



FACILITY ASSOCIATION RESIDUAL MARKET

DECEMBER 2016 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2017)

The December 2016 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The table immediately below summarizes the implemented valuations for fiscal year 2017.

FARM FISCAL YEAR 2017 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2016 (completed)	0.62% mfad: 25 bp	Oct. 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).
Dec. 31, 2016		Mar. 2017	update valuation:
Mar. 31, 2017		May 2017	update valuation (roll forward):
Jun. 30, 2017		Aug. 2017	update valuation: includes updating claims expense assumptions
Sep. 30, 2017		Oct. 2017	update valuation (roll forward):

Under the proposed schedule for fiscal year 2017, the “off-half” valuation quarters ending March 31, 2017 and September 30, 2017 would not reflect a full valuation update of assumptions, but would rather “roll-forward” key assumptions from the previous valuation. As well, all valuations are proposed to include all jurisdictions and business segments (private passenger and non-private passenger).

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

1.3 Consideration of Recent Legal Decisions Changes in Legislation / Regulation¹

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

Ontario Bill 15 (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and received Royal Assent on November 20, 2014. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the most recent valuation (September 30, 2016), 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 most recent valuation (September 30, 2016), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes in the tort threshold and deductibles impacting the bodily injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at 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

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

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

New Brunswick Regulation 2013-37 was filed on May 7, 2013, amending Regulation 2003-20 (Injury Regulation), made under the Insurance Act. The Regulation introduced a new Part 2 that applies to all injuries arising from motor vehicle accidents occurring on or after July 1, 2013. The new Part 2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. With the most recent valuation (September 30, 2016), 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 most recent valuation (September 30, 2016), 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 most recent valuation (September 30, 2016), 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.

1.4 Harmonized Sales Tax - Atlantic Provinces

In the **New Brunswick** fiscal 2016-17 provincial budget released February 2, 2016, the New Brunswick Finance Minister announced a 2 percentage point increase in the provincial component of the harmonized sales tax (“HST”) effective July 1st, 2016 increasing the combined HST rate in the province from 13% to 15%.

In the **Newfoundland and Labrador** fiscal 2016-17 provincial budget released April 4, 2016, the Newfoundland and Labrador Finance Minister announced a 2 percentage point increase in the provincial component of the HST effective July 1st, 2016 increasing the combined HST rate in the province from 13% to 15%.

In the **Prince Edward Island** fiscal 2016-17 provincial budget released April 19, 2016, the Prince Edward Island Finance Minister announced a 1 percentage point increase in the provincial component of the HST effective October 1st, 2016 increasing the combined HST rate in the province from 14% to 15%.

With the most recent valuation (September 30, 2016), no specific adjustments have been made to the valuation assumptions in consideration of these changes.

1.5 Ontario FARM Bodily Injury Case Reserve summary

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2015).

In the recent Ontario Divisional Court decision in Carr v. Modi (November 18, 2016; 2016 ONSC 7255), the court of appeal ruled that the change to prejudgment interest for non-pecuniary losses² from a set level of 5% to the level that applies to pecuniary losses is a matter of substantive law, not procedural, and is presumed not to have retroactive effect (i.e. indexed prejudgment interest rates applies only to accidents where notification was provided to the insurer on or after January 1, 2015). FA's current view is consistent with this Ontario Divisional Court decision, 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. With the most recent valuation (as at September 30, 2016), no additional reform adjustment was included as we have assumed the retroactive impact of this product reform has been fully reflected in outstanding case reserves.

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

Recognizing that individual members may interpret these results differently, we have included a table immediately below displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2015³) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2015 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

FARM (Amounts in \$s; ON PPV and non-PPV; as at Dec. 31, 2015)				
AY	Curr BI Case	avg yrs to Dec 2015	projected avg # yrs to settlement	projected avg duration
1990	-	25.5	-	-
1991	-	24.5	-	-
1992	311,340	23.5	0.5	24.0
1993	-	22.5	-	-
1994	1,017,460	21.5	1.5	23.0
1995	-	20.5	-	-
1996	-	19.5	-	-
1997	-	18.5	-	-
1998	-	17.5	-	-
1999	-	16.5	-	-
2000	629,824	15.5	4.9	20.4
2001	-	14.5	-	-
2002	465,259	13.5	5.8	19.3
2003	89,500	12.5	6.3	18.8
2004	3,373,555	11.5	6.6	18.1
2005	1,994,194	10.5	5.1	15.6
2006	1,496,598	9.5	2.5	12.0
2007	1,915,899	8.5	2.7	11.2
2008	1,649,471	7.5	2.6	10.1
2009	3,437,628	6.5	2.8	9.3
2010	4,124,242	5.5	2.7	8.2
2011	2,960,686	4.5	2.5	7.0
2012	8,071,794	3.5	2.4	5.9
2013	4,461,944	2.5	2.5	5.0
2014	6,586,326	1.5	3.0	4.5
2015	2,688,242	0.5	3.8	4.3
TOTAL	45,273,962	5.7	3.1	8.8

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

1.6 Current Provision Summary

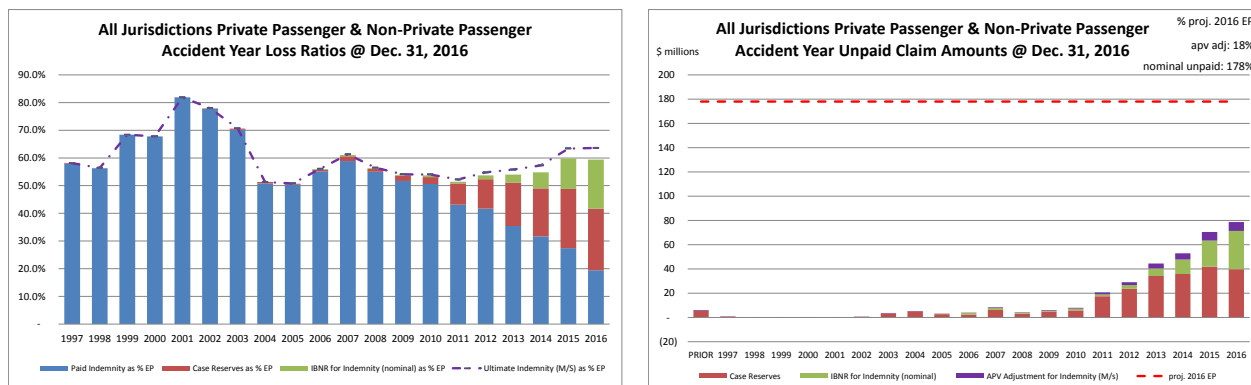
The charts at the top of the next page show the current levels of **indemnity only**⁵ claims amounts

³This table will be updated to December 31, 2016 with the 2016 Q4 valuation which is anticipated to be implemented with the March 2017 Participation Report.

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

⁵Servicing Carriers for the Residual Market are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of

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



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

The current actuarial present value adjustments balance associated with indemnity (\$31.5 million – see table 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. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table below, the associated \$6.3 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	233,637	67.2%
ibnr	82,349	23.7%
M/S apv adj	31,498	9.1%
M/S indemnity	347,484	100.0%
retro claims	35,613	
retro apv adj	6,257	
M/S total	389,354	

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" (see footnote 5 on page 7) and the actuarial present value adjustment associated

Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association's "Claims Guide" manual under the "Legal & Professional Fees" section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

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

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

with this latter provision is presented in the “retro apv adj” row.

The tables below summarize premium and policy liabilities (the “M/S apv adjust.” row for premium liabilities includes the amount associated with claims fees and allowed claims adjustment expenses).

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	82,377	107.9%	claim	351,599	75.5%
prem def/(dpac)	(6,408)	(8.4%)	premium	75,969	16.3%
M/S apv adjust.	358	0.5%	M/S apv adjust.	38,113	8.2%
M/S total	76,327	100.0%	M/S total	465,681	100.0%

2 Activity During the Month of December 2016⁷

2.1 Recorded Premium and Claims Activity

The tables 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	3,210	118	2,806	(2,549)	(3,118)	82	(311)	(2,467)
AB	4,530	71	4,148	(1,612)	(1,225)	988	2,923	(624)
NL	2,348	119	2,798	789	(1,331)	(1,038)	1,467	(249)
NB	1,720	85	1,525	(174)	(595)	(40)	930	(214)
NS	1,488	92	1,851	141	(1,365)	(570)	486	(429)
PE	397	13	85	(14)	593	423	678	409
YT	152	2	166	96	(233)	(206)	(67)	(110)
NT	371	6	31	(86)	(73)	(122)	(42)	(209)
NU	109	10	0	(10)	(5)	(10)	(5)	(20)
TOTAL	14,326	517	13,410	(3,419)	(7,351)	(494)	6,058	(3,913)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(6)	(6)	7,168	3,848	(7,643)	(4,651)	(475)	(803)
2014	(0)	(0)	1,348	(633)	(1,197)	479	151	(154)
2015	25	25	1,111	(6,349)	(1,526)	4,743	(416)	(1,607)
2016	14,307	498	3,783	(285)	3,015	(1,065)	6,798	(1,350)
TOTAL	14,326	517	13,410	(3,419)	(7,351)	(494)	6,058	(3,913)

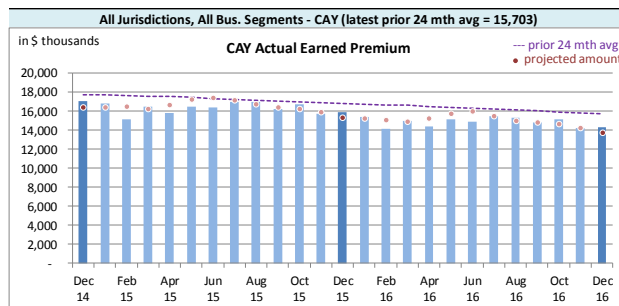
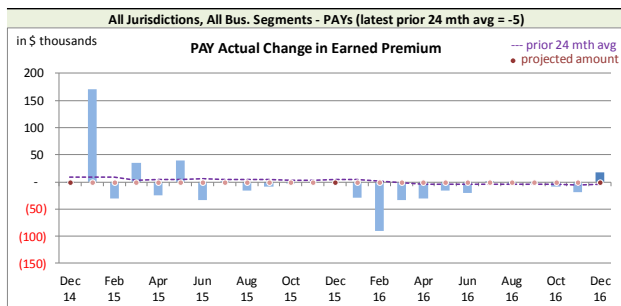
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

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

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

FARM Actual Earned Premium by Calendar Month

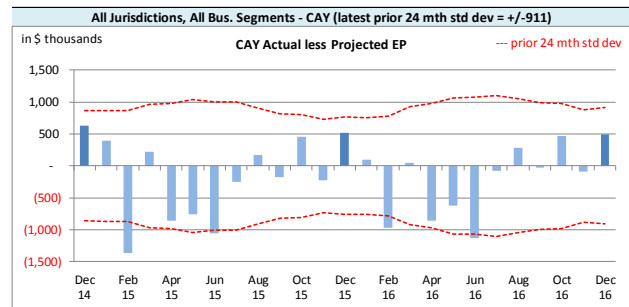
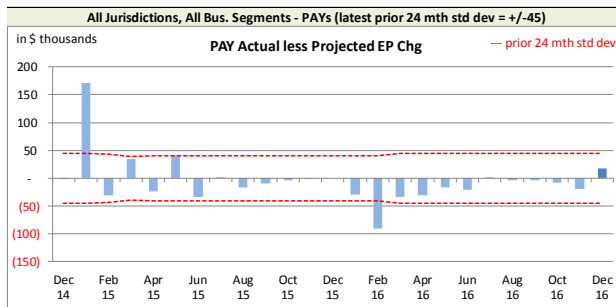


Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels (January 2015 being unusual in the left table above).

The associated variance between the actual changes and the projections from the previous month are shown in the charts 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.

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

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



On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(5)	15,703	
std dev	45	911	
A-P <> std dev	2	4	
% <> std dev	8.0%	16.0%	
norm <> std dev	31.7%	31.7%	

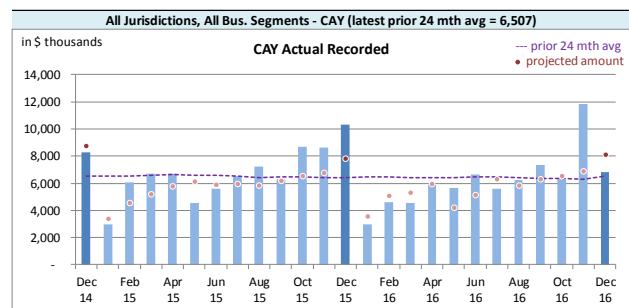
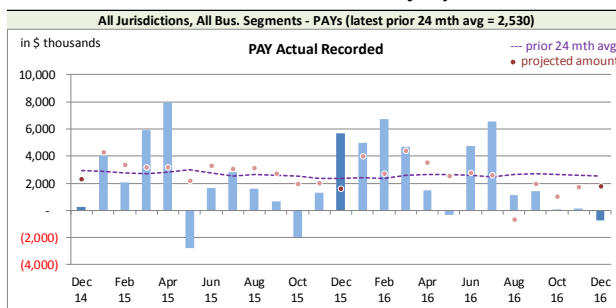
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not seem to be biased (ignoring the prior accident years' (PAYs) variances) and it does appear to generate variances within the prior 24-month standard

deviation better than as indicated by a normal distribution (see table to the left). 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).

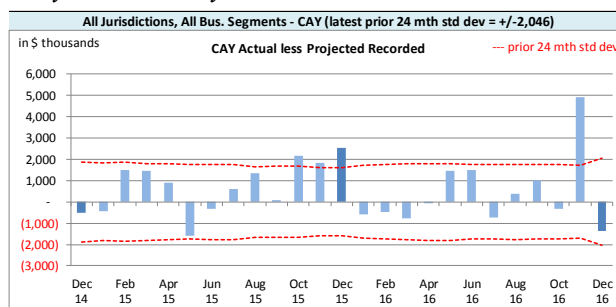
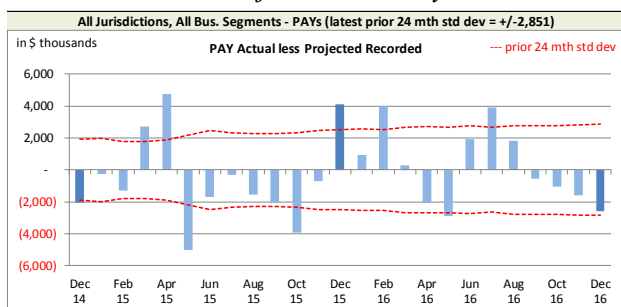
2.1.b AvsP: Recorded Indemnity

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)	2,530	6,507	
std dev	2,851	2,046	
A-P <> std dev	9	4	
% <> std dev	36.0%	16.0%	
norm <> std dev	31.7%	31.7%	

The prior accident years (PAYs) **recorded indemnity** variances (see left chart above) 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

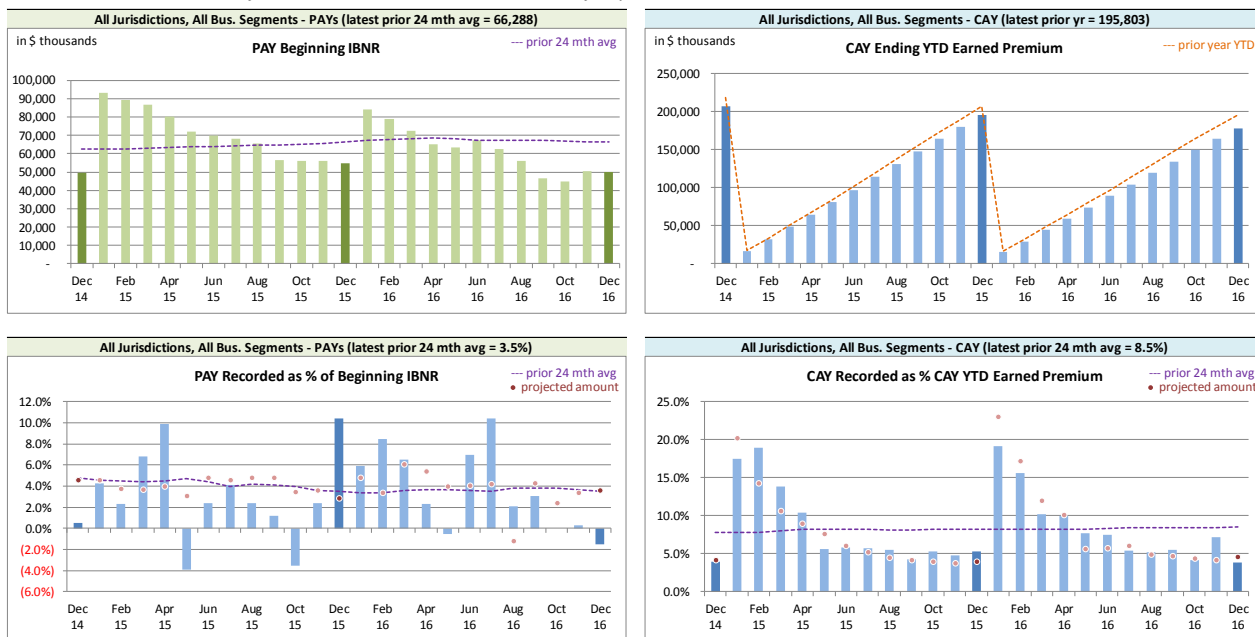
to the end of 2015 (where actuals tended to be lower than our projections). We were unable to identify any particular source of bias to-date (we project at a more granular level i.e. jurisdiction, business segment and accident year), but continue to review to look for ways to improve the projections.

The current accident year (CAY) **recorded indemnity** variances (see right chart above) over the period has not indicated a systemic bias overall, and with monthly variances falling outside of the period standard deviation 16% 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 at the top of the next page related to levels influencing **recorded indemnity** activity.

FARM Levels that influence⁹ Recorded Indemnity by Calendar Month



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

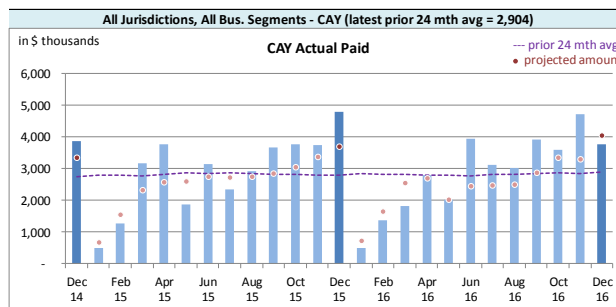
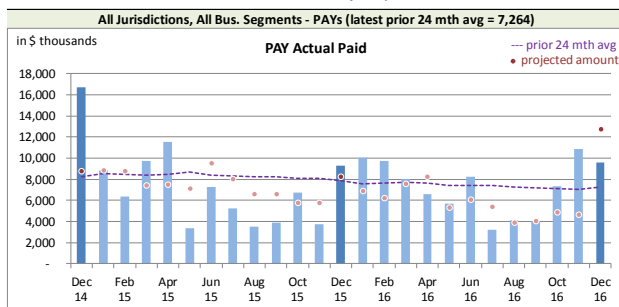
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident 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 at the top of the next page 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.

