	-	0%
2018/19	56,508	55,168	1,329,630	1,288,178	-	-	-	N/A	23	-	0%
2019/20	57,973	57,601	1,407,937	1,380,416	1	200,000	0.00	200,000	24	3	14%
2020/21	61,707	59,514	1,446,720	1,417,796	2	735,500	0.00	367,750	24	12	52%
2021/22 Pre-EC	7,219	9,964	159,374	117,583	-	-	-	N/A	12	-	0%
2021/22 EC	56,624	52,901	(674,466)	(837)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 11 - PEACE RIVER AREA
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	83,084	82,630	39,253,221	38,071,642	2,463	23,821,576	2.98	9,672	461	288	63%
2018/19	84,260	83,318	40,695,136	40,184,633	2,160	16,600,756	2.59	7,686	482	199	41%
2019/20	83,670	84,546	41,552,841	41,619,163	2,003	12,129,525	2.37	6,056	492	143	29%
2020/21	86,221	84,290	39,656,182	40,048,831	1,597	10,993,397	1.89	6,884	475	130	27%
2021/22 Pre-EC	9,256	13,669	3,799,662	5,180,832	108	253,624	0.79	2,348	379	19	5%
2021/22 EC ³	79,317	74,002	15,593,992	20,679,478	1,536	4,691,319	2.08	3,054	279	63	23%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	83,084	82,630			2,463	28,919,081	2.98	11,741		350	60%
2018/19	84,260	83,318			2,160	22,172,923	2.59	10,265		266	44%
2019/20	83,670	84,546			2,003	13,992,470	2.37	6,986		166	26%
2020/21	86,221	84,290			1,597	14,740,273	1.89	9,230		175	27%
2021/22 Pre-EC	9,256	13,669			108	318,741	0.79	2,951		23	5%
2021/22 EC ³	79,317	74,002			1,536	5,606,638	2.08	3,650		76	25%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	83,084	82,630	3,862,835	3,752,217	498	1,640,764	0.60	3,295	45	20	44%
2018/19	84,260	83,318	4,040,876	3,972,704	416	1,170,718	0.50	2,814	48	14	29%
2019/20	83,670	84,546	3,183,445	3,789,721	440	2,801,030	0.52	6,366	45	33	74%
2020/21	86,221	84,290	2,400,977	2,546,363	366	1,965,567	0.43	5,370	30	23	77%
2021/22 Pre-EC	9,256	13,669	256,183	1,177,762	11	2,164	0.08	197	86	0	0%
2021/22 EC	79,317	74,002	15,503,240	10,339,292	250	2,656,413	0.34	10,626	140	36	26%
UNDERINSURED MOTORIST⁶											
2017/18	83,084	82,630	1,725,538	1,673,686	1	110,000	0.00	110,000	20	1	7%
2018/19	84,260	83,318	1,801,281	1,774,891	2	263,095	0.00	131,547	21	3	15%
2019/20	83,670	84,546	1,846,038	1,843,860	-	-	-	N/A	22	-	0%
2020/21	86,221	84,290	1,818,966	1,804,241	1	-	0.00	-	21	-	0%
2021/22 Pre-EC	9,256	13,669	192,023	147,483	-	-	-	N/A	11	-	0%
2021/22 EC	79,317	74,002	(824,696)	(1,937)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 12 - SOUTHERN VANCOUVER ISLAND AND ALL OTHER ISLANDS OFF THE WEST COAST
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	340,209	335,644	182,956,129	175,702,829	19,867	160,485,235	5.92	8,078	523	478	91%
2018/19	347,252	343,336	193,834,710	189,631,342	19,244	139,531,947	5.61	7,251	552	406	74%
2019/20	348,317	349,170	203,245,551	200,474,732	17,606	73,819,013	5.04	4,193	574	211	37%
2020/21	362,072	351,388	204,070,269	200,782,034	13,118	46,449,894	3.73	3,541	571	132	23%
2021/22 Pre-EC	32,052	59,489	17,437,711	27,616,286	1,109	3,984,592	1.86	3,593	464	67	14%
2021/22 EC ³	342,282	309,875	91,003,439	112,817,896	14,959	34,467,876	4.83	2,304	364	111	31%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	340,209	335,644			19,867	189,143,311	5.92	9,520		564	86%
2018/19	347,252	343,336			19,244	160,763,829	5.61	8,354		468	66%
2019/20	348,317	349,170			17,606	87,996,031	5.04	4,998		252	33%
2020/21	362,072	351,388			13,118	51,732,087	3.73	3,944		147	18%
2021/22 Pre-EC	32,052	59,489			1,109	4,530,613	1.86	4,085		76	13%
2021/22 EC ³	342,282	309,875			14,959	39,371,371	4.83	2,632		127	32%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	340,209	335,644	18,021,289	17,288,241	4,550	16,061,693	1.36	3,530	52	48	93%
2018/19	347,252	343,336	19,099,365	18,642,361	4,601	19,413,183	1.34	4,219	54	57	104%
2019/20	348,317	349,170	18,811,628	19,279,897	4,381	22,735,237	1.25	5,190	55	65	118%
2020/21	362,072	351,388	18,151,149	18,183,849	2,869	14,749,057	0.82	5,141	52	42	81%
2021/22 Pre-EC	32,052	59,489	1,722,010	6,910,654	270	1,389,795	0.45	5,147	116	23	20%
2021/22 EC	342,282	309,875	85,512,426	56,436,822	2,198	11,388,140	0.71	5,181	182	37	20%
UNDERINSURED MOTORIST⁶											
2017/18	340,209	335,644	8,958,007	8,615,699	17	3,579,668	0.01	210,569	26	11	42%
2018/19	347,252	343,336	9,507,480	9,300,984	13	2,829,875	0.00	217,683	27	8	30%
2019/20	348,317	349,170	9,779,859	9,730,026	9	2,463,486	0.00	273,721	28	7	25%
2020/21	362,072	351,388	9,803,711	9,653,011	2	166,509	0.00	83,254	27	0	2%
2021/22 Pre-EC	32,052	59,489	872,883	805,545	-	-	-	N/A	14	-	0%
2021/22 EC	342,282	309,875	(4,680,585)	(4,918)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 13 - MIDDLE VANCOUVER ISLAND/SUNSHINE COAST AREA
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	378,069	371,319	194,073,448	186,052,948	16,100	139,294,894	4.34	8,652	501	375	75%
2018/19	386,473	381,705	205,777,779	201,232,231	15,594	126,676,692	4.09	8,123	527	332	63%
2019/20	387,089	388,366	214,806,559	212,330,541	14,083	66,460,077	3.63	4,719	547	171	31%
2020/21	408,803	393,823	217,399,749	213,428,561	11,045	48,079,232	2.80	4,353	542	122	23%
2021/22 Pre-EC	39,899	67,100	19,883,407	29,308,675	946	3,317,844	1.41	3,507	437	49	11%
2021/22 EC ³	384,633	351,043	93,413,834	118,745,062	12,095	30,885,195	3.45	2,554	338	88	26%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	378,069	371,319			16,100	164,339,060	4.34	10,207		443	71%
2018/19	386,473	381,705			15,594	147,690,858	4.09	9,471		387	58%
2019/20	387,089	388,366			14,083	76,434,542	3.63	5,427		197	27%
2020/21	408,803	393,823			11,045	56,507,730	2.80	5,116		143	19%
2021/22 Pre-EC	39,899	67,100			946	3,561,473	1.41	3,765		53	10%
2021/22 EC ³	384,633	351,043			12,095	36,600,857	3.45	3,026		104	28%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	378,069	371,319	20,011,884	19,129,785	3,941	16,684,909	1.06	4,234	52	45	87%
2018/19	386,473	381,705	21,353,739	20,781,358	4,111	19,860,649	1.08	4,831	54	52	96%
2019/20	387,089	388,366	20,008,727	21,178,890	3,941	20,880,487	1.01	5,298	55	54	99%
2020/21	408,803	393,823	19,077,419	19,085,128	2,939	15,127,367	0.75	5,147	48	38	79%
2021/22 Pre-EC	39,899	67,100	2,136,779	7,294,876	247	827,847	0.37	3,352	109	12	11%
2021/22 EC	384,633	351,043	89,090,069	59,395,524	2,220	13,935,547	0.63	6,277	169	40	23%
UNDERINSURED MOTORIST⁶											
2017/18	378,069	371,319	8,991,252	8,621,493	15	1,019,409	0.00	67,961	23	3	12%
2018/19	386,473	381,705	9,539,124	9,334,547	16	4,339,181	0.00	271,199	24	11	46%
2019/20	387,089	388,366	9,810,022	9,755,248	12	1,775,000	0.00	147,917	25	5	18%
2020/21	408,803	393,823	10,012,910	9,798,481	3	707,355	0.00	235,785	25	2	7%
2021/22 Pre-EC	39,899	67,100	956,571	825,449	-	-	-	N/A	12	-	0%
2021/22 EC	384,633	351,043	(4,756,497)	(561)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

TERRITORY 14 - NORTHERN VANCOUVER ISLAND
PROVINCE OF BRITISH COLUMBIA

DATA AS OF MARCH 31, 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		AVERAGE AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	PER 100 EARNED POLICY EXPOSURES				
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	51,820	50,717	28,764,280	27,460,022	1,844	20,709,707	3.64	11,231	541	408	75%	
2018/19	53,563	52,473	30,696,098	29,829,951	1,843	13,808,079	3.51	7,492	568	263	46%	
2019/20	53,023	53,524	31,586,672	31,449,959	1,630	6,659,774	3.05	4,086	588	124	21%	
2020/21	56,467	54,347	31,869,402	31,470,707	1,345	6,371,499	2.47	4,737	579	117	20%	
2021/22 Pre-EC	5,507	9,288	2,853,713	4,280,385	133	478,978	1.43	3,601	461	52	11%	
2021/22 EC ³	52,774	48,418	12,572,200	16,823,884	1,466	3,616,610	3.03	2,467	347	75	21%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	51,820	50,717			1,844	27,596,744	3.64	14,966		544	81%	
2018/19	53,563	52,473			1,843	18,104,198	3.51	9,823		345	48%	
2019/20	53,023	53,524			1,630	9,006,819	3.05	5,526		168	22%	
2020/21	56,467	54,347			1,345	7,805,970	2.47	5,804		144	18%	
2021/22 Pre-EC	5,507	9,288			133	511,367	1.43	3,845		55	10%	
2021/22 EC ³	52,774	48,418			1,466	4,288,984	3.03	2,926		89	24%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	51,820	50,717	3,237,541	3,084,868	467	2,298,003	0.92	4,921	61	45	74%	
2018/19	53,563	52,473	3,467,211	3,357,342	437	2,275,842	0.83	5,208	64	43	68%	
2019/20	53,023	53,524	2,957,189	3,329,182	441	2,093,472	0.82	4,747	62	39	63%	
2020/21	56,467	54,347	2,600,451	2,675,756	356	1,308,703	0.66	3,676	49	24	49%	
2021/22 Pre-EC	5,507	9,288	298,133	1,039,487	29	107,411	0.31	3,704	112	12	10%	
2021/22 EC	52,774	48,418	12,570,193	8,414,785	248	1,673,385	0.51	6,748	174	35	20%	
UNDERINSURED MOTORIST⁶												
2017/18	51,820	50,717	1,161,388	1,112,586	1	167,531	0.00	167,531	22	3	15%	
2018/19	53,563	52,473	1,241,999	1,206,581	1	-	0.00	-	23	-	0%	
2019/20	53,023	53,524	1,261,639	1,261,643	-	-	-	N/A	24	-	0%	
2020/21	56,467	54,347	1,297,848	1,270,090	-	-	-	N/A	23	-	0%	
2021/22 Pre-EC	5,507	9,288	126,786	107,217	-	-	-	N/A	12	-	0%	
2021/22 EC	52,774	48,418	(619,057)	(365)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**PRIVATE PASSENGER AUTOMOBILE
TERRITORY 01 - LOWER MAINLAND
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF		WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
	WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EXPOSURES									
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	1,286,440	1,275,514	1,283,727,602	1,237,163,361	138,025	1,522,451,142	10.82	11,030	970	1,194	123%
2018/19	1,302,776	1,292,684	1,346,380,553	1,322,373,514	130,583	1,329,910,849	10.10	10,184	1,023	1,029	101%
2019/20	1,305,677	1,308,336	1,393,913,485	1,381,745,642	120,434	575,478,224	9.21	4,778	1,056	440	42%
2020/21	1,309,037	1,289,257	1,366,313,296	1,352,569,898	81,769	350,301,248	6.34	4,284	1,049	272	26%
2021/22 Pre-EC	102,265	216,692	109,039,626	184,701,998	7,499	28,239,733	3.46	3,766	852	130	15%
2021/22 EC ³	1,265,046	1,128,582	598,990,515	750,961,809	105,422	277,254,800	9.34	2,630	665	246	37%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	1,286,440	1,275,514			138,025	1,784,710,970	10.82	12,930		1,399	112%
2018/19	1,302,776	1,292,684			130,583	1,493,294,155	10.10	11,436		1,155	86%
2019/20	1,305,677	1,308,336			120,434	672,412,113	9.21	5,583		514	35%
2020/21	1,309,037	1,289,257			81,769	403,085,026	6.34	4,930		313	21%
2021/22 Pre-EC	102,265	216,692			7,499	33,103,690	3.46	4,414		153	14%
2021/22 EC ³	1,265,046	1,128,582			105,422	329,881,524	9.34	3,129		292	40%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	1,286,440	1,275,514	107,840,888	103,898,398	41,433	187,392,411	3.25	4,523	81	147	180%
2018/19	1,302,776	1,292,684	113,080,173	111,066,226	41,292	232,770,045	3.19	5,637	86	180	210%
2019/20	1,305,677	1,308,336	119,699,384	116,939,711	39,039	257,902,588	2.98	6,606	89	197	221%
2020/21	1,309,037	1,289,257	117,088,437	116,537,919	25,060	164,177,900	1.94	6,551	90	127	141%
2021/22 Pre-EC	102,265	216,692	7,270,353	45,416,214	2,127	11,518,950	0.98	5,416	210	53	25%
2021/22 EC	1,265,046	1,128,582	582,133,419	375,909,797	19,693	107,203,307	1.74	5,444	333	95	29%
UNDERINSURED MOTORIST⁶											
2017/18	1,286,440	1,275,514	38,565,917	37,194,194	100	13,779,627	0.01	137,796	29	11	37%
2018/19	1,302,776	1,292,684	40,539,080	39,779,187	84	8,796,649	0.01	104,722	31	7	22%
2019/20	1,305,677	1,308,336	41,161,347	41,216,563	71	3,925,341	0.01	55,286	32	3	10%
2020/21	1,309,037	1,289,257	39,962,217	39,800,381	23	6,148,336	0.00	267,319	31	5	15%
2021/22 Pre-EC	102,265	216,692	3,320,686	3,301,601	-	-	-	N/A	15	-	0%
2021/22 EC	1,265,046	1,128,582	(19,880,989)	(46,148)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

PRIVATE PASSENGER AUTOMOBILE
TERRITORY 02 - MAPLE RIDGE/PITT MEADOWS
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	69,006	68,104	66,763,286	64,179,606	5,773	61,111,775	8.48	10,586	942	897	95%
2018/19	70,123	69,550	70,208,877	68,997,025	5,646	60,500,701	8.12	10,716	992	870	88%
2019/20	70,209	70,412	72,883,405	72,151,019	5,081	25,818,822	7.22	5,081	1,025	367	36%
2020/21	71,536	70,132	71,475,643	71,117,784	3,739	18,041,614	5.33	4,825	1,014	257	25%
2021/22 Pre-EC	5,994	11,829	5,970,647	9,699,647	344	1,668,420	2.91	4,850	820	141	17%
2021/22 EC ³	68,710	61,734	31,094,517	39,277,198	4,476	11,593,104	7.25	2,590	636	188	30%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	69,006	68,104			5,773	73,629,507	8.48	12,754		1,081	91%
2018/19	70,123	69,550			5,646	67,921,715	8.12	12,030		977	77%
2019/20	70,209	70,412			5,081	28,742,017	7.22	5,657		408	30%
2020/21	71,536	70,132			3,739	19,753,106	5.33	5,283		282	20%
2021/22 Pre-EC	5,994	11,829			344	2,071,420	2.91	6,022		175	17%
2021/22 EC ³	68,710	61,734			4,476	13,497,134	7.25	3,015		219	31%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	69,006	68,104	6,567,844	6,313,551	1,961	6,707,494	2.88	3,420	93	98	106%
2018/19	70,123	69,550	6,916,778	6,793,958	1,939	10,193,953	2.79	5,257	98	147	150%
2019/20	70,209	70,412	7,151,299	7,103,567	1,721	11,415,199	2.44	6,633	101	162	161%
2020/21	71,536	70,132	6,913,766	6,914,652	1,227	6,542,241	1.75	5,332	99	93	95%
2021/22 Pre-EC	5,994	11,829	501,218	2,459,253	92	466,072	0.78	5,066	208	39	19%
2021/22 EC	68,710	61,734	29,729,412	19,655,556	896	5,504,711	1.45	6,144	318	89	28%
UNDERINSURED MOTORIST⁶											
2017/18	69,006	68,104	2,029,174	1,950,763	8	584,884	0.01	73,111	29	9	30%
2018/19	70,123	69,550	2,138,949	2,099,890	3	705,195	0.00	235,065	30	10	34%
2019/20	70,209	70,412	2,192,219	2,180,961	11	1,846,749	0.02	167,886	31	26	85%
2020/21	71,536	70,132	2,177,192	2,159,037	-	-	-	N/A	31	-	0%
2021/22 Pre-EC	5,994	11,829	188,363	180,738	-	-	-	N/A	15	-	0%
2021/22 EC	68,710	61,734	(1,064,788)	(732)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**PRIVATE PASSENGER AUTOMOBILE
TERRITORY 03 - SQUAMISH WHISTLER AREA
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY			EARNED CASE LOSS RATIO	
							PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	24,532	24,038	22,477,461	21,372,354	1,573	12,000,294	6.54	7,629	889	499	56%
2018/19	25,206	24,796	23,859,459	23,283,110	1,481	8,999,627	5.97	6,077	939	363	39%
2019/20	25,404	25,377	24,752,896	24,562,583	1,349	6,897,075	5.32	5,113	968	272	28%
2020/21	26,656	25,709	24,683,625	24,288,123	981	3,834,199	3.82	3,908	945	149	16%
2021/22 Pre-EC	2,451	4,421	2,291,980	3,314,786	84	254,439	1.90	3,029	750	58	8%
2021/22 EC ³	25,353	22,923	9,661,036	12,992,434	1,143	2,913,602	4.99	2,549	567	127	22%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	24,532	24,038			1,573	18,381,867	6.54	11,686		765	69%
2018/19	25,206	24,796			1,481	11,646,500	5.97	7,864		470	39%
2019/20	25,404	25,377			1,349	8,709,559	5.32	6,456		343	27%
2020/21	26,656	25,709			981	4,147,568	3.82	4,228		161	12%
2021/22 Pre-EC	2,451	4,421			84	280,352	1.90	3,338		63	7%
2021/22 EC ³	25,353	22,923			1,143	3,911,481	4.99	3,422		171	28%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	24,532	24,038	2,286,478	2,174,279	265	1,753,955	1.10	6,619	90	73	81%
2018/19	25,206	24,796	2,423,916	2,366,065	256	1,328,118	1.03	5,188	95	54	56%
2019/20	25,404	25,377	1,963,289	2,307,179	268	1,297,150	1.06	4,840	91	51	56%
2020/21	26,656	25,709	1,512,877	1,583,329	173	843,986	0.67	4,879	62	33	53%
2021/22 Pre-EC	2,451	4,421	106,268	760,312	15	185,344	0.34	12,356	172	42	24%
2021/22 EC	25,353	22,923	10,140,126	6,503,727	160	1,156,497	0.70	7,228	284	50	18%
UNDERINSURED MOTORIST⁶											
2017/18	24,532	24,038	760,323	724,201	1	568,600	0.00	568,600	30	24	79%
2018/19	25,206	24,796	809,489	788,795	2	97,771	0.01	48,886	32	4	12%
2019/20	25,404	25,377	824,336	825,221	-	-	-	N/A	33	-	0%
2020/21	26,656	25,709	838,950	815,618	-	-	-	N/A	32	-	0%
2021/22 Pre-EC	2,451	4,421	82,292	70,017	-	-	-	N/A	16	-	0%
2021/22 EC	25,353	22,923	(413,498)	(120)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

