



FACILITY ASSOCIATION RESIDUAL MARKET

APRIL 2016 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
APRIL 2016

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2016)

The April 2016 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The table immediately below summarizes the implemented valuations and future scheduled valuations for fiscal year 2016.

FARM FISCAL YEAR 2016 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2015 (completed)	0.87% mfad: 25 bp	Oct. 2015	updated valuation (roll forward): all jurisdictions; cash flow projections updated for all jurisdictions; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2015 (completed)	0.81% mfad: 25 bp	Mar. 2016	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2016		May 2016	update valuation (roll forward):
Jun. 30, 2016		Aug. 2016	update valuation: includes updating claims expense assumptions
Sep. 30, 2016		Oct. 2016	update valuation (roll forward):

Under the proposed schedule for fiscal year 2016, the “off-half” valuation quarters ending March 31, 2016 and September 30, 2016 would not reflect a full valuation update of assumptions, but would rather “roll-forward” key assumptions from the previous valuation. As well, all valuations are proposed to include all jurisdictions and business segments (private passenger and non-private passenger).

1.2 Appointed Actuary and Hybrid Actuarial Services Model

Liam McFarlane of Ernst & Young LLP is Facility Association’s Appointed Actuary (effective as of June 1, 2013).

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

1.3 Consideration of Recent Legal Decisions Changes in Legislation / Regulation¹

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below.

Ontario Bill 15 (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and received Royal Assent on November 20, 2014. Bill 15 includes various amendments and provisions such as, moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the December 31, 2015 valuation, reform adjustments (originally introduced with the June 30, 2015 valuation) specifically related to changes in the non-pecuniary prejudgment interest provision calculation impacting the bodily injury coverage and the applicable interest rate applied to overdue payments in the SABS impacting the accident benefits coverage, were included with the updated industry trend analysis (completed using industry data as at June 30, 2015), impacting the selection of ultimates.

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

Alberta Bill 39 (Enhancing Consumer Protection in Auto Insurance Act) was introduced into the Legislature by the Minister of Finance on November 6, 2013, and received Royal Assent on December 11, 2013. Bill 39 includes various amendments and provisions such as, allowing for both mandatory and optional auto insurance premiums to be regulated by the independent Automobile Insurance Rate Board (AIRB), the introduction of an Insurer file and approve system for premium

¹How bills become laws in Ontario is described in detail in the publication: <http://www.ontla.on.ca/lao/en/media/laointernet/pdf/bills-and-lawmaking-background-documents/how-bills-become-law-en.pdf>.

adjustments instead of an annual industry-wide rate adjustment, improved access to health care after a collision and strengthened Insurance Company solvency requirements. No specific adjustments have been made to the current valuation assumptions based on Bill 39.

New Brunswick Regulation 2013-37 was filed on May 7, 2013, amending Regulation 2003-20 (Injury Regulation), made under the Insurance Act. The Regulation introduced a new Part 2 that applies to all injuries arising from motor vehicle accidents occurring on or after July 1, 2013. The new Part 2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. With the December 31, 2015 valuation, reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at June 30, 2015), impacting the selection of ultimates.

Nova Scotia Bill 86, known as the “**Fair Auto Insurance Reforms**” (FAIR) was introduced on November 9, 2011. FAIR was implemented in two phases. Regulations related to FAIR Phase I (effective April 1, 2012) were published in the Royal Gazette Part 11, on January 13, 2012. These include provisions for: enhanced mandatory benefits under Section B (these include medical, rehabilitation, funeral, death and loss of income benefits), prohibiting premium increases if no claim is made, assistance for volunteer Fire Departments, and periodic review of Auto Insurance Law. FAIR Phase II (effective April 1, 2013) includes provisions for: diagnostic and treatment protocols for minor injuries, introduction of direct compensation for property damage, and limited liability and new priority of pay rules for rental companies. With the December 31, 2015 valuation, reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2014), impacting the selection of ultimates.

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

1.4 Ontario FARM Bodily Injury Case Reserve summary

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, was included with the updated Ontario Private Passenger

Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2014).

There have been two conflicting Ontario Superior Court decisions in relation to the application of prejudgment interest provisions: *Carillo v. Rizzo* (April 15, 2015) and *El-Khodr v. Lackie et al* (July 28, 2015). In the first, the judge ruled that the change to prejudgment interest for non-pecuniary losses² from a set level of 5% to the level that applies to pecuniary losses applies retroactively (i.e. applies to all open claims), whereas in the second, the judge ruled that the change applies only to claims where notification was provided to the insurer on or after January 1, 2015. FA's current view is that the second judgment supersedes the first, and no adjustments have been made to the provisions for accident years 2014 and prior as a result.

In addition to the above, there have also been multiple conflicting Ontario Superior Court decisions in relation to the application of the changes in the tort threshold and deductibles: *Cobb v. Long Estates* (November 13, 2015), *Vickers v. Palacios* (December 8, 2015) and *Corbett v. Odorico* (March 22, 2016). In the first, the judge ruled that the changes to the tort threshold and deductibles were substantive in nature such that the defendant was not entitled to apply the higher deductible, whereas in the second and third, the judges concluded the deductible change is procedural on the grounds that the cap on damages and the statutory deductible were implemented to achieve particular policy objectives and therefore applied retroactively (i.e. applies to all open claims). FA's current view, consistent with the latter two judgments, is that the changes to the applicable tort threshold and deductibles are applied on a settlement date basis. We've included a -2.25%³ retroactive adjustment to Ontario third party liability - bodily injury unpaid amounts (outstanding case and selected IBNR) using negative IBNR, impacting AY2014/2 and prior. We have applied a 50% tempering factor to the AY2015/1 selected adjustment factor as these are settlements that are negotiated globally and hence there may be erosion of the deductible.

Recognizing that individual members may interpret these results differently, we have included a table immediately below displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2015) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2015 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

²**Pecuniary** awards are defined on the Ontario Attorney General's website as "Damages that can be measured in money (i.e., special damages)" with special damages further defined as "Damages intended to compensate a plaintiff for a quantifiable monetary loss. Examples of such losses include: lost earnings, medical bills, and repair costs." In contrast, **non-pecuniary** awards defined as "Damages that cannot be measured in money, but nevertheless are compensated for with money (i.e., general damages)" with general damages further defined as "Damages for non-monetary losses suffered by a plaintiff. These damages are not capable of exact quantification. Examples of such losses suffered include pain, suffering, and disfigurement."

³The original adjustment with the 2015 Q3 valuation was -3.00%, with the intent to reduce this by 0.75 points with each subsequent valuation, reaching 0.00% with the 2016 Q3 valuation.

FARM (Amounts in \$s; ON PPV and non-PPV; as at Dec. 31, 2015)

AY	Curr BI Case	avg yrs to Dec 2015	projected avg # yrs to settlement	projected avg duration
1990	-	25.5	-	-
1991	-	24.5	-	-
1992	311,340	23.5	0.5	24.0
1993	-	22.5	-	-
1994	1,017,460	21.5	1.5	23.0
1995	-	20.5	-	-
1996	-	19.5	-	-
1997	-	18.5	-	-
1998	-	17.5	-	-
1999	-	16.5	-	-
2000	629,824	15.5	4.9	20.4
2001	-	14.5	-	-
2002	465,259	13.5	5.8	19.3
2003	89,500	12.5	6.3	18.8
2004	3,373,555	11.5	6.6	18.1
2005	1,994,194	10.5	5.1	15.6
2006	1,496,598	9.5	2.5	12.0
2007	1,915,899	8.5	2.7	11.2
2008	1,649,471	7.5	2.6	10.1
2009	3,437,628	6.5	2.8	9.3
2010	4,124,242	5.5	2.7	8.2
2011	2,960,686	4.5	2.5	7.0
2012	8,071,794	3.5	2.4	5.9
2013	4,461,944	2.5	2.5	5.0
2014	6,586,326	1.5	3.0	4.5
2015	2,688,242	0.5	3.8	4.3
TOTAL	45,273,962	5.7	3.1	8.8

In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence⁴ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2015 (3rd column) and from December 31, 2015 to settlement (4th column).

1.5 Current Provision Summary

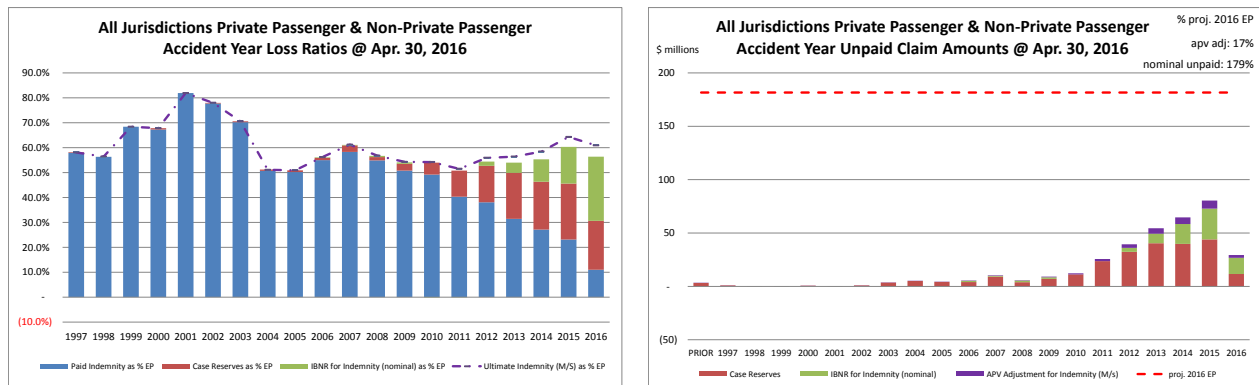
The charts at the top of the next page show the current levels of **indemnity only**⁵ claims amounts

⁴Prejudgment interest in Ontario applies to the period from the date the claim is reported, not from the time of occurrence. We have provided the latter to allow actuarial judgment to be applied in estimating the lag between occurrence and reporting.

⁵Servicing Carriers for the Residual Market are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association’s “Claims Guide” manual under the “Legal & Professional Fees” section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

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

booked by accident year⁶. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2016 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance (\$31.1 million – see table immediately below) represents 17% of the earned premium projected for the full year 2016 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

claim liabilities (\$000s)			
	amt	%	
case	245,658	69.1%	
ibnr	78,728	22.1%	
M/S apv adj	31,137	8.8%	
M/S indemnity	355,523	100.0%	
retro claims adj.	36,574		
M/S total	392,097		

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled "retro claims adj." (see footnote 5 on page 7).

The tables immediately below summarize premium and policy liabilities.

premium liabilities (\$000s)				policy liabilities (\$000s)			
	amt	%			amt	%	
unearned prem	81,108	107.8%		claim	360,960	77.2%	
prem def/(dpac)	(6,092)	(8.1%)		premium	75,016	16.1%	
M/S apv adjust.	230	0.3%		M/S apv adjust.	31,367	6.7%	
M/S total	75,246	100.0%		M/S total	467,343	100.0%	

⁶The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as "PRIOR".

2 Activity During the Month of April 2016⁷

2.1 Recorded Premium and Claims Activity

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

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

Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	3,149	(223)	2,310	(1,147)	(1,493)	9	817	(1,138)
AB	4,911	(402)	3,124	(522)	(871)	(1,167)	2,253	(1,689)
NL	2,259	(83)	2,390	571	(466)	(497)	1,924	74
NB	1,646	(74)	668	(432)	289	561	957	129
NS	1,354	(54)	489	(241)	170	345	659	105
PE	377	(15)	111	35	378	360	490	395
YT	164	(7)	109	80	10	(63)	119	17
NT	394	(28)	173	59	(26)	(51)	147	8
NU	125	3	27	18	11	(17)	39	2
TOTAL	14,380	(882)	9,401	(1,579)	(1,996)	(519)	7,404	(2,098)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(0)	(0)	3,844	452	(4,148)	(1,490)	(304)	(1,038)
2014	(2)	(2)	951	(145)	(315)	315	636	170
2015	(29)	(29)	1,797	(1,989)	(623)	828	1,174	(1,161)
2016	14,412	(850)	2,808	103	3,090	(172)	5,898	(69)
TOTAL	14,380	(882)	9,401	(1,579)	(1,996)	(519)	7,404	(2,098)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

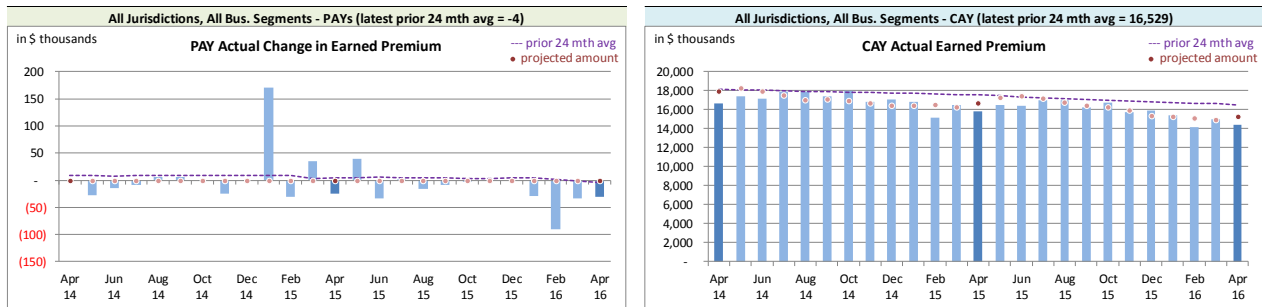
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.

⁷There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

The charts immediately below show actual **earned premium**⁸ in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

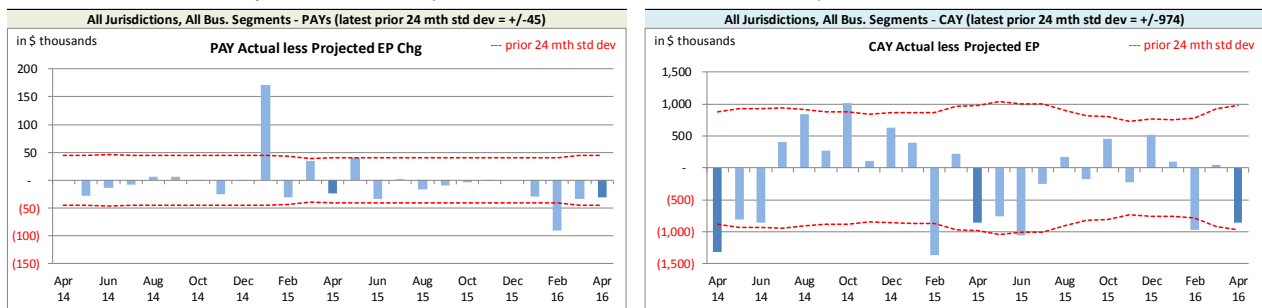
FARM Actual Earned Premium by Calendar Month



Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels (January 2015 being unusual in the left table above).

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

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



On Latest \$ thousands		
	Earned Premium	
	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(4)	16,529
std dev	45	974
A-P <> std dev	2	5
% <> std dev	8.0%	20.0%
norm <> std dev	31.7%	31.7%

Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not seem to be biased (ignoring the prior accident years’ (PAYs) variances) and it does appear to generate variances within the prior 24-month standard deviation better than as indicated by a normal distribution (see table to the left).

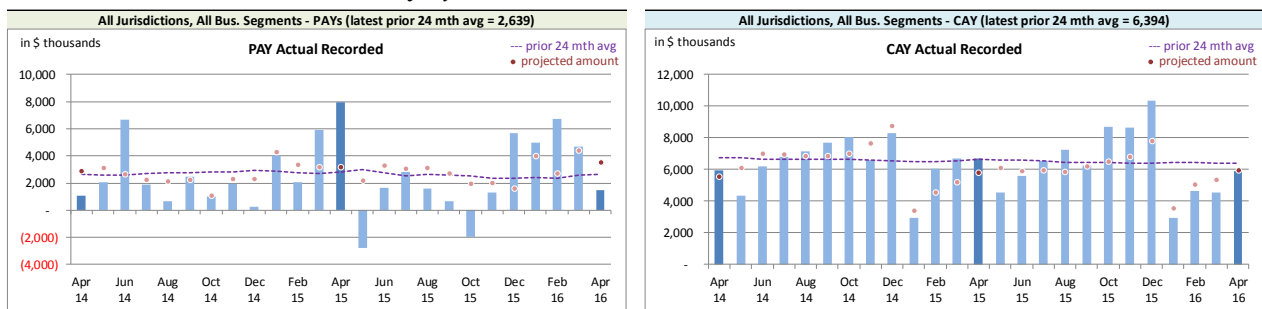
⁸Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

That said, it is likely that some additional improvement could be achieved (particularly with respect to reflecting the number of days in the month – February variances in particular are impacted by the implicit assumption currently used that all months have an equal number of days for earnings). Over time, we may consider other projection approaches to narrow monthly variance (for example, we use a different approach for the Risk Sharing Pools which seems to perform better in magnitude, although it does seem to show bias as well).