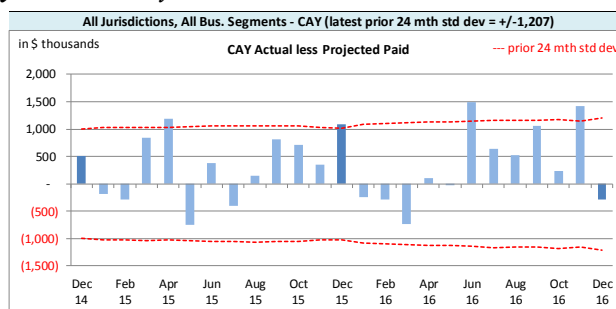
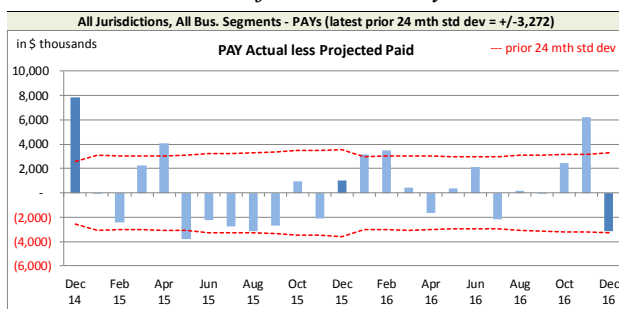
⁹Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected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

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,264	2,904
std dev		3,272	1,207
A-P <> std dev		6	4
% <> std dev		24.0%	16.0%
norm <> std dev		31.7%	31.7%

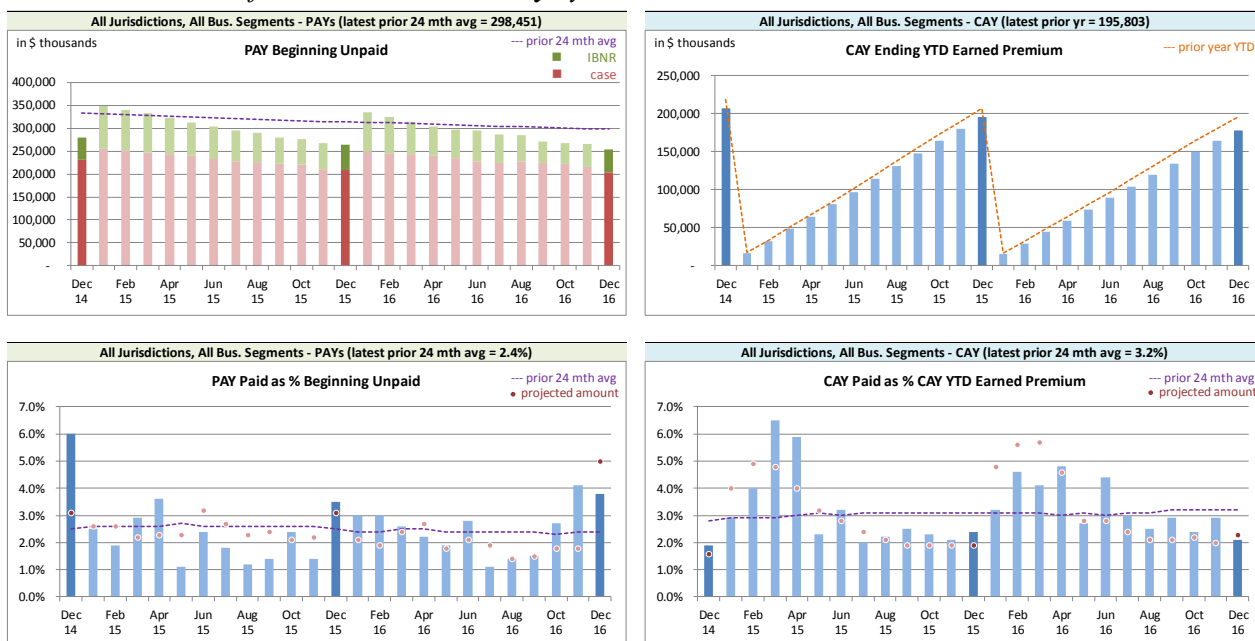
The prior accident years (PAYs) **paid indemnity** variances (left chart at bottom of previous page) over the entire period shown do not seem to indicate evidence of bias. The variances have fallen outside of the period’s standard deviation 24% of the time (see table on left) and as this is fewer than 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. However, there may be evidence of bias, as actuals tend to be higher than our projections. For the more recent months, we note that the ratio of CAY **paid indemnity** to year-to-date earned premium have come in higher than recent historical ratios. We are looking into this issue.

We have included, for reference, additional charts at the top of the next page related to levels influencing **paid indemnity** activity.

FARM Levels that influence¹⁰ Paid Indemnity by Calendar Month



We track beginning prior accident years' unpaid balance (case and IBNR) as **paid indemnity** activity "comes out of" the unpaid balance. Changes in the prior accident years' beginning unpaid balance (see upper left chart 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);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as a beginning unpaid balance change one month after the valuation is implemented, i.e. the change will generally show in April, June, September, and November).

2.2 Actuarial Provisions

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

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.

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

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

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (September 30, 2016 for all jurisdictions). The table immediately below summarizes variances in provisions included in the December 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	17,259	805	(2,648)	80	14,591	(415)	29,202	470
2014	11,976	155	(731)	(10)	5,850	79	17,095	224
2015	21,559	1,621	(1,096)	(113)	8,155	884	28,618	2,392
2016	31,555	1,649	(1,273)	(11)	8,650	69	38,932	1,707
TOTAL	82,349	4,230	(5,748)	(54)	37,246	617	113,847	4,793

The IBNR provision is \$4.2 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

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

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

Table 02b			actuarial present value adjustments					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	27,808	530	(695)	(11)	3,895	454	31,008	973
2014	2,683	66	(51)	-	807	27	3,439	93
2015	3,463	66	(55)	(1)	1,159	170	4,567	235
2016	1,659	(4)	(54)	-	1,251	9	2,856	5
TOTAL	35,613	658	(855)	(12)	7,112	660	41,870	1,306

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 December 2016 Participation Report and the one-month projections from last month’s Report. The variances are mainly driven by the unearned premium balance variance (at the jurisdiction level).

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

Table 03

	Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:	(6,408)	87	358	103	(6,050)	190
balance as % unearned premium:	(7.8%)	-	0.4%	0.2%	(7.3%)	0.2%
actual unearned premium:	82,377					
less projected:	(1,043)					

3 Ultimate Loss Ratio Matching Method

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

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

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

¹²“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.

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

recorded claims amounts pertaining to “prior accident years”¹⁴ 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	(2,132)	(1.2%)	(1,579)	(0.9%)	(3,711)	(2.1%)	4,193	2.7%
CAY	127,295	71.5%	8,574	4.8%	135,869	76.3%	11,928	0.6%
TOTAL	125,163	70.3%	6,995	3.9%	132,158	74.2%	16,121	3.3%

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

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

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

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).

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

6 EXHIBITS

The exhibits listed below are provided on the pages that follow¹⁵:

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

¹⁵ Note that the former Exhibit C has been now split into 2 sections to reflect the introduction of actuarial present value adjustments for the provisions for Servicing Carrier claims fees and allowed claims expenses (collectively referred to as “retro provisions”).

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
<input checked="" type="checkbox"/> Private Passenger	prior	44,000	44,000	74,000	72,000
	2008	23,000	23,000	21,000	21,000
	2009	39,000	39,000	38,000	37,000
	2010	15,000	15,000	14,000	14,000
	2011	201,000	300,000	296,000	289,000
	2012	251,000	301,000	290,000	285,000
	2013	406,000	301,000	294,000	287,000
	2014	1,424,000	1,505,000	1,375,000	1,257,000
	2015	1,538,000	1,463,000	1,319,000	1,199,000
	2016	3,553,000	3,376,000	2,887,000	2,486,000
	2017			498,000	710,000
Private Passenger Total		7,494,000	7,367,000	7,106,000	6,657,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	93,000	138,000	138,000	136,000
	2008		-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	18,000	(9,000)	(8,000)	(7,000)
	2011	143,000	141,000	141,000	138,000
	2012	353,000	321,000	316,000	311,000
	2013	376,000	403,000	396,000	391,000
	2014	1,238,000	1,339,000	1,313,000	1,303,000
	2015	1,184,000	1,305,000	1,260,000	1,254,000
	2016	2,740,000	2,953,000	2,834,000	2,818,000
	2017			411,000	685,000
Non Private Passenger Total		6,148,000	6,594,000	6,804,000	7,032,000
Grand Total		13,642,000	13,961,000	13,910,000	13,689,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	(19,000)	(19,000)	(13,000)	(11,000)
	2008	58,000	58,000	59,000	58,000
	2009	56,000	55,000	55,000	53,000
	2010	127,000	116,000	112,000	110,000
	2011	356,000	356,000	347,000	341,000
	2012	302,000	318,000	311,000	305,000
	2013	488,000	153,000	149,000	146,000
	2014	1,040,000	1,023,000	991,000	952,000
	2015	1,979,000	2,144,000	2,056,000	1,967,000
	2016	1,318,000	1,566,000	1,451,000	1,359,000
	2017			423,000	578,000
Private Passenger Total		5,705,000	5,770,000	5,941,000	5,858,000
Non Private Passenger	prior	33,000	33,000	35,000	36,000
	2008		-	1,000	1,000
	2009	31,000	31,000	28,000	29,000
	2010	43,000	43,000	40,000	39,000
	2011	119,000	113,000	109,000	108,000
	2012	251,000	182,000	180,000	178,000
	2013	480,000	479,000	468,000	459,000
	2014	608,000	205,000	200,000	198,000
	2015	885,000	1,056,000	1,024,000	991,000
	2016	1,321,000	1,511,000	1,457,000	1,400,000
	2017			172,000	236,000
Non Private Passenger Total		3,771,000	3,653,000	3,714,000	3,675,000
Grand Total		9,476,000	9,423,000	9,655,000	9,533,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	489,000	541,000	536,000	526,000
	2008	272,000	272,000	262,000	257,000
	2009	60,000	13,000	11,000	10,000
	2010	(68,000)	73,000	71,000	70,000
	2011	22,000	3,000	4,000	4,000
	2012	60,000	60,000	60,000	59,000
	2013	180,000	164,000	162,000	159,000
	2014	577,000	580,000	567,000	553,000
	2015	919,000	877,000	859,000	832,000
	2016	1,674,000	1,833,000	1,750,000	1,661,000
	2017			312,000	532,000
Private Passenger Total		4,185,000	4,416,000	4,594,000	4,663,000
Non Private Passenger	prior	14,000	14,000	16,000	16,000
	2008	20,000	20,000	24,000	24,000
	2009	(5,000)	(5,000)	(5,000)	(5,000)
	2010	27,000	27,000	34,000	33,000
	2011	67,000	77,000	75,000	73,000
	2012	94,000	93,000	86,000	84,000
	2013	232,000	213,000	200,000	196,000
	2014	607,000	613,000	602,000	589,000
	2015	1,760,000	1,694,000	1,668,000	1,638,000
	2016	2,559,000	2,735,000	2,682,000	2,619,000
	2017			306,000	600,000
Non Private Passenger Total		5,375,000	5,481,000	5,688,000	5,867,000
Grand Total		9,560,000	9,897,000	10,282,000	10,530,000

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
<input checked="" type="checkbox"/> Private Passenger	prior	20,000	20,000	20,000	19,000
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010	28,000	28,000	29,000	29,000
	2011	56,000	56,000	56,000	56,000
	2012	15,000	15,000	15,000	15,000
	2013	53,000	53,000	52,000	51,000
	2014	247,000	238,000	236,000	232,000
	2015	469,000	483,000	475,000	468,000
	2016	305,000	324,000	320,000	314,000
	2017			58,000	117,000
Private Passenger Total		1,192,000	1,216,000	1,260,000	1,300,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010		-	-	-
	2011	19,000	19,000	24,000	23,000
	2012	366,000	51,000	50,000	48,000
	2013	59,000	59,000	58,000	56,000
	2014	233,000	16,000	17,000	16,000
	2015	453,000	450,000	433,000	418,000
	2016	182,000	277,000	269,000	259,000
	2017			67,000	126,000
Non Private Passenger Total		1,309,000	869,000	915,000	943,000
Grand Total		2,501,000	2,085,000	2,175,000	2,243,000

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	4,410,000	4,844,000	4,802,000	4,707,000
	2008	407,000	422,000	414,000	407,000
	2009	736,000	450,000	425,000	418,000
	2010	482,000	715,000	698,000	684,000
	2011	(131,000)	(110,000)	(103,000)	(101,000)
	2012	420,000	521,000	490,000	481,000
	2013	1,153,000	1,175,000	1,139,000	1,115,000
	2014	1,370,000	1,296,000	1,257,000	1,237,000
	2015	2,267,000	2,268,000	2,211,000	2,171,000
	2016	3,264,000	3,594,000	3,471,000	3,407,000
	2017			499,000	963,000
Private Passenger Total		14,378,000	15,175,000	15,303,000	15,489,000
Non Private Passenger	prior	676,000	570,000	588,000	573,000
	2008	120,000	384,000	366,000	359,000
	2009	332,000	331,000	319,000	313,000
	2010	423,000	423,000	414,000	407,000
	2011	1,009,000	973,000	958,000	937,000
	2012	1,807,000	1,789,000	1,730,000	1,696,000
	2013	3,449,000	3,568,000	3,482,000	3,413,000
	2014	3,972,000	3,867,000	3,790,000	3,675,000
	2015	7,086,000	7,116,000	6,964,000	6,576,000
	2016	6,148,000	7,018,000	6,867,000	6,424,000
	2017			1,058,000	1,962,000
Non Private Passenger Total		25,022,000	26,039,000	26,536,000	26,335,000
Grand Total		39,400,000	41,214,000	41,839,000	41,824,000

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

page 6 of 10

Jurisdiction Desc	Alberta				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	(31,000)	(31,000)	(29,000)	(28,000)
	2008	58,000	58,000	58,000	57,000
	2009	52,000	52,000	52,000	51,000
	2010	296,000	438,000	431,000	423,000
	2011	473,000	473,000	466,000	457,000
	2012	584,000	953,000	949,000	929,000
	2013	1,076,000	1,076,000	1,078,000	1,056,000
	2014	2,045,000	2,437,000	2,425,000	2,378,000
	2015	2,742,000	2,423,000	2,415,000	2,372,000
	2016	2,943,000	3,168,000	3,123,000	3,093,000
	2017			255,000	504,000
Private Passenger Total		10,238,000	11,047,000	11,223,000	11,292,000
Non Private Passenger	prior	137,000	(509,000)	(496,000)	(487,000)
	2008	126,000	119,000	112,000	109,000
	2009	144,000	144,000	138,000	136,000
	2010	280,000	251,000	246,000	241,000
	2011	602,000	474,000	468,000	458,000
	2012	799,000	685,000	668,000	655,000
	2013	2,284,000	2,197,000	2,149,000	2,091,000
	2014	3,043,000	2,996,000	2,885,000	2,769,000
	2015	5,451,000	5,667,000	5,254,000	4,983,000
	2016	8,821,000	8,550,000	7,568,000	6,976,000
	2017			1,586,000	2,865,000
Non Private Passenger Total		21,687,000	20,574,000	20,578,000	20,796,000
Grand Total		31,925,000	31,621,000	31,801,000	32,088,000

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

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

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Jurisdiction Desc	Yukon		discount rate: 0.62%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount			ShareYYMM			
BusinessSegment Desc	Acc Year		201611	201612	201701	201702
Private Passenger	prior		5,000	5,000	5,000	5,000
	2008		8,000	8,000	8,000	8,000
	2009		13,000	13,000	13,000	13,000
	2010		(26,000)	(26,000)	(25,000)	(24,000)
	2011		54,000	198,000	194,000	190,000
	2012		54,000	54,000	53,000	52,000
	2013		86,000	86,000	83,000	81,000
	2014		163,000	163,000	163,000	162,000
	2015		273,000	273,000	272,000	269,000
	2016		304,000	333,000	331,000	327,000
	2017			10,000	33,000	
Private Passenger Total			934,000	1,107,000	1,107,000	1,116,000
Non Private Passenger	prior		1,000	1,000	1,000	1,000
	2008		1,000	1,000	1,000	1,000
	2009			-	-	-
	2010		2,000	2,000	2,000	2,000
	2011		6,000	6,000	6,000	6,000
	2012		21,000	21,000	20,000	20,000
	2013		50,000	50,000	50,000	50,000
	2014		92,000	92,000	91,000	90,000
	2015		203,000	200,000	199,000	198,000
	2016		331,000	290,000	287,000	283,000
	2017			57,000	105,000	
Non Private Passenger Total			707,000	663,000	714,000	756,000
Grand Total			1,641,000	1,770,000	1,821,000	1,872,000

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

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

discount rate: 0.62%

interest rate margin: 25 basis pts

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				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2008	1,000	1,000	1,000	1,000
	2009		-	-	-
	2010	6,000	6,000	6,000	6,000
	2011	13,000	13,000	13,000	13,000
	2012	26,000	26,000	26,000	26,000
	2013	28,000	28,000	27,000	26,000
	2014	51,000	51,000	51,000	50,000
	2015	191,000	191,000	189,000	181,000
	2016	123,000	140,000	139,000	127,000
	2017			8,000	12,000
Private Passenger Total		437,000	454,000	458,000	440,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012	7,000	7,000	7,000	7,000
	2013	20,000	20,000	20,000	20,000
	2014	91,000	91,000	90,000	90,000
	2015	183,000	183,000	182,000	181,000
	2016	191,000	229,000	228,000	228,000
	2017			18,000	40,000
Non Private Passenger Total		492,000	530,000	545,000	566,000
Grand Total		929,000	984,000	1,003,000	1,006,000

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: 0.62%
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	201611	201612	201701	201702	
Private Passenger	prior	4,917,000	5,403,000	5,394,000	5,289,000	
	2008	843,000	858,000	839,000	825,000	
	2009	980,000	646,000	617,000	605,000	
	2010	864,000	1,369,000	1,340,000	1,316,000	
	2011	1,090,000	1,336,000	1,319,000	1,293,000	
	2012	1,809,000	2,345,000	2,289,000	2,245,000	
	2013	3,645,000	3,211,000	3,157,000	3,090,000	
	2014	7,312,000	7,688,000	7,455,000	7,201,000	
	2015	10,872,000	10,723,000	10,383,000	10,025,000	
	2016	14,073,000	14,987,000	14,092,000	13,362,000	
	2017			2,173,000	3,645,000	
Private Passenger Total		46,405,000	48,566,000	49,058,000	48,896,000	
Non Private Passenger	prior	955,000	248,000	283,000	276,000	
	2008	265,000	522,000	502,000	492,000	
	2009	505,000	504,000	483,000	476,000	
	2010	794,000	738,000	729,000	716,000	
	2011	1,965,000	1,803,000	1,781,000	1,743,000	
	2012	3,706,000	3,157,000	3,065,000	3,007,000	
	2013	7,023,000	7,062,000	6,895,000	6,748,000	
	2014	10,072,000	9,407,000	9,175,000	8,915,000	
	2015	17,429,000	17,895,000	17,205,000	16,464,000	
	2016	22,643,000	23,945,000	22,568,000	21,389,000	
	2017			3,710,000	6,685,000	
Non Private Passenger Total		65,357,000	65,281,000	66,396,000	66,911,000	
Grand Total		111,762,000	113,847,000	115,454,000	115,807,000	