PRIVATE PASSENGER AUTOMOBILE
TERRITORY 04 - PEMBERTON AREA/HOPE AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE PER EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	9,495	9,344	6,702,647	6,418,815	443	4,721,712	4.74	10,658	687	505	74%	
2018/19	9,807	9,640	7,192,240	7,008,263	454	4,259,758	4.71	9,383	727	442	61%	
2019/20	9,876	9,919	7,607,268	7,498,267	438	1,920,762	4.42	4,385	756	194	26%	
2020/21	10,669	10,185	8,061,772	7,755,829	346	1,960,691	3.40	5,667	761	193	25%	
2021/22 Pre-EC	997	1,739	745,220	1,067,835	33	146,329	1.90	4,434	614	84	14%	
2021/22 EC ³	10,030	9,097	3,248,610	4,246,357	315	754,935	3.46	2,397	467	83	18%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	9,495	9,344			443	5,751,243	4.74	12,982		616	73%	
2018/19	9,807	9,640			454	4,451,084	4.71	9,804		462	50%	
2019/20	9,876	9,919			438	2,036,527	4.42	4,650		205	21%	
2020/21	10,669	10,185			346	2,356,189	3.40	6,810		231	22%	
2021/22 Pre-EC	997	1,739			33	162,752	1.90	4,932		94	12%	
2021/22 EC ³	10,030	9,097			315	964,276	3.46	3,061		106	21%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	9,495	9,344	658,501	629,848	102	234,773	1.09	2,302	67	25	37%	
2018/19	9,807	9,640	707,953	689,386	107	433,371	1.11	4,050	72	45	63%	
2019/20	9,876	9,919	617,610	691,718	114	644,881	1.15	5,657	70	65	93%	
2020/21	10,669	10,185	548,375	545,608	103	1,055,345	1.01	10,246	54	104	193%	
2021/22 Pre-EC	997	1,739	42,067	248,949	7	9,123	0.40	1,303	143	5	4%	
2021/22 EC	10,030	9,097	3,269,886	2,126,560	47	318,284	0.52	6,772	234	35	15%	
UNDERINSURED MOTORIST⁶												
2017/18	9,495	9,344	274,830	263,048	-	-	-	N/A	28	-	0%	
2018/19	9,807	9,640	296,389	288,974	-	-	-	N/A	30	-	0%	
2019/20	9,876	9,919	304,101	303,710	-	-	-	N/A	31	-	0%	
2020/21	10,669	10,185	322,111	309,829	-	-	-	N/A	30	-	0%	
2021/22 Pre-EC	997	1,739	30,458	26,303	-	-	-	N/A	15	-	0%	
2021/22 EC	10,030	9,097	(151,053)	(124)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**PRIVATE PASSENGER AUTOMOBILE
TERRITORY 05 - FRASER VALLEY
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES				
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	205,128	202,091	185,256,672	177,600,088	17,216	209,075,704	8.52	12,144	879	1,035	118%
2018/19	208,672	206,759	195,128,058	191,604,505	16,253	170,881,552	7.86	10,514	927	826	89%
2019/20	209,469	210,053	203,770,794	201,433,481	14,947	82,145,501	7.12	5,496	959	391	41%
2020/21	215,452	209,963	203,531,948	200,432,458	11,420	57,809,006	5.44	5,062	955	275	29%
2021/22 Pre-EC	18,566	35,463	17,494,783	27,459,153	1,056	4,870,928	2.98	4,613	774	137	18%
2021/22 EC ³	205,176	185,084	87,490,182	111,398,759	13,272	36,146,120	7.17	2,723	602	195	32%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	205,128	202,091			17,216	251,051,082	8.52	14,582		1,242	112%
2018/19	208,672	206,759			16,253	190,716,185	7.86	11,734		922	77%
2019/20	209,469	210,053			14,947	92,529,997	7.12	6,191		441	34%
2020/21	215,452	209,963			11,420	66,324,356	5.44	5,808		316	23%
2021/22 Pre-EC	18,566	35,463			1,056	5,306,065	2.98	5,025		150	15%
2021/22 EC ³	205,176	185,084			13,272	42,456,130	7.17	3,199		229	35%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	205,128	202,091	17,411,082	16,685,187	5,896	24,244,024	2.92	4,112	83	120	145%
2018/19	208,672	206,759	18,362,399	18,022,747	5,774	28,140,564	2.79	4,874	87	136	156%
2019/20	209,469	210,053	19,365,444	19,022,707	5,666	32,997,001	2.70	5,824	91	157	173%
2020/21	215,452	209,963	19,165,929	18,979,489	3,971	22,667,688	1.89	5,708	90	108	119%
2021/22 Pre-EC	18,566	35,463	1,381,670	6,913,537	359	1,681,288	1.01	4,683	195	47	24%
2021/22 EC	205,176	185,084	84,576,774	55,761,801	2,922	15,304,131	1.58	5,238	301	83	27%
UNDERINSURED MOTORIST⁶											
2017/18	205,128	202,091	6,043,135	5,795,702	18	3,460,189	0.01	192,233	29	17	60%
2018/19	208,672	206,759	6,377,668	6,259,617	13	2,811,010	0.01	216,232	30	14	45%
2019/20	209,469	210,053	6,580,353	6,531,188	13	1,681,842	0.01	129,372	31	8	26%
2020/21	215,452	209,963	6,634,830	6,519,900	4	2,433,000	0.00	608,250	31	12	37%
2021/22 Pre-EC	18,566	35,463	595,786	547,126	-	-	-	N/A	15	-	0%
2021/22 EC	205,176	185,084	(3,265,922)	(3,893)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

PRIVATE PASSENGER AUTOMOBILE
TERRITORY 06 - THOMPSON OKANAGAN AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	412,647	408,292	267,513,042	257,928,339	24,291	204,257,177	5.95	8,409	632	500	79%
2018/19	422,504	417,576	283,844,926	277,994,909	22,355	176,801,630	5.35	7,909	666	423	64%
2019/20	424,540	424,806	296,443,153	293,044,512	21,151	101,448,440	4.98	4,796	690	239	35%
2020/21	442,903	428,775	298,027,803	292,891,125	16,281	74,441,953	3.80	4,572	683	174	25%
2021/22 Pre-EC	44,639	72,637	29,244,574	39,979,796	1,479	5,310,705	2.04	3,591	550	73	13%
2021/22 EC ³	416,489	380,877	125,734,032	162,151,546	19,075	50,512,051	5.01	2,648	426	133	31%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	412,647	408,292			24,291	257,529,743	5.95	10,602		631	78%
2018/19	422,504	417,576			22,355	216,020,219	5.35	9,663		517	60%
2019/20	424,540	424,806			21,151	118,223,867	4.98	5,590		278	30%
2020/21	442,903	428,775			16,281	86,497,708	3.80	5,313		202	21%
2021/22 Pre-EC	44,639	72,637			1,479	5,967,832	2.04	4,035		82	12%
2021/22 EC ³	416,489	380,877			19,075	59,752,510	5.01	3,133		157	34%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	412,647	408,292	26,431,713	25,419,295	6,391	25,302,020	1.57	3,959	62	62	100%
2018/19	422,504	417,576	28,175,723	27,558,426	6,187	26,574,762	1.48	4,295	66	64	96%
2019/20	424,540	424,806	27,628,685	28,454,303	6,288	33,828,540	1.48	5,380	67	80	119%
2020/21	442,903	428,775	26,049,365	25,988,014	4,757	24,610,246	1.11	5,173	61	57	95%
2021/22 Pre-EC	44,639	72,637	2,248,847	9,931,293	374	1,499,496	0.51	4,009	137	21	15%
2021/22 EC	416,489	380,877	121,723,577	81,163,276	3,790	19,452,425	1.00	5,133	213	51	24%
UNDERINSURED MOTORIST⁶											
2017/18	412,647	408,292	11,884,303	11,466,756	21	2,650,616	0.01	126,220	28	6	23%
2018/19	422,504	417,576	12,635,291	12,372,535	16	4,090,498	0.00	255,656	30	10	33%
2019/20	424,540	424,806	13,055,081	12,951,336	13	2,424,751	0.00	186,519	30	6	19%
2020/21	442,903	428,775	13,283,689	12,985,911	5	1,129,545	0.00	225,909	30	3	9%
2021/22 Pre-EC	44,639	72,637	1,354,968	1,089,285	1	5,500	0.00	5,500	15	0	1%
2021/22 EC	416,489	380,877	(6,352,887)	(6,000)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**PRIVATE PASSENGER AUTOMOBILE
TERRITORY 07 - KOOTENAYS
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	120,504	119,675	66,572,322	64,444,811	4,685	42,041,181	3.91	8,974	539	351	65%	
2018/19	123,380	122,139	70,656,448	69,353,678	4,393	32,324,938	3.60	7,358	568	265	47%	
2019/20	124,171	123,916	72,007,736	72,211,000	4,146	22,023,009	3.35	5,312	583	178	30%	
2020/21	129,598	125,401	70,071,892	69,558,798	3,307	14,829,779	2.64	4,484	555	118	21%	
2021/22 Pre-EC	13,419	21,128	7,050,502	9,443,022	258	773,819	1.22	2,999	447	37	8%	
2021/22 EC ³	120,876	111,232	30,616,374	38,748,764	3,610	8,960,920	3.25	2,482	348	81	23%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	120,504	119,675			4,685	64,873,305	3.91	13,847		542	80%	
2018/19	123,380	122,139			4,393	40,688,786	3.60	9,262		333	46%	
2019/20	124,171	123,916			4,146	32,831,207	3.35	7,919		265	34%	
2020/21	129,598	125,401			3,307	19,079,979	2.64	5,770		152	19%	
2021/22 Pre-EC	13,419	21,128			258	900,125	1.22	3,489		43	8%	
2021/22 EC ³	120,876	111,232			3,610	10,884,776	3.25	3,015		98	26%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	120,504	119,675	6,391,134	6,184,948	1,086	6,831,914	0.91	6,291	52	57	110%	
2018/19	123,380	122,139	6,797,722	6,668,431	1,023	5,800,113	0.84	5,670	55	47	87%	
2019/20	124,171	123,916	7,584,323	7,183,418	1,063	6,266,876	0.86	5,895	58	51	87%	
2020/21	129,598	125,401	7,813,201	7,696,797	839	4,359,037	0.67	5,196	61	35	57%	
2021/22 Pre-EC	13,419	21,128	728,337	2,508,814	49	124,581	0.23	2,542	119	6	5%	
2021/22 EC	120,876	111,232	27,900,240	19,392,452	658	3,690,323	0.59	5,608	174	33	19%	
UNDERINSURED MOTORIST⁶												
2017/18	120,504	119,675	3,436,793	3,331,007	6	1,320,483	0.01	220,080	28	11	40%	
2018/19	123,380	122,139	3,657,064	3,588,082	4	671,026	0.00	167,757	29	5	19%	
2019/20	124,171	123,916	3,773,075	3,739,947	9	721,500	0.01	80,167	30	6	19%	
2020/21	129,598	125,401	3,842,130	3,751,039	1	-	0.00	-	30	-	0%	
2021/22 Pre-EC	13,419	21,128	403,475	312,353	-	-	-	N/A	15	-	0%	
2021/22 EC	120,876	111,232	(1,788,331)	(1,969)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**PRIVATE PASSENGER AUTOMOBILE
TERRITORY 08 - CARIBOO AREA
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY			CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	32,902	32,650	22,623,134	21,918,263	1,497	12,991,808	4.58	8,679	671	398	59%
2018/19	33,444	33,132	23,849,784	23,428,029	1,233	8,922,128	3.72	7,236	707	269	38%
2019/20	32,735	33,155	23,648,676	24,057,916	1,223	5,609,994	3.69	4,587	726	169	23%
2020/21	34,534	33,356	23,198,046	23,051,888	989	4,646,781	2.97	4,698	691	139	20%
2021/22 Pre-EC	3,829	5,577	2,470,327	3,066,363	83	252,824	1.49	3,046	550	45	8%
2021/22 EC ³	32,519	30,096	9,733,890	12,674,612	1,035	2,306,914	3.44	2,229	421	77	18%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	32,902	32,650			1,497	18,391,684	4.58	12,286		563	68%
2018/19	33,444	33,132			1,233	10,097,362	3.72	8,189		305	34%
2019/20	32,735	33,155			1,223	6,842,836	3.69	5,595		206	22%
2020/21	34,534	33,356			989	5,506,859	2.97	5,568		165	17%
2021/22 Pre-EC	3,829	5,577			83	278,120	1.49	3,351		50	7%
2021/22 EC ³	32,519	30,096			1,035	3,008,867	3.44	2,907		100	22%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	32,902	32,650	2,294,494	2,219,687	375	1,673,115	1.15	4,462	68	51	75%
2018/19	33,444	33,132	2,430,147	2,384,312	311	1,192,581	0.94	3,835	72	36	50%
2019/20	32,735	33,155	2,499,896	2,483,555	343	814,606	1.03	2,375	75	25	33%
2020/21	34,534	33,356	2,510,986	2,487,735	317	1,247,226	0.95	3,934	75	37	50%
2021/22 Pre-EC	3,829	5,577	244,932	804,564	12	20,793	0.22	1,733	144	4	3%
2021/22 EC	32,519	30,096	9,045,201	6,345,091	204	2,175,689	0.68	10,665	211	72	34%
UNDERINSURED MOTORIST⁶											
2017/18	32,902	32,650	922,926	894,767	5	1,346,459	0.02	269,292	27	41	150%
2018/19	33,444	33,132	975,922	958,046	1	31,941	0.00	31,941	29	1	3%
2019/20	32,735	33,155	983,546	986,658	-	-	-	N/A	30	-	0%
2020/21	34,534	33,356	1,017,281	990,624	-	-	-	N/A	30	-	0%
2021/22 Pre-EC	3,829	5,577	113,140	82,152	-	-	-	N/A	15	-	0%
2021/22 EC	32,519	30,096	(472,276)	(479)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**PRIVATE PASSENGER AUTOMOBILE
TERRITORY 09 - PRINCE GEORGE AREA
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES				
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	102,504	102,188	62,375,543	60,689,406	5,492	35,366,633	5.37	6,440	594	346	58%
2018/19	104,917	103,656	66,286,472	64,862,758	5,339	36,679,702	5.15	6,870	626	354	57%
2019/20	103,899	104,518	68,203,677	67,853,454	4,959	20,527,414	4.74	4,139	649	196	30%
2020/21	106,866	104,565	66,817,350	66,790,494	3,762	16,349,483	3.60	4,346	639	156	24%
2021/22 Pre-EC	11,463	17,320	6,868,551	8,824,188	302	1,446,134	1.74	4,789	509	83	16%
2021/22 EC ³	98,802	91,419	27,030,390	35,536,971	4,038	11,004,006	4.42	2,725	389	120	31%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	102,504	102,188			5,492	42,554,469	5.37	7,748		416	55%
2018/19	104,917	103,656			5,339	52,704,474	5.15	9,872		508	63%
2019/20	103,899	104,518			4,959	27,074,181	4.74	5,460		259	30%
2020/21	106,866	104,565			3,762	21,269,229	3.60	5,654		203	22%
2021/22 Pre-EC	11,463	17,320			302	3,437,914	1.74	11,384		198	31%
2021/22 EC ³	98,802	91,419			4,038	13,201,269	4.42	3,269		144	34%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	102,504	102,188	6,245,183	6,073,476	1,270	2,406,452	1.24	1,895	59	24	40%
2018/19	104,917	103,656	6,640,300	6,496,256	1,289	4,246,168	1.24	3,294	63	41	65%
2019/20	103,899	104,518	6,240,538	6,587,529	1,224	3,796,061	1.17	3,101	63	36	58%
2020/21	106,866	104,565	5,551,507	5,655,904	923	3,017,019	0.88	3,269	54	29	53%
2021/22 Pre-EC	11,463	17,320	498,193	2,161,825	60	207,621	0.35	3,460	125	12	10%
2021/22 EC	98,802	91,419	26,257,704	17,788,908	707	3,915,441	0.77	5,538	195	43	22%
UNDERINSURED MOTORIST⁶											
2017/18	102,504	102,188	2,997,846	2,918,680	1	76,852	0.00	76,852	29	1	3%
2018/19	104,917	103,656	3,195,516	3,125,073	3	159,514	0.00	53,171	30	2	5%
2019/20	103,899	104,518	3,270,818	3,251,413	1	-	0.00	-	31	-	0%
2020/21	106,866	104,565	3,294,523	3,252,406	1	5,000	0.00	5,000	31	0	0%
2021/22 Pre-EC	11,463	17,320	353,265	266,793	-	-	-	N/A	15	-	0%
2021/22 EC	98,802	91,419	(1,519,616)	(2,754)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

