



# **FACILITY ASSOCIATION RESIDUAL MARKET**

## **FEBRUARY 2016 PARTICIPATION REPORT**

### **ACTUARIAL HIGHLIGHTS**

Related Bulletin: [F16-023 FARM February 2016 Participation Report](#)

Related Operating Results: [Summary of Operations – Calendar Year Results](#)

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

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## 1 Summary

### 1.1 Valuation Schedule (Fiscal Year 2016)

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

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

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

### 1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

### **1.3 Consideration of Recent Legal Decisions Changes in Legislation / Regulation<sup>1</sup>**

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. At the September 30, 2015 valuation, reform adjustments 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, 2014), 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. At the September 30, 2015 valuation, reform adjustments 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, 2014) and nominal valuation estimates, impacting the selection of ultimates.

**Alberta Bill 39** (Enhancing Consumer Protection in Auto Insurance Act) was introduced into the Legislature by the Minister of Finance on November 6, 2013, and received Royal Assent on December 11, 2013. Bill 39 includes various amendments and provisions such as, allowing for both mandatory and optional auto insurance premiums to be regulated by the independent Automobile Insurance Rate Board (AIRB), the introduction of an Insurer file and approve system for premium adjustments instead of an annual industry-wide rate adjustment, improved access to health care after a collision and strengthened Insurance Company solvency requirements. No specific adjustments

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<sup>1</sup>How 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>.

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. At the June 30, 2015 valuation, reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2014), impacting the selection of ultimates.

**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. At the June 30, 2015 valuation, reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2014), impacting the selection of ultimates.

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

#### **1.4 Ontario FARM Bodily Injury Case Reserve summary**

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgement 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 year 2015 and subsequent, was included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2014).

There have been two conflicting Ontario Superior Court decisions in relation to the application of prejudgement interest provisions: *Carillo v. Rizzo* (April 15, 2015) and *El-Khodr v. Lackie et al* (July 28, 2015). In the first, the judge ruled that the change to prejudgement interest for non-pecuniary losses<sup>2</sup> from a set level of 5% to the level that applies to pecuniary losses applies retroactively (i.e. applies to all open claims), whereas in the second, the judge ruled that the change applies only to claims where notification was provided to the insurer on or after January 1, 2015. FA's current view is that the second judgement supersedes the first, and no adjustments have been made to the provisions for accident years 2014 and prior as a result.

In addition to the above, there have also been multiple conflicting Ontario Superior Court decisions in relation to the application of the changes in the tort threshold and deductibles: *Cobb v. Long Estates* (November 13, 2015), *Vickers v. Palacios* (December 8, 2015) and *Corbett v. Odorico* (March 22, 2016). In the first, the judge ruled that the changes to the tort threshold and deductibles were substantive in nature such that the defendant was not entitled to apply the higher deductible, whereas in the second and third, the judges concluded the deductible change is procedural on the grounds that the cap on damages and the statutory deductible were implemented to achieve particular policy objectives and therefore applied retroactively (i.e. applies to all open claims). FA's current view, consistent with the latter two judgments, is that the changes to the applicable tort threshold and deductibles are applied on a settlement date basis. We've included a -3.00%<sup>3</sup> retroactive adjustment to Ontario third party liability - bodily injury unpaid amounts (outstanding case and selected IBNR) using negative IBNR, impacting AY2014/2 and prior. We have applied a 50% tempering factor to the AY2015/1 selected adjustment factor as these are settlements that are negotiated globally and hence there may be erosion of the deductible.

Recognizing that individual members may interpret these results differently, we have included a table at the top of the next page displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2014) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2014 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.

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<sup>2</sup>**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."

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

<b>FARM</b> (Amounts in \$s; ON PPV and non-PPV; as at Dec. 31, 2014)				
<b>AY</b>	<b>curr BI Case</b>	<b>avg yrs to Dec 2014</b>	<b>projected avg # yrs to settlement</b>	<b>projected avg duration</b>
1986	22	28.5	0.1	28.6
1987	-	27.5	-	27.5
1988	-	26.5	-	26.5
1989	-	25.5	-	25.5
1990	22	24.5	0.1	24.6
1991	-	23.5	-	23.5
1992	311,712	22.5	1.1	23.6
1993	-	21.5	-	21.5
1994	1,089,672	20.5	1.7	22.2
1995	-	19.5	-	19.5
1996	-	18.5	-	18.5
1997	-	17.5	-	17.5
1998	-	16.5	-	16.5
1999	-	15.5	-	15.5
2000	629,824	14.5	5.3	19.8
2001	-	13.5	-	13.5
2002	467,217	12.5	5.7	18.2
2003	1,130,506	11.5	6.8	18.3
2004	3,890,003	10.5	4.5	15.0
2005	2,333,906	9.5	3.3	12.8
2006	1,716,691	8.5	1.8	10.3
2007	2,773,255	7.5	2.3	9.8
2008	2,700,593	6.5	2.5	9.0
2009	4,754,641	5.5	2.6	8.1
2010	4,857,019	4.5	2.7	7.2
2011	6,246,576	3.5	2.3	5.8
2012	9,486,134	2.5	2.7	5.2
2013	4,929,358	1.5	3.2	4.7
2014	5,037,638	0.5	3.9	4.4
<b>TOTAL</b>	<b>52,354,789</b>	<b>5.3</b>	<b>3.0</b>	<b>8.3</b>

In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence<sup>4</sup> to claim settlement, via summing the average number of years from claim occurrence to December 31, 2014 (3<sup>rd</sup> column) and from December 31, 2014 to settlement (4<sup>th</sup> column).

## 1.5 Current Provision Summary

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

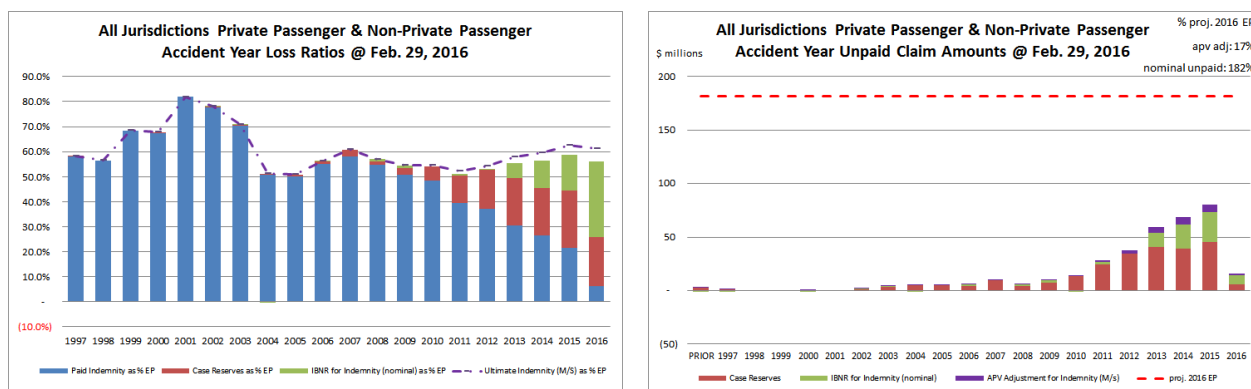
<sup>4</sup>Pre-judgement interest in Ontario applies to the period from the date the claim is reported, not from the time of occurrence. We have provided the latter to allow actuarial judgement to be applied in estimating the lag between occurrence and reporting.

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

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



booked by accident year<sup>6</sup>. 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 (\$30.9 million – see table immediately below) represents 17% of the earned premium projected for the full year 2016 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

#### claim liabilities (\$000s)

	amt	%
case	248,258	68.9%
ibnr	81,376	22.6%
M/S apv adj	30,865	8.6%
M/S indemnity	360,499	100.0%
retro claims adj.	37,276	
M/S total	397,775	

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

The tables immediately below summarize premium and policy liabilities.

#### premium liabilities (\$000s)

	amt	%
unearned prem	81,435	107.8%
prem def/(dpac)	(6,126)	(8.1%)
M/S apv adjust.	225	0.3%
M/S total	75,534	100.0%

#### policy liabilities (\$000s)

	amt	%
claim	366,910	77.5%
premium	75,309	15.9%
M/S apv adjust.	31,090	6.6%
M/S total	473,308	100.0%

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



## 2 Activity During the Month of February 2016<sup>7</sup>

### 2.1 Recorded Premium and Claims Activity

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

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

Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	3,007	(527)	4,966	2,935	622	1,006	5,588	3,941
AB	4,974	(355)	2,777	136	(1,295)	(676)	1,482	(540)
NL	2,174	(51)	1,027	(361)	441	(233)	1,468	(594)
NB	1,590	(49)	741	(9)	595	404	1,336	395
NS	1,294	(28)	1,255	413	(113)	(96)	1,142	317
PE	361	(9)	112	27	26	(33)	138	(6)
YT	165	(2)	41	2	(8)	(7)	33	(5)
NT	375	(33)	200	95	(105)	(106)	96	(11)
NU	121	3	(0)	(3)	80	59	80	56
<b>TOTAL</b>	<b>14,060</b>	<b>(1,052)</b>	<b>11,119</b>	<b>3,235</b>	<b>243</b>	<b>319</b>	<b>11,362</b>	<b>3,553</b>

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(7)	(7)	6,388	2,867	(3,504)	(723)	2,883	2,143
2014	(6)	(6)	680	(307)	428	1,042	1,108	735
2015	(76)	(76)	2,684	954	60	180	2,744	1,134
2016	14,149	(963)	1,368	(279)	3,259	(180)	4,627	(459)
<b>TOTAL</b>	<b>14,060</b>	<b>(1,052)</b>	<b>11,119</b>	<b>3,235</b>	<b>243</b>	<b>319</b>	<b>11,362</b>	<b>3,553</b>

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

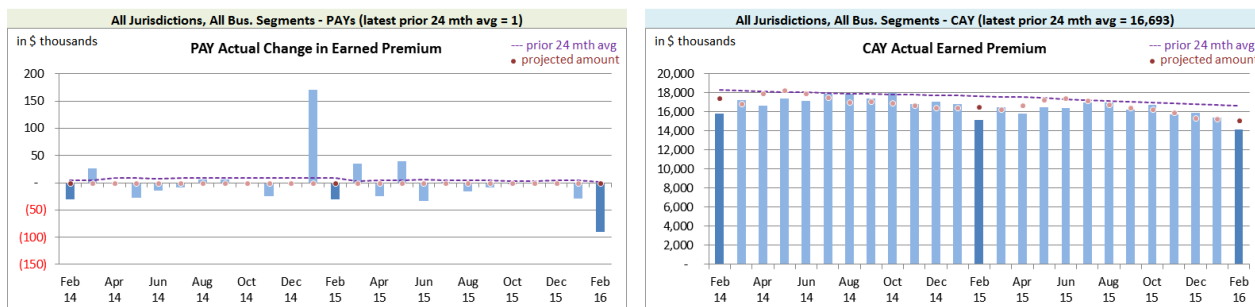
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.

