



FACILITY ASSOCIATION RESIDUAL MARKET

AUGUST 2016 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS**RESIDUAL MARKET****PARTICIPATION REPORT****AUGUST 2016**

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2016)

The August 2016 Participation Report incorporates the results of an updated valuation (as at June 30, 2016) – the impact of the implementation of the valuation is discussed in section 1.2. 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; 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 (completed) | 0.75% mfad: 25 bp | May 2016 | updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development). |
| Jun. 30, 2016 (completed) | 0.69% mfad: 25 bp | Aug. 2016 | updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; selected margins for adverse claims development at coverage / half year level updated; claims expense (“excess legal”) assumptions updated |
| 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 APV Adjustments in Policy Liabilities related to Claims Fees and Allowed Claims Expenses

Accepted Actuarial Practice requires all policy liabilities recognize both the time value of money and provisions for adverse deviations. For member statement and financial statement reporting purposes,

we have historically applied actuarial present value adjustments only to the indemnity portion of the claims and premium liabilities, and explicitly NOT to provisions for certain specific reimbursed loss adjustment expenses (“claims fees and allowed claims expenses”¹) as allowed under IFRS 4, after having assessed and deemed actuarial present value adjustments related to the claims fee and allowed claims expenses as being not material.

FA management is currently reviewing this practice with the FA Appointed Actuary and may begin to include actuarial present value adjustments for “claims fees and allowed claims expenses” as part of the next FARM valuation, as at September 30, 2016 (2016 Q3). If this action is taken (which could result in a one-time impact of as much as \$7 million), detail will be provided with the FARM 2016 Q3 valuation highlights and FARM October 2016 participation reports and associated bulletins.

1.3 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at June 30, 2016 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s internal actuarial group in conjunction with, and approved by, the Appointed Actuary, under the hybrid model for actuarial services. Additional detail will be provided in an “Actuarial Highlights – Quarterly Valuation” report to be posted to the FA website at the same time as this report.

The valuation implementation impact is summarized in the tables at the top of the next page.

¹ Servicing 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 expense”, or alternately as “retro 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.

At the current time, these “claims expense” type provisions are not adjusted to an actuarial present value basis, as per the practice that has been in place. This position is being reviewed by management and the Appointed Actuary.

Summary of Impact (\$000s) of Implementing Result of Valuation as at June 30, 2016²

| Grand Total | unfav / (fav) | | | | | |
|-------------|-----------------------------------|----------|-----------|----------|----------|----------|
| | IMPACT in \$000s from changes in: | | | | | |
| | ultimates & payout patterns | | dsct rate | margins | | TOTAL |
| | nominal | apv adj. | sub-tot | apv adj. | apv adj. | |
| PAYs | (9,183) | (843) | (10,026) | 514 | (1,083) | (10,595) |
| CAY | 1,602 | 133 | 1,735 | 106 | - | 1,841 |
| Prem Def | (130) | 80 | (50) | 18 | - | (32) |
| TOTAL | (7,711) | (630) | (8,341) | 638 | (1,083) | (8,786) |

As indicated in the table above, the incorporation of the new valuation had an estimated **\$8.8 million favourable impact** on the month's net result from operations, subtracting an estimated 7.3 points (see table immediately below) from the **year-to-date Combined Operating Ratio** to end at **87.1%**.

Summary of Impact (% YTD EP) of Implementing Result of Valuation as at June 30, 2016

| Grand Total | ytd EP 119,562 (actual) | | | | | |
|-------------|---|----------|---------|-----------|----------|--------|
| | IMPACT unfav / (fav) as % ytd EP from changes in: | | | | | |
| | ultimates & payout patterns | | | dsct rate | margins | |
| | nominal | apv adj. | sub-tot | apv adj. | apv adj. | TOTAL |
| PAYs | (7.7%) | (0.7%) | (8.4%) | 0.4% | (0.9%) | (8.9%) |
| CAY | 1.3% | 0.1% | 1.5% | 0.1% | - | 1.5% |
| Prem Def | (0.1%) | 0.1% | - | - | - | - |
| TOTAL | (6.4%) | (0.5%) | (7.0%) | 0.5% | (0.9%) | (7.3%) |

The impact of the nominal changes is shown in the first 3 columns of the two preceding summary tables. The change in the selected nominal ultimates was favourable by \$8.3 million overall. This reflects the impact attributable to the change in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the accident year and the change in the selected ultimate loss ratio). The reduction in the discount rate to 0.69% had a \$0.6 million unfavourable impact, whereas changes to the selected margins for adverse claims development had a \$1.1 million favourable impact.

As discussed in section 1.2, actuarial present value adjustments are not currently determined for policy liabilities associated with claims fees and allowed claims expenses, having assessed and deemed as being not material (this is allowed under IFRS 4). However, this practice is under review with FA management and the FA Appointed Actuary and may begin to include actuarial present value adjustments for claims fees and allowed claims expenses as part of the next FARM valuation, as at September 30, 2016 (2016 Q3). If this action is taken, detail will be provided with the FARM 2016 Q3 valuation highlights and FARM October 2016 participation reports and associated bulletins.

²In these tables, "PAYs" refers to prior accident years, "CAY" refers to the current accident year, and "Prem Def" refers to the provision for premium deficiency or the deferred policy acquisition asset (as applicable). "Nominal" refers to changes excluding any actuarial present value adjustments, whereas "apv adj." refers to actuarial present value adjustments.

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

The valuation results and associated implementation impacts are discussed in more detail below.

1.3.a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the table at the top of the next page (**for indemnity only**), indicating an overall **favourable prior accident year** change of **\$8.7 million** (2.8% of the associated unpaid claims liabilities selected at March 31, 2016), and changes in the selected accident year **2016 nominal indemnity ratios** projected to have an **unfavourable change of \$2.5 million at December 31, 2016** (i.e. this latter estimate is in relation to estimated full year earned premium).

June 30, 2016 Valuation Summary (Indemnity Only)

Valuation Summary (Nominal Basis)

| Jurisdiction | 2015 & Prior Beginning Indemnity Unpaid (000s) | 2015 & Prior Accident Year Indemnity Change (000s) | % of Beginning Unpaid | 2016 Indemnity Loss Ratio | Change from Prior Valuation | Change against 2016 Earned Prem (000s) | 2017 Indemnity Loss Ratio | Change from Prior Valuation | Change against 2017 Proj Earned Prem (000s) |
|------------------------------------|---|---|-----------------------------|---------------------------------|-----------------------------------|--|---------------------------------|-----------------------------------|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] |
| Ontario | 111,115 | (1,631) | (1.5%) | 47.9% | (2.0%) | (789) | 50.6% | (1.5%) | (581) |
| PPV | 48,925 | (619) | (1.3%) | 45.5% | 0.8% | 95 | 47.5% | (1.5%) | (170) |
| Non-PPV | 62,190 | (1,012) | (1.6%) | 49.0% | (3.2%) | (881) | 52.0% | (1.5%) | (411) |
| Alberta | 77,868 | (4,895) | (6.3%) | 58.8% | 3.3% | 2,015 | 56.3% | (0.1%) | (61) |
| PPV | 22,708 | (2,560) | (11.3%) | 59.4% | (0.4%) | (40) | 60.2% | (0.5%) | (49) |
| Non-PPV | 55,160 | (2,335) | (4.2%) | 58.7% | 4.0% | 2,044 | 55.6% | 0.0% | - |
| Newfoundland & Labrador | 52,075 | (1,561) | (3.0%) | 76.1% | 0.7% | 196 | 72.4% | (1.7%) | (485) |
| PPV | 34,945 | (1,426) | (4.1%) | 68.5% | 1.5% | 315 | 66.5% | (0.5%) | (105) |
| Non-PPV | 17,130 | (135) | (0.8%) | 99.0% | (1.4%) | (98) | 88.6% | (5.0%) | (381) |
| New Brunswick | 27,062 | 992 | 3.7% | 54.5% | 0.9% | 184 | 54.5% | (1.0%) | (212) |
| PPV | 16,886 | 225 | 1.3% | 58.3% | 0.9% | 116 | 59.1% | (1.4%) | (186) |
| Non-PPV | 10,176 | 767 | 7.5% | 48.1% | 1.1% | 84 | 47.0% | 0.5% | 40 |
| Nova Scotia | 23,847 | (762) | (3.2%) | 60.0% | 3.6% | 607 | 59.8% | 4.2% | 751 |
| PPV | 12,518 | (115) | (0.9%) | 63.7% | 4.6% | 324 | 63.1% | 3.0% | 222 |
| Non-PPV | 11,329 | (647) | (5.7%) | 57.4% | 2.9% | 285 | 57.5% | 5.0% | 523 |
| Prince Edward Island | 5,438 | 21 | 0.4% | 53.7% | 4.8% | 227 | 46.9% | (0.8%) | (39) |
| PPV | 3,307 | (10) | (0.3%) | 52.6% | 6.9% | 197 | 42.0% | (1.5%) | (44) |
| Non-PPV | 2,131 | 31 | 1.5% | 55.3% | 1.5% | 28 | 54.0% | 0.0% | - |
| Yukon Territory | 3,401 | (107) | (3.1%) | 51.3% | (2.5%) | (51) | 54.7% | (0.2%) | (4) |
| PPV | 2,301 | (31) | (1.3%) | 67.2% | 2.9% | 22 | 63.1% | 2.1% | 15 |
| Non-PPV | 1,100 | (76) | (6.9%) | 42.0% | (5.1%) | (66) | 50.0% | (1.0%) | (13) |
| Northwest Territories | 5,789 | (503) | (8.7%) | 41.6% | 0.8% | 38 | 42.5% | 2.5% | 117 |
| PPV | 3,941 | (472) | (12.0%) | 45.7% | 0.2% | 7 | 45.5% | 1.5% | 51 |
| Non-PPV | 1,848 | (31) | (1.7%) | 30.3% | 1.5% | 19 | 34.5% | 4.0% | 52 |
| Nunavut | 1,520 | (268) | (17.6%) | 39.6% | 0.7% | 11 | 33.8% | (2.0%) | (30) |
| PPV | 580 | (144) | (24.8%) | 31.2% | 1.6% | 11 | 26.6% | (2.5%) | (17) |
| Non-PPV | 940 | (124) | (13.2%) | 46.8% | (1.3%) | (11) | 39.6% | (2.6%) | (21) |
| Total | 308,115 | (8,714) | (2.8%) | 57.9% | 1.4% | 2,505 | 57.0% | (0.2%) | (361) |

In the above table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2016 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2017 indemnity loss ratios.

The valuation process continues to rely on three main actuarial methodologies – the expected loss ratio method, the loss development method³, and the Bornhuetter-Ferguson method⁴. The valuation

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

⁴Three additional methodologies (Mack, Murphy, and ICRFS Cape Cod) are included as part of the valuation process but are currently only considered for references purposes only.

triangles are split by business segment (i.e. private passenger⁵ and non-private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

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

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

1.3.b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in Table A below (**total impact is favourable by \$8.8 million**, or 1.8% of the \$481.6 million total member statement policy liabilities as at the end of last month). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]). Changes in nominal values will generate changes in actuarial present value adjustments, even if the discount rate and/or margins for adverse deviation are not changed. This valuation also saw **changes to the selected discount rate (but no change to the selected investment rate margin)**, and **claims development margins were updated** at the jurisdiction / business segment / coverage / accident half-year level. The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5].

Implementation Summary Table A (\$000s)

| Implementation Impact - relative to projection for month of October 2016 | | | | | (negative values are favourable) | |
|--|------------------|----------------------------------|--------------------------------------|----------------------|-----------------------------------|--------------------|
| \$000s | indemnity [1] | retroactive claims fee [2] | allowed claims expenses [3] | nominal total [4] | actuarial present value [5] | Grand Total [6] |
| prior accident years (1994-2015) | (8,599) | (641) | 57 | (9,183) | (1,412) | (10,595) |
| current accident year claims incurred | 1,633 | 34 | (65) | 1,602 | 239 | 1,841 |
| premium deficiency / (DPAC) | (130) | | | (130) | 98 | (32) |
| TOTAL | (7,096) | (607) | (8) | (7,711) | (1,075) | (8,786) |

The “nominal” impacts (total in column [4] of the table above) reflect changes in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the

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

accident year and the change in the selected ultimate loss ratio for indemnity and for the allowed claims expenses for the claims liabilities; ultimate loss ratios are also taken into account in determining the premium liabilities). Changes in selected nominal ultimate indemnity for the most recent five prior accident years will generate changes to the retroactive claims fees adjustments to Servicing Carriers (see column [2] of the table at the bottom of the previous page). As well, the selected ultimate ratio levels for allowed claims expenses (“excess legal”) are reviewed annually with the June 30 valuation and were hence updated with this valuation, with the impact shown in column [3] of Table A on the previous page.

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment emergence patterns were updated and cash flows were reviewed against the selected risk-free yield curve. The selected risk-free yield curve was derived from Government of Canada benchmark bond yields monthly series using values for June 2016 (the selected yield curve is anchored with the valuation date).

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

Implementation Summary Table B⁶ (\$000s) (negative values are favourable)

| Jurisdiction / Business Segment | Total | | | | |
|------------------------------------|-------------------------|-------------------------------|------------------------|----------------------|----------------|
| | updated LR's & exp [17] | APVs @ 2016 Q1 dsct rate [18] | updated dsct rate [19] | updated margins [20] | TOTAL [21] |
| Ontario | (1,782) | (212) | 257 | (639) | (2,376) |
| PPV | (386) | (87) | 130 | (215) | (558) |
| Non-PPV | (1,396) | (125) | 127 | (424) | (1,818) |
| Alberta | (3,990) | (344) | 129 | (251) | (4,456) |
| PPV | (2,656) | (235) | 33 | (65) | (2,923) |
| Non-PPV | (1,334) | (109) | 96 | (186) | (1,533) |
| Newfoundland & Labrador | (1,601) | (40) | 102 | - | (1,539) |
| PPV | (1,265) | (9) | 72 | - | (1,202) |
| Non-PPV | (336) | (31) | 30 | - | (337) |
| New Brunswick | 1,002 | 98 | 52 | (115) | 1,037 |
| PPV | 225 | 23 | 34 | (48) | 234 |
| Non-PPV | 777 | 75 | 18 | (67) | 803 |
| Nova Scotia | (665) | (79) | 65 | (38) | (717) |
| PPV | (58) | (3) | 34 | (25) | (52) |
| Non-PPV | (607) | (76) | 31 | (13) | (665) |
| Prince Edward Island | 326 | 25 | 11 | (16) | 346 |
| PPV | 218 | 20 | 7 | (11) | 234 |
| Non-PPV | 108 | 5 | 4 | (5) | 112 |
| Yukon Territory | (150) | (12) | 8 | (3) | (157) |
| PPV | (22) | (3) | 5 | (2) | (22) |
| Non-PPV | (128) | (9) | 3 | (1) | (135) |
| Northwest Territories | (564) | (42) | 10 | (19) | (615) |
| PPV | (528) | (40) | 8 | (5) | (565) |
| Non-PPV | (36) | (2) | 2 | (14) | (50) |
| Nunavut | (287) | (24) | 4 | (2) | (309) |
| PPV | (148) | (14) | 1 | (1) | (162) |
| Non-PPV | (139) | (10) | 3 | (1) | (147) |
| Total | (7,711) | (630) | 638 | (1,083) | (8,786) |

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total favourable** impact of **\$7.7 million**.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at June 30, 2016 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **favourable impact** of **\$0.6 million** (see Table B, column [18]).

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate** was **decreased by 6 basis points** from 0.75% to **0.69%**, resulting in an estimated **unfavourable impact** of **\$0.6 million** (see Table B, column [19]). This impact is in line with the \$0.6 million change one would estimate through interpolation using last month's sensitivity table

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

(see section 6, Exhibit “F” for examples of sensitivity to discount rate selection). Finally, while the **selected margin for investment return** was **left unchanged** at 25 basis points, the **margins selected for claims development** at the coverage / accident half-year level were **updated** with this valuation, generating an overall **favourable impact** of **\$1.1 million** (see Table B, column [20]).

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

| Implementation Summary Table C (\$000s) | | | | | | | (negative values are favourable) | | | | | | |
|--|-----------------------------------|--------------|----------------|------------|----------------|----------------|---|---------------|---------------|-------------|---------------|---------------|--|
| Grand Total | unfav / (fav) | | | | | | ytd EP 119,562 (actual) | | | | | | |
| | IMPACT in \$000s from changes in: | | | | | | IMPACT unfav / (fav) as % ytd EP from changes in: | | | | | | |
| | ultimates & payout patterns | | dsct rate | | margins | | ultimates & payout patterns | | dsct rate | | margins | | |
| | nominal | apv adj. | sub-tot | apv adj. | apv adj. | TOTAL | nominal | apv adj. | sub-tot | apv adj. | apv adj. | TOTAL | |
| PAYs | (9,183) | (843) | (10,026) | 514 | (1,083) | (10,595) | (7.7%) | (0.7%) | (8.4%) | 0.4% | (0.9%) | (8.9%) | |
| CAY | 1,602 | 133 | 1,735 | 106 | - | 1,841 | 1.3% | 0.1% | 1.5% | 0.1% | - | 1.5% | |
| Prem Def | (130) | 80 | (50) | 18 | - | (32) | (0.1%) | 0.1% | - | - | - | - | |
| TOTAL | (7,711) | (630) | (8,341) | 638 | (1,083) | (8,786) | (6.4%) | (0.5%) | (7.0%) | 0.5% | (0.9%) | (7.3%) | |

Finally, an updated projection to year-end with the new valuation assumptions is presented in “Implementation Summary Table D” (immediately below), allowing comparison to the full year projection included with the 2016 Final Outlook that was posted on October 28, 2015.

| Implementation Summary Table D (\$000s) | | | | (negative operating results are unfavourable) | | | |
|--|---------------------------------|------------------|--------------|--|------------------|--------------|--|
| \$000s | Outlook Posted October 28, 2015 | | | Updated Year-end Projection | | | Operating Result Change due to Valuation |
| | Earned Premium | Operating Result | COR | Earned Premium | Operating Result | COR | Month of August Year-end 2016 |
| Ontario | 45,033 | 2,790 | 94.0% | 39,658 | 8,406 | 79.0% | 2,376 2,604 |
| Alberta | 70,498 | 7,300 | 89.8% | 59,955 | 13,782 | 77.1% | 4,456 3,806 |
| Newfoundland & Labrador | 28,662 | (3,666) | 112.9% | 28,008 | (1,846) | 106.7% | 1,539 1,669 |
| New Brunswick | 20,601 | 2,010 | 90.4% | 20,351 | 108 | 99.6% | (1,037) (1,130) |
| Nova Scotia | 16,312 | 1,584 | 90.4% | 16,968 | (447) | 102.7% | 717 476 |
| Prince Edward Island | 4,520 | 307 | 93.3% | 4,778 | 564 | 88.2% | (346) (440) |
| Yukon | 2,163 | 221 | 89.9% | 1,996 | 272 | 86.5% | 157 175 |
| Northwest Territories | 5,159 | 1,430 | 72.3% | 4,714 | (85) | 101.9% | 615 602 |
| Nunavut | 1,631 | 457 | 72.1% | 1,452 | 1,033 | 28.9% | 309 309 |
| TOTAL | 194,579 | 12,432 | 93.7% | 177,881 | 21,787 | 87.9% | 8,786 8,071 |

In total, the operating result projection to year-end has increased by \$9.4 million from the Outlook posted October 28, 2015 (to \$21.8 million as shown above). This amount is \$8.1 million higher than it would have been, if not for the implementation of the June 30, 2016 valuation. (The changes before the impact of the June 30, 2016 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuations (2015 Q3, 2015 Q4, and 2016 Q1) implemented since the 2015 Q2 valuation used as the basis for the 2016 Final Outlook.)

One important change relative to the 2016 Final Outlook has been the reduction in the discount rate. Had the 2016 Final Outlook discount rate of 1.07% still been applicable, the operating result would have been higher by \$3.7 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$25.5 million (COR of 85.8%) had the discount rate remained at the 2016 final Outlook level.

1.4 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.

1.5 Consideration of Recent Legal Decisions Changes in Legislation / Regulation⁷

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent 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 current 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 December 31, 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 current valuation, reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to

⁷How 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>.

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 December 31, 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 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 current 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, 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 current 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, 2015), 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 current

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, 2015), impacting the selection of ultimates.

1.6 Ontario FARM Bodily Injury Case Reserve summary

As indicated in section 1.5, 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, 2015).

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 losses⁸ 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 -0.75%⁹ 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 at the top of the next page 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,

⁸**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."

⁹The 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.

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.

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 occurrence¹⁰ 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).

1.7 Current Provision Summary

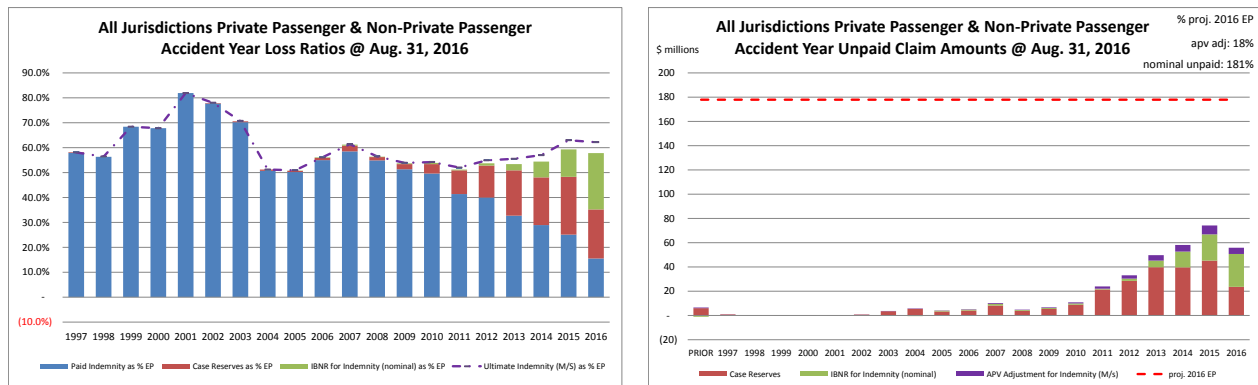
The charts immediately below show the current levels of **indemnity only**¹¹ claims amounts booked

¹⁰Prejudgment 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.

¹¹Servicing 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

by accident year¹². 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 (\$31.2 million – see table immediately below) represents 18% 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 | 248,445 | 70.3% |
| ibnr | 73,572 | 20.8% |
| M/S apv adj | 31,153 | 8.8% |
| M/S indemnity | 353,170 | 100.0% |
| retro claims adj. | 35,559 | |
| M/S total | 388,729 | |

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 11 on page 14).

The tables at the top of the next page summarize premium and policy liabilities.

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.

At the current time, these "claims expense" type provisions are not adjusted to an actuarial present value basis, as per the practice that has been in place. This position is being reviewed by management and the Appointed Actuary.

¹²The 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".

| premium liabilities (\$000s) | | | policy liabilities (\$000s) | | |
|------------------------------|---------|--------|-----------------------------|---------|--------|
| | amt | % | | amt | % |
| unearned prem | 91,593 | 107.6% | claim | 357,576 | 75.5% |
| prem def/(dpac) | (6,870) | (8.1%) | premium | 84,723 | 17.9% |
| M/S apv adjust. | 433 | 0.5% | M/S apv adjust. | 31,586 | 6.7% |
| M/S total | 85,156 | 100.0% | M/S total | 473,885 | 100.0% |

2 Activity During the Month of August 2016¹³

2.1 Recorded Premium and Claims Activity

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

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

| Table 01a Jurisdiction | Earned Premium | | Paid Indemnity | | Case increase / (decrease) | | Recorded Indemnity increase / (decrease) | |
|---------------------------|----------------|-----------------------|----------------|-----------------------|----------------------------|-----------------------|--|-----------------------|
| | Actual | Actual less Projected | Actual | Actual less Projected | Actual | Actual less Projected | Actual | Actual less Projected |
| ON | 3,506 | 155 | 1,542 | (86) | (836) | 2,478 | 707 | 2,392 |
| AB | 4,997 | (27) | 2,406 | (117) | (82) | (851) | 2,324 | (968) |
| NL | 2,445 | 68 | 1,172 | 285 | 303 | (460) | 1,475 | (175) |
| NB | 1,766 | 33 | 722 | 27 | 1,025 | 859 | 1,747 | 885 |
| NS | 1,507 | 61 | 715 | 169 | (231) | (346) | 485 | (176) |
| PE | 423 | 18 | 392 | 329 | (130) | (247) | 262 | 82 |
| YT | 173 | (3) | 69 | 48 | 69 | 3 | 138 | 51 |
| NT | 394 | (14) | 93 | 46 | 174 | 101 | 267 | 147 |
| NU | 117 | (19) | 4 | (6) | (12) | (25) | (8) | (31) |
| TOTAL | 15,328 | 272 | 7,117 | 695 | 281 | 1,513 | 7,398 | 2,207 |

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

| Table 01b Accident Year | Earned Premium | | Paid Indemnity | | Case increase / (decrease) | | Recorded Indemnity increase / (decrease) | |
|----------------------------|----------------|-----------------------|----------------|-----------------------|----------------------------|-----------------------|--|-----------------------|
| | Actual | Actual less Projected | Actual | Actual less Projected | Actual | Actual less Projected | Actual | Actual less Projected |
| Prior | - | - | 2,478 | 10 | (3,561) | (1,018) | (1,082) | (1,007) |
| 2014 | (0) | (0) | 713 | 113 | 71 | 867 | 784 | 980 |
| 2015 | (5) | (5) | 896 | 40 | 555 | 1,797 | 1,452 | 1,838 |
| 2016 | 15,333 | 277 | 3,029 | 531 | 3,215 | (134) | 6,244 | 397 |
| TOTAL | 15,328 | 272 | 7,117 | 695 | 281 | 1,513 | 7,398 | 2,207 |

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

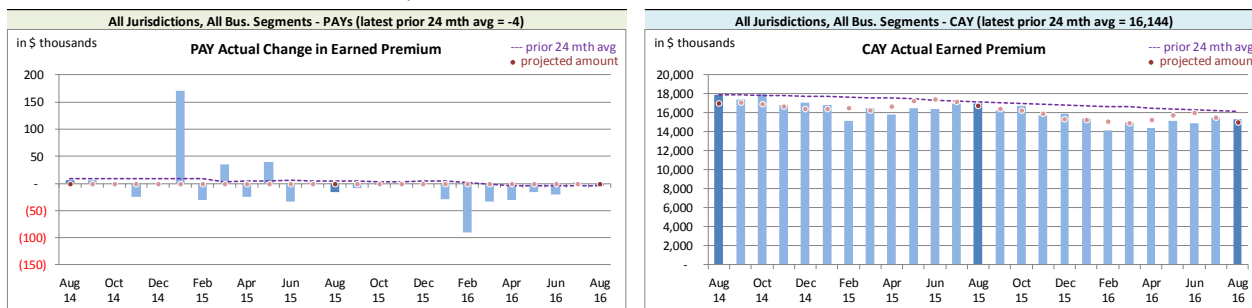
¹³There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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.

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

The charts immediately below show actual **earned premium**¹⁴ 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.

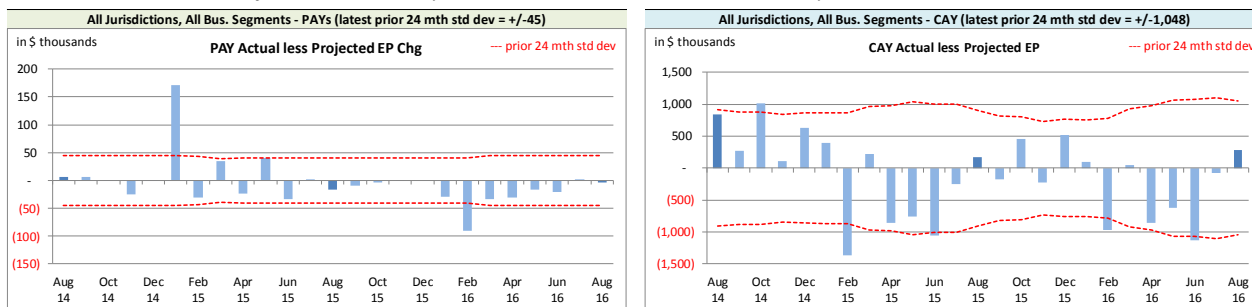
FARM Actual Earned Premium by Calendar Month



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 at the top of the next page. **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



¹⁴Premium 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.