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	(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	201611	201612	201701	201702
<input checked="" type="checkbox"/> Private Passenger	prior	(17,000)	(17,000)	(17,000)	(17,000)
	2008	2,000	2,000	2,000	2,000
	2009	6,000	6,000	6,000	6,000
	2010	(5,000)	(5,000)	(5,000)	(5,000)
	2011	23,000	160,000	157,000	154,000
	2012	(22,000)	34,000	33,000	32,000
	2013	9,000	(62,000)	(61,000)	(60,000)
	2014	757,000	881,000	758,000	652,000
	2015	823,000	773,000	649,000	545,000
	2016	2,717,000	2,468,000	2,024,000	1,639,000
	2017			411,000	544,000
Private Passenger Total		4,293,000	4,240,000	3,957,000	3,492,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	68,000	129,000	126,000	124,000
	2008		-	-	-
	2009	3,000	3,000	3,000	3,000
	2010		(27,000)	(26,000)	(25,000)
	2011	57,000	55,000	54,000	53,000
	2012	136,000	108,000	106,000	105,000
	2013	252,000	279,000	273,000	272,000
	2014	971,000	1,081,000	1,059,000	1,054,000
	2015	707,000	843,000	801,000	801,000
	2016	2,240,000	2,415,000	2,294,000	2,283,000
	2017			367,000	599,000
Non Private Passenger Total		4,434,000	4,886,000	5,057,000	5,269,000
Grand Total		8,727,000	9,126,000	9,014,000	8,761,000

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				discount rate: 0.00%
AccountCode Desc	Undiscounted				
	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
<input checked="" type="checkbox"/> Private Passenger	prior	(54,000)	(54,000)	(52,000)	(50,000)
	2008	8,000	8,000	8,000	8,000
	2009	37,000	37,000	36,000	35,000
	2010	94,000	84,000	82,000	80,000
	2011	220,000	220,000	216,000	212,000
	2012	159,000	216,000	212,000	208,000
	2013	275,000	(60,000)	(59,000)	(58,000)
	2014	662,000	655,000	629,000	598,000
	2015	1,507,000	1,679,000	1,595,000	1,515,000
	2016	862,000	1,076,000	990,000	911,000
	2017			369,000	476,000
Private Passenger Total		3,770,000	3,861,000	4,026,000	3,935,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	10,000	10,000	10,000	10,000
	2010	26,000	26,000	25,000	24,000
	2011	43,000	43,000	42,000	41,000
	2012	132,000	83,000	81,000	79,000
	2013	169,000	171,000	164,000	157,000
	2014	398,000	(3,000)	(3,000)	(3,000)
	2015	655,000	837,000	804,000	772,000
	2016	1,114,000	1,290,000	1,238,000	1,182,000
	2017			148,000	191,000
Non Private Passenger Total		2,555,000	2,465,000	2,517,000	2,461,000
Grand Total		6,325,000	6,326,000	6,543,000	6,396,000

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 ▼	201611	201612	201701	201702
Private Passenger	prior	411,000	477,000	468,000	459,000
	2008	244,000	244,000	239,000	234,000
	2009	(24,000)	(24,000)	(24,000)	(24,000)
	2010	(128,000)	42,000	41,000	40,000
	2011	(5,000)	(7,000)	(7,000)	(7,000)
	2012	21,000	21,000	21,000	21,000
	2013	24,000	8,000	8,000	8,000
	2014	412,000	415,000	407,000	399,000
	2015	679,000	641,000	628,000	615,000
	2016	1,384,000	1,523,000	1,462,000	1,396,000
	2017			279,000	466,000
Private Passenger Total		3,018,000	3,340,000	3,522,000	3,607,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2008	6,000	6,000	6,000	6,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	44,000	54,000	53,000	52,000
	2012	45,000	46,000	45,000	44,000
	2013	(2,000)	(19,000)	(19,000)	(19,000)
	2014	375,000	391,000	383,000	375,000
	2015	1,484,000	1,428,000	1,407,000	1,386,000
	2016	2,188,000	2,332,000	2,285,000	2,239,000
	2017			262,000	521,000
Non Private Passenger Total		4,138,000	4,236,000	4,420,000	4,602,000
Grand Total		7,156,000	7,576,000	7,942,000	8,209,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts





Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	-	-	-	-
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011		-	-	-
	2012	14,000	14,000	14,000	14,000
	2013	49,000	49,000	48,000	47,000
	2014	200,000	192,000	188,000	184,000
	2015	345,000	359,000	352,000	345,000
	2016	182,000	190,000	184,000	178,000
	2017			48,000	97,000
Private Passenger Total		788,000	802,000	832,000	863,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	327,000	12,000	12,000	12,000
	2013	53,000	53,000	52,000	51,000
	2014	212,000	(5,000)	(5,000)	(5,000)
	2015	395,000	393,000	377,000	362,000
	2016	82,000	170,000	163,000	156,000
	2017			60,000	113,000
Non Private Passenger Total		1,067,000	621,000	657,000	687,000
Grand Total		1,855,000	1,423,000	1,489,000	1,550,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	2,597,000	3,050,000	2,990,000	2,931,000
	2008	352,000	382,000	374,000	367,000
	2009	553,000	272,000	267,000	262,000
	2010	271,000	504,000	494,000	484,000
	2011	(298,000)	(277,000)	(271,000)	(266,000)
	2012	52,000	154,000	151,000	148,000
	2013	756,000	800,000	784,000	768,000
	2014	908,000	837,000	812,000	796,000
	2015	1,820,000	1,826,000	1,771,000	1,736,000
	2016	2,781,000	3,075,000	2,952,000	2,893,000
	2017			436,000	844,000
Private Passenger Total		9,792,000	10,623,000	10,760,000	10,963,000
Non Private Passenger	prior	349,000	293,000	286,000	280,000
	2008	64,000	328,000	321,000	315,000
	2009	189,000	189,000	185,000	181,000
	2010	376,000	376,000	368,000	361,000
	2011	588,000	564,000	553,000	542,000
	2012	1,192,000	1,179,000	1,155,000	1,132,000
	2013	2,155,000	2,342,000	2,295,000	2,249,000
	2014	2,904,000	2,802,000	2,746,000	2,650,000
	2015	5,441,000	5,480,000	5,316,000	4,944,000
	2016	4,741,000	5,506,000	5,341,000	4,914,000
	2017			919,000	1,692,000
Non Private Passenger Total		17,999,000	19,059,000	19,485,000	19,260,000
Grand Total		27,791,000	29,682,000	30,245,000	30,223,000

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EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
 Private Passenger	prior	(77,000)	(77,000)	(75,000)	(73,000)
	2008	43,000	43,000	43,000	42,000
	2009	48,000	48,000	48,000	47,000
	2010	160,000	306,000	304,000	298,000
	2011	293,000	293,000	292,000	286,000
	2012	406,000	775,000	771,000	756,000
	2013	871,000	871,000	871,000	854,000
	2014	1,599,000	1,991,000	1,981,000	1,941,000
	2015	2,290,000	1,974,000	1,964,000	1,925,000
	2016	2,556,000	2,765,000	2,737,000	2,710,000
	2017			218,000	432,000
Private Passenger Total		8,189,000	8,989,000	9,154,000	9,218,000
 Non Private Passenger	prior	25,000	(578,000)	(565,000)	(553,000)
	2008	17,000	10,000	10,000	10,000
	2009	118,000	118,000	116,000	114,000
	2010	189,000	190,000	186,000	182,000
	2011	204,000	131,000	128,000	125,000
	2012	417,000	307,000	301,000	295,000
	2013	1,530,000	1,451,000	1,407,000	1,365,000
	2014	2,077,000	2,088,000	2,004,000	1,924,000
	2015	3,849,000	4,087,000	3,760,000	3,572,000
	2016	7,311,000	6,958,000	6,123,000	5,633,000
	2017			1,401,000	2,513,000
Non Private Passenger Total		15,737,000	14,762,000	14,871,000	15,180,000
Grand Total		23,926,000	23,751,000	24,025,000	24,398,000

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

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Jurisdiction Desc	Yukon		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year		201611	201612	201701	201702
Private Passenger	prior		5,000	5,000	5,000	5,000
	2008		7,000	7,000	7,000	7,000
	2009		12,000	12,000	12,000	12,000
	2010		(30,000)	(30,000)	(29,000)	(28,000)
	2011		24,000	181,000	177,000	173,000
	2012		50,000	50,000	49,000	48,000
	2013		78,000	78,000	76,000	74,000
	2014		147,000	147,000	146,000	145,000
	2015		127,000	127,000	126,000	125,000
	2016		269,000	295,000	292,000	289,000
	2017				8,000	26,000
Private Passenger Total			689,000	872,000	869,000	876,000
Non Private Passenger	prior		1,000	1,000	1,000	1,000
	2008		1,000	1,000	1,000	1,000
	2009			-	-	-
	2010		2,000	2,000	2,000	2,000
	2011		5,000	5,000	5,000	5,000
	2012		11,000	11,000	11,000	11,000
	2013		46,000	46,000	46,000	46,000
	2014		77,000	77,000	76,000	75,000
	2015		126,000	124,000	123,000	122,000
	2016		298,000	255,000	252,000	249,000
	2017				52,000	95,000
Non Private Passenger Total			567,000	522,000	569,000	607,000
Grand Total			1,256,000	1,394,000	1,438,000	1,483,000

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EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2008	15,000	15,000	15,000	15,000
	2009	9,000	9,000	9,000	9,000
	2010	4,000	4,000	4,000	4,000
	2011	34,000	35,000	34,000	33,000
	2012	80,000	80,000	78,000	76,000
	2013	156,000	156,000	153,000	150,000
	2014	264,000	264,000	259,000	254,000
	2015	339,000	446,000	433,000	420,000
	2016	513,000	568,000	540,000	513,000
	2017			97,000	173,000
Private Passenger Total		1,415,000	1,578,000	1,623,000	1,648,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	7,000	7,000	7,000	7,000
	2013	25,000	25,000	24,000	24,000
	2014	80,000	80,000	79,000	77,000
	2015	202,000	202,000	199,000	203,000
	2016	318,000	346,000	341,000	348,000
	2017			32,000	60,000
Non Private Passenger Total		635,000	663,000	685,000	722,000
Grand Total		2,050,000	2,241,000	2,308,000	2,370,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2008	1,000	1,000	1,000	1,000
	2009		-	-	-
	2010	5,000	5,000	5,000	5,000
	2011	12,000	12,000	12,000	12,000
	2012	19,000	19,000	19,000	19,000
	2013	25,000	25,000	25,000	24,000
	2014	46,000	46,000	46,000	45,000
	2015	174,000	174,000	172,000	165,000
	2016	109,000	125,000	124,000	112,000
	2017			7,000	10,000
Private Passenger Total		389,000	405,000	409,000	391,000
Non Private Passenger	prior		-	-	-
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012	6,000	6,000	6,000	6,000
	2013	18,000	18,000	18,000	18,000
	2014	37,000	37,000	37,000	37,000
	2015	166,000	166,000	164,000	163,000
	2016	163,000	198,000	197,000	197,000
	2017			15,000	35,000
Non Private Passenger Total		390,000	425,000	437,000	456,000
Grand Total		779,000	830,000	846,000	847,000

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)

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc ▼	Acc Year ▼	201611	201612	201701	201702
<input checked="" type="checkbox"/> Private Passenger	prior	2,864,000	3,383,000	3,318,000	3,254,000
	2008	671,000	701,000	688,000	675,000
	2009	641,000	360,000	354,000	347,000
	2010	370,000	909,000	895,000	877,000
	2011	303,000	617,000	610,000	597,000
	2012	779,000	1,363,000	1,348,000	1,322,000
	2013	2,243,000	1,865,000	1,845,000	1,807,000
	2014	4,995,000	5,428,000	5,226,000	5,014,000
	2015	8,104,000	7,999,000	7,690,000	7,391,000
	2016	11,373,000	12,085,000	11,305,000	10,641,000
	2017			1,873,000	3,068,000
Private Passenger Total		32,343,000	34,710,000	35,152,000	34,993,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	460,000	(138,000)	(135,000)	(131,000)
	2008	84,000	341,000	334,000	328,000
	2009	314,000	314,000	308,000	302,000
	2010	592,000	566,000	554,000	543,000
	2011	942,000	853,000	836,000	819,000
	2012	2,273,000	1,759,000	1,724,000	1,691,000
	2013	4,246,000	4,366,000	4,260,000	4,163,000
	2014	7,131,000	6,548,000	6,376,000	6,184,000
	2015	13,025,000	13,560,000	12,951,000	12,325,000
	2016	18,455,000	19,470,000	18,234,000	17,201,000
	2017			3,256,000	5,819,000
Non Private Passenger Total		47,522,000	47,639,000	48,698,000	49,244,000
Grand Total		79,865,000	82,349,000	83,850,000	84,237,000

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

EXHIBIT C-1
**Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)**

page 1 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
<input checked="" type="checkbox"/> Private Passenger	prior	373,000	373,000	372,000	368,000
	2008	50,000	50,000	47,000	46,000
	2009	100,000	100,000	99,000	98,000
	2010	172,000	172,000	170,000	167,000
	2011	397,000	395,000	372,000	218,000
	2012	393,000	393,000	389,000	384,000
	2013	348,000	348,000	317,000	312,000
	2014	376,000	373,000	365,000	406,000
	2015	458,000	458,000	452,000	447,000
	2016	642,000	699,000	692,000	434,000
	2017			45,000	86,000
Private Passenger Total		3,309,000	3,361,000	3,320,000	2,966,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	118,000	118,000	118,000	117,000
	2008	22,000	22,000	21,000	21,000
	2009	37,000	37,000	36,000	36,000
	2010	55,000	55,000	54,000	53,000
	2011	113,000	112,000	107,000	63,000
	2012	101,000	100,000	99,000	98,000
	2013	87,000	87,000	80,000	79,000
	2014	102,000	102,000	101,000	113,000
	2015	137,000	137,000	136,000	135,000
	2016	212,000	232,000	229,000	144,000
	2017			15,000	30,000
Non Private Passenger Total		984,000	1,002,000	996,000	889,000
Grand Total		4,293,000	4,363,000	4,316,000	3,855,000

EXHIBIT C-1

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

page 2 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	186,000	186,000	175,000	170,000
	2008	153,000	153,000	148,000	143,000
	2009	171,000	171,000	164,000	159,000
	2010	118,000	118,000	113,000	110,000
	2011	274,000	274,000	252,000	190,000
	2012	329,000	322,000	315,000	308,000
	2013	285,000	285,000	278,000	271,000
	2014	329,000	329,000	321,000	251,000
	2015	334,000	334,000	326,000	308,000
	2016	135,000	149,000	129,000	249,000
	2017			13,000	24,000
Private Passenger Total		2,314,000	2,321,000	2,234,000	2,183,000
Non Private Passenger	prior	140,000	140,000	133,000	129,000
	2008	127,000	127,000	127,000	124,000
	2009	143,000	143,000	138,000	135,000
	2010	99,000	99,000	97,000	95,000
	2011	208,000	208,000	192,000	145,000
	2012	243,000	237,000	234,000	230,000
	2013	201,000	201,000	197,000	193,000
	2014	213,000	213,000	208,000	164,000
	2015	205,000	205,000	202,000	191,000
	2016	82,000	89,000	77,000	152,000
	2017			8,000	16,000
Non Private Passenger Total		1,661,000	1,662,000	1,613,000	1,574,000
Grand Total		3,975,000	3,983,000	3,847,000	3,757,000

EXHIBIT C-1

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

page 3 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	840,000	840,000	815,000	801,000
	2008	412,000	411,000	393,000	385,000
	2009	299,000	299,000	292,000	286,000
	2010	166,000	166,000	162,000	159,000
	2011	164,000	164,000	160,000	135,000
	2012	151,000	151,000	148,000	146,000
	2013	159,000	159,000	156,000	153,000
	2014	116,000	116,000	113,000	126,000
	2015	145,000	145,000	142,000	139,000
	2016	111,000	114,000	111,000	138,000
	2017			11,000	20,000
Private Passenger Total		2,563,000	2,565,000	2,503,000	2,488,000
Non Private Passenger	prior	191,000	191,000	188,000	186,000
	2008	118,000	118,000	119,000	117,000
	2009	123,000	123,000	114,000	113,000
	2010	116,000	116,000	116,000	113,000
	2011	161,000	161,000	156,000	130,000
	2012	168,000	168,000	162,000	159,000
	2013	194,000	194,000	189,000	185,000
	2014	153,000	153,000	149,000	165,000
	2015	197,000	197,000	192,000	189,000
	2016	152,000	155,000	152,000	188,000
	2017			13,000	28,000
Non Private Passenger Total		1,573,000	1,576,000	1,550,000	1,573,000
Grand Total		4,136,000	4,141,000	4,053,000	4,061,000

EXHIBIT C-1

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.62%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
<input checked="" type="checkbox"/> Private Passenger	prior	(21,000)	(21,000)	(21,000)	(19,000)
	2008	41,000	41,000	40,000	39,000
	2009	35,000	35,000	34,000	33,000
	2010	30,000	30,000	29,000	28,000
	2011	53,000	53,000	45,000	36,000
	2012	(18,000)	(18,000)	(18,000)	(18,000)
	2013	45,000	45,000	43,000	42,000
	2014	28,000	28,000	28,000	49,000
	2015	74,000	74,000	73,000	72,000
	2016	54,000	58,000	57,000	62,000
	2017			-	2,000
Private Passenger Total		321,000	325,000	310,000	326,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(13,000)	(13,000)	(13,000)	(12,000)
	2008	20,000	20,000	21,000	21,000
	2009	20,000	20,000	20,000	20,000
	2010	19,000	19,000	18,000	18,000
	2011	30,000	30,000	28,000	23,000
	2012	(10,000)	(10,000)	(10,000)	(10,000)
	2013	29,000	29,000	27,000	25,000
	2014	19,000	19,000	18,000	30,000
	2015	50,000	50,000	49,000	48,000
	2016	35,000	38,000	37,000	40,000
	2017			-	(1,000)
Non Private Passenger Total		199,000	202,000	195,000	202,000
Grand Total		520,000	527,000	505,000	528,000