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

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

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

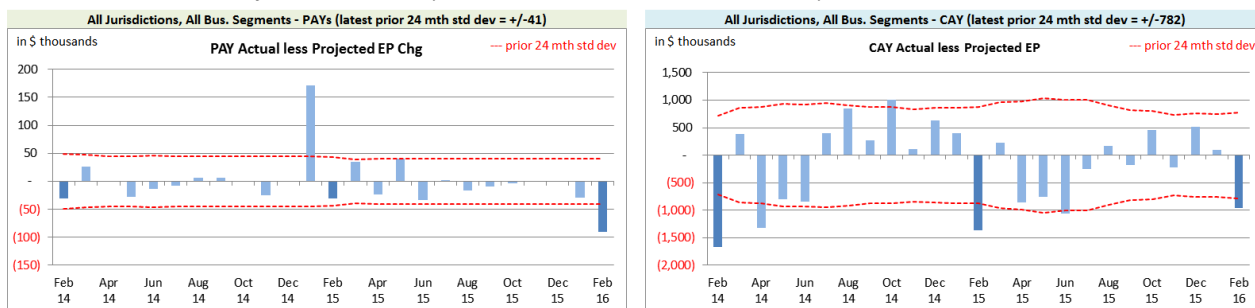
*FARM Actual Earned Premium by Calendar Month*



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

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

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



On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	1	16,693
std dev	41	782
A-P <> std dev	2	6
% <> std dev	8.0%	24.0%
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).

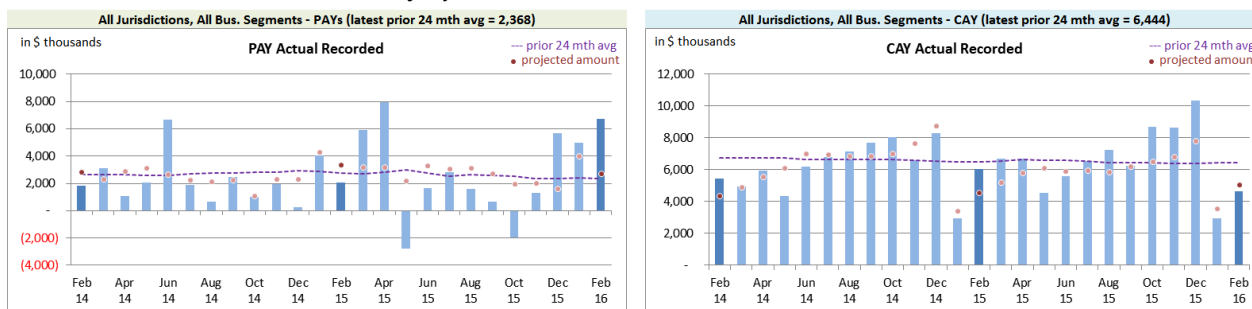
<sup>8</sup>Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

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

### 2.1.b AvsP: Recorded Indemnity

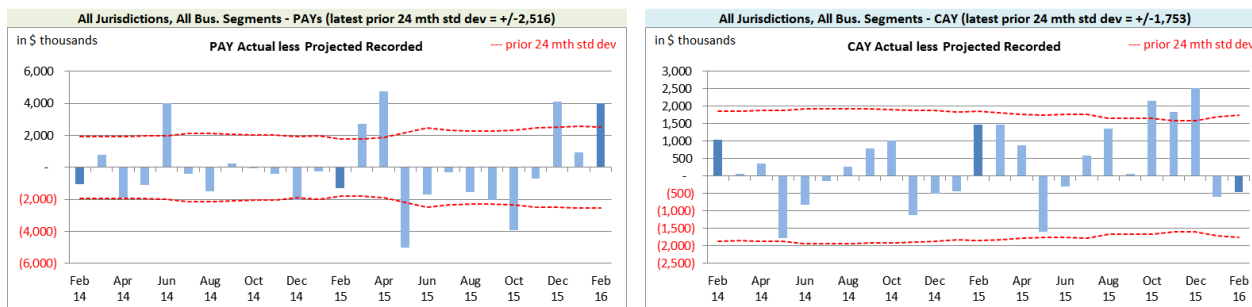
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

*FARM Actual Recorded Indemnity by Calendar Month*



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

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,368	6,444
std dev		2,516	1,753
A-P <> std dev		8	3
% <> std dev		32.0%	12.0%
norm <> std dev		31.7%	31.7%

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

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

the projection process performs no better than simply projecting based on the previous 24-month average.

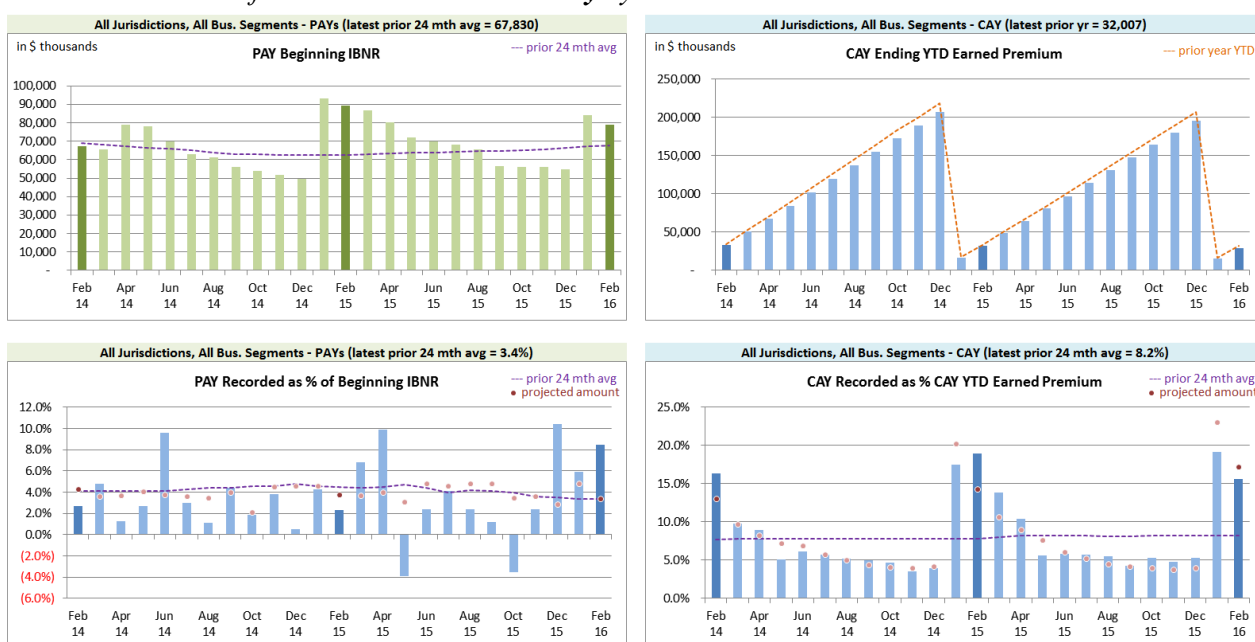
The PAY **recorded indemnity** variance this month was outside the one standard deviation band. The variance was investigated at the jurisdiction and accident year level and has been attributed to process variance.

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

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

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

### *FARM Levels that influence<sup>9</sup> 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);

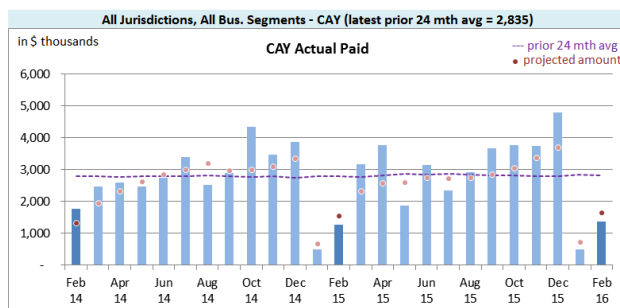
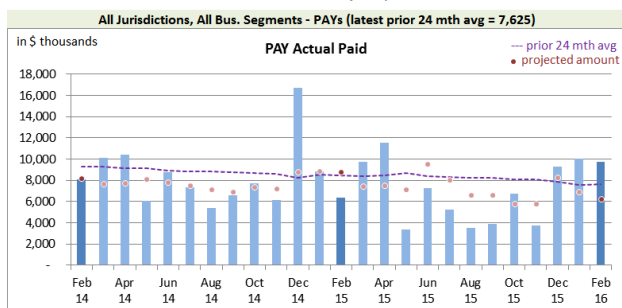
<sup>9</sup>Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. 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.