PRIVATE PASSENGER AUTOMOBILE
TERRITORY 10 - NORTHERN COAST
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	37,935	38,025	20,665,150	20,231,573	1,691	9,245,824	4.45	5,468	532	243	46%
2018/19	38,903	38,312	21,998,212	21,447,464	1,546	7,064,515	4.04	4,570	560	184	33%
2019/20	39,712	39,433	23,534,113	23,000,669	1,585	7,336,886	4.02	4,629	583	186	32%
2020/21	41,506	40,356	23,431,892	23,349,665	1,170	4,270,864	2.90	3,650	579	106	18%
2021/22 Pre-EC	4,246	6,743	2,324,830	3,095,754	98	254,683	1.45	2,599	459	38	8%
2021/22 EC ³	37,969	35,135	9,157,778	12,253,266	1,289	3,115,520	3.67	2,417	349	89	25%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	37,935	38,025			1,691	12,431,035	4.45	7,351		327	48%
2018/19	38,903	38,312			1,546	7,874,625	4.04	5,094		206	28%
2019/20	39,712	39,433			1,585	8,454,158	4.02	5,334		214	27%
2020/21	41,506	40,356			1,170	5,010,631	2.90	4,283		124	15%
2021/22 Pre-EC	4,246	6,743			98	294,881	1.45	3,009		44	7%
2021/22 EC ³	37,969	35,135			1,289	3,908,167	3.67	3,032		111	30%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	37,935	38,025	2,315,590	2,263,527	328	812,705	0.86	2,478	60	21	36%
2018/19	38,903	38,312	2,471,141	2,408,057	311	808,931	0.81	2,601	63	21	34%
2019/20	39,712	39,433	2,132,370	2,402,563	340	1,079,904	0.86	3,176	61	27	45%
2020/21	41,506	40,356	1,690,305	1,763,197	272	1,241,691	0.67	4,565	44	31	70%
2021/22 Pre-EC	4,246	6,743	147,021	736,610	19	17,753	0.28	934	109	3	2%
2021/22 EC	37,969	35,135	9,167,192	6,133,769	204	4,603,332	0.58	22,565	175	131	75%
UNDERINSURED MOTORIST⁶											
2017/18	37,935	38,025	1,104,172	1,080,985	-	-	-	N/A	28	-	0%
2018/19	38,903	38,312	1,180,391	1,150,661	-	-	-	N/A	30	-	0%
2019/20	39,712	39,433	1,247,229	1,223,809	1	200,000	0.00	200,000	31	5	16%
2020/21	41,506	40,356	1,275,324	1,252,938	2	735,500	0.00	367,750	31	18	59%
2021/22 Pre-EC	4,246	6,743	131,473	103,432	-	-	-	N/A	15	-	0%
2021/22 EC	37,969	35,135	(589,327)	(718)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

PRIVATE PASSENGER AUTOMOBILE
TERRITORY 11 - PEACE RIVER AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	48,860	48,596	30,391,884	29,468,910	2,175	19,240,445	4.48	8,846	606	396	65%
2018/19	49,220	48,884	31,634,466	31,209,202	1,898	13,935,932	3.88	7,342	638	285	45%
2019/20	48,264	48,927	32,109,824	32,201,875	1,802	9,837,101	3.68	5,459	658	201	31%
2020/21	48,661	48,090	30,650,001	31,053,196	1,417	8,600,713	2.95	6,070	646	179	28%
2021/22 Pre-EC	4,894	7,838	2,982,970	3,999,318	99	233,459	1.26	2,358	510	30	6%
2021/22 EC ³	44,805	41,287	11,742,389	15,761,133	1,377	3,957,562	3.34	2,874	382	96	25%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	48,860	48,596			2,175	24,299,487	4.48	11,172		500	64%
2018/19	49,220	48,884			1,898	19,470,181	3.88	10,258		398	48%
2019/20	48,264	48,927			1,802	11,681,245	3.68	6,482		239	27%
2020/21	48,661	48,090			1,417	11,601,186	2.95	8,187		241	26%
2021/22 Pre-EC	4,894	7,838			99	294,950	1.26	2,979		38	6%
2021/22 EC ³	44,805	41,287			1,377	4,837,339	3.34	3,513		117	28%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	48,860	48,596	3,119,986	3,030,075	461	1,475,940	0.95	3,202	62	30	49%
2018/19	49,220	48,884	3,237,912	3,195,375	389	1,067,383	0.80	2,744	65	22	33%
2019/20	48,264	48,927	2,592,862	3,049,109	406	2,378,116	0.83	5,857	62	49	78%
2020/21	48,661	48,090	1,884,726	2,013,820	341	1,494,535	0.71	4,383	42	31	74%
2021/22 Pre-EC	4,894	7,838	152,546	916,124	10	2,094	0.13	209	117	0	0%
2021/22 EC	44,805	41,287	11,833,658	7,892,591	234	2,273,624	0.57	9,716	191	55	29%
UNDERINSURED MOTORIST⁶											
2017/18	48,860	48,596	1,419,617	1,376,628	1	110,000	0.00	110,000	28	2	8%
2018/19	49,220	48,884	1,479,845	1,458,277	2	263,095	0.00	131,547	30	5	18%
2019/20	48,264	48,927	1,507,125	1,510,337	-	-	-	N/A	31	-	0%
2020/21	48,661	48,090	1,482,373	1,472,461	1	-	0.00	-	31	-	0%
2021/22 Pre-EC	4,894	7,838	152,288	120,085	-	-	-	N/A	15	-	0%
2021/22 EC	44,805	41,287	(668,923)	(1,238)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**PRIVATE PASSENGER AUTOMOBILE
TERRITORY 12 - SOUTHERN VANCOUVER ISLAND AND ALL OTHER ISLANDS OFF THE WEST COAST
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES				
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	277,087	273,816	158,086,786	152,160,751	17,652	141,120,415	6.45	7,995	556	515	93%
2018/19	282,900	279,834	167,157,489	163,758,227	17,178	121,644,948	6.14	7,081	585	435	74%
2019/20	284,846	284,912	176,734,812	173,258,724	15,584	61,746,642	5.47	3,962	608	217	36%
2020/21	293,645	286,332	178,582,270	175,394,694	11,536	40,149,388	4.03	3,480	613	140	23%
2021/22 Pre-EC	24,080	48,165	14,633,421	24,023,375	977	3,544,226	2.03	3,628	499	74	15%
2021/22 EC ³	278,280	250,357	78,647,332	97,800,414	13,798	31,385,350	5.51	2,275	391	125	32%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	277,087	273,816			17,652	168,801,680	6.45	9,563		616	88%
2018/19	282,900	279,834			17,178	142,362,081	6.14	8,287		509	67%
2019/20	284,846	284,912			15,584	71,874,263	5.47	4,612		252	31%
2020/21	293,645	286,332			11,536	45,303,365	4.03	3,927		158	18%
2021/22 Pre-EC	24,080	48,165			977	4,081,448	2.03	4,178		85	13%
2021/22 EC ³	278,280	250,357			13,798	36,030,219	5.51	2,611		144	33%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	277,087	273,816	15,362,341	14,775,218	4,116	14,111,439	1.50	3,428	54	52	96%
2018/19	282,900	279,834	16,228,708	15,900,720	4,183	16,627,000	1.49	3,975	57	59	105%
2019/20	284,846	284,912	15,724,450	16,341,516	4,011	20,208,715	1.41	5,038	57	71	124%
2020/21	293,645	286,332	14,541,170	14,611,314	2,625	12,274,322	0.92	4,676	51	43	84%
2021/22 Pre-EC	24,080	48,165	1,011,108	5,874,910	242	942,076	0.50	3,893	122	20	16%
2021/22 EC	278,280	250,357	75,129,621	48,945,298	2,019	9,538,618	0.81	4,724	196	38	19%
UNDERINSURED MOTORIST⁶											
2017/18	277,087	273,816	8,071,829	7,772,663	13	2,877,252	0.00	221,327	28	11	37%
2018/19	282,900	279,834	8,557,494	8,379,405	12	2,449,510	0.00	204,126	30	9	29%
2019/20	284,846	284,912	8,817,065	8,762,724	7	2,359,729	0.00	337,104	31	8	27%
2020/21	293,645	286,332	8,811,304	8,694,949	-	-	-	N/A	30	-	0%
2021/22 Pre-EC	24,080	48,165	742,916	722,705	-	-	-	N/A	15	-	0%
2021/22 EC	278,280	250,357	(4,193,894)	(4,919)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

PRIVATE PASSENGER AUTOMOBILE
TERRITORY 13 - MIDDLE VANCOUVER ISLAND/SUNSHINE COAST AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	290,866	286,494	174,162,516	167,196,514	14,988	128,027,612	5.23	8,542	584	447	77%
2018/19	296,968	293,768	184,265,372	180,599,633	14,507	115,882,614	4.94	7,988	615	394	64%
2019/20	298,319	298,712	193,538,032	190,544,169	13,077	60,191,147	4.38	4,603	638	202	32%
2020/21	311,351	301,862	195,867,041	192,487,749	10,174	42,000,867	3.37	4,128	638	139	22%
2021/22 Pre-EC	27,728	51,039	17,108,200	26,231,970	868	3,111,299	1.70	3,584	514	61	12%
2021/22 EC ³	294,264	266,205	82,596,863	105,524,743	11,379	28,590,311	4.27	2,513	396	107	27%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	290,866	286,494			14,988	151,169,263	5.23	10,086		528	72%
2018/19	296,968	293,768			14,507	134,393,764	4.94	9,264		457	59%
2019/20	298,319	298,712			13,077	69,935,167	4.38	5,348		234	28%
2020/21	311,351	301,862			10,174	49,820,796	3.37	4,897		165	19%
2021/22 Pre-EC	27,728	51,039			868	3,351,348	1.70	3,861		66	10%
2021/22 EC ³	294,264	266,205			11,379	34,076,028	4.27	2,995		128	30%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	290,866	286,494	17,309,237	16,604,387	3,663	15,154,064	1.28	4,137	58	53	91%
2018/19	296,968	293,768	18,350,410	17,975,921	3,843	17,412,283	1.31	4,531	61	59	97%
2019/20	298,319	298,712	17,082,480	18,234,532	3,669	18,285,768	1.23	4,984	61	61	100%
2020/21	311,351	301,862	15,397,399	15,522,917	2,726	11,834,649	0.90	4,341	51	39	76%
2021/22 Pre-EC	27,728	51,039	1,186,437	6,354,572	233	795,638	0.46	3,415	125	16	13%
2021/22 EC	294,264	266,205	80,474,647	52,810,196	2,101	12,128,754	0.79	5,773	198	46	23%
UNDERINSURED MOTORIST⁶											
2017/18	290,866	286,494	8,233,676	7,905,124	10	868,253	0.00	86,825	28	3	11%
2018/19	296,968	293,768	8,718,416	8,548,415	13	3,483,191	0.00	267,938	29	12	41%
2019/20	298,319	298,712	8,988,284	8,925,149	11	1,775,000	0.00	161,364	30	6	20%
2020/21	311,351	301,862	9,130,812	8,952,430	3	707,355	0.00	235,785	30	2	8%
2021/22 Pre-EC	27,728	51,039	824,089	750,609	-	-	-	N/A	15	-	0%
2021/22 EC	294,264	266,205	(4,319,663)	(1,613)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**PRIVATE PASSENGER AUTOMOBILE
TERRITORY 14 - NORTHERN VANCOUVER ISLAND
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES				
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	37,379	36,718	25,731,608	24,672,541	1,720	18,409,781	4.68	10,703	672	501	75%
2018/19	38,461	37,833	27,401,031	26,712,977	1,720	12,988,667	4.55	7,552	706	343	49%
2019/20	38,245	38,465	28,348,094	28,106,997	1,501	5,744,093	3.90	3,827	731	149	20%
2020/21	40,022	38,821	28,308,145	28,093,909	1,222	5,656,427	3.15	4,629	724	146	20%
2021/22 Pre-EC	3,580	6,595	2,475,833	3,790,626	123	417,913	1.87	3,398	575	63	11%
2021/22 EC ³	37,842	34,361	11,256,288	14,937,620	1,379	3,437,769	4.01	2,493	435	100	23%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	37,379	36,718			1,720	25,283,288	4.68	14,700		689	83%
2018/19	38,461	37,833			1,720	17,269,044	4.55	10,040		456	51%
2019/20	38,245	38,465			1,501	8,080,449	3.90	5,383		210	22%
2020/21	40,022	38,821			1,222	7,078,850	3.15	5,793		182	18%
2021/22 Pre-EC	3,580	6,595			123	446,231	1.87	3,628		68	10%
2021/22 EC ³	37,842	34,361			1,379	4,098,708	4.01	2,972		119	25%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	37,379	36,718	2,833,696	2,718,950	446	2,130,430	1.21	4,777	74	58	78%
2018/19	38,461	37,833	3,012,548	2,937,328	403	2,065,211	1.07	5,125	78	55	70%
2019/20	38,245	38,465	2,551,863	2,899,091	411	1,781,972	1.07	4,336	75	46	61%
2020/21	40,022	38,821	2,120,687	2,183,631	327	1,117,952	0.84	3,419	56	29	51%
2021/22 Pre-EC	3,580	6,595	159,394	906,135	25	103,759	0.38	4,150	137	16	11%
2021/22 EC	37,842	34,361	11,331,459	7,476,279	231	1,526,819	0.67	6,610	218	44	20%
UNDERINSURED MOTORIST⁶											
2017/18	37,379	36,718	1,055,348	1,012,539	1	167,531	0.00	167,531	28	5	17%
2018/19	38,461	37,833	1,124,380	1,095,869	1	-	0.00	-	29	-	0%
2019/20	38,245	38,465	1,148,152	1,144,456	-	-	-	N/A	30	-	0%
2020/21	40,022	38,821	1,171,969	1,148,829	-	-	-	N/A	30	-	0%
2021/22 Pre-EC	3,580	6,595	107,857	96,717	-	-	-	N/A	15	-	0%
2021/22 EC	37,842	34,361	(559,148)	(500)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

COMMERCIAL
TERRITORY 01 - LOWER MAINLAND
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	190,415	188,147	192,599,017	182,112,705	17,672	211,979,117	9.39	11,995	968	1,127	116%
2018/19	195,017	193,193	208,635,252	202,443,231	16,787	181,516,233	8.69	10,813	1,048	940	90%
2019/20	193,024	195,718	202,859,589	215,559,761	16,202	97,348,600	8.28	6,008	1,101	497	45%
2020/21	197,871	192,292	182,146,593	184,104,021	10,972	61,483,766	5.71	5,604	957	320	33%
2021/22 Pre-EC	20,150	32,729	17,782,159	24,729,805	1,002	6,264,649	3.06	6,252	756	191	25%
2021/22 EC ³	189,407	171,997	68,021,277	95,804,351	8,464	22,836,642	4.92	2,698	557	133	24%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	190,415	188,147			17,672	228,076,180	9.39	12,906		1,212	108%
2018/19	195,017	193,193			16,787	189,722,830	8.69	11,302		982	80%
2019/20	193,024	195,718			16,202	107,167,238	8.28	6,614		548	41%
2020/21	197,871	192,292			10,972	64,536,352	5.71	5,882		336	28%
2021/22 Pre-EC	20,150	32,729			1,002	6,423,543	3.06	6,411		196	22%
2021/22 EC ³	189,407	171,997			8,464	25,690,256	4.92	3,035		149	25%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	190,415	188,147	8,410,714	7,946,128	2,630	8,422,446	1.40	3,202	42	45	106%
2018/19	195,017	193,193	9,091,466	8,831,544	2,647	11,531,838	1.37	4,357	46	60	131%
2019/20	193,024	195,718	7,815,710	9,225,202	2,534	14,453,231	1.29	5,704	47	74	157%
2020/21	197,871	192,292	5,625,084	6,033,885	1,348	6,082,920	0.70	4,513	31	32	101%
2021/22 Pre-EC	20,150	32,729	387,223	5,120,256	118	530,266	0.36	4,494	156	16	10%
2021/22 EC	189,407	171,997	77,389,783	47,791,986	403	2,115,275	0.23	5,249	278	12	4%
UNDERINSURED MOTORIST⁶											
2017/18	190,415	188,147	2,709,012	2,599,294	2	61,000	0.00	30,500	14	0	2%
2018/19	195,017	193,193	2,959,669	2,867,712	2	-	0.00	-	15	-	0%
2019/20	193,024	195,718	3,081,680	3,059,083	2	500,354	0.00	250,177	16	3	16%
2020/21	197,871	192,292	3,074,655	3,010,723	1	-	0.00	-	16	-	0%
2021/22 Pre-EC	20,150	32,729	276,154	258,350	-	-	-	N/A	8	-	0%
2021/22 EC	189,407	171,997	(1,539,602)	(3,112)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

COMMERCIAL
TERRITORY 02 - MAPLE RIDGE/PITT MEADOWS
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	12,944	12,674	4,144,311	3,933,812	382	3,920,949	3.01	10,264	310	309	100%
2018/19	13,049	12,989	4,505,242	4,390,035	394	4,487,749	3.03	11,390	338	346	102%
2019/20	12,960	13,030	4,969,145	4,776,657	353	1,695,113	2.71	4,802	367	130	35%
2020/21	13,661	13,151	4,922,739	4,724,370	281	1,337,581	2.14	4,760	359	102	28%
2021/22 Pre-EC	1,560	2,214	516,475	653,733	29	134,610	1.31	4,642	295	61	21%
2021/22 EC ³	12,051	11,455	1,611,916	2,475,502	222	759,729	1.94	3,422	216	66	31%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	12,944	12,674			382	5,108,326	3.01	13,373		403	108%
2018/19	13,049	12,989			394	4,570,000	3.03	11,599		352	86%
2019/20	12,960	13,030			353	1,759,840	2.71	4,985		135	29%
2020/21	13,661	13,151			281	1,392,030	2.14	4,954		106	23%
2021/22 Pre-EC	1,560	2,214			29	137,376	1.31	4,737		62	17%
2021/22 EC ³	12,051	11,455			222	871,044	1.94	3,924		76	31%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	12,944	12,674	317,127	300,873	64	210,020	0.50	3,282	24	17	70%
2018/19	13,049	12,989	349,440	339,432	80	500,597	0.62	6,257	26	39	147%
2019/20	12,960	13,030	300,739	343,756	88	298,047	0.68	3,387	26	23	87%
2020/21	13,661	13,151	241,150	241,450	37	169,651	0.28	4,585	18	13	70%
2021/22 Pre-EC	1,560	2,214	21,209	140,643	7	24,678	0.32	3,525	64	11	18%
2021/22 EC	12,051	11,455	1,961,275	1,226,678	21	75,052	0.18	3,574	107	7	6%
UNDERINSURED MOTORIST⁶											
2017/18	12,944	12,674	115,243	109,450	-	-	-	N/A	9	-	0%
2018/19	13,049	12,989	125,054	121,733	1	4,208	0.01	4,208	9	0	3%
2019/20	12,960	13,030	133,137	129,998	-	-	-	N/A	10	-	0%
2020/21	13,661	13,151	135,717	132,628	-	-	-	N/A	10	-	0%
2021/22 Pre-EC	1,560	2,214	15,992	11,646	-	-	-	N/A	5	-	0%
2021/22 EC	12,051	11,455	(70,140)	270	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