2.1.b AvsP: Recorded Indemnity

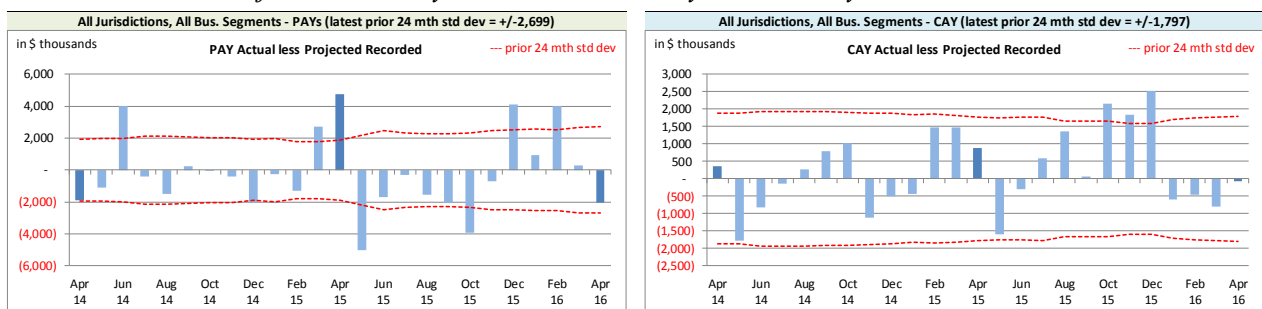
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,639	6,394
std dev		2,699	1,797
A-P <> std dev		8	3
% <> std dev		32.0%	12.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart above) over the entire period shown provides evidence of bias (actuals tend to be lower than our projections). This continues to be monitored, although we have not been able to identify any particular source of bias to-date (we project at a

more granular level – i.e. jurisdiction, business segment, and accident year). In addition, the variances have fallen outside of the period’s standard deviation 32% of the time (see table above),

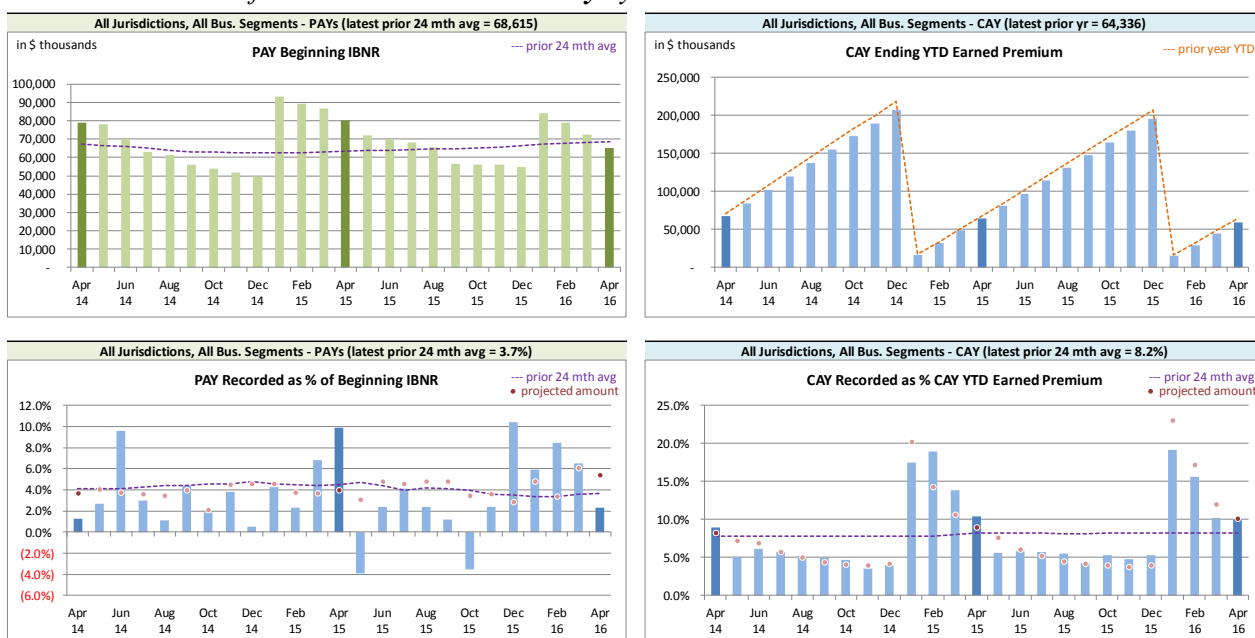
suggesting the projection process performs no better than simply projecting based on the previous 24-month average. We continue to review to look for ways to improve the projections.

The current accident year (CAY) **recorded indemnity** variances (right chart at bottom of the previous page) over the period has not indicated a systemic bias overall (although there may be evidence of seasonality that is not being modelled) and with monthly variances falling outside of the period standard deviation 12% of the time, the projection process appears to perform better than simply projecting based on the previous 24-month average.

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

We have included, for reference, additional charts immediately below related to levels influencing **recorded indemnity** activity.

FARM Levels that influence⁹ Recorded Indemnity by Calendar Month



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

- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and

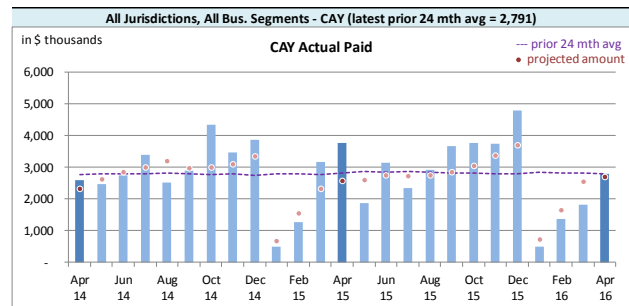
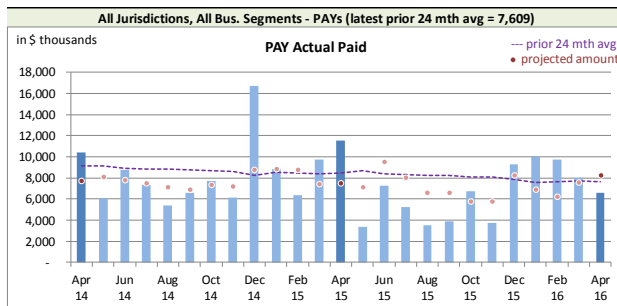
⁹Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as a beginning IBNR change one month after the valuation is implemented, i.e. the change will generally show in April, June, September, and November).

2.1.c AvsP: Paid Indemnity

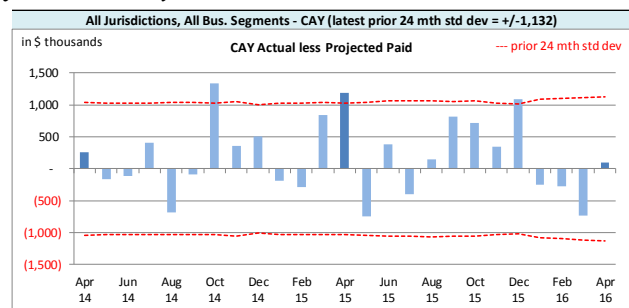
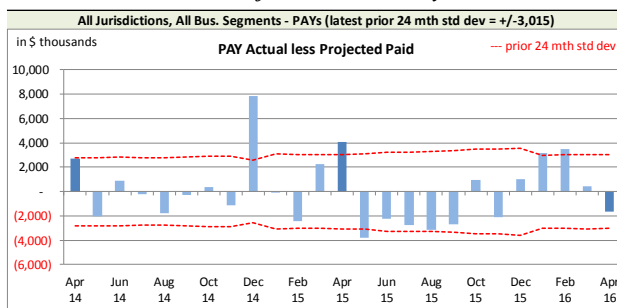
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,609	2,791
std dev		3,015	1,132
A-P <> std dev		5	3
% <> std dev		20.0%	12.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period shown does not seem to indicate evidence of bias. The variances have fallen outside of the period’s standard deviation 20% of time (see table to the left) and as this is fewer than indicated by the normal distribution, it suggests

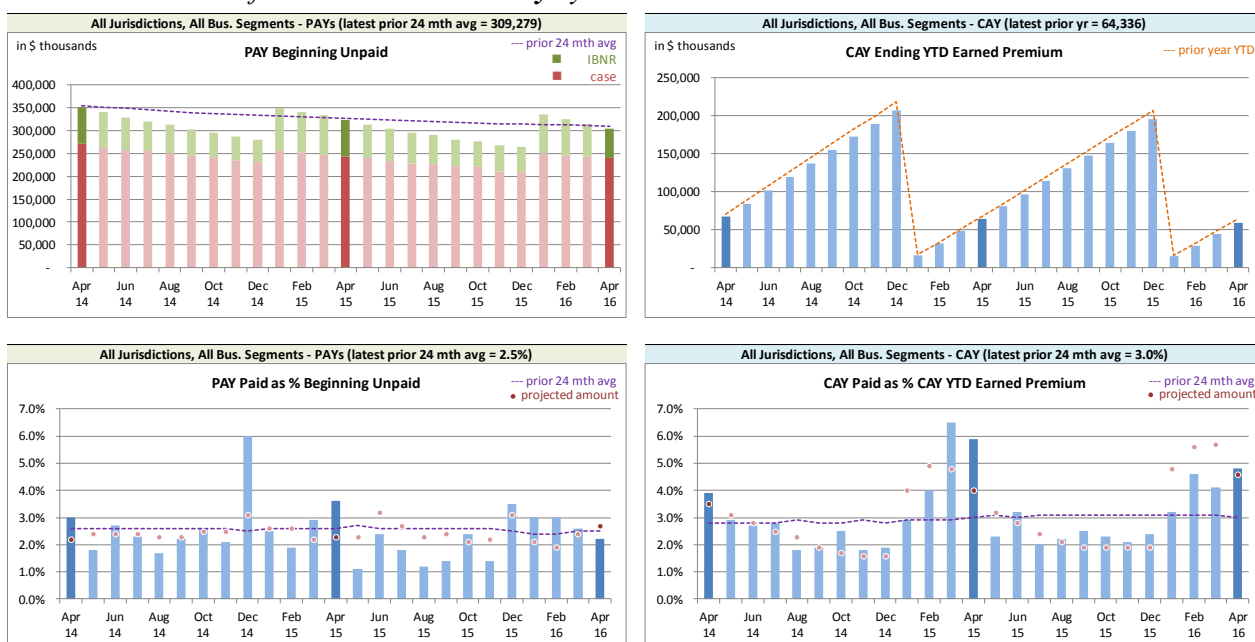
the projection process performs better than simply projecting based on the previous 24-month average.

The current accident year (CAY) **paid indemnity** variances have fallen outside of one standard deviation of the preceding 24-month period approximately 12% of the time, suggesting that the

projection process performs better than simply projecting based on the prior 24-month average. As well, there does not seem to be evidence of bias.

We have included, for reference, additional charts immediately below related to levels influencing **paid indemnity** activity.

FARM Levels that influence¹⁰ Paid Indemnity by Calendar Month



We track beginning prior accident years' unpaid balance (case and IBNR) as **paid indemnity** activity "comes out of" the unpaid balance. Changes in the prior accident years' beginning unpaid balance (see upper left chart above) occur for several possible reasons:

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

2.2 Actuarial Provisions

An "ultimate loss ratio matching method" (described in section 3) is used to determine the month's IBNR¹¹ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

¹⁰Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.

¹¹For ease of discussion, "IBNR" is used in place of "provisions for incurred but not recorded (IBNR) and development".

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

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (December 31, 2015 for all jurisdictions). The table immediately below summarizes variances in provisions included in the April 2016 Participation Report and the associated one-month projections from last month's Report.

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

Table 02a			actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	16,026	1,061	(4,199)	30	18,822	(42)	30,649	1,049
2014	18,640	(171)	(1,156)	(2)	7,434	19	24,918	(154)
2015	28,827	1,144	(1,662)	(42)	9,269	267	36,434	1,369
2016	15,235	(402)	(627)	13	3,256	(64)	17,864	(453)
TOTAL	78,728	1,632	(7,644)	(1)	38,781	180	109,865	1,811

The IBNR provision is \$1.6 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as "allowed claims expenses" (see footnote 5 on page 7). The table at the top of the next page summarizes the variances in these "Retro Claims Provisions" included in the April 2016 Participation Report and the one-month projections from last month's Report. The variances reflect earned premium variances by jurisdiction, and variances in payments for allowed claims expenses relative to projections.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹² and APV Amounts (\$ thousands)

Table 02b			actuarial present value adjustments					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	29,665	318	-	-	-	-	29,665	318
2014	2,970	70	-	-	-	-	2,970	70
2015	3,496	65	-	-	-	-	3,496	65
2016	443	2	-	-	-	-	443	2
TOTAL	36,574	455	-	-	-	-	36,574	455

The table immediately below summarizes the variances in the provisions for the deferred policy acquisition cost amounts (the FARM overall remains in a deferred asset position) included in the April 2016 Participation Report and the one-month projections from last month’s Report. The variances are mainly driven by the unearned premium balance variance (at the jurisdiction level).

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

Table 03

	Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:	(6,092)	11	230	9	(5,862)	20
balance as % unearned premium:	(7.5%)	-	0.3%	0.1%	(7.2%)	0.1%
actual unearned premium:	81,108					
less projected:	260					

3 Ultimate Loss Ratio Matching Method

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

- Earned premium to date
- Ultimate loss¹³ ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹⁴ during the two-month projection

¹²“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association.

¹³“Loss” here refers to indemnity only unless otherwise noted.

¹⁴“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

The table immediately below summarizes the calendar year-to-date results for indemnity as well as Servicing Carrier claims fees & allowed claims expenses. In determining the ratios to earned premium, the calendar year-to-date earned premium has been used, which includes earned premium associated with the current accident year but also earned premium adjustments related to prior accident years.

FARM Calendar Year-to-Date Indemnity, Claims Fees & Allowed Claims Expense Summary (\$ thousands)

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	(2,685)	(4.6%)	(2,252)	(3.8%)	(4,937)	(8.4%)	(593)	1.4%
CAY	40,214	68.4%	2,629	4.5%	42,843	72.9%	10,370	(0.3%)
TOTAL	37,529	63.9%	377	0.6%	37,906	64.5%	9,777	1.1%

(“% EP” based on 2016 calendar year-to-date earned premium; ratios may not total due to rounding)

The loss ratio change year-to-date in Table 04 reflects not only changes in the prior accident year levels, but also the increase in the calendar year-to-date earned premium with an additional month’s earned premium.

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.81%	
				interest rate margin: 25 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
<input checked="" type="checkbox"/> Private Passenger	prior	29,000	29,000	29,000	27,000
	2007	16,000	16,000	15,000	15,000
	2008	21,000	21,000	20,000	20,000
	2009	54,000	55,000	53,000	52,000
	2010	(76,000)	(77,000)	(76,000)	(74,000)
	2011	151,000	28,000	27,000	25,000
	2012	476,000	693,000	679,000	662,000
	2013	940,000	951,000	929,000	900,000
	2014	2,160,000	2,257,000	2,184,000	2,111,000
	2015	2,839,000	2,635,000	2,490,000	2,098,000
	2016	1,155,000	1,326,000	1,616,000	1,781,000
Private Passenger Total		7,765,000	7,934,000	7,966,000	7,617,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	4,000	4,000	4,000	4,000
	2007	(135,000)	(275,000)	(269,000)	(265,000)
	2008	52,000	52,000	51,000	50,000
	2009	3,000	3,000	3,000	3,000
	2010	23,000	23,000	23,000	22,000
	2011	179,000	249,000	243,000	237,000
	2012	465,000	364,000	360,000	354,000
	2013	502,000	491,000	483,000	473,000
	2014	1,582,000	1,676,000	1,632,000	1,596,000
	2015	1,863,000	1,525,000	1,362,000	1,212,000
	2016	688,000	628,000	1,061,000	1,544,000
Non Private Passenger Total		5,226,000	4,740,000	4,953,000	5,230,000
Grand Total		12,991,000	12,674,000	12,919,000	12,847,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick		discount rate: 0.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201603	201604	201605	201606	
Private Passenger	prior	58,000	58,000	58,000	58,000	
	2007	10,000	10,000	10,000	10,000	
	2008	200,000	200,000	196,000	194,000	
	2009	52,000	81,000	80,000	79,000	
	2010	(522,000)	(521,000)	(511,000)	(501,000)	
	2011	23,000	(9,000)	(7,000)	(5,000)	
	2012	58,000	58,000	59,000	60,000	
	2013	700,000	648,000	639,000	628,000	
	2014	1,265,000	1,172,000	1,152,000	1,134,000	
	2015	1,781,000	1,795,000	1,675,000	1,579,000	
	2016	485,000	771,000	1,192,000	1,529,000	
Private Passenger Total		4,110,000	4,263,000	4,543,000	4,765,000	
Non Private Passenger	prior	23,000	23,000	21,000	20,000	
	2007	11,000	11,000	10,000	8,000	
	2008	395,000	395,000	357,000	324,000	
	2009	60,000	60,000	58,000	55,000	
	2010	152,000	152,000	140,000	129,000	
	2011	218,000	206,000	194,000	183,000	
	2012	279,000	296,000	274,000	254,000	
	2013	320,000	(18,000)	12,000	38,000	
	2014	556,000	564,000	526,000	490,000	
	2015	1,149,000	1,076,000	1,008,000	937,000	
	2016	355,000	534,000	709,000	850,000	
Non Private Passenger Total		3,518,000	3,299,000	3,309,000	3,288,000	
Grand Total		7,628,000	7,562,000	7,852,000	8,053,000	

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia		discount rate: 0.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201603	201604	201605	201606	
Private Passenger	prior	58,000	58,000	58,000	56,000	
	2007	24,000	24,000	22,000	23,000	
	2008	(38,000)	(38,000)	(37,000)	(34,000)	
	2009	(6,000)	(157,000)	(156,000)	(147,000)	
	2010	(50,000)	(40,000)	(40,000)	(24,000)	
	2011	31,000	31,000	31,000	29,000	
	2012	223,000	223,000	220,000	209,000	
	2013	136,000	143,000	142,000	142,000	
	2014	666,000	670,000	665,000	517,000	
	2015	891,000	875,000	773,000	574,000	
	2016	424,000	564,000	768,000	909,000	
Private Passenger Total		2,359,000	2,353,000	2,446,000	2,254,000	
Non Private Passenger	prior	21,000	21,000	21,000	21,000	
	2007	(4,000)	(4,000)	(4,000)	(4,000)	
	2008	6,000	98,000	97,000	96,000	
	2009	(5,000)	(5,000)	(5,000)	(5,000)	
	2010	33,000	33,000	32,000	31,000	
	2011	(50,000)	(91,000)	(91,000)	(91,000)	
	2012	260,000	285,000	280,000	277,000	
	2013	345,000	409,000	403,000	398,000	
	2014	438,000	446,000	439,000	429,000	
	2015	2,193,000	2,181,000	2,083,000	1,839,000	
	2016	680,000	671,000	902,000	1,145,000	
Non Private Passenger Total		3,917,000	4,044,000	4,157,000	4,136,000	
Grand Total		6,276,000	6,397,000	6,603,000	6,390,000	

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.81%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
<input checked="" type="checkbox"/> Private Passenger	prior	19,000	19,000	19,000	19,000
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	3,000	3,000	3,000	3,000
	2010	102,000	102,000	100,000	99,000
	2011	72,000	72,000	71,000	71,000
	2012	63,000	63,000	63,000	63,000
	2013	131,000	131,000	130,000	129,000
	2014	293,000	274,000	272,000	270,000
	2015	490,000	190,000	187,000	182,000
	2016	167,000	117,000	214,000	293,000
Private Passenger Total		1,338,000	969,000	1,057,000	1,127,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	23,000	23,000	24,000	23,000
	2012	147,000	147,000	146,000	144,000
	2013	80,000	82,000	81,000	80,000
	2014	234,000	223,000	221,000	218,000
	2015	440,000	460,000	444,000	427,000
	2016	175,000	239,000	330,000	406,000
Non Private Passenger Total		1,098,000	1,173,000	1,245,000	1,297,000
Grand Total		2,436,000	2,142,000	2,302,000	2,424,000