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

### 2.1.c AvsP: Paid Indemnity

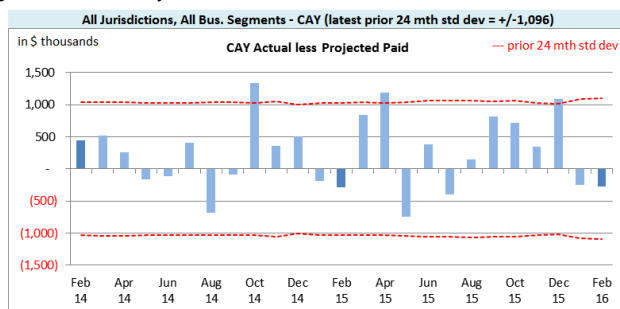
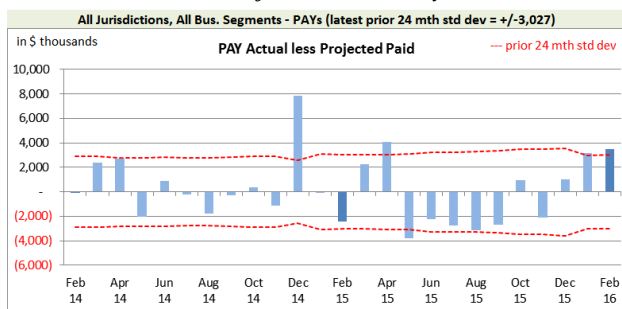
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

*FARM Actual Paid Indemnity by Calendar Month*



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

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



On Latest \$ thousands			
	<b>Paid</b>	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,625	2,835
std dev		3,027	1,096
A-P <> std dev		5	3
% <> std dev		20.0%	12.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period shown provides evidence of bias (actuals tend to be lower than our projections). Note that for six of the past ten months where actuals have come in below our projections, actuals are lower than the corresponding month in 2014 – this is also

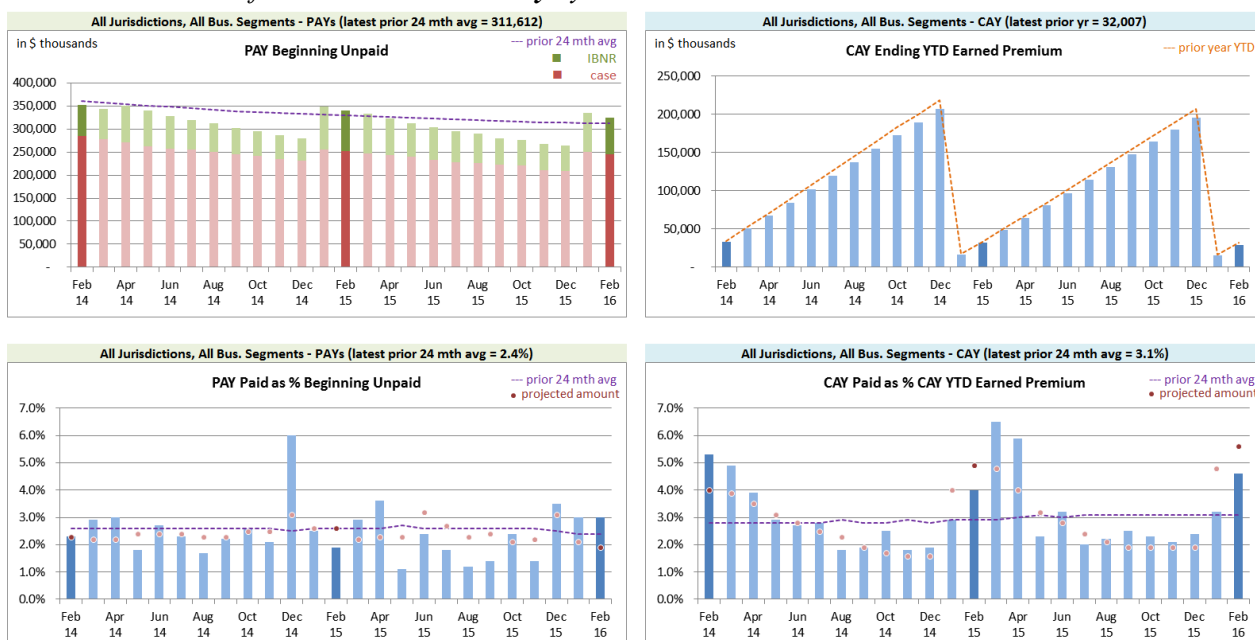
true of the ratio we leverage in projecting PAYs paid indemnity (paid to beginning unpaid). At this point, we do not believe this is necessarily a trend, but it is something we continue to monitor<sup>10</sup>. The variances have fallen outside of the period's standard deviation 20% of time (see bottom left table on of previous page) 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 PAY **paid indemnity** variance this month was outside the one standard deviation band. The variance was investigated at the jurisdiction and accident year level and has been attributed to process variance.

The current accident year (CAY) **paid indemnity** variances have fallen outside of one standard deviation of the preceding 24-month period approximately 12% of the time, suggesting that the projection process performs better than simply projecting based on the prior 24-month average. However, there is evidence of bias (actuals have tended to be higher than our projections) and we are looking for sources of this bias in order to address it.

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

### *FARM Levels that influence<sup>11</sup> Paid Indemnity by Calendar Month*



<sup>10</sup> At the jurisdiction level, we're generally seeing volume reductions, but the level of reductions vary by jurisdiction. Within each jurisdiction, we're also seeing mix-of-rating class changes, particularly as there have been significant reductions in recreational vehicle volumes. These "mix" changes are increasing the difficulty in both making projections and identifying causes of AvsP variances.

<sup>11</sup> Our 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.



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

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

## 2.2 Actuarial Provisions

An "ultimate loss ratio matching method" (described in section 3) is now used to determine the month's IBNR<sup>12</sup> for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

The loss ratios and the factors used to determine the actuals were based on the latest valuation (September 30, 2015 for all jurisdictions). The table immediately below summarizes variances in provisions included in the February 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	21,733	(2,148)	(4,698)	149	20,124	(321)	37,159 (2,320)
2014	22,724	(738)	(1,319)	(6)	7,848	37	29,253 (707)
2015	27,905	(1,176)	(1,771)	29	9,204	(120)	35,338 (1,267)
2016	9,014	(60)	(365)	6	1,842	(39)	10,491 (93)
TOTAL	81,376	(4,122)	(8,153)	178	39,018	(443)	112,241 (4,387)

The IBNR provision is \$4.1 million lower 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:

- the change projected last month;

<sup>12</sup>For ease of discussion, "IBNR" is used in place of "provisions for incurred but not recorded (IBNR) and development".



- (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 below summarizes the variances in these “Retro Claims Provisions” included in the February 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”<sup>13</sup> 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	30,638	2,305	-	-	-	-	30,638	2,305
2014	3,055	66	-	-	-	-	3,055	66
2015	3,364	1,466	-	-	-	-	3,364	1,466
2016	219	(16)	-	-	-	-	219	(16)
TOTAL	37,276	3,821	-	-	-	-	37,276	3,821

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 February 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:		(6,126)	(40)	225	7	(5,901)	(33)
balance as % unearned premium:		(7.5%)	-	0.3%	0.1%	(7.2%)	0.1%
actual unearned premium:		81,435					
less projected:		797					

<sup>13</sup>“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association.

### 3 Ultimate Loss Ratio Matching Method

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

- (a) Earned premium to date
- (b) Ultimate loss<sup>14</sup> ratio per latest valuation
- (c) Estimated ultimate incurred = (a) x (b)
- (d) Recorded indemnity to date
- (e) IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”<sup>15</sup> 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	(132)	(0.4%)	(1,372)	(4.7%)	(1,504)	(5.1%)	(728)	(0.1%)
CAY	20,060	68.1%	1,477	5.0%	21,537	73.1%	10,265	(0.1%)
TOTAL	19,928	67.7%	105	0.4%	20,033	68.0%	9,538	(0.2%)

(“% 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.

<sup>14</sup>“Loss” here refers to indemnity only unless otherwise noted.

<sup>15</sup> “Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

## **5 Current Participation Report – Additional Exhibits**

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

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

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

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

## **6 EXHIBITS**

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

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

**EXHIBIT A**

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.87%	
				interest rate margin: 25 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	78,000	78,000	77,000	75,000
	2007	20,000	20,000	19,000	19,000
	2008	104,000	104,000	102,000	99,000
	2009	191,000	191,000	188,000	184,000
	2010	571,000	416,000	408,000	399,000
	2011	274,000	274,000	267,000	263,000
	2012	(450,000)	(309,000)	(304,000)	(297,000)
	2013	1,123,000	1,039,000	1,019,000	997,000
	2014	1,769,000	1,786,000	1,755,000	1,720,000
	2015	3,384,000	2,954,000	2,777,000	2,623,000
	2016	708,000	957,000	1,323,000	1,629,000
<b>Private Passenger Total</b>		<b>7,772,000</b>	<b>7,510,000</b>	<b>7,631,000</b>	<b>7,711,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	(80,000)	(80,000)	(78,000)	(77,000)
	2007	(323,000)	(323,000)	(316,000)	(310,000)
	2008		42,000	41,000	40,000
	2009	3,000	3,000	3,000	3,000
	2010	6,000	6,000	6,000	6,000
	2011	204,000	203,000	198,000	193,000
	2012	547,000	554,000	543,000	532,000
	2013	848,000	862,000	846,000	828,000
	2014	1,780,000	1,848,000	1,811,000	1,781,000
	2015	1,939,000	1,975,000	1,911,000	1,647,000
	2016	397,000	643,000	768,000	953,000
<b>Non Private Passenger Total</b>		<b>5,321,000</b>	<b>5,733,000</b>	<b>5,733,000</b>	<b>5,596,000</b>
<b>Grand Total</b>		<b>13,093,000</b>	<b>13,243,000</b>	<b>13,364,000</b>	<b>13,307,000</b>

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: 0.87%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	44,000	44,000	44,000	44,000
	2007	9,000	9,000	9,000	9,000
	2008	200,000	200,000	196,000	194,000
	2009	56,000	56,000	54,000	53,000
	2010	321,000	116,000	114,000	111,000
	2011	113,000	118,000	117,000	115,000
	2012	(208,000)	(237,000)	(231,000)	(226,000)
	2013	948,000	933,000	917,000	902,000
	2014	1,348,000	1,248,000	1,226,000	1,205,000
	2015	1,427,000	1,525,000	1,428,000	1,353,000
	2016	366,000	339,000	504,000	830,000
<b>Private Passenger Total</b>		<b>4,624,000</b>	<b>4,351,000</b>	<b>4,378,000</b>	<b>4,590,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	152,000	152,000	138,000	127,000
	2007	10,000	10,000	9,000	8,000
	2008	417,000	418,000	380,000	344,000
	2009	112,000	112,000	104,000	98,000
	2010	(119,000)	(119,000)	(107,000)	(96,000)
	2011	285,000	285,000	265,000	247,000
	2012	343,000	345,000	344,000	318,000
	2013	519,000	406,000	405,000	393,000
	2014	959,000	803,000	816,000	770,000
	2015	1,366,000	1,370,000	1,398,000	1,385,000
	2016	125,000	194,000	228,000	306,000
<b>Non Private Passenger Total</b>		<b>4,169,000</b>	<b>3,976,000</b>	<b>3,980,000</b>	<b>3,900,000</b>
<b>Grand Total</b>		<b>8,793,000</b>	<b>8,327,000</b>	<b>8,358,000</b>	<b>8,490,000</b>

