SHORT RATE CANCELLATION TABLE (ON, AB, NB, NS, PEI, BC)							
Days policy in force	**% of premium retained**	**Days policy in force**	**% of premium retained**	**Days policy in force**	**% of premium retained**	**Days policy in force**	**% of premium retained**
1-3	*8%*	*93-96*	*32%*	*185-188*	*56%*	*277-280*	*80%*
4-7	*9%*	*97-99*	*33%*	*189-192*	*57%*	*281-284*	*81%*
8-11	*10%*	*100-103*	*34%*	*193-195*	*58%*	*285-288*	*82%*
12-15	*11%*	*104-107*	*35%*	*196-199*	*59%*	*289-292*	*83%*
16-19	*12%*	*108-111*	*36%*	*200-203*	*60%*	*293-296*	*84%*
20-23	*13%*	*112-115*	*37%*	*204-207*	*61%*	*297-299*	*85%*
24-26	*14%*	*116-119*	*38%*	*208-211*	*62%*	*300-303*	*86%*
27-30	*15%*	*120-122*	*39%*	*212-215*	*63%*	*304-307*	*87%*
31-34	*16%*	*123-126*	*40%*	*216-219*	*64%*	*308-311*	*88%*
35-38	*17%*	*127-130*	*41%*	*220-222*	*65%*	*312-315*	*89%*
39-42	*18%*	*131-134*	*42%*	*223-226*	*66%*	*316-318*	*90%*
34-46	*19%*	*135-138*	*43%*	*227-230*	*67%*	*319-322*	*91%*
47-49	*20%*	*139-142*	*44%*	*231-234*	*68%*	*323-326*	*92%*
50-53	*21%*	*143-146*	*45%*	*235-238*	*69%*	*327-330*	*93%*
54-57	*22%*	*147-149*	*46%*	*239-242*	*70%*	*331-334*	*94%*
58-61	*23%*	*150-153*	*47%*	*243-245*	*71%*	*335-338*	*95%*
62-65	*24%*	*154-157*	*48%*	*246-249*	*72%*	*339-341*	*96%*
66-69	*25%*	*158-161*	*49%*	*250-253*	*73%*	*342-345*	*97%*
70-73	*26%*	*162-165*	*50%*	*254-257*	*74%*	*346-349*	*98%*
74-76	*27%*	*166-169*	*51%*	*258-261*	*75%*	*350-353*	*99%*
77-80	*28%*	*170-172*	*52%*	*262-265*	*76%*	*354-366*	*100%*
81-84	*29%*	*173-176*	*53%*	*266-268*	*77%*		
85-88	*30%*	*177-180*	*54%*	*269-272*	*78%*		
89-92	*31%*	*181-184*	*55%*	*273-276*	*79%*		

SHORT RATE CANCELLATION TABLE (QUÉBEC)									
Days policy in force	**% of premium retained**	**Days policy in force**	**% of premium retained**	**Days policy in force**	**% of premium retained**	**Days policy in force**	**% of premium retained**	**Days policy in force**	**% of premium retained**
1-3	*8,00%*	*100-103*	*34,00%*	*174*	*52,78%*	*203*	*59,91%*	*229*	*66,31%*
4-7	*9,00%*	*104-107*	*35,00%*	*175-176*	*53,00%*	*204*	*60,16%*	*230*	*66,55%*
8-11	*10,00%*	*108-111*	*36,00%*	*177*	*53,52%*	*205*	*60,40%*	*231*	*66,80%*
12-15	*11,00%*	*112-115*	*37,00%*	*178*	*53,77%*	*206*	*60,65%*	*232*	*67,04%*
16-19	*12,00%*	*116-119*	*38,00%*	*179-180*	*54,00%*	*207*	*60,90%*	*233*	*67,29%*
20-23	*13,00%*	*120-122*	*39,00%*	*181*	*54,50%*	*208*	*61,14%*	*234*	*67,54%*
24-26	*14,00%*	*123-126*	*40,00%*	*182*	*54,75%*	*209*	*61,39%*	*235*	*67,78%*
27-30	*15,00%*	*127-130*	*41,00%*	*183-184*	*55,00%*	*210*	*61,63%*	*236*	*68,03%*
31-34	*16,00%*	*131-134*	*42,00%*	*185*	*55,49%*	*211*	*61,88%*	*237*	*68,27%*
35-38	*17,00%*	*135-138*	*43,00%*	*186*	*55,73%*	*212*	*62,13%*	*238*	*68,52%*