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario		discount rate: 0.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201603	201604	201605	201606	
Private Passenger	prior	1,186,000	1,327,000	1,306,000	1,283,000	
	2007	1,502,000	1,504,000	1,473,000	1,443,000	
	2008	673,000	673,000	661,000	648,000	
	2009	813,000	820,000	805,000	790,000	
	2010	(974,000)	(1,127,000)	(1,101,000)	(1,079,000)	
	2011	(1,549,000)	(1,380,000)	(1,352,000)	(1,324,000)	
	2012	(49,000)	(46,000)	(37,000)	(35,000)	
	2013	781,000	841,000	829,000	813,000	
	2014	2,233,000	2,200,000	2,164,000	2,123,000	
	2015	2,898,000	2,896,000	2,525,000	2,220,000	
	2016	1,284,000	1,550,000	1,833,000	2,051,000	
Private Passenger Total		8,798,000	9,258,000	9,106,000	8,933,000	
Non Private Passenger	prior	390,000	390,000	384,000	372,000	
	2007	153,000	(138,000)	(135,000)	(132,000)	
	2008	176,000	177,000	174,000	171,000	
	2009	417,000	424,000	415,000	407,000	
	2010	874,000	874,000	856,000	840,000	
	2011	84,000	107,000	104,000	103,000	
	2012	815,000	797,000	778,000	762,000	
	2013	4,288,000	4,147,000	4,055,000	3,974,000	
	2014	6,963,000	6,736,000	6,602,000	6,471,000	
	2015	8,331,000	8,278,000	7,829,000	7,353,000	
	2016	3,135,000	4,153,000	5,188,000	6,172,000	
Non Private Passenger Total		25,626,000	25,945,000	26,250,000	26,493,000	
Grand Total		34,424,000	35,203,000	35,356,000	35,426,000	

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta		discount rate: 0.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201603	201604	201605	201606	
Private Passenger	prior	(119,000)	72,000	70,000	71,000	
	2007	16,000	16,000	15,000	14,000	
	2008	56,000	56,000	56,000	55,000	
	2009	93,000	93,000	90,000	88,000	
	2010	395,000	395,000	390,000	382,000	
	2011	1,396,000	1,286,000	1,276,000	1,250,000	
	2012	1,517,000	2,058,000	2,042,000	2,002,000	
	2013	2,297,000	2,297,000	2,280,000	2,239,000	
	2014	2,807,000	2,783,000	2,764,000	2,731,000	
	2015	3,328,000	3,199,000	3,171,000	3,134,000	
	2016	1,095,000	1,145,000	1,497,000	1,795,000	
Private Passenger Total		12,881,000	13,400,000	13,651,000	13,761,000	
Non Private Passenger	prior	(50,000)	(53,000)	(41,000)	(33,000)	
	2007	91,000	91,000	85,000	81,000	
	2008	218,000	218,000	204,000	191,000	
	2009	734,000	700,000	636,000	579,000	
	2010	660,000	671,000	613,000	562,000	
	2011	1,009,000	1,148,000	1,071,000	999,000	
	2012	1,873,000	1,837,000	1,685,000	1,550,000	
	2013	2,909,000	2,950,000	2,846,000	2,706,000	
	2014	5,032,000	4,505,000	4,454,000	4,338,000	
	2015	9,486,000	9,277,000	9,166,000	9,030,000	
	2016	5,025,000	5,597,000	7,109,000	8,475,000	
Non Private Passenger Total		26,987,000	26,941,000	27,828,000	28,478,000	
Grand Total		39,868,000	40,341,000	41,479,000	42,239,000	

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

EXHIBIT A

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

page 7 of 10

Jurisdiction Desc	Yukon		discount rate: 0.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
BusinessSegment Desc	Acc Year		201603	201604	201605	201606
 Private Passenger	prior		5,000	5,000	5,000	5,000
	2007			-	-	-
	2008		6,000	6,000	6,000	6,000
	2009		28,000	28,000	28,000	28,000
	2010		33,000	33,000	33,000	33,000
	2011		73,000	(38,000)	(37,000)	(36,000)
	2012		95,000	95,000	94,000	93,000
	2013		169,000	169,000	164,000	160,000
	2014		350,000	350,000	341,000	332,000
	2015		490,000	489,000	482,000	475,000
	2016		98,000	145,000	178,000	191,000
Private Passenger Total			1,347,000	1,282,000	1,294,000	1,287,000
 Non Private Passenger	prior		1,000	1,000	1,000	1,000
	2007			-	-	-
	2008		2,000	2,000	2,000	2,000
	2009			-	-	-
	2010		6,000	6,000	6,000	6,000
	2011		17,000	15,000	15,000	15,000
	2012		26,000	26,000	26,000	26,000
	2013		110,000	110,000	109,000	108,000
	2014		128,000	128,000	127,000	126,000
	2015		281,000	268,000	260,000	248,000
	2016		140,000	189,000	231,000	250,000
Non Private Passenger Total			711,000	745,000	777,000	782,000
Grand Total			2,058,000	2,027,000	2,071,000	2,069,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.81%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	22,000	22,000	22,000	22,000
	2009	(13,000)	(13,000)	(13,000)	(13,000)
	2010	3,000	3,000	3,000	3,000
	2011	32,000	65,000	63,000	62,000
	2012	179,000	179,000	177,000	174,000
	2013	338,000	337,000	324,000	320,000
	2014	487,000	482,000	465,000	460,000
	2015	633,000	577,000	559,000	524,000
	2016	93,000	117,000	193,000	266,000
Private Passenger Total		1,775,000	1,770,000	1,794,000	1,819,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	22,000	22,000	22,000	22,000
	2013	96,000	96,000	94,000	94,000
	2014	232,000	223,000	221,000	220,000
	2015	196,000	206,000	197,000	188,000
	2016	87,000	97,000	124,000	141,000
Non Private Passenger Total		637,000	648,000	662,000	669,000
Grand Total		2,412,000	2,418,000	2,456,000	2,488,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nunavut		discount rate: 0.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201603	201604	201605	201606	
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2007	3,000	3,000	3,000	3,000	
	2008	1,000	1,000	1,000	1,000	
	2009	1,000	1,000	1,000	1,000	
	2010	7,000	7,000	7,000	7,000	
	2011	28,000	28,000	27,000	27,000	
	2012	(21,000)	(21,000)	(21,000)	(21,000)	
	2013	229,000	229,000	227,000	225,000	
	2014	57,000	57,000	57,000	57,000	
	2015	250,000	246,000	237,000	222,000	
	2016	29,000	24,000	40,000	56,000	
Private Passenger Total		582,000	573,000	577,000	576,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	-	-	-	-	
	2007	-	-	-	-	
	2008	-	-	-	-	
	2009	1,000	1,000	1,000	1,000	
	2010	-	-	-	-	
	2011	-	-	-	-	
	2012	23,000	23,000	23,000	23,000	
	2013	74,000	74,000	73,000	72,000	
	2014	172,000	172,000	170,000	168,000	
	2015	264,000	261,000	256,000	251,000	
	2016	(23,000)	(3,000)	26,000	52,000	
Non Private Passenger Total		511,000	528,000	549,000	567,000	
Grand Total		1,093,000	1,101,000	1,126,000	1,143,000	

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

EXHIBIT A

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

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Jurisdiction Desc	(All)				
AccountCode Desc	IBNR Provision				discount rate: 0.81%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
Private Passenger	prior	1,232,000	1,564,000	1,541,000	1,515,000
	2007	1,573,000	1,575,000	1,540,000	1,510,000
	2008	940,000	940,000	924,000	911,000
	2009	1,025,000	911,000	891,000	881,000
	2010	(1,082,000)	(1,225,000)	(1,195,000)	(1,154,000)
	2011	257,000	83,000	99,000	99,000
	2012	2,541,000	3,302,000	3,276,000	3,207,000
	2013	5,721,000	5,746,000	5,664,000	5,556,000
	2014	10,318,000	10,245,000	10,064,000	9,735,000
	2015	13,600,000	12,902,000	12,099,000	11,008,000
	2016	4,830,000	5,759,000	7,531,000	8,871,000
Private Passenger Total		40,955,000	41,802,000	42,434,000	42,139,000
Non Private Passenger	prior	390,000	387,000	391,000	386,000
	2007	116,000	(315,000)	(313,000)	(312,000)
	2008	849,000	942,000	885,000	834,000
	2009	1,211,000	1,184,000	1,109,000	1,041,000
	2010	1,749,000	1,760,000	1,671,000	1,591,000
	2011	1,480,000	1,657,000	1,560,000	1,469,000
	2012	3,910,000	3,797,000	3,594,000	3,412,000
	2013	8,724,000	8,341,000	8,156,000	7,943,000
	2014	15,337,000	14,673,000	14,392,000	14,056,000
	2015	24,203,000	23,532,000	22,605,000	21,485,000
	2016	10,262,000	12,105,000	15,680,000	19,035,000
Non Private Passenger Total		68,231,000	68,063,000	69,730,000	70,940,000
Grand Total		109,186,000	109,865,000	112,164,000	113,079,000

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

EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
Private Passenger	prior	(14,000)	(14,000)	(14,000)	(14,000)
	2007	(3,000)	(3,000)	(3,000)	(3,000)
	2008	1,000	1,000	1,000	1,000
	2009	(3,000)	(2,000)	(2,000)	(2,000)
	2010	(97,000)	(98,000)	(96,000)	(94,000)
	2011	(75,000)	(170,000)	(167,000)	(164,000)
	2012	89,000	360,000	353,000	346,000
	2013	442,000	466,000	452,000	438,000
	2014	1,321,000	1,436,000	1,379,000	1,331,000
	2015	1,982,000	1,798,000	1,672,000	1,338,000
	2016	934,000	1,040,000	1,256,000	1,353,000
Private Passenger Total		4,577,000	4,814,000	4,831,000	4,530,000
Non Private Passenger	prior	3,000	4,000	4,000	4,000
	2007	(177,000)	(317,000)	(311,000)	(305,000)
	2008	48,000	48,000	47,000	46,000
	2009	3,000	3,000	3,000	3,000
	2010	5,000	5,000	5,000	5,000
	2011	62,000	133,000	130,000	127,000
	2012	194,000	98,000	96,000	94,000
	2013	333,000	332,000	325,000	318,000
	2014	1,213,000	1,307,000	1,268,000	1,243,000
	2015	1,354,000	1,020,000	867,000	746,000
	2016	558,000	474,000	863,000	1,299,000
Non Private Passenger Total		3,596,000	3,107,000	3,297,000	3,580,000
Grand Total		8,173,000	7,921,000	8,128,000	8,110,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
Private Passenger	prior	27,000	27,000	27,000	27,000
	2007	9,000	9,000	9,000	9,000
	2008	141,000	141,000	138,000	135,000
	2009	34,000	63,000	62,000	61,000
	2010	(531,000)	(531,000)	(520,000)	(510,000)
	2011	(110,000)	(140,000)	(137,000)	(134,000)
	2012	(95,000)	(94,000)	(92,000)	(90,000)
	2013	435,000	384,000	376,000	368,000
	2014	837,000	769,000	754,000	739,000
	2015	1,306,000	1,329,000	1,236,000	1,149,000
	2016	354,000	594,000	971,000	1,261,000
Private Passenger Total		2,407,000	2,551,000	2,824,000	3,015,000
Non Private Passenger	prior	2,000	2,000	-	-
	2007	6,000	6,000	5,000	4,000
	2008	365,000	365,000	328,000	295,000
	2009	22,000	22,000	20,000	18,000
	2010	124,000	124,000	112,000	101,000
	2011	124,000	113,000	102,000	92,000
	2012	191,000	208,000	187,000	168,000
	2013	3,000	(334,000)	(301,000)	(271,000)
	2014	389,000	398,000	362,000	329,000
	2015	948,000	878,000	817,000	748,000
	2016	299,000	462,000	619,000	740,000
Non Private Passenger Total		2,473,000	2,244,000	2,251,000	2,224,000
Grand Total		4,880,000	4,795,000	5,075,000	5,239,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
Private Passenger	prior	(60,000)	(60,000)	(59,000)	(58,000)
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(61,000)	(61,000)	(60,000)	(57,000)
	2009	(72,000)	(223,000)	(221,000)	(210,000)
	2010	(116,000)	(106,000)	(105,000)	(89,000)
	2011	6,000	6,000	6,000	5,000
	2012	44,000	44,000	44,000	37,000
	2013	(17,000)	(9,000)	(9,000)	(6,000)
	2014	476,000	480,000	475,000	332,000
	2015	653,000	639,000	537,000	349,000
	2016	360,000	477,000	655,000	768,000
Private Passenger Total		1,212,000	1,186,000	1,262,000	1,070,000
Non Private Passenger	prior	15,000	15,000	15,000	15,000
	2007	(4,000)	(4,000)	(4,000)	(4,000)
	2008	(7,000)	85,000	84,000	83,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(165,000)	(202,000)	(200,000)	(198,000)
	2012	149,000	174,000	172,000	170,000
	2013	141,000	206,000	204,000	202,000
	2014	178,000	188,000	186,000	177,000
	2015	1,877,000	1,870,000	1,776,000	1,536,000
	2016	586,000	557,000	759,000	977,000
Non Private Passenger Total		2,763,000	2,882,000	2,985,000	2,951,000
Grand Total		3,975,000	4,068,000	4,247,000	4,021,000

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EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	3,000	3,000	3,000	3,000
	2010	69,000	69,000	68,000	67,000
	2011	14,000	14,000	14,000	14,000
	2012	37,000	37,000	37,000	37,000
	2013	109,000	109,000	108,000	107,000
	2014	235,000	216,000	214,000	212,000
	2015	388,000	88,000	85,000	80,000
	2016	138,000	82,000	169,000	237,000
Private Passenger Total		992,000	617,000	697,000	756,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	6,000	6,000	6,000	6,000
	2012	80,000	80,000	79,000	78,000
	2013	72,000	74,000	73,000	72,000
	2014	200,000	189,000	187,000	185,000
	2015	389,000	408,000	392,000	376,000
	2016	154,000	214,000	298,000	366,000
Non Private Passenger Total		900,000	970,000	1,034,000	1,082,000
Grand Total		1,892,000	1,587,000	1,731,000	1,838,000

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

EXHIBIT B




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

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

discount rate: 0.00%

interest rate margin: 0 basis pts





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM 			
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
 Private Passenger	prior	191,000	339,000	332,000	325,000
	2007	1,179,000	1,181,000	1,157,000	1,134,000
	2008	601,000	601,000	589,000	577,000
	2009	565,000	581,000	569,000	558,000
	2010	(1,238,000)	(1,381,000)	(1,353,000)	(1,326,000)
	2011	(1,637,000)	(1,465,000)	(1,436,000)	(1,407,000)
	2012	(554,000)	(539,000)	(528,000)	(517,000)
	2013	430,000	491,000	481,000	471,000
	2014	1,667,000	1,652,000	1,619,000	1,587,000
	2015	2,378,000	2,385,000	2,015,000	1,743,000
	2016	1,131,000	1,355,000	1,593,000	1,768,000
Private Passenger Total		4,713,000	5,200,000	5,038,000	4,913,000
 Non Private Passenger	prior	114,000	114,000	112,000	110,000
	2007	33,000	(221,000)	(217,000)	(213,000)
	2008	119,000	120,000	118,000	116,000
	2009	291,000	298,000	292,000	286,000
	2010	778,000	778,000	762,000	747,000
	2011	(230,000)	(206,000)	(202,000)	(198,000)
	2012	(16,000)	(3,000)	(3,000)	(3,000)
	2013	2,651,000	2,530,000	2,479,000	2,429,000
	2014	5,428,000	5,206,000	5,102,000	5,000,000
	2015	6,695,000	6,662,000	6,229,000	5,793,000
	2016	2,728,000	3,623,000	4,519,000	5,362,000
Non Private Passenger Total		18,591,000	18,901,000	19,191,000	19,429,000
Grand Total		23,304,000	24,101,000	24,229,000	24,342,000

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EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
 Private Passenger	prior	(193,000)	14,000	15,000	16,000
	2007	(20,000)	(20,000)	(20,000)	(20,000)
	2008	42,000	42,000	42,000	41,000
	2009	85,000	85,000	84,000	82,000
	2010	201,000	201,000	200,000	196,000
	2011	1,155,000	1,046,000	1,041,000	1,020,000
	2012	1,201,000	1,754,000	1,745,000	1,710,000
	2013	1,925,000	1,925,000	1,915,000	1,877,000
	2014	2,314,000	2,294,000	2,283,000	2,260,000
	2015	2,827,000	2,713,000	2,699,000	2,672,000
	2016	962,000	978,000	1,292,000	1,555,000
Private Passenger Total		10,499,000	11,032,000	11,296,000	11,409,000
 Non Private Passenger	prior	(82,000)	(85,000)	(73,000)	(63,000)
	2007	30,000	30,000	27,000	24,000
	2008	105,000	105,000	94,000	85,000
	2009	634,000	600,000	540,000	486,000
	2010	509,000	526,000	473,000	426,000
	2011	469,000	608,000	547,000	492,000
	2012	1,385,000	1,349,000	1,214,000	1,093,000
	2013	1,876,000	1,935,000	1,858,000	1,737,000
	2014	3,950,000	3,447,000	3,413,000	3,311,000
	2015	7,558,000	7,434,000	7,360,000	7,250,000
	2016	4,441,000	4,902,000	6,243,000	7,464,000
Non Private Passenger Total		20,875,000	20,851,000	21,696,000	22,305,000
Grand Total		31,374,000	31,883,000	32,992,000	33,714,000

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EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
 Private Passenger	prior	5,000	5,000	5,000	5,000
	2007	-	-	-	-
	2008	5,000	5,000	5,000	5,000
	2009	26,000	26,000	26,000	26,000
	2010	14,000	14,000	14,000	14,000
	2011	52,000	(59,000)	(58,000)	(57,000)
	2012	87,000	87,000	86,000	85,000
	2013	152,000	152,000	147,000	143,000
	2014	315,000	315,000	306,000	297,000
	2015	339,000	338,000	331,000	324,000
	2016	88,000	132,000	161,000	171,000
Private Passenger Total		1,083,000	1,015,000	1,023,000	1,013,000
 Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2007	-	-	-	-
	2008	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	5,000	5,000	5,000	5,000
	2011	9,000	14,000	14,000	14,000
	2012	21,000	21,000	21,000	21,000
	2013	99,000	99,000	98,000	97,000
	2014	111,000	111,000	110,000	109,000
	2015	205,000	195,000	187,000	178,000
	2016	125,000	170,000	209,000	222,000
Non Private Passenger Total		578,000	618,000	647,000	649,000
Grand Total		1,661,000	1,633,000	1,670,000	1,662,000