COMMERCIAL
TERRITORY 03 - SQUAMISH WHISTLER AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	6,718	6,521	8,685,941	8,002,747	630	9,456,655	9.66	15,011	1,227	1,450	118%
2018/19	7,040	6,921	9,684,288	9,336,590	583	5,675,043	8.42	9,734	1,349	820	61%
2019/20	7,294	7,253	10,766,352	10,413,933	573	3,964,254	7.90	6,918	1,436	547	38%
2020/21	8,014	7,535	11,862,882	11,294,160	505	3,466,802	6.70	6,865	1,499	460	31%
2021/22 Pre-EC	822	1,278	1,072,710	1,461,982	49	246,466	3.83	5,030	1,144	193	17%
2021/22 EC ³	7,142	6,629	3,268,386	5,264,743	258	1,197,934	3.89	4,643	794	181	23%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	6,718	6,521			630	16,468,730	9.66	26,141		2,525	175%
2018/19	7,040	6,921			583	5,801,192	8.42	9,951		838	53%
2019/20	7,294	7,253			573	4,046,266	7.90	7,062		558	32%
2020/21	8,014	7,535			505	3,556,097	6.70	7,042		472	25%
2021/22 Pre-EC	822	1,278			49	249,975	3.83	5,102		196	15%
2021/22 EC ³	7,142	6,629			258	1,356,553	3.89	5,258		205	24%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	6,718	6,521	466,048	430,491	25	267,695	0.38	10,708	66	41	62%
2018/19	7,040	6,921	513,631	498,104	27	155,160	0.39	5,747	72	22	31%
2019/20	7,294	7,253	334,358	476,779	17	40,173	0.23	2,363	66	6	8%
2020/21	8,014	7,535	167,807	187,387	22	226,585	0.29	10,299	25	30	121%
2021/22 Pre-EC	822	1,278	(4,112)	267,915	2	2,174	0.16	1,087	210	2	1%
2021/22 EC	7,142	6,629	4,391,257	2,629,095	6	22,792	0.09	3,799	397	3	1%
UNDERINSURED MOTORIST⁶											
2017/18	6,718	6,521	100,505	93,524	-	-	-	N/A	14	-	0%
2018/19	7,040	6,921	113,478	109,194	-	-	-	N/A	16	-	0%
2019/20	7,294	7,253	127,540	121,021	-	-	-	N/A	17	-	0%
2020/21	8,014	7,535	141,711	133,916	1	420,000	0.01	420,000	18	56	314%
2021/22 Pre-EC	822	1,278	14,700	11,736	-	-	-	N/A	9	-	0%
2021/22 EC	7,142	6,629	(69,289)	(52)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

COMMERCIAL
TERRITORY 04 - PEMBERTON AREA/HOPE AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	3,128	3,065	679,540	643,237	41	359,458	1.34	8,767	210	117	56%
2018/19	3,194	3,168	744,341	710,278	36	546,101	1.14	15,169	224	172	77%
2019/20	3,509	3,428	1,133,270	998,496	51	211,787	1.49	4,153	291	62	21%
2020/21	5,400	3,857	1,680,340	1,366,762	57	298,504	1.48	5,237	354	77	22%
2021/22 Pre-EC	1,086	803	315,559	206,054	4	11,371	0.50	2,843	257	14	6%
2021/22 EC ³	1,870	3,413	(37,711)	580,298	28	103,873	0.82	3,710	170	30	18%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	3,128	3,065			41	363,939	1.34	8,877		119	47%
2018/19	3,194	3,168			36	549,965	1.14	15,277		174	64%
2019/20	3,509	3,428			51	222,759	1.49	4,368		65	18%
2020/21	5,400	3,857			57	309,930	1.48	5,437		80	18%
2021/22 Pre-EC	1,086	803			4	11,371	0.50	2,843		14	4%
2021/22 EC ³	1,870	3,413			28	123,234	0.82	4,401		36	19%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	3,128	3,065	49,949	47,699	4	-	0.13	-	16	-	0%
2018/19	3,194	3,168	53,690	51,987	10	28,498	0.32	2,850	16	9	55%
2019/20	3,509	3,428	47,444	56,561	3	9,116	0.09	3,039	17	3	16%
2020/21	5,400	3,857	44,113	35,650	2	40,404	0.05	20,202	9	10	113%
2021/22 Pre-EC	1,086	803	6,155	30,766	-	-	-	N/A	38	-	0%
2021/22 EC	1,870	3,413	423,027	285,626	1	681	0.03	681	84	0	0%
UNDERINSURED MOTORIST⁶											
2017/18	3,128	3,065	26,967	25,577	1	200,000	0.03	200,000	8	65	782%
2018/19	3,194	3,168	28,241	27,603	-	-	-	N/A	9	-	0%
2019/20	3,509	3,428	32,130	31,039	-	-	-	N/A	9	-	0%
2020/21	5,400	3,857	38,603	34,582	-	-	-	N/A	9	-	0%
2021/22 Pre-EC	1,086	803	5,608	3,347	-	-	-	N/A	4	-	0%
2021/22 EC	1,870	3,413	(20,130)	(284)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**COMMERCIAL
TERRITORY 05 - FRASER VALLEY
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY			CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	48,383	47,308	15,336,157	14,533,034	1,293	15,946,968	2.73	12,333	307	337	110%
2018/19	49,012	48,742	16,342,034	16,084,872	1,270	14,500,069	2.61	11,417	330	297	90%
2019/20	48,599	49,185	17,885,878	17,428,460	1,169	6,619,156	2.38	5,662	354	135	38%
2020/21	52,223	49,862	19,437,803	18,451,575	969	7,710,015	1.94	7,957	370	155	42%
2021/22 Pre-EC	5,492	8,053	1,979,489	2,237,849	88	597,184	1.09	6,786	278	74	27%
2021/22 EC ³	47,331	44,142	6,729,637	9,636,117	843	2,725,026	1.91	3,233	218	62	28%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	48,383	47,308			1,293	18,832,870	2.73	14,565		398	109%
2018/19	49,012	48,742			1,270	15,083,846	2.61	11,877		309	78%
2019/20	48,599	49,185			1,169	6,807,361	2.38	5,823		138	31%
2020/21	52,223	49,862			969	8,298,590	1.94	8,564		166	35%
2021/22 Pre-EC	5,492	8,053			88	614,303	1.09	6,981		76	22%
2021/22 EC ³	47,331	44,142			843	3,049,380	1.91	3,617		69	28%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	48,383	47,308	1,013,649	959,798	252	691,490	0.53	2,744	20	15	72%
2018/19	49,012	48,742	1,101,774	1,077,839	274	784,251	0.56	2,862	22	16	73%
2019/20	48,599	49,185	953,752	1,089,127	227	580,007	0.46	2,555	22	12	53%
2020/21	52,223	49,862	870,661	855,445	189	872,810	0.38	4,618	17	18	102%
2021/22 Pre-EC	5,492	8,053	75,632	518,932	9	85,777	0.11	9,531	64	11	17%
2021/22 EC	47,331	44,142	7,527,737	4,780,621	73	237,398	0.17	3,252	108	5	5%
UNDERINSURED MOTORIST⁶											
2017/18	48,383	47,308	433,934	412,310	2	254,491	0.00	127,245	9	5	62%
2018/19	49,012	48,742	461,515	454,398	2	291,352	0.00	145,676	9	6	64%
2019/20	48,599	49,185	487,771	481,268	-	-	-	N/A	10	-	0%
2020/21	52,223	49,862	519,747	498,752	-	-	-	N/A	10	-	0%
2021/22 Pre-EC	5,492	8,053	48,558	33,274	-	-	-	N/A	4	-	0%
2021/22 EC	47,331	44,142	(248,441)	1,136	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

COMMERCIAL
TERRITORY 06 - THOMPSON OKANAGAN AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	123,640	122,869	26,744,360	25,659,255	2,088	21,954,302	1.70	10,515	209	179	86%
2018/19	128,419	126,825	28,797,788	28,221,304	1,885	20,117,624	1.49	10,672	223	159	71%
2019/20	127,243	128,408	29,355,050	29,287,891	1,827	10,723,475	1.42	5,869	228	84	37%
2020/21	137,686	130,289	29,506,495	28,782,506	1,499	7,624,083	1.15	5,086	221	59	26%
2021/22 Pre-EC	18,915	22,026	3,721,998	3,928,367	123	753,339	0.56	6,125	178	34	19%
2021/22 EC ³	127,122	121,429	11,622,277	15,972,994	1,277	4,516,704	1.05	3,537	132	37	28%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	123,640	122,869			2,088	27,098,462	1.70	12,978		221	89%
2018/19	128,419	126,825			1,885	22,738,211	1.49	12,063		179	68%
2019/20	127,243	128,408			1,827	11,090,960	1.42	6,071		86	31%
2020/21	137,686	130,289			1,499	8,093,881	1.15	5,400		62	22%
2021/22 Pre-EC	18,915	22,026			123	771,777	0.56	6,275		35	16%
2021/22 EC ³	127,122	121,429			1,277	4,978,405	1.05	3,899		41	27%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	123,640	122,869	1,686,098	1,611,003	247	604,607	0.20	2,448	13	5	38%
2018/19	128,419	126,825	1,870,507	1,819,893	254	1,239,666	0.20	4,881	14	10	68%
2019/20	127,243	128,408	1,583,872	1,793,780	281	1,193,651	0.22	4,248	14	9	67%
2020/21	137,686	130,289	1,357,733	1,369,001	211	1,184,627	0.16	5,614	11	9	87%
2021/22 Pre-EC	18,915	22,026	172,171	853,225	23	60,828	0.10	2,645	39	3	7%
2021/22 EC	127,122	121,429	12,172,040	7,938,057	91	1,530,581	0.07	16,820	65	13	19%
UNDERINSURED MOTORIST⁶											
2017/18	123,640	122,869	942,515	904,960	-	-	-	N/A	7	-	0%
2018/19	128,419	126,825	1,014,351	990,174	-	-	-	N/A	8	-	0%
2019/20	127,243	128,408	1,046,819	1,032,783	-	-	-	N/A	8	-	0%
2020/21	137,686	130,289	1,101,155	1,058,113	-	-	-	N/A	8	-	0%
2021/22 Pre-EC	18,915	22,026	127,729	94,201	-	-	-	N/A	4	-	0%
2021/22 EC	127,122	121,429	(536,030)	931	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**COMMERCIAL
TERRITORY 07 - KOOTENAYS
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF		WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
	WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EXPOSURES									
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	42,387	42,159	6,776,009	6,544,382	433	4,042,458	1.03	9,336	155	96	62%
2018/19	43,561	43,064	7,232,970	7,092,548	367	3,250,246	0.85	8,856	165	75	46%
2019/20	44,078	44,022	7,854,680	7,648,927	353	1,419,814	0.80	4,022	174	32	19%
2020/21	47,425	44,898	7,884,451	7,674,260	328	2,888,766	0.73	8,807	171	64	38%
2021/22 Pre-EC	6,346	7,517	879,031	1,042,496	23	52,817	0.31	2,296	139	7	5%
2021/22 EC ³	43,583	41,872	2,956,714	4,120,293	239	824,938	0.57	3,452	98	20	20%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	42,387	42,159			433	4,322,248	1.03	9,982		103	55%
2018/19	43,561	43,064			367	4,721,561	0.85	12,865		110	55%
2019/20	44,078	44,022			353	1,453,926	0.80	4,119		33	15%
2020/21	47,425	44,898			328	2,951,046	0.73	8,997		66	30%
2021/22 Pre-EC	6,346	7,517			23	65,739	0.31	2,858		9	5%
2021/22 EC ³	43,583	41,872			239	889,672	0.57	3,722		21	19%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	42,387	42,159	538,035	516,655	40	151,672	0.09	3,792	12	4	29%
2018/19	43,561	43,064	594,326	578,664	33	41,214	0.08	1,249	13	1	7%
2019/20	44,078	44,022	527,190	581,099	33	156,151	0.07	4,732	13	4	27%
2020/21	47,425	44,898	445,627	445,099	26	523,585	0.06	20,138	10	12	118%
2021/22 Pre-EC	6,346	7,517	44,788	233,761	3	22,045	0.04	7,348	31	3	9%
2021/22 EC	43,583	41,872	3,046,885	2,043,182	18	235,176	0.04	13,065	49	6	12%
UNDERINSURED MOTORIST⁶											
2017/18	42,387	42,159	319,404	308,256	-	-	-	N/A	7	-	0%
2018/19	43,561	43,064	342,261	333,776	-	-	-	N/A	8	-	0%
2019/20	44,078	44,022	365,477	357,290	-	-	-	N/A	8	-	0%
2020/21	47,425	44,898	376,352	362,437	-	-	-	N/A	8	-	0%
2021/22 Pre-EC	6,346	7,517	40,893	32,133	-	-	-	N/A	4	-	0%
2021/22 EC	43,583	41,872	(174,710)	704	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

COMMERCIAL
TERRITORY 08 - CARIBOO AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	18,429	18,221	4,422,057	4,267,728	177	2,309,748	0.97	13,049	234	127	54%
2018/19	18,969	18,788	4,587,188	4,516,221	140	1,380,571	0.75	9,861	240	73	31%
2019/20	18,799	18,963	4,685,801	4,699,260	162	1,019,046	0.85	6,290	248	54	22%
2020/21	20,110	19,105	4,710,373	4,561,012	151	910,904	0.79	6,032	239	48	20%
2021/22 Pre-EC	2,769	3,139	570,942	605,088	10	56,300	0.32	5,630	193	18	9%
2021/22 EC ³	19,459	18,513	1,628,977	2,413,269	90	431,053	0.49	4,789	130	23	18%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	18,429	18,221			177	2,943,117	0.97	16,628		162	58%
2018/19	18,969	18,788			140	1,396,208	0.75	9,973		74	26%
2019/20	18,799	18,963			162	1,047,034	0.85	6,463		55	18%
2020/21	20,110	19,105			151	941,337	0.79	6,234		49	16%
2021/22 Pre-EC	2,769	3,139			10	57,998	0.32	5,800		18	8%
2021/22 EC ³	19,459	18,513			90	457,052	0.49	5,078		25	17%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	18,429	18,221	324,293	313,572	16	61,506	0.09	3,844	17	3	20%
2018/19	18,969	18,788	342,907	337,425	16	27,608	0.09	1,726	18	1	8%
2019/20	18,799	18,963	264,084	315,318	20	184,001	0.11	9,200	17	10	58%
2020/21	20,110	19,105	190,383	196,629	11	52,682	0.06	4,789	10	3	27%
2021/22 Pre-EC	2,769	3,139	23,137	126,965	-	-	-	N/A	40	-	0%
2021/22 EC	19,459	18,513	1,760,502	1,184,279	6	138,080	0.03	23,013	64	7	12%
UNDERINSURED MOTORIST⁶											
2017/18	18,429	18,221	140,843	135,785	-	-	-	N/A	7	-	0%
2018/19	18,969	18,788	147,027	145,439	-	-	-	N/A	8	-	0%
2019/20	18,799	18,963	151,510	150,448	-	-	-	N/A	8	-	0%
2020/21	20,110	19,105	158,550	151,957	-	-	-	N/A	8	-	0%
2021/22 Pre-EC	2,769	3,139	21,479	13,439	-	-	-	N/A	4	-	0%
2021/22 EC	19,459	18,513	(75,662)	334	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

COMMERCIAL
TERRITORY 09 - PRINCE GEORGE AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	42,119	42,107	9,984,427	9,677,336	467	4,782,459	1.11	10,241	230	114	49%
2018/19	43,847	43,208	10,738,758	10,557,038	447	3,661,048	1.03	8,190	244	85	35%
2019/20	43,424	43,797	11,008,214	10,829,559	449	2,823,349	1.03	6,288	247	64	26%
2020/21	45,495	44,090	10,770,436	10,790,820	353	2,781,639	0.80	7,880	245	63	26%
2021/22 Pre-EC	5,999	6,841	1,059,040	1,338,213	20	71,019	0.29	3,551	196	10	5%
2021/22 EC ³	41,510	40,023	4,010,623	5,427,550	291	1,142,726	0.73	3,927	136	29	21%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	42,119	42,107			467	6,005,527	1.11	12,860		143	53%
2018/19	43,847	43,208			447	4,165,643	1.03	9,319		96	34%
2019/20	43,424	43,797			449	2,897,443	1.03	6,453		66	22%
2020/21	45,495	44,090			353	3,264,595	0.80	9,248		74	24%
2021/22 Pre-EC	5,999	6,841			20	71,382	0.29	3,569		10	4%
2021/22 EC ³	41,510	40,023			291	1,216,334	0.73	4,180		30	20%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	42,119	42,107	653,431	632,104	53	236,172	0.13	4,456	15	6	37%
2018/19	43,847	43,208	721,228	703,907	48	107,894	0.11	2,248	16	2	15%
2019/20	43,424	43,797	577,412	663,029	54	81,284	0.12	1,505	15	2	12%
2020/21	45,495	44,090	445,303	458,738	37	94,666	0.08	2,559	10	2	21%
2021/22 Pre-EC	5,999	6,841	27,998	277,700	2	7,333	0.03	3,667	41	1	3%
2021/22 EC	41,510	40,023	4,005,863	2,676,007	12	318,001	0.03	26,500	67	8	12%
UNDERINSURED MOTORIST⁶											
2017/18	42,119	42,107	317,900	307,801	-	-	-	N/A	7	-	0%
2018/19	43,847	43,208	345,596	336,391	1	438,731	0.00	438,731	8	10	130%
2019/20	43,424	43,797	361,054	353,208	-	-	-	N/A	8	-	0%
2020/21	45,495	44,090	370,560	363,176	-	-	-	N/A	8	-	0%
2021/22 Pre-EC	5,999	6,841	41,724	30,461	-	-	-	N/A	4	-	0%
2021/22 EC	41,510	40,023	(166,310)	(72)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

COMMERCIAL
TERRITORY 10 - NORTHERN COAST
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	14,105	14,224	2,969,913	2,893,282	158	992,123	1.11	6,279	203	70	34%	
2018/19	15,064	14,502	3,501,246	3,185,915	137	738,485	0.94	5,390	220	51	23%	
2019/20	15,800	15,665	3,992,974	3,896,793	172	619,403	1.10	3,601	249	40	16%	
2020/21	17,464	16,503	4,363,885	4,122,179	115	1,066,753	0.70	9,276	250	65	26%	
2021/22 Pre-EC	2,407	2,765	485,770	563,507	11	12,585	0.40	1,144	204	5	2%	
2021/22 EC ³	16,279	15,385	1,626,195	2,239,582	119	304,550	0.77	2,559	146	20	14%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	14,105	14,224			158	1,005,187	1.11	6,362		71	29%	
2018/19	15,064	14,502			137	764,981	0.94	5,584		53	20%	
2019/20	15,800	15,665			172	638,192	1.10	3,710		41	13%	
2020/21	17,464	16,503			115	1,077,928	0.70	9,373		65	20%	
2021/22 Pre-EC	2,407	2,765			11	20,431	0.40	1,857		7	3%	
2021/22 EC ³	16,279	15,385			119	333,687	0.77	2,804		22	13%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	14,105	14,224	224,971	218,636	16	26,854	0.11	1,678	15	2	12%	
2018/19	15,064	14,502	261,034	242,787	7	20,883	0.05	2,983	17	1	9%	
2019/20	15,800	15,665	218,227	258,364	23	118,439	0.15	5,150	16	8	46%	
2020/21	17,464	16,503	168,699	171,209	14	24,062	0.08	1,719	10	1	14%	
2021/22 Pre-EC	2,407	2,765	12,456	120,794	1	38	0.04	38	44	0	0%	
2021/22 EC	16,279	15,385	1,735,055	1,114,201	2	3,050	0.01	1,525	72	0	0%	
UNDERINSURED MOTORIST⁶												
2017/18	14,105	14,224	104,936	101,806	-	-	-	N/A	7	-	0%	
2018/19	15,064	14,502	119,580	112,346	-	-	-	N/A	8	-	0%	
2019/20	15,800	15,665	135,935	129,296	-	-	-	N/A	8	-	0%	
2020/21	17,464	16,503	146,180	138,750	-	-	-	N/A	8	-	0%	
2021/22 Pre-EC	2,407	2,765	15,964	12,407	-	-	-	N/A	4	-	0%	
2021/22 EC	16,279	15,385	(70,891)	(70)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**COMMERCIAL
TERRITORY 11 - PEACE RIVER AREA
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE	
							PER 100 EARNED POLICY EXPOSURES				INCURRED LOSS RATIO	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	29,616	29,628	8,344,505	8,085,742	279	4,310,945	0.94	15,451	273	146	53%	
2018/19	29,875	29,622	8,426,372	8,410,518	257	2,617,487	0.87	10,185	284	88	31%	
2019/20	30,257	30,366	8,917,384	8,840,765	197	2,292,423	0.65	11,637	291	75	26%	
2020/21	31,877	30,814	8,511,467	8,526,187	178	2,117,684	0.58	11,897	277	69	25%	
2021/22 Pre-EC	3,583	4,923	667,302	1,115,678	9	20,165	0.18	2,241	227	4	2%	
2021/22 EC ³	29,654	27,886	3,502,459	4,489,756	152	728,736	0.55	4,794	161	26	16%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	29,616	29,628			279	4,349,407	0.94	15,589		147	46%	
2018/19	29,875	29,622			257	2,652,480	0.87	10,321		90	27%	
2019/20	30,257	30,366			197	2,311,225	0.65	11,732		76	22%	
2020/21	31,877	30,814			178	2,864,087	0.58	16,090		93	26%	
2021/22 Pre-EC	3,583	4,923			9	23,790	0.18	2,643		5	2%	
2021/22 EC ³	29,654	27,886			152	764,278	0.55	5,028		27	15%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	29,616	29,628	558,545	538,916	26	15,590	0.09	600	18	1	3%	
2018/19	29,875	29,622	577,538	575,985	16	25,041	0.05	1,565	19	1	4%	
2019/20	30,257	30,366	417,561	536,657	24	75,242	0.08	3,135	18	2	14%	
2020/21	31,877	30,814	262,336	283,593	18	43,946	0.06	2,441	9	1	15%	
2021/22 Pre-EC	3,583	4,923	8,536	230,757	-	-	-	N/A	47	-	0%	
2021/22 EC	29,654	27,886	3,494,502	2,232,501	9	18,279	0.03	2,031	80	1	1%	
UNDERINSURED MOTORIST⁶												
2017/18	29,616	29,628	282,127	273,260	-	-	-	N/A	9	-	0%	
2018/19	29,875	29,622	292,019	290,489	-	-	-	N/A	10	-	0%	
2019/20	30,257	30,366	314,918	306,650	-	-	-	N/A	10	-	0%	
2020/21	31,877	30,814	309,330	305,719	-	-	-	N/A	10	-	0%	
2021/22 Pre-EC	3,583	4,923	29,634	25,686	-	-	-	N/A	5	-	0%	
2021/22 EC	29,654	27,886	(143,221)	(433)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