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: 0.87%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	170,000	164,000	163,000	163,000
	2007	269,000	270,000	268,000	266,000
	2008	117,000	117,000	115,000	114,000
	2009	(214,000)	(205,000)	(202,000)	(200,000)
	2010	219,000	107,000	105,000	105,000
	2011	(184,000)	(171,000)	(170,000)	(167,000)
	2012	(177,000)	(201,000)	(200,000)	(199,000)
	2013	21,000	41,000	40,000	39,000
	2014	774,000	739,000	731,000	725,000
	2015	1,017,000	891,000	724,000	670,000
	2016	207,000	263,000	414,000	621,000
<b>Private Passenger Total</b>		<b>2,219,000</b>	<b>2,015,000</b>	<b>1,988,000</b>	<b>2,137,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	24,000	24,000	24,000	24,000
	2007	119,000	119,000	118,000	117,000
	2008	(44,000)	(44,000)	(44,000)	(43,000)
	2009	6,000	6,000	6,000	6,000
	2010	28,000	29,000	27,000	28,000
	2011	138,000	(46,000)	(47,000)	(47,000)
	2012	(181,000)	(143,000)	(141,000)	(141,000)
	2013	628,000	613,000	606,000	596,000
	2014	465,000	199,000	195,000	191,000
	2015	2,150,000	2,093,000	2,008,000	1,916,000
	2016	215,000	437,000	628,000	827,000
<b>Non Private Passenger Total</b>		<b>3,548,000</b>	<b>3,287,000</b>	<b>3,380,000</b>	<b>3,474,000</b>
<b>Grand Total</b>		<b>5,767,000</b>	<b>5,302,000</b>	<b>5,368,000</b>	<b>5,611,000</b>

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: 0.87%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	22,000	22,000	22,000	21,000
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	2,000	2,000	2,000	2,000
	2009	3,000	3,000	3,000	3,000
	2010	66,000	71,000	71,000	71,000
	2011	72,000	72,000	72,000	71,000
	2012	89,000	88,000	86,000	85,000
	2013	326,000	326,000	323,000	320,000
	2014	374,000	371,000	368,000	365,000
	2015	530,000	490,000	482,000	474,000
	2016	31,000	80,000	178,000	284,000
Private Passenger Total		1,514,000	1,524,000	1,606,000	1,695,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	46,000	41,000	41,000	40,000
	2012	127,000	128,000	127,000	126,000
	2013	80,000	80,000	79,000	78,000
	2014	275,000	275,000	272,000	270,000
	2015	493,000	476,000	460,000	452,000
	2016	60,000	122,000	163,000	209,000
Non Private Passenger Total		1,080,000	1,121,000	1,141,000	1,174,000
Grand Total		2,594,000	2,645,000	2,747,000	2,869,000

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



**EXHIBIT A**

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

page 5 of 10

Jurisdiction Desc	Ontario		discount rate: 0.87%			
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		201601	201602	201603	201604
Private Passenger	prior		2,722,000	2,159,000	2,119,000	2,080,000
	2007		1,726,000	1,795,000	1,759,000	1,724,000
	2008		1,131,000	1,135,000	1,113,000	1,090,000
	2009		1,220,000	1,306,000	1,281,000	1,255,000
	2010		380,000	(949,000)	(930,000)	(912,000)
	2011		736,000	647,000	633,000	621,000
	2012		(702,000)	(647,000)	(634,000)	(622,000)
	2013		1,700,000	1,655,000	1,621,000	1,590,000
	2014		3,365,000	2,860,000	2,802,000	2,747,000
	2015		3,614,000	3,377,000	2,976,000	2,318,000
	2016		509,000	922,000	1,165,000	1,433,000
Private Passenger Total			16,401,000	14,260,000	13,905,000	13,324,000
Non Private Passenger	prior		1,451,000	1,414,000	1,386,000	1,359,000
	2007		(1,147,000)	(1,147,000)	(1,123,000)	(1,100,000)
	2008		110,000	114,000	111,000	110,000
	2009		437,000	447,000	437,000	429,000
	2010		54,000	57,000	56,000	56,000
	2011		671,000	(431,000)	(423,000)	(415,000)
	2012		(407,000)	(361,000)	(354,000)	(348,000)
	2013		5,288,000	5,343,000	5,237,000	5,132,000
	2014		8,278,000	8,271,000	8,106,000	7,944,000
	2015		11,656,000	9,857,000	7,705,000	7,280,000
	2016		1,301,000	2,040,000	2,863,000	3,735,000
Non Private Passenger Total			27,692,000	25,604,000	24,001,000	24,182,000
Grand Total			44,093,000	39,864,000	37,906,000	37,506,000

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

**EXHIBIT A**

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

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Jurisdiction Desc	Alberta		discount rate: 0.87%			
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	201601	201602	201603	201604	
Private Passenger	prior	94,000	20,000	21,000	22,000	
	2007	(75,000)	(75,000)	(74,000)	(72,000)	
	2008	105,000	105,000	102,000	100,000	
	2009	112,000	112,000	110,000	108,000	
	2010	679,000	649,000	636,000	623,000	
	2011	1,178,000	1,178,000	1,156,000	1,131,000	
	2012	2,118,000	2,133,000	2,090,000	2,050,000	
	2013	2,697,000	2,657,000	2,605,000	2,552,000	
	2014	3,479,000	3,303,000	3,237,000	3,172,000	
	2015	3,652,000	3,583,000	3,116,000	2,646,000	
	2016	408,000	755,000	1,076,000	1,367,000	
Private Passenger Total		14,447,000	14,420,000	14,075,000	13,699,000	
Non Private Passenger	prior	337,000	238,000	242,000	246,000	
	2007	(91,000)	(91,000)	(77,000)	(67,000)	
	2008	254,000	254,000	238,000	221,000	
	2009	987,000	955,000	869,000	789,000	
	2010	503,000	504,000	463,000	425,000	
	2011	1,490,000	1,684,000	1,555,000	1,437,000	
	2012	1,384,000	1,598,000	1,514,000	1,395,000	
	2013	3,717,000	3,775,000	3,715,000	3,486,000	
	2014	6,124,000	6,103,000	6,020,000	5,938,000	
	2015	6,437,000	6,021,000	5,968,000	5,869,000	
	2016	2,036,000	3,454,000	4,325,000	4,524,000	
Non Private Passenger Total		23,178,000	24,495,000	24,832,000	24,263,000	
Grand Total		37,625,000	38,915,000	38,907,000	37,962,000	

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

**EXHIBIT A**

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

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Jurisdiction Desc	<b>Yukon</b>	<input type="button" value="v"/>	discount rate: 0.87%			
AccountCode Desc	<b>IBNR Provision</b>	<input type="button" value="v"/>	interest rate margin: 25 basis pts			
AccountCode	(All)	<input type="button" value="v"/>				
AccidentYear	(All)	<input type="button" value="v"/>				
			<b>Prior Month</b>	<b>Current Month</b>	<b>1st Projected</b>	<b>2nd Projected</b>
<b>Sum of Amount</b>		<b>ShareYYMM</b> <input type="button" value="v"/>				
<b>BusinessSegment Desc</b> <input type="button" value="v"/>	<b>Acc Year</b> <input type="button" value="v"/>		<b>201601</b>	<b>201602</b>	<b>201603</b>	<b>201604</b>
<input checked="" type="checkbox"/> <b>Private Passenger</b>	prior		5,000	5,000	5,000	5,000
	2007			-	-	-
	2008		15,000	15,000	15,000	15,000
	2009		31,000	31,000	31,000	31,000
	2010		30,000	30,000	29,000	29,000
	2011		91,000	91,000	90,000	88,000
	2012		133,000	133,000	132,000	131,000
	2013		186,000	186,000	184,000	182,000
	2014		261,000	258,000	256,000	254,000
	2015		5,000	(7,000)	-	6,000
	2016		29,000	64,000	105,000	122,000
<b>Private Passenger Total</b>			<b>786,000</b>	<b>806,000</b>	<b>847,000</b>	<b>863,000</b>
<input checked="" type="checkbox"/> <b>Non Private Passenger</b>	prior		1,000	1,000	1,000	1,000
	2007			-	-	-
	2008		4,000	4,000	4,000	4,000
	2009			-	-	-
	2010		6,000	6,000	6,000	6,000
	2011		(19,000)	(19,000)	(19,000)	(20,000)
	2012		55,000	55,000	55,000	55,000
	2013		99,000	99,000	98,000	97,000
	2014		152,000	152,000	151,000	150,000
	2015		335,000	329,000	311,000	294,000
	2016		55,000	101,000	133,000	164,000
<b>Non Private Passenger Total</b>			<b>688,000</b>	<b>728,000</b>	<b>740,000</b>	<b>751,000</b>
<b>Grand Total</b>			<b>1,474,000</b>	<b>1,534,000</b>	<b>1,587,000</b>	<b>1,614,000</b>

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

**EXHIBIT A**

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.87%	
				interest rate margin: 25 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	30,000	30,000	30,000	30,000
	2009	40,000	40,000	40,000	39,000
	2010	36,000	36,000	36,000	36,000
	2011	62,000	54,000	53,000	53,000
	2012	91,000	91,000	90,000	89,000
	2013	338,000	338,000	334,000	327,000
	2014	467,000	473,000	465,000	449,000
	2015	(401,000)	(401,000)	(402,000)	(401,000)
	2016	84,000	88,000	145,000	201,000
<b>Private Passenger Total</b>		<b>748,000</b>	<b>750,000</b>	<b>792,000</b>	<b>824,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	1,000	1,000	1,000	1,000
	2011	9,000	9,000	9,000	9,000
	2012	24,000	24,000	24,000	24,000
	2013	(180,000)	(180,000)	(178,000)	(176,000)
	2014	128,000	128,000	126,000	126,000
	2015	244,000	259,000	247,000	236,000
	2016	34,000	59,000	77,000	105,000
<b>Non Private Passenger Total</b>		<b>263,000</b>	<b>303,000</b>	<b>309,000</b>	<b>328,000</b>
<b>Grand Total</b>		<b>1,011,000</b>	<b>1,053,000</b>	<b>1,101,000</b>	<b>1,152,000</b>