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EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	21,000	21,000	21,000	21,000
	2009	(31,000)	(31,000)	(31,000)	(31,000)
	2010	3,000	3,000	3,000	3,000
	2011	18,000	51,000	50,000	49,000
	2012	156,000	156,000	154,000	152,000
	2013	297,000	296,000	284,000	281,000
	2014	360,000	356,000	342,000	339,000
	2015	478,000	427,000	410,000	377,000
	2016	64,000	82,000	149,000	216,000
Private Passenger Total		1,367,000	1,362,000	1,383,000	1,408,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	20,000	20,000	20,000	20,000
	2013	35,000	35,000	35,000	35,000
	2014	126,000	119,000	118,000	117,000
	2015	175,000	185,000	176,000	167,000
	2016	78,000	86,000	110,000	124,000
Non Private Passenger Total		438,000	449,000	463,000	467,000
Grand Total		1,805,000	1,811,000	1,846,000	1,875,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	6,000	6,000	6,000	6,000
	2011	25,000	25,000	25,000	25,000
	2012	(24,000)	(24,000)	(24,000)	(24,000)
	2013	208,000	208,000	206,000	204,000
	2014	45,000	45,000	45,000	45,000
	2015	226,000	222,000	213,000	198,000
	2016	24,000	20,000	33,000	47,000
Private Passenger Total		513,000	505,000	507,000	504,000
Non Private Passenger	prior	-	-	-	-
	2007	-	-	-	-
	2008	-	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	21,000	21,000	21,000	21,000
	2013	67,000	67,000	66,000	65,000
	2014	112,000	112,000	110,000	108,000
	2015	240,000	236,000	231,000	226,000
	2016	(31,000)	(13,000)	13,000	37,000
Non Private Passenger Total		410,000	424,000	442,000	458,000
Grand Total		923,000	929,000	949,000	962,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
Private Passenger	prior	(47,000)	308,000	303,000	298,000
	2007	1,169,000	1,171,000	1,147,000	1,124,000
	2008	750,000	750,000	736,000	723,000
	2009	608,000	503,000	491,000	488,000
	2010	(1,689,000)	(1,823,000)	(1,783,000)	(1,733,000)
	2011	(552,000)	(692,000)	(662,000)	(649,000)
	2012	941,000	1,781,000	1,775,000	1,736,000
	2013	3,981,000	4,022,000	3,960,000	3,883,000
	2014	7,570,000	7,563,000	7,417,000	7,142,000
	2015	10,577,000	9,939,000	9,198,000	8,230,000
	2016	4,055,000	4,760,000	6,279,000	7,376,000
Private Passenger Total		27,363,000	28,282,000	28,861,000	28,618,000
Non Private Passenger	prior	54,000	52,000	60,000	68,000
	2007	(112,000)	(506,000)	(500,000)	(494,000)
	2008	632,000	725,000	673,000	627,000
	2009	946,000	919,000	851,000	789,000
	2010	1,421,000	1,438,000	1,357,000	1,284,000
	2011	275,000	466,000	397,000	335,000
	2012	2,045,000	1,968,000	1,807,000	1,662,000
	2013	5,277,000	4,944,000	4,837,000	4,684,000
	2014	11,707,000	11,077,000	10,856,000	10,579,000
	2015	19,441,000	18,888,000	18,035,000	17,020,000
	2016	8,938,000	10,475,000	13,633,000	16,591,000
Non Private Passenger Total		50,624,000	50,446,000	52,006,000	53,145,000
Grand Total		77,987,000	78,728,000	80,867,000	81,763,000

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

EXHIBIT C

Retro Claims Expense Provision (\$s) for Member Statements
 (actuarial present value adjustments = 0)

page 1 of 10



Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
 Private Passenger	prior	230,000	227,000	225,000	223,000
	2007	105,000	105,000	103,000	101,000
	2008	45,000	45,000	44,000	43,000
	2009	114,000	114,000	112,000	110,000
	2010	166,000	165,000	163,000	161,000
	2011	378,000	378,000	375,000	372,000
	2012	378,000	378,000	374,000	370,000
	2013	261,000	261,000	256,000	251,000
	2014	347,000	344,000	340,000	336,000
	2015	288,000	288,000	284,000	280,000
	2016	94,000	126,000	158,868	191,868
Private Passenger Total		2,406,000	2,431,000	2,434,868	2,438,868
 Non Private Passenger	prior	63,000	62,000	62,000	62,000
	2007	44,000	44,000	43,000	42,000
	2008	20,000	20,000	20,000	20,000
	2009	42,000	42,000	41,000	40,000
	2010	53,000	52,000	51,000	50,000
	2011	108,000	108,000	107,000	106,000
	2012	98,000	98,000	97,000	96,000
	2013	65,000	65,000	64,000	63,000
	2014	95,000	95,000	94,000	93,000
	2015	86,000	86,000	85,000	84,000
	2016	30,000	40,000	51,447	62,447
Non Private Passenger Total		704,000	712,000	715,447	718,447
Grand Total		3,110,000	3,143,000	3,150,315	3,157,315

EXHIBIT C

Retro Claims Expense Provision (\$s) for Member Statements
 (actuarial present value adjustments = 0)

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Jurisdiction Desc	New Brunswick	
AccountCode Desc	Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
<input checked="" type="checkbox"/> Private Passenger	prior	48,000	17,000	17,000	17,000
	2007	130,000	130,000	126,000	122,000
	2008	158,000	158,000	153,000	148,000
	2009	162,000	162,000	157,000	152,000
	2010	177,000	177,000	172,000	167,000
	2011	272,000	269,000	262,000	255,000
	2012	293,000	280,000	273,000	267,000
	2013	215,000	213,000	206,000	199,000
	2014	243,000	243,000	236,000	230,000
	2015	226,000	226,000	220,000	214,000
	2016	15,000	21,000	25,434	31,434
Private Passenger Total		1,939,000	1,896,000	1,847,434	1,802,434
<input checked="" type="checkbox"/> Non Private Passenger	prior	24,000	4,000	4,000	4,000
	2007	108,000	108,000	106,000	104,000
	2008	131,000	131,000	128,000	125,000
	2009	135,000	135,000	132,000	129,000
	2010	150,000	150,000	147,000	144,000
	2011	203,000	201,000	198,000	195,000
	2012	215,000	206,000	203,000	200,000
	2013	152,000	150,000	147,000	144,000
	2014	159,000	159,000	156,000	153,000
	2015	139,000	139,000	136,000	133,000
	2016	9,000	12,000	15,403	19,403
Non Private Passenger Total		1,425,000	1,395,000	1,372,403	1,350,403
Grand Total		3,364,000	3,291,000	3,219,837	3,152,837

EXHIBIT C

Retro Claims Expense Provision (\$s) for Member Statements
 (actuarial present value adjustments = 0)

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Jurisdiction Desc	Nova Scotia	
AccountCode Desc	Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
 Private Passenger	prior	491,000	491,000	482,000	474,000
	2007	282,000	282,000	276,000	270,000
	2008	425,000	391,000	383,000	375,000
	2009	289,000	274,000	269,000	264,000
	2010	200,000	198,000	194,000	190,000
	2011	183,000	179,000	176,000	173,000
	2012	182,000	175,000	172,000	169,000
	2013	123,000	122,000	120,000	118,000
	2014	96,000	96,000	94,000	92,000
	2015	120,000	120,000	118,000	116,000
	2016	11,000	15,000	17,932	20,932
Private Passenger Total		2,402,000	2,343,000	2,301,932	2,261,932
 Non Private Passenger	prior	113,000	113,000	112,000	111,000
	2007	64,000	64,000	63,000	62,000
	2008	126,000	116,000	114,000	112,000
	2009	118,000	112,000	110,000	108,000
	2010	140,000	139,000	136,000	133,000
	2011	179,000	176,000	173,000	170,000
	2012	202,000	194,000	191,000	188,000
	2013	150,000	149,000	146,000	143,000
	2014	126,000	126,000	123,000	120,000
	2015	163,000	163,000	160,000	157,000
	2016	15,000	20,000	24,988	29,988
Non Private Passenger Total		1,396,000	1,372,000	1,352,988	1,333,988
Grand Total		3,798,000	3,715,000	3,654,920	3,595,920

EXHIBIT C

Retro Claims Expense Provision (\$s) for Member Statements
 (actuarial present value adjustments = 0)

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
<input checked="" type="checkbox"/> Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2007	20,000	20,000	20,000	20,000
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	8,000	8,000	8,000	8,000
	2013	44,000	44,000	43,000	42,000
	2014	19,000	19,000	18,000	17,000
	2015	38,000	38,000	37,000	36,000
	2016	(1,000)	(2,000)	(100)	(100)
Private Passenger Total		147,000	146,000	144,900	141,900
<input checked="" type="checkbox"/> Non Private Passenger	prior	(24,000)	(24,000)	(23,000)	(22,000)
	2007	8,000	8,000	8,000	8,000
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	4,000	4,000	4,000	4,000
	2013	27,000	27,000	26,000	25,000
	2014	11,000	11,000	10,000	9,000
	2015	24,000	24,000	23,000	22,000
	2016	(1,000)	(1,000)	738	738
Non Private Passenger Total		85,000	85,000	84,738	82,738
Grand Total		232,000	231,000	229,638	224,638

EXHIBIT C

Retro Claims Expense Provision (\$s) for Member Statements
 (actuarial present value adjustments = 0)

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Jurisdiction Desc	Ontario	
AccountCode Desc	Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts







		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
 Private Passenger	prior	4,449,000	4,447,000	4,315,000	4,187,000
	2007	1,564,000	1,564,000	1,517,000	1,471,000
	2008	1,179,000	1,179,000	1,144,000	1,110,000
	2009	958,000	951,000	922,000	894,000
	2010	967,000	967,000	940,000	914,000
	2011	401,000	398,000	371,000	345,000
	2012	1,054,000	1,054,000	1,024,000	995,000
	2013	751,000	751,000	728,000	705,000
	2014	440,000	440,000	421,000	403,000
	2015	483,000	483,000	467,000	452,000
	2016	72,000	95,000	117,678	141,678
Private Passenger Total		12,318,000	12,329,000	11,966,678	11,617,678
 Non Private Passenger	prior	1,156,000	1,155,000	1,133,000	1,111,000
	2007	725,000	725,000	710,000	696,000
	2008	544,000	544,000	533,000	522,000
	2009	543,000	539,000	528,000	517,000
	2010	724,000	724,000	711,000	698,000
	2011	318,000	316,000	302,000	288,000
	2012	964,000	964,000	946,000	928,000
	2013	1,145,000	1,145,000	1,121,000	1,098,000
	2014	819,000	819,000	795,000	772,000
	2015	1,077,000	1,076,000	1,053,000	1,030,000
	2016	160,000	213,000	263,557	321,557
Non Private Passenger Total		8,175,000	8,220,000	8,095,557	7,981,557
Grand Total		20,493,000	20,549,000	20,062,235	19,599,235

EXHIBIT C

Retro Claims Expense Provision (\$s) for Member Statements
 (actuarial present value adjustments = 0)

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Jurisdiction Desc	Alberta	
AccountCode Desc	Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
 Private Passenger	prior	250,000	162,000	160,000	158,000
	2007	102,000	102,000	100,000	98,000
	2008	122,000	122,000	120,000	118,000
	2009	102,000	102,000	100,000	98,000
	2010	108,000	108,000	106,000	104,000
	2011	115,000	111,000	109,000	107,000
	2012	119,000	119,000	117,000	115,000
	2013	110,000	110,000	108,000	106,000
	2014	105,000	105,000	103,000	101,000
	2015	120,000	120,000	118,000	116,000
	2016	(7,000)	(9,000)	(11,429)	(14,429)
Private Passenger Total		1,246,000	1,152,000	1,129,571	1,106,571
 Non Private Passenger	prior	183,000	143,000	143,000	143,000
	2007	331,000	331,000	328,000	325,000
	2008	426,000	426,000	422,000	418,000
	2009	364,000	364,000	360,000	356,000
	2010	381,000	381,000	377,000	373,000
	2011	389,000	375,000	371,000	367,000
	2012	436,000	436,000	432,000	428,000
	2013	434,000	434,000	430,000	426,000
	2014	455,000	455,000	450,000	445,000
	2015	559,000	559,000	555,000	551,000
	2016	(32,000)	(43,000)	(57,500)	(69,500)
Non Private Passenger Total		3,926,000	3,861,000	3,810,500	3,762,500
Grand Total		5,172,000	5,013,000	4,940,071	4,869,071

EXHIBIT C

Retro Claims Expense Provision (\$s) for Member Statements
 (actuarial present value adjustments = 0)

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Jurisdiction Desc	Yukon	<input type="button" value="v"/>
AccountCode Desc	Retro Claims Expense	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM <input type="button" value="v"/>			
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
<input checked="" type="checkbox"/> Private Passenger	prior	(42,000)	(42,000)	(41,000)	(40,000)
	2007	12,000	12,000	12,000	12,000
	2008	12,000	12,000	12,000	12,000
	2009	8,000	8,000	8,000	8,000
	2010	5,000	5,000	5,000	5,000
	2011	7,000	7,000	7,000	7,000
	2012	7,000	7,000	7,000	7,000
	2013	4,000	4,000	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	18,000	18,000	18,000	18,000
	2016	(1,000)	(1,000)	(993)	(993)
Private Passenger Total		24,000	24,000	25,007	26,007
<input checked="" type="checkbox"/> Non Private Passenger	prior	(18,000)	(18,000)	(18,000)	(18,000)
	2007	7,000	7,000	7,000	7,000
	2008	7,000	7,000	7,000	7,000
	2009	7,000	7,000	7,000	7,000
	2010	6,000	6,000	6,000	6,000
	2011	9,000	9,000	9,000	9,000
	2012	10,000	10,000	10,000	10,000
	2013	6,000	6,000	6,000	6,000
	2014	(8,000)	(8,000)	(8,000)	(8,000)
	2015	24,000	24,000	24,000	24,000
	2016	(2,000)	(2,000)	(2,302)	(2,302)
Non Private Passenger Total		48,000	48,000	47,698	47,698
Grand Total		72,000	72,000	72,705	73,705

EXHIBIT C

Retro Claims Expense Provision (\$s) for Member Statements
 (actuarial present value adjustments = 0)

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Jurisdiction Desc	Northwest Territories	
AccountCode Desc	Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts







		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
 Private Passenger	prior	28,000	28,000	28,000	28,000
	2007	24,000	24,000	24,000	24,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	33,000	33,000	33,000	33,000
	2011	34,000	34,000	34,000	34,000
	2012	32,000	32,000	32,000	32,000
	2013	38,000	38,000	38,000	38,000
	2014	25,000	25,000	25,000	25,000
	2015	90,000	90,000	90,000	90,000
	2016	(16,000)	(22,000)	(30,053)	(37,053)
Private Passenger Total		353,000	347,000	338,947	331,947
 Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2007	7,000	7,000	7,000	7,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	11,000	11,000	11,000	11,000
	2011	11,000	11,000	11,000	11,000
	2012	11,000	11,000	11,000	11,000
	2013	14,000	14,000	14,000	14,000
	2014	9,000	9,000	9,000	9,000
	2015	30,000	30,000	30,000	30,000
	2016	(7,000)	(8,000)	(11,376)	(13,376)
Non Private Passenger Total		113,000	112,000	108,624	106,624
Grand Total		466,000	459,000	447,571	438,571

EXHIBIT C

Retro Claims Expense Provision (\$s) for Member Statements
 (actuarial present value adjustments = 0)

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Jurisdiction Desc	Nunavut	
AccountCode Desc	Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
 Private Passenger	prior		-	-	-
	2007	3,000	3,000	3,000	3,000
	2008	5,000	5,000	5,000	5,000
	2009	6,000	6,000	6,000	6,000
	2010	8,000	8,000	8,000	8,000
	2011	9,000	9,000	9,000	9,000
	2012	9,000	9,000	9,000	9,000
	2013	3,000	(2,000)	(2,000)	(2,000)
	2014	21,000	21,000	21,000	21,000
	2015	6,000	6,000	6,000	6,000
	2016	(5,000)	(5,000)	(7,403)	(8,403)
Private Passenger Total		65,000	60,000	57,597	56,597
 Non Private Passenger	prior		-	-	-
	2007	2,000	2,000	2,000	2,000
	2008	2,000	2,000	2,000	2,000
	2009	4,000	4,000	4,000	4,000
	2010	6,000	6,000	6,000	6,000
	2011	6,000	6,000	6,000	6,000
	2012	6,000	6,000	6,000	6,000
	2013	2,000	(2,000)	(2,000)	(2,000)
	2014	17,000	17,000	17,000	17,000
	2015	6,000	6,000	6,000	6,000
	2016	(5,000)	(6,000)	(7,779)	(8,779)
Non Private Passenger Total		46,000	41,000	39,221	38,221
Grand Total		111,000	101,000	96,818	94,818

EXHIBIT C

Retro Claims Expense Provision (\$s) for Member Statements
 (actuarial present value adjustments = 0)

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Jurisdiction Desc	(All)	▼
AccountCode Desc	Retro Claims Expense	▼
AccountCode	(All)	▼
AccidentYear	(All)	▼

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201603	201604	201605	201606
Private Passenger	prior	5,407,000	5,283,000	5,141,000	5,004,000
	2007	2,242,000	2,242,000	2,181,000	2,121,000
	2008	2,017,000	1,983,000	1,931,000	1,880,000
	2009	1,702,000	1,680,000	1,636,000	1,593,000
	2010	1,662,000	1,659,000	1,619,000	1,580,000
	2011	1,398,000	1,384,000	1,342,000	1,301,000
	2012	2,082,000	2,062,000	2,016,000	1,972,000
	2013	1,549,000	1,541,000	1,501,000	1,461,000
	2014	1,290,000	1,287,000	1,252,000	1,219,000
	2015	1,389,000	1,389,000	1,358,000	1,328,000
	2016	162,000	218,000	269,934	324,934
Private Passenger Total		20,900,000	20,728,000	20,246,934	19,783,934
Non Private Passenger	prior	1,505,000	1,443,000	1,421,000	1,399,000
	2007	1,296,000	1,296,000	1,274,000	1,253,000
	2008	1,285,000	1,275,000	1,255,000	1,235,000
	2009	1,241,000	1,231,000	1,210,000	1,189,000
	2010	1,470,000	1,468,000	1,444,000	1,420,000
	2011	1,222,000	1,201,000	1,176,000	1,151,000
	2012	1,946,000	1,929,000	1,900,000	1,871,000
	2013	1,995,000	1,988,000	1,952,000	1,917,000
	2014	1,683,000	1,683,000	1,646,000	1,610,000
	2015	2,108,000	2,107,000	2,072,000	2,037,000
	2016	167,000	225,000	277,176	340,176
Non Private Passenger Total		15,918,000	15,846,000	15,627,176	15,422,176
Grand Total		36,818,000	36,574,000	35,874,110	35,206,110

EXHIBIT D

Future Expected Cost Ratios - Member Statements

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio	ShareYMM				
BusinessSegment Desc	Jurisdiction Desc	201603	201604	201605	201606
Private Passenger	Newfoundland & Labrador	84.2%	84.2%	84.3%	84.4%
	New Brunswick	75.0%	75.3%	75.5%	75.9%
	Nova Scotia	77.4%	77.5%	77.6%	77.7%
	Prince Edward Island	63.3%	63.0%	63.0%	62.7%
	Ontario	65.8%	66.0%	66.3%	66.6%
	Alberta	76.1%	76.1%	76.1%	76.2%
	Yukon	82.9%	82.5%	82.0%	82.1%
	Northwest Territories	57.2%	57.2%	57.2%	57.5%
	Nunavut	42.5%	42.4%	42.7%	42.4%
Non Private Passenger	Newfoundland & Labrador	119.3%	119.0%	118.5%	118.0%
	New Brunswick	62.9%	63.0%	63.0%	63.1%
	Nova Scotia	71.9%	71.9%	71.8%	71.6%
	Prince Edward Island	70.9%	70.7%	71.0%	71.4%
	Ontario	74.3%	74.3%	74.3%	74.4%
	Alberta	70.8%	70.9%	70.8%	70.8%
	Yukon	65.9%	65.9%	66.8%	66.9%
	Northwest Territories	42.9%	43.3%	43.1%	43.3%
	Nunavut	54.5%	54.5%	54.8%	55.2%
Grand Total		74.5%	74.5%	74.5%	74.6%

Future Expected Cost Ratios – Excluding Actuarial Present Value Adjustments

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
BusinessSegment Desc	Jurisdiction Desc	201603	201604	201605	201606
Private Passenger	Newfoundland & Labrador	79.1%	79.2%	79.3%	79.3%
	New Brunswick	70.9%	71.2%	71.4%	71.7%
	Nova Scotia	72.4%	72.5%	72.6%	72.7%
	Prince Edward Island	59.1%	58.7%	58.6%	58.5%
	Ontario	61.3%	61.5%	61.7%	62.1%
	Alberta	71.0%	71.0%	71.0%	71.1%
	Yukon	77.1%	76.7%	76.3%	76.1%
	Northwest Territories	53.8%	53.9%	53.9%	54.0%
	Nunavut	39.9%	39.7%	39.9%	40.0%
Non Private Passenger	Newfoundland & Labrador	111.8%	111.5%	111.1%	110.6%
	New Brunswick	59.7%	59.8%	59.8%	59.9%
	Nova Scotia	67.3%	67.2%	67.1%	67.0%
	Prince Edward Island	66.5%	66.4%	66.6%	66.8%
	Ontario	68.5%	68.5%	68.6%	68.6%
	Alberta	66.4%	66.5%	66.4%	66.4%
	Yukon	61.7%	61.7%	62.3%	62.5%
	Northwest Territories	40.6%	41.1%	40.9%	40.9%
	Nunavut	51.3%	51.1%	51.4%	52.0%
Grand Total		69.7%	69.7%	69.7%	69.8%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NEWFOUNDLAND AND LABRADOR

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2016 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger					Non-Private Passenger			
	Selected Margins for Adverse Development					Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	9.1%		10.0%	10.0%	5.0%	9.2%
discount rate:				0.81%	discount rate:				0.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NEW BRUNSWICK

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2016 from the valuation), followed by the selected discount rate and the associated margin for investment income.