EXHIBIT C-1

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

page 5 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	5,855,000	5,855,000	5,615,000	5,450,000
	2008	1,224,000	1,224,000	1,172,000	1,137,000
	2009	930,000	930,000	884,000	857,000
	2010	803,000	779,000	746,000	724,000
	2011	748,000	748,000	671,000	945,000
	2012	1,251,000	1,246,000	1,200,000	1,170,000
	2013	848,000	840,000	807,000	784,000
	2014	512,000	512,000	488,000	693,000
	2015	634,000	634,000	613,000	595,000
	2016	365,000	399,000	381,000	566,000
	2017			35,000	72,000
Private Passenger Total		13,170,000	13,167,000	12,612,000	12,993,000
Non Private Passenger	prior	1,871,000	1,871,000	1,823,000	1,784,000
	2008	572,000	572,000	544,000	533,000
	2009	532,000	532,000	516,000	505,000
	2010	606,000	587,000	571,000	560,000
	2011	600,000	600,000	548,000	772,000
	2012	1,150,000	1,146,000	1,117,000	1,100,000
	2013	1,299,000	1,285,000	1,254,000	1,230,000
	2014	955,000	955,000	926,000	1,320,000
	2015	1,409,000	1,409,000	1,380,000	1,354,000
	2016	815,000	883,000	857,000	1,276,000
	2017			76,000	151,000
Non Private Passenger Total		9,809,000	9,840,000	9,612,000	10,585,000
Grand Total		22,979,000	23,007,000	22,224,000	23,578,000

EXHIBIT C-1

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

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	289,000	289,000	285,000	281,000
	2008	133,000	133,000	129,000	127,000
	2009	108,000	108,000	105,000	103,000
	2010	87,000	86,000	84,000	82,000
	2011	107,000	107,000	105,000	102,000
	2012	116,000	116,000	112,000	110,000
	2013	111,000	111,000	109,000	107,000
	2014	106,000	106,000	104,000	101,000
	2015	128,000	128,000	125,000	122,000
	2016	23,000	25,000	24,000	105,000
	2017			(1,000)	-
Private Passenger Total		1,208,000	1,209,000	1,181,000	1,240,000
Non Private Passenger	prior	492,000	492,000	482,000	479,000
	2008	461,000	461,000	449,000	446,000
	2009	386,000	386,000	375,000	371,000
	2010	309,000	302,000	297,000	294,000
	2011	360,000	360,000	356,000	352,000
	2012	416,000	416,000	409,000	404,000
	2013	439,000	439,000	432,000	428,000
	2014	459,000	459,000	451,000	448,000
	2015	590,000	590,000	584,000	580,000
	2016	114,000	122,000	117,000	562,000
	2017			(3,000)	(9,000)
Non Private Passenger Total		4,026,000	4,027,000	3,949,000	4,355,000
Grand Total		5,234,000	5,236,000	5,130,000	5,595,000

EXHIBIT C-1

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

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
<input checked="" type="checkbox"/> Private Passenger	prior	(23,000)	(23,000)	(22,000)	(21,000)
	2008	13,000	13,000	13,000	13,000
	2009	9,000	9,000	9,000	9,000
	2010	6,000	6,000	6,000	6,000
	2011	10,000	10,000	9,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013		-	-	-
	2014	(10,000)	(10,000)	(10,000)	7,000
	2015	22,000	22,000	22,000	22,000
	2016	(4,000)	(3,000)	(4,000)	8,000
	2017			-	1,000
Private Passenger Total		31,000	32,000	31,000	60,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(7,000)	(7,000)	(7,000)	(7,000)
	2008	8,000	8,000	8,000	8,000
	2009	8,000	8,000	8,000	8,000
	2010	7,000	7,000	7,000	7,000
	2011	12,000	12,000	11,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	(13,000)	(13,000)	(13,000)	10,000
	2015	32,000	32,000	32,000	32,000
	2016	(8,000)	(9,000)	(10,000)	14,000
	2017			1,000	-
Non Private Passenger Total		47,000	46,000	45,000	88,000
Grand Total		78,000	78,000	76,000	148,000

EXHIBIT C-1

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

page 8 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	56,000	56,000	57,000	57,000
	2008	36,000	36,000	36,000	36,000
	2009	34,000	34,000	33,000	33,000
	2010	26,000	26,000	26,000	26,000
	2011	30,000	30,000	30,000	30,000
	2012	31,000	31,000	31,000	31,000
	2013	38,000	38,000	38,000	38,000
	2014	45,000	45,000	46,000	46,000
	2015	104,000	104,000	105,000	105,000
	2016	(50,000)	(53,000)	(56,000)	32,000
	2017			(3,000)	(6,000)
Private Passenger Total		350,000	347,000	343,000	428,000
Non Private Passenger	prior	16,000	16,000	16,000	16,000
	2008	11,000	11,000	11,000	11,000
	2009	10,000	10,000	10,000	10,000
	2010	9,000	9,000	9,000	9,000
	2011	10,000	10,000	10,000	10,000
	2012	11,000	11,000	11,000	11,000
	2013	15,000	15,000	15,000	15,000
	2014	16,000	16,000	16,000	15,000
	2015	35,000	35,000	35,000	35,000
	2016	(18,000)	(19,000)	(20,000)	13,000
	2017			(1,000)	(3,000)
Non Private Passenger Total		115,000	114,000	112,000	142,000
Grand Total		465,000	461,000	455,000	570,000

EXHIBIT C-1

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

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Jurisdiction Desc	Nunavut				discount rate: 0.62%
AccountCode Desc	Retro Claims Expense				interest rate margin: 25 basis pts
AccountCode	(All)				
AccidentYear	(All)				

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	3,000	3,000	3,000	3,000
	2008	6,000	6,000	6,000	6,000
	2009	7,000	7,000	7,000	7,000
	2010	7,000	7,000	7,000	7,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	(9,000)	(9,000)	(9,000)	(9,000)
	2014	20,000	20,000	20,000	11,000
	2015	7,000	7,000	7,000	7,000
	2016	(10,000)	(10,000)	(10,000)	7,000
	2017			(1,000)	(2,000)
Private Passenger Total		48,000	48,000	47,000	54,000
Non Private Passenger	prior	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	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	16,000	16,000	16,000	9,000
	2015	6,000	6,000	6,000	6,000
	2016	(11,000)	(13,000)	(13,000)	9,000
	2017			(2,000)	(3,000)
Non Private Passenger Total		28,000	26,000	24,000	38,000
Grand Total		76,000	74,000	71,000	92,000

EXHIBIT C-1

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

page 10 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year	▼	201611	201612	201701	201702
Private Passenger	prior		7,558,000	7,558,000	7,279,000	7,090,000
	2008		2,068,000	2,067,000	1,984,000	1,932,000
	2009		1,693,000	1,693,000	1,627,000	1,585,000
	2010		1,415,000	1,390,000	1,343,000	1,309,000
	2011		1,791,000	1,789,000	1,652,000	1,671,000
	2012		2,270,000	2,258,000	2,194,000	2,148,000
	2013		1,825,000	1,817,000	1,739,000	1,698,000
	2014		1,522,000	1,519,000	1,475,000	1,690,000
	2015		1,906,000	1,906,000	1,865,000	1,817,000
	2016		1,266,000	1,378,000	1,324,000	1,601,000
	2017				99,000	197,000
Private Passenger Total			23,314,000	23,375,000	22,581,000	22,738,000
Non Private Passenger	prior		2,810,000	2,810,000	2,742,000	2,694,000
	2008		1,341,000	1,341,000	1,302,000	1,283,000
	2009		1,263,000	1,263,000	1,221,000	1,202,000
	2010		1,224,000	1,198,000	1,173,000	1,153,000
	2011		1,500,000	1,499,000	1,414,000	1,509,000
	2012		2,094,000	2,083,000	2,037,000	2,007,000
	2013		2,256,000	2,242,000	2,186,000	2,147,000
	2014		1,920,000	1,920,000	1,872,000	2,274,000
	2015		2,661,000	2,661,000	2,616,000	2,570,000
	2016		1,373,000	1,478,000	1,426,000	2,398,000
	2017				107,000	209,000
Non Private Passenger Total			18,442,000	18,495,000	18,096,000	19,446,000
Grand Total			41,756,000	41,870,000	40,677,000	42,184,000

EXHIBIT C-2

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	Undiscounted Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
ShareYMM					
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	331,000	331,000	327,000	323,000
	2008	45,000	45,000	44,000	43,000
	2009	92,000	92,000	91,000	90,000
	2010	157,000	157,000	155,000	153,000
	2011	359,000	357,000	354,000	200,000
	2012	329,000	329,000	325,000	321,000
	2013	271,000	271,000	266,000	261,000
	2014	275,000	272,000	267,000	309,000
	2015	344,000	344,000	339,000	335,000
	2016	501,000	546,000	542,000	284,000
	2017			31,000	62,000
Private Passenger Total		2,704,000	2,744,000	2,741,000	2,381,000
Non Private Passenger	prior	106,000	106,000	105,000	104,000
	2008	20,000	20,000	20,000	20,000
	2009	34,000	34,000	33,000	33,000
	2010	50,000	50,000	49,000	48,000
	2011	103,000	102,000	101,000	57,000
	2012	85,000	84,000	83,000	82,000
	2013	68,000	68,000	67,000	66,000
	2014	75,000	75,000	74,000	86,000
	2015	103,000	103,000	102,000	101,000
	2016	165,000	180,000	179,000	94,000
	2017			10,000	21,000
Non Private Passenger Total		809,000	822,000	823,000	712,000
Grand Total		3,513,000	3,566,000	3,564,000	3,093,000

EXHIBIT C-2

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

page 2 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	147,000	147,000	143,000	139,000
	2008	141,000	141,000	137,000	133,000
	2009	157,000	157,000	152,000	147,000
	2010	108,000	108,000	105,000	102,000
	2011	243,000	243,000	237,000	175,000
	2012	296,000	290,000	284,000	278,000
	2013	238,000	238,000	232,000	226,000
	2014	267,000	267,000	261,000	191,000
	2015	262,000	262,000	256,000	250,000
	2016	69,000	76,000	70,000	192,000
	2017			6,000	11,000
Private Passenger Total		1,928,000	1,929,000	1,883,000	1,844,000
Non Private Passenger	prior	112,000	112,000	110,000	108,000
	2008	117,000	117,000	115,000	113,000
	2009	131,000	131,000	128,000	125,000
	2010	91,000	91,000	89,000	87,000
	2011	183,000	183,000	180,000	134,000
	2012	218,000	213,000	210,000	207,000
	2013	168,000	168,000	165,000	162,000
	2014	174,000	174,000	171,000	126,000
	2015	161,000	161,000	159,000	157,000
	2016	42,000	45,000	43,000	118,000
	2017			4,000	8,000
Non Private Passenger Total		1,397,000	1,395,000	1,374,000	1,345,000
Grand Total		3,325,000	3,324,000	3,257,000	3,189,000

EXHIBIT C-2

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

page 3 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	768,000	768,000	753,000	740,000
	2008	378,000	377,000	369,000	362,000
	2009	274,000	274,000	269,000	264,000
	2010	152,000	152,000	149,000	146,000
	2011	152,000	152,000	149,000	124,000
	2012	140,000	140,000	138,000	136,000
	2013	130,000	130,000	128,000	126,000
	2014	90,000	90,000	88,000	101,000
	2015	113,000	113,000	111,000	109,000
	2016	68,000	74,000	72,000	99,000
	2017			6,000	11,000
Private Passenger Total		2,265,000	2,270,000	2,232,000	2,218,000
Non Private Passenger	prior	176,000	176,000	174,000	172,000
	2008	112,000	112,000	110,000	108,000
	2009	112,000	112,000	110,000	108,000
	2010	107,000	107,000	105,000	103,000
	2011	150,000	150,000	147,000	122,000
	2012	156,000	156,000	153,000	150,000
	2013	159,000	159,000	156,000	153,000
	2014	118,000	118,000	115,000	132,000
	2015	154,000	154,000	151,000	148,000
	2016	93,000	101,000	98,000	135,000
	2017			7,000	15,000
Non Private Passenger Total		1,337,000	1,345,000	1,326,000	1,346,000
Grand Total		3,602,000	3,615,000	3,558,000	3,564,000

EXHIBIT C-2

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island	
AccountCode Desc	Undiscounted Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts







Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
ShareYYMM					
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
 Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	27,000	27,000	26,000	25,000
	2011	43,000	43,000	42,000	33,000
	2012	(22,000)	(22,000)	(22,000)	(22,000)
	2013	41,000	41,000	40,000	39,000
	2014	19,000	19,000	18,000	39,000
	2015	56,000	56,000	55,000	54,000
	2016	34,000	37,000	36,000	41,000
	2017			(1,000)	(1,000)
Private Passenger Total		220,000	223,000	216,000	230,000
 Non Private Passenger	prior	(20,000)	(20,000)	(19,000)	(18,000)
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	17,000	17,000	17,000	17,000
	2011	26,000	26,000	26,000	21,000
	2012	(13,000)	(13,000)	(13,000)	(13,000)
	2013	26,000	26,000	25,000	24,000
	2014	12,000	12,000	11,000	24,000
	2015	38,000	38,000	37,000	36,000
	2016	22,000	24,000	23,000	26,000
	2017			(1,000)	(2,000)
Non Private Passenger Total		146,000	148,000	144,000	153,000
Grand Total		366,000	371,000	360,000	383,000

EXHIBIT C-2

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

page 5 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts



Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
 Private Passenger	prior	5,414,000	5,414,000	5,252,000	5,095,000
	2008	1,143,000	1,143,000	1,109,000	1,076,000
	2009	863,000	863,000	837,000	812,000
	2010	744,000	721,000	699,000	678,000
	2011	637,000	637,000	609,000	885,000
	2012	1,106,000	1,102,000	1,073,000	1,045,000
	2013	701,000	694,000	672,000	651,000
	2014	390,000	390,000	372,000	580,000
	2015	492,000	492,000	476,000	461,000
	2016	241,000	263,000	249,000	436,000
	2017			24,000	47,000
Private Passenger Total		11,731,000	11,719,000	11,372,000	11,766,000
 Non Private Passenger	prior	1,729,000	1,729,000	1,694,000	1,659,000
	2008	527,000	527,000	516,000	506,000
	2009	490,000	490,000	480,000	470,000
	2010	558,000	540,000	529,000	518,000
	2011	505,000	505,000	490,000	715,000
	2012	1,012,000	1,009,000	991,000	974,000
	2013	1,068,000	1,057,000	1,035,000	1,014,000
	2014	726,000	726,000	703,000	1,102,000
	2015	1,094,000	1,094,000	1,071,000	1,048,000
	2016	539,000	585,000	564,000	988,000
	2017			50,000	100,000
Non Private Passenger Total		8,248,000	8,262,000	8,123,000	9,094,000
Grand Total		19,979,000	19,981,000	19,495,000	20,860,000

EXHIBIT C-2

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

page 6 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	250,000	250,000	246,000	242,000
	2008	122,000	122,000	120,000	118,000
	2009	99,000	99,000	97,000	95,000
	2010	80,000	79,000	77,000	75,000
	2011	98,000	98,000	96,000	94,000
	2012	105,000	105,000	103,000	101,000
	2013	102,000	102,000	100,000	98,000
	2014	95,000	95,000	93,000	91,000
	2015	86,000	86,000	84,000	82,000
	2016	(19,000)	(20,000)	(21,000)	62,000
	2017			(2,000)	(3,000)
Private Passenger Total		1,018,000	1,016,000	993,000	1,055,000
Non Private Passenger	prior	443,000	443,000	440,000	437,000
	2008	426,000	426,000	422,000	418,000
	2009	354,000	354,000	350,000	346,000
	2010	284,000	277,000	274,000	271,000
	2011	330,000	330,000	327,000	324,000
	2012	382,000	382,000	378,000	374,000
	2013	403,000	403,000	399,000	395,000
	2014	412,000	412,000	408,000	404,000
	2015	400,000	400,000	396,000	392,000
	2016	(101,000)	(110,000)	(113,000)	334,000
	2017			(12,000)	(24,000)
Non Private Passenger Total		3,333,000	3,317,000	3,269,000	3,671,000
Grand Total		4,351,000	4,333,000	4,262,000	4,726,000

EXHIBIT C-2

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

page 7 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
<input checked="" type="checkbox"/> Private Passenger	prior	(30,000)	(30,000)	(29,000)	(28,000)
	2008	12,000	12,000	12,000	12,000
	2009	8,000	8,000	8,000	8,000
	2010	5,000	5,000	5,000	5,000
	2011	8,000	8,000	8,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	(11,000)	(11,000)	(11,000)	6,000
	2015	11,000	11,000	11,000	11,000
	2016	(7,000)	(7,000)	(7,000)	5,000
	2017			-	-
Private Passenger Total		2,000	2,000	3,000	31,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(12,000)	(12,000)	(11,000)	(11,000)
	2008	7,000	7,000	7,000	7,000
	2009	7,000	7,000	7,000	7,000
	2010	6,000	6,000	6,000	6,000
	2011	10,000	10,000	10,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(14,000)	(14,000)	(14,000)	9,000
	2015	17,000	17,000	17,000	17,000
	2016	(14,000)	(15,000)	(15,000)	9,000
	2017			-	(1,000)
Non Private Passenger Total		13,000	12,000	13,000	56,000
Grand Total		15,000	14,000	16,000	87,000

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	52,000	52,000	52,000	52,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	24,000	24,000	24,000	24,000
	2011	27,000	27,000	27,000	27,000
	2012	28,000	28,000	28,000	28,000
	2013	31,000	31,000	31,000	31,000
	2014	23,000	23,000	23,000	27,000
	2015	91,000	91,000	91,000	91,000
	2016	(61,000)	(66,000)	(66,000)	23,000
	2017			(4,000)	(9,000)
Private Passenger Total		280,000	275,000	271,000	359,000
Non Private Passenger	prior	15,000	15,000	15,000	15,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	8,000	8,000	8,000	8,000
	2011	9,000	9,000	9,000	9,000
	2012	10,000	10,000	10,000	10,000
	2013	12,000	12,000	12,000	12,000
	2014	8,000	8,000	8,000	9,000
	2015	30,000	30,000	30,000	30,000
	2016	(23,000)	(24,000)	(24,000)	9,000
	2017			(1,000)	(4,000)
Non Private Passenger Total		88,000	87,000	86,000	117,000
Grand Total		368,000	362,000	357,000	476,000

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201611	201612	201701	201702
Private Passenger	prior	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	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	15,000	15,000	15,000	6,000
	2015	6,000	6,000	6,000	6,000
	2016	(12,000)	(13,000)	(13,000)	4,000
	2017			(1,000)	(2,000)
Private Passenger Total		34,000	33,000	32,000	39,000
Non Private Passenger	prior	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	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	12,000	12,000	12,000	5,000
	2015	5,000	5,000	5,000	5,000
	2016	(15,000)	(17,000)	(17,000)	5,000
	2017			(2,000)	(3,000)
Non Private Passenger Total		16,000	14,000	12,000	26,000
Grand Total		50,000	47,000	44,000	65,000