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

**EXHIBIT A**

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

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Jurisdiction Desc	Nunavut		discount rate: 0.87%			
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	201601	201602	201603	201604	
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2007	3,000	3,000	3,000	3,000	
	2008	1,000	1,000	1,000	1,000	
	2009	1,000	1,000	1,000	1,000	
	2010	18,000	18,000	18,000	18,000	
	2011	36,000	36,000	36,000	36,000	
	2012	57,000	(8,000)	(8,000)	(8,000)	
	2013	240,000	240,000	238,000	236,000	
	2014	214,000	211,000	208,000	206,000	
	2015	272,000	273,000	268,000	263,000	
	2016	19,000	26,000	31,000	49,000	
<b>Private Passenger Total</b>		<b>859,000</b>	<b>799,000</b>	<b>794,000</b>	<b>803,000</b>	
<input checked="" type="checkbox"/> Non Private Passenger	prior	-	-	-	-	
	2007	-	-	-	-	
	2008	-	-	-	-	
	2009	1,000	1,000	1,000	1,000	
	2010	-	-	-	-	
	2011	9,000	9,000	9,000	9,000	
	2012	25,000	25,000	25,000	25,000	
	2013	79,000	79,000	79,000	78,000	
	2014	220,000	225,000	223,000	221,000	
	2015	273,000	273,000	271,000	269,000	
	2016	(76,000)	(53,000)	(40,000)	(22,000)	
<b>Non Private Passenger Total</b>		<b>531,000</b>	<b>559,000</b>	<b>568,000</b>	<b>581,000</b>	
<b>Grand Total</b>		<b>1,390,000</b>	<b>1,358,000</b>	<b>1,362,000</b>	<b>1,384,000</b>	

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: 0.87%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year		201601	201602	201603	201604
Private Passenger	prior		3,131,000	2,488,000	2,447,000	2,406,000
	2007		1,954,000	2,024,000	1,986,000	1,951,000
	2008		1,705,000	1,709,000	1,676,000	1,645,000
	2009		1,440,000	1,535,000	1,506,000	1,474,000
	2010		2,320,000	494,000	487,000	480,000
	2011		2,378,000	2,299,000	2,254,000	2,211,000
	2012		951,000	1,043,000	1,021,000	1,003,000
	2013		7,579,000	7,415,000	7,281,000	7,145,000
	2014		12,051,000	11,249,000	11,048,000	10,843,000
	2015		13,500,000	12,685,000	11,369,000	9,952,000
	2016		2,361,000	3,494,000	4,941,000	6,536,000
Private Passenger Total			49,370,000	46,435,000	46,016,000	45,646,000
Non Private Passenger	prior		1,886,000	1,750,000	1,714,000	1,681,000
	2007		(1,432,000)	(1,432,000)	(1,389,000)	(1,352,000)
	2008		741,000	788,000	730,000	676,000
	2009		1,547,000	1,525,000	1,421,000	1,327,000
	2010		479,000	484,000	452,000	426,000
	2011		2,833,000	1,735,000	1,588,000	1,453,000
	2012		1,917,000	2,225,000	2,137,000	1,986,000
	2013		11,078,000	11,077,000	10,887,000	10,512,000
	2014		18,381,000	18,004,000	17,720,000	17,391,000
	2015		24,893,000	22,653,000	20,279,000	19,348,000
	2016		4,147,000	6,997,000	9,145,000	10,801,000
Non Private Passenger Total			66,470,000	65,806,000	64,684,000	64,249,000
Grand Total			115,840,000	112,241,000	110,700,000	109,895,000

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

**EXHIBIT B**

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
BusinessSegment Desc	Acc Year	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	7,000	7,000	7,000	7,000
	2007	(3,000)	(3,000)	(3,000)	(3,000)
	2008	89,000	89,000	87,000	85,000
	2009	122,000	122,000	120,000	118,000
	2010	501,000	350,000	343,000	336,000
	2011	62,000	62,000	61,000	60,000
	2012	(772,000)	(625,000)	(612,000)	(600,000)
	2013	621,000	539,000	528,000	517,000
	2014	961,000	989,000	969,000	950,000
	2015	2,518,000	2,107,000	1,938,000	1,822,000
	2016	621,000	802,000	1,103,000	1,339,000
<b>Private Passenger Total</b>		<b>4,727,000</b>	<b>4,439,000</b>	<b>4,541,000</b>	<b>4,631,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	(87,000)	(87,000)	(85,000)	(83,000)
	2007	(375,000)	(375,000)	(367,000)	(360,000)
	2008	(4,000)	38,000	37,000	36,000
	2009	3,000	3,000	3,000	3,000
	2010	(11,000)	(11,000)	(11,000)	(11,000)
	2011	85,000	84,000	82,000	80,000
	2012	266,000	275,000	269,000	264,000
	2013	638,000	661,000	648,000	635,000
	2014	1,394,000	1,463,000	1,434,000	1,405,000
	2015	1,425,000	1,471,000	1,412,000	1,151,000
	2016	351,000	558,000	646,000	793,000
<b>Non Private Passenger Total</b>		<b>3,685,000</b>	<b>4,080,000</b>	<b>4,068,000</b>	<b>3,913,000</b>
<b>Grand Total</b>		<b>8,412,000</b>	<b>8,519,000</b>	<b>8,609,000</b>	<b>8,544,000</b>

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	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	5,000	5,000	5,000	5,000
	2007	9,000	9,000	9,000	9,000
	2008	141,000	141,000	138,000	135,000
	2009	34,000	34,000	33,000	32,000
	2010	262,000	77,000	75,000	73,000
	2011	(23,000)	(17,000)	(17,000)	(17,000)
	2012	(336,000)	(365,000)	(358,000)	(351,000)
	2013	668,000	653,000	640,000	627,000
	2014	931,000	836,000	819,000	803,000
	2015	974,000	1,080,000	1,026,000	1,005,000
	2016	316,000	246,000	368,000	651,000
<b>Private Passenger Total</b>		<b>2,981,000</b>	<b>2,699,000</b>	<b>2,738,000</b>	<b>2,972,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	129,000	129,000	114,000	103,000
	2007	6,000	6,000	5,000	4,000
	2008	389,000	390,000	351,000	316,000
	2009	67,000	67,000	60,000	54,000
	2010	(124,000)	(124,000)	(112,000)	(101,000)
	2011	190,000	190,000	171,000	154,000
	2012	254,000	257,000	257,000	231,000
	2013	204,000	91,000	92,000	83,000
	2014	783,000	628,000	644,000	599,000
	2015	1,146,000	1,159,000	1,211,000	1,199,000
	2016	106,000	157,000	175,000	236,000
<b>Non Private Passenger Total</b>		<b>3,150,000</b>	<b>2,950,000</b>	<b>2,968,000</b>	<b>2,878,000</b>
<b>Grand Total</b>		<b>6,131,000</b>	<b>5,649,000</b>	<b>5,706,000</b>	<b>5,850,000</b>

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		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201601	201602	201603	201604	
<input checked="" type="checkbox"/> Private Passenger	prior	47,000	53,000	54,000	55,000	
	2007	235,000	236,000	234,000	232,000	
	2008	83,000	83,000	82,000	81,000	
	2009	(267,000)	(258,000)	(255,000)	(252,000)	
	2010	139,000	27,000	27,000	27,000	
	2011	(194,000)	(181,000)	(179,000)	(177,000)	
	2012	(366,000)	(377,000)	(373,000)	(369,000)	
	2013	(123,000)	(102,000)	(101,000)	(100,000)	
	2014	574,000	543,000	538,000	533,000	
	2015	794,000	678,000	525,000	472,000	
	2016	180,000	219,000	350,000	537,000	
Private Passenger Total		1,102,000	921,000	902,000	1,039,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	15,000	15,000	15,000	15,000	
	2007	114,000	114,000	113,000	112,000	
	2008	(54,000)	(54,000)	(53,000)	(52,000)	
	2009	5,000	5,000	5,000	5,000	
	2010	(2,000)	(1,000)	(1,000)	(1,000)	
	2011	14,000	(150,000)	(148,000)	(147,000)	
	2012	(264,000)	(216,000)	(214,000)	(212,000)	
	2013	407,000	397,000	393,000	389,000	
	2014	226,000	(37,000)	(37,000)	(37,000)	
	2015	1,840,000	1,788,000	1,716,000	1,639,000	
	2016	178,000	373,000	538,000	718,000	
Non Private Passenger Total		2,479,000	2,234,000	2,327,000	2,429,000	
Grand Total		3,581,000	3,155,000	3,229,000	3,468,000	

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

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

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

**EXHIBIT B**

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

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Jurisdiction Desc	Ontario		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201601	201602	201603	201604	
<input checked="" type="checkbox"/> Private Passenger	prior	1,480,000	1,015,000	995,000	974,000	
	2007	1,370,000	1,452,000	1,423,000	1,395,000	
	2008	1,045,000	1,049,000	1,028,000	1,007,000	
	2009	948,000	1,039,000	1,018,000	998,000	
	2010	106,000	(1,222,000)	(1,198,000)	(1,174,000)	
	2011	571,000	483,000	473,000	464,000	
	2012	(1,175,000)	(1,113,000)	(1,091,000)	(1,069,000)	
	2013	1,274,000	1,233,000	1,208,000	1,184,000	
	2014	2,731,000	2,230,000	2,185,000	2,141,000	
	2015	3,041,000	2,819,000	2,537,000	2,055,000	
	2016	449,000	810,000	1,019,000	1,248,000	
<b>Private Passenger Total</b>		<b>11,840,000</b>	<b>9,795,000</b>	<b>9,597,000</b>	<b>9,223,000</b>	
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,024,000	1,025,000	1,005,000	985,000	
	2007	(1,200,000)	(1,199,000)	(1,175,000)	(1,151,000)	
	2008	70,000	74,000	73,000	72,000	
	2009	321,000	330,000	323,000	317,000	
	2010	(59,000)	(1,000)	(1,000)	(1,000)	
	2011	323,000	(730,000)	(715,000)	(701,000)	
	2012	(1,069,000)	(1,015,000)	(995,000)	(975,000)	
	2013	3,645,000	3,710,000	3,636,000	3,563,000	
	2014	6,623,000	6,621,000	6,489,000	6,359,000	
	2015	9,847,000	8,082,000	5,940,000	5,524,000	
	2016	1,146,000	1,762,000	2,467,000	3,218,000	
<b>Non Private Passenger Total</b>		<b>20,671,000</b>	<b>18,659,000</b>	<b>17,047,000</b>	<b>17,210,000</b>	
<b>Grand Total</b>		<b>32,511,000</b>	<b>28,454,000</b>	<b>26,644,000</b>	<b>26,433,000</b>	