COMMERCIAL
TERRITORY 12 - SOUTHERN VANCOUVER ISLAND AND ALL OTHER ISLANDS OFF THE WEST COAST
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	52,361	51,374	20,493,498	19,404,261	2,023	18,125,924	3.94	8,960	378	353	93%
2018/19	53,151	52,853	21,946,713	21,447,456	1,905	16,693,839	3.60	8,763	406	316	78%
2019/20	53,150	53,401	22,789,440	22,768,673	1,854	11,252,378	3.47	6,069	426	211	49%
2020/21	56,963	54,158	22,316,826	22,232,653	1,485	5,667,100	2.74	3,816	411	105	25%
2021/22 Pre-EC	5,705	9,388	2,063,468	2,992,322	116	415,865	1.24	3,585	319	44	14%
2021/22 EC ³	53,870	49,379	8,642,844	11,563,584	993	2,605,718	2.01	2,624	234	53	23%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	52,361	51,374			2,023	18,690,517	3.94	9,239		364	83%
2018/19	53,151	52,853			1,905	17,165,630	3.60	9,011		325	68%
2019/20	53,150	53,401			1,854	15,204,455	3.47	8,201		285	55%
2020/21	56,963	54,158			1,485	5,786,073	2.74	3,896		107	21%
2021/22 Pre-EC	5,705	9,388			116	424,664	1.24	3,661		45	12%
2021/22 EC ³	53,870	49,379			993	2,847,357	2.01	2,867		58	22%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	52,361	51,374	1,213,230	1,145,088	264	660,174	0.51	2,501	22	13	58%
2018/19	53,151	52,853	1,307,556	1,277,560	250	1,121,193	0.47	4,485	24	21	88%
2019/20	53,150	53,401	1,178,958	1,301,051	213	759,920	0.40	3,568	24	14	58%
2020/21	56,963	54,158	959,755	1,011,309	132	535,067	0.24	4,054	19	10	53%
2021/22 Pre-EC	5,705	9,388	73,381	651,511	16	66,559	0.17	4,160	69	7	10%
2021/22 EC	53,870	49,379	9,102,756	5,765,971	56	174,321	0.11	3,113	117	4	3%
UNDERINSURED MOTORIST⁶											
2017/18	52,361	51,374	602,571	571,907	-	-	-	N/A	11	-	0%
2018/19	53,151	52,853	645,498	632,799	-	-	-	N/A	12	-	0%
2019/20	53,150	53,401	684,996	670,156	-	-	-	N/A	13	-	0%
2020/21	56,963	54,158	709,622	683,009	-	-	-	N/A	13	-	0%
2021/22 Pre-EC	5,705	9,388	67,792	60,303	-	-	-	N/A	6	-	0%
2021/22 EC	53,870	49,379	(339,250)	478	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

COMMERCIAL
TERRITORY 13 - MIDDLE VANCOUVER ISLAND/SUNSHINE COAST AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	76,582	74,777	15,474,349	14,763,446	1,001	9,705,129	1.34	9,695	197	130	66%
2018/19	78,129	77,337	16,528,188	16,128,266	987	10,008,077	1.28	10,140	209	129	62%
2019/20	77,994	78,503	17,326,414	17,095,247	929	5,774,419	1.18	6,216	218	74	34%
2020/21	84,333	79,921	17,963,838	17,509,636	807	5,108,736	1.01	6,331	219	64	29%
2021/22 Pre-EC	9,133	13,788	1,700,787	2,403,400	72	180,889	0.52	2,512	174	13	8%
2021/22 EC ³	78,629	72,889	7,002,721	9,372,967	599	1,947,841	0.82	3,252	129	27	21%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	76,582	74,777			1,001	10,265,369	1.34	10,255		137	59%
2018/19	78,129	77,337			987	12,511,092	1.28	12,676		162	65%
2019/20	77,994	78,503			929	5,950,368	1.18	6,405		76	28%
2020/21	84,333	79,921			807	5,241,163	1.01	6,495		66	24%
2021/22 Pre-EC	9,133	13,788			72	184,469	0.52	2,562		13	6%
2021/22 EC ³	78,629	72,889			599	2,170,912	0.82	3,624		30	20%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	76,582	74,777	1,186,142	1,124,574	171	339,454	0.23	1,985	15	5	30%
2018/19	78,129	77,337	1,305,364	1,265,580	150	526,390	0.19	3,509	16	7	42%
2019/20	77,994	78,503	1,036,923	1,230,932	157	748,003	0.20	4,764	16	10	61%
2020/21	84,333	79,921	842,443	856,187	117	585,186	0.15	5,002	11	7	68%
2021/22 Pre-EC	9,133	13,788	69,354	523,398	8	4,227	0.06	528	38	0	1%
2021/22 EC	78,629	72,889	7,302,432	4,662,917	37	201,826	0.05	5,455	64	3	4%
UNDERINSURED MOTORIST⁶											
2017/18	76,582	74,777	539,792	514,334	2	100,000	0.00	50,000	7	1	19%
2018/19	78,129	77,337	576,331	562,085	1	141,000	0.00	141,000	7	2	25%
2019/20	77,994	78,503	603,302	594,854	-	-	-	N/A	8	-	0%
2020/21	84,333	79,921	631,948	611,395	-	-	-	N/A	8	-	0%
2021/22 Pre-EC	9,133	13,788	57,545	54,876	-	-	-	N/A	4	-	0%
2021/22 EC	78,629	72,889	(295,803)	1,472	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