EXHIBIT C-2

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year	201611	201612	201701	201702	
Private Passenger	prior	6,888,000	6,888,000	6,702,000	6,523,000	
	2008	1,917,000	1,916,000	1,866,000	1,818,000	
	2009	1,562,000	1,562,000	1,522,000	1,483,000	
	2010	1,303,000	1,279,000	1,246,000	1,214,000	
	2011	1,574,000	1,572,000	1,529,000	1,551,000	
	2012	1,997,000	1,987,000	1,944,000	1,902,000	
	2013	1,503,000	1,496,000	1,458,000	1,421,000	
	2014	1,163,000	1,160,000	1,126,000	1,350,000	
	2015	1,461,000	1,461,000	1,429,000	1,399,000	
	2016	814,000	890,000	862,000	1,146,000	
	2017			59,000	116,000	
Private Passenger Total		20,182,000	20,211,000	19,743,000	19,923,000	
Non Private Passenger	prior	2,551,000	2,551,000	2,510,000	2,468,000	
	2008	1,240,000	1,240,000	1,221,000	1,203,000	
	2009	1,160,000	1,160,000	1,140,000	1,121,000	
	2010	1,125,000	1,100,000	1,081,000	1,062,000	
	2011	1,321,000	1,320,000	1,295,000	1,394,000	
	2012	1,863,000	1,854,000	1,825,000	1,797,000	
	2013	1,894,000	1,883,000	1,849,000	1,816,000	
	2014	1,523,000	1,523,000	1,488,000	1,897,000	
	2015	2,002,000	2,002,000	1,968,000	1,934,000	
	2016	708,000	769,000	738,000	1,718,000	
	2017			55,000	110,000	
Non Private Passenger Total		15,387,000	15,402,000	15,170,000	16,520,000	
Grand Total		35,569,000	35,613,000	34,913,000	36,443,000	

EXHIBIT D
Future Expected Cost Ratios - Member Statements (includes Actuarial Present Value Adjustments)

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Jurisdiction Desc	ShareYMM 201611	201612	201701	201702
Private Passenger	Newfoundland & Labrador	86.6%	85.7%	84.9%	84.9%
	New Brunswick	78.9%	79.0%	78.2%	78.3%
	Nova Scotia	84.0%	83.8%	83.0%	83.0%
	Prince Edward Island	62.7%	59.9%	59.3%	59.1%
	Ontario	68.7%	69.1%	68.1%	68.1%
	Alberta	74.4%	74.3%	74.1%	74.1%
	Yukon	81.8%	82.9%	82.8%	82.9%
	Northwest Territories	60.5%	61.3%	60.8%	60.8%
	Nunavut	41.4%	40.1%	39.1%	39.4%
Non Private Passenger	Newfoundland & Labrador	112.6%	109.8%	109.0%	109.0%
	New Brunswick	65.8%	65.8%	65.0%	65.1%
	Nova Scotia	77.9%	77.7%	76.9%	76.9%
	Prince Edward Island	75.7%	72.3%	71.8%	71.7%
	Ontario	74.2%	74.4%	73.3%	73.4%
	Alberta	70.8%	69.5%	69.3%	69.3%
	Yukon	66.3%	67.6%	67.2%	67.1%
	Northwest Territories	48.9%	49.4%	49.0%	48.5%
	Nunavut	54.9%	54.6%	54.3%	53.8%
Grand Total		75.9%	75.3%	74.6%	74.8%

Future Expected Cost Ratios - Nominal (excludes Actuarial Present Value Adjustments)

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Jurisdiction Desc	ShareYMM 201611	201612	201701	201702
Private Passenger	Newfoundland & Labrador	80.5%	79.6%	79.6%	79.6%
	New Brunswick	72.9%	73.0%	72.9%	72.9%
	Nova Scotia	77.4%	77.3%	77.3%	77.3%
	Prince Edward Island	57.6%	55.1%	55.1%	54.9%
	Ontario	62.7%	63.1%	63.1%	63.1%
	Alberta	68.7%	68.7%	68.6%	68.7%
	Yukon	75.7%	76.1%	76.3%	76.4%
	Northwest Territories	56.2%	57.0%	57.0%	57.0%
	Nunavut	39.2%	37.9%	37.2%	37.4%
Non Private Passenger	Newfoundland & Labrador	104.3%	101.7%	101.7%	101.7%
	New Brunswick	60.9%	60.9%	60.8%	60.9%
	Nova Scotia	71.9%	71.7%	71.7%	71.7%
	Prince Edward Island	70.1%	67.0%	67.0%	66.9%
	Ontario	67.4%	67.6%	67.6%	67.6%
	Alberta	66.2%	65.1%	65.0%	65.0%
	Yukon	61.3%	62.7%	62.8%	62.8%
	Northwest Territories	45.8%	46.0%	46.1%	45.8%
	Nunavut	51.3%	50.7%	50.5%	50.2%
Grand Total		70.2%	69.6%	69.6%	69.7%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	9.0%	10.0%	10.0%	5.0%	9.6%
discount rate:				0.62%	discount rate:			
margin (basis points):				25	margin (basis points):			

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
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%	10.4%	5.0%	12.2%	12.5%	10.1%	5.0%	11.6%	
2015	12.5%	10.0%	5.0%	11.6%	12.5%	10.1%	5.0%	11.3%	
2016	12.4%	10.1%	5.0%	11.7%	12.2%	10.2%	5.0%	11.2%	
prem liab	12.0%	10.0%	5.0%	10.1%	11.3%	10.2%	5.0%	10.1%	
discount rate:				0.62%	discount rate:				0.62%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NOVA SCOTIA

	Private Passenger					Non-Private Passenger			
	Selected Margins for Adverse Development					Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%	10.0%	5.0%	11.6%
2014	12.5%	10.0%	5.0%	11.8%		12.5%	10.1%	5.0%	11.7%
2015	12.5%	10.1%	5.0%	12.0%		12.5%	10.2%	5.0%	11.7%
2016	12.3%	10.1%	5.0%	11.7%		12.3%	10.2%	5.0%	11.3%
prem liab	11.8%	10.1%	5.0%	10.1%		11.6%	10.1%	5.0%	10.5%
discount rate:				0.62%	discount rate:				0.62%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

Private Passenger					Non-Private Passenger				
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%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	12.5%	10.1%	5.0%	12.3%	12.5%	10.3%	5.0%	11.5%	
2016	12.3%	10.1%	5.0%	12.0%	12.2%	10.1%	5.0%	11.1%	
prem liab	12.1%	10.1%	5.0%	11.4%	11.5%	10.1%	5.0%	10.2%	
discount rate:				0.62%	discount rate:				0.62%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ONTARIO

	Private Passenger				Non-Private Passenger				
	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%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	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%	10.0%	
2013	12.2%	12.5%	5.0%	12.3%	12.5%	12.5%	7.0%	12.4%	
2014	12.5%	12.5%	6.4%	12.5%	12.5%	12.5%	12.1%	12.5%	
2015	14.9%	15.0%	7.6%	14.8%	15.0%	15.0%	13.0%	15.0%	
2016	14.6%	15.0%	6.3%	14.4%	14.3%	15.0%	7.1%	14.4%	
prem liab	12.1%	15.0%	5.1%	11.7%	13.0%	15.0%	5.6%	12.9%	
discount rate:				0.62%	discount rate:				0.62%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				TOTAL	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages			Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%	10.0%	
2014	12.5%	11.6%	5.0%	12.4%	12.5%	10.9%	5.0%	12.5%	
2015	12.5%	10.7%	5.0%	12.5%	12.4%	10.7%	5.0%	12.4%	
2016	12.2%	10.3%	5.0%	12.0%	11.8%	10.4%	5.0%	10.7%	
prem liab	12.0%	10.1%	5.0%	11.0%	11.4%	10.3%	5.0%	8.8%	
discount rate: 0.62%					discount rate: 0.62%				
margin (basis points): 25					margin (basis points): 25				

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
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%	10.6%	5.0%	12.4%	12.5%	11.7%	5.0%	12.4%	
2015	12.5%	10.7%	5.0%	12.4%	12.4%	12.4%	5.0%	12.3%	
2016	12.3%	10.8%	5.0%	12.3%	11.6%	11.3%	5.0%	10.8%	
prem liab	12.1%	10.6%	5.0%	11.5%	11.5%	11.7%	5.0%	9.8%	
discount rate:				0.62%	discount rate:				0.62%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

Private Passenger					Non-Private Passenger				
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	12.5%	11.4%	5.0%	12.5%	12.5%	10.8%	5.0%	12.3%	12.3%
2015	12.5%	11.3%	5.0%	12.3%	12.2%	11.1%	5.0%	10.7%	10.7%
2016	12.0%	11.4%	5.0%	11.4%	12.0%	11.0%	5.0%	10.9%	10.9%
prem liab	11.2%	10.9%	5.0%	9.3%	11.5%	11.1%	5.0%	9.5%	9.5%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
0.62%					0.62%				
25					25				

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	12.5%	11.5%	5.0%	12.4%	10.1%	10.8%	5.0%		10.1%
2015	12.1%	11.5%	5.0%	10.5%	12.4%	11.1%	5.0%		11.2%
2016	12.1%	11.4%	5.0%	11.7%	12.1%	11.0%	5.0%		11.6%
prem liab	11.4%	11.3%	5.0%	9.4%	12.2%	10.8%	5.0%		11.2%

discount rate: 0.62%
 margin (basis points): 25

discount rate: 0.62%
 margin (basis points): 25

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2016.

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	768	730	694	661	629	598	725	712
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1,364	1,325	1,287	1,251	1,216	1,184	1,319	1,305
2008	181	180	179	178	177	176	180	179
2009	357	355	352	350	347	345	354	353
2010	371	368	365	362	360	357	367	367
2011	2,919	2,892	2,863	2,837	2,811	2,786	2,888	2,877
2012	5,235	5,187	5,140	5,093	5,048	5,005	5,180	5,163
2013	5,928	5,870	5,815	5,760	5,707	5,655	5,862	5,842
2014	11,104	10,993	10,885	10,780	10,678	10,577	10,978	10,939
2015	14,437	14,279	14,126	13,976	13,830	13,688	14,257	14,202
2016	18,022	17,798	17,579	17,366	17,159	16,957	17,767	17,686
Total	60,686	59,977	59,285	58,614	57,962	57,328	59,877	59,625
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	709	-	(692)	(1,363)	(2,015)	(2,649)	(100)	(352)
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	5.2%	-	(4.9%)	(9.5%)	(13.8%)	(18.1%)	(0.7%)	(2.5%)
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	2.9%	-	(2.9%)	(5.6%)	(8.2%)	(10.6%)	(0.5%)	(1.5%)
2008	0.6%	-	(0.6%)	(1.1%)	(1.7%)	(2.2%)	-	(0.6%)
2009	0.6%	-	(0.8%)	(1.4%)	(2.3%)	(2.8%)	(0.3%)	(0.6%)
2010	0.8%	-	(0.8%)	(1.6%)	(2.2%)	(3.0%)	(0.3%)	(0.3%)
2011	0.9%	-	(1.0%)	(1.9%)	(2.8%)	(3.7%)	(0.1%)	(0.5%)
2012	0.9%	-	(0.9%)	(1.8%)	(2.7%)	(3.5%)	(0.1%)	(0.5%)
2013	1.0%	-	(0.9%)	(1.9%)	(2.8%)	(3.7%)	(0.1%)	(0.5%)
2014	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.5%)
2015	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.1%)	(0.2%)	(0.5%)
2016	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(0.2%)	(0.6%)
Total	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.4%)	(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)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2016.

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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	231	230	229	228	227	226	230	230
2004	-	-	-	-	-	-	-	-
2005	218	211	204	197	190	184	209	207
2006	227	222	217	212	208	203	221	219
2007	6	6	6	6	6	6	6	6
2008	444	436	428	420	413	406	434	432
2009	403	396	390	384	378	372	395	393
2010	539	532	527	521	515	510	532	530
2011	2,138	2,118	2,096	2,077	2,058	2,039	2,115	2,107
2012	2,680	2,656	2,633	2,610	2,588	2,566	2,653	2,644
2013	5,756	5,699	5,643	5,589	5,536	5,485	5,691	5,670
2014	6,006	5,940	5,876	5,815	5,755	5,695	5,931	5,908
2015	7,320	7,223	7,127	7,035	6,945	6,858	7,209	7,174
2016	8,165	8,041	7,920	7,802	7,687	7,577	8,024	7,980
Total	34,133	33,710	33,296	32,896	32,506	32,127	33,650	33,500
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	423	-	(414)	(814)	(1,204)	(1,583)	(60)	(210)
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	0.4%	-	(0.4%)	(0.9%)	(1.3%)	(1.7%)	-	-
2004	-	-	-	-	-	-	-	-
2005	3.3%	-	(3.3%)	(6.6%)	(10.0%)	(12.8%)	(0.9%)	(1.9%)
2006	2.3%	-	(2.3%)	(4.5%)	(6.3%)	(8.6%)	(0.5%)	(1.4%)
2007	-	-	-	-	-	-	-	-
2008	1.8%	-	(1.8%)	(3.7%)	(5.3%)	(6.9%)	(0.5%)	(0.9%)
2009	1.8%	-	(1.5%)	(3.0%)	(4.5%)	(6.1%)	(0.3%)	(0.8%)
2010	1.3%	-	(0.9%)	(2.1%)	(3.2%)	(4.1%)	-	(0.4%)
2011	0.9%	-	(1.0%)	(1.9%)	(2.8%)	(3.7%)	(0.1%)	(0.5%)
2012	0.9%	-	(0.9%)	(1.7%)	(2.6%)	(3.4%)	(0.1%)	(0.5%)
2013	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.5%)
2014	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.1%)	(0.2%)	(0.5%)
2015	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(5.1%)	(0.2%)	(0.7%)
2016	1.5%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.8%)
Total	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(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)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2016.

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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	534	518	502	487	473	460	516	510
2005	107	104	100	97	94	92	103	102
2006	1,127	1,094	1,061	1,031	1,002	974	1,089	1,078
2007	286	279	272	265	258	252	278	275
2008	563	550	539	527	516	505	549	544
2009	882	873	864	856	848	841	871	868
2010	1,207	1,190	1,174	1,158	1,142	1,129	1,187	1,181
2011	1,522	1,488	1,456	1,425	1,396	1,368	1,483	1,471
2012	1,556	1,533	1,510	1,488	1,468	1,447	1,529	1,521
2013	3,980	3,925	3,872	3,822	3,773	3,726	3,917	3,898
2014	4,338	4,274	4,212	4,153	4,095	4,040	4,265	4,242
2015	5,290	5,208	5,129	5,054	4,981	4,910	5,196	5,169
2016	7,679	7,561	7,446	7,335	7,229	7,126	7,544	7,502
Total	29,071	28,597	28,137	27,698	27,275	26,870	28,527	28,361
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	474	-	(460)	(899)	(1,322)	(1,727)	(70)	(236)
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.1%	-	(3.1%)	(6.0%)	(8.7%)	(11.2%)	(0.4%)	(1.5%)
2005	2.9%	-	(3.8%)	(6.7%)	(9.6%)	(11.5%)	(1.0%)	(1.9%)
2006	3.0%	-	(3.0%)	(5.8%)	(8.4%)	(11.0%)	(0.5%)	(1.5%)
2007	2.5%	-	(2.5%)	(5.0%)	(7.5%)	(9.7%)	(0.4%)	(1.4%)
2008	2.4%	-	(2.0%)	(4.2%)	(6.2%)	(8.2%)	(0.2%)	(1.1%)
2009	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.7%)	(0.2%)	(0.6%)
2010	1.4%	-	(1.3%)	(2.7%)	(4.0%)	(5.1%)	(0.3%)	(0.8%)
2011	2.3%	-	(2.2%)	(4.2%)	(6.2%)	(8.1%)	(0.3%)	(1.1%)
2012	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.6%)	(0.3%)	(0.8%)
2013	1.4%	-	(1.4%)	(2.6%)	(3.9%)	(5.1%)	(0.2%)	(0.7%)
2014	1.5%	-	(1.5%)	(2.8%)	(4.2%)	(5.5%)	(0.2%)	(0.7%)
2015	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.7%)	(0.2%)	(0.7%)
2016	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.8%)
Total	1.7%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.8%)
	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)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2016.

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2009	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2010	303	300	297	294	292	289	300	299
2011	851	840	829	819	809	799	838	834
2012	756	741	725	712	699	688	738	733
2013	135	133	131	130	128	126	133	132
2014	743	734	723	714	705	696	732	728
2015	1,739	1,717	1,695	1,673	1,653	1,634	1,714	1,705
2016	2,474	2,441	2,408	2,378	2,348	2,318	2,436	2,425
Total	6,999	6,904	6,806	6,718	6,632	6,548	6,889	6,854
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	95	-	(98)	(186)	(272)	(356)	(15)	(50)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	1.0%	-	(1.0%)	(2.0%)	(2.7%)	(3.7%)	-	(0.3%)
2011	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	(0.2%)	(0.7%)
2012	2.0%	-	(2.2%)	(3.9%)	(5.7%)	(7.2%)	(0.4%)	(1.1%)
2013	1.5%	-	(1.5%)	(2.3%)	(3.8%)	(5.3%)	-	(0.8%)
2014	1.2%	-	(1.5%)	(2.7%)	(4.0%)	(5.2%)	(0.3%)	(0.8%)
2015	1.3%	-	(1.3%)	(2.6%)	(3.7%)	(4.8%)	(0.2%)	(0.7%)
2016	1.4%	-	(1.4%)	(2.6%)	(3.8%)	(5.0%)	(0.2%)	(0.7%)
Total	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.2%)	(0.2%)	(0.7%)
	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)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2016.

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ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid								
AY	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	6,764	6,706	6,651	6,594	6,539	6,487	6,697	6,677
2003	3,426	3,332	3,243	3,157	3,075	2,995	3,319	3,287
2004	4,721	4,578	4,442	4,312	4,188	4,069	4,559	4,509
2005	2,805	2,712	2,621	2,537	2,456	2,379	2,698	2,665
2006	3,384	3,280	3,182	3,088	3,000	2,915	3,266	3,230
2007	7,209	6,969	6,742	6,528	6,325	6,132	6,937	6,854
2008	1,232	1,197	1,164	1,133	1,103	1,075	1,192	1,180
2009	4,119	4,035	3,954	3,877	3,805	3,736	4,022	3,993
2010	3,282	3,209	3,140	3,073	3,011	2,952	3,199	3,173
2011	7,309	7,174	7,043	6,920	6,804	6,692	7,154	7,106
2012	11,072	10,901	10,737	10,582	10,434	10,292	10,877	10,818
2013	16,885	16,690	16,501	16,321	16,148	15,980	16,661	16,594
2014	15,206	15,029	14,859	14,694	14,535	14,380	15,005	14,943
2015	17,548	17,303	17,064	16,834	16,612	16,396	17,269	17,182
2016	17,690	17,405	17,128	16,861	16,603	16,351	17,363	17,264
Total	122,652	120,520	118,471	116,511	114,638	112,831	120,218	119,475
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	2,132	-	(2,049)	(4,009)	(5,882)	(7,689)	(302)	(1,045)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	0.9%	-	(0.8%)	(1.7%)	(2.5%)	(3.3%)	(0.1%)	(0.4%)
2003	2.8%	-	(2.7%)	(5.3%)	(7.7%)	(10.1%)	(0.4%)	(1.4%)
2004	3.1%	-	(3.0%)	(5.8%)	(8.5%)	(11.1%)	(0.4%)	(1.5%)
2005	3.4%	-	(3.4%)	(6.5%)	(9.4%)	(12.3%)	(0.5%)	(1.7%)
2006	3.2%	-	(3.0%)	(5.9%)	(8.5%)	(11.1%)	(0.4%)	(1.5%)
2007	3.4%	-	(3.3%)	(6.3%)	(9.2%)	(12.0%)	(0.5%)	(1.7%)
2008	2.9%	-	(2.8%)	(5.3%)	(7.9%)	(10.2%)	(0.4%)	(1.4%)
2009	2.1%	-	(2.0%)	(3.9%)	(5.7%)	(7.4%)	(0.3%)	(1.0%)
2010	2.3%	-	(2.2%)	(4.2%)	(6.2%)	(8.0%)	(0.3%)	(1.1%)
2011	1.9%	-	(1.8%)	(3.5%)	(5.2%)	(6.7%)	(0.3%)	(0.9%)
2012	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.8%)
2013	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(4.3%)	(0.2%)	(0.6%)
2014	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.2%)	(0.6%)
2015	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.7%)
2016	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.1%)	(0.2%)	(0.8%)
Total	1.8%	-	(1.7%)	(3.3%)	(4.9%)	(6.4%)	(0.3%)	(0.9%)
	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)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2016.