Our admittedly simple approach to projecting **earned premium** changes from projected written

| On Latest \$ thousands | | |
|----------------------------------|-------|--------|
| Earned Premium | PAYs | CAY |
| Mthly Avg EP Chg (prior 24 mths) | (4) | 16,144 |
| std dev | 45 | 1,048 |
| A-P <> std dev | 2 | 5 |
| % <> std dev | 8.0% | 20.0% |
| norm <> std dev | 31.7% | 31.7% |

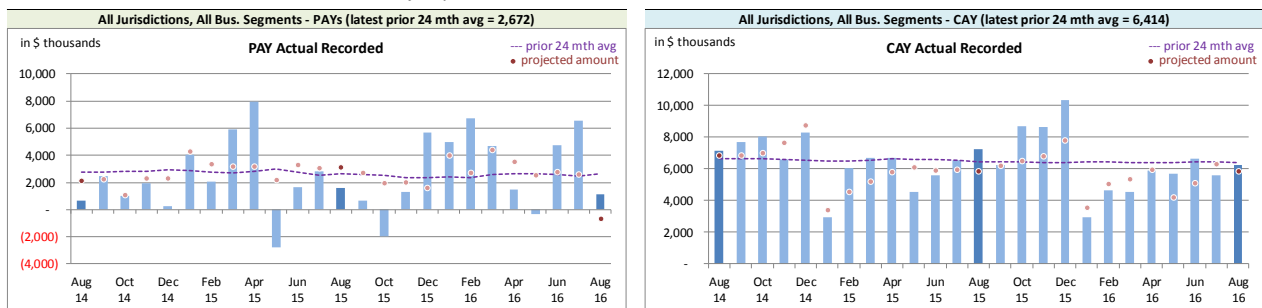
premium levels (and uploading all projections as current accident year (CAY)) does not seem to be biased (ignoring the prior accident years' (PAYs) variances) and it does appear to generate variances within the prior 24-month standard deviation better than as indicated by a normal distribution (see table to the left). 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

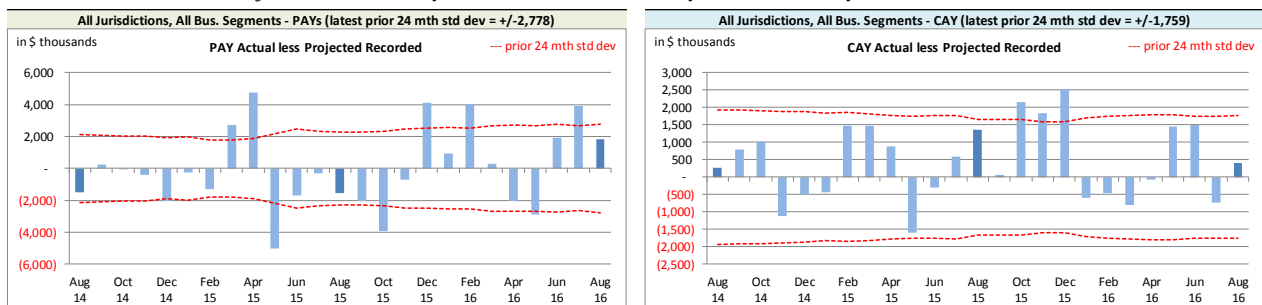
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



Recorded indemnity activity variances from the previous month’s projections are shown in the charts at the top of the next page, 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) | | 2,672 | 6,414 |
| std dev | | 2,778 | 1,759 |
| A-P <> std dev | | 9 | 3 |
| % <> std dev | | 36.0% | 12.0% |
| norm <> std dev | | 31.7% | 31.7% |

The prior accident years (PAYs) **recorded indemnity** variances (see left chart at the bottom of the previous page) have fallen outside of the period's standard deviation 36% of the time (see left table), suggesting the projection process performs worse than simply projecting based on the previous 24-month average. In addition,

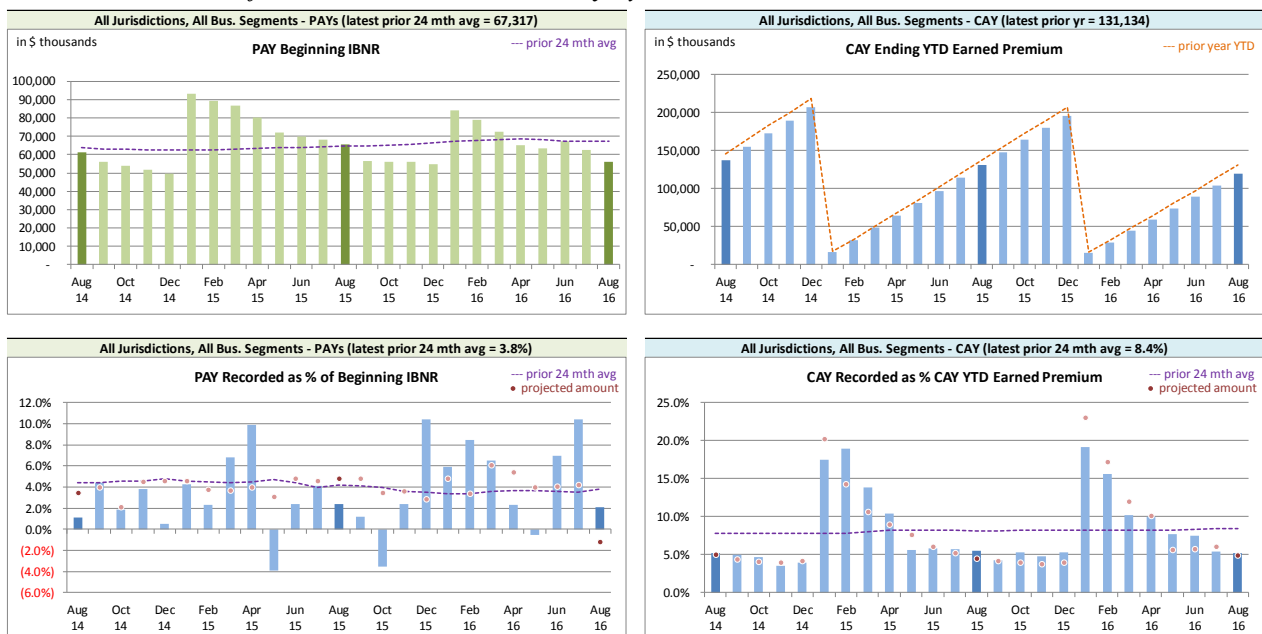
there was evidence of bias through 2014 to the end of 2015 (where actuals tended to be lower than our projections), although we were unable to identify any particular source of bias to-date (we project at a more granular level i.e. jurisdiction, business segment and accident year), more recent results do not seem to show this bias continuing. We continue to review to look for ways to improve the projections.

The current accident year (CAY) **recorded indemnity** variances (right chart at the bottom of the previous page) over the period has not indicated a systemic bias overall 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 influence¹⁵ Recorded Indemnity by Calendar Month



¹⁵Our 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.

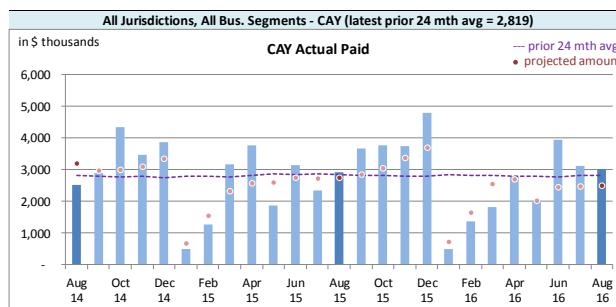
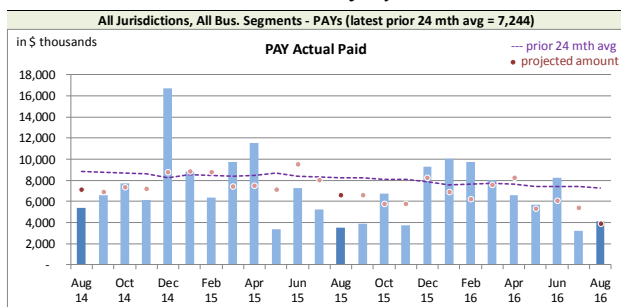
We track beginning prior accident years' IBNR as **recorded indemnity** activity “comes out of” IBNR. Changes in the prior accident years' beginning IBNR (see upper left chart within the group of charts immediately above) occur for several possible reasons:

- 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
- 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

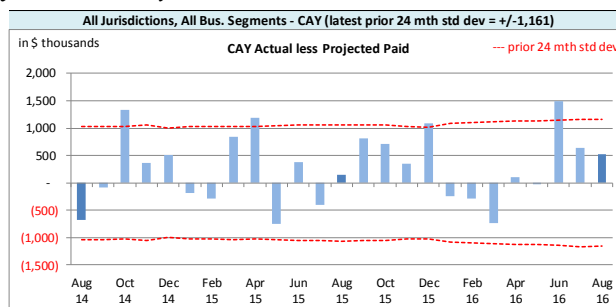
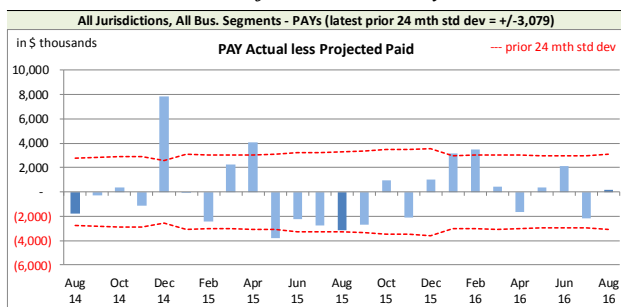
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month's actual compares with the average amount of the preceding 24 calendar months.

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 | |
| Mthly Avg Paid (prior 24 mths) | 7,244 | 2,819 |
| std dev | 3,079 | 1,161 |
| A-P <> std dev | 5 | 4 |
| % <> std dev | 20.0% | 16.0% |
| norm <> std dev | 31.7% | 31.7% |

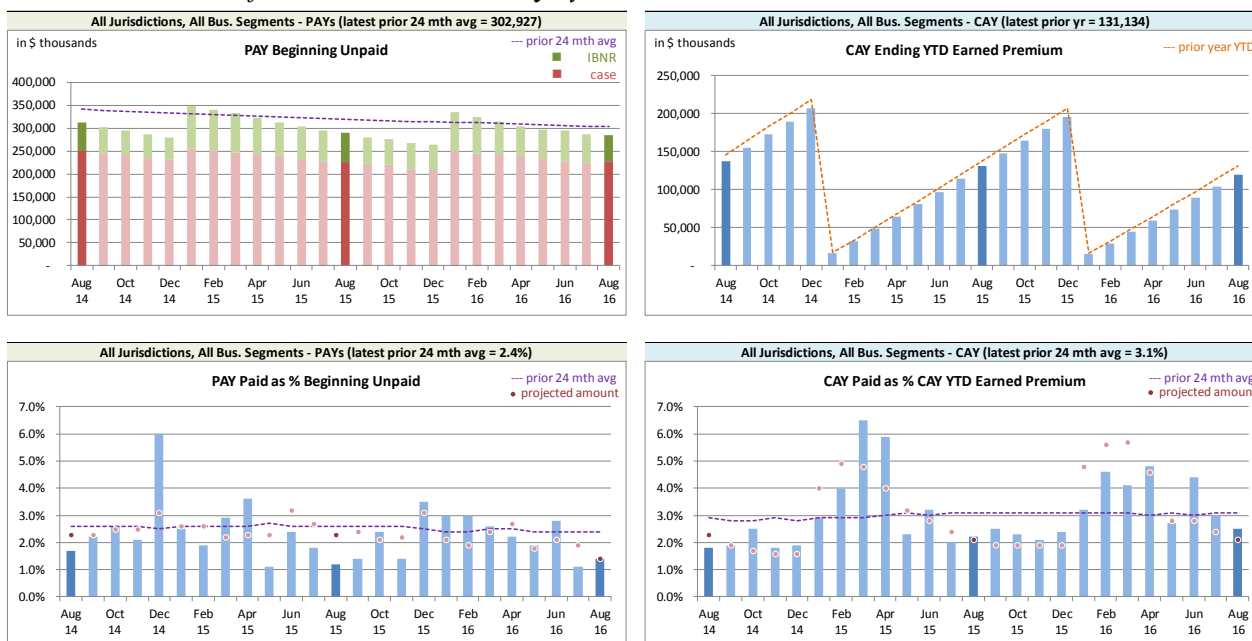
The prior accident years (PAYs) **paid indemnity** variances (left chart at the bottom of the previous page) over the entire period shown do not seem to indicate evidence of bias. The variances have fallen outside of the period's standard deviation 20% of the time (see table on left) and as this is fewer 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 16% 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 influence¹⁶ 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 within the group of charts immediately above) occur for several possible reasons:

- to offset actual **paid indemnity** activity (may reduce case or IBNR or both);

¹⁶Our 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.

- 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 IBNR¹⁷ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (June 30, 2016 for all jurisdictions). The table immediately below summarizes variances in provisions included in the August 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 | 11,867 | (3,347) | (3,372) | 329 | 16,561 | (1,198) | 25,056 | (4,216) |
| 2014 | 13,005 | (3,076) | (878) | 128 | 6,400 | (631) | 18,527 | (3,579) |
| 2015 | 21,601 | (3,987) | (1,284) | 181 | 8,558 | (250) | 28,875 | (4,056) |
| 2016 | 27,099 | 1,388 | (1,008) | 74 | 6,176 | 122 | 32,267 | 1,584 |
| TOTAL | 73,572 | (9,022) | (6,542) | 712 | 37,695 | (1,957) | 104,725 | (10,267) |

The IBNR provision is \$9.0 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1, and due to the valuation implementation.

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

- the change projected last month;
- 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
- the additional change due to valuation implementation impacts (as applicable)

¹⁷For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

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 11 on page 14). The table below summarizes the variances in these “Retro Claims Provisions” included in the August 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, and due to the valuation implementation.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁸ and APV Amounts (\$ thousands)

| Table 02b | | | actuarial present value adjustments | | | | | |
|---------------|------------------------|-----------------------|-------------------------------------|-----------------------|-----------------------------------|-----------------------|---|-----------------------|
| Accident Year | Retro Claims Provision | | Discount Amount | | Provisions for Adverse Deviations | | Retro + actuarial present value adjustments | |
| | Actual | Actual less Projected | Actual | Actual less Projected | Actual | Actual less Projected | Actual | Actual less Projected |
| Prior | 28,720 | 573 | - | - | - | - | 28,720 | 573 |
| 2014 | 2,583 | (310) | - | - | - | - | 2,583 | (310) |
| 2015 | 3,327 | (208) | - | - | - | - | 3,327 | (208) |
| 2016 | 929 | (9) | - | - | - | - | 929 | (9) |
| TOTAL | 35,559 | 46 | - | - | - | - | 35,559 | 46 |

As indicated in the table above, **these provisions do not currently include actuarial present value adjustments. This decision is being revisited and such adjustments may be implemented** with the implementation of the 2016 Q3 valuation **with the October 31, 2016 Participation Report**. We anticipate that such adjustments may amount to as much as \$7 million. If such adjustments are added, members will be provided with details of the associated calculations used to determine the adjustments.

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 August 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) and due to the valuation implementation.

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

| Table 03 | | Premium Deficiency / (Deferred Policy Acquisition Costs) | | actuarial present value adjustments | | Premium Deficiency / (DPAC) including actuarial present value adjustments | |
|--------------------------------|--|--|-----------------------|-------------------------------------|-----------------------|---|-----------------------|
| | | Actual | Actual less Projected | Actual | Actual less Projected | Actual | Actual less Projected |
| balance: | | (6,870) | (17) | 433 | 88 | (6,437) | 71 |
| balance as % unearned premium: | | (7.5%) | (0.2%) | 0.5% | 0.2% | (7.0%) | - |
| actual unearned premium: | | 91,593 | | | | | |
| less projected: | | (1,794) | | | | | |

¹⁸“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.

3 Ultimate Loss Ratio Matching Method

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

- (a) Earned premium to date
- (b) Ultimate loss¹⁹ ratio per latest valuation
- (c) Estimated ultimate incurred = (a) x (b)
- (d) Recorded indemnity to date
- (e) IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was 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”²⁰ during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

The 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 | (7,775) | (6.5%) | (4,775) | (4.0%) | (12,550) | (10.5%) | (10,997) | (9.0%) |
| CAY | 83,414 | 69.8% | 5,168 | 4.3% | 88,582 | 74.1% | 12,894 | 1.5% |
| TOTAL | 75,639 | 63.3% | 393 | 0.3% | 76,032 | 63.6% | 1,897 | (7.5%) |

(“% 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, and due to the valuation implementation.

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

¹⁹“Loss” here refers to indemnity only unless otherwise noted.

²⁰“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

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

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| | | | | | |
|---|-------------------------|-------------------|-------------------|------------------------------------|-------------------|
| Jurisdiction Desc | Newfoundland & Labrador | | | | |
| AccountCode Desc | IBNR Provision | | | | |
| AccountCode | (All) | | | | |
| AccidentYear | (All) | | | | |
| | | | | discount rate: 0.69% | |
| | | | | interest rate margin: 25 basis pts | |
| | | | Prior Month | Current Month | 1st Projected |
| | | | 2nd Projected | | |
| Sum of Amount | ShareYMM | | | | |
| BusinessSegment Desc | Acc Year | 201607 | 201608 | 201609 | 201610 |
| <input checked="" type="checkbox"/> Private Passenger | prior | 32,000 | 21,000 | 21,000 | 20,000 |
| | 2007 | 16,000 | 17,000 | 16,000 | 16,000 |
| | 2008 | 22,000 | 23,000 | 22,000 | 22,000 |
| | 2009 | 108,000 | 109,000 | 107,000 | 106,000 |
| | 2010 | 74,000 | 69,000 | 67,000 | 66,000 |
| | 2011 | 205,000 | 187,000 | 184,000 | 180,000 |
| | 2012 | 643,000 | 200,000 | 196,000 | 193,000 |
| | 2013 | 715,000 | 625,000 | 604,000 | 589,000 |
| | 2014 | 2,266,000 | 1,714,000 | 1,601,000 | 1,551,000 |
| | 2015 | 2,717,000 | 2,138,000 | 1,934,000 | 1,863,000 |
| | 2016 | 2,633,000 | 3,444,000 | 3,792,000 | 4,131,000 |
| Private Passenger Total | | 9,431,000 | 8,547,000 | 8,544,000 | 8,737,000 |
| <input checked="" type="checkbox"/> Non Private Passenger | prior | 4,000 | 4,000 | 4,000 | 4,000 |
| | 2007 | (83,000) | 67,000 | 66,000 | 65,000 |
| | 2008 | - | - | - | - |
| | 2009 | 3,000 | 3,000 | 3,000 | 3,000 |
| | 2010 | 35,000 | 17,000 | 17,000 | 17,000 |
| | 2011 | 315,000 | 229,000 | 226,000 | 220,000 |
| | 2012 | 172,000 | 375,000 | 371,000 | 359,000 |
| | 2013 | 424,000 | 375,000 | 361,000 | 346,000 |
| | 2014 | 1,823,000 | 1,358,000 | 1,303,000 | 1,244,000 |
| | 2015 | 1,163,000 | 1,007,000 | 974,000 | 926,000 |
| | 2016 | 1,565,000 | 1,861,000 | 2,109,000 | 2,350,000 |
| Non Private Passenger Total | | 5,421,000 | 5,296,000 | 5,434,000 | 5,534,000 |
| Grand Total | | 14,852,000 | 13,843,000 | 13,978,000 | 14,271,000 |

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

EXHIBIT A

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

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| Jurisdiction Desc | New Brunswick | | discount rate: 0.69% | | | |
|-----------------------------|----------------|-------------|------------------------------------|---------------|---------------|--|
| 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 | 201607 | 201608 | 201609 | 201610 | |
| Private Passenger | prior | 58,000 | 65,000 | 65,000 | 65,000 | |
| | 2007 | 10,000 | 10,000 | 10,000 | 10,000 | |
| | 2008 | 60,000 | 56,000 | 56,000 | 55,000 | |
| | 2009 | 68,000 | 20,000 | 20,000 | 20,000 | |
| | 2010 | 199,000 | 112,000 | 109,000 | 108,000 | |
| | 2011 | (53,000) | 214,000 | 211,000 | 207,000 | |
| | 2012 | 116,000 | 219,000 | 215,000 | 211,000 | |
| | 2013 | 462,000 | 569,000 | 559,000 | 543,000 | |
| | 2014 | 1,224,000 | 771,000 | 747,000 | 726,000 | |
| | 2015 | 2,137,000 | 1,630,000 | 1,551,000 | 1,481,000 | |
| | 2016 | 1,059,000 | 1,369,000 | 1,431,000 | 1,441,000 | |
| Private Passenger Total | | 5,340,000 | 5,035,000 | 4,974,000 | 4,867,000 | |
| Non Private Passenger | prior | 24,000 | 30,000 | 27,000 | 28,000 | |
| | 2007 | 40,000 | 40,000 | 36,000 | 33,000 | |
| | 2008 | 14,000 | 14,000 | 13,000 | 12,000 | |
| | 2009 | 55,000 | 56,000 | 54,000 | 51,000 | |
| | 2010 | 66,000 | 57,000 | 42,000 | 36,000 | |
| | 2011 | 218,000 | 146,000 | 117,000 | 107,000 | |
| | 2012 | (151,000) | 281,000 | 231,000 | 206,000 | |
| | 2013 | (184,000) | 366,000 | 348,000 | 341,000 | |
| | 2014 | 417,000 | 313,000 | 265,000 | 251,000 | |
| | 2015 | 168,000 | (168,000) | (206,000) | (258,000) | |
| | 2016 | 875,000 | 1,098,000 | 1,233,000 | 1,417,000 | |
| Non Private Passenger Total | | 1,542,000 | 2,233,000 | 2,160,000 | 2,224,000 | |
| Grand Total | | 6,882,000 | 7,268,000 | 7,134,000 | 7,091,000 | |

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

EXHIBIT A

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

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| Jurisdiction Desc | Nova Scotia | | discount rate: 0.69% | | | |
|-----------------------------|----------------|-------------|------------------------------------|---------------|---------------|--|
| 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 | 201607 | 201608 | 201609 | 201610 | |
| Private Passenger | prior | 393,000 | 585,000 | 578,000 | 571,000 | |
| | 2007 | 142,000 | 192,000 | 189,000 | 187,000 | |
| | 2008 | (38,000) | 3,000 | 3,000 | 3,000 | |
| | 2009 | (41,000) | 137,000 | 132,000 | 131,000 | |
| | 2010 | 98,000 | 50,000 | 51,000 | 50,000 | |
| | 2011 | 20,000 | 20,000 | 20,000 | 19,000 | |
| | 2012 | 367,000 | 377,000 | 357,000 | 363,000 | |
| | 2013 | 209,000 | 161,000 | 158,000 | 157,000 | |
| | 2014 | 729,000 | 649,000 | 620,000 | 637,000 | |
| | 2015 | 1,159,000 | 1,012,000 | 966,000 | 992,000 | |
| | 2016 | 872,000 | 1,184,000 | 1,409,000 | 1,503,000 | |
| Private Passenger Total | | 3,910,000 | 4,370,000 | 4,483,000 | 4,613,000 | |
| Non Private Passenger | prior | 5,000 | 6,000 | 6,000 | 6,000 | |
| | 2007 | (4,000) | (4,000) | (4,000) | (4,000) | |
| | 2008 | 173,000 | 17,000 | 16,000 | 16,000 | |
| | 2009 | (5,000) | (5,000) | (5,000) | (5,000) | |
| | 2010 | 89,000 | 25,000 | 24,000 | 24,000 | |
| | 2011 | 248,000 | 89,000 | 88,000 | 85,000 | |
| | 2012 | 205,000 | 134,000 | 130,000 | 127,000 | |
| | 2013 | (159,000) | (270,000) | (251,000) | (247,000) | |
| | 2014 | 458,000 | 303,000 | 299,000 | 293,000 | |
| | 2015 | 2,102,000 | 1,881,000 | 1,767,000 | 1,701,000 | |
| | 2016 | 1,254,000 | 1,685,000 | 1,726,000 | 1,852,000 | |
| Non Private Passenger Total | | 4,366,000 | 3,861,000 | 3,796,000 | 3,848,000 | |
| Grand Total | | 8,276,000 | 8,231,000 | 8,279,000 | 8,461,000 | |

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

EXHIBIT A

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

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| Jurisdiction Desc | Prince Edward Island | | | | |
|---|----------------------|------------------|------------------|------------------------------------|------------------|
| AccountCode Desc | IBNR Provision | | | | |
| AccountCode | (All) | | | | |
| AccidentYear | (All) | | | | |
| | | | | discount rate: 0.69% | |
| | | | | interest rate margin: 25 basis pts | |
| | | Prior Month | Current Month | 1st Projected | 2nd Projected |
| Sum of Amount | ShareYMM | | | | |
| BusinessSegment Desc | Acc Year | 201607 | 201608 | 201609 | 201610 |
| <input checked="" type="checkbox"/> Private Passenger | prior | 21,000 | 21,000 | 21,000 | 21,000 |
| | 2007 | (1,000) | (1,000) | (1,000) | (1,000) |
| | 2008 | (1,000) | (1,000) | (1,000) | (1,000) |
| | 2009 | | - | - | - |
| | 2010 | 29,000 | 28,000 | 27,000 | 26,000 |
| | 2011 | 63,000 | 61,000 | 61,000 | 60,000 |
| | 2012 | 59,000 | 78,000 | 77,000 | 76,000 |
| | 2013 | 114,000 | 81,000 | 80,000 | 79,000 |
| | 2014 | 162,000 | 104,000 | 102,000 | 100,000 |
| | 2015 | 237,000 | 319,000 | 294,000 | 272,000 |
| | 2016 | 59,000 | 198,000 | 182,000 | 222,000 |
| Private Passenger Total | | 742,000 | 888,000 | 842,000 | 854,000 |
| <input checked="" type="checkbox"/> Non Private Passenger | prior | (1,000) | (1,000) | (1,000) | (1,000) |
| | 2007 | | - | - | - |
| | 2008 | | (2,000) | (2,000) | (2,000) |
| | 2009 | | - | - | - |
| | 2010 | | - | - | - |
| | 2011 | 31,000 | 21,000 | 21,000 | 21,000 |
| | 2012 | 131,000 | 130,000 | 129,000 | 128,000 |
| | 2013 | 69,000 | 59,000 | 58,000 | 57,000 |
| | 2014 | 206,000 | 264,000 | 259,000 | 254,000 |
| | 2015 | 461,000 | 469,000 | 457,000 | 449,000 |
| | 2016 | 384,000 | 319,000 | 332,000 | 378,000 |
| Non Private Passenger Total | | 1,281,000 | 1,259,000 | 1,253,000 | 1,284,000 |
| Grand Total | | 2,023,000 | 2,147,000 | 2,095,000 | 2,138,000 |

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

EXHIBIT A

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

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| Jurisdiction Desc | Ontario | | discount rate: 0.69% | | | |
|-----------------------------|----------------|-------------|------------------------------------|---------------|---------------|--|
| 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 | 201607 | 201608 | 201609 | 201610 | |
| Private Passenger | prior | (2,033,904) | 522,000 | 499,000 | 475,000 | |
| | 2007 | 1,627,000 | 1,458,000 | 1,430,000 | 1,412,000 | |
| | 2008 | 685,000 | 465,000 | 457,000 | 450,000 | |
| | 2009 | 988,000 | 500,000 | 488,000 | 482,000 | |
| | 2010 | 292,000 | 373,000 | 366,000 | 359,000 | |
| | 2011 | 128,000 | 127,000 | 126,000 | 125,000 | |
| | 2012 | 185,000 | 78,000 | 80,000 | 79,000 | |
| | 2013 | 1,781,000 | 720,000 | 714,000 | 706,000 | |
| | 2014 | 1,515,000 | 1,145,000 | 1,164,000 | 1,152,000 | |
| | 2015 | 2,686,000 | 2,344,000 | 2,403,000 | 2,380,000 | |
| | 2016 | 2,260,000 | 2,439,000 | 2,787,000 | 3,063,000 | |
| Private Passenger Total | | 10,113,096 | 10,171,000 | 10,514,000 | 10,683,000 | |
| Non Private Passenger | prior | 476,520 | 483,000 | 476,000 | 465,000 | |
| | 2007 | (128,000) | 197,000 | 193,000 | 188,000 | |
| | 2008 | 114,000 | 183,000 | 178,000 | 176,000 | |
| | 2009 | 92,000 | 311,000 | 304,000 | 299,000 | |
| | 2010 | 424,000 | 333,000 | 327,000 | 317,000 | |
| | 2011 | 457,000 | (286,000) | (279,000) | (267,000) | |
| | 2012 | (182,000) | 867,000 | 853,000 | 837,000 | |
| | 2013 | 5,268,000 | 3,851,000 | 3,791,000 | 3,693,000 | |
| | 2014 | 6,362,000 | 5,000,000 | 4,905,000 | 4,750,000 | |
| | 2015 | 6,997,000 | 7,310,000 | 7,172,000 | 6,762,000 | |
| | 2016 | 7,117,000 | 7,201,000 | 7,962,000 | 8,739,000 | |
| Non Private Passenger Total | | 26,997,520 | 25,450,000 | 25,882,000 | 25,959,000 | |
| Grand Total | | 37,110,616 | 35,621,000 | 36,396,000 | 36,642,000 | |