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

EXHIBIT B

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

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Jurisdiction Desc	Alberta		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201601	201602	201603	201604	
<input checked="" type="checkbox"/> Private Passenger	prior	23,000	(51,000)	(49,000)	(47,000)	
	2007	(96,000)	(96,000)	(94,000)	(92,000)	
	2008	86,000	86,000	84,000	82,000	
	2009	104,000	104,000	102,000	100,000	
	2010	364,000	334,000	327,000	320,000	
	2011	850,000	850,000	833,000	816,000	
	2012	1,741,000	1,756,000	1,721,000	1,687,000	
	2013	2,266,000	2,226,000	2,181,000	2,137,000	
	2014	2,969,000	2,793,000	2,737,000	2,682,000	
	2015	3,108,000	3,058,000	2,615,000	2,170,000	
	2016	355,000	659,000	937,000	1,197,000	
Private Passenger Total		11,770,000	11,719,000	11,394,000	11,052,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	291,000	192,000	196,000	200,000	
	2007	(128,000)	(128,000)	(115,000)	(103,000)	
	2008	143,000	143,000	129,000	116,000	
	2009	831,000	831,000	748,000	673,000	
	2010	371,000	372,000	335,000	301,000	
	2011	935,000	1,129,000	1,016,000	914,000	
	2012	939,000	1,153,000	1,084,000	976,000	
	2013	2,560,000	2,637,000	2,611,000	2,415,000	
	2014	4,990,000	5,002,000	4,952,000	4,902,000	
	2015	4,740,000	4,451,000	4,429,000	4,385,000	
	2016	1,801,000	3,028,000	3,758,000	3,834,000	
Non Private Passenger Total		17,473,000	18,810,000	19,143,000	18,613,000	
Grand Total		29,243,000	30,529,000	30,537,000	29,665,000	

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

**EXHIBIT B**

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

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Jurisdiction Desc	<b>Yukon</b>		discount rate: 0.00%			
AccountCode Desc	<b>Undiscounted</b>		interest rate margin: 0 basis pts			
	<b>IBNR Provision</b>					
AccountCode	(All)					
AccidentYear	(All)					
			<b>Prior Month</b>	<b>Current Month</b>	<b>1st Projected</b>	<b>2nd Projected</b>
<b>Sum of Amount</b>		<b>ShareYMM</b>				
<b>BusinessSegment Desc</b>	<b>Acc Year</b>		<b>201601</b>	<b>201602</b>	<b>201603</b>	<b>201604</b>
<input checked="" type="checkbox"/> <b>Private Passenger</b>	prior		5,000	5,000	5,000	5,000
	2007		-	-	-	-
	2008		14,000	14,000	14,000	14,000
	2009		28,000	28,000	28,000	28,000
	2010		11,000	11,000	11,000	11,000
	2011		69,000	69,000	68,000	67,000
	2012		122,000	122,000	121,000	120,000
	2013		168,000	168,000	166,000	164,000
	2014		230,000	228,000	226,000	224,000
	2015		(105,000)	(115,000)	(108,000)	(102,000)
	2016		25,000	56,000	94,000	107,000
<b>Private Passenger Total</b>			<b>567,000</b>	<b>586,000</b>	<b>625,000</b>	<b>638,000</b>
<input checked="" type="checkbox"/> <b>Non Private Passenger</b>	prior		1,000	1,000	1,000	1,000
	2007		-	-	-	-
	2008		4,000	4,000	4,000	4,000
	2009		-	-	-	-
	2010		5,000	5,000	5,000	5,000
	2011		(24,000)	(24,000)	(24,000)	(24,000)
	2012		47,000	47,000	47,000	47,000
	2013		89,000	89,000	88,000	87,000
	2014		133,000	133,000	132,000	131,000
	2015		254,000	249,000	232,000	215,000
	2016		50,000	91,000	119,000	148,000
<b>Non Private Passenger Total</b>			<b>559,000</b>	<b>595,000</b>	<b>604,000</b>	<b>614,000</b>
<b>Grand Total</b>			<b>1,126,000</b>	<b>1,181,000</b>	<b>1,229,000</b>	<b>1,252,000</b>

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	27,000	27,000	27,000	27,000
	2009	20,000	20,000	20,000	20,000
	2010	34,000	34,000	34,000	34,000
	2011	39,000	39,000	39,000	39,000
	2012	75,000	75,000	74,000	73,000
	2013	297,000	297,000	294,000	288,000
	2014	349,000	356,000	349,000	335,000
	2015	(468,000)	(462,000)	(460,000)	(460,000)
	2016	72,000	66,000	115,000	163,000
<b>Private Passenger Total</b>		<b>446,000</b>	<b>453,000</b>	<b>493,000</b>	<b>520,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	1,000	1,000	1,000	1,000
	2011	8,000	8,000	8,000	8,000
	2012	22,000	22,000	22,000	22,000
	2013	(213,000)	(213,000)	(211,000)	(209,000)
	2014	34,000	34,000	34,000	34,000
	2015	216,000	233,000	221,000	210,000
	2016	31,000	53,000	68,000	94,000
<b>Non Private Passenger Total</b>		<b>102,000</b>	<b>141,000</b>	<b>146,000</b>	<b>163,000</b>
<b>Grand Total</b>		<b>548,000</b>	<b>594,000</b>	<b>639,000</b>	<b>683,000</b>

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		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior		(2,000)	(2,000)	(2,000)	(2,000)
	2007		3,000	3,000	3,000	3,000
	2008		1,000	1,000	1,000	1,000
	2009		1,000	1,000	1,000	1,000
	2010		16,000	16,000	16,000	16,000
	2011		34,000	34,000	34,000	34,000
	2012		53,000	(12,000)	(12,000)	(12,000)
	2013		218,000	218,000	216,000	214,000
	2014		197,000	194,000	192,000	190,000
	2015		249,000	250,000	245,000	240,000
	2016		18,000	23,000	27,000	41,000
Private Passenger Total			788,000	726,000	721,000	726,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-	-
	2007		-	-	-	-
	2008		-	-	-	-
	2009		1,000	1,000	1,000	1,000
	2010		-	-	-	-
	2011		8,000	8,000	8,000	8,000
	2012		23,000	23,000	23,000	23,000
	2013		72,000	72,000	71,000	70,000
	2014		160,000	164,000	162,000	160,000
	2015		249,000	249,000	247,000	245,000
	2016		(78,000)	(58,000)	(45,000)	(30,000)
Non Private Passenger Total			435,000	459,000	467,000	477,000
Grand Total			1,223,000	1,185,000	1,188,000	1,203,000

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

**EXHIBIT B**

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

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Jurisdiction Desc	(All)		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior		1,564,000	1,031,000	1,014,000	996,000
	2007		1,520,000	1,603,000	1,574,000	1,546,000
	2008		1,488,000	1,492,000	1,463,000	1,434,000
	2009		993,000	1,093,000	1,070,000	1,048,000
	2010		1,465,000	(336,000)	(328,000)	(320,000)
	2011		1,424,000	1,355,000	1,328,000	1,302,000
	2012		(596,000)	(478,000)	(470,000)	(462,000)
	2013		5,679,000	5,522,000	5,419,000	5,315,000
	2014		9,253,000	8,477,000	8,320,000	8,160,000
	2015		10,541,000	9,806,000	8,701,000	7,577,000
	2016		2,057,000	2,943,000	4,163,000	5,528,000
<b>Private Passenger Total</b>			<b>35,388,000</b>	<b>32,508,000</b>	<b>32,254,000</b>	<b>32,124,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior		1,374,000	1,276,000	1,247,000	1,222,000
	2007		(1,583,000)	(1,582,000)	(1,539,000)	(1,498,000)
	2008		548,000	595,000	541,000	492,000
	2009		1,229,000	1,238,000	1,141,000	1,054,000
	2010		181,000	241,000	216,000	193,000
	2011		1,552,000	529,000	412,000	306,000
	2012		307,000	636,000	582,000	464,000
	2013		7,476,000	7,518,000	7,401,000	7,105,000
	2014		14,582,000	14,247,000	14,047,000	13,788,000
	2015		20,150,000	18,099,000	15,812,000	14,964,000
	2016		3,638,000	6,071,000	7,869,000	9,195,000
<b>Non Private Passenger Total</b>			<b>49,454,000</b>	<b>48,868,000</b>	<b>47,729,000</b>	<b>47,285,000</b>
<b>Grand Total</b>			<b>84,842,000</b>	<b>81,376,000</b>	<b>79,983,000</b>	<b>79,409,000</b>

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

**EXHIBIT C**

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	230,000	230,000	228,000	226,000
	2007	105,000	105,000	103,000	101,000
	2008	45,000	45,000	44,000	43,000
	2009	114,000	114,000	112,000	110,000
	2010	34,000	166,000	164,000	162,000
	2011	378,000	378,000	375,000	372,000
	2012	313,000	313,000	309,000	305,000
	2013	142,000	308,000	303,000	298,000
	2014	303,000	300,000	295,000	291,000
	2015	615,000	288,000	284,000	280,000
	2016	30,000	59,000	90,670	121,670
<b>Private Passenger Total</b>		<b>2,309,000</b>	<b>2,306,000</b>	<b>2,307,670</b>	<b>2,309,670</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	63,000	63,000	63,000	63,000
	2007	44,000	44,000	43,000	42,000
	2008	20,000	20,000	20,000	20,000
	2009	42,000	42,000	41,000	40,000
	2010	11,000	53,000	52,000	51,000
	2011	108,000	108,000	107,000	106,000
	2012	81,000	81,000	80,000	79,000
	2013	35,000	77,000	76,000	75,000
	2014	83,000	82,000	81,000	80,000
	2015	185,000	87,000	86,000	85,000
	2016	9,000	18,000	28,307	37,307
<b>Non Private Passenger Total</b>		<b>681,000</b>	<b>675,000</b>	<b>677,307</b>	<b>678,307</b>
<b>Grand Total</b>		<b>2,990,000</b>	<b>2,981,000</b>	<b>2,984,977</b>	<b>2,987,977</b>