COMMERCIAL
TERRITORY 14 - NORTHERN VANCOUVER ISLAND
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	12,460	12,162	2,442,863	2,261,282	116	2,287,426	0.95	19,719	186	188	101%
2018/19	12,977	12,661	2,614,175	2,511,357	112	697,401	0.88	6,227	198	55	28%
2019/20	12,758	12,963	2,729,855	2,721,970	122	719,750	0.94	5,900	210	56	26%
2020/21	14,094	13,288	3,095,742	2,910,609	114	677,651	0.86	5,944	219	51	23%
2021/22 Pre-EC	1,417	2,289	220,417	401,969	9	61,065	0.39	6,785	176	27	15%
2021/22 EC ³	12,844	11,948	867,533	1,400,886	80	167,577	0.67	2,095	117	14	12%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	12,460	12,162			116	2,300,956	0.95	19,836		189	86%
2018/19	12,977	12,661			112	713,143	0.88	6,367		56	24%
2019/20	12,758	12,963			122	730,439	0.94	5,987		56	22%
2020/21	14,094	13,288			114	689,699	0.86	6,050		52	19%
2021/22 Pre-EC	1,417	2,289			9	65,136	0.39	7,237		28	13%
2021/22 EC ³	12,844	11,948			80	179,013	0.67	2,238		15	11%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	12,460	12,162	204,760	188,362	12	101,352	0.10	8,446	15	8	54%
2018/19	12,977	12,661	225,387	215,464	19	38,889	0.15	2,047	17	3	18%
2019/20	12,758	12,963	167,683	207,940	21	124,052	0.16	5,907	16	10	60%
2020/21	14,094	13,288	114,755	127,437	23	63,202	0.17	2,748	10	5	50%
2021/22 Pre-EC	1,417	2,289	9,307	79,606	4	3,652	0.17	913	35	2	5%
2021/22 EC	12,844	11,948	1,088,307	695,966	5	210	0.04	42	58	0	0%
UNDERINSURED MOTORIST⁶											
2017/18	12,460	12,162	75,796	72,773	-	-	-	N/A	6	-	0%
2018/19	12,977	12,661	82,315	79,042	-	-	-	N/A	6	-	0%
2019/20	12,758	12,963	83,804	84,304	-	-	-	N/A	7	-	0%
2020/21	14,094	13,288	91,531	87,538	-	-	-	N/A	7	-	0%
2021/22 Pre-EC	1,417	2,289	7,519	7,762	-	-	-	N/A	3	-	0%
2021/22 EC	12,844	11,948	(41,126)	151	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 01 - LOWER MAINLAND
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	20,906	20,115	12,045,218	11,243,847	677	7,067,436	3.37	10,439	559	351	63%
2018/19	21,740	19,980	13,105,164	11,872,218	585	4,855,170	2.93	8,299	594	243	41%
2019/20	18,096	19,848	10,312,246	12,097,195	559	2,832,077	2.82	5,066	609	143	23%
2020/21	21,164	20,212	10,244,075	9,991,345	431	2,681,363	2.13	6,221	494	133	27%
2021/22 Pre-EC	6,414	3,629	3,319,715	1,865,225	56	291,263	1.54	5,201	514	80	16%
2021/22 EC ³	16,599	18,943	9,293,070	10,147,208	674	1,256,165	3.56	1,864	536	66	12%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	20,906	20,115			677	12,699,808	3.37	18,759		631	95%
2018/19	21,740	19,980			585	6,005,733	2.93	10,266		301	43%
2019/20	18,096	19,848			559	2,969,292	2.82	5,312		150	20%
2020/21	21,164	20,212			431	2,716,916	2.13	6,304		134	21%
2021/22 Pre-EC	6,414	3,629			56	291,263	1.54	5,201		80	14%
2021/22 EC ³	16,599	18,943			674	1,330,834	3.56	1,975		70	12%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	20,906	20,115	4,792,796	4,475,938	563	7,532,936	2.80	13,380	223	374	168%
2018/19	21,740	19,980	5,203,581	4,722,193	503	6,502,223	2.52	12,927	236	325	138%
2019/20	18,096	19,848	5,155,704	5,023,568	524	8,922,090	2.64	17,027	253	450	178%
2020/21	21,164	20,212	6,981,126	6,722,259	435	6,216,669	2.15	14,291	333	308	92%
2021/22 Pre-EC	6,414	3,629	2,258,541	1,076,517	61	699,289	1.68	11,464	297	193	65%
2021/22 EC	16,599	18,943	3,548,934	5,071,115	400	8,981,636	2.11	22,454	268	474	177%
UNDERINSURED MOTORIST⁶											
2017/18	20,906	20,115	629,222	594,302	5	359,906	0.02	71,981	30	18	61%
2018/19	21,740	19,980	686,287	628,966	3	1,486,836	0.02	495,612	31	74	236%
2019/20	18,096	19,848	579,761	639,953	4	80,101	0.02	20,025	32	4	13%
2020/21	21,164	20,212	635,423	614,005	1	137,000	0.00	137,000	30	7	22%
2021/22 Pre-EC	6,414	3,629	197,908	49,372	-	-	-	N/A	14	-	0%
2021/22 EC	16,599	18,943	(373,623)	(1,237)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 02 - MAPLE RIDGE/PITT MEADOWS
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	1,558	1,466	1,127,951	1,036,912	32	1,190,089	2.18	37,190	707	812	115%
2018/19	1,711	1,534	1,303,038	1,151,766	22	853,106	1.43	38,778	751	556	74%
2019/20	1,382	1,524	947,022	1,168,425	23	145,553	1.51	6,328	767	95	12%
2020/21	1,740	1,640	892,822	869,722	26	78,886	1.59	3,034	530	48	9%
2021/22 Pre-EC	591	300	315,480	171,003	3	4,526	1.00	1,509	570	15	3%
2021/22 EC ³	1,294	1,551	900,624	959,477	25	59,394	1.61	2,376	618	38	6%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	1,558	1,466			32	2,060,042	2.18	64,376		1,405	167%
2018/19	1,711	1,534			22	853,106	1.43	38,778		556	63%
2019/20	1,382	1,524			23	145,553	1.51	6,328		95	10%
2020/21	1,740	1,640			26	83,139	1.59	3,198		51	7%
2021/22 Pre-EC	591	300			3	4,526	1.00	1,509		15	2%
2021/22 EC ³	1,294	1,551			25	68,179	1.61	2,727		44	7%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	1,558	1,466	367,502	338,167	30	231,689	2.05	7,723	231	158	69%
2018/19	1,711	1,534	422,406	374,727	21	312,689	1.37	14,890	244	204	83%
2019/20	1,382	1,524	465,746	407,152	35	388,236	2.30	11,092	267	255	95%
2020/21	1,740	1,640	764,021	735,763	27	893,775	1.65	33,103	449	545	121%
2021/22 Pre-EC	591	300	270,849	109,699	4	13,214	1.33	3,303	366	44	12%
2021/22 EC	1,294	1,551	259,850	479,292	23	636,244	1.48	27,663	309	410	133%
UNDERINSURED MOTORIST⁶											
2017/18	1,558	1,466	45,529	41,875	-	-	-	N/A	29	-	0%
2018/19	1,711	1,534	52,616	47,068	-	-	-	N/A	31	-	0%
2019/20	1,382	1,524	43,526	47,863	1	15,000	0.07	15,000	31	10	31%
2020/21	1,740	1,640	52,843	50,494	-	-	-	N/A	31	-	0%
2021/22 Pre-EC	591	300	17,869	4,057	-	-	-	N/A	14	-	0%
2021/22 EC	1,294	1,551	(31,231)	(74)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 03 - SQUAMISH WHISTLER AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	690	644	408,044	381,561	8	244,407	1.24	30,551	593	380	64%	
2018/19	787	704	490,705	435,123	7	17,000	0.99	2,429	618	24	4%	
2019/20	709	746	434,559	472,861	7	3,086	0.94	441	634	4	1%	
2020/21	836	781	410,841	402,240	7	3,641	0.90	520	515	5	1%	
2021/22 Pre-EC	276	138	135,386	64,600	2	3,995	1.45	1,998	467	29	6%	
2021/22 EC ³	599	756	278,128	357,667	8	1,837	1.06	230	473	2	1%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	690	644			8	1,066,986	1.24	133,373		1,658	241%	
2018/19	787	704			7	22,018	0.99	3,145		31	4%	
2019/20	709	746			7	3,086	0.94	441		4	1%	
2020/21	836	781			7	3,641	0.90	520		5	1%	
2021/22 Pre-EC	276	138			2	3,995	1.45	1,998		29	6%	
2021/22 EC ³	599	756			8	1,837	1.06	230		2	0%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	690	644	139,418	130,336	13	274,678	2.02	21,129	202	427	211%	
2018/19	787	704	167,474	148,502	7	50,012	0.99	7,145	211	71	34%	
2019/20	709	746	165,003	164,157	8	6,827	1.07	853	220	9	4%	
2020/21	836	781	195,412	190,264	6	28,160	0.77	4,693	244	36	15%	
2021/22 Pre-EC	276	138	64,081	31,608	1	207,656	0.72	207,656	229	1,502	657%	
2021/22 EC	599	756	144,941	178,845	6	174,285	0.79	29,047	237	231	97%	
UNDERINSURED MOTORIST⁶												
2017/18	690	644	20,587	19,050	-	-	-	N/A	30	-	0%	
2018/19	787	704	24,840	22,188	-	-	-	N/A	32	-	0%	
2019/20	709	746	23,094	24,189	-	-	-	N/A	32	-	0%	
2020/21	836	781	25,691	24,241	-	-	-	N/A	31	-	0%	
2021/22 Pre-EC	276	138	8,463	1,914	1	-	0.72	-	14	-	0%	
2021/22 EC	599	756	(14,591)	(38)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 04 - PEMBERTON AREA/HOPE AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED
											CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	253	236	132,516	123,665	-	-	-	N/A	523	-	0%
2018/19	279	253	156,159	139,940	4	25,113	1.58	6,278	554	99	18%
2019/20	240	268	129,180	152,912	3	162,630	1.12	54,210	570	606	106%
2020/21	300	277	115,066	109,226	1	2,249	0.36	2,249	395	8	2%
2021/22 Pre-EC	105	51	40,436	21,886	-	-	-	N/A	426	-	0%
2021/22 EC ³	223	274	120,107	128,995	4	9,837	1.46	2,459	471	36	8%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	253	236	-	-	-	-	-	N/A	-	-	0%
2018/19	279	253	-	-	4	25,113	1.58	6,278	-	99	16%
2019/20	240	268	-	-	3	162,630	1.12	54,210	-	606	90%
2020/21	300	277	-	-	1	2,249	0.36	2,249	-	8	2%
2021/22 Pre-EC	105	51	-	-	-	-	-	N/A	-	-	0%
2021/22 EC ³	223	274	-	-	4	9,837	1.46	2,459	-	36	7%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	253	236	44,874	41,971	1	82,154	0.42	82,154	178	348	196%
2018/19	279	253	53,074	47,596	2	8,682	0.79	4,341	188	34	18%
2019/20	240	268	57,388	54,547	3	3,823	1.12	1,274	203	14	7%
2020/21	300	277	99,834	93,831	2	32	0.72	16	339	0	0%
2021/22 Pre-EC	105	51	35,298	14,015	-	-	-	N/A	272	-	0%
2021/22 EC	223	274	37,663	64,466	2	947	0.73	474	235	3	1%
UNDERINSURED MOTORIST⁶											
2017/18	253	236	7,344	6,750	-	-	-	N/A	29	-	0%
2018/19	279	253	8,544	7,783	-	-	-	N/A	31	-	0%
2019/20	240	268	7,659	8,449	-	-	-	N/A	31	-	0%
2020/21	300	277	9,038	8,433	-	-	-	N/A	30	-	0%
2021/22 Pre-EC	105	51	3,129	654	-	-	-	N/A	13	-	0%
2021/22 EC	223	274	(4,760)	(9)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 05 - FRASER VALLEY
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	4,477	4,227	3,136,860	2,915,272	95	1,640,832	2.25	17,272	690	388	56%
2018/19	4,927	4,367	3,654,634	3,203,301	66	951,518	1.51	14,417	733	218	30%
2019/20	3,807	4,304	2,560,893	3,200,397	61	770,177	1.42	12,626	744	179	24%
2020/21	4,837	4,560	2,472,789	2,394,911	61	867,720	1.34	14,225	525	190	36%
2021/22 Pre-EC	1,657	838	864,392	461,095	5	6,789	0.60	1,358	550	8	1%
2021/22 EC ³	3,608	4,366	2,345,967	2,586,070	119	272,022	2.73	2,286	592	62	11%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	4,477	4,227			95	1,646,767	2.25	17,334		390	48%
2018/19	4,927	4,367			66	979,136	1.51	14,835		224	26%
2019/20	3,807	4,304			61	1,900,533	1.42	31,156		442	49%
2020/21	4,837	4,560			61	892,617	1.34	14,633		196	28%
2021/22 Pre-EC	1,657	838			5	6,789	0.60	1,358		8	1%
2021/22 EC ³	3,608	4,366			119	277,178	2.73	2,329		63	10%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	4,477	4,227	981,459	912,336	95	1,254,064	2.25	13,201	216	297	137%
2018/19	4,927	4,367	1,143,028	1,003,102	84	1,249,117	1.92	14,870	230	286	125%
2019/20	3,807	4,304	1,161,204	1,063,767	81	2,396,445	1.88	29,586	247	557	225%
2020/21	4,837	4,560	1,932,731	1,847,693	80	1,499,028	1.75	18,738	405	329	81%
2021/22 Pre-EC	1,657	838	676,077	282,339	8	64,380	0.95	8,047	337	77	23%
2021/22 EC	3,608	4,366	764,789	1,292,435	96	3,396,524	2.20	35,380	296	778	263%
UNDERINSURED MOTORIST⁶											
2017/18	4,477	4,227	129,750	120,332	-	-	-	N/A	28	-	0%
2018/19	4,927	4,367	149,803	132,769	-	-	-	N/A	30	-	0%
2019/20	3,807	4,304	118,445	133,451	1	336,000	0.02	336,000	31	78	252%
2020/21	4,837	4,560	143,956	137,120	1	25,000	0.02	25,000	30	5	18%
2021/22 Pre-EC	1,657	838	49,768	10,893	-	-	-	N/A	13	-	0%
2021/22 EC	3,608	4,366	(85,208)	(135)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 06 - THOMPSON OKANAGAN AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	9,707	9,889	6,142,031	6,197,200	168	3,862,204	1.70	22,989	627	391	62%
2018/19	11,326	10,143	7,568,497	6,706,632	127	1,373,266	1.25	10,813	661	135	20%
2019/20	9,379	10,055	5,801,670	6,835,645	116	1,356,234	1.15	11,692	680	135	20%
2020/21	11,169	10,314	4,548,406	4,322,238	100	865,352	0.97	8,654	419	84	20%
2021/22 Pre-EC	4,085	1,920	1,612,858	890,467	7	23,987	0.36	3,427	464	12	3%
2021/22 EC ³	7,727	9,791	4,898,968	5,177,174	157	427,184	1.60	2,721	529	44	8%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	9,707	9,889			168	4,921,741	1.70	29,296		498	67%
2018/19	11,326	10,143			127	1,377,969	1.25	10,850		136	17%
2019/20	9,379	10,055			116	1,359,072	1.15	11,716		135	16%
2020/21	11,169	10,314			100	867,531	0.97	8,675		84	15%
2021/22 Pre-EC	4,085	1,920			7	40,284	0.36	5,755		21	4%
2021/22 EC ³	7,727	9,791			157	430,964	1.60	2,745		44	8%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	9,707	9,889	2,055,704	2,074,351	213	2,829,208	2.15	13,283	210	286	136%
2018/19	11,326	10,143	2,529,769	2,243,167	200	2,184,011	1.97	10,920	221	215	97%
2019/20	9,379	10,055	2,705,929	2,401,086	156	3,625,244	1.55	23,239	239	361	151%
2020/21	11,169	10,314	4,605,039	4,347,086	157	2,607,666	1.52	16,609	421	253	60%
2021/22 Pre-EC	4,085	1,920	1,640,814	609,862	18	143,954	0.94	7,997	318	75	24%
2021/22 EC	7,727	9,791	1,144,812	2,583,464	124	4,137,969	1.27	33,371	264	423	160%
UNDERINSURED MOTORIST⁶											
2017/18	9,707	9,889	278,722	280,613	2	868,000	0.02	434,000	28	88	309%
2018/19	11,326	10,143	344,302	308,189	2	600,000	0.02	300,000	30	59	195%
2019/20	9,379	10,055	293,766	314,884	1	-	0.01	-	31	-	0%
2020/21	11,169	10,314	329,771	307,160	2	-	0.02	-	30	-	0%
2021/22 Pre-EC	4,085	1,920	118,571	24,087	-	-	-	N/A	13	-	0%
2021/22 EC	7,727	9,791	(189,308)	(923)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 07 - KOOTENAYS
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	2,831	2,870	1,616,937	1,636,089	21	593,001	0.73	28,238	570	207	36%	
2018/19	3,195	2,984	1,918,372	1,787,355	27	106,028	0.90	3,927	599	36	6%	
2019/20	2,882	2,970	1,680,276	1,835,351	15	66,493	0.51	4,433	618	22	4%	
2020/21	3,343	3,085	1,121,560	1,059,456	21	524,419	0.68	24,972	343	170	49%	
2021/22 Pre-EC	1,236	504	392,398	197,351	1	-	0.20	-	391	-	0%	
2021/22 EC ³	2,321	3,029	1,316,399	1,415,116	34	70,513	1.12	2,074	467	23	5%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	2,831	2,870			21	593,001	0.73	28,238		207	31%	
2018/19	3,195	2,984			27	106,028	0.90	3,927		36	5%	
2019/20	2,882	2,970			15	66,493	0.51	4,433		22	3%	
2020/21	3,343	3,085			21	524,419	0.68	24,972		170	37%	
2021/22 Pre-EC	1,236	504			1	-	0.20	-		-	0%	
2021/22 EC ³	2,321	3,029			34	72,911	1.12	2,144		24	5%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	2,831	2,870	528,471	534,647	33	822,639	1.15	24,928	186	287	154%	
2018/19	3,195	2,984	628,839	586,250	29	399,182	0.97	13,765	196	134	68%	
2019/20	2,882	2,970	675,891	624,897	31	979,384	1.04	31,593	210	330	157%	
2020/21	3,343	3,085	1,304,133	1,227,526	29	529,144	0.94	18,246	398	172	43%	
2021/22 Pre-EC	1,236	504	458,752	141,496	2	4,783	0.40	2,392	281	9	3%	
2021/22 EC	2,321	3,029	311,199	705,070	32	474,557	1.06	14,830	233	157	67%	
UNDERINSURED MOTORIST⁶												
2017/18	2,831	2,870	80,173	80,862	1	200,000	0.03	200,000	28	70	247%	
2018/19	3,195	2,984	96,565	90,139	-	-	-	N/A	30	-	0%	
2019/20	2,882	2,970	89,824	92,801	-	-	-	N/A	31	-	0%	
2020/21	3,343	3,085	99,214	91,960	-	-	-	N/A	30	-	0%	
2021/22 Pre-EC	1,236	504	36,057	6,084	-	-	-	N/A	12	-	0%	
2021/22 EC	2,321	3,029	(49,315)	(461)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 08 - CARIBOO AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	583	593	398,362	402,842	5	5,243	0.84	1,049	680	9	1%
2018/19	677	627	478,339	442,680	2	3,193	0.32	1,596	707	5	1%
2019/20	552	604	386,487	438,099	3	7,682	0.50	2,561	725	13	2%
2020/21	578	570	224,236	223,446	4	8,716	0.70	2,179	392	15	4%
2021/22 Pre-EC	297	91	106,944	41,585	-	-	-	N/A	456	-	0%
2021/22 EC ³	418	585	281,831	318,786	3	3,720	0.51	1,240	545	6	1%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	583	593			5	5,243	0.84	1,049		9	1%
2018/19	677	627			2	3,193	0.32	1,596		5	1%
2019/20	552	604			3	10,027	0.50	3,342		17	2%
2020/21	578	570			4	8,716	0.70	2,179		15	3%
2021/22 Pre-EC	297	91			-	-	-	N/A		-	0%
2021/22 EC ³	418	585			3	3,720	0.51	1,240		6	1%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	583	593	119,388	121,022	6	1,178	1.01	196	204	2	1%
2018/19	677	627	144,227	133,242	3	2,309	0.48	770	213	4	2%
2019/20	552	604	136,737	136,821	12	295,033	1.99	24,586	226	488	216%
2020/21	578	570	268,832	267,083	5	86,657	0.88	17,331	468	152	32%
2021/22 Pre-EC	297	91	128,199	29,416	1	-	1.10	-	322	-	0%
2021/22 EC	418	585	61,000	159,001	2	204	0.34	102	272	0	0%
UNDERINSURED MOTORIST⁶											
2017/18	583	593	16,418	16,616	-	-	-	N/A	28	-	0%
2018/19	677	627	20,397	18,813	-	-	-	N/A	30	-	0%
2019/20	552	604	17,071	18,760	-	-	-	N/A	31	-	0%
2020/21	578	570	17,269	17,050	-	-	-	N/A	30	-	0%
2021/22 Pre-EC	297	91	8,527	994	-	-	-	N/A	11	-	0%
2021/22 EC	418	585	(9,250)	(74)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 09 - PRINCE GEORGE AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	1,607	1,716	982,609	1,047,563	11	298,658	0.64	27,151	610	174	29%
2018/19	1,940	1,749	1,257,847	1,129,427	9	12,290	0.51	1,366	646	7	1%
2019/20	1,617	1,771	1,070,116	1,191,089	13	124,682	0.73	9,591	673	70	10%
2020/21	1,807	1,738	769,836	749,700	13	36,055	0.75	2,773	431	21	5%
2021/22 Pre-EC	938	300	369,588	136,107	-	-	-	N/A	454	-	0%
2021/22 EC ³	1,158	1,662	694,389	850,797	16	34,182	0.96	2,136	512	21	4%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	1,607	1,716			11	378,753	0.64	34,432		221	31%
2018/19	1,940	1,749			9	12,290	0.51	1,366		7	1%
2019/20	1,617	1,771			13	124,952	0.73	9,612		71	9%
2020/21	1,807	1,738			13	42,464	0.75	3,266		24	4%
2021/22 Pre-EC	938	300			-	-	-	N/A		-	0%
2021/22 EC ³	1,158	1,662			16	37,378	0.96	2,336		22	4%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	1,607	1,716	351,787	375,723	24	302,477	1.40	12,603	219	176	81%
2018/19	1,940	1,749	449,515	403,984	21	134,547	1.20	6,407	231	77	33%
2019/20	1,617	1,771	412,831	434,781	18	66,369	1.02	3,687	245	37	15%
2020/21	1,807	1,738	693,050	673,589	18	90,359	1.04	5,020	388	52	13%
2021/22 Pre-EC	938	300	333,287	85,578	-	-	-	N/A	285	-	0%
2021/22 EC	1,158	1,662	191,170	424,790	19	677,264	1.14	35,645	256	408	159%
UNDERINSURED MOTORIST⁶											
2017/18	1,607	1,716	45,123	48,147	-	-	-	N/A	28	-	0%
2018/19	1,940	1,749	58,603	52,817	-	-	-	N/A	30	-	0%
2019/20	1,617	1,771	50,526	55,223	-	-	-	N/A	31	-	0%
2020/21	1,807	1,738	54,659	52,647	-	-	-	N/A	30	-	0%
2021/22 Pre-EC	938	300	27,543	3,333	-	-	-	N/A	11	-	0%
2021/22 EC	1,158	1,662	(29,523)	(206)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 10 - NORTHERN COAST
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	722	739	378,348	381,673	6	24,465	0.81	4,078	517	33	6%
2018/19	911	767	504,465	419,308	2	1,063	0.26	532	547	1	0%
2019/20	724	805	391,335	461,098	3	10,760	0.37	3,587	573	13	2%
2020/21	770	800	291,274	308,322	2	23,038	0.25	11,519	385	29	7%
2021/22 Pre-EC	405	137	144,700	54,870	-	-	-	N/A	401	-	0%
2021/22 EC ³	571	751	268,538	320,130	4	4,435	0.53	1,109	426	6	1%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	722	739			6	24,465	0.81	4,078		33	5%
2018/19	911	767			2	1,063	0.26	532		1	0%
2019/20	724	805			3	10,760	0.37	3,587		13	2%
2020/21	770	800			2	23,038	0.25	11,519		29	6%
2021/22 Pre-EC	405	137			-	-	-	N/A		-	0%
2021/22 EC ³	571	751			4	4,435	0.53	1,109		6	1%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	722	739	119,767	120,863	10	91,949	1.35	9,195	164	124	76%
2018/19	911	767	158,863	132,494	5	130,796	0.65	26,159	173	170	99%
2019/20	724	805	154,153	151,090	5	1,048	0.62	210	188	1	1%
2020/21	770	800	226,672	239,627	4	20,154	0.50	5,039	300	25	8%
2021/22 Pre-EC	405	137	113,220	32,591	-	-	-	N/A	238	-	0%
2021/22 EC	571	751	88,047	159,950	1	-	0.13	-	213	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	722	739	20,766	21,144	-	-	-	N/A	29	-	0%
2018/19	911	767	27,995	23,559	-	-	-	N/A	31	-	0%
2019/20	724	805	22,973	25,568	-	-	-	N/A	32	-	0%
2020/21	770	800	23,160	24,173	-	-	-	N/A	30	-	0%
2021/22 Pre-EC	405	137	11,769	1,513	-	-	-	N/A	11	-	0%
2021/22 EC	571	751	(13,427)	(38)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 11 - PEACE RIVER AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF EARNED POLICY EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	695	705	454,451	459,965	7	267,460	0.99	38,209	652	379	58%
2018/19	807	716	559,872	495,935	4	29,613	0.56	7,403	693	41	6%
2019/20	593	682	423,494	490,662	3	-	0.44	-	719	-	0%
2020/21	726	698	350,054	338,292	2	275,000	0.29	137,500	485	394	81%
2021/22 Pre-EC	319	100	136,152	46,592	-	-	-	N/A	466	-	0%
2021/22 EC ³	526	690	290,426	350,781	6	5,021	0.87	837	509	7	1%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	695	705			7	267,460	0.99	38,209		379	49%
2018/19	807	716			4	32,539	0.56	8,135		45	6%
2019/20	593	682			3	-	0.44	-		-	0%
2020/21	726	698			2	275,000	0.29	137,500		394	62%
2021/22 Pre-EC	319	100			-	-	-	N/A		-	0%
2021/22 EC ³	526	690			6	5,021	0.87	837		7	1%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	695	705	145,423	147,293	11	149,233	1.56	13,567	209	212	101%
2018/19	807	716	179,602	158,753	10	78,294	1.40	7,829	222	109	49%
2019/20	593	682	140,005	159,212	10	347,671	1.47	34,767	233	510	218%
2020/21	726	698	244,575	235,747	6	252,765	0.86	42,128	338	362	107%
2021/22 Pre-EC	319	100	94,301	26,385	1	70	1.00	70	264	1	0%
2021/22 EC	526	690	118,253	175,316	7	364,510	1.02	52,073	254	529	208%
UNDERINSURED MOTORIST⁶											
2017/18	695	705	19,750	20,015	-	-	-	N/A	28	-	0%
2018/19	807	716	24,687	21,724	-	-	-	N/A	30	-	0%
2019/20	593	682	18,958	21,894	-	-	-	N/A	32	-	0%
2020/21	726	698	21,781	20,850	-	-	-	N/A	30	-	0%
2021/22 Pre-EC	319	100	9,588	1,135	-	-	-	N/A	11	-	0%
2021/22 EC	526	690	(10,080)	(77)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 12 - SOUTHERN VANCOUVER ISLAND AND ALL OTHER ISLANDS OFF THE WEST COAST
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY		CLAIM COST		EARNED CASE INCURRED LOSS RATIO	
							PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	9,212	8,968	4,332,146	4,097,033	188	1,237,243	2.10	6,581	457	138	30%	
2018/19	9,490	9,023	4,680,987	4,378,673	155	1,015,699	1.72	6,553	485	113	23%	
2019/20	8,492	9,040	3,646,457	4,387,529	164	815,387	1.81	4,972	485	90	19%	
2020/21	9,280	8,916	3,062,859	3,056,905	93	624,958	1.04	6,720	343	70	20%	
2021/22 Pre-EC	2,096	1,575	733,508	585,644	15	24,501	0.95	1,633	372	16	4%	
2021/22 EC ³	8,140	8,318	3,665,909	3,396,121	166	476,430	2.00	2,870	408	57	14%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	9,212	8,968			188	1,649,461	2.10	8,774		184	34%	
2018/19	9,490	9,023			155	1,058,658	1.72	6,830		117	21%	
2019/20	8,492	9,040			164	912,706	1.81	5,565		101	17%	
2020/21	9,280	8,916			93	634,199	1.04	6,819		71	16%	
2021/22 Pre-EC	2,096	1,575			15	24,501	0.95	1,633		16	4%	
2021/22 EC ³	8,140	8,318			166	493,417	2.00	2,972		59	14%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	9,212	8,968	1,420,720	1,344,367	170	1,290,080	1.90	7,589	150	144	96%	
2018/19	9,490	9,023	1,535,007	1,437,370	167	1,636,420	1.85	9,799	159	181	114%	
2019/20	8,492	9,040	1,888,205	1,610,752	157	1,766,602	1.74	11,252	178	195	110%	
2020/21	9,280	8,916	2,640,213	2,549,499	112	1,939,668	1.26	17,318	286	218	76%	
2021/22 Pre-EC	2,096	1,575	636,784	380,296	12	381,160	0.76	31,763	242	242	100%	
2021/22 EC	8,140	8,318	1,237,446	1,696,681	123	1,675,201	1.48	13,620	204	201	99%	
UNDERINSURED MOTORIST⁶												
2017/18	9,212	8,968	275,871	263,802	4	702,415	0.04	175,604	29	78	266%	
2018/19	9,490	9,023	295,993	280,606	1	380,365	0.01	380,365	31	42	136%	
2019/20	8,492	9,040	266,934	287,658	2	103,757	0.02	51,878	32	11	36%	
2020/21	9,280	8,916	269,047	261,945	2	166,509	0.02	83,254	29	19	64%	
2021/22 Pre-EC	2,096	1,575	61,464	21,415	-	-	-	N/A	14	-	0%	
2021/22 EC	8,140	8,318	(142,258)	(463)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