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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	82	79	77	76	73	71	79	79
2004	275	266	258	250	243	237	265	262
2005	474	459	444	429	416	403	457	451
2006	259	250	242	234	227	221	249	246
2007	751	732	714	696	679	663	729	723
2008	1,365	1,338	1,312	1,288	1,265	1,243	1,333	1,325
2009	291	288	285	282	280	276	288	287
2010	3,010	2,976	2,945	2,914	2,884	2,855	2,972	2,960
2011	6,849	6,771	6,696	6,624	6,555	6,488	6,760	6,734
2012	6,555	6,481	6,409	6,339	6,272	6,207	6,471	6,444
2013	10,958	10,818	10,683	10,552	10,426	10,303	10,799	10,749
2014	13,939	13,740	13,546	13,359	13,179	13,003	13,712	13,641
2015	20,381	20,056	19,740	19,437	19,141	18,856	20,010	19,895
2016	22,995	22,672	22,360	22,060	21,769	21,487	22,627	22,515
Total	88,184	86,926	85,711	84,540	83,409	82,313	86,751	86,311
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	1,258	-	(1,215)	(2,386)	(3,517)	(4,613)	(175)	(615)
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	3.8%	-	(2.5%)	(3.8%)	(7.6%)	(10.1%)	-	-
2004	3.4%	-	(3.0%)	(6.0%)	(8.6%)	(10.9%)	(0.4%)	(1.5%)
2005	3.3%	-	(3.3%)	(6.5%)	(9.4%)	(12.2%)	(0.4%)	(1.7%)
2006	3.6%	-	(3.2%)	(6.4%)	(9.2%)	(11.6%)	(0.4%)	(1.6%)
2007	2.6%	-	(2.5%)	(4.9%)	(7.2%)	(9.4%)	(0.4%)	(1.2%)
2008	2.0%	-	(1.9%)	(3.7%)	(5.5%)	(7.1%)	(0.4%)	(1.0%)
2009	1.0%	-	(1.0%)	(2.1%)	(2.8%)	(4.2%)	-	(0.3%)
2010	1.1%	-	(1.0%)	(2.1%)	(3.1%)	(4.1%)	(0.1%)	(0.5%)
2011	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	(0.2%)	(0.5%)
2012	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	(0.2%)	(0.6%)
2013	1.3%	-	(1.2%)	(2.5%)	(3.6%)	(4.8%)	(0.2%)	(0.6%)
2014	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.2%)	(0.7%)
2015	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.8%)
2016	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.7%)
Total	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.7%)
	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)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2016.

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	7	7	7	7	7	6	7	7
2009	13	13	13	13	13	12	13	13
2010	191	189	187	185	183	181	189	188
2011	328	324	321	318	315	313	324	323
2012	157	155	154	152	151	148	155	154
2013	127	126	124	123	121	120	126	124
2014	289	285	280	277	273	269	284	283
2015	2,205	2,169	2,134	2,100	2,068	2,036	2,163	2,151
2016	785	773	761	750	738	728	772	767
Total	4,102	4,041	3,981	3,925	3,869	3,813	4,033	4,010
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	61	-	(60)	(116)	(172)	(228)	(8)	(31)
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	(14.3%)	-	-
2009	-	-	-	-	-	(7.7%)	-	-
2010	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(4.2%)	-	(0.5%)
2011	1.2%	-	(0.9%)	(1.9%)	(2.8%)	(3.4%)	-	(0.3%)
2012	1.3%	-	(0.6%)	(1.9%)	(2.6%)	(4.5%)	-	(0.6%)
2013	0.8%	-	(1.6%)	(2.4%)	(4.0%)	(4.8%)	-	(1.6%)
2014	1.4%	-	(1.8%)	(2.8%)	(4.2%)	(5.6%)	(0.4%)	(0.7%)
2015	1.7%	-	(1.6%)	(3.2%)	(4.7%)	(6.1%)	(0.3%)	(0.8%)
2016	1.6%	-	(1.6%)	(3.0%)	(4.5%)	(5.8%)	(0.1%)	(0.8%)
Total	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.8%)
	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)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2016.

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1	1	1	1	1	1	1	1
2008	11	11	11	11	11	11	11	11
2009	166	164	162	160	158	157	163	163
2010	3	3	3	3	3	2	3	3
2011	127	126	125	124	123	122	126	126
2012	203	201	199	197	195	193	201	200
2013	909	896	884	874	863	852	894	891
2014	2,361	2,326	2,292	2,259	2,229	2,198	2,321	2,309
2015	1,855	1,823	1,793	1,762	1,733	1,705	1,818	1,807
2016	1,223	1,204	1,186	1,168	1,152	1,135	1,201	1,194
Total	6,859	6,755	6,656	6,559	6,468	6,376	6,739	6,705
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	104	-	(99)	(196)	(287)	(379)	(16)	(50)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1.2%	-	(1.2%)	(2.4%)	(3.7%)	(4.3%)	(0.6%)	(0.6%)
2010	-	-	-	-	-	(33.3%)	-	-
2011	0.8%	-	(0.8%)	(1.6%)	(2.4%)	(3.2%)	-	-
2012	1.0%	-	(1.0%)	(2.0%)	(3.0%)	(4.0%)	-	(0.5%)
2013	1.5%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	(0.2%)	(0.6%)
2014	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.5%)	(0.2%)	(0.7%)
2015	1.8%	-	(1.6%)	(3.3%)	(4.9%)	(6.5%)	(0.3%)	(0.9%)
2016	1.6%	-	(1.5%)	(3.0%)	(4.3%)	(5.7%)	(0.2%)	(0.8%)
Total	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.6%)	(0.2%)	(0.7%)
	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)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2016.

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	4	4	4	4	4	4	4	4
2011	11	11	11	11	11	10	11	11
2012	92	91	90	89	88	87	91	91
2013	44	44	44	42	42	42	44	44
2014	669	661	654	647	641	634	660	657
2015	351	345	341	336	331	326	345	343
2016	472	464	456	449	442	436	463	460
Total	1,643	1,620	1,600	1,578	1,559	1,539	1,618	1,610
	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							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	23	-	(20)	(42)	(61)	(81)	(2)	(10)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	(9.1%)	-	-
2012	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(4.4%)	-	-
2013	-	-	-	(4.5%)	(4.5%)	(4.5%)	-	-
2014	1.2%	-	(1.1%)	(2.1%)	(3.0%)	(4.1%)	(0.2%)	(0.6%)
2015	1.7%	-	(1.2%)	(2.6%)	(4.1%)	(5.5%)	-	(0.6%)
2016	1.7%	-	(1.7%)	(3.2%)	(4.7%)	(6.0%)	(0.2%)	(0.9%)
Total	1.4%	-	(1.2%)	(2.6%)	(3.8%)	(5.0%)	(0.1%)	(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)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2016.

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid								
AY	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	6,764	6,706	6,651	6,594	6,539	6,487	6,697	6,677
2003	3,739	3,641	3,549	3,461	3,375	3,292	3,628	3,596
2004	6,298	6,092	5,896	5,710	5,533	5,364	6,065	5,993
2005	3,604	3,486	3,369	3,260	3,156	3,058	3,467	3,425
2006	4,997	4,846	4,702	4,565	4,437	4,313	4,825	4,773
2007	9,617	9,312	9,022	8,747	8,485	8,238	9,270	9,164
2008	3,802	3,718	3,639	3,563	3,491	3,421	3,705	3,677
2009	6,230	6,123	6,019	5,921	5,828	5,738	6,105	6,069
2010	8,910	8,771	8,642	8,514	8,394	8,279	8,753	8,705
2011	22,054	21,744	21,440	21,155	20,882	20,617	21,699	21,589
2012	28,306	27,946	27,597	27,262	26,943	26,633	27,895	27,768
2013	44,722	44,201	43,697	43,213	42,744	42,289	44,127	43,944
2014	54,655	53,982	53,327	52,698	52,090	51,492	53,888	53,650
2015	71,126	70,123	69,149	68,207	67,294	66,409	69,981	69,628
2016	79,505	78,359	77,244	76,169	75,127	74,115	78,197	77,793
Total	354,329	349,050	343,943	339,039	334,318	329,745	348,302	346,451
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	5,279	-	(5,107)	(10,011)	(14,732)	(19,305)	(748)	(2,599)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	0.9%	-	(0.8%)	(1.7%)	(2.5%)	(3.3%)	(0.1%)	(0.4%)
2003	2.7%	-	(2.5%)	(4.9%)	(7.3%)	(9.6%)	(0.4%)	(1.2%)
2004	3.4%	-	(3.2%)	(6.3%)	(9.2%)	(12.0%)	(0.4%)	(1.6%)
2005	3.4%	-	(3.4%)	(6.5%)	(9.5%)	(12.3%)	(0.5%)	(1.7%)
2006	3.1%	-	(3.0%)	(5.8%)	(8.4%)	(11.0%)	(0.4%)	(1.5%)
2007	3.3%	-	(3.1%)	(6.1%)	(8.9%)	(11.5%)	(0.5%)	(1.6%)
2008	2.3%	-	(2.1%)	(4.2%)	(6.1%)	(8.0%)	(0.3%)	(1.1%)
2009	1.7%	-	(1.7%)	(3.3%)	(4.8%)	(6.3%)	(0.3%)	(0.9%)
2010	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.8%)
2011	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.7%)
2012	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(0.2%)	(0.6%)
2013	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.2%)	(0.6%)
2014	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(4.6%)	(0.2%)	(0.6%)
2015	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.7%)
2016	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.2%)	(0.7%)
Total	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.5%)	(0.2%)	(0.7%)
	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	201612	
Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	26	-	-	-	-	-	26
	2007	18	(1)	1	-	-	-	18
	2008	23	(1)	1	-	-	-	23
	2009	39	(1)	1	-	-	-	39
	2010	15	(1)	1	-	-	-	15
	2011	201	(3)	102	-	99	49.3%	300
	2012	251	(5)	55	-	50	19.9%	301
	2013	406	(12)	(93)	-	(105)	(25.9%)	301
	2014	1,424	(3)	84	-	81	5.7%	1,505
	2015	1,538	(15)	(60)	-	(75)	(4.9%)	1,463
	2016	3,553	60	(237)	-	(177)	(5.0%)	3,376
Private Passenger Total		7,494	18	(145)	-	(127)	(1.7%)	7,367
Non Private								
<div><div></div> Passenger</div>	prior	4	-	-	-	-	-	4
	2007	89	(1)	46	-	45	50.6%	134
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	18	-	(27)	-	(27)	(150.0%)	(9)
	2011	143	(2)	-	-	(2)	(1.4%)	141
	2012	353	(9)	(23)	-	(32)	(9.1%)	321
	2013	376	(9)	36	-	27	7.2%	403
	2014	1,238	(29)	130	-	101	8.2%	1,339
	2015	1,184	(45)	166	-	121	10.2%	1,305
	2016	2,740	111	102	-	213	7.8%	2,953
Non Private Passenger Total		6,148	16	430	-	446	7.3%	6,594
Grand Total		13,642	34	285	-	319	2.3%	13,961

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	201612	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(29)	2	(2)	-	-	-	(29)
	2007	10	-	-	-	-	-	10
	2008	58	(1)	1	-	-	-	58
	2009	56	(2)	1	-	(1)	(1.8%)	55
	2010	127	(3)	(8)	-	(11)	(8.7%)	116
	2011	356	(7)	7	-	-	-	356
	2012	302	-	16	-	16	5.3%	318
	2013	488	2	(337)	-	(335)	(68.6%)	153
	2014	1,040	(2)	(15)	-	(17)	(1.6%)	1,023
	2015	1,979	11	154	-	165	8.3%	2,144
	2016	1,318	(279)	527	-	248	18.8%	1,566
Private Passenger Total		5,705	(279)	344	-	65	1.1%	5,770
Non Private								
Passenger	prior	24	1	(1)	-	-	-	24
	2007	9	-	-	-	-	-	9
	2008	-	-	-	-	-	-	-
	2009	31	-	-	-	-	-	31
	2010	43	(1)	1	-	-	-	43
	2011	119	(3)	(3)	-	(6)	(5.0%)	113
	2012	251	(11)	(58)	-	(69)	(27.5%)	182
	2013	480	(27)	26	-	(1)	(0.2%)	479
	2014	608	(45)	(358)	-	(403)	(66.3%)	205
	2015	885	(81)	252	-	171	19.3%	1,056
	2016	1,321	108	82	-	190	14.4%	1,511
Non Private Passenger Total		3,771	(59)	(59)	-	(118)	(3.1%)	3,653
Grand Total		9,476	(338)	285	-	(53)	(0.6%)	9,423

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	201612	▼
Jurisdiction Desc	Nova Scotia	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	344	(7)	59	-	52	15.1%	396
	2007	145	(3)	3	-	-	-	145
	2008	272	(7)	7	-	-	-	272
	2009	60	(2)	(45)	-	(47)	(78.3%)	13
	2010	(68)	2	139	-	141	(207.4%)	73
	2011	22	(3)	(16)	-	(19)	(86.4%)	3
	2012	60	(5)	5	-	-	-	60
	2013	180	(21)	5	-	(16)	(8.9%)	164
	2014	577	(42)	45	-	3	0.5%	580
	2015	919	(83)	41	-	(42)	(4.6%)	877
	2016	1,674	53	106	-	159	9.5%	1,833
Private Passenger Total		4,185	(118)	349	-	231	5.5%	4,416
Non Private								
Passenger	prior	19	-	-	-	-	-	19
	2007	(5)	-	-	-	-	-	(5)
	2008	20	-	-	-	-	-	20
	2009	(5)	-	-	-	-	-	(5)
	2010	27	(1)	1	-	-	-	27
	2011	67	(2)	12	-	10	14.9%	77
	2012	94	(2)	1	-	(1)	(1.1%)	93
	2013	232	(5)	(14)	-	(19)	(8.2%)	213
	2014	607	(21)	27	-	6	1.0%	613
	2015	1,760	(153)	87	-	(66)	(3.8%)	1,694
	2016	2,559	139	37	-	176	6.9%	2,735
Non Private Passenger Total		5,375	(45)	151	-	106	2.0%	5,481
Grand Total		9,560	(163)	500	-	337	3.5%	9,897

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	201612	▼
Jurisdiction Desc	Prince Edward	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	21	-	-	-	-	-	21
	2007	(1)	-	-	-	-	-	(1)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	28	(1)	1	-	-	-	28
	2011	56	(1)	1	-	-	-	56
	2012	15	-	-	-	-	-	15
	2013	53	(1)	1	-	-	-	53
	2014	247	(4)	(5)	-	(9)	(3.6%)	238
	2015	469	(7)	21	-	14	3.0%	483
	2016	305	(8)	27	-	19	6.2%	324
Private Passenger Total		1,192	(22)	46	-	24	2.0%	1,216
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2007	-	-	-	-	-	-	-
	2008	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	19	-	-	-	-	-	19
	2012	366	(7)	(308)	-	(315)	(86.1%)	51
	2013	59	(1)	1	-	-	-	59
	2014	233	(8)	(209)	-	(217)	(93.1%)	16
	2015	453	(16)	13	-	(3)	(0.7%)	450
	2016	182	39	56	-	95	52.2%	277
Non Private Passenger Total		1,309	7	(447)	-	(440)	(33.6%)	869
Grand Total		2,501	(15)	(401)	-	(416)	(16.6%)	2,085

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	201612	▼
Jurisdiction Desc	Ontario	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	2,768	(56)	490	-	434	15.7%	3,202
	2007	1,642	(32)	32	-	-	-	1,642
	2008	407	(8)	23	-	15	3.7%	422
	2009	736	(22)	(264)	-	(286)	(38.9%)	450
	2010	482	(12)	245	-	233	48.3%	715
	2011	(131)	6	15	-	21	(16.0%)	(110)
	2012	420	(9)	110	-	101	24.0%	521
	2013	1,153	(31)	53	-	22	1.9%	1,175
	2014	1,370	(63)	(11)	-	(74)	(5.4%)	1,296
	2015	2,267	(152)	153	-	1	-	2,268
	2016	3,264	236	94	-	330	10.1%	3,594
Private Passenger Total		14,378	(143)	940	-	797	5.5%	15,175
Non Private								
Passenger	prior	464	(7)	(99)	-	(106)	(22.8%)	358
	2007	212	(6)	6	-	-	-	212
	2008	120	(2)	266	-	264	220.0%	384
	2009	332	(7)	6	-	(1)	(0.3%)	331
	2010	423	(9)	9	-	-	-	423
	2011	1,009	(20)	(16)	-	(36)	(3.6%)	973
	2012	1,807	(37)	19	-	(18)	(1.0%)	1,789
	2013	3,449	(83)	202	-	119	3.5%	3,568
	2014	3,972	(154)	49	-	(105)	(2.6%)	3,867
	2015	7,086	(985)	1,015	-	30	0.4%	7,116
	2016	6,148	363	507	-	870	14.2%	7,018
Non Private Passenger Total		25,022	(947)	1,964	-	1,017	4.1%	26,039
Grand Total		39,400	(1,090)	2,904	-	1,814	4.6%	41,214