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: 0.69% | | | |
|-----------------------------|----------------|-------------|------------------------------------|---------------|---------------|--|
| 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 | 201607 | 201608 | 201609 | 201610 | |
| Private Passenger | prior | 166,000 | (128,000) | (124,000) | (121,000) | |
| | 2007 | (12,000) | 47,000 | 46,000 | 46,000 | |
| | 2008 | 57,000 | 58,000 | 57,000 | 57,000 | |
| | 2009 | 73,000 | 52,000 | 51,000 | 51,000 | |
| | 2010 | 503,000 | 375,000 | 370,000 | 364,000 | |
| | 2011 | 514,000 | 542,000 | 533,000 | 525,000 | |
| | 2012 | 2,067,000 | 809,000 | 782,000 | 772,000 | |
| | 2013 | 1,954,000 | 1,267,000 | 1,213,000 | 1,196,000 | |
| | 2014 | 2,446,000 | 2,156,000 | 2,050,000 | 2,013,000 | |
| | 2015 | 2,930,000 | 2,692,000 | 2,530,000 | 2,482,000 | |
| | 2016 | 2,061,000 | 2,361,000 | 2,644,000 | 2,915,000 | |
| Private Passenger Total | | 12,759,000 | 10,231,000 | 10,152,000 | 10,300,000 | |
| Non Private Passenger | prior | (19,000) | (60,000) | (51,000) | (46,000) | |
| | 2007 | 94,000 | 92,000 | 88,000 | 82,000 | |
| | 2008 | 138,000 | 136,000 | 130,000 | 123,000 | |
| | 2009 | 394,000 | 144,000 | 131,000 | 119,000 | |
| | 2010 | 469,000 | 427,000 | 407,000 | 401,000 | |
| | 2011 | 1,619,000 | 1,046,000 | 1,003,000 | 984,000 | |
| | 2012 | 1,508,000 | 856,000 | 824,000 | 809,000 | |
| | 2013 | 2,525,000 | 1,838,000 | 1,769,000 | 1,736,000 | |
| | 2014 | 3,178,000 | 3,918,000 | 3,783,000 | 3,795,000 | |
| | 2015 | 7,861,000 | 6,525,000 | 6,295,000 | 6,357,000 | |
| | 2016 | 5,853,000 | 7,611,000 | 7,830,000 | 7,865,000 | |
| Non Private Passenger Total | | 23,620,000 | 22,533,000 | 22,209,000 | 22,225,000 | |
| Grand Total | | 36,379,000 | 32,764,000 | 32,361,000 | 32,525,000 | |

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

EXHIBIT A

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

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| Jurisdiction Desc | Yukon |  | discount rate: 0.69% | | | |
|--|-----------------------|---|------------------------------------|------------------|------------------|------------------|
| 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 | | 201607 | 201608 | 201609 | 201610 |
|  Private Passenger | prior | | 5,000 | 5,000 | 5,000 | 5,000 |
| | 2007 | | | - | - | - |
| | 2008 | | 18,000 | 15,000 | 15,000 | 15,000 |
| | 2009 | | 22,000 | 15,000 | 15,000 | 15,000 |
| | 2010 | | 35,000 | 35,000 | 35,000 | 35,000 |
| | 2011 | | (55,000) | 57,000 | 57,000 | 58,000 |
| | 2012 | | 90,000 | 60,000 | 59,000 | 57,000 |
| | 2013 | | 150,000 | 99,000 | 98,000 | 97,000 |
| | 2014 | | 219,000 | 198,000 | 196,000 | 193,000 |
| | 2015 | | 399,000 | 382,000 | 365,000 | 346,000 |
| | 2016 | | 232,000 | 256,000 | 267,000 | 266,000 |
| Private Passenger Total | | | 1,115,000 | 1,122,000 | 1,112,000 | 1,087,000 |
|  Non Private Passenger | prior | | 1,000 | 1,000 | 1,000 | 1,000 |
| | 2007 | | | - | - | - |
| | 2008 | | 2,000 | 1,000 | 1,000 | 1,000 |
| | 2009 | | | - | - | - |
| | 2010 | | 6,000 | 2,000 | 2,000 | 2,000 |
| | 2011 | | 15,000 | 6,000 | 6,000 | 6,000 |
| | 2012 | | 25,000 | (34,000) | (35,000) | (35,000) |
| | 2013 | | 71,000 | 52,000 | 51,000 | 50,000 |
| | 2014 | | 123,000 | 95,000 | 93,000 | 91,000 |
| | 2015 | | 215,000 | 173,000 | 170,000 | 166,000 |
| | 2016 | | 344,000 | 311,000 | 336,000 | 356,000 |
| Non Private Passenger Total | | | 802,000 | 607,000 | 625,000 | 638,000 |
| Grand Total | | | 1,917,000 | 1,729,000 | 1,737,000 | 1,725,000 |

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: 0.69% | |
| | | | | interest rate margin: 25 basis pts | |
| | | Prior Month | Current Month | 1st Projected | 2nd Projected |
| Sum of Amount | ShareYMM | | | | |
| BusinessSegment Desc | Acc Year | 201607 | 201608 | 201609 | 201610 |
| <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 | 23,000 | 23,000 | 23,000 |
| | 2009 | (2,000) | (6,000) | (7,000) | (7,000) |
| | 2010 | 3,000 | 3,000 | 3,000 | 3,000 |
| | 2011 | 121,000 | 50,000 | 50,000 | 50,000 |
| | 2012 | 167,000 | 107,000 | 106,000 | 104,000 |
| | 2013 | 277,000 | 114,000 | 113,000 | 111,000 |
| | 2014 | 355,000 | 192,000 | 189,000 | 187,000 |
| | 2015 | 724,000 | 561,000 | 548,000 | 536,000 |
| | 2016 | 503,000 | 508,000 | 574,000 | 639,000 |
| Private Passenger Total | | 2,171,000 | 1,553,000 | 1,600,000 | 1,647,000 |
| <input checked="" type="checkbox"/> Non Private Passenger | prior | 2,000 | 2,000 | 2,000 | 2,000 |
| | 2007 | - | - | - | - |
| | 2008 | - | - | - | - |
| | 2009 | - | - | - | - |
| | 2010 | 1,000 | 1,000 | 1,000 | 1,000 |
| | 2011 | - | - | - | - |
| | 2012 | 19,000 | 9,000 | 9,000 | 9,000 |
| | 2013 | 90,000 | 76,000 | 76,000 | 76,000 |
| | 2014 | 221,000 | 196,000 | 193,000 | 189,000 |
| | 2015 | 215,000 | 218,000 | 206,000 | 195,000 |
| | 2016 | 183,000 | 208,000 | 235,000 | 250,000 |
| Non Private Passenger Total | | 731,000 | 710,000 | 722,000 | 722,000 |
| Grand Total | | 2,902,000 | 2,263,000 | 2,322,000 | 2,369,000 |

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: 0.69% | | | |
|---|----------------|------------------|------------------------------------|----------------|----------------|--|
| 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 | 201607 | 201608 | 201609 | 201610 | |
| <input checked="" type="checkbox"/> Private Passenger | prior | (2,000) | (2,000) | (2,000) | (2,000) | |
| | 2007 | 1,000 | 1,000 | 1,000 | 1,000 | |
| | 2008 | 1,000 | 1,000 | 1,000 | 1,000 | |
| | 2009 | | - | - | - | |
| | 2010 | 8,000 | 6,000 | 6,000 | 6,000 | |
| | 2011 | 20,000 | 14,000 | 14,000 | 14,000 | |
| | 2012 | 48,000 | 29,000 | 29,000 | 29,000 | |
| | 2013 | 63,000 | 33,000 | 33,000 | 33,000 | |
| | 2014 | 108,000 | 54,000 | 54,000 | 54,000 | |
| | 2015 | 246,000 | 197,000 | 190,000 | 183,000 | |
| | 2016 | 30,000 | 66,000 | 77,000 | 87,000 | |
| Private Passenger Total | | 523,000 | 399,000 | 403,000 | 406,000 | |
| <input checked="" type="checkbox"/> Non Private Passenger | prior | | - | - | - | |
| | 2007 | | - | - | - | |
| | 2008 | | - | - | - | |
| | 2009 | 1,000 | - | - | - | |
| | 2010 | | - | - | - | |
| | 2011 | | - | - | - | |
| | 2012 | 19,000 | 7,000 | 7,000 | 7,000 | |
| | 2013 | 36,000 | 23,000 | 23,000 | 23,000 | |
| | 2014 | 165,000 | 97,000 | 97,000 | 97,000 | |
| | 2015 | 222,000 | 185,000 | 183,000 | 181,000 | |
| | 2016 | 121,000 | 148,000 | 178,000 | 204,000 | |
| Non Private Passenger Total | | 564,000 | 460,000 | 488,000 | 512,000 | |
| Grand Total | | 1,087,000 | 859,000 | 891,000 | 918,000 | |

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) | | discount rate: 0.69% | | | |
|-----------------------------|----------------|-------------|------------------------------------|---------------|---------------|--|
| 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 | 201607 | 201608 | 201609 | 201610 | |
| Private Passenger | prior | (1,362,904) | 1,087,000 | 1,061,000 | 1,032,000 | |
| | 2007 | 1,786,000 | 1,727,000 | 1,694,000 | 1,674,000 | |
| | 2008 | 826,000 | 643,000 | 633,000 | 625,000 | |
| | 2009 | 1,216,000 | 827,000 | 806,000 | 798,000 | |
| | 2010 | 1,241,000 | 1,051,000 | 1,034,000 | 1,017,000 | |
| | 2011 | 963,000 | 1,272,000 | 1,256,000 | 1,238,000 | |
| | 2012 | 3,742,000 | 1,957,000 | 1,901,000 | 1,884,000 | |
| | 2013 | 5,725,000 | 3,669,000 | 3,572,000 | 3,511,000 | |
| | 2014 | 9,024,000 | 6,983,000 | 6,723,000 | 6,613,000 | |
| | 2015 | 13,235,000 | 11,275,000 | 10,781,000 | 10,535,000 | |
| | 2016 | 9,709,000 | 11,825,000 | 13,163,000 | 14,267,000 | |
| Private Passenger Total | | 46,104,096 | 42,316,000 | 42,624,000 | 43,194,000 | |
| Non Private Passenger | prior | 492,520 | 465,000 | 464,000 | 459,000 | |
| | 2007 | (81,000) | 392,000 | 379,000 | 364,000 | |
| | 2008 | 441,000 | 349,000 | 336,000 | 326,000 | |
| | 2009 | 540,000 | 509,000 | 487,000 | 467,000 | |
| | 2010 | 1,090,000 | 862,000 | 820,000 | 798,000 | |
| | 2011 | 2,903,000 | 1,251,000 | 1,182,000 | 1,156,000 | |
| | 2012 | 1,746,000 | 2,625,000 | 2,519,000 | 2,447,000 | |
| | 2013 | 8,140,000 | 6,370,000 | 6,226,000 | 6,075,000 | |
| | 2014 | 12,953,000 | 11,544,000 | 11,197,000 | 10,964,000 | |
| | 2015 | 19,404,000 | 17,600,000 | 17,018,000 | 16,479,000 | |
| | 2016 | 17,696,000 | 20,442,000 | 21,941,000 | 23,411,000 | |
| Non Private Passenger Total | | 65,324,520 | 62,409,000 | 62,569,000 | 62,946,000 | |
| Grand Total | | 111,428,616 | 104,725,000 | 105,193,000 | 106,140,000 | |

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 | 201607 | 201608 | 201609 | 201610 |
| Private Passenger | prior | (14,000) | (14,000) | (14,000) | (14,000) |
| | 2007 | (3,000) | (3,000) | (3,000) | (3,000) |
| | 2008 | 1,000 | 2,000 | 2,000 | 2,000 |
| | 2009 | 72,000 | 72,000 | 71,000 | 70,000 |
| | 2010 | 43,000 | 45,000 | 44,000 | 43,000 |
| | 2011 | 25,000 | 5,000 | 5,000 | 5,000 |
| | 2012 | 352,000 | (62,000) | (60,000) | (59,000) |
| | 2013 | 305,000 | 207,000 | 195,000 | 191,000 |
| | 2014 | 1,499,000 | 982,000 | 884,000 | 849,000 |
| | 2015 | 1,890,000 | 1,340,000 | 1,152,000 | 1,094,000 |
| | 2016 | 2,118,000 | 2,828,000 | 3,111,000 | 3,373,000 |
| Private Passenger Total | | 6,288,000 | 5,402,000 | 5,387,000 | 5,551,000 |
| Non Private Passenger | prior | 4,000 | 4,000 | 4,000 | 4,000 |
| | 2007 | (140,000) | (2,000) | (2,000) | (2,000) |
| | 2008 | - | - | - | - |
| | 2009 | 3,000 | 3,000 | 3,000 | 3,000 |
| | 2010 | 16,000 | - | - | - |
| | 2011 | 213,000 | 131,000 | 128,000 | 125,000 |
| | 2012 | (48,000) | 145,000 | 142,000 | 135,000 |
| | 2013 | 289,000 | 245,000 | 233,000 | 221,000 |
| | 2014 | 1,483,000 | 1,049,000 | 997,000 | 947,000 |
| | 2015 | 684,000 | 528,000 | 502,000 | 477,000 |
| | 2016 | 1,270,000 | 1,528,000 | 1,731,000 | 1,931,000 |
| Non Private Passenger Total | | 3,774,000 | 3,631,000 | 3,738,000 | 3,841,000 |
| Grand Total | | 10,062,000 | 9,033,000 | 9,125,000 | 9,392,000 |

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

| | | Prior Month | Current Month | 1st Projected | 2nd Projected |
|-----------------------------|----------|-------------|---------------|---------------|---------------|
| Sum of Amount | ShareYMM | | | | |
| BusinessSegment Desc | Acc Year | 201607 | 201608 | 201609 | 201610 |
| Private Passenger | prior | 27,000 | 32,000 | 32,000 | 32,000 |
| | 2007 | 9,000 | 9,000 | 9,000 | 9,000 |
| | 2008 | 8,000 | 8,000 | 8,000 | 8,000 |
| | 2009 | 50,000 | 4,000 | 4,000 | 4,000 |
| | 2010 | 160,000 | 80,000 | 78,000 | 76,000 |
| | 2011 | (166,000) | 78,000 | 76,000 | 74,000 |
| | 2012 | (19,000) | 76,000 | 74,000 | 72,000 |
| | 2013 | 215,000 | 351,000 | 344,000 | 330,000 |
| | 2014 | 837,000 | 381,000 | 362,000 | 344,000 |
| | 2015 | 1,657,000 | 1,161,000 | 1,091,000 | 1,026,000 |
| | 2016 | 750,000 | 1,017,000 | 1,037,000 | 1,004,000 |
| Private Passenger Total | | 3,528,000 | 3,197,000 | 3,115,000 | 2,979,000 |
| Non Private Passenger | prior | 2,000 | 8,000 | 6,000 | 6,000 |
| | 2007 | 37,000 | 37,000 | 33,000 | 30,000 |
| | 2008 | 11,000 | 11,000 | 10,000 | 9,000 |
| | 2009 | 17,000 | 17,000 | 15,000 | 13,000 |
| | 2010 | 45,000 | 38,000 | 23,000 | 18,000 |
| | 2011 | 125,000 | 71,000 | 43,000 | 34,000 |
| | 2012 | (234,000) | 162,000 | 113,000 | 90,000 |
| | 2013 | (518,000) | 45,000 | 31,000 | 26,000 |
| | 2014 | 230,000 | 131,000 | 85,000 | 76,000 |
| | 2015 | (27,000) | (364,000) | (400,000) | (440,000) |
| | 2016 | 736,000 | 929,000 | 1,044,000 | 1,210,000 |
| Non Private Passenger Total | | 424,000 | 1,085,000 | 1,003,000 | 1,072,000 |
| Grand Total | | 3,952,000 | 4,282,000 | 4,118,000 | 4,051,000 |

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 | 201607 | 201608 | 201609 | 201610 |
| Private Passenger | prior | 264,000 | 443,000 | 439,000 | 435,000 |
| | 2007 | 119,000 | 166,000 | 164,000 | 162,000 |
| | 2008 | (61,000) | (25,000) | (24,000) | (24,000) |
| | 2009 | (109,000) | 51,000 | 48,000 | 48,000 |
| | 2010 | 23,000 | (24,000) | (22,000) | (22,000) |
| | 2011 | (5,000) | (5,000) | (5,000) | (5,000) |
| | 2012 | 194,000 | 271,000 | 252,000 | 260,000 |
| | 2013 | 54,000 | 6,000 | 6,000 | 6,000 |
| | 2014 | 546,000 | 479,000 | 450,000 | 468,000 |
| | 2015 | 906,000 | 765,000 | 719,000 | 748,000 |
| | 2016 | 714,000 | 978,000 | 1,173,000 | 1,236,000 |
| Private Passenger Total | | 2,645,000 | 3,105,000 | 3,200,000 | 3,312,000 |
| Non Private Passenger | prior | (1,000) | (1,000) | (1,000) | (1,000) |
| | 2007 | (4,000) | (4,000) | (4,000) | (4,000) |
| | 2008 | 153,000 | 4,000 | 4,000 | 4,000 |
| | 2009 | (6,000) | (6,000) | (6,000) | (6,000) |
| | 2010 | 54,000 | (2,000) | (2,000) | (2,000) |
| | 2011 | 126,000 | (2,000) | (2,000) | (2,000) |
| | 2012 | 106,000 | 53,000 | 51,000 | 50,000 |
| | 2013 | (365,000) | (466,000) | (447,000) | (438,000) |
| | 2014 | 192,000 | 43,000 | 41,000 | 40,000 |
| | 2015 | 1,800,000 | 1,600,000 | 1,488,000 | 1,428,000 |
| | 2016 | 1,048,000 | 1,419,000 | 1,439,000 | 1,540,000 |
| Non Private Passenger Total | | 3,103,000 | 2,638,000 | 2,561,000 | 2,609,000 |
| Grand Total | | 5,748,000 | 5,743,000 | 5,761,000 | 5,921,000 |

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

EXHIBIT B

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

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| | | | | | |
|---|-----------------------------|------------------|------------------|-----------------------------------|------------------|
| Jurisdiction Desc | Prince Edward Island | | | | |
| 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 | 201607 | 201608 | 201609 | 201610 |
| <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 | - | - | - | - |
| | 2010 | 1,000 | (1,000) | (1,000) | (1,000) |
| | 2011 | 6,000 | 3,000 | 3,000 | 3,000 |
| | 2012 | 34,000 | 70,000 | 69,000 | 68,000 |
| | 2013 | 94,000 | 69,000 | 68,000 | 67,000 |
| | 2014 | 104,000 | 63,000 | 61,000 | 59,000 |
| | 2015 | 137,000 | 208,000 | 183,000 | 161,000 |
| | 2016 | (1,000) | 110,000 | 86,000 | 116,000 |
| Private Passenger Total | | 374,000 | 521,000 | 468,000 | 472,000 |
| <input checked="" type="checkbox"/> Non Private Passenger | prior | (1,000) | (1,000) | (1,000) | (1,000) |
| | 2007 | - | - | - | - |
| | 2008 | (2,000) | (2,000) | (2,000) | (2,000) |
| | 2009 | - | - | - | - |
| | 2010 | - | - | - | - |
| | 2011 | 13,000 | 3,000 | 3,000 | 3,000 |
| | 2012 | 63,000 | 62,000 | 61,000 | 60,000 |
| | 2013 | 62,000 | 53,000 | 52,000 | 51,000 |
| | 2014 | 180,000 | 241,000 | 236,000 | 231,000 |
| | 2015 | 410,000 | 415,000 | 403,000 | 395,000 |
| | 2016 | 340,000 | 266,000 | 275,000 | 314,000 |
| Non Private Passenger Total | | 1,067,000 | 1,037,000 | 1,027,000 | 1,051,000 |
| Grand Total | | 1,441,000 | 1,558,000 | 1,495,000 | 1,523,000 |

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 | <input type="button" value="v"/> |
| AccountCode Desc | Undiscounted | |
| | IBNR Provision | <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 | 201607 | 201608 | 201609 | 201610 |
| Private Passenger | prior | (3,114,904) | (738,000) | (744,000) | (750,000) |
| | 2007 | 1,285,000 | 1,114,000 | 1,092,000 | 1,081,000 |
| | 2008 | 619,000 | 411,000 | 403,000 | 399,000 |
| | 2009 | 771,000 | 325,000 | 318,000 | 315,000 |
| | 2010 | 29,000 | 122,000 | 120,000 | 119,000 |
| | 2011 | (34,000) | (40,000) | (39,000) | (39,000) |
| | 2012 | (319,000) | (309,000) | (303,000) | (300,000) |
| | 2013 | 1,352,000 | 348,000 | 346,000 | 343,000 |
| | 2014 | 958,000 | 707,000 | 732,000 | 725,000 |
| | 2015 | 2,195,000 | 1,891,000 | 1,957,000 | 1,937,000 |
| | 2016 | 1,957,000 | 2,085,000 | 2,399,000 | 2,642,000 |
| Private Passenger Total | | 5,698,096 | 5,916,000 | 6,281,000 | 6,472,000 |
| Non Private Passenger | prior | 230,520 | 247,000 | 243,000 | 239,000 |
| | 2007 | (220,000) | 79,000 | 77,000 | 75,000 |
| | 2008 | 60,000 | 124,000 | 122,000 | 120,000 |
| | 2009 | 5,000 | 202,000 | 198,000 | 194,000 |
| | 2010 | 372,000 | 284,000 | 278,000 | 270,000 |
| | 2011 | 92,000 | (650,000) | (637,000) | (618,000) |
| | 2012 | (911,000) | 263,000 | 258,000 | 250,000 |
| | 2013 | 3,568,000 | 2,261,000 | 2,216,000 | 2,150,000 |
| | 2014 | 4,859,000 | 3,836,000 | 3,759,000 | 3,627,000 |
| | 2015 | 5,380,000 | 5,616,000 | 5,504,000 | 5,119,000 |
| | 2016 | 6,184,000 | 6,188,000 | 6,829,000 | 7,487,000 |
| Non Private Passenger Total | | 19,619,520 | 18,450,000 | 18,847,000 | 18,913,000 |
| Grand Total | | 25,317,616 | 24,366,000 | 25,128,000 | 25,385,000 |

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

EXHIBIT B

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

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| | | |
|-------------------|-----------------------|----------------------------------|
| Jurisdiction Desc | Alberta | <input type="button" value="v"/> |
| AccountCode Desc | Undiscounted | |
| | IBNR Provision | <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 | | | |
| BusinessSegment Desc | Acc Year | 201607 | 201608 | 201609 | 201610 |
| <input checked="" type="checkbox"/> Private Passenger | prior | 110,000 | (170,000) | (166,000) | (162,000) |
| | 2007 | (13,000) | 44,000 | 43,000 | 43,000 |
| | 2008 | 43,000 | 43,000 | 42,000 | 42,000 |
| | 2009 | 67,000 | 48,000 | 47,000 | 47,000 |
| | 2010 | 313,000 | 194,000 | 190,000 | 188,000 |
| | 2011 | 333,000 | 360,000 | 353,000 | 349,000 |
| | 2012 | 1,779,000 | 618,000 | 593,000 | 587,000 |
| | 2013 | 1,605,000 | 1,041,000 | 989,000 | 979,000 |
| | 2014 | 1,951,000 | 1,697,000 | 1,595,000 | 1,571,000 |
| | 2015 | 2,472,000 | 2,244,000 | 2,087,000 | 2,056,000 |
| | 2016 | 1,780,000 | 2,047,000 | 2,295,000 | 2,536,000 |
| Private Passenger Total | | 10,440,000 | 8,166,000 | 8,068,000 | 8,236,000 |
| <input checked="" type="checkbox"/> Non Private Passenger | prior | (57,000) | (95,000) | (88,000) | (81,000) |
| | 2007 | 30,000 | 30,000 | 27,000 | 24,000 |
| | 2008 | 28,000 | 28,000 | 25,000 | 22,000 |
| | 2009 | 352,000 | 118,000 | 106,000 | 95,000 |
| | 2010 | 338,000 | 308,000 | 293,000 | 290,000 |
| | 2011 | 1,128,000 | 593,000 | 563,000 | 557,000 |
| | 2012 | 1,059,000 | 452,000 | 429,000 | 425,000 |
| | 2013 | 1,510,000 | 1,091,000 | 1,031,000 | 1,021,000 |
| | 2014 | 2,200,000 | 2,885,000 | 2,770,000 | 2,812,000 |
| | 2015 | 6,117,000 | 4,903,000 | 4,707,000 | 4,801,000 |
| | 2016 | 4,898,000 | 6,393,000 | 6,477,000 | 6,402,000 |
| Non Private Passenger Total | | 17,603,000 | 16,706,000 | 16,340,000 | 16,368,000 |
| Grand Total | | 28,043,000 | 24,872,000 | 24,408,000 | 24,604,000 |

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

EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

| | | Prior Month | Current Month | 1st Projected | 2nd Projected |
|---|----------|------------------|------------------|------------------|------------------|
| Sum of Amount | ShareYMM | | | | |
| BusinessSegment Desc | Acc Year | 201607 | 201608 | 201609 | 201610 |
|  Private Passenger | prior | 5,000 | 5,000 | 5,000 | 5,000 |
| | 2007 | | - | - | - |
| | 2008 | 16,000 | 14,000 | 14,000 | 14,000 |
| | 2009 | 20,000 | 14,000 | 14,000 | 14,000 |
| | 2010 | 16,000 | 16,000 | 16,000 | 16,000 |
| | 2011 | (74,000) | 28,000 | 28,000 | 28,000 |
| | 2012 | 83,000 | 55,000 | 54,000 | 53,000 |
| | 2013 | 135,000 | 91,000 | 90,000 | 89,000 |
| | 2014 | 196,000 | 178,000 | 176,000 | 174,000 |
| | 2015 | 254,000 | 237,000 | 220,000 | 205,000 |
| | 2016 | 209,000 | 226,000 | 234,000 | 231,000 |
| Private Passenger Total | | 860,000 | 864,000 | 851,000 | 829,000 |
|  Non Private Passenger | prior | 1,000 | 1,000 | 1,000 | 1,000 |
| | 2007 | | - | - | - |
| | 2008 | 2,000 | 1,000 | 1,000 | 1,000 |
| | 2009 | | - | - | - |
| | 2010 | 5,000 | 2,000 | 2,000 | 2,000 |
| | 2011 | 14,000 | 5,000 | 5,000 | 5,000 |
| | 2012 | 20,000 | (39,000) | (39,000) | (39,000) |
| | 2013 | 64,000 | 48,000 | 47,000 | 46,000 |
| | 2014 | 106,000 | 80,000 | 78,000 | 76,000 |
| | 2015 | 145,000 | 104,000 | 102,000 | 100,000 |
| | 2016 | 312,000 | 282,000 | 303,000 | 321,000 |
| Non Private Passenger Total | | 669,000 | 484,000 | 500,000 | 513,000 |
| Grand Total | | 1,529,000 | 1,348,000 | 1,351,000 | 1,342,000 |

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

EXHIBIT B

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

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| | | | | | |
|---|-----------------------------|------------------|------------------|-----------------------------------|------------------|
| Jurisdiction Desc | Northwest Territories | | | | |
| 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 | 201607 | 201608 | 201609 | 201610 |
| <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 | (14,000) | (19,000) | (19,000) | (19,000) |
| | 2010 | 3,000 | 3,000 | 3,000 | 3,000 |
| | 2011 | 103,000 | 38,000 | 38,000 | 38,000 |
| | 2012 | 145,000 | 89,000 | 88,000 | 87,000 |
| | 2013 | 242,000 | 93,000 | 92,000 | 91,000 |
| | 2014 | 225,000 | 73,000 | 71,000 | 69,000 |
| | 2015 | 564,000 | 410,000 | 398,000 | 386,000 |
| | 2016 | 439,000 | 436,000 | 494,000 | 550,000 |
| Private Passenger Total | | 1,729,000 | 1,145,000 | 1,187,000 | 1,227,000 |
| <input checked="" type="checkbox"/> Non Private Passenger | prior | 2,000 | 2,000 | 2,000 | 2,000 |
| | 2007 | - | - | - | - |
| | 2008 | - | - | - | - |
| | 2009 | - | - | - | - |
| | 2010 | 1,000 | 1,000 | 1,000 | 1,000 |
| | 2011 | - | - | - | - |
| | 2012 | 17,000 | 8,000 | 8,000 | 8,000 |
| | 2013 | 29,000 | 28,000 | 28,000 | 28,000 |
| | 2014 | 115,000 | 89,000 | 86,000 | 83,000 |
| | 2015 | 192,000 | 196,000 | 184,000 | 173,000 |
| | 2016 | 165,000 | 187,000 | 210,000 | 223,000 |
| Non Private Passenger Total | | 521,000 | 511,000 | 519,000 | 518,000 |
| Grand Total | | 2,250,000 | 1,656,000 | 1,706,000 | 1,745,000 |