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development		Other Coverages	TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages		
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	12.5%	10.0%	5.0%	12.1%	12.4%	10.1%	5.0%	12.1%	12.1%
2014	12.4%	10.3%	5.0%	11.9%	12.4%	10.2%	5.0%	11.7%	11.7%
2015	12.4%	10.1%	5.0%	11.9%	12.4%	10.2%	5.0%	11.5%	11.5%
2016	12.5%	12.5%	5.0%	11.5%	12.5%	12.5%	5.0%	11.0%	11.0%
prem liab	9.9%	10.1%	5.0%	8.8%	8.7%	10.1%	5.0%	8.2%	8.2%
discount rate:				0.81%	discount rate:				0.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NOVA SCOTIA

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2016 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	12.5%	10.0%	5.0%	11.8%	12.5%	10.3%	5.0%	11.6%	
2013	12.5%	10.1%	5.0%	12.2%	12.5%	10.1%	5.0%	11.9%	
2014	12.5%	10.0%	5.0%	11.9%	12.5%	10.3%	5.0%	11.7%	
2015	12.4%	10.1%	5.0%	12.1%	12.4%	10.2%	5.0%	11.8%	
2016	12.5%	12.5%	5.0%	11.8%	12.5%	12.5%	5.0%	11.4%	
prem liab	11.8%	10.1%	5.0%	10.2%	11.5%	10.2%	5.0%	10.3%	
discount rate:				0.81%	discount rate:				0.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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PRINCE EDWARD ISLAND

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2016 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	12.4%	10.2%	5.0%	12.4%	12.5%	10.3%	5.0%	11.5%	
2015	12.4%	10.1%	5.0%	12.2%	12.4%	10.6%	5.0%	11.2%	
2016	12.5%	12.5%	5.0%	12.0%	12.5%	12.5%	5.0%	11.4%	
prem liab	11.7%	10.1%	5.0%	11.1%	11.5%	10.3%	5.0%	9.3%	
discount rate:				0.81%	discount rate:				0.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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ONTARIO

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2016 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	9.0%	10.0%	10.0%	9.7%	10.0%	10.0%	5.0%	10.0%	
2012	12.5%	12.5%	11.5%	12.5%	12.5%	12.5%	12.5%	12.5%	
2013	12.3%	12.5%	6.4%	12.3%	12.4%	12.5%	6.2%	12.4%	
2014	14.9%	15.0%	6.3%	14.6%	14.9%	15.0%	15.0%	15.0%	
2015	14.6%	15.0%	10.9%	14.9%	14.7%	15.0%	9.3%	14.9%	
2016	15.0%	15.0%	15.0%	14.4%	15.0%	15.0%	15.0%	14.5%	
prem liab	11.8%	15.0%	5.2%	11.5%	13.1%	15.0%	5.3%	13.1%	
discount rate:				0.81%	discount rate:				0.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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ALBERTA

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2016 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	12.5%	10.8%	5.0%	12.5%	12.4%	10.2%	5.0%	12.1%	
2014	12.5%	10.4%	5.0%	12.5%	12.3%	10.5%	5.0%	12.3%	
2015	12.4%	10.4%	5.0%	12.4%	12.1%	10.5%	5.0%	12.2%	
2016	12.5%	12.5%	5.0%	12.0%	12.5%	12.5%	5.0%	10.9%	
prem liab	12.0%	10.2%	5.0%	10.6%	11.6%	10.3%	5.0%	9.4%	
discount rate:				0.81%	discount rate:				0.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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YUKON

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2016 from the valuation), followed by the selected discount rate and the associated margin for investment income.

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development		
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL			Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	12.5%	10.4%	5.0%	12.5%	12.4%	11.9%	5.0%	12.5%	12.5%
2014	12.5%	10.6%	5.0%	12.4%	12.3%	11.4%	5.0%	12.1%	12.1%
2015	12.5%	10.6%	5.0%	12.5%	12.2%	12.3%	5.0%	12.4%	12.4%
2016	12.5%	12.5%	5.0%	12.2%	12.5%	12.5%	5.0%	11.0%	11.0%
prem liab	12.2%	10.5%	5.0%	12.1%	12.0%	12.2%	5.0%	11.4%	11.4%
discount rate:				0.81%	discount rate:				0.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NORTHWEST TERRITORIES

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2016 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	12.5%	10.9%	5.0%	12.5%	12.5%	10.9%	5.0%	12.5%	
2014	12.5%	11.5%	5.0%	12.4%	12.4%	11.1%	5.0%	12.0%	
2015	12.2%	11.3%	5.0%	12.5%	12.1%	11.2%	5.0%	11.4%	
2016	12.5%	12.5%	5.0%	12.0%	12.5%	12.5%	5.0%	10.9%	
prem liab	11.6%	11.2%	5.0%	9.7%	11.8%	11.0%	5.0%	8.9%	
discount rate:				0.81%	discount rate:				0.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NUNAVUT

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2016 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger					Non-Private Passenger					
Accident Year	Selected Margins for Adverse Development				TOTAL	Selected Margins for Adverse Development				TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages			Third Party Liability	Accident Benefits	Other Coverages			
1999	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2000	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2001	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2002	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2003	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2004	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2005	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2006	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2007	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2008	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2009	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2010	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2011	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2012	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2013	12.5%	12.5%	5.0%		12.5%	12.5%	10.4%	5.0%		12.4%	
2014	12.4%	11.3%	5.0%		11.2%	10.5%	10.9%	5.0%		10.2%	
2015	12.2%	11.4%	5.0%		12.3%	12.4%	11.0%	5.0%		12.2%	
2016	12.5%	12.5%	5.0%		12.1%	12.5%	12.5%	5.0%		11.6%	
prem liab	12.0%	11.2%	5.0%		10.5%	12.1%	10.8%	5.0%		9.5%	
discount rate:					0.81%	discount rate:					0.81%
margin (basis points):					25	margin (basis points):					25

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to December 31, 2016.

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	652	631	612	593	576	559	629	629
2005	138	137	135	134	133	131	136	136
2006	-	-	-	-	-	-	-	-
2007	744	723	704	685	667	650	720	720
2008	148	146	145	143	141	140	146	146
2009	562	556	550	545	540	535	555	555
2010	412	407	403	400	396	392	407	407
2011	2,499	2,474	2,450	2,426	2,402	2,379	2,472	2,472
2012	4,681	4,634	4,588	4,545	4,501	4,459	4,629	4,629
2013	5,541	5,488	5,436	5,384	5,334	5,286	5,482	5,482
2014	11,026	10,915	10,808	10,703	10,601	10,500	10,902	10,902
2015	13,868	13,716	13,568	13,424	13,284	13,146	13,698	13,698
2016	17,504	17,283	17,069	16,859	16,656	16,456	17,258	17,258
Total	57,775	57,110	56,468	55,841	55,231	54,633	57,034	57,034
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	665	-	(642)	(1,269)	(1,879)	(2,477)	(76)	(76)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.3%	-	(3.0%)	(6.0%)	(8.7%)	(11.4%)	(0.3%)	(0.3%)
2005	0.7%	-	(1.5%)	(2.2%)	(2.9%)	(4.4%)	(0.7%)	(0.7%)
2006	-	-	-	-	-	-	-	-
2007	2.9%	-	(2.6%)	(5.3%)	(7.7%)	(10.1%)	(0.4%)	(0.4%)
2008	1.4%	-	(0.7%)	(2.1%)	(3.4%)	(4.1%)	-	-
2009	1.1%	-	(1.1%)	(2.0%)	(2.9%)	(3.8%)	(0.2%)	(0.2%)
2010	1.2%	-	(1.0%)	(1.7%)	(2.7%)	(3.7%)	-	-
2011	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.1%)
2012	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.1%)
2013	1.0%	-	(0.9%)	(1.9%)	(2.8%)	(3.7%)	(0.1%)	(0.1%)
2014	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.1%)
2015	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.2%)	(0.1%)	(0.1%)
2016	1.3%	-	(1.2%)	(2.5%)	(3.6%)	(4.8%)	(0.1%)	(0.1%)
Total	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.1%)	(0.1%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to December 31, 2016.

NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	175	175	174	173	172	171	174	174
2004	-	-	-	-	-	-	-	-
2005	123	119	116	112	109	105	119	119
2006	178	174	170	167	164	160	174	174
2007	51	49	48	46	45	44	49	49
2008	459	452	445	438	431	425	451	451
2009	393	387	381	376	371	365	387	387
2010	559	554	547	542	537	531	553	553
2011	1,682	1,665	1,648	1,631	1,615	1,599	1,663	1,663
2012	1,798	1,780	1,762	1,745	1,728	1,712	1,778	1,778
2013	4,526	4,480	4,435	4,390	4,346	4,304	4,474	4,474
2014	5,329	5,269	5,212	5,155	5,100	5,045	5,263	5,263
2015	6,381	6,293	6,210	6,127	6,047	5,969	6,284	6,284
2016	8,047	7,925	7,807	7,692	7,580	7,471	7,910	7,910
Total	29,701	29,322	28,955	28,594	28,245	27,901	29,279	29,279
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	379	-	(367)	(728)	(1,077)	(1,421)	(43)	(43)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	(0.6%)	(1.1%)	(1.7%)	(2.3%)	(0.6%)	(0.6%)
2004	-	-	-	-	-	-	-	-
2005	3.4%	-	(2.5%)	(5.9%)	(8.4%)	(11.8%)	-	-
2006	2.3%	-	(2.3%)	(4.0%)	(5.7%)	(8.0%)	-	-
2007	4.1%	-	(2.0%)	(6.1%)	(8.2%)	(10.2%)	-	-
2008	1.5%	-	(1.5%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.2%)
2009	1.6%	-	(1.6%)	(2.8%)	(4.1%)	(5.7%)	-	-
2010	0.9%	-	(1.3%)	(2.2%)	(3.1%)	(4.2%)	(0.2%)	(0.2%)
2011	1.0%	-	(1.0%)	(2.0%)	(3.0%)	(4.0%)	(0.1%)	(0.1%)
2012	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(3.8%)	(0.1%)	(0.1%)
2013	1.0%	-	(1.0%)	(2.0%)	(3.0%)	(3.9%)	(0.1%)	(0.1%)
2014	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(4.3%)	(0.1%)	(0.1%)
2015	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.1%)	(0.1%)
2016	1.5%	-	(1.5%)	(2.9%)	(4.4%)	(5.7%)	(0.2%)	(0.2%)
Total	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.8%)	(0.1%)	(0.1%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to December 31, 2016.

NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	501	485	471	457	443	430	483	483
2005	459	444	430	417	404	392	442	442
2006	1,130	1,096	1,062	1,030	1,000	971	1,091	1,091
2007	272	264	257	250	243	236	263	263
2008	340	331	322	314	305	297	330	330
2009	533	525	517	510	504	497	524	524
2010	804	792	781	770	760	750	791	791
2011	1,536	1,516	1,499	1,480	1,464	1,447	1,514	1,514
2012	2,802	2,765	2,728	2,694	2,660	2,627	2,761	2,761
2013	2,919	2,878	2,838	2,800	2,762	2,727	2,873	2,873
2014	3,907	3,850	3,795	3,743	3,692	3,642	3,844	3,844
2015	5,020	4,944	4,871	4,801	4,733	4,668	4,936	4,936
2016	6,835	6,729	6,628	6,530	6,435	6,343	6,717	6,717
Total	27,058	26,619	26,199	25,796	25,405	25,027	26,569	26,569
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	439	-	(420)	(823)	(1,214)	(1,592)	(50)	(50)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.3%	-	(2.9%)	(5.8%)	(8.7%)	(11.3%)	(0.4%)	(0.4%)
2005	3.4%	-	(3.2%)	(6.1%)	(9.0%)	(11.7%)	(0.5%)	(0.5%)
2006	3.1%	-	(3.1%)	(6.0%)	(8.8%)	(11.4%)	(0.5%)	(0.5%)
2007	3.0%	-	(2.7%)	(5.3%)	(8.0%)	(10.6%)	(0.4%)	(0.4%)
2008	2.7%	-	(2.7%)	(5.1%)	(7.9%)	(10.3%)	(0.3%)	(0.3%)
2009	1.5%	-	(1.5%)	(2.9%)	(4.0%)	(5.3%)	(0.2%)	(0.2%)
2010	1.5%	-	(1.4%)	(2.8%)	(4.0%)	(5.3%)	(0.1%)	(0.1%)
2011	1.3%	-	(1.1%)	(2.4%)	(3.4%)	(4.6%)	(0.1%)	(0.1%)
2012	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(5.0%)	(0.1%)	(0.1%)
2013	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.2%)
2014	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.2%)	(0.2%)
2015	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.2%)
2016	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.7%)	(0.2%)	(0.2%)
Total	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.2%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to December 31, 2016.

PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	184	182	180	178	176	175	182	182
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	2	2	2	2	2	2	2	2
2010	292	289	287	284	281	279	289	289
2011	716	706	696	688	678	670	705	705
2012	1,009	991	975	959	944	929	989	989
2013	256	252	249	245	242	238	252	252
2014	700	690	680	669	660	651	689	689
2015	1,300	1,282	1,265	1,249	1,232	1,217	1,280	1,280
2016	1,734	1,711	1,687	1,666	1,644	1,623	1,707	1,707
Total	6,193	6,105	6,021	5,940	5,859	5,784	6,095	6,095
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	88	-	(84)	(165)	(246)	(321)	(10)	(10)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(3.8%)	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	1.0%	-	(0.7%)	(1.7%)	(2.8%)	(3.5%)	-	-
2011	1.4%	-	(1.4%)	(2.5%)	(4.0%)	(5.1%)	(0.1%)	(0.1%)
2012	1.8%	-	(1.6%)	(3.2%)	(4.7%)	(6.3%)	(0.2%)	(0.2%)
2013	1.6%	-	(1.2%)	(2.8%)	(4.0%)	(5.6%)	-	-
2014	1.4%	-	(1.4%)	(3.0%)	(4.3%)	(5.7%)	(0.1%)	(0.1%)
2015	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.2%)	(0.2%)
2016	1.3%	-	(1.4%)	(2.6%)	(3.9%)	(5.1%)	(0.2%)	(0.2%)
Total	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.2%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to December 31, 2016.

ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid								
AY	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	4,053	3,997	3,942	3,890	3,838	3,789	3,989	3,989
2003	3,332	3,240	3,153	3,069	2,988	2,911	3,230	3,230
2004	4,463	4,328	4,199	4,075	3,958	3,845	4,312	4,312
2005	3,933	3,805	3,685	3,569	3,459	3,354	3,790	3,790
2006	3,251	3,147	3,049	2,954	2,865	2,780	3,135	3,135
2007	6,316	6,108	5,912	5,726	5,550	5,383	6,084	6,084
2008	1,874	1,832	1,793	1,756	1,720	1,687	1,828	1,828
2009	3,943	3,869	3,798	3,731	3,667	3,606	3,860	3,860
2010	4,606	4,523	4,445	4,370	4,299	4,231	4,513	4,513
2011	4,706	4,621	4,541	4,464	4,391	4,321	4,611	4,611
2012	8,641	8,496	8,358	8,226	8,102	7,981	8,479	8,479
2013	12,717	12,564	12,418	12,277	12,143	12,012	12,546	12,546
2014	14,846	14,671	14,503	14,343	14,186	14,035	14,650	14,650
2015	17,252	17,014	16,785	16,563	16,348	16,139	16,987	16,987
2016	18,668	18,363	18,072	17,790	17,516	17,251	18,328	18,328
Total	112,601	110,578	108,653	106,803	105,030	103,325	110,342	110,342
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	2,023	-	(1,925)	(3,775)	(5,548)	(7,253)	(236)	(236)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.2%)
2003	2.8%	-	(2.7%)	(5.3%)	(7.8%)	(10.2%)	(0.3%)	(0.3%)
2004	3.1%	-	(3.0%)	(5.8%)	(8.5%)	(11.2%)	(0.4%)	(0.4%)
2005	3.4%	-	(3.2%)	(6.2%)	(9.1%)	(11.9%)	(0.4%)	(0.4%)
2006	3.3%	-	(3.1%)	(6.1%)	(9.0%)	(11.7%)	(0.4%)	(0.4%)
2007	3.4%	-	(3.2%)	(6.3%)	(9.1%)	(11.9%)	(0.4%)	(0.4%)
2008	2.3%	-	(2.1%)	(4.1%)	(6.1%)	(7.9%)	(0.2%)	(0.2%)
2009	1.9%	-	(1.8%)	(3.6%)	(5.2%)	(6.8%)	(0.2%)	(0.2%)
2010	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.5%)	(0.2%)	(0.2%)
2011	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.5%)	(0.2%)	(0.2%)
2012	1.7%	-	(1.6%)	(3.2%)	(4.6%)	(6.1%)	(0.2%)	(0.2%)
2013	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.4%)	(0.1%)	(0.1%)
2014	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.1%)	(0.1%)
2015	1.4%	-	(1.3%)	(2.7%)	(3.9%)	(5.1%)	(0.2%)	(0.2%)
2016	1.7%	-	(1.6%)	(3.1%)	(4.6%)	(6.1%)	(0.2%)	(0.2%)
Total	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.6%)	(0.2%)	(0.2%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to December 31, 2016.

ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	38	37	37	37	37	36	37	37
2003	72	70	69	66	64	63	70	70
2004	361	350	340	330	320	311	348	348
2005	366	354	343	332	322	312	353	353
2006	785	760	735	711	689	668	757	757
2007	797	779	762	747	732	717	777	777
2008	1,104	1,087	1,072	1,057	1,043	1,030	1,086	1,086
2009	1,042	1,032	1,023	1,014	1,005	997	1,031	1,031
2010	4,545	4,501	4,459	4,420	4,382	4,344	4,496	4,496
2011	7,746	7,661	7,580	7,501	7,424	7,349	7,651	7,651
2012	7,370	7,285	7,202	7,123	7,045	6,970	7,275	7,275
2013	11,986	11,842	11,703	11,566	11,435	11,308	11,826	11,826
2014	14,236	14,035	13,841	13,651	13,468	13,290	14,011	14,011
2015	21,083	20,748	20,427	20,114	19,810	19,516	20,710	20,710
2016	25,615	25,247	24,893	24,551	24,220	23,899	25,203	25,203
Total	97,146	95,788	94,486	93,220	91,996	90,810	95,631	95,631
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	1,358	-	(1,302)	(2,568)	(3,792)	(4,978)	(157)	(157)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	2.7%	-	-	-	-	(2.7%)	-	-
2003	2.9%	-	(1.4%)	(5.7%)	(8.6%)	(10.0%)	-	-
2004	3.1%	-	(2.9%)	(5.7%)	(8.6%)	(11.1%)	(0.6%)	(0.6%)
2005	3.4%	-	(3.1%)	(6.2%)	(9.0%)	(11.9%)	(0.3%)	(0.3%)
2006	3.3%	-	(3.3%)	(6.4%)	(9.3%)	(12.1%)	(0.4%)	(0.4%)
2007	2.3%	-	(2.2%)	(4.1%)	(6.0%)	(8.0%)	(0.3%)	(0.3%)
2008	1.6%	-	(1.4%)	(2.8%)	(4.0%)	(5.2%)	(0.1%)	(0.1%)
2009	1.0%	-	(0.9%)	(1.7%)	(2.6%)	(3.4%)	(0.1%)	(0.1%)
2010	1.0%	-	(0.9%)	(1.8%)	(2.6%)	(3.5%)	(0.1%)	(0.1%)
2011	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.1%)	(0.1%)	(0.1%)
2012	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.1%)	(0.1%)
2013	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.5%)	(0.1%)	(0.1%)
2014	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.2%)
2015	1.6%	-	(1.5%)	(3.1%)	(4.5%)	(5.9%)	(0.2%)	(0.2%)
2016	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.3%)	(0.2%)	(0.2%)
Total	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.2%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to December 31, 2016.

YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	5	5	5	4	4	4	5	5
2009	16	15	15	15	15	15	15	15
2010	140	139	137	136	135	134	138	138
2011	262	259	256	253	251	249	259	259
2012	121	121	119	118	116	114	120	120
2013	223	220	218	215	212	210	220	220
2014	503	496	489	482	475	469	495	495
2015	2,166	2,130	2,095	2,061	2,028	1,996	2,126	2,126
2016	905	890	876	863	850	837	889	889
Total	4,341	4,275	4,210	4,147	4,086	4,028	4,267	4,267
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	66	-	(65)	(128)	(189)	(247)	(8)	(8)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	(20.0%)	(20.0%)	(20.0%)	-	-
2009	6.7%	-	-	-	-	-	-	-
2010	0.7%	-	(1.4%)	(2.2%)	(2.9%)	(3.6%)	(0.7%)	(0.7%)
2011	1.2%	-	(1.2%)	(2.3%)	(3.1%)	(3.9%)	-	-
2012	-	-	(1.7%)	(2.5%)	(4.1%)	(5.8%)	(0.8%)	(0.8%)
2013	1.4%	-	(0.9%)	(2.3%)	(3.6%)	(4.5%)	-	-
2014	1.4%	-	(1.4%)	(2.8%)	(4.2%)	(5.4%)	(0.2%)	(0.2%)
2015	1.7%	-	(1.6%)	(3.2%)	(4.8%)	(6.3%)	(0.2%)	(0.2%)
2016	1.7%	-	(1.6%)	(3.0%)	(4.5%)	(6.0%)	(0.1%)	(0.1%)
Total	1.5%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.2%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to December 31, 2016.

NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3	3	3	2	2	2	3	3
2008	13	12	12	12	12	12	12	12
2009	130	128	127	125	124	122	128	128
2010	2	2	2	2	2	2	2	2
2011	209	207	205	203	201	199	207	207
2012	233	231	228	226	223	220	230	230
2013	878	867	855	844	834	824	865	865
2014	2,157	2,126	2,096	2,068	2,039	2,011	2,123	2,123
2015	1,801	1,769	1,738	1,708	1,679	1,651	1,765	1,765
2016	1,247	1,226	1,206	1,186	1,167	1,149	1,224	1,224
Total	6,673	6,571	6,472	6,376	6,283	6,192	6,559	6,559
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	102	-	(99)	(195)	(288)	(379)	(12)	(12)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	(33.3%)	(33.3%)	(33.3%)	-	-
2008	8.3%	-	-	-	-	-	-	-
2009	1.6%	-	(0.8%)	(2.3%)	(3.1%)	(4.7%)	-	-
2010	-	-	-	-	-	-	-	-
2011	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.9%)	-	-
2012	0.9%	-	(1.3%)	(2.2%)	(3.5%)	(4.8%)	(0.4%)	(0.4%)
2013	1.3%	-	(1.4%)	(2.7%)	(3.8%)	(5.0%)	(0.2%)	(0.2%)
2014	1.5%	-	(1.4%)	(2.7%)	(4.1%)	(5.4%)	(0.1%)	(0.1%)
2015	1.8%	-	(1.8%)	(3.4%)	(5.1%)	(6.7%)	(0.2%)	(0.2%)
2016	1.7%	-	(1.6%)	(3.3%)	(4.8%)	(6.3%)	(0.2%)	(0.2%)
Total	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.2%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to December 31, 2016.

NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	2	2	2	1	1	1	2	2
2008	-	-	-	-	-	-	-	-
2009	2	2	2	2	2	2	2	2
2010	3	3	3	3	3	3	3	3
2011	20	20	20	20	20	19	20	20
2012	49	48	48	48	46	46	48	48
2013	292	289	285	281	278	274	289	289
2014	659	651	645	637	631	624	651	651
2015	345	339	333	328	323	318	338	338
2016	436	427	420	414	407	400	427	427
Total	1,808	1,781	1,758	1,734	1,711	1,687	1,780	1,780
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	27	-	(23)	(47)	(70)	(94)	(1)	(1)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	(50.0%)	(50.0%)	(50.0%)	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	(5.0%)	-	-
2012	2.1%	-	-	-	(4.2%)	(4.2%)	-	-
2013	1.0%	-	(1.4%)	(2.8%)	(3.8%)	(5.2%)	-	-
2014	1.2%	-	(0.9%)	(2.2%)	(3.1%)	(4.1%)	-	-
2015	1.8%	-	(1.8%)	(3.2%)	(4.7%)	(6.2%)	(0.3%)	(0.3%)
2016	2.1%	-	(1.6%)	(3.0%)	(4.7%)	(6.3%)	-	-
Total	1.5%	-	(1.3%)	(2.6%)	(3.9%)	(5.3%)	(0.1%)	(0.1%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to December 31, 2016.

ALL JURISDICTIONS COMBINED

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid								
AY	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	4,091	4,034	3,979	3,927	3,875	3,825	4,026	4,026
2003	3,579	3,485	3,396	3,308	3,224	3,145	3,474	3,474
2004	5,977	5,794	5,622	5,455	5,297	5,145	5,772	5,772
2005	5,203	5,041	4,889	4,742	4,603	4,469	5,022	5,022
2006	5,344	5,177	5,016	4,862	4,718	4,579	5,157	5,157
2007	8,185	7,928	7,688	7,457	7,240	7,033	7,898	7,898
2008	3,943	3,865	3,794	3,724	3,656	3,595	3,858	3,858
2009	6,623	6,516	6,415	6,320	6,230	6,141	6,504	6,504
2010	11,363	11,210	11,064	10,927	10,795	10,666	11,192	11,192
2011	19,376	19,129	18,895	18,666	18,446	18,232	19,102	19,102
2012	26,704	26,351	26,008	25,684	25,365	25,058	26,309	26,309
2013	39,338	38,880	38,437	38,002	37,586	37,183	38,827	38,827
2014	53,363	52,703	52,069	51,451	50,852	50,267	52,628	52,628
2015	69,216	68,235	67,292	66,375	65,484	64,620	68,124	68,124
2016	80,991	79,801	78,658	77,551	76,475	75,429	79,663	79,663
Total	343,296	338,149	333,222	328,451	323,846	319,387	337,556	337,556
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	5,147	-	(4,927)	(9,698)	(14,303)	(18,762)	(593)	(593)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.2%)	(0.2%)	(0.2%)
2003	2.7%	-	(2.6%)	(5.1%)	(7.5%)	(9.8%)	(0.3%)	(0.3%)
2004	3.2%	-	(3.0%)	(5.9%)	(8.6%)	(11.2%)	(0.4%)	(0.4%)
2005	3.2%	-	(3.0%)	(5.9%)	(8.7%)	(11.3%)	(0.4%)	(0.4%)
2006	3.2%	-	(3.1%)	(6.1%)	(8.9%)	(11.6%)	(0.4%)	(0.4%)
2007	3.2%	-	(3.0%)	(5.9%)	(8.7%)	(11.3%)	(0.4%)	(0.4%)
2008	2.0%	-	(1.8%)	(3.6%)	(5.4%)	(7.0%)	(0.2%)	(0.2%)
2009	1.6%	-	(1.6%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.2%)
2010	1.4%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	(0.2%)	(0.2%)
2011	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(0.1%)	(0.1%)
2012	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	(0.2%)	(0.2%)
2013	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(4.4%)	(0.1%)	(0.1%)
2014	1.3%	-	(1.2%)	(2.4%)	(3.5%)	(4.6%)	(0.1%)	(0.1%)
2015	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.2%)
2016	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(5.5%)	(0.2%)	(0.2%)
Total	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.5%)	(0.2%)	(0.2%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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ShareDate	201604	▼
Jurisdiction Desc	Newfoundland & Labrador	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	29	-	-	-	-	-	29
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	16	(1)	1	-	-	-	16
	2008	21	(1)	1	-	-	-	21
	2009	54	(2)	3	-	1	1.9%	55
	2010	(76)	1	(2)	-	(1)	1.3%	(77)
	2011	151	(4)	(119)	-	(123)	(81.5%)	28
	2012	476	(9)	226	-	217	45.6%	693
	2013	940	(20)	31	-	11	1.2%	951
	2014	2,160	(42)	139	-	97	4.5%	2,257
	2015	2,839	(152)	(52)	-	(204)	(7.2%)	2,635
	2016	1,155	252	(81)	-	171	14.8%	1,326
Private Passenger Total		7,765	22	147	-	169	2.2%	7,934
Non Private								
Passenger	prior	4	-	-	-	-	-	4
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(135)	4	(144)	-	(140)	103.7%	(275)
	2008	52	(1)	1	-	-	-	52
	2009	3	-	-	-	-	-	3
	2010	23	-	-	-	-	-	23
	2011	179	(4)	74	-	70	39.1%	249
	2012	465	(9)	(92)	-	(101)	(21.7%)	364
	2013	502	(11)	-	-	(11)	(2.2%)	491
	2014	1,582	(36)	130	-	94	5.9%	1,676
	2015	1,863	(289)	(49)	-	(338)	(18.1%)	1,525
	2016	688	193	(253)	-	(60)	(8.7%)	628
Non Private Passenger Total		5,226	(153)	(333)	-	(486)	(9.3%)	4,740
Grand Total		12,991	(131)	(186)	-	(317)	(2.4%)	12,674

EXHIBIT G-1

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

page 2 of 10

ShareDate	201604	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	58	-	-	-	-	-	58
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	10	-	-	-	-	-	10
	2008	200	(4)	4	-	-	-	200
	2009	52	(1)	30	-	29	55.8%	81
	2010	(522)	11	(10)	-	1	(0.2%)	(521)
	2011	23	-	(32)	-	(32)	(139.1%)	(9)
	2012	58	1	(1)	-	-	-	58
	2013	700	(11)	(41)	-	(52)	(7.4%)	648
	2014	1,265	(22)	(71)	-	(93)	(7.4%)	1,172
	2015	1,781	(182)	196	-	14	0.8%	1,795
	2016	485	337	(51)	-	286	59.0%	771
Private Passenger Total		4,110	129	24	-	153	3.7%	4,263
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	23	(2)	2	-	-	-	23
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	11	(1)	1	-	-	-	11
	2008	395	(38)	38	-	-	-	395
	2009	60	(2)	2	-	-	-	60
	2010	152	(12)	12	-	-	-	152
	2011	218	(13)	1	-	(12)	(5.5%)	206
	2012	279	(19)	36	-	17	6.1%	296
	2013	320	(4)	(334)	-	(338)	(105.6%)	(18)
	2014	556	(30)	38	-	8	1.4%	564
	2015	1,149	(51)	(22)	-	(73)	(6.4%)	1,076
	2016	355	107	72	-	179	50.4%	534
Non Private Passenger Total		3,518	(65)	(154)	-	(219)	(6.2%)	3,299
Grand Total		7,628	64	(130)	-	(66)	(0.9%)	7,562

EXHIBIT G-1

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

page 3 of 10

ShareDate	201604	
Jurisdiction Desc	Nova Scotia	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	58	-	-	-	-	-	58
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	24	(1)	1	-	-	-	24
	2008	(38)	1	(1)	-	-	-	(38)
	2009	(6)	-	(151)	-	(151)	2,516.7%	(157)
	2010	(50)	-	10	-	10	(20.0%)	(40)
	2011	31	-	-	-	-	-	31
	2012	223	(4)	4	-	-	-	223
	2013	136	(1)	8	-	7	5.1%	143
	2014	666	(7)	11	-	4	0.6%	670
	2015	891	(49)	33	-	(16)	(1.8%)	875
	2016	424	216	(76)	-	140	33.0%	564
Private Passenger Total		2,359	155	(161)	-	(6)	(0.3%)	2,353
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	21	-	-	-	-	-	21
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(4)	-	-	-	-	-	(4)
	2008	6	-	92	-	92	1,533.3%	98
	2009	(5)	-	-	-	-	-	(5)
	2010	33	(1)	1	-	-	-	33
	2011	(50)	-	(41)	-	(41)	82.0%	(91)
	2012	260	(3)	28	-	25	9.6%	285
	2013	345	(5)	69	-	64	18.6%	409
	2014	438	(7)	15	-	8	1.8%	446
	2015	2,193	(89)	77	-	(12)	(0.5%)	2,181
	2016	680	188	(197)	-	(9)	(1.3%)	671
Non Private Passenger Total		3,917	83	44	-	127	3.2%	4,044
Grand Total		6,276	238	(117)	-	121	1.9%	6,397

EXHIBIT G-1

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

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ShareDate	201604	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	19	1	(1)	-	-	-	19
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1)	-	-	-	-	-	(1)
	2008	(1)	-	-	-	-	-	(1)
	2009	3	-	-	-	-	-	3
	2010	102	(2)	2	-	-	-	102
	2011	72	(1)	1	-	-	-	72
	2012	63	(1)	1	-	-	-	63
	2013	131	(1)	1	-	-	-	131
	2014	293	(2)	(17)	-	(19)	(6.5%)	274
	2015	490	(12)	(288)	-	(300)	(61.2%)	190
	2016	167	103	(153)	-	(50)	(29.9%)	117
Private Passenger Total		1,338	85	(454)	-	(369)	(27.6%)	969
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	23	-	-	-	-	-	23
	2012	147	(1)	1	-	-	-	147
	2013	80	(1)	3	-	2	2.5%	82
	2014	234	(1)	(10)	-	(11)	(4.7%)	223
	2015	440	(18)	38	-	20	4.5%	460
	2016	175	48	16	-	64	36.6%	239
Non Private Passenger Total		1,098	27	48	-	75	6.8%	1,173
Grand Total		2,436	112	(406)	-	(294)	(12.1%)	2,142

EXHIBIT G-1

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

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ShareDate	201604	
Jurisdiction Desc	Ontario	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,186	(19)	160	-	141	11.9%	1,327
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,502	(30)	32	-	2	0.1%	1,504
	2008	673	(12)	12	-	-	-	673
	2009	813	(17)	24	-	7	0.9%	820
	2010	(974)	19	(172)	-	(153)	15.7%	(1,127)
	2011	(1,549)	30	139	-	169	(10.9%)	(1,380)
	2012	(49)	1	2	-	3	(6.1%)	(46)
	2013	781	(15)	75	-	60	7.7%	841
	2014	2,233	(45)	12	-	(33)	(1.5%)	2,200
	2015	2,898	(827)	825	-	(2)	(0.1%)	2,896
	2016	1,284	255	11	-	266	20.7%	1,550
Private Passenger Total		8,798	(660)	1,120	-	460	5.2%	9,258
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	390	(6)	6	-	-	-	390
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	153	(2)	(289)	-	(291)	(190.2%)	(138)
	2008	176	(3)	4	-	1	0.6%	177
	2009	417	(9)	16	-	7	1.7%	424
	2010	874	(18)	18	-	-	-	874
	2011	84	(2)	25	-	23	27.4%	107
	2012	815	(16)	(2)	-	(18)	(2.2%)	797
	2013	4,288	(73)	(68)	-	(141)	(3.3%)	4,147
	2014	6,963	(166)	(61)	-	(227)	(3.3%)	6,736
	2015	8,331	(317)	264	-	(53)	(0.6%)	8,278
	2016	3,135	849	169	-	1,018	32.5%	4,153
Non Private Passenger Total		25,626	237	82	-	319	1.2%	25,945
Grand Total		34,424	(423)	1,202	-	779	2.3%	35,203