39-42	*18,00%*	*139-142*	*44,00%*	*187*	*55,98%*	*213*	*62,37%*	*239*	*68,77%*
43-46	*19,00%*	*143-146*	*45,00%*	*188*	*56,00%*	*214*	*62,62%*	*240*	*69,01%*
47-49	*20,00%*	*147-149*	*46,00%*	*189*	*56,47%*	*215*	*62,86%*	*241*	*69,26%*
50-53	*21,00%*	*150*	*46,88%*	*190*	*56,72%*	*216*	*63,11%*	*242*	*69,50%*
54-57	*22,00%*	*151-153*	*47,00%*	*191*	*56,96%*	*217*	*63,36%*	*243*	*69,75%*
58-61	*23,00%*	*154*	*47,86%*	*192*	*57,00%*	*218*	*63,60%*	*244*	*70,00%*
62-65	*24,00%*	*155-157*	*48,00%*	*193*	*57,45%*	*219*	*63,85%*	*245*	*70,24%*
66-69	*25,00%*	*158*	*48,85%*	*194*	*57,70%*	*220*	*64,09%*	*246*	*70,49%*
70-73	*26,00%*	*159-161*	*49,00%*	*195*	*57,95%*	*221*	*64,34%*	*247*	*70,73%*
74-76	*27,00%*	*162*	*49,83%*	*196*	*58,19%*	*222*	*64,59%*	*248*	*70,98%*
77-80	*28,00%*	*163-165*	*50,00%*	*197*	*58,44%*	*223*	*64,83%*	*249*	*71,22%*
81-84	*29,00%*	*166*	*50,81%*	*198*	*58,68%*	*224*	*65,08%*	*250*	*71,47%*
85-88	*30,00%*	*167-169*	*51,00%*	*199*	*58,93%*	*225*	*65,32%*	*251*	*71,72%*
89-92	*31,00%*	*170*	*51,80%*	*200*	*59,18%*	*226*	*65,57%*	*252*	*71,96%*
93-96	*32,00%*	*171-172*	*52,00%*	*201*	*59,42%*	*227*	*65,81%*	*253*	*72,21%*
97-99	*33,00%*	*173*	*52,54%*	*202*	*59,67%*	*228*	*66,06%*	*254*	*72,45%*

SHORT RATE CANCELLATION TABLE (QUÉBEC)									
Days policy in force	% of premium retained	Days policy in force	% of premium retained	Days policy in force	% of premium retained	Days policy in force	% of premium retained	Days policy in force	% of premium retained
255	72,70%	278	78,36%	301	84,01%	324	89,67%	347	95,32%
256	72,95%	279	78,60%	302	84,26%	325	89,91%	348	95,57%
257	73,19%	280	78,85%	303	84,50%	326	90,16%	349	95,81%
258	73,44%	281	79,09%	304	84,75%	327	90,40%	350	96,06%
259	73,68%	282	79,34%	305	85,00%	328	90,65%	351	96,31%
260	73,93%	283	79,59%	306	85,24%	329	90,90%	352	96,55%
261	74,18%	284	79,83%	307	85,49%	330	91,14%	353	96,80%
262	74,42%	285	80,08%	308	85,73%	331	91,39%	354	97,04%
263	74,67%	286	80,32%	309	85,98%	332	91,63%	355	97,29%
264	74,91%	287	80,57%	310	86,22%	333	91,88%	356	97,54%
265	75,16%	288	80,81%	311	86,47%	334	92,13%	357	97,78%
266	75,40%	289	81,06%	312	86,72%	335	92,37%	358	98,03%
267	75,65%	290	81,31%	313	86,96%	336	92,62%	359	98,27%
268	75,90%	291	81,55%	314	87,21%	337	92,86%	360	98,52%
269	76,14%	292	81,80%	315	87,45%	338	93,11%	361	98,77%
270	76,39%	293	82,04%	316	87,70%	339	93,36%	362	99,01%
271	76,63%	294	82,29%	317	87,95%	340	93,60%	363	99,26%
272	76,88%	295	82,54%	318	88,19%	341	93,85%	364	99,50%
273	77,13%	296	82,78%	319	88,44%	342	94,09%	365	99,75%
274	77,37%	297	83,03%	320	88,68%	343	94,34%	366	99,75%
275	77,62%	298	83,27%	321	88,93%	344	94,59%		
276	77,86%	299	83,52%	322	89,18%	345	94,83%		
277	78,11%	300	83,77%	323	89,42%	346	95,08%		