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

EXHIBIT B

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

page 9 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

| | | Prior Month | Current Month | 1st Projected | 2nd Projected |
|-----------------------------|----------|-------------|---------------|---------------|---------------|
| Sum of Amount | | ShareYMM | | | |
| BusinessSegment Desc | Acc Year | 201607 | 201608 | 201609 | 201610 |
| Private Passenger | prior | (2,000) | (2,000) | (2,000) | (2,000) |
| | 2007 | 1,000 | 1,000 | 1,000 | 1,000 |
| | 2008 | 1,000 | 1,000 | 1,000 | 1,000 |
| | 2009 | | - | - | - |
| | 2010 | 7,000 | 5,000 | 5,000 | 5,000 |
| | 2011 | 18,000 | 13,000 | 13,000 | 13,000 |
| | 2012 | 39,000 | 20,000 | 20,000 | 20,000 |
| | 2013 | 57,000 | 31,000 | 31,000 | 31,000 |
| | 2014 | 98,000 | 49,000 | 49,000 | 49,000 |
| | 2015 | 224,000 | 180,000 | 173,000 | 166,000 |
| | 2016 | 24,000 | 57,000 | 66,000 | 76,000 |
| Private Passenger Total | | 467,000 | 355,000 | 357,000 | 360,000 |
| Non Private Passenger | prior | | - | - | - |
| | 2007 | | - | - | - |
| | 2008 | | - | - | - |
| | 2009 | 1,000 | - | - | - |
| | 2010 | | - | - | - |
| | 2011 | | - | - | - |
| | 2012 | 17,000 | 6,000 | 6,000 | 6,000 |
| | 2013 | 33,000 | 21,000 | 21,000 | 21,000 |
| | 2014 | 106,000 | 42,000 | 42,000 | 42,000 |
| | 2015 | 202,000 | 167,000 | 165,000 | 163,000 |
| | 2016 | 100,000 | 123,000 | 151,000 | 174,000 |
| Non Private Passenger Total | | 459,000 | 359,000 | 385,000 | 406,000 |
| Grand Total | | 926,000 | 714,000 | 742,000 | 766,000 |

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 <input type="button" value="v"/> | | | |
| BusinessSegment Desc <input type="button" value="v"/> | Acc Year <input type="button" value="v"/> | 201607 | 201608 | 201609 | 201610 |
| <input checked="" type="checkbox"/> Private Passenger | prior | (2,725,904) | (445,000) | (451,000) | (457,000) |
| | 2007 | 1,400,000 | 1,333,000 | 1,308,000 | 1,295,000 |
| | 2008 | 647,000 | 474,000 | 466,000 | 462,000 |
| | 2009 | 857,000 | 495,000 | 483,000 | 479,000 |
| | 2010 | 595,000 | 440,000 | 433,000 | 427,000 |
| | 2011 | 206,000 | 480,000 | 472,000 | 466,000 |
| | 2012 | 2,288,000 | 828,000 | 787,000 | 788,000 |
| | 2013 | 4,059,000 | 2,237,000 | 2,161,000 | 2,127,000 |
| | 2014 | 6,414,000 | 4,609,000 | 4,380,000 | 4,308,000 |
| | 2015 | 10,299,000 | 8,436,000 | 7,980,000 | 7,779,000 |
| | 2016 | 7,990,000 | 9,784,000 | 10,895,000 | 11,764,000 |
| Private Passenger Total | | 32,029,096 | 28,671,000 | 28,914,000 | 29,438,000 |
| <input checked="" type="checkbox"/> Non Private Passenger | prior | 180,520 | 165,000 | 166,000 | 169,000 |
| | 2007 | (297,000) | 140,000 | 131,000 | 123,000 |
| | 2008 | 254,000 | 166,000 | 160,000 | 154,000 |
| | 2009 | 372,000 | 334,000 | 316,000 | 299,000 |
| | 2010 | 831,000 | 631,000 | 595,000 | 579,000 |
| | 2011 | 1,711,000 | 151,000 | 103,000 | 104,000 |
| | 2012 | 89,000 | 1,112,000 | 1,029,000 | 985,000 |
| | 2013 | 4,672,000 | 3,326,000 | 3,212,000 | 3,126,000 |
| | 2014 | 9,471,000 | 8,396,000 | 8,094,000 | 7,934,000 |
| | 2015 | 14,903,000 | 13,165,000 | 12,655,000 | 12,216,000 |
| | 2016 | 15,053,000 | 17,315,000 | 18,459,000 | 19,602,000 |
| Non Private Passenger Total | | 47,239,520 | 44,901,000 | 44,920,000 | 45,291,000 |
| Grand Total | | 79,268,616 | 73,572,000 | 73,834,000 | 74,729,000 |

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 | 201607 | 201608 | 201609 | 201610 |
|  Private Passenger | prior | 227,000 | 227,000 | 225,000 | 223,000 |
| | 2007 | 105,000 | 104,000 | 102,000 | 100,000 |
| | 2008 | 45,000 | 45,000 | 44,000 | 43,000 |
| | 2009 | 92,000 | 92,000 | 91,000 | 90,000 |
| | 2010 | 165,000 | 157,000 | 155,000 | 153,000 |
| | 2011 | 367,000 | 362,000 | 359,000 | 356,000 |
| | 2012 | 340,000 | 329,000 | 325,000 | 321,000 |
| | 2013 | 260,000 | 272,000 | 267,000 | 262,000 |
| | 2014 | 344,000 | 276,000 | 271,000 | 266,000 |
| | 2015 | 332,000 | 301,000 | 296,000 | 292,000 |
| | 2016 | 248,000 | 308,000 | 350,712 | 390,712 |
| Private Passenger Total | | 2,525,000 | 2,473,000 | 2,485,712 | 2,496,712 |
|  Non Private Passenger | prior | 62,000 | 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 | 34,000 | 34,000 | 33,000 | 33,000 |
| | 2010 | 52,000 | 50,000 | 49,000 | 48,000 |
| | 2011 | 105,000 | 104,000 | 103,000 | 102,000 |
| | 2012 | 88,000 | 85,000 | 84,000 | 83,000 |
| | 2013 | 65,000 | 68,000 | 67,000 | 66,000 |
| | 2014 | 95,000 | 76,000 | 75,000 | 74,000 |
| | 2015 | 99,000 | 90,000 | 89,000 | 88,000 |
| | 2016 | 81,000 | 100,000 | 116,128 | 129,128 |
| Non Private Passenger Total | | 745,000 | 733,000 | 741,128 | 747,128 |
| Grand Total | | 3,270,000 | 3,206,000 | 3,226,840 | 3,243,840 |

EXHIBIT C

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

page 2 of 10

| | | |
|-------------------|----------------------|---|
| 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 | 201607 | 201608 | 201609 | 201610 |
|  Private Passenger | prior | 17,000 | 17,000 | 17,000 | 17,000 |
| | 2007 | 130,000 | 130,000 | 126,000 | 122,000 |
| | 2008 | 141,000 | 141,000 | 137,000 | 133,000 |
| | 2009 | 162,000 | 157,000 | 152,000 | 147,000 |
| | 2010 | 141,000 | 121,000 | 118,000 | 115,000 |
| | 2011 | 280,000 | 244,000 | 238,000 | 233,000 |
| | 2012 | 280,000 | 296,000 | 290,000 | 284,000 |
| | 2013 | 213,000 | 238,000 | 232,000 | 226,000 |
| | 2014 | 269,000 | 242,000 | 236,000 | 230,000 |
| | 2015 | 251,000 | 224,000 | 218,000 | 212,000 |
| | 2016 | 44,000 | 51,000 | 57,652 | 63,652 |
| Private Passenger Total | | 1,928,000 | 1,861,000 | 1,821,652 | 1,782,652 |
|  Non Private Passenger | prior | 4,000 | 4,000 | 4,000 | 4,000 |
| | 2007 | 108,000 | 108,000 | 106,000 | 104,000 |
| | 2008 | 117,000 | 117,000 | 115,000 | 113,000 |
| | 2009 | 135,000 | 131,000 | 128,000 | 125,000 |
| | 2010 | 119,000 | 102,000 | 100,000 | 98,000 |
| | 2011 | 210,000 | 183,000 | 180,000 | 177,000 |
| | 2012 | 206,000 | 218,000 | 215,000 | 212,000 |
| | 2013 | 150,000 | 168,000 | 165,000 | 162,000 |
| | 2014 | 176,000 | 157,000 | 154,000 | 151,000 |
| | 2015 | 154,000 | 138,000 | 136,000 | 134,000 |
| | 2016 | 26,000 | 29,000 | 33,822 | 37,822 |
| Non Private Passenger Total | | 1,405,000 | 1,355,000 | 1,336,822 | 1,317,822 |
| Grand Total | | 3,333,000 | 3,216,000 | 3,158,474 | 3,100,474 |

EXHIBIT C

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

page 3 of 10

| | | |
|-------------------|----------------------|--|
| 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 | 201607 | 201608 | 201609 | 201610 |
| Private Passenger | prior | 491,000 | 491,000 | 482,000 | 474,000 |
| | 2007 | 277,000 | 277,000 | 271,000 | 266,000 |
| | 2008 | 378,000 | 378,000 | 370,000 | 363,000 |
| | 2009 | 274,000 | 274,000 | 269,000 | 264,000 |
| | 2010 | 182,000 | 136,000 | 133,000 | 130,000 |
| | 2011 | 190,000 | 152,000 | 149,000 | 146,000 |
| | 2012 | 165,000 | 149,000 | 147,000 | 145,000 |
| | 2013 | 122,000 | 106,000 | 104,000 | 102,000 |
| | 2014 | 104,000 | 83,000 | 81,000 | 79,000 |
| | 2015 | 134,000 | 113,000 | 111,000 | 109,000 |
| | 2016 | 29,000 | 43,000 | 48,412 | 55,412 |
| Private Passenger Total | | 2,346,000 | 2,202,000 | 2,165,412 | 2,133,412 |
| Non Private Passenger | prior | 113,000 | 113,000 | 112,000 | 111,000 |
| | 2007 | 63,000 | 63,000 | 62,000 | 61,000 |
| | 2008 | 112,000 | 112,000 | 110,000 | 108,000 |
| | 2009 | 112,000 | 112,000 | 110,000 | 108,000 |
| | 2010 | 128,000 | 96,000 | 94,000 | 92,000 |
| | 2011 | 186,000 | 150,000 | 147,000 | 144,000 |
| | 2012 | 183,000 | 166,000 | 163,000 | 160,000 |
| | 2013 | 149,000 | 129,000 | 126,000 | 123,000 |
| | 2014 | 136,000 | 109,000 | 106,000 | 103,000 |
| | 2015 | 182,000 | 154,000 | 151,000 | 148,000 |
| | 2016 | 41,000 | 59,000 | 67,123 | 75,123 |
| Non Private Passenger Total | | 1,405,000 | 1,263,000 | 1,248,123 | 1,233,123 |
| Grand Total | | 3,751,000 | 3,465,000 | 3,413,535 | 3,366,535 |

EXHIBIT C

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

page 4 of 10





| | | | | | |
|-------------------|----------------------|--|--|--|-----------------------------------|
| 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 | 201607 | 201608 | 201609 | 201610 |
| <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) | 14,000 | 13,000 | 12,000 |
| | 2011 | (1,000) | 43,000 | 42,000 | 41,000 |
| | 2012 | 8,000 | 31,000 | 30,000 | 29,000 |
| | 2013 | 44,000 | 41,000 | 40,000 | 39,000 |
| | 2014 | 19,000 | 16,000 | 15,000 | 14,000 |
| | 2015 | 43,000 | 48,000 | 47,000 | 46,000 |
| | 2016 | (2,000) | 9,000 | 17,023 | 18,023 |
| Private Passenger Total | | 151,000 | 244,000 | 246,023 | 241,023 |
| <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) | 9,000 | 9,000 | 9,000 |
| | 2011 | (1,000) | 26,000 | 26,000 | 26,000 |
| | 2012 | 4,000 | 18,000 | 18,000 | 18,000 |
| | 2013 | 27,000 | 26,000 | 25,000 | 24,000 |
| | 2014 | 11,000 | 10,000 | 9,000 | 8,000 |
| | 2015 | 28,000 | 32,000 | 31,000 | 30,000 |
| | 2016 | (1,000) | 6,000 | 11,154 | 11,154 |
| Non Private Passenger Total | | 89,000 | 149,000 | 152,154 | 150,154 |
| Grand Total | | 240,000 | 393,000 | 398,177 | 391,177 |

EXHIBIT C

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

page 5 of 10

| | | |
|-------------------|----------------------|---|
| 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 | 201607 | 201608 | 201609 | 201610 |
|  Private Passenger | prior | 4,253,000 | 4,219,000 | 4,093,000 | 3,971,000 |
| | 2007 | 1,519,000 | 1,519,000 | 1,473,000 | 1,429,000 |
| | 2008 | 1,162,000 | 1,162,000 | 1,127,000 | 1,093,000 |
| | 2009 | 909,000 | 866,000 | 840,000 | 815,000 |
| | 2010 | 805,000 | 845,000 | 820,000 | 795,000 |
| | 2011 | 446,000 | 623,000 | 593,000 | 564,000 |
| | 2012 | 1,062,000 | 1,128,000 | 1,098,000 | 1,069,000 |
| | 2013 | 799,000 | 743,000 | 720,000 | 698,000 |
| | 2014 | 417,000 | 380,000 | 361,000 | 343,000 |
| | 2015 | 495,000 | 493,000 | 477,000 | 462,000 |
| | 2016 | 162,000 | 166,000 | 182,369 | 201,369 |
| Private Passenger Total | | 12,029,000 | 12,144,000 | 11,784,369 | 11,440,369 |
|  Non Private Passenger | prior | 1,122,000 | 1,114,000 | 1,092,000 | 1,070,000 |
| | 2007 | 704,000 | 704,000 | 690,000 | 676,000 |
| | 2008 | 536,000 | 536,000 | 525,000 | 514,000 |
| | 2009 | 516,000 | 491,000 | 481,000 | 471,000 |
| | 2010 | 604,000 | 633,000 | 620,000 | 608,000 |
| | 2011 | 352,000 | 494,000 | 478,000 | 462,000 |
| | 2012 | 972,000 | 1,033,000 | 1,015,000 | 997,000 |
| | 2013 | 1,217,000 | 1,132,000 | 1,109,000 | 1,086,000 |
| | 2014 | 776,000 | 708,000 | 685,000 | 662,000 |
| | 2015 | 1,101,000 | 1,098,000 | 1,075,000 | 1,052,000 |
| | 2016 | 368,000 | 374,000 | 410,516 | 457,516 |
| Non Private Passenger Total | | 8,268,000 | 8,317,000 | 8,180,516 | 8,055,516 |
| Grand Total | | 20,297,000 | 20,461,000 | 19,964,885 | 19,495,885 |

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 | 201607 | 201608 | 201609 | 201610 |
|  Private Passenger | prior | 144,000 | 153,000 | 151,000 | 149,000 |
| | 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 | 87,000 | 80,000 | 78,000 | 76,000 |
| | 2011 | 111,000 | 98,000 | 96,000 | 94,000 |
| | 2012 | 115,000 | 105,000 | 103,000 | 101,000 |
| | 2013 | 110,000 | 102,000 | 100,000 | 98,000 |
| | 2014 | 105,000 | 95,000 | 93,000 | 91,000 |
| | 2015 | 108,000 | 86,000 | 84,000 | 82,000 |
| | 2016 | (14,000) | (21,000) | (20,597) | (22,597) |
| Private Passenger Total | | 1,092,000 | 1,024,000 | 1,004,403 | 982,403 |
|  Non Private Passenger | prior | 102,000 | 123,000 | 123,000 | 123,000 |
| | 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 | 307,000 | 284,000 | 281,000 | 278,000 |
| | 2011 | 375,000 | 330,000 | 327,000 | 324,000 |
| | 2012 | 418,000 | 383,000 | 379,000 | 375,000 |
| | 2013 | 434,000 | 403,000 | 399,000 | 395,000 |
| | 2014 | 455,000 | 412,000 | 408,000 | 404,000 |
| | 2015 | 500,000 | 400,000 | 396,000 | 392,000 |
| | 2016 | (75,000) | (109,000) | (106,574) | (117,574) |
| Non Private Passenger Total | | 3,637,000 | 3,347,000 | 3,316,426 | 3,272,426 |
| Grand Total | | 4,729,000 | 4,371,000 | 4,320,829 | 4,254,829 |

EXHIBIT C

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

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| | | |
|-------------------|---------------------------------|---|
| Jurisdiction Desc | Yukon |  |
| 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 | 201607 | 201608 | 201609 | 201610 |
|  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 | 3,000 | 3,000 | 3,000 |
| | 2011 | 7,000 | 8,000 | 8,000 | 8,000 |
| | 2012 | 2,000 | 7,000 | 7,000 | 7,000 |
| | 2013 | 2,000 | (1,000) | (1,000) | (1,000) |
| | 2014 | (10,000) | (11,000) | (11,000) | (11,000) |
| | 2015 | 13,000 | 10,000 | 10,000 | 10,000 |
| | 2016 | (3,000) | (4,000) | (4,502) | (5,502) |
| Private Passenger Total | | 6,000 | 2,000 | 2,498 | 2,498 |
|  Non Private Passenger | prior | (18,000) | (19,000) | (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 | 4,000 | 4,000 | 4,000 |
| | 2011 | 9,000 | 10,000 | 10,000 | 10,000 |
| | 2012 | 3,000 | 8,000 | 8,000 | 8,000 |
| | 2013 | 3,000 | (2,000) | (2,000) | (2,000) |
| | 2014 | (13,000) | (14,000) | (14,000) | (14,000) |
| | 2015 | 18,000 | 14,000 | 14,000 | 14,000 |
| | 2016 | (4,000) | (7,000) | (7,932) | (8,932) |
| Non Private Passenger Total | | 25,000 | 15,000 | 15,068 | 14,068 |
| Grand Total | | 31,000 | 17,000 | 17,566 | 16,566 |

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 | | | | 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 | 201607 | 201608 | 201609 | 201610 |
| <input checked="" type="checkbox"/> 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 | 24,000 | 24,000 | 24,000 |
| | 2011 | 34,000 | 27,000 | 27,000 | 27,000 |
| | 2012 | 32,000 | 28,000 | 28,000 | 28,000 |
| | 2013 | 34,000 | 27,000 | 27,000 | 27,000 |
| | 2014 | 29,000 | 11,000 | 11,000 | 11,000 |
| | 2015 | 98,000 | 87,000 | 87,000 | 87,000 |
| | 2016 | (36,000) | (40,000) | (36,417) | (42,417) |
| Private Passenger Total | | 341,000 | 281,000 | 284,583 | 278,583 |
| <input checked="" type="checkbox"/> 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 | 8,000 | 8,000 | 8,000 |
| | 2011 | 11,000 | 9,000 | 9,000 | 9,000 |
| | 2012 | 11,000 | 10,000 | 10,000 | 10,000 |
| | 2013 | 13,000 | 10,000 | 10,000 | 10,000 |
| | 2014 | 10,000 | 4,000 | 4,000 | 4,000 |
| | 2015 | 33,000 | 28,000 | 28,000 | 28,000 |
| | 2016 | (13,000) | (14,000) | (14,548) | (15,548) |
| Non Private Passenger Total | | 110,000 | 89,000 | 88,452 | 87,452 |
| Grand Total | | 451,000 | 370,000 | 373,035 | 366,035 |

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 | 201607 | 201608 | 201609 | 201610 |
|  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 | 6,000 | 6,000 | 6,000 |
| | 2011 | 9,000 | 7,000 | 7,000 | 7,000 |
| | 2012 | 9,000 | 8,000 | 8,000 | 8,000 |
| | 2013 | (12,000) | (9,000) | (9,000) | (9,000) |
| | 2014 | 23,000 | 16,000 | 16,000 | 16,000 |
| | 2015 | 6,000 | 6,000 | 6,000 | 6,000 |
| | 2016 | (9,000) | (10,000) | (17,006) | (17,006) |
| Private Passenger Total | | 48,000 | 38,000 | 30,994 | 30,994 |
|  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 | 4,000 | 4,000 | 4,000 |
| | 2011 | 6,000 | 5,000 | 5,000 | 5,000 |
| | 2012 | 6,000 | 5,000 | 5,000 | 5,000 |
| | 2013 | (9,000) | (7,000) | (7,000) | (7,000) |
| | 2014 | 18,000 | 13,000 | 13,000 | 13,000 |
| | 2015 | 6,000 | 5,000 | 5,000 | 5,000 |
| | 2016 | (10,000) | (11,000) | (20,316) | (22,316) |
| Non Private Passenger Total | | 31,000 | 22,000 | 12,684 | 10,684 |
| Grand Total | | 79,000 | 60,000 | 43,678 | 41,678 |

EXHIBIT C

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

page 10 of 10

| | | |
|-------------------|----------------------|---|
| 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 | 201607 | 201608 | 201609 | 201610 |
| Private Passenger | prior | 5,071,000 | 5,046,000 | 4,910,000 | 4,779,000 |
| | 2007 | 2,192,000 | 2,191,000 | 2,131,000 | 2,074,000 |
| | 2008 | 1,936,000 | 1,936,000 | 1,885,000 | 1,836,000 |
| | 2009 | 1,616,000 | 1,568,000 | 1,528,000 | 1,489,000 |
| | 2010 | 1,424,000 | 1,386,000 | 1,350,000 | 1,314,000 |
| | 2011 | 1,443,000 | 1,564,000 | 1,519,000 | 1,476,000 |
| | 2012 | 2,013,000 | 2,081,000 | 2,036,000 | 1,992,000 |
| | 2013 | 1,572,000 | 1,519,000 | 1,480,000 | 1,442,000 |
| | 2014 | 1,300,000 | 1,108,000 | 1,073,000 | 1,039,000 |
| | 2015 | 1,480,000 | 1,368,000 | 1,336,000 | 1,306,000 |
| | 2016 | 419,000 | 502,000 | 577,646 | 641,646 |
| Private Passenger Total | | 20,466,000 | 20,269,000 | 19,825,646 | 19,388,646 |
| Non Private Passenger | prior | 1,369,000 | 1,381,000 | 1,360,000 | 1,338,000 |
| | 2007 | 1,274,000 | 1,274,000 | 1,253,000 | 1,232,000 |
| | 2008 | 1,249,000 | 1,249,000 | 1,230,000 | 1,211,000 |
| | 2009 | 1,200,000 | 1,171,000 | 1,151,000 | 1,132,000 |
| | 2010 | 1,232,000 | 1,190,000 | 1,169,000 | 1,149,000 |
| | 2011 | 1,253,000 | 1,311,000 | 1,285,000 | 1,259,000 |
| | 2012 | 1,891,000 | 1,926,000 | 1,897,000 | 1,868,000 |
| | 2013 | 2,049,000 | 1,927,000 | 1,892,000 | 1,857,000 |
| | 2014 | 1,664,000 | 1,475,000 | 1,440,000 | 1,405,000 |
| | 2015 | 2,121,000 | 1,959,000 | 1,925,000 | 1,891,000 |
| | 2016 | 413,000 | 427,000 | 489,373 | 546,373 |
| Non Private Passenger Total | | 15,715,000 | 15,290,000 | 15,091,373 | 14,888,373 |
| Grand Total | | 36,181,000 | 35,559,000 | 34,917,019 | 34,277,019 |

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 | 201607 | 201608 | 201609 | 201610 |
| Private Passenger | Newfoundland & Labrador | 85.3% | 86.2% | 85.8% | 85.5% |
| | New Brunswick | 77.3% | 77.7% | 77.7% | 77.8% |
| | Nova Scotia | 78.4% | 83.2% | 83.1% | 83.1% |
| | Prince Edward Island | 62.3% | 65.9% | 64.3% | 62.8% |
| | Ontario | 66.5% | 66.6% | 66.8% | 67.1% |
| | Alberta | 76.2% | 76.1% | 76.1% | 76.2% |
| | Yukon | 81.8% | 84.2% | 83.9% | 83.5% |
| | Northwest Territories | 60.6% | 61.3% | 61.2% | 61.2% |
| | Nunavut | 42.7% | 42.5% | 41.4% | 41.6% |
| Non Private Passenger | Newfoundland & Labrador | 119.0% | 115.1% | 113.6% | 112.4% |
| | New Brunswick | 64.8% | 65.7% | 65.5% | 65.4% |
| | Nova Scotia | 72.4% | 76.8% | 76.8% | 76.8% |
| | Prince Edward Island | 71.9% | 73.4% | 72.9% | 72.7% |
| | Ontario | 74.1% | 71.8% | 72.1% | 72.6% |
| | Alberta | 70.2% | 72.8% | 72.4% | 71.9% |
| | Yukon | 65.7% | 62.7% | 63.3% | 64.3% |
| | Northwest Territories | 42.9% | 46.6% | 47.1% | 47.0% |
| | Nunavut | 60.8% | 58.2% | 57.4% | 56.2% |
| Grand Total | | 74.8% | 75.8% | 75.7% | 75.5% |

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 | 201607 | 201608 | 201609 | 201610 |
| Private Passenger | Newfoundland & Labrador | 80.2% | 80.9% | 80.6% | 80.3% |
| | New Brunswick | 72.4% | 72.6% | 72.6% | 72.7% |
| | Nova Scotia | 73.3% | 77.6% | 77.6% | 77.5% |
| | Prince Edward Island | 58.0% | 61.4% | 59.9% | 58.5% |
| | Ontario | 61.7% | 61.9% | 62.1% | 62.3% |
| | Alberta | 71.0% | 70.8% | 70.8% | 70.9% |
| | Yukon | 76.0% | 77.9% | 77.5% | 77.1% |
| | Northwest Territories | 56.6% | 57.2% | 57.0% | 57.0% |
| | Nunavut | 40.5% | 40.6% | 39.1% | 39.0% |
| Non Private Passenger | Newfoundland & Labrador | 111.1% | 107.4% | 106.1% | 104.9% |
| | New Brunswick | 60.7% | 61.5% | 61.3% | 61.2% |
| | Nova Scotia | 67.6% | 71.7% | 71.6% | 71.6% |
| | Prince Edward Island | 66.8% | 68.1% | 67.7% | 67.7% |
| | Ontario | 68.1% | 65.8% | 66.1% | 66.6% |
| | Alberta | 65.9% | 68.3% | 67.9% | 67.5% |
| | Yukon | 61.3% | 58.6% | 59.1% | 60.1% |
| | Northwest Territories | 40.7% | 43.8% | 44.2% | 44.5% |
| | Nunavut | 56.6% | 54.2% | 53.5% | 52.5% |
| Grand Total | | 69.9% | 70.6% | 70.6% | 70.4% |