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	201612	▼
Jurisdiction Desc	Alberta	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(27)	2	(2)	-	-	-	(27)
	2007	(4)	-	-	-	-	-	(4)
	2008	58	-	-	-	-	-	58
	2009	52	-	-	-	-	-	52
	2010	296	(4)	146	-	142	48.0%	438
	2011	473	(4)	4	-	-	-	473
	2012	584	(5)	374	-	369	63.2%	953
	2013	1,076	(7)	7	-	-	-	1,076
	2014	2,045	(15)	407	-	392	19.2%	2,437
	2015	2,742	(29)	(290)	-	(319)	(11.6%)	2,423
	2016	2,943	(60)	285	-	225	7.6%	3,168
Private Passenger Total		10,238	(122)	931	-	809	7.9%	11,047
Non Private								
Passenger	prior	43	-	(631)	-	(631)	(1,467.4%)	(588)
	2007	94	(1)	(14)	-	(15)	(16.0%)	79
	2008	126	(1)	(6)	-	(7)	(5.6%)	119
	2009	144	(3)	3	-	-	-	144
	2010	280	(6)	(23)	-	(29)	(10.4%)	251
	2011	602	(12)	(116)	-	(128)	(21.3%)	474
	2012	799	(15)	(99)	-	(114)	(14.3%)	685
	2013	2,284	(60)	(27)	-	(87)	(3.8%)	2,197
	2014	3,043	(102)	55	-	(47)	(1.5%)	2,996
	2015	5,451	(470)	686	-	216	4.0%	5,667
	2016	8,821	(384)	113	-	(271)	(3.1%)	8,550
Non Private Passenger Total		21,687	(1,054)	(59)	-	(1,113)	(5.1%)	20,574
Grand Total		31,925	(1,176)	872	-	(304)	(1.0%)	31,621

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	201612	▼
Jurisdiction Desc	Yukon	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	5	-	-	-	-	-	5
	2007	-	-	-	-	-	-	-
	2008	8	-	-	-	-	-	8
	2009	13	-	-	-	-	-	13
	2010	(26)	1	(1)	-	-	-	(26)
	2011	54	(1)	145	-	144	266.7%	198
	2012	54	(1)	1	-	-	-	54
	2013	86	(2)	2	-	-	-	86
	2014	163	(1)	1	-	-	-	163
	2015	273	(3)	3	-	-	-	273
	2016	304	5	24	-	29	9.5%	333
Private Passenger Total		934	(2)	175	-	173	18.5%	1,107
Non Private								
<div><div></div> Passenger</div>	prior	1	-	-	-	-	-	1
	2007	-	-	-	-	-	-	-
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	2	-	-	-	-	-	2
	2011	6	-	-	-	-	-	6
	2012	21	(1)	1	-	-	-	21
	2013	50	(1)	1	-	-	-	50
	2014	92	(2)	2	-	-	-	92
	2015	203	(2)	(1)	-	(3)	(1.5%)	200
	2016	331	35	(76)	-	(41)	(12.4%)	290
Non Private Passenger Total		707	29	(73)	-	(44)	(6.2%)	663
Grand Total		1,641	27	102	-	129	7.9%	1,770

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	201612	▼
	Northwest	
Jurisdiction Desc	Territories	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2007	3	-	-	-	-	-	3
	2008	17	-	-	-	-	-	17
	2009	24	-	-	-	-	-	24
	2010	4	-	-	-	-	-	4
	2011	46	(1)	2	-	1	2.2%	47
	2012	97	(2)	2	-	-	-	97
	2013	175	(3)	3	-	-	-	175
	2014	395	(14)	14	-	-	-	395
	2015	494	(21)	128	-	107	21.7%	601
	2016	589	38	26	-	64	10.9%	653
Private Passenger Total		1,842	(3)	175	-	172	9.3%	2,014
Non Private								
<div><div></div> Passenger</div>	prior	2	-	-	-	-	-	2
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	8	(1)	1	-	-	-	8
	2013	73	(3)	3	-	-	-	73
	2014	188	(8)	8	-	-	-	188
	2015	224	(20)	20	-	-	-	224
	2016	350	18	14	-	32	9.1%	382
Non Private Passenger Total		846	(14)	46	-	32	3.8%	878
Grand Total		2,688	(17)	221	-	204	7.6%	2,892

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	201612	
Jurisdiction Desc	Nunavut	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2007	-	-	-	-	-	-	-
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	6	-	-	-	-	-	6
	2011	13	-	-	-	-	-	13
	2012	26	-	-	-	-	-	26
	2013	28	(1)	1	-	-	-	28
	2014	51	-	-	-	-	-	51
	2015	191	(2)	2	-	-	-	191
	2016	123	7	10	-	17	13.8%	140
Private Passenger Total		437	4	13	-	17	3.9%	454
Non Private								
<div><div></div> Passenger</div>	prior	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	7	-	-	-	-	-	7
	2013	20	-	-	-	-	-	20
	2014	91	-	-	-	-	-	91
	2015	183	(2)	2	-	-	-	183
	2016	191	28	10	-	38	19.9%	229
Non Private Passenger Total		492	26	12	-	38	7.7%	530
Grand Total		929	30	25	-	55	5.9%	984

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	201612	▼
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								
Passenger	prior	3,104	(59)	545	-	486	15.7%	3,590
	2007	1,813	(36)	36	-	-	-	1,813
	2008	843	(17)	32	-	15	1.8%	858
	2009	980	(27)	(307)	-	(334)	(34.1%)	646
	2010	864	(18)	523	-	505	58.4%	1,369
	2011	1,090	(14)	260	-	246	22.6%	1,336
	2012	1,809	(27)	563	-	536	29.6%	2,345
	2013	3,645	(76)	(358)	-	(434)	(11.9%)	3,211
	2014	7,312	(144)	520	-	376	5.1%	7,688
	2015	10,872	(301)	152	-	(149)	(1.4%)	10,723
	2016	14,073	52	862	-	914	6.5%	14,987
Private Passenger Total		46,405	(667)	2,828	-	2,161	4.7%	48,566
Non Private								
Passenger	prior	556	(6)	(731)	-	(737)	(132.6%)	(181)
	2007	399	(8)	38	-	30	7.5%	429
	2008	265	(3)	260	-	257	97.0%	522
	2009	505	(10)	9	-	(1)	(0.2%)	504
	2010	794	(17)	(39)	-	(56)	(7.1%)	738
	2011	1,965	(39)	(123)	-	(162)	(8.2%)	1,803
	2012	3,706	(83)	(466)	-	(549)	(14.8%)	3,157
	2013	7,023	(189)	228	-	39	0.6%	7,062
	2014	10,072	(369)	(296)	-	(665)	(6.6%)	9,407
	2015	17,429	(1,774)	2,240	-	466	2.7%	17,895
	2016	22,643	457	845	-	1,302	5.8%	23,945
Non Private Passenger Total		65,357	(2,041)	1,965	-	(76)	(0.1%)	65,281
Grand Total		111,762	(2,708)	4,793	-	2,085	1.9%	113,847

EXHIBIT G-2

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

page 1 of 10

ShareDate	201612	
Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	Undiscounted	
AccountCode	IBNR Provision	
	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(14)	-	-	-	-	-	(14)
	2007	(3)	-	-	-	-	-	(3)
	2008	2	-	-	-	-	-	2
	2009	6	-	-	-	-	-	6
	2010	(5)	-	-	-	-	-	(5)
	2011	23	-	137	-	137	595.7%	160
	2012	(22)	-	56	-	56	(254.5%)	34
	2013	9	-	(71)	-	(71)	(788.9%)	(62)
	2014	757	23	101	-	124	16.4%	881
	2015	823	25	(75)	-	(50)	(6.1%)	773
	2016	2,717	(19)	(230)	-	(249)	(9.2%)	2,468
Private Passenger Total		4,293	29	(82)	-	(53)	(1.2%)	4,240
Non Private								
Passenger	prior	4	-	-	-	-	-	4
	2007	64	(1)	62	-	61	95.3%	125
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	-	-	(27)	-	(27)	100.0%	(27)
	2011	57	(1)	(1)	-	(2)	(3.5%)	55
	2012	136	(3)	(25)	-	(28)	(20.6%)	108
	2013	252	(5)	32	-	27	10.7%	279
	2014	971	(19)	129	-	110	11.3%	1,081
	2015	707	(21)	157	-	136	19.2%	843
	2016	2,240	77	98	-	175	7.8%	2,415
Non Private Passenger Total		4,434	27	425	-	452	10.2%	4,886
Grand Total		8,727	56	343	-	399	4.6%	9,126

EXHIBIT G-2

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

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ShareDate	201612	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	Undiscounted	▼
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(63)	2	(2)	-	-	-	(63)
	2007	9	-	-	-	-	-	9
	2008	8	-	-	-	-	-	8
	2009	37	(1)	1	-	-	-	37
	2010	94	(2)	(8)	-	(10)	(10.6%)	84
	2011	220	(4)	4	-	-	-	220
	2012	159	3	54	-	57	35.8%	216
	2013	275	6	(341)	-	(335)	(121.8%)	(60)
	2014	662	13	(20)	-	(7)	(1.1%)	655
	2015	1,507	30	142	-	172	11.4%	1,679
	2016	862	(301)	515	-	214	24.8%	1,076
Private Passenger Total		3,770	(254)	345	-	91	2.4%	3,861
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2007	8	-	-	-	-	-	8
	2008	(2)	-	-	-	-	-	(2)
	2009	10	-	-	-	-	-	10
	2010	26	(1)	1	-	-	-	26
	2011	43	(2)	2	-	-	-	43
	2012	132	(7)	(42)	-	(49)	(37.1%)	83
	2013	169	(8)	10	-	2	1.2%	171
	2014	398	(28)	(373)	-	(401)	(100.8%)	(3)
	2015	655	(52)	234	-	182	27.8%	837
	2016	1,114	95	81	-	176	15.8%	1,290
Non Private Passenger Total		2,555	(3)	(87)	-	(90)	(3.5%)	2,465
Grand Total		6,325	(257)	258	-	1	-	6,326

EXHIBIT G-2

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

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ShareDate	201612	▼
Jurisdiction Desc	Nova Scotia	▼
AccountCode Desc	Undiscounted	▼
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values					Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation				
Private									
Passenger	prior	292	(6)	72	-	66	22.6%	358	
	2007	119	(2)	2	-	-	-	119	
	2008	244	(5)	5	-	-	-	244	
	2009	(24)	-	-	-	-	-	(24)	
	2010	(128)	3	167	-	170	(132.8%)	42	
	2011	(5)	-	(2)	-	(2)	40.0%	(7)	
	2012	21	(1)	1	-	-	-	21	
	2013	24	(1)	(15)	-	(16)	(66.7%)	8	
	2014	412	(21)	24	-	3	0.7%	415	
	2015	679	(41)	3	-	(38)	(5.6%)	641	
	2016	1,384	35	104	-	139	10.0%	1,523	
Private Passenger Total		3,018	(39)	361	-	322	10.7%	3,340	
Non Private									
Passenger	prior	11	-	-	-	-	-	11	
	2007	(5)	-	-	-	-	-	(5)	
	2008	6	-	-	-	-	-	6	
	2009	(6)	-	-	-	-	-	(6)	
	2010	(2)	-	-	-	-	-	(2)	
	2011	44	(1)	11	-	10	22.7%	54	
	2012	45	(1)	2	-	1	2.2%	46	
	2013	(2)	-	(17)	-	(17)	850.0%	(19)	
	2014	375	(11)	27	-	16	4.3%	391	
	2015	1,484	(134)	78	-	(56)	(3.8%)	1,428	
	2016	2,188	119	25	-	144	6.6%	2,332	
Non Private Passenger Total		4,138	(28)	126	-	98	2.4%	4,236	
Grand Total		7,156	(67)	487	-	420	5.9%	7,576	

EXHIBIT G-2

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

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ShareDate	201612	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Desc	Undiscounted	
	IBNR Provision	
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	1	-	-	-	-	-	1
	2007	(1)	-	-	-	-	-	(1)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	-	-	-	-	-	-	-
	2012	14	-	-	-	-	-	14
	2013	49	(1)	1	-	-	-	49
	2014	200	(4)	(4)	-	(8)	(4.0%)	192
	2015	345	(7)	21	-	14	4.1%	359
	2016	182	(19)	27	-	8	4.4%	190
Private Passenger Total		788	(31)	45	-	14	1.8%	802
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2007	-	-	-	-	-	-	-
	2008	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	327	(7)	(308)	-	(315)	(96.3%)	12
	2013	53	(1)	1	-	-	-	53
	2014	212	(8)	(209)	-	(217)	(102.4%)	(5)
	2015	395	(16)	14	-	(2)	(0.5%)	393
	2016	82	32	56	-	88	107.3%	170
Non Private Passenger Total		1,067	-	(446)	-	(446)	(41.8%)	621
Grand Total		1,855	(31)	(401)	-	(432)	(23.3%)	1,423

EXHIBIT G-2

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

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ShareDate	201612	▼
Jurisdiction Desc	Ontario	▼
AccountCode Desc	Undiscounted	▼
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,330	(26)	474	-	448	33.7%	1,778
	2007	1,267	(25)	30	-	5	0.4%	1,272
	2008	352	(7)	37	-	30	8.5%	382
	2009	553	(17)	(264)	-	(281)	(50.8%)	272
	2010	271	(8)	241	-	233	86.0%	504
	2011	(298)	9	12	-	21	(7.0%)	(277)
	2012	52	(2)	104	-	102	196.2%	154
	2013	756	(23)	67	-	44	5.8%	800
	2014	908	(54)	(17)	-	(71)	(7.8%)	837
	2015	1,820	(146)	152	-	6	0.3%	1,826
	2016	2,781	196	98	-	294	10.6%	3,075
Private Passenger Total		9,792	(103)	934	-	831	8.5%	10,623
Non Private								
Passenger	prior	263	(5)	(54)	-	(59)	(22.4%)	204
	2007	86	(2)	5	-	3	3.5%	89
	2008	64	(1)	265	-	264	412.5%	328
	2009	189	(4)	4	-	-	-	189
	2010	376	(8)	8	-	-	-	376
	2011	588	(12)	(12)	-	(24)	(4.1%)	564
	2012	1,192	(24)	11	-	(13)	(1.1%)	1,179
	2013	2,155	(43)	230	-	187	8.7%	2,342
	2014	2,904	(102)	-	-	(102)	(3.5%)	2,802
	2015	5,441	(599)	638	-	39	0.7%	5,480
	2016	4,741	268	497	-	765	16.1%	5,506
Non Private Passenger Total		17,999	(532)	1,592	-	1,060	5.9%	19,059
Grand Total		27,791	(635)	2,526	-	1,891	6.8%	29,682

EXHIBIT G-2

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

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ShareDate	201612	▼
Jurisdiction Desc	Alberta	▼
AccountCode Desc	Undiscounted	▼
AccountCode	IBNR Provider	▼
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	(72)	2	(2)	-	-	-	(72)
	2007	(5)	-	-	-	-	-	(5)
	2008	43	-	-	-	-	-	43
	2009	48	-	-	-	-	-	48
	2010	160	(1)	147	-	146	91.3%	306
	2011	293	(1)	1	-	-	-	293
	2012	406	(2)	371	-	369	90.9%	775
	2013	871	(4)	4	-	-	-	871
	2014	1,599	(8)	400	-	392	24.5%	1,991
	2015	2,290	(11)	(305)	-	(316)	(13.8%)	1,974
	2016	2,556	(76)	285	-	209	8.2%	2,765
Private Passenger Total		8,189	(101)	901	-	800	9.8%	8,989
Non Private								
Passenger	prior	(5)	1	(633)	-	(632)	12,640.0%	(637)
	2007	30	(1)	30	-	29	96.7%	59
	2008	17	-	(7)	-	(7)	(41.2%)	10
	2009	118	(2)	2	-	-	-	118
	2010	189	(4)	5	-	1	0.5%	190
	2011	204	(4)	(69)	-	(73)	(35.8%)	131
	2012	417	(8)	(102)	-	(110)	(26.4%)	307
	2013	1,530	(46)	(33)	-	(79)	(5.2%)	1,451
	2014	2,077	(62)	73	-	11	0.5%	2,088
	2015	3,849	(173)	411	-	238	6.2%	4,087
	2016	7,311	(444)	91	-	(353)	(4.8%)	6,958
Non Private Passenger Total		15,737	(743)	(232)	-	(975)	(6.2%)	14,762
Grand Total		23,926	(844)	669	-	(175)	(0.7%)	23,751

EXHIBIT G-2

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

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ShareDate	201612	▼
Jurisdiction Desc	Yukon	▼
AccountCode Desc	Undiscounted	▼
AccountCode	IBNR Provider	▼
	(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	5	-	-	-	-	-	5
	2007	-	-	-	-	-	-	-
	2008	7	-	-	-	-	-	7
	2009	12	-	-	-	-	-	12
	2010	(30)	1	(1)	-	-	-	(30)
	2011	24	-	157	-	157	654.2%	181
	2012	50	(1)	1	-	-	-	50
	2013	78	(2)	2	-	-	-	78
	2014	147	(1)	1	-	-	-	147
	2015	127	(1)	1	-	-	-	127
	2016	269	2	24	-	26	9.7%	295
Private Passenger Total		689	(2)	185	-	183	26.6%	872
Non Private								
Passenger	prior	1	-	-	-	-	-	1
	2007	-	-	-	-	-	-	-
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	2	-	-	-	-	-	2
	2011	5	-	-	-	-	-	5
	2012	11	-	-	-	-	-	11
	2013	46	(1)	1	-	-	-	46
	2014	77	(2)	2	-	-	-	77
	2015	126	(1)	(1)	-	(2)	(1.6%)	124
	2016	298	33	(76)	-	(43)	(14.4%)	255
Non Private Passenger Total		567	29	(74)	-	(45)	(7.9%)	522
Grand Total		1,256	27	111	-	138	11.0%	1,394

EXHIBIT G-2

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

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ShareDate 201612
Northwest
Jurisdiction Desc Territories
AccountCode Desc Undiscounted
IBNR Provision
AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2007	3	-	-	-	-	-	3
	2008	15	-	-	-	-	-	15
	2009	9	-	-	-	-	-	9
	2010	4	-	-	-	-	-	4
	2011	34	(1)	2	-	1	2.9%	35
	2012	80	(2)	2	-	-	-	80
	2013	156	(3)	3	-	-	-	156
	2014	264	(13)	13	-	-	-	264
	2015	339	(20)	127	-	107	31.6%	446
	2016	513	35	20	-	55	10.7%	568
Private Passenger Total		1,415	(4)	167	-	163	11.5%	1,578
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	7	(1)	1	-	-	-	7
	2013	25	(2)	2	-	-	-	25
	2014	80	(8)	8	-	-	-	80
	2015	202	(20)	20	-	-	-	202
	2016	318	14	14	-	28	8.8%	346
Non Private Passenger Total		635	(17)	45	-	28	4.4%	663
Grand Total		2,050	(21)	212	-	191	9.3%	2,241