**MOTORCYCLE
TERRITORY 13 - MIDDLE VANCOUVER ISLAND/SUNSHINE COAST AREA
PROVINCE OF BRITISH COLUMBIA**

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES				
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	7,404	6,988	4,379,783	4,040,866	109	1,562,153	1.56	14,332	578	224	39%
2018/19	7,938	7,265	4,920,171	4,442,629	96	782,619	1.32	8,152	611	108	18%
2019/20	6,921	7,443	3,839,397	4,611,479	74	482,058	0.99	6,514	620	65	10%
2020/21	8,400	7,798	3,411,735	3,296,024	60	957,818	0.77	15,964	423	123	29%
2021/22 Pre-EC	2,560	1,477	1,055,600	651,219	6	25,656	0.41	4,276	441	17	4%
2021/22 EC ³	7,098	7,785	3,740,284	3,756,296	114	339,763	1.46	2,980	482	44	9%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	7,404	6,988			109	2,904,428	1.56	26,646		416	62%
2018/19	7,938	7,265			96	782,619	1.32	8,152		108	15%
2019/20	6,921	7,443			74	536,555	0.99	7,251		72	10%
2020/21	8,400	7,798			60	1,433,960	0.77	23,899		184	33%
2021/22 Pre-EC	2,560	1,477			6	25,656	0.41	4,276		17	4%
2021/22 EC ³	7,098	7,785			114	346,637	1.46	3,041		45	9%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	7,404	6,988	1,481,239	1,367,884	106	1,190,653	1.52	11,233	196	170	87%
2018/19	7,938	7,265	1,658,698	1,501,905	114	1,918,205	1.57	16,826	207	264	128%
2019/20	6,921	7,443	1,863,584	1,676,353	114	1,846,716	1.53	16,199	225	248	110%
2020/21	8,400	7,798	2,824,857	2,692,834	94	2,707,532	1.21	28,804	345	347	101%
2021/22 Pre-EC	2,560	1,477	879,335	411,370	6	27,981	0.41	4,664	279	19	7%
2021/22 EC	7,098	7,785	1,242,673	1,876,761	80	1,601,917	1.03	20,024	241	206	85%
UNDERINSURED MOTORIST⁶											
2017/18	7,404	6,988	213,505	197,935	3	51,156	0.04	17,052	28	7	26%
2018/19	7,938	7,265	239,951	219,570	2	714,991	0.03	357,495	30	98	326%
2019/20	6,921	7,443	213,269	230,350	1	-	0.01	-	31	-	0%
2020/21	8,400	7,798	243,284	228,713	-	-	-	N/A	29	-	0%
2021/22 Pre-EC	2,560	1,477	73,511	19,210	-	-	-	N/A	13	-	0%
2021/22 EC	7,098	7,785	(137,228)	(399)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

MOTORCYCLE
TERRITORY 14 - NORTHERN VANCOUVER ISLAND
 PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100		CLAIM COST PER EARNED POLICY EXPOSURE		EARNED CASE INCURRED LOSS RATIO	
							EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	PER EARNED POLICY EXPOSURE		
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	1,026	935	574,075	511,943	8	12,500	0.86	1,563	547	13	2%	
2018/19	1,133	1,014	663,255	588,821	11	122,011	1.09	11,092	581	120	21%	
2019/20	923	1,031	482,156	599,653	5	30,119	0.48	6,024	582	29	5%	
2020/21	1,138	1,105	428,764	433,256	6	35,980	0.54	5,997	392	33	8%	
2021/22 Pre-EC	393	201	153,902	82,699	1	-	0.50	-	412	-	0%	
2021/22 EC ³	847	1,008	428,588	463,064	7	11,264	0.69	1,609	459	11	2%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	1,026	935			8	12,500	0.86	1,563		13	2%	
2018/19	1,133	1,014			11	122,011	1.09	11,092		120	18%	
2019/20	923	1,031			5	30,119	0.48	6,024		29	4%	
2020/21	1,138	1,105			6	35,980	0.54	5,997		33	6%	
2021/22 Pre-EC	393	201			1	-	0.50	-		-	0%	
2021/22 EC ³	847	1,008			7	11,264	0.69	1,609		11	2%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	1,026	935	189,301	168,554	9	66,221	0.96	7,358	180	71	39%	
2018/19	1,133	1,014	218,472	194,220	15	171,742	1.48	11,449	192	169	88%	
2019/20	923	1,031	229,815	211,676	8	107,786	0.78	13,473	205	105	51%	
2020/21	1,138	1,105	361,413	360,472	6	127,550	0.54	21,258	326	115	35%	
2021/22 Pre-EC	393	201	129,088	52,406	-	-	-	N/A	261	-	0%	
2021/22 EC	847	1,008	133,407	231,375	12	146,357	1.19	12,196	230	145	63%	
UNDERINSURED MOTORIST⁶												
2017/18	1,026	935	29,281	26,374	-	-	-	N/A	28	-	0%	
2018/19	1,133	1,014	34,286	30,683	-	-	-	N/A	30	-	0%	
2019/20	923	1,031	28,553	31,785	-	-	-	N/A	31	-	0%	
2020/21	1,138	1,105	33,108	32,558	-	-	-	N/A	29	-	0%	
2021/22 Pre-EC	393	201	11,291	2,596	-	-	-	N/A	13	-	0%	
2021/22 EC	847	1,008	(18,247)	(29)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 01 - LOWER MAINLAND
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	6,142	5,834	104,685	96,449	10	33,243	0.17	3,324	17	6	34%
2018/19	6,765	6,482	125,118	117,544	14	299,842	0.22	21,417	18	46	255%
2019/20	6,933	6,892	175,345	142,920	11	119,348	0.16	10,850	21	17	84%
2020/21	8,641	7,831	292,763	250,409	17	120,562	0.22	7,092	32	15	48%
2021/22 Pre-EC	723	1,415	24,954	39,290	1	-	0.07	-	28	-	0%
2021/22 EC ³	7,424	6,931	121,054	153,753	7	3,021	0.10	432	22	0	2%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	6,142	5,834			10	33,243	0.17	3,324		6	24%
2018/19	6,765	6,482			14	299,842	0.22	21,417		46	180%
2019/20	6,933	6,892			11	119,348	0.16	10,850		17	58%
2020/21	8,641	7,831			17	120,562	0.22	7,092		15	37%
2021/22 Pre-EC	723	1,415			1	-	0.07	-		-	0%
2021/22 EC ³	7,424	6,931			7	3,021	0.10	432		0	2%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	6,142	5,834	64,511	60,197	3	61,735	0.05	20,578	10	11	103%
2018/19	6,765	6,482	75,794	71,562	9	40,301	0.14	4,478	11	6	56%
2019/20	6,933	6,892	52,761	70,578	6	97,605	0.09	16,268	10	14	138%
2020/21	8,641	7,831	21,391	25,134	6	332,792	0.08	55,465	3	42	1324%
2021/22 Pre-EC	723	1,415	2,066	9,525	1	-	0.07	-	7	-	0%
2021/22 EC	7,424	6,931	114,568	77,152	3	517	0.04	172	11	0	1%
UNDERINSURED MOTORIST⁶											
2017/18	6,142	5,834	6,774	6,341	-	-	-	N/A	1	-	0%
2018/19	6,765	6,482	7,683	7,347	-	-	-	N/A	1	-	0%
2019/20	6,933	6,892	8,087	7,824	-	-	-	N/A	1	-	0%
2020/21	8,641	7,831	9,964	9,053	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	723	1,415	763	1,128	-	-	-	N/A	1	-	0%
2021/22 EC	7,424	6,931	(3,892)	115	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 02 - MAPLE RIDGE/PITT MEADOWS
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	1,241	1,215	20,767	19,501	-	-	-	N/A	16	-	0%
2018/19	1,368	1,305	25,533	23,699	-	-	-	N/A	18	-	0%
2019/20	1,436	1,428	34,142	28,939	1	-	0.07	-	20	-	0%
2020/21	1,765	1,593	57,733	48,799	1	5,202	0.06	5,202	31	3	11%
2021/22 Pre-EC	153	286	5,251	7,771	-	-	-	N/A	27	-	0%
2021/22 EC ³	1,507	1,386	25,975	30,985	-	-	-	N/A	22	-	0%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	1,241	1,215	-	-	-	-	-	N/A	-	-	0%
2018/19	1,368	1,305	-	-	-	-	-	N/A	-	-	0%
2019/20	1,436	1,428	-	-	1	-	0.07	-	-	-	0%
2020/21	1,765	1,593	-	-	1	5,202	0.06	5,202	-	3	9%
2021/22 Pre-EC	153	286	-	-	-	-	-	N/A	-	-	0%
2021/22 EC ³	1,507	1,386	-	-	-	-	-	N/A	-	-	0%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	1,241	1,215	12,860	12,255	-	-	-	N/A	10	-	0%
2018/19	1,368	1,305	15,516	14,481	-	-	-	N/A	11	-	0%
2019/20	1,436	1,428	11,793	15,015	3	11,093	0.21	3,698	11	8	74%
2020/21	1,765	1,593	5,323	6,250	2	-	0.13	-	4	-	0%
2021/22 Pre-EC	153	286	454	1,965	-	-	-	N/A	7	-	0%
2021/22 EC	1,507	1,386	23,363	15,514	1	-	0.07	-	11	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	1,241	1,215	1,262	1,210	-	-	-	N/A	1	-	0%
2018/19	1,368	1,305	1,463	1,374	-	-	-	N/A	1	-	0%
2019/20	1,436	1,428	1,478	1,495	-	-	-	N/A	1	-	0%
2020/21	1,765	1,593	1,829	1,650	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	153	286	156	217	-	-	-	N/A	1	-	0%
2021/22 EC	1,507	1,386	(656)	52	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 03 - SQUAMISH WHISTLER AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	513	461	9,152	7,877	-	-	-	N/A	17	-	0%
2018/19	675	565	12,419	10,355	1	65,716	0.18	65,716	18	116	635%
2019/20	753	696	21,245	14,703	3	6,761	0.43	2,254	21	10	46%
2020/21	1,133	951	37,420	29,923	1	-	0.11	-	31	-	0%
2021/22 Pre-EC	99	190	3,279	5,181	-	-	-	N/A	27	-	0%
2021/22 EC ³	1,177	1,024	18,129	22,363	3	3,602	0.29	1,201	22	4	16%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	513	461	-	-	-	-	-	N/A	-	-	0%
2018/19	675	565	-	-	1	65,716	0.18	65,716	-	116	528%
2019/20	753	696	-	-	3	6,761	0.43	2,254	-	10	40%
2020/21	1,133	951	-	-	1	-	0.11	-	-	-	0%
2021/22 Pre-EC	99	190	-	-	-	-	-	N/A	-	-	0%
2021/22 EC ³	1,177	1,024	-	-	3	3,602	0.29	1,201	-	4	15%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	513	461	5,601	4,889	-	-	-	N/A	11	-	0%
2018/19	675	565	7,606	6,323	1	194,211	0.18	194,211	11	344	3072%
2019/20	753	696	3,436	6,568	-	-	-	N/A	9	-	0%
2020/21	1,133	951	2,285	2,287	-	-	-	N/A	2	-	0%
2021/22 Pre-EC	99	190	185	1,225	-	-	-	N/A	6	-	0%
2021/22 EC	1,177	1,024	18,571	11,260	-	-	-	N/A	11	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	513	461	626	572	-	-	-	N/A	1	-	0%
2018/19	675	565	795	679	-	-	-	N/A	1	-	0%
2019/20	753	696	880	805	-	-	-	N/A	1	-	0%
2020/21	1,133	951	1,274	1,085	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	99	190	99	108	-	-	-	N/A	1	-	0%
2021/22 EC	1,177	1,024	(838)	(125)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 04 - PEMBERTON AREA/HOPE AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST	EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES			PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	377	346	6,424	5,516	1	3,689	0.29	3,689	16	11	67%
2018/19	428	410	7,820	7,411	-	-	-	N/A	18	-	0%
2019/20	413	425	9,946	8,486	1	24,890	0.24	24,890	20	59	293%
2020/21	603	509	19,619	15,637	-	-	-	N/A	31	-	0%
2021/22 Pre-EC	47	101	1,626	2,664	-	-	-	N/A	26	-	0%
2021/22 EC ³	632	523	9,852	10,678	1	-	0.19	-	20	-	0%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	377	346			1	3,689	0.29	3,689		11	50%
2018/19	428	410			-	-	-	N/A		-	0%
2019/20	413	425			1	24,890	0.24	24,890		59	226%
2020/21	603	509			-	-	-	N/A		-	0%
2021/22 Pre-EC	47	101			-	-	-	N/A		-	0%
2021/22 EC ³	632	523			1	-	0.19	-		-	0%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	377	346	3,975	3,475	1	323	0.29	323	10	1	9%
2018/19	428	410	4,788	4,547	-	-	-	N/A	11	-	0%
2019/20	413	425	3,082	4,353	1	28,645	0.24	28,645	10	67	658%
2020/21	603	509	1,208	1,484	-	-	-	N/A	3	-	0%
2021/22 Pre-EC	47	101	99	628	-	-	-	N/A	6	-	0%
2021/22 EC	632	523	8,821	5,341	1	-	0.19	-	10	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	377	346	407	352	-	-	-	N/A	1	-	0%
2018/19	428	410	474	454	-	-	-	N/A	1	-	0%
2019/20	413	425	456	472	-	-	-	N/A	1	-	0%
2020/21	603	509	677	571	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	47	101	57	75	-	-	-	N/A	1	-	0%
2021/22 EC	632	523	(294)	(8)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 05 - FRASER VALLEY
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	4,055	3,784	67,332	60,574	1	-	0.03	-	16	-	0%
2018/19	4,596	4,340	82,971	76,832	5	73,792	0.12	14,758	18	17	96%
2019/20	4,786	4,788	114,662	96,016	4	9,920	0.08	2,480	20	2	10%
2020/21	5,835	5,332	189,817	161,940	3	25,781	0.06	8,594	30	5	16%
2021/22 Pre-EC	524	963	17,891	25,947	-	-	-	N/A	27	-	0%
2021/22 EC ³	5,067	4,731	86,727	105,321	1	2,208	0.02	2,208	22	0	2%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	4,055	3,784			1	-	0.03	-		-	0%
2018/19	4,596	4,340			5	73,792	0.12	14,758		17	74%
2019/20	4,786	4,788			4	9,920	0.08	2,480		2	8%
2020/21	5,835	5,332			3	25,781	0.06	8,594		5	13%
2021/22 Pre-EC	524	963			-	-	-	N/A		-	0%
2021/22 EC ³	5,067	4,731			1	2,208	0.02	2,208		0	2%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	4,055	3,784	41,668	38,070	1	-	0.03	-	10	-	0%
2018/19	4,596	4,340	50,542	46,979	4	11,715	0.09	2,929	11	3	25%
2019/20	4,786	4,788	38,757	49,100	5	16,402	0.10	3,280	10	3	33%
2020/21	5,835	5,332	17,641	21,271	4	29,971	0.08	7,493	4	6	141%
2021/22 Pre-EC	524	963	1,489	6,587	-	-	-	N/A	7	-	0%
2021/22 EC	5,067	4,731	77,893	52,716	1	11,279	0.02	11,279	11	2	21%
UNDERINSURED MOTORIST⁶											
2017/18	4,055	3,784	4,083	3,789	-	-	-	N/A	1	-	0%
2018/19	4,596	4,340	4,712	4,431	-	-	-	N/A	1	-	0%
2019/20	4,786	4,788	4,976	4,908	-	-	-	N/A	1	-	0%
2020/21	5,835	5,332	6,036	5,545	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	524	963	548	739	-	-	-	N/A	1	-	0%
2021/22 EC	5,067	4,731	(2,192)	169	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 06 - THOMPSON OKANAGAN AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	8,811	8,471	150,688	139,528	12	106,491	0.14	8,874	16	13	76%
2018/19	9,858	9,369	181,235	169,227	3	10,626	0.03	3,542	18	1	6%
2019/20	10,692	10,485	266,922	215,902	17	49,594	0.16	2,917	21	5	23%
2020/21	12,998	11,751	419,864	364,674	12	35,069	0.10	2,922	31	3	10%
2021/22 Pre-EC	1,260	2,156	41,279	56,801	2	30,779	0.09	15,389	26	14	54%
2021/22 EC ³	12,297	11,184	188,099	229,807	3	-	0.03	-	21	-	0%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	8,811	8,471			12	106,491	0.14	8,874		13	59%
2018/19	9,858	9,369			3	10,626	0.03	3,542		1	5%
2019/20	10,692	10,485			17	49,594	0.16	2,917		5	18%
2020/21	12,998	11,751			12	35,069	0.10	2,922		3	8%
2021/22 Pre-EC	1,260	2,156			2	30,779	0.09	15,389		14	45%
2021/22 EC ³	12,297	11,184			3	-	0.03	-		-	0%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	8,811	8,471	92,562	86,886	2	27,642	0.02	13,821	10	3	32%
2018/19	9,858	9,369	110,202	103,172	-	-	-	N/A	11	-	0%
2019/20	10,692	10,485	77,510	105,803	6	120	0.06	20	10	0	0%
2020/21	12,998	11,751	32,884	36,915	9	188,801	0.08	20,978	3	16	511%
2021/22 Pre-EC	1,260	2,156	3,532	13,965	-	-	-	N/A	6	-	0%
2021/22 EC	12,297	11,184	173,872	115,144	2	16,117	0.02	8,058	10	1	14%
UNDERINSURED MOTORIST⁶											
2017/18	8,811	8,471	9,771	9,236	-	-	-	N/A	1	-	0%
2018/19	9,858	9,369	11,569	10,816	-	-	-	N/A	1	-	0%
2019/20	10,692	10,485	12,535	12,264	-	-	-	N/A	1	-	0%
2020/21	12,998	11,751	15,500	14,207	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	1,260	2,156	1,790	1,634	-	-	-	N/A	1	-	0%
2021/22 EC	12,297	11,184	(6,896)	(199)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 07 - KOOTENAYS
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE	
							PER 100 EARNED POLICY EXPOSURES				INCURRED LOSS RATIO	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²												
2017/18	3,168	3,132	54,291	51,986	1	6,723	0.03	6,723	17	2	13%	
2018/19	3,512	3,345	64,207	60,491	2	2,881	0.06	1,441	18	1	5%	
2019/20	3,854	3,752	89,116	74,327	3	2,513	0.08	838	20	1	3%	
2020/21	4,570	4,096	138,005	117,629	4	34,522	0.10	8,630	29	8	29%	
2021/22 Pre-EC	517	754	16,604	18,650	-	-	-	N/A	25	-	0%	
2021/22 EC ³	4,553	4,112	66,438	81,690	5	1,821	0.12	364	20	0	2%	
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴												
2017/18	3,168	3,132			1	6,723	0.03	6,723		2	10%	
2018/19	3,512	3,345			2	2,881	0.06	1,441		1	4%	
2019/20	3,854	3,752			3	2,513	0.08	838		1	3%	
2020/21	4,570	4,096			4	34,522	0.10	8,630		8	24%	
2021/22 Pre-EC	517	754			-	-	-	N/A		-	0%	
2021/22 EC ³	4,553	4,112			5	1,821	0.12	364		0	2%	
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵												
2017/18	3,168	3,132	33,647	32,743	1	22,580	0.03	22,580	10	7	69%	
2018/19	3,512	3,345	39,292	37,096	2	-	0.06	-	11	-	0%	
2019/20	3,854	3,752	32,421	39,573	-	-	-	N/A	11	-	0%	
2020/21	4,570	4,096	13,796	15,890	-	-	-	N/A	4	-	0%	
2021/22 Pre-EC	517	754	1,591	4,845	-	-	-	N/A	6	-	0%	
2021/22 EC	4,553	4,112	59,447	40,763	-	-	-	N/A	10	-	0%	
UNDERINSURED MOTORIST⁶												
2017/18	3,168	3,132	3,902	3,836	-	-	-	N/A	1	-	0%	
2018/19	3,512	3,345	4,282	4,112	-	-	-	N/A	1	-	0%	
2019/20	3,854	3,752	4,654	4,486	-	-	-	N/A	1	-	0%	
2020/21	4,570	4,096	5,273	4,754	-	-	-	N/A	1	-	0%	
2021/22 Pre-EC	517	754	707	540	-	-	-	N/A	1	-	0%	
2021/22 EC	4,553	4,112	(2,470)	(126)	-	-	-	-	-	-	0%	