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

page 1 of 9

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 | | | | |
|-------------------|--|----------------------|--------------------|------------------------|-----------------------|--|----------------------|--------------------|-------|
| Accident Year | Selected Margins for Adverse Development | | | | Accident Year | 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% | 1995 | 10.0% | 10.0% | 5.0% | 10.0% |
| 1996 | 10.0% | 10.0% | 5.0% | 10.0% | 1996 | 10.0% | 10.0% | 5.0% | 10.0% |
| 1997 | 10.0% | 10.0% | 5.0% | 10.0% | 1997 | 10.0% | 10.0% | 5.0% | 10.0% |
| 1998 | 10.0% | 10.0% | 5.0% | 10.0% | 1998 | 10.0% | 10.0% | 5.0% | 10.0% |
| 1999 | 10.0% | 10.0% | 5.0% | 10.0% | 1999 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2000 | 10.0% | 10.0% | 5.0% | 10.0% | 2000 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2001 | 10.0% | 10.0% | 5.0% | 10.0% | 2001 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2002 | 10.0% | 10.0% | 5.0% | 10.0% | 2002 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2003 | 10.0% | 10.0% | 5.0% | 10.0% | 2003 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2004 | 10.0% | 10.0% | 5.0% | 10.0% | 2004 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2005 | 10.0% | 10.0% | 5.0% | 10.0% | 2005 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2006 | 10.0% | 10.0% | 5.0% | 10.0% | 2006 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2007 | 10.0% | 10.0% | 5.0% | 10.0% | 2007 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2008 | 10.0% | 10.0% | 5.0% | 10.0% | 2008 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2009 | 10.0% | 10.0% | 5.0% | 10.0% | 2009 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2010 | 10.0% | 10.0% | 5.0% | 10.0% | 2010 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2011 | 10.0% | 10.0% | 5.0% | 10.0% | 2011 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2012 | 10.0% | 10.0% | 5.0% | 10.0% | 2012 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2013 | 10.0% | 10.0% | 5.0% | 10.0% | 2013 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2014 | 10.0% | 10.0% | 5.0% | 10.0% | 2014 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2015 | 10.0% | 10.0% | 5.0% | 10.0% | 2015 | 10.0% | 10.0% | 5.0% | 10.0% |
| 2016 | 10.0% | 10.0% | 5.0% | 10.0% | 2016 | 10.0% | 10.0% | 5.0% | 10.0% |
| prem liab | 10.0% | 10.0% | 5.0% | 9.0% | prem liab | 10.0% | 10.0% | 5.0% | 9.4% |
| | | | | discount rate: | 0.69% | | | | |
| | | | | margin (basis points): | 25 | | | | |
| | | | | | | | | | |
| | | | | discount rate: | 0.69% | | | | |
| | | | | 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 | | | TOTAL |
| | 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% | 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 | 10.0% | 10.0% | 5.0% | 10.0% | 10.0% | 10.0% | 5.0% | 10.0% | 10.0% |
| 2014 | 12.4% | 10.4% | 5.0% | 12.1% | 12.5% | 10.1% | 5.0% | 11.8% | 11.8% |
| 2015 | 12.5% | 10.0% | 5.0% | 11.6% | 12.4% | 10.2% | 5.0% | 11.5% | 11.5% |
| 2016 | 12.4% | 10.1% | 5.0% | 11.6% | 12.2% | 10.2% | 5.0% | 11.2% | 11.2% |
| prem liab | 11.9% | 10.0% | 5.0% | 10.0% | 11.6% | 10.1% | 5.0% | 10.3% | 10.3% |
| discount rate: | | | | | discount rate: | | | | |
| margin (basis points): | | | | | margin (basis points): | | | | |
| 0.69% | | | | | 0.69% | | | | |
| 25 | | | | | 25 | | | | |

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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 | | | |
|---------------|--|-------------------|-----------------|-------|--|-------------------|-----------------|-------|
| | 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 | 12.5% | 10.0% | 5.0% | 12.2% | 12.5% | 10.1% | 5.0% | 12.0% |
| 2014 | 12.5% | 10.0% | 5.0% | 11.9% | 12.5% | 10.1% | 5.0% | 11.6% |
| 2015 | 12.5% | 10.1% | 5.0% | 12.0% | 12.5% | 10.2% | 5.0% | 11.8% |
| 2016 | 12.3% | 10.1% | 5.0% | 11.7% | 12.2% | 10.2% | 5.0% | 11.4% |
| prem liab | 11.9% | 10.0% | 5.0% | 10.1% | 11.5% | 10.1% | 5.0% | 10.3% |
| | discount rate: | | | 0.69% | discount rate: | | | 0.69% |
| | 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 | | | | Third Party Liability | Selected Margins for Adverse Development | | | TOTAL |
| | 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% | 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 | 10.0% | 10.0% | 5.0% | 10.0% | 10.0% | 10.0% | 5.0% | 10.0% | 10.0% |
| 2014 | 10.0% | 10.0% | 5.0% | 10.0% | 10.0% | 10.0% | 5.0% | 10.0% | 10.0% |
| 2015 | 12.5% | 10.1% | 5.0% | 12.2% | 12.5% | 10.3% | 5.0% | 11.4% | 11.4% |
| 2016 | 12.3% | 10.2% | 5.0% | 12.4% | 12.2% | 10.3% | 5.0% | 11.3% | 11.3% |
| prem liab | 12.1% | 10.0% | 5.0% | 11.2% | 11.7% | 10.2% | 5.0% | 10.7% | 10.7% |
| discount rate: | | | | 0.69% | discount rate: | | | | 0.69% |
| 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 | | | | TOTAL | Selected Margins for Adverse Development | | | | TOTAL |
| | Third Party Liability | Accident Benefits | Other Coverages | | | Third Party Liability | Accident Benefits | Other Coverages | | |
| 1995 | 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% | |
| 1997 | 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% | |
| 1999 | 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% | |
| 2001 | 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% | |
| 2003 | 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% | |
| 2005 | 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% | |
| 2007 | 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% | |
| 2009 | 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% | |
| 2011 | 9.9% | 10.0% | 10.0% | | 10.0% | 10.0% | 10.0% | | 10.0% | |
| 2012 | 10.0% | 10.0% | 9.7% | | 10.0% | 10.0% | 10.0% | | 10.0% | |
| 2013 | 12.1% | 12.5% | 5.0% | | 12.3% | 12.4% | 7.1% | | 12.4% | |
| 2014 | 12.5% | 12.5% | 8.3% | | 12.5% | 12.5% | 12.3% | | 12.5% | |
| 2015 | 14.7% | 15.0% | 8.8% | | 14.8% | 14.9% | 15.0% | | 15.0% | |
| 2016 | 14.6% | 15.0% | 6.4% | | 14.4% | 14.4% | 7.7% | | 14.5% | |
| prem liab | 11.6% | 15.0% | 5.1% | | 11.5% | 13.7% | 15.0% | 6.3% | 13.8% | |
| discount rate: 0.69% | | | | | discount rate: 0.69% | | | | | |
| 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 | | | | 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 | 10.0% | 10.0% | 5.0% | 10.0% | 10.0% | 10.0% | 5.0% | 10.0% | 10.0% |
| 2014 | 12.5% | 10.6% | 5.0% | 12.4% | 12.5% | 11.1% | 5.0% | 12.5% | 12.5% |
| 2015 | 12.5% | 10.5% | 5.0% | 12.4% | 12.4% | 10.8% | 5.0% | 12.4% | 12.4% |
| 2016 | 12.2% | 10.3% | 5.0% | 12.0% | 11.8% | 10.5% | 5.0% | 10.8% | 10.8% |
| prem liab | 12.0% | 10.1% | 5.0% | 10.5% | 11.7% | 10.2% | 5.0% | 9.0% | 9.0% |
| discount rate: | | | | 0.69% | discount rate: | | | | 0.69% |
| margin (basis points): | | | | 25 | margin (basis points): | | | | 25 |

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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 | | | |
|---------------|--|-------------------|-----------------|-------|--|-------------------|-----------------|-------|
| | 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 | 12.5% | 11.1% | 5.0% | 12.5% | 12.4% | 11.8% | 5.0% | 12.4% |
| 2015 | 12.5% | 10.8% | 5.0% | 12.4% | 12.4% | 12.4% | 5.0% | 12.4% |
| 2016 | 12.3% | 10.6% | 5.0% | 12.3% | 11.5% | 11.2% | 5.0% | 11.0% |
| prem liab | 12.2% | 10.5% | 5.0% | 11.3% | 11.1% | 10.6% | 5.0% | 10.0% |
| | discount rate: | | | 0.69% | discount rate: | | | 0.69% |
| | margin (basis points): | | | 25 | margin (basis points): | | | 25 |

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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 | | | |
|---------------|--|-------------------|-----------------|-------|--|-------------------|-----------------|-------|
| | 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 | 12.5% | 11.7% | 5.0% | 12.5% | 12.5% | 11.1% | 5.0% | 12.3% |
| 2015 | 12.5% | 11.4% | 5.0% | 12.4% | 12.3% | 11.2% | 5.0% | 11.0% |
| 2016 | 12.1% | 11.2% | 5.0% | 11.9% | 12.1% | 11.2% | 5.0% | 11.2% |
| prem liab | 12.2% | 10.3% | 5.0% | 10.8% | 11.9% | 10.9% | 5.0% | 9.1% |
| | discount rate: | | | 0.69% | discount rate: | | | 0.69% |
| | margin (basis points): | | | 25 | margin (basis points): | | | 25 |

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

page 9 of 9

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 | | | |
|------------------|--|----------------------|--------------------|-------|--|----------------------|--------------------|-------|
| | Selected Margins for Adverse Development | | | | Selected Margins for Adverse Development | | | |
| Accident Year | Third Party Liability | Accident Benefits | Other Coverages | TOTAL | Third Party Liability | Accident Benefits | Other Coverages | TOTAL |
| 1999 | 10.0% | 10.0% | 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 | 9.9% | 10.0% | 5.0% | 9.9% | 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 | 12.5% | 11.6% | 5.0% | 12.4% | 10.1% | 10.9% | 5.0% | 10.2% |
| 2015 | 12.3% | 11.6% | 5.0% | 10.8% | 12.4% | 11.2% | 5.0% | 11.3% |
| 2016 | 12.2% | 11.4% | 5.0% | 12.0% | 12.2% | 10.9% | 5.0% | 11.8% |
| prem liab | 11.9% | 11.3% | 5.0% | 10.2% | 12.3% | 10.8% | 5.0% | 10.3% |
| | discount rate: | | | 0.69% | discount rate: | | | 0.69% |
| | margin (basis points): | | | 25 | margin (basis points): | | | 25 |

EXHIBIT F
Interest Rate Sensitivity (\$000s)

page 1 of 10

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 | | | | | | | |
|--------------|--|---------------------|---------------|---------------|---------------|---------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | 763 | 725 | 690 | 656 | 624 | 594 | 721 | 712 |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | - | - | - | - | - | - | - | - |
| 2007 | 1,325 | 1,286 | 1,250 | 1,215 | 1,182 | 1,151 | 1,282 | 1,273 |
| 2008 | 146 | 145 | 144 | 143 | 142 | 142 | 145 | 145 |
| 2009 | 650 | 643 | 637 | 631 | 625 | 620 | 643 | 641 |
| 2010 | 430 | 426 | 422 | 419 | 416 | 412 | 426 | 425 |
| 2011 | 2,719 | 2,694 | 2,669 | 2,645 | 2,621 | 2,599 | 2,691 | 2,685 |
| 2012 | 4,956 | 4,910 | 4,865 | 4,822 | 4,780 | 4,738 | 4,905 | 4,893 |
| 2013 | 5,515 | 5,462 | 5,410 | 5,358 | 5,308 | 5,260 | 5,456 | 5,442 |
| 2014 | 10,571 | 10,465 | 10,363 | 10,262 | 10,163 | 10,067 | 10,452 | 10,428 |
| 2015 | 13,980 | 13,827 | 13,678 | 13,533 | 13,390 | 13,253 | 13,809 | 13,772 |
| 2016 | 16,926 | 16,712 | 16,506 | 16,304 | 16,106 | 15,917 | 16,687 | 16,637 |
| Total | 57,981 | 57,295 | 56,634 | 55,988 | 55,357 | 54,753 | 57,217 | 57,053 |
| | 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 | | | | | | | |
|--------------|--|---------------------|--------------|----------------|----------------|----------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| Total | 686 | - | (661) | (1,307) | (1,938) | (2,542) | (78) | (242) |
| | 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 | | | | | | | |
|--------------|--|---------------------|---------------|---------------|---------------|---------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | 5.2% | - | (4.8%) | (9.5%) | (13.9%) | (18.1%) | (0.6%) | (1.8%) |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | - | - | - | - | - | - | - | - |
| 2007 | 3.0% | - | (2.8%) | (5.5%) | (8.1%) | (10.5%) | (0.3%) | (1.0%) |
| 2008 | 0.7% | - | (0.7%) | (1.4%) | (2.1%) | (2.1%) | - | - |
| 2009 | 1.1% | - | (0.9%) | (1.9%) | (2.8%) | (3.6%) | - | (0.3%) |
| 2010 | 0.9% | - | (0.9%) | (1.6%) | (2.3%) | (3.3%) | - | (0.2%) |
| 2011 | 0.9% | - | (0.9%) | (1.8%) | (2.7%) | (3.5%) | (0.1%) | (0.3%) |
| 2012 | 0.9% | - | (0.9%) | (1.8%) | (2.6%) | (3.5%) | (0.1%) | (0.3%) |
| 2013 | 1.0% | - | (1.0%) | (1.9%) | (2.8%) | (3.7%) | (0.1%) | (0.4%) |
| 2014 | 1.0% | - | (1.0%) | (1.9%) | (2.9%) | (3.8%) | (0.1%) | (0.4%) |
| 2015 | 1.1% | - | (1.1%) | (2.1%) | (3.2%) | (4.2%) | (0.1%) | (0.4%) |
| 2016 | 1.3% | - | (1.2%) | (2.4%) | (3.6%) | (4.8%) | (0.1%) | (0.4%) |
| Total | 1.2% | - | (1.2%) | (2.3%) | (3.4%) | (4.4%) | (0.1%) | (0.4%) |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | 213 | 212 | 211 | 210 | 209 | 208 | 212 | 212 |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | 214 | 207 | 201 | 194 | 188 | 182 | 207 | 205 |
| 2006 | 222 | 217 | 212 | 207 | 203 | 199 | 216 | 215 |
| 2007 | 61 | 59 | 57 | 56 | 54 | 52 | 59 | 58 |
| 2008 | 335 | 329 | 322 | 317 | 312 | 307 | 328 | 327 |
| 2009 | 500 | 492 | 483 | 476 | 470 | 462 | 490 | 489 |
| 2010 | 498 | 493 | 487 | 482 | 477 | 471 | 492 | 491 |
| 2011 | 1,913 | 1,894 | 1,875 | 1,858 | 1,841 | 1,824 | 1,891 | 1,887 |
| 2012 | 2,338 | 2,317 | 2,297 | 2,276 | 2,258 | 2,239 | 2,315 | 2,310 |
| 2013 | 5,398 | 5,345 | 5,293 | 5,243 | 5,194 | 5,147 | 5,339 | 5,327 |
| 2014 | 5,416 | 5,356 | 5,298 | 5,241 | 5,185 | 5,131 | 5,348 | 5,334 |
| 2015 | 6,884 | 6,792 | 6,702 | 6,615 | 6,529 | 6,446 | 6,782 | 6,760 |
| 2016 | 8,276 | 8,151 | 8,029 | 7,911 | 7,795 | 7,685 | 8,136 | 8,106 |
| Total | 32,268 | 31,864 | 31,467 | 31,086 | 30,715 | 30,353 | 31,815 | 31,721 |
| | 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 | | | | | | | |
|-------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| Total | 404 | - | (397) | (778) | (1,149) | (1,511) | (49) | (143) |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | 0.5% | - | (0.5%) | (0.9%) | (1.4%) | (1.9%) | - | - |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | 3.4% | - | (2.9%) | (6.3%) | (9.2%) | (12.1%) | - | (1.0%) |
| 2006 | 2.3% | - | (2.3%) | (4.6%) | (6.5%) | (8.3%) | (0.5%) | (0.9%) |
| 2007 | 3.4% | - | (3.4%) | (5.1%) | (8.5%) | (11.9%) | - | (1.7%) |
| 2008 | 1.8% | - | (2.1%) | (3.6%) | (5.2%) | (6.7%) | (0.3%) | (0.6%) |
| 2009 | 1.6% | - | (1.8%) | (3.3%) | (4.5%) | (6.1%) | (0.4%) | (0.6%) |
| 2010 | 1.0% | - | (1.2%) | (2.2%) | (3.2%) | (4.5%) | (0.2%) | (0.4%) |
| 2011 | 1.0% | - | (1.0%) | (1.9%) | (2.8%) | (3.7%) | (0.2%) | (0.4%) |
| 2012 | 0.9% | - | (0.9%) | (1.8%) | (2.5%) | (3.4%) | (0.1%) | (0.3%) |
| 2013 | 1.0% | - | (1.0%) | (1.9%) | (2.8%) | (3.7%) | (0.1%) | (0.3%) |
| 2014 | 1.1% | - | (1.1%) | (2.1%) | (3.2%) | (4.2%) | (0.1%) | (0.4%) |
| 2015 | 1.4% | - | (1.3%) | (2.6%) | (3.9%) | (5.1%) | (0.1%) | (0.5%) |
| 2016 | 1.5% | - | (1.5%) | (2.9%) | (4.4%) | (5.7%) | (0.2%) | (0.6%) |
| Total | 1.3% | - | (1.2%) | (2.4%) | (3.6%) | (4.7%) | (0.2%) | (0.4%) |
| | 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 | | | | | | | |
|--------------|--|---------------------|---------------|---------------|---------------|---------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | 520 | 504 | 489 | 474 | 459 | 446 | 502 | 498 |
| 2005 | 477 | 461 | 446 | 432 | 419 | 406 | 459 | 456 |
| 2006 | 1,170 | 1,133 | 1,099 | 1,066 | 1,035 | 1,006 | 1,129 | 1,120 |
| 2007 | 375 | 363 | 353 | 343 | 333 | 324 | 362 | 360 |
| 2008 | 510 | 496 | 484 | 472 | 461 | 451 | 495 | 492 |
| 2009 | 860 | 849 | 839 | 828 | 819 | 810 | 848 | 845 |
| 2010 | 1,059 | 1,041 | 1,026 | 1,010 | 995 | 981 | 1,040 | 1,036 |
| 2011 | 1,425 | 1,392 | 1,361 | 1,331 | 1,304 | 1,277 | 1,388 | 1,380 |
| 2012 | 2,235 | 2,204 | 2,173 | 2,143 | 2,115 | 2,088 | 2,200 | 2,192 |
| 2013 | 3,230 | 3,182 | 3,136 | 3,093 | 3,050 | 3,010 | 3,175 | 3,165 |
| 2014 | 4,263 | 4,199 | 4,137 | 4,077 | 4,020 | 3,965 | 4,191 | 4,177 |
| 2015 | 5,208 | 5,125 | 5,048 | 4,972 | 4,899 | 4,829 | 5,116 | 5,097 |
| 2016 | 7,426 | 7,310 | 7,198 | 7,090 | 6,985 | 6,886 | 7,295 | 7,269 |
| Total | 28,758 | 28,259 | 27,789 | 27,331 | 26,894 | 26,479 | 28,200 | 28,087 |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| Total | 499 | - | (470) | (928) | (1,365) | (1,780) | (59) | (172) |
| | 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 | | | | | | | |
|--------------|--|---------------------|---------------|---------------|---------------|---------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | 3.2% | - | (3.0%) | (6.0%) | (8.9%) | (11.5%) | (0.4%) | (1.2%) |
| 2005 | 3.5% | - | (3.3%) | (6.3%) | (9.1%) | (11.9%) | (0.4%) | (1.1%) |
| 2006 | 3.3% | - | (3.0%) | (5.9%) | (8.6%) | (11.2%) | (0.4%) | (1.1%) |
| 2007 | 3.3% | - | (2.8%) | (5.5%) | (8.3%) | (10.7%) | (0.3%) | (0.8%) |
| 2008 | 2.8% | - | (2.4%) | (4.8%) | (7.1%) | (9.1%) | (0.2%) | (0.8%) |
| 2009 | 1.3% | - | (1.2%) | (2.5%) | (3.5%) | (4.6%) | (0.1%) | (0.5%) |
| 2010 | 1.7% | - | (1.4%) | (3.0%) | (4.4%) | (5.8%) | (0.1%) | (0.5%) |
| 2011 | 2.4% | - | (2.2%) | (4.4%) | (6.3%) | (8.3%) | (0.3%) | (0.9%) |
| 2012 | 1.4% | - | (1.4%) | (2.8%) | (4.0%) | (5.3%) | (0.2%) | (0.5%) |
| 2013 | 1.5% | - | (1.4%) | (2.8%) | (4.1%) | (5.4%) | (0.2%) | (0.5%) |
| 2014 | 1.5% | - | (1.5%) | (2.9%) | (4.3%) | (5.6%) | (0.2%) | (0.5%) |
| 2015 | 1.6% | - | (1.5%) | (3.0%) | (4.4%) | (5.8%) | (0.2%) | (0.5%) |
| 2016 | 1.6% | - | (1.5%) | (3.0%) | (4.4%) | (5.8%) | (0.2%) | (0.6%) |
| Total | 1.8% | - | (1.7%) | (3.3%) | (4.8%) | (6.3%) | (0.2%) | (0.6%) |
| | 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 | | | | | | | |
|--------------|--|---------------------|--------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | - | - | - | - | - | - | - | - |
| 2007 | - | - | - | - | - | - | - | - |
| 2008 | (1) | (1) | (1) | (1) | (1) | (1) | (1) | (1) |
| 2009 | - | - | - | - | - | - | - | - |
| 2010 | 274 | 272 | 269 | 266 | 264 | 262 | 271 | 271 |
| 2011 | 772 | 762 | 752 | 743 | 735 | 726 | 761 | 758 |
| 2012 | 908 | 892 | 875 | 861 | 847 | 833 | 889 | 885 |
| 2013 | 244 | 241 | 237 | 234 | 231 | 228 | 240 | 240 |
| 2014 | 749 | 738 | 729 | 718 | 709 | 700 | 736 | 734 |
| 2015 | 1,545 | 1,524 | 1,505 | 1,486 | 1,468 | 1,450 | 1,522 | 1,517 |
| 2016 | 2,022 | 1,995 | 1,967 | 1,942 | 1,917 | 1,893 | 1,991 | 1,984 |
| Total | 6,513 | 6,423 | 6,333 | 6,249 | 6,170 | 6,091 | 6,409 | 6,388 |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| Total | 90 | - | (90) | (174) | (253) | (332) | (14) | (35) |
| | 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 | | | | | | | |
|--------------|--|---------------------|---------------|---------------|---------------|---------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | - | - | - | - | - | - | - | - |
| 2007 | - | - | - | - | - | - | - | - |
| 2008 | - | - | - | - | - | - | - | - |
| 2009 | - | - | - | - | - | - | - | - |
| 2010 | 0.7% | - | (1.1%) | (2.2%) | (2.9%) | (3.7%) | (0.4%) | (0.4%) |
| 2011 | 1.3% | - | (1.3%) | (2.5%) | (3.5%) | (4.7%) | (0.1%) | (0.5%) |
| 2012 | 1.8% | - | (1.9%) | (3.5%) | (5.0%) | (6.6%) | (0.3%) | (0.8%) |
| 2013 | 1.2% | - | (1.7%) | (2.9%) | (4.1%) | (5.4%) | (0.4%) | (0.4%) |
| 2014 | 1.5% | - | (1.2%) | (2.7%) | (3.9%) | (5.1%) | (0.3%) | (0.5%) |
| 2015 | 1.4% | - | (1.2%) | (2.5%) | (3.7%) | (4.9%) | (0.1%) | (0.5%) |
| 2016 | 1.4% | - | (1.4%) | (2.7%) | (3.9%) | (5.1%) | (0.2%) | (0.6%) |
| Total | 1.4% | - | (1.4%) | (2.7%) | (3.9%) | (5.2%) | (0.2%) | (0.5%) |
| | 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)