**EXHIBIT C**

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

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Jurisdiction Desc	New Brunswick				discount rate: 0.00%
AccountCode Desc	Retro Claims Expense				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	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	48,000	48,000	47,000	46,000
	2007	130,000	130,000	126,000	122,000
	2008	158,000	158,000	153,000	148,000
	2009	162,000	162,000	157,000	152,000
	2010	133,000	186,000	181,000	176,000
	2011	272,000	272,000	265,000	258,000
	2012	279,000	279,000	272,000	265,000
	2013	283,000	229,000	222,000	215,000
	2014	243,000	243,000	236,000	230,000
	2015	99,000	213,000	207,000	201,000
	2016	6,000	12,000	17,553	24,553
<b>Private Passenger Total</b>		<b>1,813,000</b>	<b>1,932,000</b>	<b>1,883,553</b>	<b>1,837,553</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	24,000	24,000	24,000	24,000
	2007	108,000	108,000	106,000	104,000
	2008	131,000	131,000	128,000	125,000
	2009	135,000	135,000	132,000	129,000
	2010	112,000	157,000	154,000	151,000
	2011	203,000	203,000	200,000	197,000
	2012	204,000	204,000	201,000	198,000
	2013	200,000	162,000	159,000	156,000
	2014	159,000	159,000	156,000	153,000
	2015	61,000	131,000	128,000	125,000
	2016	4,000	7,000	10,408	14,408
<b>Non Private Passenger Total</b>		<b>1,341,000</b>	<b>1,421,000</b>	<b>1,398,408</b>	<b>1,376,408</b>
<b>Grand Total</b>		<b>3,154,000</b>	<b>3,353,000</b>	<b>3,281,961</b>	<b>3,213,961</b>

**EXHIBIT C**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM <input type="button" value="v"/>			
BusinessSegment Desc	Acc Year	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	508,000	491,000	482,000	474,000
	2007	282,000	282,000	276,000	270,000
	2008	425,000	425,000	416,000	408,000
	2009	289,000	289,000	283,000	277,000
	2010	216,000	200,000	196,000	192,000
	2011	172,000	172,000	169,000	166,000
	2012	145,000	145,000	142,000	139,000
	2013	(7,000)	123,000	121,000	119,000
	2014	89,000	89,000	87,000	85,000
	2015	50,000	106,000	104,000	102,000
	2016	4,000	7,000	10,535	13,535
<b>Private Passenger Total</b>		<b>2,173,000</b>	<b>2,329,000</b>	<b>2,286,535</b>	<b>2,245,535</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	117,000	113,000	112,000	111,000
	2007	64,000	64,000	63,000	62,000
	2008	126,000	126,000	123,000	121,000
	2009	118,000	118,000	116,000	114,000
	2010	151,000	140,000	137,000	134,000
	2011	168,000	168,000	165,000	162,000
	2012	161,000	161,000	158,000	155,000
	2013	(8,000)	151,000	148,000	145,000
	2014	117,000	117,000	114,000	111,000
	2015	68,000	144,000	141,000	138,000
	2016	5,000	10,000	14,832	19,832
<b>Non Private Passenger Total</b>		<b>1,087,000</b>	<b>1,312,000</b>	<b>1,291,832</b>	<b>1,272,832</b>
<b>Grand Total</b>		<b>3,260,000</b>	<b>3,641,000</b>	<b>3,578,367</b>	<b>3,518,367</b>

**EXHIBIT C**

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2007	20,000	20,000	20,000	20,000
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	(17,000)	(2,000)	(2,000)	(2,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	10,000	10,000	10,000	10,000
	2013	2,000	44,000	43,000	42,000
	2014	27,000	27,000	26,000	25,000
	2015	10,000	40,000	39,000	38,000
	2016		-	897	(103)
<b>Private Passenger Total</b>		<b>73,000</b>	<b>160,000</b>	<b>157,897</b>	<b>153,897</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	(24,000)	(24,000)	(23,000)	(22,000)
	2007	8,000	8,000	8,000	8,000
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	(11,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000
	2013	1,000	27,000	26,000	25,000
	2014	16,000	16,000	15,000	14,000
	2015	6,000	26,000	25,000	24,000
	2016		1,000	956	956
<b>Non Private Passenger Total</b>		<b>39,000</b>	<b>96,000</b>	<b>93,956</b>	<b>91,956</b>
<b>Grand Total</b>		<b>112,000</b>	<b>256,000</b>	<b>251,853</b>	<b>245,853</b>

**EXHIBIT C**

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

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Jurisdiction Desc	Ontario		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		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	201601	201602	201603	201604	
<input checked="" type="checkbox"/> Private Passenger	prior	4,530,000	4,481,000	4,348,000	4,219,000	
	2007	1,577,000	1,577,000	1,530,000	1,484,000	
	2008	1,179,000	1,179,000	1,144,000	1,110,000	
	2009	1,029,000	1,029,000	998,000	968,000	
	2010	586,000	1,020,000	992,000	965,000	
	2011	655,000	655,000	623,000	592,000	
	2012	979,000	973,000	943,000	914,000	
	2013	747,000	815,000	791,000	768,000	
	2014	494,000	493,000	474,000	456,000	
	2015	342,000	539,000	523,000	508,000	
	2016	25,000	48,000	70,753	94,753	
<b>Private Passenger Total</b>		<b>12,143,000</b>	<b>12,809,000</b>	<b>12,436,753</b>	<b>12,078,753</b>	
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,173,000	1,167,000	1,144,000	1,122,000	
	2007	731,000	731,000	716,000	702,000	
	2008	544,000	544,000	533,000	522,000	
	2009	584,000	584,000	572,000	561,000	
	2010	439,000	764,000	750,000	736,000	
	2011	519,000	519,000	502,000	485,000	
	2012	897,000	891,000	873,000	855,000	
	2013	1,138,000	1,242,000	1,218,000	1,194,000	
	2014	921,000	919,000	895,000	872,000	
	2015	764,000	1,202,000	1,179,000	1,156,000	
	2016	58,000	107,000	159,118	214,118	
<b>Non Private Passenger Total</b>		<b>7,768,000</b>	<b>8,670,000</b>	<b>8,541,118</b>	<b>8,419,118</b>	
<b>Grand Total</b>		<b>19,911,000</b>	<b>21,479,000</b>	<b>20,977,871</b>	<b>20,497,871</b>	



**EXHIBIT C**

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

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Jurisdiction Desc	Alberta		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		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	201601	201602	201603	201604	
<input checked="" type="checkbox"/> Private Passenger	prior	250,000	250,000	246,000	242,000	
	2007	102,000	102,000	100,000	98,000	
	2008	122,000	122,000	120,000	118,000	
	2009	102,000	102,000	100,000	98,000	
	2010	108,000	108,000	106,000	104,000	
	2011	115,000	115,000	113,000	111,000	
	2012	119,000	119,000	117,000	115,000	
	2013	110,000	110,000	108,000	106,000	
	2014	105,000	105,000	103,000	101,000	
	2015	(31,000)	95,000	93,000	91,000	
	2016	(2,000)	(4,000)	(5,130)	(8,130)	
<b>Private Passenger Total</b>		<b>1,100,000</b>	<b>1,224,000</b>	<b>1,200,870</b>	<b>1,175,870</b>	
<input checked="" type="checkbox"/> Non Private Passenger	prior	183,000	183,000	183,000	183,000	
	2007	331,000	331,000	328,000	325,000	
	2008	426,000	426,000	422,000	418,000	
	2009	364,000	364,000	360,000	356,000	
	2010	381,000	381,000	377,000	373,000	
	2011	389,000	389,000	385,000	381,000	
	2012	436,000	436,000	432,000	428,000	
	2013	434,000	434,000	430,000	426,000	
	2014	455,000	455,000	450,000	445,000	
	2015	(147,000)	441,000	437,000	433,000	
	2016	(11,000)	(22,000)	(28,139)	(39,139)	
<b>Non Private Passenger Total</b>		<b>3,241,000</b>	<b>3,818,000</b>	<b>3,775,861</b>	<b>3,728,861</b>	
<b>Grand Total</b>		<b>4,341,000</b>	<b>5,042,000</b>	<b>4,976,731</b>	<b>4,904,731</b>	

**EXHIBIT C**

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

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Jurisdiction Desc	Yukon		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		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		201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior		(42,000)	(42,000)	(41,000)	(40,000)
	2007		12,000	12,000	12,000	12,000
	2008		12,000	12,000	12,000	12,000
	2009		8,000	8,000	8,000	8,000
	2010		14,000	5,000	5,000	5,000
	2011		7,000	7,000	7,000	7,000
	2012		7,000	7,000	7,000	7,000
	2013		16,000	5,000	5,000	5,000
	2014		(7,000)	(7,000)	(7,000)	(7,000)
	2015		38,000	3,000	3,000	3,000
	2016			(1,000)	(1,409)	(1,409)
Private Passenger Total			65,000	9,000	9,591	10,591
<input checked="" type="checkbox"/> Non Private Passenger	prior		(18,000)	(18,000)	(18,000)	(18,000)
	2007		7,000	7,000	7,000	7,000
	2008		7,000	7,000	7,000	7,000
	2009		7,000	7,000	7,000	7,000
	2010		15,000	6,000	6,000	6,000
	2011		9,000	9,000	9,000	9,000
	2012		10,000	10,000	10,000	10,000
	2013		22,000	7,000	7,000	7,000
	2014		(9,000)	(9,000)	(9,000)	(9,000)
	2015		54,000	3,000	3,000	3,000
	2016			(1,000)	(1,942)	(1,942)
Non Private Passenger Total			104,000	28,000	27,058	27,058
Grand Total			169,000	37,000	36,649	37,649