EXHIBIT G-1

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

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ShareDate	201604	
Jurisdiction Desc	Alberta	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(119)	3	188	-	191	(160.5%)	72
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	16	(1)	1	-	-	-	16
	2008	56	(1)	1	-	-	-	56
	2009	93	(4)	4	-	-	-	93
	2010	395	(8)	8	-	-	-	395
	2011	1,396	(28)	(82)	-	(110)	(7.9%)	1,286
	2012	1,517	(30)	571	-	541	35.7%	2,058
	2013	2,297	(46)	46	-	-	-	2,297
	2014	2,807	(56)	32	-	(24)	(0.9%)	2,783
	2015	3,328	(418)	289	-	(129)	(3.9%)	3,199
	2016	1,095	300	(250)	-	50	4.6%	1,145
Private Passenger Total		12,881	(289)	808	-	519	4.0%	13,400
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(50)	11	(14)	-	(3)	6.0%	(53)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	91	(6)	6	-	-	-	91
	2008	218	(14)	14	-	-	-	218
	2009	734	(67)	33	-	(34)	(4.6%)	700
	2010	660	(55)	66	-	11	1.7%	671
	2011	1,009	(64)	203	-	139	13.8%	1,148
	2012	1,873	(154)	118	-	(36)	(1.9%)	1,837
	2013	2,909	(183)	224	-	41	1.4%	2,950
	2014	5,032	(140)	(387)	-	(527)	(10.5%)	4,505
	2015	9,486	(273)	64	-	(209)	(2.2%)	9,277
	2016	5,025	206	366	-	572	11.4%	5,597
Non Private Passenger Total		26,987	(739)	693	-	(46)	(0.2%)	26,941
Grand Total		39,868	(1,028)	1,501	-	473	1.2%	40,341

EXHIBIT G-1

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

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ShareDate	201604	
Jurisdiction Desc	Yukon	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	6	-	-	-	-	-	6
	2009	28	-	-	-	-	-	28
	2010	33	(2)	2	-	-	-	33
	2011	73	(4)	(107)	-	(111)	(152.1%)	(38)
	2012	95	(6)	6	-	-	-	95
	2013	169	(11)	11	-	-	-	169
	2014	350	(9)	9	-	-	-	350
	2015	490	(10)	9	-	(1)	(0.2%)	489
	2016	98	15	32	-	47	48.0%	145
Private Passenger Total		1,347	(27)	(38)	-	(65)	(4.8%)	1,282
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	6	-	-	-	-	-	6
	2011	17	-	(2)	-	(2)	(11.8%)	15
	2012	26	-	-	-	-	-	26
	2013	110	(1)	1	-	-	-	110
	2014	128	(1)	1	-	-	-	128
	2015	281	(9)	(4)	-	(13)	(4.6%)	268
	2016	140	36	13	-	49	35.0%	189
Non Private Passenger Total		711	25	9	-	34	4.8%	745
Grand Total		2,058	(2)	(29)	-	(31)	(1.5%)	2,027

EXHIBIT G-1

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

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ShareDate	201604	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	3	-	-	-	-	-	3
	2008	22	-	-	-	-	-	22
	2009	(13)	-	-	-	-	-	(13)
	2010	3	-	-	-	-	-	3
	2011	32	(1)	34	-	33	103.1%	65
	2012	179	(2)	2	-	-	-	179
	2013	338	(13)	12	-	(1)	(0.3%)	337
	2014	487	(16)	11	-	(5)	(1.0%)	482
	2015	633	(19)	(37)	-	(56)	(8.8%)	577
	2016	93	64	(40)	-	24	25.8%	117
Private Passenger Total		1,775	13	(18)	-	(5)	(0.3%)	1,770
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	22	-	-	-	-	-	22
	2013	96	(1)	1	-	-	-	96
	2014	232	(1)	(8)	-	(9)	(3.9%)	223
	2015	196	(9)	19	-	10	5.1%	206
	2016	87	27	(17)	-	10	11.5%	97
Non Private Passenger Total		637	16	(5)	-	11	1.7%	648
Grand Total		2,412	29	(23)	-	6	0.2%	2,418

EXHIBIT G-1

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

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ShareDate	201604	
Jurisdiction Desc	Nunavut	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	3	-	-	-	-	-	3
	2008	1	-	-	-	-	-	1
	2009	1	-	-	-	-	-	1
	2010	7	-	-	-	-	-	7
	2011	28	(1)	1	-	-	-	28
	2012	(21)	-	-	-	-	-	(21)
	2013	229	(2)	2	-	-	-	229
	2014	57	-	-	-	-	-	57
	2015	250	(9)	5	-	(4)	(1.6%)	246
	2016	29	11	(16)	-	(5)	(17.2%)	24
Private Passenger Total		582	(1)	(8)	-	(9)	(1.5%)	573
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	23	-	-	-	-	-	23
	2013	74	(1)	1	-	-	-	74
	2014	172	(2)	2	-	-	-	172
	2015	264	(5)	2	-	(3)	(1.1%)	261
	2016	(23)	18	2	-	20	(87.0%)	(3)
Non Private Passenger Total		511	10	7	-	17	3.3%	528
Grand Total		1,093	9	(1)	-	8	0.7%	1,101

EXHIBIT G-1

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

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ShareDate	201604	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,232	(15)	347	-	332	26.9%	1,564
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,573	(33)	35	-	2	0.1%	1,575
	2008	940	(17)	17	-	-	-	940
	2009	1,025	(24)	(90)	-	(114)	(11.1%)	911
	2010	(1,082)	19	(162)	-	(143)	13.2%	(1,225)
	2011	257	(9)	(165)	-	(174)	(67.7%)	83
	2012	2,541	(50)	811	-	761	29.9%	3,302
	2013	5,721	(120)	145	-	25	0.4%	5,746
	2014	10,318	(199)	126	-	(73)	(0.7%)	10,245
	2015	13,600	(1,678)	980	-	(698)	(5.1%)	12,902
	2016	4,830	1,553	(624)	-	929	19.2%	5,759
Private Passenger Total		40,955	(573)	1,420	-	847	2.1%	41,802
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	390	3	(6)	-	(3)	(0.8%)	387
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	116	(5)	(426)	-	(431)	(371.6%)	(315)
	2008	849	(56)	149	-	93	11.0%	942
	2009	1,211	(78)	51	-	(27)	(2.2%)	1,184
	2010	1,749	(86)	97	-	11	0.6%	1,760
	2011	1,480	(83)	260	-	177	12.0%	1,657
	2012	3,910	(202)	89	-	(113)	(2.9%)	3,797
	2013	8,724	(280)	(103)	-	(383)	(4.4%)	8,341
	2014	15,337	(384)	(280)	-	(664)	(4.3%)	14,673
	2015	24,203	(1,060)	389	-	(671)	(2.8%)	23,532
	2016	10,262	1,672	171	-	1,843	18.0%	12,105
Non Private Passenger Total		68,231	(559)	391	-	(168)	(0.2%)	68,063
Grand Total		109,186	(1,132)	1,811	-	679	0.6%	109,865

EXHIBIT G-2

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

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ShareDate	201604	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Desc	Undiscounted	VR Provision
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(14)	-	-	-	-	-	(14)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(3)	-	-	-	-	-	(3)
	2008	1	-	-	-	-	-	1
	2009	(3)	-	1	-	1	(33.3%)	(2)
	2010	(97)	2	(3)	-	(1)	1.0%	(98)
	2011	(75)	2	(97)	-	(95)	126.7%	(170)
	2012	89	(2)	273	-	271	304.5%	360
	2013	442	(9)	33	-	24	5.4%	466
	2014	1,321	(26)	141	-	115	8.7%	1,436
	2015	1,982	(119)	(65)	-	(184)	(9.3%)	1,798
	2016	934	179	(73)	-	106	11.3%	1,040
Private Passenger Total		4,577	27	210	-	237	5.2%	4,814
Non Private								
Passenger	prior	3	-	1	-	1	33.3%	4
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(177)	4	(144)	-	(140)	79.1%	(317)
	2008	48	(1)	1	-	-	-	48
	2009	3	-	-	-	-	-	3
	2010	5	-	-	-	-	-	5
	2011	62	(1)	72	-	71	114.5%	133
	2012	194	(4)	(92)	-	(96)	(49.5%)	98
	2013	333	(7)	6	-	(1)	(0.3%)	332
	2014	1,213	(24)	118	-	94	7.7%	1,307
	2015	1,354	(264)	(70)	-	(334)	(24.7%)	1,020
	2016	558	152	(236)	-	(84)	(15.1%)	474
Non Private Passenger Total		3,596	(145)	(344)	-	(489)	(13.6%)	3,107
Grand Total		8,173	(118)	(134)	-	(252)	(3.1%)	7,921

EXHIBIT G-2

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

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 ShareDate 201604
 Jurisdiction Desc New Brunswick
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	27	-	-	-	-	-	27
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	9	-	-	-	-	-	9
	2008	141	(3)	3	-	-	-	141
	2009	34	(1)	30	-	29	85.3%	63
	2010	(531)	11	(11)	-	-	-	(531)
	2011	(110)	2	(32)	-	(30)	27.3%	(140)
	2012	(95)	2	(1)	-	1	(1.1%)	(94)
	2013	435	(9)	(42)	-	(51)	(11.7%)	384
	2014	837	(17)	(51)	-	(68)	(8.1%)	769
	2015	1,306	(137)	160	-	23	1.8%	1,329
	2016	354	296	(56)	-	240	67.8%	594
Private Passenger Total		2,407	144	-	-	144	6.0%	2,551
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	(2)	2	-	-	-	2
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	6	(1)	1	-	-	-	6
	2008	365	(37)	37	-	-	-	365
	2009	22	(2)	2	-	-	-	22
	2010	124	(12)	12	-	-	-	124
	2011	124	(12)	1	-	(11)	(8.9%)	113
	2012	191	(19)	36	-	17	8.9%	208
	2013	3	-	(337)	-	(337)	(11,233.3%)	(334)
	2014	389	(27)	36	-	9	2.3%	398
	2015	948	(38)	(32)	-	(70)	(7.4%)	878
	2016	299	90	73	-	163	54.5%	462
Non Private Passenger Total		2,473	(60)	(169)	-	(229)	(9.3%)	2,244
Grand Total		4,880	84	(169)	-	(85)	(1.7%)	4,795

EXHIBIT G-2

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

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 ShareDate 201604
 Jurisdiction Desc Nova Scotia
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(60)	1	(1)	-	-	-	(60)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1)	-	-	-	-	-	(1)
	2008	(61)	1	(1)	-	-	-	(61)
	2009	(72)	1	(152)	-	(151)	209.7%	(223)
	2010	(116)	1	9	-	10	(8.6%)	(106)
	2011	6	-	-	-	-	-	6
	2012	44	-	-	-	-	-	44
	2013	(17)	-	8	-	8	(47.1%)	(9)
	2014	476	(5)	9	-	4	0.8%	480
	2015	653	(49)	35	-	(14)	(2.1%)	639
	2016	360	193	(76)	-	117	32.5%	477
Private Passenger Total		1,212	143	(169)	-	(26)	(2.1%)	1,186
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	15	-	-	-	-	-	15
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(4)	-	-	-	-	-	(4)
	2008	(7)	-	92	-	92	(1,314.3%)	85
	2009	(6)	-	-	-	-	-	(6)
	2010	(1)	-	-	-	-	-	(1)
	2011	(165)	2	(39)	-	(37)	22.4%	(202)
	2012	149	(1)	26	-	25	16.8%	174
	2013	141	(1)	66	-	65	46.1%	206
	2014	178	(2)	12	-	10	5.6%	188
	2015	1,877	(75)	68	-	(7)	(0.4%)	1,870
	2016	586	162	(191)	-	(29)	(4.9%)	557
Non Private Passenger Total		2,763	85	34	-	119	4.3%	2,882
Grand Total		3,975	228	(135)	-	93	2.3%	4,068

EXHIBIT G-2

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

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ShareDate	201604	
Jurisdiction Desc	Prince Edward	
AccountCode Desc	Island	
AccountCode	Undiscounted	VR Provision
	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(1)	-	-	-	-	-	(1)
	2008	(1)	-	-	-	-	-	(1)
	2009	3	-	-	-	-	-	3
	2010	69	(1)	1	-	-	-	69
	2011	14	-	-	-	-	-	14
	2012	37	-	-	-	-	-	37
	2013	109	(1)	1	-	-	-	109
	2014	235	(2)	(17)	-	(19)	(8.1%)	216
	2015	388	(12)	(288)	-	(300)	(77.3%)	88
	2016	138	94	(150)	-	(56)	(40.6%)	82
Private Passenger Total		992	78	(453)	-	(375)	(37.8%)	617
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	6	-	-	-	-	-	6
	2012	80	(1)	1	-	-	-	80
	2013	72	(1)	3	-	2	2.8%	74
	2014	200	(2)	(9)	-	(11)	(5.5%)	189
	2015	389	(19)	38	-	19	4.9%	408
	2016	154	42	18	-	60	39.0%	214
Non Private Passenger Total		900	19	51	-	70	7.8%	970
Grand Total		1,892	97	(402)	-	(305)	(16.1%)	1,587

EXHIBIT G-2

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

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 ShareDate 201604
 Jurisdiction Desc Ontario
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	191	(5)	153	-	148	77.5%	339
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,179	(24)	26	-	2	0.2%	1,181
	2008	601	(12)	12	-	-	-	601
	2009	565	(11)	27	-	16	2.8%	581
	2010	(1,238)	25	(168)	-	(143)	11.6%	(1,381)
	2011	(1,637)	33	139	-	172	(10.5%)	(1,465)
	2012	(554)	11	4	-	15	(2.7%)	(539)
	2013	430	(9)	70	-	61	14.2%	491
	2014	1,667	(33)	18	-	(15)	(0.9%)	1,652
	2015	2,378	(666)	673	-	7	0.3%	2,385
	2016	1,131	219	5	-	224	19.8%	1,355
Private Passenger Total		4,713	(472)	959	-	487	10.3%	5,200
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	114	(2)	2	-	-	-	114
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	33	(1)	(253)	-	(254)	(769.7%)	(221)
	2008	119	(2)	3	-	1	0.8%	120
	2009	291	(6)	13	-	7	2.4%	298
	2010	778	(16)	16	-	-	-	778
	2011	(230)	5	19	-	24	(10.4%)	(206)
	2012	(16)	-	13	-	13	(81.3%)	(3)
	2013	2,651	(40)	(81)	-	(121)	(4.6%)	2,530
	2014	5,428	(136)	(86)	-	(222)	(4.1%)	5,206
	2015	6,695	(301)	268	-	(33)	(0.5%)	6,662
	2016	2,728	722	173	-	895	32.8%	3,623
Non Private Passenger Total		18,591	223	87	-	310	1.7%	18,901
Grand Total		23,304	(249)	1,046	-	797	3.4%	24,101

EXHIBIT G-2

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

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 ShareDate 201604
 Jurisdiction Desc Alberta
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private								
<input checked="" type="checkbox"/> Passenger	prior	(193)	5	202	-	207	(107.3%)	14
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(20)	-	-	-	-	-	(20)
	2008	42	(1)	1	-	-	-	42
	2009	85	(2)	2	-	-	-	85
	2010	201	(4)	4	-	-	-	201
	2011	1,155	(23)	(86)	-	(109)	(9.4%)	1,046
	2012	1,201	(24)	577	-	553	46.0%	1,754
	2013	1,925	(39)	39	-	-	-	1,925
	2014	2,314	(46)	26	-	(20)	(0.9%)	2,294
	2015	2,827	(368)	254	-	(114)	(4.0%)	2,713
	2016	962	268	(252)	-	16	1.7%	978
Private Passenger Total		10,499	(234)	767	-	533	5.1%	11,032
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(82)	11	(14)	-	(3)	3.7%	(85)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	30	(3)	3	-	-	-	30
	2008	105	(11)	11	-	-	-	105
	2009	634	(63)	29	-	(34)	(5.4%)	600
	2010	509	(51)	68	-	17	3.3%	526
	2011	469	(47)	186	-	139	29.6%	608
	2012	1,385	(139)	103	-	(36)	(2.6%)	1,349
	2013	1,876	(150)	209	-	59	3.1%	1,935
	2014	3,950	(119)	(384)	-	(503)	(12.7%)	3,447
	2015	7,558	(227)	103	-	(124)	(1.6%)	7,434
	2016	4,441	79	382	-	461	10.4%	4,902
Non Private Passenger Total		20,875	(720)	696	-	(24)	(0.1%)	20,851
Grand Total		31,374	(954)	1,463	-	509	1.6%	31,883

EXHIBIT G-2

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

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 ShareDate 201604
 Jurisdiction Desc Yukon
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	5	-	-	-	-	-	5
	2009	26	-	-	-	-	-	26
	2010	14	(1)	1	-	-	-	14
	2011	52	(4)	(107)	-	(111)	(213.5%)	(59)
	2012	87	(6)	6	-	-	-	87
	2013	152	(11)	11	-	-	-	152
	2014	315	(9)	9	-	-	-	315
	2015	339	(10)	9	-	(1)	(0.3%)	338
	2016	88	12	32	-	44	50.0%	132
Private Passenger Total		1,083	(29)	(39)	-	(68)	(6.3%)	1,015
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	9	-	5	-	5	55.6%	14
	2012	21	-	-	-	-	-	21
	2013	99	(1)	1	-	-	-	99
	2014	111	(1)	1	-	-	-	111
	2015	205	(8)	(2)	-	(10)	(4.9%)	195
	2016	125	32	13	-	45	36.0%	170
Non Private Passenger Total		578	22	18	-	40	6.9%	618
Grand Total		1,661	(7)	(21)	-	(28)	(1.7%)	1,633

EXHIBIT G-2

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

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ShareDate	201604	
Jurisdiction Desc	Northwest	
AccountCode Desc	Territories	
AccountCode	Undiscounted	VR Provision
	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	3	-	-	-	-	-	3
	2008	21	-	-	-	-	-	21
	2009	(31)	-	-	-	-	-	(31)
	2010	3	-	-	-	-	-	3
	2011	18	-	33	-	33	183.3%	51
	2012	156	(2)	2	-	-	-	156
	2013	297	(12)	11	-	(1)	(0.3%)	296
	2014	360	(14)	10	-	(4)	(1.1%)	356
	2015	478	(19)	(32)	-	(51)	(10.7%)	427
	2016	64	56	(38)	-	18	28.1%	82
Private Passenger Total		1,367	9	(14)	-	(5)	(0.4%)	1,362
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	20	-	-	-	-	-	20
	2013	35	-	-	-	-	-	35
	2014	126	(1)	(6)	-	(7)	(5.6%)	119
	2015	175	(9)	19	-	10	5.7%	185
	2016	78	24	(16)	-	8	10.3%	86
Non Private Passenger Total		438	14	(3)	-	11	2.5%	449
Grand Total		1,805	23	(17)	-	6	0.3%	1,811