page 5 of 10

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

ONTARIO

Amounts in \$000s

| AY | Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid | | | | | | | |
|--------------|--|---------------------|----------------|----------------|----------------|----------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | 5,406 | 5,355 | 5,306 | 5,257 | 5,210 | 5,164 | 5,350 | 5,338 |
| 2003 | 3,369 | 3,276 | 3,188 | 3,103 | 3,021 | 2,943 | 3,265 | 3,244 |
| 2004 | 3,837 | 3,721 | 3,609 | 3,503 | 3,401 | 3,304 | 3,707 | 3,680 |
| 2005 | 2,778 | 2,685 | 2,597 | 2,512 | 2,432 | 2,357 | 2,674 | 2,652 |
| 2006 | 3,290 | 3,188 | 3,090 | 2,997 | 2,908 | 2,824 | 3,175 | 3,152 |
| 2007 | 6,913 | 6,679 | 6,459 | 6,250 | 6,051 | 5,864 | 6,653 | 6,598 |
| 2008 | 1,248 | 1,214 | 1,182 | 1,152 | 1,123 | 1,095 | 1,210 | 1,202 |
| 2009 | 3,509 | 3,433 | 3,359 | 3,290 | 3,224 | 3,162 | 3,424 | 3,406 |
| 2010 | 3,659 | 3,581 | 3,507 | 3,437 | 3,369 | 3,307 | 3,573 | 3,554 |
| 2011 | 6,013 | 5,902 | 5,798 | 5,698 | 5,602 | 5,512 | 5,890 | 5,864 |
| 2012 | 10,274 | 10,114 | 9,963 | 9,818 | 9,679 | 9,548 | 10,096 | 10,059 |
| 2013 | 14,540 | 14,372 | 14,212 | 14,057 | 13,909 | 13,766 | 14,353 | 14,314 |
| 2014 | 14,334 | 14,170 | 14,012 | 13,858 | 13,709 | 13,567 | 14,151 | 14,112 |
| 2015 | 17,476 | 17,234 | 17,003 | 16,777 | 16,557 | 16,347 | 17,205 | 17,149 |
| 2016 | 16,985 | 16,713 | 16,450 | 16,195 | 15,947 | 15,710 | 16,681 | 16,616 |
| Total | 113,631 | 111,637 | 109,735 | 107,904 | 106,142 | 104,470 | 111,407 | 110,940 |
| | 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 | | | | | | | |
|--------------|--|---------------------|----------------|----------------|----------------|----------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| Total | 1,994 | - | (1,902) | (3,733) | (5,495) | (7,167) | (230) | (697) |
| | 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 | | | | | | | |
|--------------|--|---------------------|---------------|---------------|---------------|---------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | 1.0% | - | (0.9%) | (1.8%) | (2.7%) | (3.6%) | (0.1%) | (0.3%) |
| 2003 | 2.8% | - | (2.7%) | (5.3%) | (7.8%) | (10.2%) | (0.3%) | (1.0%) |
| 2004 | 3.1% | - | (3.0%) | (5.9%) | (8.6%) | (11.2%) | (0.4%) | (1.1%) |
| 2005 | 3.5% | - | (3.3%) | (6.4%) | (9.4%) | (12.2%) | (0.4%) | (1.2%) |
| 2006 | 3.2% | - | (3.1%) | (6.0%) | (8.8%) | (11.4%) | (0.4%) | (1.1%) |
| 2007 | 3.5% | - | (3.3%) | (6.4%) | (9.4%) | (12.2%) | (0.4%) | (1.2%) |
| 2008 | 2.8% | - | (2.6%) | (5.1%) | (7.5%) | (9.8%) | (0.3%) | (1.0%) |
| 2009 | 2.2% | - | (2.2%) | (4.2%) | (6.1%) | (7.9%) | (0.3%) | (0.8%) |
| 2010 | 2.2% | - | (2.1%) | (4.0%) | (5.9%) | (7.7%) | (0.2%) | (0.8%) |
| 2011 | 1.9% | - | (1.8%) | (3.5%) | (5.1%) | (6.6%) | (0.2%) | (0.6%) |
| 2012 | 1.6% | - | (1.5%) | (2.9%) | (4.3%) | (5.6%) | (0.2%) | (0.5%) |
| 2013 | 1.2% | - | (1.1%) | (2.2%) | (3.2%) | (4.2%) | (0.1%) | (0.4%) |
| 2014 | 1.2% | - | (1.1%) | (2.2%) | (3.3%) | (4.3%) | (0.1%) | (0.4%) |
| 2015 | 1.4% | - | (1.3%) | (2.7%) | (3.9%) | (5.1%) | (0.2%) | (0.5%) |
| 2016 | 1.6% | - | (1.6%) | (3.1%) | (4.6%) | (6.0%) | (0.2%) | (0.6%) |
| Total | 1.8% | - | (1.7%) | (3.3%) | (4.9%) | (6.4%) | (0.2%) | (0.6%) |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | 44 | 43 | 43 | 43 | 42 | 42 | 43 | 43 |
| 2003 | 80 | 78 | 76 | 73 | 71 | 69 | 78 | 77 |
| 2004 | 225 | 218 | 211 | 206 | 199 | 194 | 217 | 215 |
| 2005 | 464 | 448 | 433 | 420 | 407 | 395 | 446 | 443 |
| 2006 | 263 | 254 | 246 | 238 | 231 | 224 | 253 | 251 |
| 2007 | 659 | 642 | 628 | 613 | 600 | 587 | 641 | 637 |
| 2008 | 1,172 | 1,150 | 1,129 | 1,110 | 1,091 | 1,074 | 1,147 | 1,143 |
| 2009 | 252 | 249 | 247 | 244 | 242 | 239 | 249 | 248 |
| 2010 | 2,807 | 2,777 | 2,748 | 2,720 | 2,693 | 2,667 | 2,773 | 2,766 |
| 2011 | 6,712 | 6,637 | 6,567 | 6,498 | 6,432 | 6,368 | 6,629 | 6,613 |
| 2012 | 6,435 | 6,363 | 6,294 | 6,228 | 6,163 | 6,100 | 6,355 | 6,338 |
| 2013 | 9,994 | 9,868 | 9,745 | 9,626 | 9,511 | 9,399 | 9,852 | 9,823 |
| 2014 | 14,248 | 14,045 | 13,850 | 13,661 | 13,474 | 13,298 | 14,021 | 13,974 |
| 2015 | 20,092 | 19,773 | 19,465 | 19,165 | 18,873 | 18,593 | 19,735 | 19,659 |
| 2016 | 23,457 | 23,125 | 22,807 | 22,497 | 22,196 | 21,908 | 23,087 | 23,010 |
| Total | 86,904 | 85,670 | 84,489 | 83,342 | 82,225 | 81,157 | 85,526 | 85,240 |
| | 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 | | | | | | | |
|-------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| Total | 1,234 | - | (1,181) | (2,328) | (3,445) | (4,513) | (144) | (430) |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | 2.3% | - | - | - | (2.3%) | (2.3%) | - | - |
| 2003 | 2.6% | - | (2.6%) | (6.4%) | (9.0%) | (11.5%) | - | (1.3%) |
| 2004 | 3.2% | - | (3.2%) | (5.5%) | (8.7%) | (11.0%) | (0.5%) | (1.4%) |
| 2005 | 3.6% | - | (3.3%) | (6.3%) | (9.2%) | (11.8%) | (0.4%) | (1.1%) |
| 2006 | 3.5% | - | (3.1%) | (6.3%) | (9.1%) | (11.8%) | (0.4%) | (1.2%) |
| 2007 | 2.6% | - | (2.2%) | (4.5%) | (6.5%) | (8.6%) | (0.2%) | (0.8%) |
| 2008 | 1.9% | - | (1.8%) | (3.5%) | (5.1%) | (6.6%) | (0.3%) | (0.6%) |
| 2009 | 1.2% | - | (0.8%) | (2.0%) | (2.8%) | (4.0%) | - | (0.4%) |
| 2010 | 1.1% | - | (1.0%) | (2.1%) | (3.0%) | (4.0%) | (0.1%) | (0.4%) |
| 2011 | 1.1% | - | (1.1%) | (2.1%) | (3.1%) | (4.1%) | (0.1%) | (0.4%) |
| 2012 | 1.1% | - | (1.1%) | (2.1%) | (3.1%) | (4.1%) | (0.1%) | (0.4%) |
| 2013 | 1.3% | - | (1.2%) | (2.5%) | (3.6%) | (4.8%) | (0.2%) | (0.5%) |
| 2014 | 1.4% | - | (1.4%) | (2.7%) | (4.1%) | (5.3%) | (0.2%) | (0.5%) |
| 2015 | 1.6% | - | (1.6%) | (3.1%) | (4.6%) | (6.0%) | (0.2%) | (0.6%) |
| 2016 | 1.4% | - | (1.4%) | (2.7%) | (4.0%) | (5.3%) | (0.2%) | (0.5%) |
| Total | 1.4% | - | (1.4%) | (2.7%) | (4.0%) | (5.3%) | (0.2%) | (0.5%) |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | - | - | - | - | - | - | - | - |
| 2007 | - | - | - | - | - | - | - | - |
| 2008 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| 2009 | 13 | 13 | 13 | 13 | 12 | 12 | 13 | 13 |
| 2010 | 164 | 162 | 160 | 159 | 157 | 156 | 162 | 161 |
| 2011 | 305 | 302 | 299 | 295 | 292 | 290 | 301 | 301 |
| 2012 | 105 | 104 | 102 | 101 | 100 | 99 | 104 | 103 |
| 2013 | 137 | 134 | 133 | 131 | 129 | 128 | 134 | 134 |
| 2014 | 318 | 313 | 308 | 305 | 300 | 296 | 313 | 312 |
| 2015 | 2,116 | 2,082 | 2,048 | 2,016 | 1,984 | 1,954 | 2,078 | 2,069 |
| 2016 | 867 | 853 | 840 | 827 | 815 | 802 | 851 | 848 |
| Total | 4,035 | 3,973 | 3,913 | 3,857 | 3,799 | 3,747 | 3,966 | 3,951 |
| | 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 | | | | | | | |
|-------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| Total | 62 | - | (60) | (116) | (174) | (226) | (7) | (22) |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | - | - | - | - | - | - | - | - |
| 2007 | - | - | - | - | - | - | - | - |
| 2008 | - | - | - | - | - | - | - | - |
| 2009 | - | - | - | - | (7.7%) | (7.7%) | - | - |
| 2010 | 1.2% | - | (1.2%) | (1.9%) | (3.1%) | (3.7%) | - | (0.6%) |
| 2011 | 1.0% | - | (1.0%) | (2.3%) | (3.3%) | (4.0%) | (0.3%) | (0.3%) |
| 2012 | 1.0% | - | (1.9%) | (2.9%) | (3.8%) | (4.8%) | - | (1.0%) |
| 2013 | 2.2% | - | (0.7%) | (2.2%) | (3.7%) | (4.5%) | - | - |
| 2014 | 1.6% | - | (1.6%) | (2.6%) | (4.2%) | (5.4%) | - | (0.3%) |
| 2015 | 1.6% | - | (1.6%) | (3.2%) | (4.7%) | (6.1%) | (0.2%) | (0.6%) |
| 2016 | 1.6% | - | (1.5%) | (3.0%) | (4.5%) | (6.0%) | (0.2%) | (0.6%) |
| Total | 1.6% | - | (1.5%) | (2.9%) | (4.4%) | (5.7%) | (0.2%) | (0.6%) |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | - | - | - | - | - | - | - | - |
| 2007 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2008 | 15 | 15 | 15 | 15 | 15 | 14 | 15 | 15 |
| 2009 | 234 | 231 | 229 | 226 | 224 | 221 | 231 | 230 |
| 2010 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 2011 | 121 | 120 | 119 | 118 | 117 | 116 | 120 | 120 |
| 2012 | 202 | 200 | 197 | 194 | 192 | 190 | 199 | 199 |
| 2013 | 749 | 740 | 730 | 721 | 712 | 703 | 738 | 736 |
| 2014 | 2,107 | 2,077 | 2,047 | 2,017 | 1,989 | 1,963 | 2,073 | 2,065 |
| 2015 | 1,806 | 1,775 | 1,745 | 1,715 | 1,687 | 1,659 | 1,771 | 1,764 |
| 2016 | 1,289 | 1,268 | 1,248 | 1,229 | 1,209 | 1,191 | 1,265 | 1,260 |
| Total | 6,526 | 6,429 | 6,333 | 6,238 | 6,148 | 6,060 | 6,415 | 6,392 |
| | 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 | | | | | | | |
|-------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| Total | 97 | - | (96) | (191) | (281) | (369) | (14) | (37) |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | - | - | - | - | - | - | - | - |
| 2007 | - | - | - | - | - | - | - | - |
| 2008 | - | - | - | - | - | (6.7%) | - | - |
| 2009 | 1.3% | - | (0.9%) | (2.2%) | (3.0%) | (4.3%) | - | (0.4%) |
| 2010 | - | - | - | - | - | - | - | - |
| 2011 | 0.8% | - | (0.8%) | (1.7%) | (2.5%) | (3.3%) | - | - |
| 2012 | 1.0% | - | (1.5%) | (3.0%) | (4.0%) | (5.0%) | (0.5%) | (0.5%) |
| 2013 | 1.2% | - | (1.4%) | (2.6%) | (3.8%) | (5.0%) | (0.3%) | (0.5%) |
| 2014 | 1.4% | - | (1.4%) | (2.9%) | (4.2%) | (5.5%) | (0.2%) | (0.6%) |
| 2015 | 1.7% | - | (1.7%) | (3.4%) | (5.0%) | (6.5%) | (0.2%) | (0.6%) |
| 2016 | 1.7% | - | (1.6%) | (3.1%) | (4.7%) | (6.1%) | (0.2%) | (0.6%) |
| Total | 1.5% | - | (1.5%) | (3.0%) | (4.4%) | (5.7%) | (0.2%) | (0.6%) |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | - | - | - | - | - | - | - | - |
| 2007 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2008 | - | - | - | - | - | - | - | - |
| 2009 | - | - | - | - | - | - | - | - |
| 2010 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 2011 | 12 | 12 | 12 | 12 | 11 | 11 | 12 | 12 |
| 2012 | 89 | 88 | 87 | 86 | 85 | 84 | 88 | 88 |
| 2013 | 49 | 49 | 48 | 48 | 47 | 46 | 49 | 49 |
| 2014 | 640 | 633 | 627 | 621 | 614 | 607 | 633 | 631 |
| 2015 | 327 | 323 | 318 | 313 | 309 | 304 | 322 | 321 |
| 2016 | 494 | 486 | 478 | 470 | 463 | 455 | 485 | 483 |
| Total | 1,615 | 1,595 | 1,574 | 1,554 | 1,533 | 1,511 | 1,593 | 1,588 |
| | 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 | | | | | | | |
|-------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| Total | 20 | - | (21) | (41) | (62) | (84) | (2) | (7) |
| | 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 | | | | | | | |
|--------------|--|---------------------|-------------|--------------|--------------|--------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | - | - | - | - | - | - | - | - |
| 2003 | - | - | - | - | - | - | - | - |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | - | - | - | - | - | - | - | - |
| 2007 | - | - | - | - | - | - | - | - |
| 2008 | - | - | - | - | - | - | - | - |
| 2009 | - | - | - | - | - | - | - | - |
| 2010 | - | - | - | - | - | - | - | - |
| 2011 | - | - | - | - | (8.3%) | (8.3%) | - | - |
| 2012 | 1.1% | - | (1.1%) | (2.3%) | (3.4%) | (4.5%) | - | - |
| 2013 | - | - | (2.0%) | (2.0%) | (4.1%) | (6.1%) | - | - |
| 2014 | 1.1% | - | (0.9%) | (1.9%) | (3.0%) | (4.1%) | - | (0.3%) |
| 2015 | 1.2% | - | (1.5%) | (3.1%) | (4.3%) | (5.9%) | (0.3%) | (0.6%) |
| 2016 | 1.6% | - | (1.6%) | (3.3%) | (4.7%) | (6.4%) | (0.2%) | (0.6%) |
| Total | 1.3% | - | (1.3%) | (2.6%) | (3.9%) | (5.3%) | (0.1%) | (0.4%) |
| | 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)

page 10 of 10

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

ALL JURISDICTIONS COMBINED

Amounts in \$000s

| AY | Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid | | | | | | | |
|--------------|--|---------------------|----------------|----------------|----------------|----------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | 5,450 | 5,398 | 5,349 | 5,300 | 5,252 | 5,206 | 5,393 | 5,381 |
| 2003 | 3,662 | 3,566 | 3,475 | 3,386 | 3,301 | 3,220 | 3,555 | 3,533 |
| 2004 | 5,345 | 5,168 | 4,999 | 4,839 | 4,683 | 4,538 | 5,147 | 5,105 |
| 2005 | 3,933 | 3,801 | 3,677 | 3,558 | 3,446 | 3,340 | 3,786 | 3,756 |
| 2006 | 4,945 | 4,792 | 4,647 | 4,508 | 4,377 | 4,253 | 4,773 | 4,738 |
| 2007 | 9,335 | 9,031 | 8,749 | 8,479 | 8,222 | 7,980 | 8,999 | 8,928 |
| 2008 | 3,435 | 3,358 | 3,285 | 3,218 | 3,153 | 3,092 | 3,349 | 3,333 |
| 2009 | 6,018 | 5,910 | 5,807 | 5,708 | 5,616 | 5,526 | 5,898 | 5,872 |
| 2010 | 8,896 | 8,757 | 8,624 | 8,498 | 8,376 | 8,261 | 8,742 | 8,709 |
| 2011 | 19,992 | 19,715 | 19,452 | 19,198 | 18,955 | 18,723 | 19,683 | 19,620 |
| 2012 | 27,542 | 27,192 | 26,853 | 26,529 | 26,219 | 25,919 | 27,151 | 27,067 |
| 2013 | 39,856 | 39,393 | 38,944 | 38,511 | 38,091 | 37,687 | 39,336 | 39,230 |
| 2014 | 52,646 | 51,996 | 51,371 | 50,760 | 50,163 | 49,594 | 51,918 | 51,767 |
| 2015 | 69,434 | 68,455 | 67,512 | 66,592 | 65,696 | 64,835 | 68,340 | 68,108 |
| 2016 | 77,742 | 76,613 | 75,523 | 74,465 | 73,433 | 72,447 | 76,478 | 76,213 |
| Total | 338,231 | 333,145 | 328,267 | 323,549 | 318,983 | 314,621 | 332,548 | 331,360 |
| | 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 | | | | | | | |
|--------------|--|---------------------|----------------|----------------|-----------------|-----------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| Total | 5,086 | - | (4,878) | (9,596) | (14,162) | (18,524) | (597) | (1,785) |
| | 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 | | | | | | | |
|--------------|--|---------------------|---------------|---------------|---------------|---------------|----------------------|--------------------------|
| | 0.19% | 0.69% | 1.19% | 1.69% | 2.19% | 2.69% | 0.75% | 0.87% |
| 2002 & prior | 1.0% | - | (0.9%) | (1.8%) | (2.7%) | (3.6%) | (0.1%) | (0.3%) |
| 2003 | 2.7% | - | (2.6%) | (5.0%) | (7.4%) | (9.7%) | (0.3%) | (0.9%) |
| 2004 | 3.4% | - | (3.3%) | (6.4%) | (9.4%) | (12.2%) | (0.4%) | (1.2%) |
| 2005 | 3.5% | - | (3.3%) | (6.4%) | (9.3%) | (12.1%) | (0.4%) | (1.2%) |
| 2006 | 3.2% | - | (3.0%) | (5.9%) | (8.7%) | (11.2%) | (0.4%) | (1.1%) |
| 2007 | 3.4% | - | (3.1%) | (6.1%) | (9.0%) | (11.6%) | (0.4%) | (1.1%) |
| 2008 | 2.3% | - | (2.2%) | (4.2%) | (6.1%) | (7.9%) | (0.3%) | (0.7%) |
| 2009 | 1.8% | - | (1.7%) | (3.4%) | (5.0%) | (6.5%) | (0.2%) | (0.6%) |
| 2010 | 1.6% | - | (1.5%) | (3.0%) | (4.4%) | (5.7%) | (0.2%) | (0.5%) |
| 2011 | 1.4% | - | (1.3%) | (2.6%) | (3.9%) | (5.0%) | (0.2%) | (0.5%) |
| 2012 | 1.3% | - | (1.2%) | (2.4%) | (3.6%) | (4.7%) | (0.2%) | (0.5%) |
| 2013 | 1.2% | - | (1.1%) | (2.2%) | (3.3%) | (4.3%) | (0.1%) | (0.4%) |
| 2014 | 1.3% | - | (1.2%) | (2.4%) | (3.5%) | (4.6%) | (0.2%) | (0.4%) |
| 2015 | 1.4% | - | (1.4%) | (2.7%) | (4.0%) | (5.3%) | (0.2%) | (0.5%) |
| 2016 | 1.5% | - | (1.4%) | (2.8%) | (4.2%) | (5.4%) | (0.2%) | (0.5%) |
| Total | 1.5% | - | (1.5%) | (2.9%) | (4.3%) | (5.6%) | (0.2%) | (0.5%) |
| | 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 | 201608 | |
| | Newfoundland | |
| Jurisdiction Desc | & Labrador | |
| AccountCode Desc | IBNR Provisor | |
| 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 | 32 | (1) | 1 | (11) | (11) | (34.4%) | 21 |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | 16 | (1) | 1 | 1 | 1 | 6.3% | 17 |
| | 2008 | 22 | (1) | 2 | - | 1 | 4.5% | 23 |
| | 2009 | 108 | (2) | 2 | 1 | 1 | 0.9% | 109 |
| | 2010 | 74 | (2) | 48 | (51) | (5) | (6.8%) | 69 |
| | 2011 | 205 | (3) | 2 | (17) | (18) | (8.8%) | 187 |
| | 2012 | 643 | (10) | (35) | (398) | (443) | (68.9%) | 200 |
| | 2013 | 715 | (8) | (144) | 62 | (90) | (12.6%) | 625 |
| | 2014 | 2,266 | (69) | 12 | (495) | (552) | (24.4%) | 1,714 |
| | 2015 | 2,717 | (386) | 379 | (572) | (579) | (21.3%) | 2,138 |
| | 2016 | 2,633 | 366 | 200 | 245 | 811 | 30.8% | 3,444 |
| Private Passenger Total | | 9,431 | (117) | 468 | (1,235) | (884) | (9.4%) | 8,547 |
| Non Private | | | | | | | | |
| Passenger | prior | 4 | - | - | - | - | - | 4 |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | (83) | 2 | (2) | 150 | 150 | (180.7%) | 67 |
| | 2008 | - | - | - | - | - | - | - |
| | 2009 | 3 | - | - | - | - | - | 3 |
| | 2010 | 35 | - | - | (18) | (18) | (51.4%) | 17 |
| | 2011 | 315 | (5) | 5 | (86) | (86) | (27.3%) | 229 |
| | 2012 | 172 | - | 39 | 164 | 203 | 118.0% | 375 |
| | 2013 | 424 | (8) | 18 | (59) | (49) | (11.6%) | 375 |
| | 2014 | 1,823 | (63) | (12) | (390) | (465) | (25.5%) | 1,358 |
| | 2015 | 1,163 | (43) | (219) | 106 | (156) | (13.4%) | 1,007 |
| | 2016 | 1,565 | 456 | (95) | (65) | 296 | 18.9% | 1,861 |
| Non Private Passenger Total | | 5,421 | 339 | (266) | (198) | (125) | (2.3%) | 5,296 |
| Grand Total | | 14,852 | 222 | 202 | (1,433) | (1,009) | (6.8%) | 13,843 |

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 | 201608 | |
| Jurisdiction Desc | New Brunswick | |
| 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 | 58 | - | 5 | 2 | 7 | 12.1% | 65 |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | 10 | - | - | - | - | - | 10 |
| | 2008 | 60 | - | - | (4) | (4) | (6.7%) | 56 |
| | 2009 | 68 | (2) | (31) | (15) | (48) | (70.6%) | 20 |
| | 2010 | 199 | (3) | 3 | (87) | (87) | (43.7%) | 112 |
| | 2011 | (53) | 2 | (2) | 267 | 267 | (503.8%) | 214 |
| | 2012 | 116 | (2) | 40 | 65 | 103 | 88.8% | 219 |
| | 2013 | 462 | (6) | 6 | 107 | 107 | 23.2% | 569 |
| | 2014 | 1,224 | (20) | (374) | (59) | (453) | (37.0%) | 771 |
| | 2015 | 2,137 | (43) | (415) | (49) | (507) | (23.7%) | 1,630 |
| | 2016 | 1,059 | 153 | 69 | 88 | 310 | 29.3% | 1,369 |
| Private Passenger Total | | 5,340 | 79 | (699) | 315 | (305) | (5.7%) | 5,035 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | 24 | (3) | 9 | - | 6 | 25.0% | 30 |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | 40 | (4) | 4 | - | - | - | 40 |
| | 2008 | 14 | (1) | 1 | - | - | - | 14 |
| | 2009 | 55 | (2) | 2 | 1 | 1 | 1.8% | 56 |
| | 2010 | 66 | (9) | 25 | (25) | (9) | (13.6%) | 57 |
| | 2011 | 218 | (14) | - | (58) | (72) | (33.0%) | 146 |
| | 2012 | (151) | 4 | (7) | 435 | 432 | (286.1%) | 281 |
| | 2013 | (184) | 22 | 22 | 506 | 550 | (298.9%) | 366 |
| | 2014 | 417 | (104) | 89 | (89) | (104) | (24.9%) | 313 |
| | 2015 | 168 | (2) | (354) | 20 | (336) | (200.0%) | (168) |
| | 2016 | 875 | 123 | 37 | 63 | 223 | 25.5% | 1,098 |
| Non Private Passenger Total | | 1,542 | 10 | (172) | 853 | 691 | 44.8% | 2,233 |
| Grand Total | | 6,882 | 89 | (871) | 1,168 | 386 | 5.6% | 7,268 |

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 | 201608 | |
| Jurisdiction Desc | Nova Scotia | |
| 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 | 393 | (5) | 82 | 115 | 192 | 48.9% | 585 |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | 142 | (1) | 1 | 50 | 50 | 35.2% | 192 |
| | 2008 | (38) | 3 | (3) | 41 | 41 | (107.9%) | 3 |
| | 2009 | (41) | 6 | (6) | 178 | 178 | (434.1%) | 137 |
| | 2010 | 98 | (3) | 3 | (48) | (48) | (49.0%) | 50 |
| | 2011 | 20 | - | - | - | - | - | 20 |
| | 2012 | 367 | (17) | 251 | (224) | 10 | 2.7% | 377 |
| | 2013 | 209 | (5) | 5 | (48) | (48) | (23.0%) | 161 |
| | 2014 | 729 | (34) | 106 | (152) | (80) | (11.0%) | 649 |
| | 2015 | 1,159 | (56) | (38) | (53) | (147) | (12.7%) | 1,012 |
| | 2016 | 872 | 225 | (155) | 242 | 312 | 35.8% | 1,184 |
| Private Passenger Total | | 3,910 | 113 | 246 | 101 | 460 | 11.8% | 4,370 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | 5 | 1 | (1) | 1 | 1 | 20.0% | 6 |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | (4) | - | - | - | - | - | (4) |
| | 2008 | 173 | (3) | 3 | (156) | (156) | (90.2%) | 17 |
| | 2009 | (5) | - | - | - | - | - | (5) |
| | 2010 | 89 | (2) | 1 | (63) | (64) | (71.9%) | 25 |
| | 2011 | 248 | (5) | (11) | (143) | (159) | (64.1%) | 89 |
| | 2012 | 205 | (3) | (21) | (47) | (71) | (34.6%) | 134 |
| | 2013 | (159) | 3 | (14) | (100) | (111) | 69.8% | (270) |
| | 2014 | 458 | (4) | (130) | (21) | (155) | (33.8%) | 303 |
| | 2015 | 2,102 | (49) | 34 | (206) | (221) | (10.5%) | 1,881 |
| | 2016 | 1,254 | 133 | 86 | 212 | 431 | 34.4% | 1,685 |
| Non Private Passenger Total | | 4,366 | 71 | (53) | (523) | (505) | (11.6%) | 3,861 |
| Grand Total | | 8,276 | 184 | 193 | (422) | (45) | (0.5%) | 8,231 |

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 | 201608 | |
| | 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 | 21 | - | - | - | - | - | 21 |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | (1) | - | - | - | - | - | (1) |
| | 2008 | (1) | - | - | - | - | - | (1) |
| | 2009 | - | - | - | - | - | - | - |
| | 2010 | 29 | (1) | 1 | (1) | (1) | (3.4%) | 28 |
| | 2011 | 63 | - | - | (2) | (2) | (3.2%) | 61 |
| | 2012 | 59 | - | 34 | (15) | 19 | 32.2% | 78 |
| | 2013 | 114 | (1) | (3) | (29) | (33) | (28.9%) | 81 |
| | 2014 | 162 | (1) | (9) | (48) | (58) | (35.8%) | 104 |
| | 2015 | 237 | (11) | 8 | 85 | 82 | 34.6% | 319 |
| | 2016 | 59 | 20 | (32) | 151 | 139 | 235.6% | 198 |
| Private Passenger Total | | 742 | 6 | (1) | 141 | 146 | 19.7% | 888 |
| Non Private | | | | | | | | |
| Passenger | prior | (1) | - | - | - | - | - | (1) |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | - | - | - | - | - | - | - |
| | 2008 | - | - | - | (2) | (2) | 100.0% | (2) |
| | 2009 | - | - | - | - | - | - | - |
| | 2010 | - | - | - | - | - | - | - |
| | 2011 | 31 | - | - | (10) | (10) | (32.3%) | 21 |
| | 2012 | 131 | (1) | 5 | (5) | (1) | (0.8%) | 130 |
| | 2013 | 69 | (1) | 1 | (10) | (10) | (14.5%) | 59 |
| | 2014 | 206 | (2) | 39 | 21 | 58 | 28.2% | 264 |
| | 2015 | 461 | (13) | (15) | 36 | 8 | 1.7% | 469 |
| | 2016 | 384 | 43 | (129) | 21 | (65) | (16.9%) | 319 |
| Non Private Passenger Total | | 1,281 | 26 | (99) | 51 | (22) | (1.7%) | 1,259 |
| Grand Total | | 2,023 | 32 | (100) | 192 | 124 | 6.1% | 2,147 |

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 | 201608 | |
| 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 | (2,034) | (24) | 929 | 1,651 | 2,556 | (125.7%) | 522 |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | 1,627 | (32) | 139 | (276) | (169) | (10.4%) | 1,458 |
| | 2008 | 685 | (13) | 1 | (208) | (220) | (32.1%) | 465 |
| | 2009 | 988 | (19) | (41) | (428) | (488) | (49.4%) | 500 |
| | 2010 | 292 | (6) | 133 | (46) | 81 | 27.7% | 373 |
| | 2011 | 128 | (1) | 71 | (71) | (1) | (0.8%) | 127 |
| | 2012 | 185 | (1) | 72 | (178) | (107) | (57.8%) | 78 |
| | 2013 | 1,781 | 670 | (1,150) | (581) | (1,061) | (59.6%) | 720 |
| | 2014 | 1,515 | 563 | (555) | (378) | (370) | (24.4%) | 1,145 |
| | 2015 | 2,686 | 1,307 | (1,350) | (299) | (342) | (12.7%) | 2,344 |
| | 2016 | 2,260 | 227 | (126) | 78 | 179 | 7.9% | 2,439 |
| Private Passenger Total | | 10,113 | 2,671 | (1,877) | (736) | 58 | 0.6% | 10,171 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | 477 | (14) | 326 | (306) | 6 | 1.4% | 483 |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | (128) | 2 | - | 323 | 325 | (253.9%) | 197 |
| | 2008 | 114 | (3) | 35 | 37 | 69 | 60.5% | 183 |
| | 2009 | 92 | - | 5 | 214 | 219 | 238.0% | 311 |
| | 2010 | 424 | (8) | 8 | (91) | (91) | (21.5%) | 333 |
| | 2011 | 457 | (3) | (625) | (115) | (743) | (162.6%) | (286) |
| | 2012 | (182) | 11 | 442 | 596 | 1,049 | (576.4%) | 867 |
| | 2013 | 5,268 | (17) | (72) | (1,328) | (1,417) | (26.9%) | 3,851 |
| | 2014 | 6,362 | 17 | (368) | (1,011) | (1,362) | (21.4%) | 5,000 |
| | 2015 | 6,997 | 19 | (174) | 468 | 313 | 4.5% | 7,310 |
| | 2016 | 7,117 | 734 | (8) | (642) | 84 | 1.2% | 7,201 |
| Non Private Passenger Total | | 26,998 | 738 | (431) | (1,855) | (1,548) | (5.7%) | 25,450 |
| Grand Total | | 37,111 | 3,409 | (2,308) | (2,591) | (1,490) | (4.0%) | 35,621 |

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 | 201608 | ▼ |
| 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 | 166 | (1) | (40) | (253) | (294) | (177.1%) | (128) |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | (12) | - | 33 | 26 | 59 | (491.7%) | 47 |
| | 2008 | 57 | (1) | 1 | 1 | 1 | 1.8% | 58 |
| | 2009 | 73 | (1) | 1 | (21) | (21) | (28.8%) | 52 |
| | 2010 | 503 | (10) | 8 | (126) | (128) | (25.4%) | 375 |
| | 2011 | 514 | (10) | 15 | 23 | 28 | 5.4% | 542 |
| | 2012 | 2,067 | (42) | 26 | (1,242) | (1,258) | (60.9%) | 809 |
| | 2013 | 1,954 | (37) | 35 | (685) | (687) | (35.2%) | 1,267 |
| | 2014 | 2,446 | (38) | 103 | (355) | (290) | (11.9%) | 2,156 |
| | 2015 | 2,930 | (44) | 2 | (196) | (238) | (8.1%) | 2,692 |
| | 2016 | 2,061 | 309 | 12 | (21) | 300 | 14.6% | 2,361 |
| Private Passenger Total | | 12,759 | 125 | 196 | (2,849) | (2,528) | (19.8%) | 10,231 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | (19) | 2 | (44) | 1 | (41) | 215.8% | (60) |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | 94 | (4) | 4 | (2) | (2) | (2.1%) | 92 |
| | 2008 | 138 | (6) | 6 | (2) | (2) | (1.4%) | 136 |
| | 2009 | 394 | (36) | 2 | (216) | (250) | (63.5%) | 144 |
| | 2010 | 469 | (38) | 60 | (64) | (42) | (9.0%) | 427 |
| | 2011 | 1,619 | (127) | 98 | (544) | (573) | (35.4%) | 1,046 |
| | 2012 | 1,508 | (120) | 97 | (629) | (652) | (43.2%) | 856 |
| | 2013 | 2,525 | (146) | 177 | (718) | (687) | (27.2%) | 1,838 |
| | 2014 | 3,178 | (108) | 85 | 763 | 740 | 23.3% | 3,918 |
| | 2015 | 7,861 | (342) | 336 | (1,330) | (1,336) | (17.0%) | 6,525 |
| | 2016 | 5,853 | 312 | (62) | 1,508 | 1,758 | 30.0% | 7,611 |
| Non Private Passenger Total | | 23,620 | (613) | 759 | (1,233) | (1,087) | (4.6%) | 22,533 |
| Grand Total | | 36,379 | (488) | 955 | (4,082) | (3,615) | (9.9%) | 32,764 |