EXHIBIT G-2

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

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ShareDate	201612	
Jurisdiction Desc	Nunavut	
AccountCode Desc	Undiscounted	
	IBNR Provider	
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	(2)	-	-	-	-	-	(2)
	2007	-	-	-	-	-	-	-
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	12	-	-	-	-	-	12
	2012	19	-	-	-	-	-	19
	2013	25	(1)	1	-	-	-	25
	2014	46	-	-	-	-	-	46
	2015	174	(2)	2	-	-	-	174
	2016	109	6	10	-	16	14.7%	125
Private Passenger Total		389	3	13	-	16	4.1%	405
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	6	-	-	-	-	-	6
	2013	18	-	-	-	-	-	18
	2014	37	-	-	-	-	-	37
	2015	166	(2)	2	-	-	-	166
	2016	163	25	10	-	35	21.5%	198
Non Private Passenger Total		390	23	12	-	35	9.0%	425
Grand Total		779	26	25	-	51	6.5%	830

EXHIBIT G-2

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

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ShareDate	201612	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	Undiscounted	
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,475	(28)	542	-	514	34.8%	1,989
	2007	1,389	(27)	32	-	5	0.4%	1,394
	2008	671	(12)	42	-	30	4.5%	701
	2009	641	(18)	(263)	-	(281)	(43.8%)	360
	2010	370	(7)	546	-	539	145.7%	909
	2011	303	3	311	-	314	103.6%	617
	2012	779	(5)	589	-	584	75.0%	1,363
	2013	2,243	(29)	(349)	-	(378)	(16.9%)	1,865
	2014	4,995	(65)	498	-	433	8.7%	5,428
	2015	8,104	(173)	68	-	(105)	(1.3%)	7,999
	2016	11,373	(141)	853	-	712	6.3%	12,085
Private Passenger Total		32,343	(502)	2,869	-	2,367	7.3%	34,710
Non Private								
Passenger	prior	277	(4)	(687)	-	(691)	(249.5%)	(414)
	2007	183	(4)	97	-	93	50.8%	276
	2008	84	(1)	258	-	257	306.0%	341
	2009	314	(6)	6	-	-	-	314
	2010	592	(13)	(13)	-	(26)	(4.4%)	566
	2011	942	(20)	(69)	-	(89)	(9.4%)	853
	2012	2,273	(51)	(463)	-	(514)	(22.6%)	1,759
	2013	4,246	(106)	226	-	120	2.8%	4,366
	2014	7,131	(240)	(343)	-	(583)	(8.2%)	6,548
	2015	13,025	(1,018)	1,553	-	535	4.1%	13,560
	2016	18,455	219	796	-	1,015	5.5%	19,470
Non Private Passenger Total		47,522	(1,244)	1,361	-	117	0.2%	47,639
Grand Total		79,865	(1,746)	4,230	-	2,484	3.1%	82,349

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Newfoundland & Labrador

PPV & non-PPV		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2017 (\$000s)								
ending 2017		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	-	(14)	-	(14)	-	-	1	1	(13)	
1998	-	5	-	5	-	-	1	1	6	
1999	-	5	(63)	(58)	-	-	6	6	(52)	
2000	-	(3)	(11)	(14)	-	-	1	1	(13)	
2001	-	(3)	9	6	-	-	1	1	7	
2002	-	1	34	35	-	-	4	4	39	
2003	-	-	74	74	-	-	7	7	81	
2004	544	(10)	105	639	-	-	63	63	702	
2005	-	5	33	38	(2)	-	4	2	40	
2006	-	4	84	88	-	-	9	9	97	
2007	181	97	122	400	-	-	40	40	440	
2008	169	2	53	224	(5)	1	22	18	242	
2009	265	9	113	387	(3)	1	38	36	423	
2010	337	(29)	171	479	(2)	1	48	47	526	
2011	1,769	167	217	2,153	(22)	8	214	200	2,353	
2012	3,972	109	362	4,443	(49)	16	428	395	4,838	
2013	3,984	165	275	4,424	(53)	21	474	442	4,866	
2014	6,130	1,213	343	7,686	(90)	37	820	767	8,453	
2015	8,146	618	386	9,150	(111)	44	983	916	10,066	
2016	7,662	1,223	328	9,213	(122)	45	1,015	938	10,151	
PAYs (sub-total):	33,159	3,564	2,635	39,358	(459)	174	4,179	3,894	43,252	
CAY (2017)	11,469	4,884	557	16,910	(263)	112	1,823	1,672	18,582	
claims liabilities:	44,628	8,448	3,192	56,268	(722)	286	6,002	5,566	61,834	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	16,587	(969)		15,618	(191)	72	1,096	977	16,107	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				71,886	(913)	358	7,098	6,543	77,941	

EXHIBIT H
Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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New Brunswick

PPV & non-PPV ending 2017	New Brunswick - Projected Balances as at Dec. 31, 2017 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior	-	8	6	14	-	-	2	2	16
1998	-	2	4	6	-	-	-	-	6
1999	-	1	5	6	-	-	-	-	6
2000	-	1	4	5	-	-	-	-	5
2001	-	(1)	15	14	-	-	2	2	16
2002	-	-	49	49	-	-	7	7	56
2003	188	(15)	(10)	163	-	-	19	19	182
2004	-	8	(38)	(30)	-	-	5	5	(25)
2005	229	(61)	(107)	61	-	-	28	28	89
2006	159	13	93	265	(11)	2	25	16	281
2007	-	17	174	191	(3)	-	19	16	207
2008	487	6	191	684	(11)	4	67	60	744
2009	335	35	213	583	(13)	4	57	48	631
2010	338	91	145	574	(12)	4	57	49	623
2011	1,568	203	239	2,010	(29)	11	198	180	2,190
2012	1,493	235	407	2,135	(23)	8	197	182	2,317
2013	4,414	79	308	4,801	(53)	18	517	482	5,283
2014	3,916	452	246	4,614	(54)	19	611	576	5,190
2015	3,687	1,362	338	5,387	(70)	27	661	618	6,005
2016	2,655	862	239	3,756	(62)	22	468	428	4,184
PAYs (sub-total):	19,469	3,298	2,521	25,288	(341)	119	2,940	2,718	28,006
CAY (2017)	4,336	3,197	121	7,654	(149)	63	975	889	8,543
claims liabilities:	23,805	6,495	2,642	32,942	(490)	182	3,915	3,607	36,549
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,239	(980)		9,259	(90)	34	560	504	9,259
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				42,201	(580)	216	4,475	4,111	45,808

EXHIBIT H
Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, 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 2017	Nova Scotia - Projected Balances as at Dec. 31, 2017 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
	prior	-	3	(42)	(39)	-	-	10	10	(29)
	1998	-	6	4	10	-	-	-	-	10
	1999	-	(1)	3	2	-	-	-	-	2
	2000	-	1	6	7	-	-	-	-	7
	2001	-	4	15	19	-	-	1	1	20
	2002	-	14	1	15	-	-	1	1	16
	2003	-	(20)	55	35	-	-	8	8	43
	2004	-	167	117	284	-	-	28	28	312
	2005	82	(14)	16	84	(2)	1	8	7	91
	2006	65	128	322	515	(15)	2	49	36	551
	2007	170	90	268	528	(20)	4	52	36	564
	2008	202	198	384	784	(22)	5	77	60	844
	2009	335	(30)	304	609	(11)	2	63	54	663
	2010	520	28	201	749	(4)	1	75	72	821
	2011	283	35	206	524	(12)	3	51	42	566
	2012	721	55	244	1,020	(22)	7	98	83	1,103
	2013	2,876	(11)	236	3,101	(61)	24	393	356	3,457
	2014	2,242	631	190	3,063	(53)	20	390	357	3,420
	2015	1,937	1,514	215	3,666	(67)	26	456	415	4,081
	2016	1,644	1,902	190	3,736	(71)	27	456	412	4,148
	PAYs (sub-total):	11,077	4,700	2,935	18,712	(360)	122	2,216	1,978	20,690
	CAY (2017)	3,740	3,410	167	7,317	(141)	56	907	822	8,139
	claims liabilities:	14,817	8,110	3,102	26,029	(501)	178	3,123	2,800	28,829
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	8,859	(784)	8,075		(91)	33	566	508	8,082
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:			34,104		(592)	211	3,689	3,308	36,911

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, 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

PPV & non-PPV ending 2017	Prince Edward Island - Projected Balances as at Dec. 31, 2017 (\$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
1998	-	-	-	1	1	-	-	-	-	1
1999	-	-	(1)	1	-	-	-	-	-	-
2000	-	-	(1)	2	1	-	-	-	-	1
2001	-	-	-	2	2	-	-	-	-	2
2002	-	-	-	12	12	-	-	1	1	13
2003	-	-	(2)	16	14	-	-	1	1	15
2004	-	-	4	17	21	-	-	1	1	22
2005	159	-	-	43	202	-	-	20	20	222
2006	-	-	-	(155)	(155)	-	-	15	15	(140)
2007	-	-	(1)	28	27	-	-	3	3	30
2008	-	-	(3)	44	41	-	-	5	5	46
2009	-	-	-	43	43	(1)	-	4	3	46
2010	247	-	(1)	41	287	(1)	-	29	28	315
2011	681	1	-	45	727	(6)	2	71	67	794
2012	356	26	-	(35)	347	(11)	4	39	32	379
2013	18	75	-	53	146	(3)	1	14	12	158
2014	494	112	-	53	659	(8)	3	70	65	724
2015	959	265	-	79	1,303	(20)	8	169	157	1,460
2016	1,043	83	-	55	1,181	(19)	7	151	139	1,320
PAYs (sub-total):	3,957	557	-	346	4,860	(69)	25	593	549	5,409
CAY (2017)	991	614	-	(11)	1,594	(28)	10	206	188	1,782
claims liabilities:	4,948	1,171	-	335	6,454	(97)	35	799	737	7,191
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,249	(214)	-	-	2,035	(18)	7	116	105	2,035
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					8,489	(115)	42	915	842	9,226

Projected Year-end Policy Liabilities

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PPV & non-PPV ending 2017	Ontario - Projected Balances as at Dec. 31, 2017 (\$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	5,016	-	40	5,056	(8)	3	519	514	5,570
1998	-	11	19	30	-	-	3	3	33
1999	-	1	-	1	-	-	-	-	1
2000	-	13	(140)	(127)	-	-	15	15	(112)
2001	-	-	(61)	(61)	-	-	8	8	(53)
2002	569	(8)	206	767	-	-	77	77	844
2003	2,442	11	477	2,930	(89)	30	287	228	3,158
2004	2,678	370	988	4,036	(114)	36	392	314	4,350
2005	1,382	232	896	2,510	(93)	23	241	171	2,681
2006	1,490	936	1,097	3,523	(145)	39	339	233	3,756
2007	4,370	1,068	1,601	7,039	(260)	79	678	497	7,536
2008	404	558	1,207	2,169	(91)	16	207	132	2,301
2009	2,689	363	982	4,034	(136)	42	390	296	4,330
2010	1,806	691	924	3,421	(93)	28	332	267	3,688
2011	5,167	226	1,238	6,631	(149)	50	648	549	7,180
2012	7,817	1,018	1,620	10,455	(244)	79	997	832	11,287
2013	8,693	2,411	1,297	12,401	(219)	77	1,686	1,544	13,945
2014	7,838	2,540	1,328	11,706	(170)	58	1,591	1,479	13,185
2015	6,951	3,633	1,177	11,761	(172)	66	1,882	1,776	13,537
2016	4,357	3,194	1,128	8,679	(148)	53	1,348	1,253	9,932
PAYs (sub-total):	63,669	17,268	16,024	96,961	(2,131)	679	11,640	10,188	107,149
CAY (2017)	6,048	9,499	895	16,442	(336)	137	2,630	2,431	18,873
claims liabilities:	69,717	26,767	16,919	113,403	(2,467)	816	14,270	12,619	126,022
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,517	(1,104)		17,413	(202)	71	1,219	1,088	17,413
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	130,816				(2,669)	887	15,489	13,707	143,435

EXHIBIT H
Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, 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, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	2	20	22	-	-	14	14	36
1998	-	14	(3)	11	-	-	1	1	12
1999	-	11	13	24	-	-	2	2	26
2000	-	(16)	21	5	-	-	4	4	9
2001	-	24	29	53	-	-	5	5	58
2002	-	(12)	46	34	-	-	6	6	40
2003	54	(5)	79	128	-	-	13	13	141
2004	737	(563)	36	210	(7)	2	20	15	225
2005	342	(6)	(132)	204	(7)	5	46	44	248
2006	191	6	128	325	(13)	3	32	22	347
2007	155	42	373	570	(23)	4	57	38	608
2008	1,134	42	476	1,652	(52)	15	162	125	1,777
2009	125	131	391	647	(16)	2	64	50	697
2010	1,272	394	307	1,973	(27)	9	193	175	2,148
2011	4,208	338	368	4,914	(66)	24	485	443	5,357
2012	3,969	858	418	5,245	(74)	28	516	470	5,715
2013	6,665	1,705	433	8,803	(124)	50	868	794	9,597
2014	6,131	2,906	436	9,473	(152)	60	1,162	1,070	10,543
2015	9,585	3,483	420	13,488	(236)	95	1,754	1,613	15,101
2016	8,511	3,505	356	12,372	(244)	98	1,451	1,305	13,677
PAYs (sub-total):	43,079	12,859	4,215	60,153	(1,041)	395	6,855	6,209	66,362
CAY (2017)	9,821	8,586	(178)	18,229	(323)	123	2,017	1,817	20,046
claims liabilities:	52,900	21,445	4,037	78,382	(1,364)	518	8,872	8,026	86,408
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	28,324	(2,449)		25,875	(224)	86	1,417	1,279	25,875
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				104,257	(1,588)	604	10,289	9,305	112,283

EXHIBIT H
Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, 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 2017		Yukon - Projected Balances as at Dec. 31, 2017 (\$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	-	2	-	2	-	-	-	-	2	
1998	-	1	-	1	-	-	-	-	1	
1999	-	1	-	1	-	-	-	-	1	
2000	-	-	-	-	-	-	-	-	-	
2001	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	(65)	(65)	-	-	6	6	(59)	
2006	-	-	17	17	-	-	2	2	19	
2007	-	-	19	19	-	-	2	2	21	
2008	-	8	19	27	-	-	3	3	30	
2009	-	12	15	27	-	-	3	3	30	
2010	61	(22)	11	50	(1)	-	6	5	55	
2011	3	148	13	164	(2)	1	18	17	181	
2012	73	49	15	137	(1)	-	14	13	150	
2013	1	100	(3)	98	(2)	-	13	11	109	
2014	55	177	15	247	(4)	2	31	29	276	
2015	1,430	179	28	1,637	(29)	13	217	201	1,838	
2016	230	228	14	472	(9)	4	58	53	525	
PAYs (sub-total):	1,853	885	98	2,836	(48)	20	373	345	3,181	
CAY (2017)	401	351	(11)	741	(14)	6	91	83	824	
claims liabilities:	2,254	1,236	87	3,577	(62)	26	464	428	4,005	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	864	(77)		787	(9)	3	50	44	787	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,364	(71)	29	514	472	4,792	

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Northwest Territories

PPV & non-PPV ending 2017	Northwest Territories - Projected Balances as at Dec. 31, 2017 (\$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		-	-	-	-	-	-	-	-	-
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	-	-	1	1	18
2006		-	(2)	19	17	-	-	2	2	19
2007		-	3	31	34	-	-	3	3	37
2008		-	15	44	59	(1)	-	6	5	64
2009		119	9	40	168	(4)	1	17	14	182
2010		-	5	32	37	-	-	3	3	40
2011		80	24	36	140	(1)	1	14	14	154
2012		84	72	38	194	(2)	1	20	19	213
2013		465	145	43	653	(9)	4	70	65	718
2014		1,427	273	36	1,736	(28)	10	232	214	1,950
2015		786	483	121	1,390	(24)	9	165	150	1,540
2016		354	497	32	883	(19)	8	108	97	980
PAYs (sub-total):		3,315	1,526	489	5,330	(88)	34	641	587	5,917
CAY (2017)		698	748	(79)	1,367	(27)	12	182	167	1,534
claims liabilities:		4,013	2,274	410	6,697	(115)	46	823	754	7,451
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		1,790	(180)		1,610	(10)	4	72	66	1,610
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					8,307	(125)	50	895	820	9,061

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, 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 2017	Nunavut - Projected Balances as at Dec. 31, 2017 (\$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	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-
2001	-	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	5	5	-	-	-	-	5
2008	-	-	1	7	8	-	-	1	1	9
2009	-	-	-	10	10	-	-	1	1	11
2010	-	-	5	10	15	-	-	2	2	17
2011	-	-	12	12	24	-	-	3	3	27
2012	-	48	25	13	86	(1)	-	10	9	95
2013	-	-	42	(18)	24	-	-	6	6	30
2014	-	458	62	11	531	(9)	3	59	53	584
2015	-	34	248	11	293	(5)	2	32	29	322
2016	-	213	153	9	375	(7)	3	47	43	418
PAYs (sub-total):	-	753	546	70	1,369	(22)	8	161	147	1,516
CAY (2017)	-	144	229	(29)	344	(8)	3	46	41	385
claims liabilities:	-	897	775	41	1,713	(30)	11	207	188	1,901
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	-	661	(59)		602	(6)	2	25	21	602
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	-				2,315	(36)	13	232	209	2,503

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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All Jurisdictions

PPV & non-PPV ending 2017	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2017 (\$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		5,016	1	25	5,042	(8)	3	546	541	5,583
1998		-	40	25	65	-	-	5	5	70
1999		-	19	(41)	(22)	-	-	8	8	(14)
2000		-	(6)	(118)	(124)	-	-	20	20	(104)
2001		-	25	9	34	-	-	17	17	51
2002		569	(5)	348	912	-	-	96	96	1,008
2003		2,684	(30)	691	3,345	(89)	30	335	276	3,621
2004		3,959	(26)	1,225	5,158	(121)	38	509	426	5,584
2005		2,194	156	701	3,051	(104)	29	354	279	3,330
2006		1,905	1,085	1,605	4,595	(184)	46	473	335	4,930
2007		4,876	1,316	2,621	8,813	(306)	87	854	635	9,448
2008		2,396	827	2,425	5,648	(182)	41	550	409	6,057
2009		3,868	529	2,111	6,508	(184)	52	637	505	7,013
2010		4,581	1,162	1,842	7,585	(140)	43	745	648	8,233
2011		13,759	1,154	2,374	17,287	(287)	100	1,702	1,515	18,802
2012		18,533	2,447	3,082	24,062	(427)	143	2,319	2,035	26,097
2013		27,116	4,711	2,624	34,451	(524)	195	4,041	3,712	38,163
2014		28,691	8,366	2,658	39,715	(568)	212	4,966	4,610	44,325
2015		33,515	11,785	2,775	48,075	(734)	290	6,319	5,875	53,950
2016		26,669	11,647	2,351	40,667	(701)	267	5,102	4,668	45,335
PAYs (sub-total):		180,331	45,203	29,333	254,867	(4,559)	1,576	29,598	26,615	281,482
CAY (2017)		37,648	31,518	1,432	70,598	(1,289)	522	8,877	8,110	78,708
claims liabilities:		217,979	76,721	30,765	325,465	(5,848)	2,098	38,475	34,725	360,190
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		88,090	(6,816)	81,274		(841)	312	5,121	4,592	81,770
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				406,739		(6,689)	2,410	43,596	39,317	441,960