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 08 - CARIBOO AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	3,620	3,411	60,698	54,854	1	1,749	0.03	1,749	16	1	3%
2018/19	4,072	3,895	72,805	68,751	1	3,405	0.03	3,405	18	1	5%
2019/20	4,284	4,218	101,467	83,368	1	8,676	0.02	8,676	20	2	10%
2020/21	4,759	4,481	145,225	129,437	1	6,878	0.02	6,878	29	2	5%
2021/22 Pre-EC	491	791	14,704	19,808	-	-	-	N/A	25	-	0%
2021/22 EC ³	4,564	4,202	67,052	84,175	-	-	-	N/A	20	-	0%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	3,620	3,411			1	1,749	0.03	1,749		1	3%
2018/19	4,072	3,895			1	3,405	0.03	3,405		1	4%
2019/20	4,284	4,218			1	8,676	0.02	8,676		2	9%
2020/21	4,759	4,481			1	6,878	0.02	6,878		2	5%
2021/22 Pre-EC	491	791			-	-	-	N/A		-	0%
2021/22 EC ³	4,564	4,202			-	-	-	N/A		-	0%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	3,620	3,411	37,581	34,547	-	-	-	N/A	10	-	0%
2018/19	4,072	3,895	44,583	42,208	-	-	-	N/A	11	-	0%
2019/20	4,284	4,218	32,415	42,741	-	-	-	N/A	10	-	0%
2020/21	4,759	4,481	14,470	17,260	-	-	-	N/A	4	-	0%
2021/22 Pre-EC	491	791	1,391	5,156	-	-	-	N/A	7	-	0%
2021/22 EC	4,564	4,202	61,237	42,108	1	23,309	0.02	23,309	10	6	55%
UNDERINSURED MOTORIST⁶											
2017/18	3,620	3,411	3,757	3,477	-	-	-	N/A	1	-	0%
2018/19	4,072	3,895	4,339	4,141	-	-	-	N/A	1	-	0%
2019/20	4,284	4,218	4,638	4,525	-	-	-	N/A	1	-	0%
2020/21	4,759	4,481	5,257	4,942	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	491	791	544	565	-	-	-	N/A	1	-	0%
2021/22 EC	4,564	4,202	(2,448)	(129)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 09 - PRINCE GEORGE AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	6,799	6,695	111,292	105,153	3	13,120	0.04	4,373	16	2	12%
2018/19	7,335	7,101	129,689	123,490	5	18,796	0.07	3,759	17	3	15%
2019/20	7,509	7,520	170,382	144,838	4	6,233	0.05	1,558	19	1	4%
2020/21	8,149	7,769	238,369	215,356	2	12,971	0.03	6,486	28	2	6%
2021/22 Pre-EC	769	1,329	23,322	32,004	-	-	-	N/A	24	-	0%
2021/22 EC ³	7,390	6,902	103,853	133,291	2	414	0.03	207	19	0	0%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	6,799	6,695			3	13,120	0.04	4,373		2	10%
2018/19	7,335	7,101			5	18,796	0.07	3,759		3	12%
2019/20	7,509	7,520			4	6,233	0.05	1,558		1	3%
2020/21	8,149	7,769			2	12,971	0.03	6,486		2	5%
2021/22 Pre-EC	769	1,329			-	-	-	N/A		-	0%
2021/22 EC ³	7,390	6,902			2	414	0.03	207		0	0%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	6,799	6,695	67,934	65,131	1	80	0.01	80	10	0	0%
2018/19	7,335	7,101	78,087	74,551	3	3,485	0.04	1,162	10	0	5%
2019/20	7,509	7,520	56,754	74,704	1	-	0.01	-	10	-	0%
2020/21	8,149	7,769	23,517	28,848	1	1,804	0.01	1,804	4	0	6%
2021/22 Pre-EC	769	1,329	2,188	8,243	-	-	-	N/A	6	-	0%
2021/22 EC	7,390	6,902	95,632	66,686	-	-	-	N/A	10	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	6,799	6,695	6,869	6,721	-	-	-	N/A	1	-	0%
2018/19	7,335	7,101	7,530	7,270	-	-	-	N/A	1	-	0%
2019/20	7,509	7,520	7,745	7,731	-	-	-	N/A	1	-	0%
2020/21	8,149	7,769	8,467	8,068	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	769	1,329	823	895	-	-	-	N/A	1	-	0%
2021/22 EC	7,390	6,902	(3,854)	(271)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 10 - NORTHERN COAST
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	1,586	1,622	25,330	25,048	1	1,762	0.06	1,762	15	1	7%
2018/19	1,630	1,586	28,273	26,922	2	3,528	0.13	1,764	17	2	13%
2019/20	1,736	1,698	39,697	32,769	-	-	-	N/A	19	-	0%
2020/21	1,967	1,855	58,448	52,510	2	11,694	0.11	5,847	28	6	22%
2021/22 Pre-EC	160	320	4,900	7,770	-	-	-	N/A	24	-	0%
2021/22 EC ³	1,804	1,630	25,722	31,396	1	3,531	0.06	3,531	19	2	11%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	1,586	1,622			1	1,762	0.06	1,762		1	6%
2018/19	1,630	1,586			2	3,528	0.13	1,764		2	11%
2019/20	1,736	1,698			-	-	-	N/A		-	0%
2020/21	1,967	1,855			2	11,694	0.11	5,847		6	20%
2021/22 Pre-EC	160	320			-	-	-	N/A		-	0%
2021/22 EC ³	1,804	1,630			1	3,531	0.06	3,531		2	10%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	1,586	1,622	15,830	15,881	-	-	-	N/A	10	-	0%
2018/19	1,630	1,586	17,394	16,621	-	-	-	N/A	10	-	0%
2019/20	1,736	1,698	12,435	16,490	-	-	-	N/A	10	-	0%
2020/21	1,967	1,855	3,819	5,368	1	3,500	0.05	3,500	3	2	65%
2021/22 Pre-EC	160	320	300	1,829	-	-	-	N/A	6	-	0%
2021/22 EC	1,804	1,630	23,612	15,681	-	-	-	N/A	10	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	1,586	1,622	1,598	1,631	-	-	-	N/A	1	-	0%
2018/19	1,630	1,586	1,664	1,612	-	-	-	N/A	1	-	0%
2019/20	1,736	1,698	1,800	1,743	-	-	-	N/A	1	-	0%
2020/21	1,967	1,855	2,056	1,935	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	160	320	168	230	-	-	-	N/A	1	-	0%
2021/22 EC	1,804	1,630	(821)	(11)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 11 - PEACE RIVER AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	3,914	3,701	62,381	57,025	2	2,727	0.05	1,363	15	1	5%
2018/19	4,359	4,096	74,426	68,978	1	17,724	0.02	17,724	17	4	26%
2019/20	4,557	4,570	102,139	85,860	1	-	0.02	-	19	-	0%
2020/21	4,957	4,689	144,660	131,156	-	-	-	N/A	28	-	0%
2021/22 Pre-EC	460	808	13,238	19,244	-	-	-	N/A	24	-	0%
2021/22 EC ³	4,331	4,140	58,718	77,808	1	-	0.02	-	19	-	0%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	3,914	3,701			2	2,727	0.05	1,363		1	4%
2018/19	4,359	4,096			1	17,724	0.02	17,724		4	21%
2019/20	4,557	4,570			1	-	0.02	-		-	0%
2020/21	4,957	4,689			-	-	-	N/A		-	0%
2021/22 Pre-EC	460	808			-	-	-	N/A		-	0%
2021/22 EC ³	4,331	4,140			1	-	0.02	-		-	0%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	3,914	3,701	38,881	35,933	-	-	-	N/A	10	-	0%
2018/19	4,359	4,096	45,824	42,590	1	-	0.02	-	10	-	0%
2019/20	4,557	4,570	33,017	44,743	-	-	-	N/A	10	-	0%
2020/21	4,957	4,689	9,340	13,203	1	174,321	0.02	174,321	3	37	1320%
2021/22 Pre-EC	460	808	800	4,496	-	-	-	N/A	6	-	0%
2021/22 EC	4,331	4,140	56,827	38,884	-	-	-	N/A	9	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	3,914	3,701	4,044	3,783	-	-	-	N/A	1	-	0%
2018/19	4,359	4,096	4,730	4,401	-	-	-	N/A	1	-	0%
2019/20	4,557	4,570	5,037	4,980	-	-	-	N/A	1	-	0%
2020/21	4,957	4,689	5,482	5,212	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	460	808	513	576	-	-	-	N/A	1	-	0%
2021/22 EC	4,331	4,140	(2,472)	(189)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 12 - SOUTHERN VANCOUVER ISLAND AND ALL OTHER ISLANDS OFF THE WEST COAST
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED CASE INCURRED LOSS RATIO
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	1,548	1,485	43,699	40,784	4	1,653	0.27	413	27	1	4%
2018/19	1,710	1,626	49,521	46,986	6	177,461	0.37	29,577	29	109	378%
2019/20	1,828	1,817	74,842	59,806	4	4,606	0.22	1,151	33	3	8%
2020/21	2,184	1,982	108,314	97,782	4	8,448	0.20	2,112	49	4	9%
2021/22 Pre-EC	170	361	7,314	14,945	1	-	0.28	-	41	-	0%
2021/22 EC ³	1,993	1,822	47,354	57,777	2	378	0.11	189	32	0	1%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	1,548	1,485			4	1,653	0.27	413		1	3%
2018/19	1,710	1,626			6	177,461	0.37	29,577		109	286%
2019/20	1,828	1,817			4	4,606	0.22	1,151		3	6%
2020/21	2,184	1,982			4	8,448	0.20	2,112		4	7%
2021/22 Pre-EC	170	361			1	-	0.28	-		-	0%
2021/22 EC ³	1,993	1,822			2	378	0.11	189		0	1%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	1,548	1,485	24,998	23,569	-	-	-	N/A	16	-	0%
2018/19	1,710	1,626	28,094	26,712	1	28,570	0.06	28,570	16	18	107%
2019/20	1,828	1,817	20,015	26,578	-	-	-	N/A	15	-	0%
2020/21	2,184	1,982	10,011	11,727	-	-	-	N/A	6	-	0%
2021/22 Pre-EC	170	361	737	3,937	-	-	-	N/A	11	-	0%
2021/22 EC	1,993	1,822	42,603	28,872	-	-	-	N/A	16	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	1,548	1,485	7,736	7,328	-	-	-	N/A	5	-	0%
2018/19	1,710	1,626	8,495	8,174	-	-	-	N/A	5	-	0%
2019/20	1,828	1,817	10,864	9,488	-	-	-	N/A	5	-	0%
2020/21	2,184	1,982	13,738	13,108	-	-	-	N/A	7	-	0%
2021/22 Pre-EC	170	361	711	1,122	-	-	-	N/A	3	-	0%
2021/22 EC	1,993	1,822	(5,183)	(14)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 13 - MIDDLE VANCOUVER ISLAND/SUNSHINE COAST AREA
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST	EARNED CASE INCURRED LOSS RATIO
							PER 100 EARNED POLICY EXPOSURES			PER EARNED POLICY EXPOSURE	
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	3,216	3,060	56,800	52,122	2	-	0.07	-	17	-	0%
2018/19	3,439	3,335	64,048	61,703	4	3,382	0.12	845	19	1	5%
2019/20	3,855	3,708	102,716	79,646	3	12,453	0.08	4,151	21	3	16%
2020/21	4,719	4,242	157,135	135,152	4	11,811	0.09	2,953	32	3	9%
2021/22 Pre-EC	479	796	18,820	22,086	-	-	-	N/A	28	-	0%
2021/22 EC ³	4,641	4,163	73,966	91,057	3	7,280	0.07	2,427	22	2	8%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	3,216	3,060			2	-	0.07	-		-	0%
2018/19	3,439	3,335			4	3,382	0.12	845		1	4%
2019/20	3,855	3,708			3	12,453	0.08	4,151		3	12%
2020/21	4,719	4,242			4	11,811	0.09	2,953		3	7%
2021/22 Pre-EC	479	796			-	-	-	N/A		-	0%
2021/22 EC ³	4,641	4,163			3	7,280	0.07	2,427		2	7%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	3,216	3,060	35,266	32,940	1	739	0.03	739	11	0	2%
2018/19	3,439	3,335	39,267	37,953	4	3,771	0.12	943	11	1	10%
2019/20	3,855	3,708	25,740	37,074	1	-	0.03	-	10	-	0%
2020/21	4,719	4,242	12,720	13,190	2	-	0.05	-	3	-	0%
2021/22 Pre-EC	479	796	1,653	5,536	-	-	-	N/A	7	-	0%
2021/22 EC	4,641	4,163	70,317	45,650	2	3,050	0.05	1,525	11	1	7%
UNDERINSURED MOTORIST⁶											
2017/18	3,216	3,060	4,279	4,101	-	-	-	N/A	1	-	0%
2018/19	3,439	3,335	4,426	4,477	-	-	-	N/A	1	-	0%
2019/20	3,855	3,708	5,167	4,895	-	-	-	N/A	1	-	0%
2020/21	4,719	4,242	6,866	5,943	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	479	796	1,426	754	-	-	-	N/A	1	-	0%
2021/22 EC	4,641	4,163	(3,803)	(21)	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.

EXHIBIT IV - EXPERIENCE BY MAJOR LINE OF BUSINESS AND TERRITORY

ALL TERRAIN
TERRITORY 14 - NORTHERN VANCOUVER ISLAND
PROVINCE OF BRITISH COLUMBIA

DATA OF MARCH 31 2022¹

COVERAGE AND FISCAL YEAR	NUMBER OF WRITTEN POLICY EXPOSURES	NUMBER OF POLICY EARNED EXPOSURES	WRITTEN PREMIUMS	EARNED PREMIUMS	NUMBER OF CLAIMS	CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)	CLAIM FREQUENCY PER 100 EARNED POLICY EXPOSURES	AVERAGE COST PER CLAIM	AVERAGE EARNED PREMIUM	CLAIM COST PER EARNED POLICY EXPOSURE	EARNED
											CASE INCURRED LOSS & ALAE (NET OF RECOVERIES)
THIRD PARTY BASIC & BASIC VEHICLE DAMAGE COVERAGE²											
2017/18	955	903	15,734	14,256	-	-	-	N/A	16	-	0%
2018/19	993	966	17,637	16,797	-	-	-	N/A	17	-	0%
2019/20	1,097	1,066	26,567	21,339	2	165,812	0.19	82,906	20	156	777%
2020/21	1,213	1,133	36,751	32,934	3	1,441	0.26	480	29	1	4%
2021/22 Pre-EC	117	203	3,561	5,090	-	-	-	N/A	25	-	0%
2021/22 EC ³	1,240	1,101	19,791	22,313	-	-	-	N/A	20	-	0%
THIRD PARTY TOTAL & BASIC VEHICLE DAMAGE COVERAGE⁴											
2017/18	955	903	-	-	-	-	-	N/A	-	-	0%
2018/19	993	966	-	-	-	-	-	N/A	-	-	0%
2019/20	1,097	1,066	2	165,812	2	165,812	0.19	82,906	156	650%	
2020/21	1,213	1,133	3	1,441	3	1,441	0.26	480	1	4%	
2021/22 Pre-EC	117	203	-	-	-	-	-	N/A	-	-	0%
2021/22 EC ³	1,240	1,101	-	-	-	-	-	N/A	-	-	0%
ACCIDENT BENEFITS & ENHANCED ACCIDENT BENEFITS (EAB)⁵											
2017/18	955	903	9,784	9,002	-	-	-	N/A	10	-	0%
2018/19	993	966	10,804	10,330	-	-	-	N/A	11	-	0%
2019/20	1,097	1,066	7,828	10,475	1	79,662	0.09	79,662	10	75	761%
2020/21	1,213	1,133	3,596	4,215	-	-	-	N/A	4	-	0%
2021/22 Pre-EC	117	203	344	1,340	-	-	-	N/A	7	-	0%
2021/22 EC	1,240	1,101	17,020	11,166	-	-	-	N/A	10	-	0%
UNDERINSURED MOTORIST⁶											
2017/18	955	903	963	900	-	-	-	N/A	1	-	0%
2018/19	993	966	1,018	986	-	-	-	N/A	1	-	0%
2019/20	1,097	1,066	1,130	1,098	-	-	-	N/A	1	-	0%
2020/21	1,213	1,133	1,240	1,165	-	-	-	N/A	1	-	0%
2021/22 Pre-EC	117	203	119	142	-	-	-	N/A	1	-	0%
2021/22 EC	1,240	1,101	(536)	13	-	-	-	-	-	-	0%

¹ Fiscal year 2021/22 includes one month of pre-Enhanced Care (EC) data (month of April, 2021) and 11 months of EC data from May 1, 2021 to March 31, 2022.

² Basic Vehicle Damage Coverage (BVDC) is a first party coverage that is roughly equivalent to the vehicle-related property damage component of the Third Party Basic coverage that was provided prior to the implementation of EC on May 1, 2021. After this date, claims under Third Party Basic will be limited to MD and BI claims that occur outside the province and claims that occur within the province that are not subject to the ban on tort claims, such as claims for non-vehicle damage MD, business downtime, and environmental cleanup (coverage up to Basic insurance limits as provided in the Basic Insurance Tariff).

³ Under EC, UMP claims will be limited in number. The UMP claim counts/incurred amounts occurring in the 2021/22 EC fiscal year are grouped in the Third Party Basic & BVDC and Third Party Total & BVDC.

⁴ Third Party Total includes the claims data for Optional Third Party Liability coverage. Premium data is excluded for competitive reasons.

⁵ With the introduction of EC on May 1, 2021, benefits under EAB are significantly increased from the accident benefit coverage provided under legal-based models.

⁶ Under EC, UMP claims will be limited to BI situations where EAB do not apply; for example, scenarios occurring off-highway where the driver of a non-standard motor vehicle such as an ATV injures a pedestrian.