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 | 201608 | ▼ |
| 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 | 18 | - | - | (3) | (3) | (16.7%) | 15 |
| | 2009 | 22 | - | - | (7) | (7) | (31.8%) | 15 |
| | 2010 | 35 | - | - | - | - | - | 35 |
| | 2011 | (55) | 1 | (1) | 112 | 112 | (203.6%) | 57 |
| | 2012 | 90 | (1) | 1 | (30) | (30) | (33.3%) | 60 |
| | 2013 | 150 | (1) | 1 | (51) | (51) | (34.0%) | 99 |
| | 2014 | 219 | (2) | 16 | (35) | (21) | (9.6%) | 198 |
| | 2015 | 399 | (15) | 19 | (21) | (17) | (4.3%) | 382 |
| | 2016 | 232 | 6 | - | 18 | 24 | 10.3% | 256 |
| Private Passenger Total | | 1,115 | (12) | 36 | (17) | 7 | 0.6% | 1,122 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | 1 | - | - | - | - | - | 1 |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | - | - | - | - | - | - | - |
| | 2008 | 2 | - | - | (1) | (1) | (50.0%) | 1 |
| | 2009 | - | - | - | - | - | - | - |
| | 2010 | 6 | - | - | (4) | (4) | (66.7%) | 2 |
| | 2011 | 15 | - | - | (9) | (9) | (60.0%) | 6 |
| | 2012 | 25 | - | (50) | (9) | (59) | (236.0%) | (34) |
| | 2013 | 71 | (1) | 1 | (19) | (19) | (26.8%) | 52 |
| | 2014 | 123 | (1) | 1 | (28) | (28) | (22.8%) | 95 |
| | 2015 | 215 | (3) | (32) | (7) | (42) | (19.5%) | 173 |
| | 2016 | 344 | 33 | (19) | (47) | (33) | (9.6%) | 311 |
| Non Private Passenger Total | | 802 | 28 | (99) | (124) | (195) | (24.3%) | 607 |
| Grand Total | | 1,917 | 16 | (63) | (141) | (188) | (9.8%) | 1,729 |

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 | 201608 | |
| Jurisdiction Desc | Northwest | |
| AccountCode Desc | Territories | |
| AccountCode | IBNR Provisor | |
| | (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 | - | - | 1 | 1 | 4.5% | 23 |
| | 2009 | (2) | - | - | (4) | (4) | 200.0% | (6) |
| | 2010 | 3 | - | - | - | - | - | 3 |
| | 2011 | 121 | (1) | 1 | (71) | (71) | (58.7%) | 50 |
| | 2012 | 167 | (1) | 1 | (60) | (60) | (35.9%) | 107 |
| | 2013 | 277 | (3) | (56) | (104) | (163) | (58.8%) | 114 |
| | 2014 | 355 | (2) | - | (161) | (163) | (45.9%) | 192 |
| | 2015 | 724 | (6) | (40) | (117) | (163) | (22.5%) | 561 |
| | 2016 | 503 | 70 | (71) | 6 | 5 | 1.0% | 508 |
| Private Passenger Total | | 2,171 | 57 | (165) | (510) | (618) | (28.5%) | 1,553 |
| Non Private | | | | | | | | |
| Passenger | prior | 2 | - | - | - | - | - | 2 |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | - | - | - | - | - | - | - |
| | 2008 | - | - | - | - | - | - | - |
| | 2009 | - | - | - | - | - | - | - |
| | 2010 | 1 | - | - | - | - | - | 1 |
| | 2011 | - | - | - | - | - | - | - |
| | 2012 | 19 | - | - | (10) | (10) | (52.6%) | 9 |
| | 2013 | 90 | (1) | 1 | (14) | (14) | (15.6%) | 76 |
| | 2014 | 221 | (1) | 5 | (29) | (25) | (11.3%) | 196 |
| | 2015 | 215 | (10) | 4 | 9 | 3 | 1.4% | 218 |
| | 2016 | 183 | 14 | (3) | 14 | 25 | 13.7% | 208 |
| Non Private Passenger Total | | 731 | 2 | 7 | (30) | (21) | (2.9%) | 710 |
| Grand Total | | 2,902 | 59 | (158) | (540) | (639) | (22.0%) | 2,263 |

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 | 201608 | |
| 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 | 1 | - | - | - | - | - | 1 |
| | 2008 | 1 | - | - | - | - | - | 1 |
| | 2009 | - | - | - | - | - | - | - |
| | 2010 | 8 | - | - | (2) | (2) | (25.0%) | 6 |
| | 2011 | 20 | - | - | (6) | (6) | (30.0%) | 14 |
| | 2012 | 48 | - | - | (19) | (19) | (39.6%) | 29 |
| | 2013 | 63 | (1) | 1 | (30) | (30) | (47.6%) | 33 |
| | 2014 | 108 | (1) | 1 | (54) | (54) | (50.0%) | 54 |
| | 2015 | 246 | (9) | 9 | (49) | (49) | (19.9%) | 197 |
| | 2016 | 30 | 12 | 16 | 8 | 36 | 120.0% | 66 |
| Private Passenger Total | | 523 | 1 | 27 | (152) | (124) | (23.7%) | 399 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | - | - | - | - | - | - | - |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | - | - | - | - | - | - | - |
| | 2008 | - | - | - | - | - | - | - |
| | 2009 | 1 | - | - | (1) | (1) | (100.0%) | - |
| | 2010 | - | - | - | - | - | - | - |
| | 2011 | - | - | - | - | - | - | - |
| | 2012 | 19 | - | - | (12) | (12) | (63.2%) | 7 |
| | 2013 | 36 | - | - | (13) | (13) | (36.1%) | 23 |
| | 2014 | 165 | (1) | 1 | (68) | (68) | (41.2%) | 97 |
| | 2015 | 222 | (2) | 2 | (37) | (37) | (16.7%) | 185 |
| | 2016 | 121 | 42 | (8) | (7) | 27 | 22.3% | 148 |
| Non Private Passenger Total | | 564 | 39 | (5) | (138) | (104) | (18.4%) | 460 |
| Grand Total | | 1,087 | 40 | 22 | (290) | (228) | (21.0%) | 859 |

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 | 201608 | ▼ |
| 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 | (1,363) | (31) | 977 | 1,504 | 2,450 | (179.8%) | 1,087 |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | 1,786 | (34) | 174 | (199) | (59) | (3.3%) | 1,727 |
| | 2008 | 826 | (12) | 1 | (172) | (183) | (22.2%) | 643 |
| | 2009 | 1,216 | (18) | (75) | (296) | (389) | (32.0%) | 827 |
| | 2010 | 1,241 | (25) | 196 | (361) | (190) | (15.3%) | 1,051 |
| | 2011 | 963 | (12) | 86 | 235 | 309 | 32.1% | 1,272 |
| | 2012 | 3,742 | (74) | 390 | (2,101) | (1,785) | (47.7%) | 1,957 |
| | 2013 | 5,725 | 608 | (1,305) | (1,359) | (2,056) | (35.9%) | 3,669 |
| | 2014 | 9,024 | 396 | (700) | (1,737) | (2,041) | (22.6%) | 6,983 |
| | 2015 | 13,235 | 737 | (1,426) | (1,271) | (1,960) | (14.8%) | 11,275 |
| | 2016 | 9,709 | 1,388 | (87) | 815 | 2,116 | 21.8% | 11,825 |
| Private Passenger Total | | 46,104 | 2,923 | (1,769) | (4,942) | (3,788) | (8.2%) | 42,316 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | 493 | (14) | 290 | (304) | (28) | (5.6%) | 465 |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | (81) | (4) | 6 | 471 | 473 | (584.0%) | 392 |
| | 2008 | 441 | (13) | 45 | (124) | (92) | (20.9%) | 349 |
| | 2009 | 540 | (38) | 9 | (2) | (31) | (5.7%) | 509 |
| | 2010 | 1,090 | (57) | 94 | (265) | (228) | (20.9%) | 862 |
| | 2011 | 2,903 | (154) | (533) | (965) | (1,652) | (56.9%) | 1,251 |
| | 2012 | 1,746 | (109) | 505 | 483 | 879 | 50.3% | 2,625 |
| | 2013 | 8,140 | (149) | 134 | (1,755) | (1,770) | (21.7%) | 6,370 |
| | 2014 | 12,953 | (267) | (290) | (852) | (1,409) | (10.9%) | 11,544 |
| | 2015 | 19,404 | (445) | (418) | (941) | (1,804) | (9.3%) | 17,600 |
| | 2016 | 17,696 | 1,890 | (201) | 1,057 | 2,746 | 15.5% | 20,442 |
| Non Private Passenger Total | | 65,325 | 640 | (359) | (3,197) | (2,916) | (4.5%) | 62,409 |
| Grand Total | | 111,429 | 3,563 | (2,128) | (8,139) | (6,704) | (6.0%) | 104,725 |

EXHIBIT G-2

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

page 1 of 10

| | | |
|-------------------|--------------|--------------|
| ShareDate | 201608 | |
| | 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 | - | 1 | 100.0% | 2 |
| | 2009 | 72 | (1) | 1 | - | - | - | 72 |
| | 2010 | 43 | (1) | 52 | (49) | 2 | 4.7% | 45 |
| | 2011 | 25 | (1) | - | (19) | (20) | (80.0%) | 5 |
| | 2012 | 352 | (7) | (38) | (369) | (414) | (117.6%) | (62) |
| | 2013 | 305 | (6) | (140) | 48 | (98) | (32.1%) | 207 |
| | 2014 | 1,499 | (60) | 15 | (472) | (517) | (34.5%) | 982 |
| | 2015 | 1,890 | (378) | 374 | (546) | (550) | (29.1%) | 1,340 |
| | 2016 | 2,118 | 291 | 207 | 212 | 710 | 33.5% | 2,828 |
| Private Passenger Total | | 6,288 | (163) | 472 | (1,195) | (886) | (14.1%) | 5,402 |
| Non Private | | | | | | | | |
| Passenger | prior | 4 | - | - | - | - | - | 4 |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | (140) | 3 | (3) | 138 | 138 | (98.6%) | (2) |
| | 2008 | - | - | - | - | - | - | - |
| | 2009 | 3 | - | - | - | - | - | 3 |
| | 2010 | 16 | - | - | (16) | (16) | (100.0%) | - |
| | 2011 | 213 | (4) | 4 | (82) | (82) | (38.5%) | 131 |
| | 2012 | (48) | 1 | 46 | 146 | 193 | (402.1%) | 145 |
| | 2013 | 289 | (6) | 16 | (54) | (44) | (15.2%) | 245 |
| | 2014 | 1,483 | (59) | (13) | (362) | (434) | (29.3%) | 1,049 |
| | 2015 | 684 | (38) | (210) | 92 | (156) | (22.8%) | 528 |
| | 2016 | 1,270 | 412 | (90) | (64) | 258 | 20.3% | 1,528 |
| Non Private Passenger Total | | 3,774 | 309 | (250) | (202) | (143) | (3.8%) | 3,631 |
| Grand Total | | 10,062 | 146 | 222 | (1,397) | (1,029) | (10.2%) | 9,033 |

EXHIBIT G-2

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

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 ShareDate 201608
 Jurisdiction Desc New Brunswick
 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 | |
| <div><div></div></div> | <div><div></div></div> | | | | | | | |
| Private | | | | | | | | |
| <div><div></div></div> Passenger | prior | 27 | - | 5 | - | 5 | 18.5% | 32 |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | 9 | - | - | - | - | - | 9 |
| | 2008 | 8 | - | - | - | - | - | 8 |
| | 2009 | 50 | (1) | (32) | (13) | (46) | (92.0%) | 4 |
| | 2010 | 160 | (3) | 3 | (80) | (80) | (50.0%) | 80 |
| | 2011 | (166) | 3 | (3) | 244 | 244 | (147.0%) | 78 |
| | 2012 | (19) | - | 38 | 57 | 95 | (500.0%) | 76 |
| | 2013 | 215 | (4) | 4 | 136 | 136 | 63.3% | 351 |
| | 2014 | 837 | (17) | (374) | (65) | (456) | (54.5%) | 381 |
| | 2015 | 1,657 | (33) | (413) | (50) | (496) | (29.9%) | 1,161 |
| | 2016 | 750 | 111 | 79 | 77 | 267 | 35.6% | 1,017 |
| Private Passenger Total | | 3,528 | 56 | (693) | 306 | (331) | (9.4%) | 3,197 |
| Non Private | | | | | | | | |
| <div><div></div></div> Passenger | prior | 2 | (2) | 8 | - | 6 | 300.0% | 8 |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | 37 | (4) | 4 | - | - | - | 37 |
| | 2008 | 11 | (1) | 1 | - | - | - | 11 |
| | 2009 | 17 | (2) | 2 | - | - | - | 17 |
| | 2010 | 45 | (9) | 25 | (23) | (7) | (15.6%) | 38 |
| | 2011 | 125 | (13) | 13 | (54) | (54) | (43.2%) | 71 |
| | 2012 | (234) | 5 | (8) | 399 | 396 | (169.2%) | 162 |
| | 2013 | (518) | 26 | 19 | 518 | 563 | (108.7%) | 45 |
| | 2014 | 230 | (104) | 89 | (84) | (99) | (43.0%) | 131 |
| | 2015 | (27) | 1 | (354) | 16 | (337) | 1,248.1% | (364) |
| | 2016 | 736 | 112 | 26 | 55 | 193 | 26.2% | 929 |
| Non Private Passenger Total | | 424 | 9 | (175) | 827 | 661 | 155.9% | 1,085 |
| Grand Total | | 3,952 | 65 | (868) | 1,133 | 330 | 8.4% | 4,282 |

EXHIBIT G-2

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

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 ShareDate 201608
 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 | 264 | (2) | 79 | 102 | 179 | 67.8% | 443 |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | 119 | (1) | 1 | 47 | 47 | 39.5% | 166 |
| | 2008 | (61) | 3 | (3) | 36 | 36 | (59.0%) | (25) |
| | 2009 | (109) | 5 | (5) | 160 | 160 | (146.8%) | 51 |
| | 2010 | 23 | (2) | 2 | (47) | (47) | (204.3%) | (24) |
| | 2011 | (5) | - | - | - | - | - | (5) |
| | 2012 | 194 | (16) | 275 | (182) | 77 | 39.7% | 271 |
| | 2013 | 54 | (3) | 3 | (48) | (48) | (88.9%) | 6 |
| | 2014 | 546 | (33) | 107 | (141) | (67) | (12.3%) | 479 |
| | 2015 | 906 | (54) | (38) | (49) | (141) | (15.6%) | 765 |
| | 2016 | 714 | 203 | (156) | 217 | 264 | 37.0% | 978 |
| Private Passenger Total | | 2,645 | 100 | 265 | 95 | 460 | 17.4% | 3,105 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | (1) | - | - | - | - | - | (1) |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | (4) | - | - | - | - | - | (4) |
| | 2008 | 153 | (2) | 2 | (149) | (149) | (97.4%) | 4 |
| | 2009 | (6) | - | - | - | - | - | (6) |
| | 2010 | 54 | (1) | 1 | (56) | (56) | (103.7%) | (2) |
| | 2011 | 126 | (1) | (8) | (119) | (128) | (101.6%) | (2) |
| | 2012 | 106 | (1) | (22) | (30) | (53) | (50.0%) | 53 |
| | 2013 | (365) | 4 | (16) | (89) | (101) | 27.7% | (466) |
| | 2014 | 192 | (2) | (127) | (20) | (149) | (77.6%) | 43 |
| | 2015 | 1,800 | (45) | 35 | (190) | (200) | (11.1%) | 1,600 |
| | 2016 | 1,048 | 103 | 80 | 188 | 371 | 35.4% | 1,419 |
| Non Private Passenger Total | | 3,103 | 55 | (55) | (465) | (465) | (15.0%) | 2,638 |
| Grand Total | | 5,748 | 155 | 210 | (370) | (5) | (0.1%) | 5,743 |

EXHIBIT G-2

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

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| | | |
|-------------------|---------------|--------------|
| ShareDate | 201608 | |
| | Prince Edward | |
| Jurisdiction Desc | Island | |
| 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 | 1 | - | - | - | - | - | 1 |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | (1) | - | - | - | - | - | (1) |
| | 2008 | (1) | - | - | - | - | - | (1) |
| | 2009 | - | - | - | - | - | - | - |
| | 2010 | 1 | - | - | (2) | (2) | (200.0%) | (1) |
| | 2011 | 6 | - | - | (3) | (3) | (50.0%) | 3 |
| | 2012 | 34 | - | 50 | (14) | 36 | 105.9% | 70 |
| | 2013 | 94 | (1) | 4 | (28) | (25) | (26.6%) | 69 |
| | 2014 | 104 | (1) | (6) | (34) | (41) | (39.4%) | 63 |
| | 2015 | 137 | (11) | 8 | 74 | 71 | 51.8% | 208 |
| | 2016 | (1) | 12 | (33) | 132 | 111 | (11,100.0%) | 110 |
| Private Passenger Total | | 374 | (1) | 23 | 125 | 147 | 39.3% | 521 |
| Non Private | | | | | | | | |
| Passenger | prior | (1) | - | - | - | - | - | (1) |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | - | - | - | - | - | - | - |
| | 2008 | - | - | - | (2) | (2) | 100.0% | (2) |
| | 2009 | - | - | - | - | - | - | - |
| | 2010 | - | - | - | - | - | - | - |
| | 2011 | 13 | - | - | (10) | (10) | (76.9%) | 3 |
| | 2012 | 63 | (1) | 5 | (5) | (1) | (1.6%) | 62 |
| | 2013 | 62 | (1) | 1 | (9) | (9) | (14.5%) | 53 |
| | 2014 | 180 | (2) | 40 | 23 | 61 | 33.9% | 241 |
| | 2015 | 410 | (12) | (14) | 31 | 5 | 1.2% | 415 |
| | 2016 | 340 | 35 | (128) | 19 | (74) | (21.8%) | 266 |
| Non Private Passenger Total | | 1,067 | 19 | (96) | 47 | (30) | (2.8%) | 1,037 |
| Grand Total | | 1,441 | 18 | (73) | 172 | 117 | 8.1% | 1,558 |

EXHIBIT G-2

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

page 5 of 10

 ShareDate 201608
 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 | (3,115) | (8) | 918 | 1,467 | 2,377 | (76.3%) | (738) |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | 1,285 | (26) | 130 | (275) | (171) | (13.3%) | 1,114 |
| | 2008 | 619 | (12) | 1 | (197) | (208) | (33.6%) | 411 |
| | 2009 | 771 | (15) | (41) | (390) | (446) | (57.8%) | 325 |
| | 2010 | 29 | (1) | 133 | (39) | 93 | 320.7% | 122 |
| | 2011 | (34) | 1 | 69 | (76) | (6) | 17.6% | (40) |
| | 2012 | (319) | 6 | 68 | (64) | 10 | (3.1%) | (309) |
| | 2013 | 1,352 | 676 | (1,152) | (528) | (1,004) | (74.3%) | 348 |
| | 2014 | 958 | 575 | (566) | (260) | (251) | (26.2%) | 707 |
| | 2015 | 2,195 | 1,317 | (1,353) | (268) | (304) | (13.8%) | 1,891 |
| | 2016 | 1,957 | 192 | (130) | 66 | 128 | 6.5% | 2,085 |
| Private Passenger Total | | 5,698 | 2,705 | (1,923) | (564) | 218 | 3.8% | 5,916 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | 231 | (10) | 322 | (296) | 16 | 7.1% | 247 |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | (220) | 4 | (2) | 297 | 299 | (135.9%) | 79 |
| | 2008 | 60 | (1) | 35 | 30 | 64 | 106.7% | 124 |
| | 2009 | 5 | - | 4 | 193 | 197 | 3,940.0% | 202 |
| | 2010 | 372 | (7) | 7 | (88) | (88) | (23.7%) | 284 |
| | 2011 | 92 | (2) | (620) | (120) | (742) | (806.5%) | (650) |
| | 2012 | (911) | 18 | 485 | 671 | 1,174 | (128.9%) | 263 |
| | 2013 | 3,568 | - | (84) | (1,223) | (1,307) | (36.6%) | 2,261 |
| | 2014 | 4,859 | 24 | (368) | (679) | (1,023) | (21.1%) | 3,836 |
| | 2015 | 5,380 | 27 | (168) | 377 | 236 | 4.4% | 5,616 |
| | 2016 | 6,184 | 600 | (1) | (595) | 4 | 0.1% | 6,188 |
| Non Private Passenger Total | | 19,620 | 653 | (390) | (1,433) | (1,170) | (6.0%) | 18,450 |
| Grand Total | | 25,318 | 3,358 | (2,313) | (1,997) | (952) | (3.8%) | 24,366 |

EXHIBIT G-2

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

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 ShareDate 201608
 Jurisdiction Desc Alberta
 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 | 110 | - | (41) | (239) | (280) | (254.5%) | (170) |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | (13) | - | 33 | 24 | 57 | (438.5%) | 44 |
| | 2008 | 43 | (1) | 1 | - | - | - | 43 |
| | 2009 | 67 | (1) | 1 | (19) | (19) | (28.4%) | 48 |
| | 2010 | 313 | (6) | 4 | (117) | (119) | (38.0%) | 194 |
| | 2011 | 333 | (7) | 17 | 17 | 27 | 8.1% | 360 |
| | 2012 | 1,779 | (36) | 23 | (1,148) | (1,161) | (65.3%) | 618 |
| | 2013 | 1,605 | (32) | 31 | (563) | (564) | (35.1%) | 1,041 |
| | 2014 | 1,951 | (29) | 97 | (322) | (254) | (13.0%) | 1,697 |
| | 2015 | 2,472 | (37) | (2) | (189) | (228) | (9.2%) | 2,244 |
| | 2016 | 1,780 | 273 | 20 | (26) | 267 | 15.0% | 2,047 |
| Private Passenger Total | | 10,440 | 124 | 184 | (2,582) | (2,274) | (21.8%) | 8,166 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | (57) | 4 | (42) | - | (38) | 66.7% | (95) |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | 30 | (3) | 3 | - | - | - | 30 |
| | 2008 | 28 | (3) | 3 | - | - | - | 28 |
| | 2009 | 352 | (35) | 1 | (200) | (234) | (66.5%) | 118 |
| | 2010 | 338 | (34) | 63 | (59) | (30) | (8.9%) | 308 |
| | 2011 | 1,128 | (113) | 84 | (506) | (535) | (47.4%) | 593 |
| | 2012 | 1,059 | (106) | 88 | (589) | (607) | (57.3%) | 452 |
| | 2013 | 1,510 | (121) | 182 | (480) | (419) | (27.7%) | 1,091 |
| | 2014 | 2,200 | (88) | 102 | 671 | 685 | 31.1% | 2,885 |
| | 2015 | 6,117 | (306) | 327 | (1,235) | (1,214) | (19.8%) | 4,903 |
| | 2016 | 4,898 | 176 | (45) | 1,364 | 1,495 | 30.5% | 6,393 |
| Non Private Passenger Total | | 17,603 | (629) | 766 | (1,034) | (897) | (5.1%) | 16,706 |
| Grand Total | | 28,043 | (505) | 950 | (3,616) | (3,171) | (11.3%) | 24,872 |

EXHIBIT G-2

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

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 ShareDate 201608
 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 | 16 | - | - | (2) | (2) | (12.5%) | 14 |
| | 2009 | 20 | - | - | (6) | (6) | (30.0%) | 14 |
| | 2010 | 16 | - | - | - | - | - | 16 |
| | 2011 | (74) | 1 | (1) | 102 | 102 | (137.8%) | 28 |
| | 2012 | 83 | (1) | 1 | (28) | (28) | (33.7%) | 55 |
| | 2013 | 135 | (1) | 1 | (44) | (44) | (32.6%) | 91 |
| | 2014 | 196 | (2) | 17 | (33) | (18) | (9.2%) | 178 |
| | 2015 | 254 | (15) | 19 | (21) | (17) | (6.7%) | 237 |
| | 2016 | 209 | 1 | 1 | 15 | 17 | 8.1% | 226 |
| Private Passenger Total | | 860 | (17) | 38 | (17) | 4 | 0.5% | 864 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | 1 | - | - | - | - | - | 1 |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | - | - | - | - | - | - | - |
| | 2008 | 2 | - | - | (1) | (1) | (50.0%) | 1 |
| | 2009 | - | - | - | - | - | - | - |
| | 2010 | 5 | - | - | (3) | (3) | (60.0%) | 2 |
| | 2011 | 14 | - | - | (9) | (9) | (64.3%) | 5 |
| | 2012 | 20 | - | (50) | (9) | (59) | (295.0%) | (39) |
| | 2013 | 64 | (1) | 1 | (16) | (16) | (25.0%) | 48 |
| | 2014 | 106 | (1) | 1 | (26) | (26) | (24.5%) | 80 |
| | 2015 | 145 | (3) | (29) | (9) | (41) | (28.3%) | 104 |
| | 2016 | 312 | 29 | (15) | (44) | (30) | (9.6%) | 282 |
| Non Private Passenger Total | | 669 | 24 | (92) | (117) | (185) | (27.7%) | 484 |
| Grand Total | | 1,529 | 7 | (54) | (134) | (181) | (11.8%) | 1,348 |

EXHIBIT G-2

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

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| | | |
|-------------------|--------------|--------------|
| ShareDate | 201608 | |
| 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 | (14) | - | - | (5) | (5) | 35.7% | (19) |
| | 2010 | 3 | - | - | - | - | - | 3 |
| | 2011 | 103 | (1) | 1 | (65) | (65) | (63.1%) | 38 |
| | 2012 | 145 | (1) | 1 | (56) | (56) | (38.6%) | 89 |
| | 2013 | 242 | (2) | (57) | (90) | (149) | (61.6%) | 93 |
| | 2014 | 225 | (2) | - | (150) | (152) | (67.6%) | 73 |
| | 2015 | 564 | (6) | (37) | (111) | (154) | (27.3%) | 410 |
| | 2016 | 439 | 59 | (66) | 4 | (3) | (0.7%) | 436 |
| Private Passenger Total | | 1,729 | 47 | (158) | (473) | (584) | (33.8%) | 1,145 |
| Non Private | | | | | | | | |
| Passenger | prior | 2 | - | - | - | - | - | 2 |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | - | - | - | - | - | - | - |
| | 2008 | - | - | - | - | - | - | - |
| | 2009 | - | - | - | - | - | - | - |
| | 2010 | 1 | - | - | - | - | - | 1 |
| | 2011 | - | - | - | - | - | - | - |
| | 2012 | 17 | - | - | (9) | (9) | (52.9%) | 8 |
| | 2013 | 29 | - | - | (1) | (1) | (3.4%) | 28 |
| | 2014 | 115 | (1) | 5 | (30) | (26) | (22.6%) | 89 |
| | 2015 | 192 | (10) | 3 | 11 | 4 | 2.1% | 196 |
| | 2016 | 165 | 12 | (3) | 13 | 22 | 13.3% | 187 |
| Non Private Passenger Total | | 521 | 1 | 5 | (16) | (10) | (1.9%) | 511 |
| Grand Total | | 2,250 | 48 | (153) | (489) | (594) | (26.4%) | 1,656 |