EXHIBIT G-2

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

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 ShareDate 201604
 Jurisdiction Desc Nunavut
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	3	-	-	-	-	-	3
	2008	1	-	-	-	-	-	1
	2009	1	-	-	-	-	-	1
	2010	6	-	-	-	-	-	6
	2011	25	-	-	-	-	-	25
	2012	(24)	-	-	-	-	-	(24)
	2013	208	(2)	2	-	-	-	208
	2014	45	-	-	-	-	-	45
	2015	226	(9)	5	-	(4)	(1.8%)	222
	2016	24	8	(12)	-	(4)	(16.7%)	20
Private Passenger Total		513	(3)	(5)	-	(8)	(1.6%)	505
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	21	-	-	-	-	-	21
	2013	67	(1)	1	-	-	-	67
	2014	112	(2)	2	-	-	-	112
	2015	240	(5)	1	-	(4)	(1.7%)	236
	2016	(31)	16	2	-	18	(58.1%)	(13)
Non Private Passenger Total		410	8	6	-	14	3.4%	424
Grand Total		923	5	1	-	6	0.7%	929

EXHIBIT G-2

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

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 ShareDate 201604
 Jurisdiction Desc (All)
 AccountCode Desc Undiscounted IBNR Provision
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(47)	1	354	-	355	(755.3%)	308
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,169	(24)	26	-	2	0.2%	1,171
	2008	750	(15)	15	-	-	-	750
	2009	608	(13)	(92)	-	(105)	(17.3%)	503
	2010	(1,689)	33	(167)	-	(134)	7.9%	(1,823)
	2011	(552)	10	(150)	-	(140)	25.4%	(692)
	2012	941	(21)	861	-	840	89.3%	1,781
	2013	3,981	(92)	133	-	41	1.0%	4,022
	2014	7,570	(152)	145	-	(7)	(0.1%)	7,563
	2015	10,577	(1,389)	751	-	(638)	(6.0%)	9,939
	2016	4,055	1,325	(620)	-	705	17.4%	4,760
Private Passenger Total		27,363	(337)	1,256	-	919	3.4%	28,282
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	54	7	(9)	-	(2)	(3.7%)	52
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(112)	(1)	(393)	-	(394)	351.8%	(506)
	2008	632	(51)	144	-	93	14.7%	725
	2009	946	(71)	44	-	(27)	(2.9%)	919
	2010	1,421	(79)	96	-	17	1.2%	1,438
	2011	275	(53)	244	-	191	69.5%	466
	2012	2,045	(164)	87	-	(77)	(3.8%)	1,968
	2013	5,277	(201)	(132)	-	(333)	(6.3%)	4,944
	2014	11,707	(314)	(316)	-	(630)	(5.4%)	11,077
	2015	19,441	(946)	393	-	(553)	(2.8%)	18,888
	2016	8,938	1,319	218	-	1,537	17.2%	10,475
Non Private Passenger Total		50,624	(554)	376	-	(178)	(0.4%)	50,446
Grand Total		77,987	(891)	1,632	-	741	1.0%	78,728

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2016, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Newfoundland & Labrador

PPV & non-PPV		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2016 (\$000s)							
ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(12)	-	(12)	-	-	1	1	(11)
1997	-	(2)	-	(2)	-	-	-	-	(2)
1998	-	5	-	5	-	-	1	1	6
1999	-	5	(67)	(62)	-	-	-	-	(62)
2000	-	(3)	(11)	(14)	-	-	-	-	(14)
2001	-	(3)	9	6	-	-	-	-	6
2002	-	1	34	35	-	-	-	-	35
2003	-	-	78	78	-	-	-	-	78
2004	589	(10)	109	688	(29)	9	55	35	723
2005	-	5	33	38	-	-	-	-	38
2006	-	4	88	92	-	-	-	-	92
2007	1,079	(272)	130	937	(36)	10	77	51	988
2008	184	41	57	282	(4)	2	23	21	303
2009	554	1	132	687	(9)	3	54	48	735
2010	451	(77)	193	567	(6)	1	37	32	599
2011	3,093	(32)	454	3,515	(51)	16	300	265	3,780
2012	5,436	388	440	6,264	(90)	26	574	510	6,774
2013	5,583	662	284	6,529	(99)	30	615	546	7,075
2014	9,062	2,024	399	11,485	(178)	56	1,091	969	12,454
2015	9,985	826	334	11,145	(194)	61	1,062	929	12,074
PAYs (sub-total):	36,016	3,551	2,696	42,263	(696)	214	3,890	3,408	45,671
CAY (2016)	11,404	3,993	522	15,919	(312)	93	1,509	1,290	17,209
claims liabilities:	47,420	7,544	3,218	58,182	(1,008)	307	5,399	4,698	62,880
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,317	(671)		13,646	(204)	63	948	807	13,910
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				71,828	(1,212)	370	6,347	5,505	76,790

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

EXHIBIT H
Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2016, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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New Brunswick

New Brunswick - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	10	1	11	-	-	2	2	13
1997	-	(2)	5	3	-	-	-	-	3
1998	-	2	4	6	-	-	-	-	6
1999	-	1	5	6	-	-	-	-	6
2000	-	1	4	5	-	-	-	-	5
2001	-	(1)	15	14	-	-	-	-	14
2002	1	(1)	53	53	-	-	2	2	55
2003	225	(20)	(10)	195	(2)	-	21	19	214
2004	-	8	(42)	(34)	-	-	1	1	(33)
2005	182	16	(119)	79	(11)	3	19	11	90
2006	192	13	105	310	(7)	2	19	14	324
2007	74	13	194	281	(4)	1	9	6	287
2008	762	276	236	1,274	(27)	9	100	82	1,356
2009	599	65	242	906	(16)	5	65	54	960
2010	613	(398)	271	486	(3)	1	36	34	520
2011	2,451	(69)	397	2,779	(41)	14	234	207	2,986
2012	2,515	30	414	2,959	(42)	13	251	222	3,181
2013	4,892	87	290	5,269	(83)	25	593	535	5,804
2014	3,953	696	333	4,982	(83)	25	541	483	5,465
2015	3,113	969	301	4,383	(90)	29	470	409	4,792
PAYs (sub-total):	19,572	1,696	2,699	23,967	(409)	127	2,363	2,081	26,048
CAY (2016)	4,317	3,028	101	7,446	(179)	51	814	686	8,132
claims liabilities:	23,889	4,724	2,800	31,413	(588)	178	3,177	2,767	34,180
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,270	(976)		9,294	(109)	32	482	405	9,294
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				40,707	(697)	210	3,659	3,172	43,474

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2016, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Nova Scotia

PPV & non-PPV

ending 2016

PPV & non-PPV

Nova Scotia - Projected Balances as at Dec. 31, 2016 (\$000s)									
ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	(32)	(29)	-	-	2	2	(27)
1997	-	-	(14)	(14)	-	-	-	-	(14)
1998	-	6	4	10	-	-	-	-	10
1999	-	(1)	3	2	-	-	-	-	2
2000	-	1	6	7	-	-	-	-	7
2001	-	4	15	19	-	-	-	-	19
2002	-	14	1	15	-	-	1	1	16
2003	-	(22)	59	37	-	-	3	3	40
2004	414	29	125	568	(21)	7	43	29	597
2005	386	(24)	16	378	(18)	5	34	21	399
2006	893	(47)	348	1,194	(42)	13	81	52	1,246
2007	335	(5)	296	626	(15)	5	31	21	647
2008	479	26	432	937	(23)	7	48	32	969
2009	885	(204)	330	1,011	(16)	5	68	57	1,068
2010	1,155	(84)	286	1,357	(26)	7	105	86	1,443
2011	1,582	(181)	307	1,708	(28)	9	137	118	1,826
2012	2,339	195	328	2,862	(54)	16	292	254	3,116
2013	2,775	184	231	3,190	(67)	19	348	300	3,490
2014	3,322	466	182	3,970	(88)	26	436	374	4,344
2015	3,098	1,221	244	4,563	(105)	32	503	430	4,993
PAYs (sub-total):	17,663	1,581	3,167	22,411	(503)	151	2,132	1,780	24,191
CAY (2016)	3,728	2,477	106	6,311	(155)	50	701	596	6,907
claims liabilities:	21,391	4,058	3,273	28,722	(658)	201	2,833	2,376	31,098
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,669	(766)		7,903	(98)	29	485	416	7,903
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				36,625	(756)	230	3,318	2,792	39,001

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2016, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Prince Edward Island

Prince Edward Island - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
1997	-	(1)	1	-	-	-	-	-	-
1998	-	-	1	1	-	-	-	-	1
1999	-	(1)	1	-	-	-	-	-	-
2000	-	(1)	2	1	-	-	-	-	1
2001	-	-	2	2	-	-	-	-	2
2002	-	-	12	12	-	-	-	-	12
2003	-	(2)	16	14	-	-	-	-	14
2004	-	4	17	21	-	-	-	-	21
2005	191	-	71	262	(3)	1	19	17	279
2006	-	-	(170)	(170)	-	-	-	-	(170)
2007	-	(1)	28	27	-	-	-	-	27
2008	-	(1)	48	47	-	-	-	-	47
2009	-	3	43	46	-	-	-	-	46
2010	284	61	(3)	342	(6)	2	33	29	371
2011	843	20	(2)	861	(21)	7	84	70	931
2012	1,009	109	12	1,130	(32)	10	108	86	1,216
2013	160	167	60	387	(8)	3	32	27	414
2014	423	359	19	801	(19)	5	92	78	879
2015	700	351	50	1,101	(23)	6	122	105	1,206
PAYs (sub-total):	3,610	1,068	208	4,886	(112)	34	490	412	5,298
CAY (2016)	755	934	(3)	1,686	(37)	11	194	168	1,854
claims liabilities:	4,365	2,002	205	6,572	(149)	45	684	580	7,152
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,400	(230)		2,170	(21)	6	115	100	2,170
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,742	(170)	51	799	680	9,322

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2016, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Ontario

PPV & non-PPV

ending 2016

Ontario - Projected Balances as at Dec. 31, 2016 (\$000s)									
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,038	(22)	13	3,029	(9)	2	309	302	3,331
1997	788	(9)	31	810	(17)	5	76	64	874
1998	-	11	19	30	-	-	1	1	31
1999	-	1	-	1	-	-	-	-	1
2000	538	(1)	19	556	(18)	5	51	38	594
2001	-	-	(65)	(65)	-	-	2	2	(63)
2002	825	(29)	230	1,026	(32)	9	77	54	1,080
2003	2,734	(28)	657	3,363	(120)	35	261	176	3,539
2004	2,937	(359)	1,254	3,832	(125)	37	246	158	3,990
2005	2,427	(19)	1,078	3,486	(125)	36	227	138	3,624
2006	2,197	841	1,242	4,280	(156)	46	288	178	4,458
2007	5,170	815	1,841	7,826	(318)	97	566	345	8,171
2008	934	615	1,388	2,937	(55)	17	149	111	3,048
2009	3,385	748	1,203	5,336	(125)	37	401	313	5,649
2010	4,407	(514)	1,398	5,291	(112)	34	378	300	5,591
2011	5,876	(1,421)	416	4,871	(128)	38	431	341	5,212
2012	11,191	(461)	1,668	12,398	(289)	88	1,305	1,104	13,502
2013	12,973	2,497	1,552	17,022	(302)	96	1,877	1,671	18,693
2014	7,912	5,292	947	14,151	(251)	79	1,929	1,757	15,908
2015	6,740	3,477	1,271	11,488	(231)	70	1,488	1,327	12,815
PAYs (sub-total):	74,072	11,434	16,162	101,668	(2,413)	731	10,062	8,380	110,048
CAY (2016)	6,854	9,320	924	17,098	(425)	125	2,280	1,980	19,078
claims liabilities:	80,926	20,754	17,086	118,766	(2,838)	856	12,342	10,360	129,126
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,703	(1,123)		17,580	(247)	75	1,199	1,027	17,580
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				136,346	(3,085)	931	13,541	11,387	146,706

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2016, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Alberta

Alberta - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	42	(13)	5	34	-	-	10	10	44
1997	-	(32)	15	(17)	-	-	3	3	(14)
1998	-	14	(3)	11	-	-	1	1	12
1999	-	11	13	24	-	-	1	1	25
2000	-	(16)	21	5	-	-	2	2	7
2001	-	24	29	53	-	-	2	2	55
2002	-	(11)	49	38	-	-	2	2	40
2003	52	(7)	83	128	(2)	1	5	4	132
2004	304	(67)	36	273	(12)	4	22	14	287
2005	353	(63)	(140)	150	(15)	4	27	16	166
2006	171	153	181	505	(17)	5	30	18	523
2007	1,101	(7)	393	1,487	(38)	11	105	78	1,565
2008	1,169	79	500	1,748	(30)	9	122	101	1,849
2009	625	330	422	1,377	(14)	4	94	84	1,461
2010	2,793	398	441	3,632	(51)	15	314	278	3,910
2011	6,150	1,176	439	7,765	(129)	37	720	628	8,393
2012	5,385	2,117	507	8,009	(138)	40	736	638	8,647
2013	7,905	2,722	496	11,123	(208)	64	1,272	1,128	12,251
2014	7,163	4,933	510	12,606	(278)	89	1,462	1,273	13,879
2015	10,525	8,322	631	19,478	(483)	151	2,247	1,915	21,393
PAYs (sub-total):	43,738	20,063	4,628	68,429	(1,415)	434	7,177	6,196	74,625
CAY (2016)	11,116	10,544	(162)	21,498	(494)	143	2,353	2,002	23,500
claims liabilities:	54,854	30,607	4,466	89,927	(1,909)	577	9,530	8,198	98,125
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	31,406	(2,737)		28,669	(359)	114	1,669	1,424	28,669
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				118,596	(2,268)	691	11,199	9,622	126,794

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2016, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Yukon

PPV & non-PPV

ending 2016

Yukon - Projected Balances as at Dec. 31, 2016 (\$000s)									
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	1	-	1	-	-	-	-	1
1997	-	1	-	1	-	-	-	-	1
1998	-	1	-	1	-	-	-	-	1
1999	-	1	-	1	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	(69)	(69)	-	-	-	-	(69)
2006	-	-	17	17	-	-	-	-	17
2007	-	-	19	19	-	-	-	-	19
2008	-	7	19	26	-	-	1	1	27
2009	(2)	26	15	39	-	-	2	2	41
2010	170	19	11	200	(3)	1	19	17	217
2011	261	(37)	16	240	(4)	1	22	19	259
2012	32	100	17	149	(2)	-	14	12	161
2013	1	228	10	239	(5)	2	28	25	264
2014	76	382	(14)	444	(10)	3	55	48	492
2015	1,658	334	42	2,034	(54)	16	242	204	2,238
PAYs (sub-total):	2,196	1,065	83	3,344	(78)	23	383	328	3,672
CAY (2016)	339	549	(8)	880	(22)	7	100	85	965
claims liabilities:	2,535	1,614	75	4,224	(100)	30	483	413	4,637
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,027	(94)		933	(19)	6	64	51	933
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,157	(119)	36	547	464	5,570

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2016, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Northwest Territories

Northwest Territories - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
1997	-	1	-	1	-	-	-	-	1
1998	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	17	17	-	-	-	-	17
2006	-	(2)	19	17	-	-	-	-	17
2007	-	3	31	34	-	-	-	-	34
2008	-	21	44	65	(1)	-	2	1	66
2009	213	(30)	40	223	(4)	1	18	15	238
2010	-	4	44	48	-	-	-	-	48
2011	73	49	45	167	(2)	1	12	11	178
2012	80	164	43	287	(4)	1	24	21	308
2013	521	298	52	871	(17)	5	100	88	959
2014	1,619	376	34	2,029	(47)	14	239	206	2,235
2015	1,242	321	120	1,683	(45)	13	188	156	1,839
PAYs (sub-total):	3,748	1,206	489	5,443	(120)	35	583	498	5,941
CAY (2016)	647	459	(97)	1,009	(29)	9	126	106	1,115
claims liabilities:	4,395	1,665	392	6,452	(149)	44	709	604	7,056
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,873	(185)		1,688	(15)	4	70	59	1,688
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,140	(164)	48	779	663	8,744

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2016, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Nunavut

PPV & non-PPV

ending 2016

Nunavut - Projected Balances as at Dec. 31, 2016 (\$000s)									
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	3	5	8	-	-	-	-	8
2008	-	1	7	8	-	-	-	-	8
2009	-	2	10	12	-	-	-	-	12
2010	-	6	14	20	-	-	1	1	21
2011	(1)	25	15	39	-	-	2	2	41
2012	59	(3)	15	71	(1)	-	6	5	76
2013	(8)	251	(4)	239	(5)	1	29	25	264
2014	566	144	38	748	(13)	4	73	64	812
2015	104	330	12	446	(11)	3	51	43	489
PAYs (sub-total):	720	757	112	1,589	(30)	8	162	140	1,729
CAY (2016)	237	182	(35)	384	(12)	3	47	38	422
claims liabilities:	957	939	77	1,973	(42)	11	209	178	2,151
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	814	(75)		739	(7)	2	30	25	739
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,712	(49)	13	239	203	2,890

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2016, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,080	(33)	(13)	3,034	(9)	2	324	317	3,351
1997	788	(44)	38	782	(17)	5	79	67	849
1998	-	40	25	65	-	-	3	3	68
1999	-	19	(45)	(26)	-	-	1	1	(25)
2000	538	(20)	41	559	(18)	5	53	40	599
2001	-	25	5	30	-	-	4	4	34
2002	826	(26)	379	1,179	(32)	9	82	59	1,238
2003	3,011	(78)	883	3,816	(124)	36	290	202	4,018
2004	4,244	(397)	1,499	5,346	(187)	57	367	237	5,583
2005	3,539	(85)	887	4,341	(172)	49	326	203	4,544
2006	3,453	962	1,830	6,245	(222)	66	418	262	6,507
2007	7,759	549	2,937	11,245	(411)	124	788	501	11,746
2008	3,528	1,065	2,731	7,324	(140)	44	445	349	7,673
2009	6,259	941	2,437	9,637	(184)	55	702	573	10,210
2010	9,873	(585)	2,655	11,943	(207)	61	923	777	12,720
2011	20,328	(470)	2,087	21,945	(404)	123	1,942	1,661	23,606
2012	28,046	2,639	3,444	34,129	(652)	194	3,310	2,852	36,981
2013	34,802	7,096	2,971	44,869	(794)	245	4,894	4,345	49,214
2014	34,096	14,672	2,448	51,216	(967)	301	5,918	5,252	56,468
2015	37,165	16,151	3,005	56,321	(1,236)	381	6,373	5,518	61,839
PAYs (sub-total):	201,335	42,421	30,244	274,000	(5,776)	1,757	27,242	23,223	297,223
CAY (2016)	39,397	31,486	1,348	72,231	(1,665)	492	8,124	6,951	79,182
claims liabilities:	240,732	73,907	31,592	346,231	(7,441)	2,249	35,366	30,174	376,405
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	89,479	(6,857)		82,622	(1,079)	331	5,062	4,314	82,886
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				428,853	(8,520)	2,580	40,428	34,488	459,291