EXHIBIT G-2

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

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 ShareDate 201608
 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 | 1 | - | - | - | - | - | 1 |
| | 2008 | 1 | - | - | - | - | - | 1 |
| | 2009 | - | - | - | - | - | - | - |
| | 2010 | 7 | - | - | (2) | (2) | (28.6%) | 5 |
| | 2011 | 18 | - | - | (5) | (5) | (27.8%) | 13 |
| | 2012 | 39 | - | - | (19) | (19) | (48.7%) | 20 |
| | 2013 | 57 | (1) | 1 | (26) | (26) | (45.6%) | 31 |
| | 2014 | 98 | (1) | 1 | (49) | (49) | (50.0%) | 49 |
| | 2015 | 224 | (9) | 9 | (44) | (44) | (19.6%) | 180 |
| | 2016 | 24 | 10 | 16 | 7 | 33 | 137.5% | 57 |
| Private Passenger Total | | 467 | (1) | 27 | (138) | (112) | (24.0%) | 355 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | - | - | - | - | - | - | - |
| | 2005 | | - | - | - | - | - | |
| | 2006 | | - | - | - | - | - | |
| | 2007 | - | - | - | - | - | - | - |
| | 2008 | - | - | - | - | - | - | - |
| | 2009 | 1 | - | - | (1) | (1) | (100.0%) | - |
| | 2010 | - | - | - | - | - | - | - |
| | 2011 | - | - | - | - | - | - | - |
| | 2012 | 17 | - | - | (11) | (11) | (64.7%) | 6 |
| | 2013 | 33 | - | - | (12) | (12) | (36.4%) | 21 |
| | 2014 | 106 | (1) | 1 | (64) | (64) | (60.4%) | 42 |
| | 2015 | 202 | (2) | 2 | (35) | (35) | (17.3%) | 167 |
| | 2016 | 100 | 37 | (7) | (7) | 23 | 23.0% | 123 |
| Non Private Passenger Total | | 459 | 34 | (4) | (130) | (100) | (21.8%) | 359 |
| Grand Total | | 926 | 33 | 23 | (268) | (212) | (22.9%) | 714 |

EXHIBIT G-2

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

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 ShareDate 201608
 Jurisdiction Desc (All)
 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 | (2,726) | (10) | 961 | 1,330 | 2,281 | (83.7%) | (445) |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | 1,400 | (27) | 164 | (204) | (67) | (4.8%) | 1,333 |
| | 2008 | 647 | (10) | - | (163) | (173) | (26.7%) | 474 |
| | 2009 | 857 | (13) | (76) | (273) | (362) | (42.2%) | 495 |
| | 2010 | 595 | (13) | 194 | (336) | (155) | (26.1%) | 440 |
| | 2011 | 206 | (4) | 83 | 195 | 274 | 133.0% | 480 |
| | 2012 | 2,288 | (55) | 418 | (1,823) | (1,460) | (63.8%) | 828 |
| | 2013 | 4,059 | 626 | (1,305) | (1,143) | (1,822) | (44.9%) | 2,237 |
| | 2014 | 6,414 | 430 | (709) | (1,526) | (1,805) | (28.1%) | 4,609 |
| | 2015 | 10,299 | 774 | (1,433) | (1,204) | (1,863) | (18.1%) | 8,436 |
| | 2016 | 7,990 | 1,152 | (62) | 704 | 1,794 | 22.5% | 9,784 |
| Private Passenger Total | | 32,029 | 2,850 | (1,765) | (4,443) | (3,358) | (10.5%) | 28,671 |
| Non Private | | | | | | | | |
| <input checked="" type="checkbox"/> Passenger | prior | 181 | (8) | 288 | (296) | (16) | (8.6%) | 165 |
| | 2005 | - | - | - | - | - | - | - |
| | 2006 | - | - | - | - | - | - | - |
| | 2007 | (297) | - | 2 | 435 | 437 | (147.1%) | 140 |
| | 2008 | 254 | (7) | 41 | (122) | (88) | (34.6%) | 166 |
| | 2009 | 372 | (37) | 7 | (8) | (38) | (10.2%) | 334 |
| | 2010 | 831 | (51) | 96 | (245) | (200) | (24.1%) | 631 |
| | 2011 | 1,711 | (133) | (527) | (900) | (1,560) | (91.2%) | 151 |
| | 2012 | 89 | (84) | 544 | 563 | 1,023 | 1,149.4% | 1,112 |
| | 2013 | 4,672 | (99) | 119 | (1,366) | (1,346) | (28.8%) | 3,326 |
| | 2014 | 9,471 | (234) | (270) | (571) | (1,075) | (11.4%) | 8,396 |
| | 2015 | 14,903 | (388) | (408) | (942) | (1,738) | (11.7%) | 13,165 |
| | 2016 | 15,053 | 1,516 | (183) | 929 | 2,262 | 15.0% | 17,315 |
| Non Private Passenger Total | | 47,240 | 475 | (291) | (2,523) | (2,339) | (5.0%) | 44,901 |
| Grand Total | | 79,269 | 3,325 | (2,056) | (6,966) | (5,697) | (7.2%) | 73,572 |

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 ending 2016 | | Newfoundland & Labrador - 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 | - | (12) | - | (12) | - | - | 1 | 1 | | (11) |
| 1997 | - | (2) | - | (2) | - | - | - | - | | (2) |
| 1998 | - | 5 | - | 5 | - | - | 1 | 1 | | 6 |
| 1999 | - | 5 | (71) | (66) | - | - | - | - | | (66) |
| 2000 | - | (3) | (11) | (14) | - | - | - | - | | (14) |
| 2001 | - | (3) | 9 | 6 | - | - | - | - | | 6 |
| 2002 | - | 1 | 34 | 35 | - | - | - | - | | 35 |
| 2003 | - | - | 82 | 82 | - | - | - | - | | 82 |
| 2004 | 638 | (10) | 113 | 741 | (42) | 14 | 59 | 31 | | 772 |
| 2005 | - | 5 | 33 | 38 | - | - | - | - | | 38 |
| 2006 | - | 4 | 92 | 96 | - | - | - | - | | 96 |
| 2007 | 1,170 | (5) | 137 | 1,302 | (46) | 17 | 112 | 83 | | 1,385 |
| 2008 | 200 | 2 | 61 | 263 | (2) | 1 | 20 | 19 | | 282 |
| 2009 | 312 | 71 | 121 | 504 | (5) | 2 | 38 | 35 | | 539 |
| 2010 | 368 | 41 | 195 | 604 | (4) | 1 | 41 | 38 | | 642 |
| 2011 | 2,731 | 125 | 450 | 3,306 | (38) | 15 | 281 | 258 | | 3,564 |
| 2012 | 4,994 | 72 | 395 | 5,461 | (63) | 20 | 500 | 457 | | 5,918 |
| 2013 | 5,195 | 391 | 316 | 5,902 | (76) | 26 | 551 | 501 | | 6,403 |
| 2014 | 8,683 | 1,629 | 328 | 10,640 | (138) | 49 | 1,017 | 928 | | 11,568 |
| 2015 | 10,465 | 1,299 | 370 | 12,134 | (175) | 62 | 1,159 | 1,046 | | 13,180 |
| PAYs (sub-total): | 34,756 | 3,615 | 2,654 | 41,025 | (589) | 207 | 3,780 | 3,398 | | 44,423 |
| CAY (2016) | 10,917 | 4,470 | 622 | 16,009 | (271) | 102 | 1,511 | 1,342 | | 17,351 |
| claims liabilities: | 45,673 | 8,085 | 3,276 | 57,034 | (860) | 309 | 5,291 | 4,740 | | 61,774 |
| | Unearned Premium | Premium Deficiency / (DPAC) | | Total Provision | discount | investment PfAD | development PfAD | Total apvs | | TOTAL* |
| premium liabilities: | 14,246 | (821) | | 13,425 | (168) | 55 | 923 | 810 | | 13,688 |
| *Total may not be sum of parts, as apvs apply to future costs within UPR | | | | | | | | | | |
| policy liabilities: | | | | 70,459 | (1,028) | 364 | 6,214 | 5,550 | | 75,462 |

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) | 57 | 57 | - | - | 2 | 2 | 59 |
| 2003 | 228 | (9) | (10) | 209 | (2) | 1 | 22 | 21 | 230 |
| 2004 | - | 8 | (46) | (38) | - | - | 1 | 1 | (37) |
| 2005 | 190 | 16 | (131) | 75 | (10) | 3 | 20 | 13 | 88 |
| 2006 | 198 | 13 | 117 | 328 | (6) | 2 | 20 | 16 | 344 |
| 2007 | 13 | 33 | 214 | 260 | (2) | 1 | 5 | 4 | 264 |
| 2008 | 600 | 15 | 234 | 849 | (15) | 5 | 60 | 50 | 899 |
| 2009 | 632 | 15 | 259 | 906 | (14) | 5 | 62 | 53 | 959 |
| 2010 | 468 | 84 | 203 | 755 | (9) | 3 | 54 | 48 | 803 |
| 2011 | 2,164 | 94 | 394 | 2,652 | (30) | 9 | 222 | 201 | 2,853 |
| 2012 | 2,604 | 166 | 478 | 3,248 | (35) | 13 | 273 | 251 | 3,499 |
| 2013 | 5,345 | 325 | 370 | 6,040 | (75) | 26 | 559 | 510 | 6,550 |
| 2014 | 4,427 | 371 | 364 | 5,162 | (71) | 24 | 567 | 520 | 5,682 |
| 2015 | 5,046 | 328 | 331 | 5,705 | (100) | 38 | 610 | 548 | 6,253 |
| PAYs (sub-total): | 21,916 | 1,469 | 2,868 | 26,253 | (369) | 130 | 2,479 | 2,240 | 28,493 |
| CAY (2016) | 4,420 | 2,921 | 121 | 7,462 | (154) | 59 | 825 | 730 | 8,192 |
| claims liabilities: | 26,336 | 4,390 | 2,989 | 33,715 | (523) | 189 | 3,304 | 2,970 | 36,685 |
| | Unearned Premium | Premium Deficiency / (DPAC) | | Total Provision | discount | investment PfAD | development PfAD | Total apvs | TOTAL* |
| premium liabilities: | 10,061 | (960) | | 9,101 | (95) | 32 | 544 | 481 | 9,101 |
| *Total may not be sum of parts, as apvs apply to future costs within UPR | | | | | | | | | |
| policy liabilities: | | | | 42,816 | (618) | 221 | 3,848 | 3,451 | 45,786 |

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

| Nova Scotia - 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 | - | 3 | (36) | (33) | - | - | 2 | 2 | (31) |
| 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 | - | (21) | 63 | 42 | - | - | 3 | 3 | 45 |
| 2004 | 450 | 29 | 133 | 612 | (20) | 7 | 46 | 33 | 645 |
| 2005 | 78 | 314 | 16 | 408 | (18) | 6 | 37 | 25 | 433 |
| 2006 | 977 | 77 | 376 | 1,430 | (45) | 16 | 101 | 72 | 1,502 |
| 2007 | 201 | 154 | 315 | 670 | (15) | 5 | 35 | 25 | 695 |
| 2008 | 525 | (20) | 453 | 958 | (18) | 6 | 48 | 36 | 994 |
| 2009 | 869 | 42 | 358 | 1,269 | (16) | 6 | 91 | 81 | 1,350 |
| 2010 | 1,166 | (24) | 212 | 1,354 | (26) | 9 | 112 | 95 | 1,449 |
| 2011 | 1,433 | (7) | 282 | 1,708 | (45) | 16 | 138 | 109 | 1,817 |
| 2012 | 1,756 | 303 | 295 | 2,354 | (41) | 13 | 202 | 174 | 2,528 |
| 2013 | 3,457 | (424) | 215 | 3,248 | (62) | 22 | 359 | 319 | 3,567 |
| 2014 | 3,360 | 478 | 172 | 4,010 | (79) | 29 | 441 | 391 | 4,401 |
| 2015 | 2,760 | 1,806 | 247 | 4,813 | (100) | 36 | 531 | 467 | 5,280 |
| PAYs (sub-total): | 17,032 | 2,734 | 3,116 | 22,882 | (485) | 171 | 2,147 | 1,833 | 24,715 |
| CAY (2016) | 4,102 | 2,633 | 155 | 6,890 | (144) | 54 | 760 | 670 | 7,560 |
| claims liabilities: | 21,134 | 5,367 | 3,271 | 29,772 | (629) | 225 | 2,907 | 2,503 | 32,275 |
| | Unearned Premium | Premium Deficiency / (DPAC) | | Total Provision | discount | investment PfAD | development PfAD | Total apvs | TOTAL* |
| premium liabilities: | 8,681 | (768) | | 7,913 | (87) | 30 | 521 | 464 | 7,913 |
| *Total may not be sum of parts, as apvs apply to future costs within UPR | | | | | | | | | |
| policy liabilities: | | | | 37,685 | (716) | 255 | 3,428 | 2,967 | 40,188 |

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 | 196 | - | 75 | 271 | - | - | 20 | 20 | 291 |
| 2006 | - | - | (186) | (186) | - | - | - | - | (186) |
| 2007 | - | (1) | 28 | 27 | - | - | - | - | 27 |
| 2008 | - | (3) | 52 | 49 | - | - | - | - | 49 |
| 2009 | - | - | 47 | 47 | - | - | - | - | 47 |
| 2010 | 295 | (1) | 20 | 314 | (4) | 1 | 29 | 26 | 340 |
| 2011 | 860 | 6 | 65 | 931 | (17) | 6 | 84 | 73 | 1,004 |
| 2012 | 813 | 124 | 45 | 982 | (27) | 9 | 92 | 74 | 1,056 |
| 2013 | 77 | 114 | 61 | 252 | (3) | 1 | 19 | 17 | 269 |
| 2014 | 440 | 274 | 20 | 734 | (13) | 5 | 69 | 61 | 795 |
| 2015 | 852 | 490 | 73 | 1,415 | (24) | 9 | 157 | 142 | 1,557 |
| PAYs (sub-total): | 3,533 | 1,003 | 352 | 4,888 | (88) | 31 | 470 | 413 | 5,301 |
| CAY (2016) | 1,176 | 640 | 34 | 1,850 | (34) | 12 | 213 | 191 | 2,041 |
| claims liabilities: | 4,709 | 1,643 | 386 | 6,738 | (122) | 43 | 683 | 604 | 7,342 |
| | Unearned Premium | Premium Deficiency / (DPAC) | | Total Provision | discount | investment PfAD | development PfAD | Total apvs | TOTAL* |
| premium liabilities: | 2,419 | (231) | | 2,188 | (20) | 7 | 123 | 110 | 2,188 |
| *Total may not be sum of parts, as apvs apply to future costs within UPR | | | | | | | | | |
| policy liabilities: | | | | 8,926 | (142) | 50 | 806 | 714 | 9,530 |

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 | 5,935 | (1,025) | 13 | 4,923 | (24) | 9 | 499 | 484 | 5,407 |
| 1997 | 813 | 4 | 35 | 852 | (15) | 6 | 80 | 71 | 923 |
| 1998 | - | 11 | 19 | 30 | - | - | 1 | 1 | 31 |
| 1999 | - | 1 | - | 1 | - | - | - | - | 1 |
| 2000 | - | 13 | 19 | 32 | - | - | 1 | 1 | 33 |
| 2001 | - | - | (72) | (72) | - | - | 2 | 2 | (70) |
| 2002 | 687 | (8) | 258 | 937 | (23) | 8 | 66 | 51 | 988 |
| 2003 | 2,930 | (29) | 599 | 3,500 | (111) | 41 | 281 | 211 | 3,711 |
| 2004 | 3,725 | (470) | 1,366 | 4,621 | (135) | 48 | 311 | 224 | 4,845 |
| 2005 | 2,204 | 263 | 1,159 | 3,626 | (112) | 40 | 234 | 162 | 3,788 |
| 2006 | 2,325 | 710 | 1,371 | 4,406 | (129) | 45 | 290 | 206 | 4,612 |
| 2007 | 5,441 | 1,110 | 1,993 | 8,544 | (303) | 105 | 625 | 427 | 8,971 |
| 2008 | 903 | 499 | 1,522 | 2,924 | (48) | 17 | 135 | 104 | 3,028 |
| 2009 | 2,855 | 489 | 1,220 | 4,564 | (98) | 36 | 325 | 263 | 4,827 |
| 2010 | 3,168 | 375 | 1,332 | 4,875 | (104) | 37 | 344 | 277 | 5,152 |
| 2011 | 6,755 | (631) | 941 | 7,065 | (153) | 51 | 597 | 495 | 7,560 |
| 2012 | 11,091 | (48) | 1,976 | 13,019 | (234) | 80 | 1,081 | 927 | 13,946 |
| 2013 | 13,939 | 2,404 | 1,697 | 18,040 | (261) | 102 | 1,991 | 1,832 | 19,872 |
| 2014 | 8,996 | 4,200 | 926 | 14,122 | (205) | 70 | 1,624 | 1,489 | 15,611 |
| 2015 | 6,672 | 5,529 | 1,441 | 13,642 | (229) | 83 | 1,792 | 1,646 | 15,288 |
| PAYs (sub-total): | 78,439 | 13,397 | 17,815 | 109,651 | (2,184) | 778 | 10,279 | 8,873 | 118,524 |
| CAY (2016) | 5,812 | 9,188 | 785 | 15,785 | (322) | 116 | 2,125 | 1,919 | 17,704 |
| claims liabilities: | 84,251 | 22,585 | 18,600 | 125,436 | (2,506) | 894 | 12,404 | 10,792 | 136,228 |
| | Unearned Premium | Premium Deficiency / (DPAC) | | Total Provision | discount | investment PfAD | development PfAD | Total apvs | TOTAL* |
| premium liabilities: | 18,774 | (1,125) | | 17,649 | (218) | 80 | 1,220 | 1,082 | 17,649 |
| *Total may not be sum of parts, as apvs apply to future costs within UPR | | | | | | | | | |
| policy liabilities: | | | | 143,085 | (2,724) | 974 | 13,624 | 11,874 | 153,877 |

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 | 83 | (50) | 5 | 38 | - | - | 10 | 10 | 48 |
| 1997 | - | (36) | 15 | (21) | - | - | 4 | 4 | (17) |
| 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 | - | (12) | 53 | 41 | - | - | 2 | 2 | 43 |
| 2003 | 64 | (11) | 87 | 140 | (2) | 1 | 6 | 5 | 145 |
| 2004 | 232 | (97) | 36 | 171 | (5) | 2 | 13 | 10 | 181 |
| 2005 | 388 | (1) | (148) | 239 | (17) | 6 | 36 | 25 | 264 |
| 2006 | 205 | (50) | 160 | 315 | (7) | 2 | 15 | 10 | 325 |
| 2007 | 716 | 61 | 413 | 1,190 | (25) | 9 | 76 | 60 | 1,250 |
| 2008 | 1,277 | 58 | 524 | 1,859 | (34) | 12 | 130 | 108 | 1,967 |
| 2009 | 172 | 121 | 442 | 735 | (5) | 1 | 30 | 26 | 761 |
| 2010 | 2,660 | 415 | 345 | 3,420 | (45) | 16 | 303 | 274 | 3,694 |
| 2011 | 5,663 | 786 | 408 | 6,857 | (99) | 36 | 635 | 572 | 7,429 |
| 2012 | 5,181 | 907 | 464 | 6,552 | (91) | 30 | 600 | 539 | 7,091 |
| 2013 | 8,385 | 1,767 | 481 | 10,633 | (175) | 61 | 998 | 884 | 11,517 |
| 2014 | 8,075 | 4,265 | 483 | 12,823 | (243) | 87 | 1,509 | 1,353 | 14,176 |
| 2015 | 11,084 | 6,522 | 462 | 18,068 | (381) | 130 | 2,137 | 1,886 | 19,954 |
| PAYs (sub-total): | 44,185 | 14,678 | 4,290 | 63,153 | (1,129) | 393 | 6,510 | 5,774 | 68,927 |
| CAY (2016) | 11,591 | 8,931 | (168) | 20,354 | (398) | 152 | 2,222 | 1,976 | 22,330 |
| claims liabilities: | 55,776 | 23,609 | 4,122 | 83,507 | (1,527) | 545 | 8,732 | 7,750 | 91,257 |
| | Unearned Premium | Premium Deficiency / (DPAC) | | Total Provision | discount | investment PfAD | development PfAD | Total apvs | TOTAL* |
| premium liabilities: | 29,723 | (2,584) | | 27,139 | (272) | 93 | 1,529 | 1,350 | 27,139 |
| *Total may not be sum of parts, as apvs apply to future costs within UPR | | | | | | | | | |
| policy liabilities: | | | | 110,646 | (1,799) | 638 | 10,261 | 9,100 | 118,396 |

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) | | | | | | | | |
|--|---------------------|---|-------------------------------|--------------------|----------|--|---------------------|------------|--|--------|
| | | 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 | - | 1 | - | 1 | - | - | - | - | | 1 |
| 2000 | - | - | - | - | - | - | - | - | | - |
| 2001 | - | 1 | - | 1 | - | - | - | - | | 1 |
| 2002 | - | - | - | - | - | - | - | - | | - |
| 2003 | - | 1 | - | 1 | - | - | - | - | | 1 |
| 2004 | - | - | - | - | - | - | - | - | | - |
| 2005 | - | - | (73) | (73) | - | - | - | - | | (73) |
| 2006 | - | - | 17 | 17 | - | - | - | - | | 17 |
| 2007 | - | - | 19 | 19 | - | - | - | - | | 19 |
| 2008 | - | 15 | 19 | 34 | - | - | 1 | 1 | | 35 |
| 2009 | - | 14 | 15 | 29 | - | - | 1 | 1 | | 30 |
| 2010 | 181 | 18 | 7 | 206 | (3) | 1 | 20 | 18 | | 224 |
| 2011 | 276 | 33 | 18 | 327 | (4) | 2 | 31 | 29 | | 356 |
| 2012 | 91 | 12 | 15 | 118 | (2) | - | 10 | 8 | | 126 |
| 2013 | (2) | 133 | (3) | 128 | (3) | 1 | 14 | 12 | | 140 |
| 2014 | 48 | 244 | (25) | 267 | (6) | 2 | 36 | 32 | | 299 |
| 2015 | 1,580 | 276 | 24 | 1,880 | (42) | 15 | 225 | 198 | | 2,078 |
| PAYs (sub-total): | 2,174 | 751 | 33 | 2,958 | (60) | 21 | 338 | 299 | | 3,257 |
| CAY (2016) | 329 | 413 | (16) | 726 | (16) | 5 | 85 | 74 | | 800 |
| claims liabilities: | 2,503 | 1,164 | 17 | 3,684 | (76) | 26 | 423 | 373 | | 4,057 |
| | Unearned Premium | Premium Deficiency / (DPAC) | | Total Provision | discount | investment PfAD | development PfAD | Total apvs | | TOTAL* |
| premium liabilities: | 950 | (86) | | 864 | (10) | 3 | 54 | 47 | | 864 |
| *Total may not be sum of parts, as apvs apply to future costs within UPR | | | | | | | | | | |
| policy liabilities: | | | | 4,548 | (86) | 29 | 477 | 420 | | 4,921 |

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 | - | - | 2 | 2 | 67 |
| 2009 | 143 | (19) | 40 | 164 | (2) | 1 | 12 | 11 | 175 |
| 2010 | - | 4 | 32 | 36 | - | - | - | - | 36 |
| 2011 | 86 | 38 | 36 | 160 | (2) | 1 | 12 | 11 | 171 |
| 2012 | 100 | 93 | 38 | 231 | (3) | 1 | 20 | 18 | 249 |
| 2013 | 634 | 117 | 37 | 788 | (14) | 5 | 74 | 65 | 853 |
| 2014 | 1,858 | 145 | 15 | 2,018 | (40) | 15 | 243 | 218 | 2,236 |
| 2015 | 1,140 | 490 | 115 | 1,745 | (39) | 13 | 194 | 168 | 1,913 |
| PAYs (sub-total): | 3,961 | 892 | 424 | 5,277 | (100) | 36 | 557 | 493 | 5,770 |
| CAY (2016) | 562 | 559 | (69) | 1,052 | (26) | 9 | 129 | 112 | 1,164 |
| claims liabilities: | 4,523 | 1,451 | 355 | 6,329 | (126) | 45 | 686 | 605 | 6,934 |
| | Unearned Premium | Premium Deficiency / (DPAC) | | Total Provision | discount | investment PfAD | development PfAD | Total apvs | TOTAL* |
| premium liabilities: | 1,818 | (183) | | 1,635 | (16) | 6 | 77 | 67 | 1,635 |
| *Total may not be sum of parts, as apvs apply to future costs within UPR | | | | | | | | | |
| policy liabilities: | | | | 7,964 | (142) | 51 | 763 | 672 | 8,569 |

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 | - | 1 | 5 | 6 | - | - | - | - | 6 |
| 2008 | - | 1 | 7 | 8 | - | - | - | - | 8 |
| 2009 | - | - | 10 | 10 | - | - | - | - | 10 |
| 2010 | - | 5 | 10 | 15 | - | - | 1 | 1 | 16 |
| 2011 | - | 13 | 12 | 25 | - | - | 1 | 1 | 26 |
| 2012 | 61 | 26 | 13 | 100 | (1) | - | 9 | 8 | 108 |
| 2013 | (2) | 52 | (16) | 34 | (1) | - | 5 | 4 | 38 |
| 2014 | 528 | 91 | 29 | 648 | (9) | 3 | 63 | 57 | 705 |
| 2015 | 49 | 300 | 11 | 360 | (7) | 2 | 39 | 34 | 394 |
| PAYs (sub-total): | 636 | 487 | 81 | 1,204 | (18) | 5 | 118 | 105 | 1,309 |
| CAY (2016) | 287 | 114 | (43) | 358 | (9) | 3 | 47 | 41 | 399 |
| claims liabilities: | 923 | 601 | 38 | 1,562 | (27) | 8 | 165 | 146 | 1,708 |
| | Unearned Premium | Premium Deficiency / (DPAC) | Total Provision | | discount | investment PfAD | development PfAD | Total apvs | TOTAL* |
| | | | | | | | | | |
| premium liabilities: | 713 | (67) | | 646 | (5) | 2 | 24 | 21 | 646 |
| *Total may not be sum of parts, as apvs apply to future costs within UPR | | | | | | | | | |
| policy liabilities: | | | | 2,208 | (32) | 10 | 189 | 167 | 2,354 |

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 | 6,018 | (1,073) | (17) | 4,928 | (24) | 9 | 514 | 499 | 5,427 |
| 1997 | 813 | (35) | 42 | 820 | (15) | 6 | 84 | 75 | 895 |
| 1998 | - | 40 | 25 | 65 | - | - | 3 | 3 | 68 |
| 1999 | - | 19 | (49) | (30) | - | - | 1 | 1 | (29) |
| 2000 | - | (6) | 41 | 35 | - | - | 3 | 3 | 38 |
| 2001 | - | 25 | (2) | 23 | - | - | 4 | 4 | 27 |
| 2002 | 688 | (6) | 415 | 1,097 | (23) | 8 | 71 | 56 | 1,153 |
| 2003 | 3,222 | (71) | 837 | 3,988 | (115) | 43 | 312 | 240 | 4,228 |
| 2004 | 5,045 | (538) | 1,619 | 6,126 | (202) | 71 | 430 | 299 | 6,425 |
| 2005 | 3,056 | 597 | 948 | 4,601 | (157) | 55 | 347 | 245 | 4,846 |
| 2006 | 3,705 | 752 | 1,966 | 6,423 | (187) | 65 | 426 | 304 | 6,727 |
| 2007 | 7,541 | 1,356 | 3,155 | 12,052 | (391) | 137 | 853 | 599 | 12,651 |
| 2008 | 3,505 | 588 | 2,916 | 7,009 | (117) | 41 | 396 | 320 | 7,329 |
| 2009 | 4,983 | 733 | 2,512 | 8,228 | (140) | 51 | 559 | 470 | 8,698 |
| 2010 | 8,306 | 917 | 2,356 | 11,579 | (195) | 68 | 904 | 777 | 12,356 |
| 2011 | 19,968 | 457 | 2,606 | 23,031 | (388) | 136 | 2,001 | 1,749 | 24,780 |
| 2012 | 26,691 | 1,655 | 3,719 | 32,065 | (497) | 166 | 2,787 | 2,456 | 34,521 |
| 2013 | 37,028 | 4,879 | 3,158 | 45,065 | (670) | 244 | 4,570 | 4,144 | 49,209 |
| 2014 | 36,415 | 11,697 | 2,312 | 50,424 | (804) | 284 | 5,569 | 5,049 | 55,473 |
| 2015 | 39,648 | 17,040 | 3,074 | 59,762 | (1,097) | 388 | 6,844 | 6,135 | 65,897 |
| PAYs (sub-total): | 206,632 | 39,026 | 31,633 | 277,291 | (5,022) | 1,772 | 26,678 | 23,428 | 300,719 |
| CAY (2016) | 39,196 | 29,869 | 1,421 | 70,486 | (1,374) | 512 | 7,917 | 7,055 | 77,541 |
| claims liabilities: | 245,828 | 68,895 | 33,054 | 347,777 | (6,396) | 2,284 | 34,595 | 30,483 | 378,260 |
| | Unearned Premium | Premium Deficiency / (DPAC) | | Total Provision | discount | investment PfAD | development PfAD | Total apvs | TOTAL* |
| premium liabilities: | 87,385 | (6,825) | | 80,560 | (891) | 308 | 5,015 | 4,432 | 80,823 |
| *Total may not be sum of parts, as apvs apply to future costs within UPR | | | | | | | | | |
| policy liabilities: | | | | 428,337 | (7,287) | 2,592 | 39,610 | 34,915 | 459,083 |