**EXHIBIT C**

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	28,000	28,000	28,000	28,000
	2007	24,000	24,000	24,000	24,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	33,000	33,000	33,000	33,000
	2011	34,000	34,000	34,000	34,000
	2012	32,000	32,000	32,000	32,000
	2013	30,000	30,000	30,000	30,000
	2014	13,000	13,000	13,000	13,000
	2015	(86,000)	25,000	25,000	25,000
	2016	(6,000)	(12,000)	(17,101)	(23,101)
<b>Private Passenger Total</b>		<b>167,000</b>	<b>272,000</b>	<b>266,899</b>	<b>260,899</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2007	7,000	7,000	7,000	7,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	11,000	11,000	11,000	11,000
	2011	11,000	11,000	11,000	11,000
	2012	11,000	11,000	11,000	11,000
	2013	11,000	11,000	11,000	11,000
	2014	5,000	5,000	5,000	5,000
	2015	(28,000)	9,000	9,000	9,000
	2016	(2,000)	(4,000)	(5,820)	(8,820)
<b>Non Private Passenger Total</b>		<b>53,000</b>	<b>88,000</b>	<b>86,180</b>	<b>83,180</b>
<b>Grand Total</b>		<b>220,000</b>	<b>360,000</b>	<b>353,079</b>	<b>344,079</b>

**EXHIBIT C**

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

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Jurisdiction Desc	Nunavut		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		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	201601	201602	201603	201604	
<input checked="" type="checkbox"/> Private Passenger	prior		-	-	-	
	2007	3,000	3,000	3,000	3,000	
	2008	5,000	5,000	5,000	5,000	
	2009	6,000	6,000	6,000	6,000	
	2010	8,000	8,000	8,000	8,000	
	2011	9,000	9,000	9,000	9,000	
	2012	9,000	9,000	9,000	9,000	
	2013	(37,000)	4,000	4,000	4,000	
	2014	27,000	27,000	27,000	27,000	
	2015	(20,000)	6,000	6,000	6,000	
	2016	(1,000)	(3,000)	(4,111)	(5,111)	
<b>Private Passenger Total</b>		<b>9,000</b>	<b>74,000</b>	<b>72,889</b>	<b>71,889</b>	
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-	
	2007	2,000	2,000	2,000	2,000	
	2008	2,000	2,000	2,000	2,000	
	2009	4,000	4,000	4,000	4,000	
	2010	6,000	6,000	6,000	6,000	
	2011	6,000	6,000	6,000	6,000	
	2012	6,000	6,000	6,000	6,000	
	2013	(27,000)	3,000	3,000	3,000	
	2014	21,000	21,000	21,000	21,000	
	2015	(16,000)	6,000	6,000	6,000	
	2016	(1,000)	(3,000)	(4,167)	(5,167)	
<b>Non Private Passenger Total</b>		<b>3,000</b>	<b>53,000</b>	<b>51,833</b>	<b>50,833</b>	
<b>Grand Total</b>		<b>12,000</b>	<b>127,000</b>	<b>124,722</b>	<b>122,722</b>	

**EXHIBIT C**

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

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Jurisdiction Desc	(All)				discount rate: 0.00%
AccountCode Desc	Retro Claims Expense				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	201601	201602	201603	201604
<input checked="" type="checkbox"/> Private Passenger	prior	5,505,000	5,439,000	5,293,000	5,152,000
	2007	2,255,000	2,255,000	2,194,000	2,134,000
	2008	2,017,000	2,017,000	1,964,000	1,913,000
	2009	1,773,000	1,773,000	1,726,000	1,680,000
	2010	1,115,000	1,724,000	1,683,000	1,643,000
	2011	1,641,000	1,641,000	1,594,000	1,548,000
	2012	1,893,000	1,887,000	1,841,000	1,796,000
	2013	1,286,000	1,668,000	1,627,000	1,587,000
	2014	1,294,000	1,290,000	1,254,000	1,221,000
	2015	1,017,000	1,315,000	1,284,000	1,254,000
	2016	56,000	106,000	162,657	216,657
<b>Private Passenger Total</b>		<b>19,852,000</b>	<b>21,115,000</b>	<b>20,622,657</b>	<b>20,144,657</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,526,000	1,516,000	1,493,000	1,471,000
	2007	1,302,000	1,302,000	1,280,000	1,259,000
	2008	1,285,000	1,285,000	1,264,000	1,244,000
	2009	1,282,000	1,282,000	1,260,000	1,239,000
	2010	1,115,000	1,517,000	1,492,000	1,467,000
	2011	1,412,000	1,412,000	1,384,000	1,356,000
	2012	1,812,000	1,806,000	1,777,000	1,748,000
	2013	1,806,000	2,114,000	2,078,000	2,042,000
	2014	1,768,000	1,765,000	1,728,000	1,692,000
	2015	947,000	2,049,000	2,014,000	1,979,000
	2016	62,000	113,000	173,553	231,553
<b>Non Private Passenger Total</b>		<b>14,317,000</b>	<b>16,161,000</b>	<b>15,943,553</b>	<b>15,728,553</b>
<b>Grand Total</b>		<b>34,169,000</b>	<b>37,276,000</b>	<b>36,566,210</b>	<b>35,873,210</b>

## EXHIBIT D

### Future Expected Cost Ratios - Member Statements

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio		ShareYMM			
BusinessSegment Desc	Jurisdiction Desc	201601	201602	201603	201604
Private Passenger	Newfoundland & Labrador	81.7%	81.7%	81.7%	81.8%
	New Brunswick	76.5%	76.6%	76.7%	76.8%
	Nova Scotia	76.7%	76.7%	76.7%	76.8%
	Prince Edward Island	65.0%	65.1%	64.9%	65.1%
	Ontario	66.6%	66.6%	66.7%	66.7%
	Alberta	74.8%	74.7%	74.8%	74.9%
	Yukon	81.7%	81.7%	82.6%	81.6%
	Northwest Territories	55.0%	54.9%	55.1%	55.0%
	Nunavut	44.4%	43.9%	43.7%	43.8%
Non Private Passenger	Newfoundland & Labrador	119.6%	119.6%	119.6%	119.5%
	New Brunswick	62.5%	62.5%	62.6%	62.6%
	Nova Scotia	71.9%	71.9%	71.8%	71.8%
	Prince Edward Island	72.2%	72.0%	72.3%	72.2%
	Ontario	74.1%	74.1%	74.1%	74.1%
	Alberta	70.2%	70.2%	70.3%	70.4%
	Yukon	63.7%	63.8%	63.8%	63.9%
	Northwest Territories	42.8%	42.9%	42.7%	43.4%
	Nunavut	54.5%	54.1%	54.3%	54.8%
Grand Total		73.8%	73.9%	74.0%	74.0%

### Future Expected Cost Ratios – Excluding Actuarial Present Value Adjustments

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio		ShareYMM			
BusinessSegment Desc	Jurisdiction Desc	201601	201602	201603	201604
Private Passenger	Newfoundland & Labrador	77.0%	77.0%	77.0%	77.0%
	New Brunswick	72.3%	72.3%	72.4%	72.6%
	Nova Scotia	71.8%	71.9%	71.9%	72.0%
	Prince Edward Island	60.7%	60.7%	60.6%	60.7%
	Ontario	62.1%	62.1%	62.1%	62.2%
	Alberta	70.0%	70.0%	70.0%	70.1%
	Yukon	76.3%	76.4%	76.6%	76.0%
	Northwest Territories	51.7%	51.6%	51.8%	51.7%
	Nunavut	41.7%	41.4%	41.2%	40.9%
Non Private Passenger	Newfoundland & Labrador	112.1%	112.1%	112.1%	112.1%
	New Brunswick	59.3%	59.3%	59.4%	59.4%
	Nova Scotia	67.3%	67.3%	67.3%	67.2%
	Prince Edward Island	67.8%	67.6%	67.8%	67.7%
	Ontario	68.5%	68.5%	68.5%	68.5%
	Alberta	66.0%	66.0%	66.1%	66.2%
	Yukon	59.7%	59.7%	59.6%	59.7%
	Northwest Territories	40.6%	40.6%	40.4%	41.0%
	Nunavut	51.3%	50.9%	51.1%	51.3%
Grand Total		69.2%	69.3%	69.4%	69.4%

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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**NEWFOUNDLAND AND LABRADOR**

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2015 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger					Non-Private Passenger			
Accident Year	Selected Margins for Adverse Development					Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2014	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%	9.9%
2016	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	9.1%		10.0%	10.0%	5.0%	9.2%
discount rate:				0.87%	discount rate:				0.87%
margin (basis points):				25	margin (basis points):				25



**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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**NEW BRUNSWICK**

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2015 from the valuation), followed by the selected discount rate and the associated margin for investment income.

Private Passenger					Non-Private Passenger						
Accident Year	Selected Margins for Adverse Development				TOTAL	Selected Margins for Adverse Development				TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages			Third Party Liability	Accident Benefits	Other Coverages			
1995	10.0%	10.0%	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%		11.9%	12.4%	10.1%	5.0%		11.9%	
2014	12.4%	10.3%	5.0%		12.0%	12.4%	10.2%	5.0%		11.6%	
2015	12.4%	10.1%	5.0%		11.8%	12.4%	10.2%	5.0%		11.3%	
2016	12.5%	12.5%	5.0%		12.5%	12.5%	12.5%	5.0%		12.5%	
prem liab	9.9%	10.1%	5.0%		9.0%	8.7%	10.1%	5.0%		8.6%	
discount rate:					0.87%	discount rate:					0.87%
margin (basis points):					25	margin (basis points):					25

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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**NOVA SCOTIA**

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2015 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	12.5%	10.0%	5.0%	12.1%	12.5%	10.3%	5.0%	12.1%	
2013	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.6%	
2014	12.5%	10.0%	5.0%	11.8%	12.5%	10.3%	5.0%	11.8%	
2015	12.4%	10.1%	5.0%	12.0%	12.4%	10.2%	5.0%	11.6%	
2016	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%	
prem liab	11.8%	10.1%	5.0%	10.2%	11.5%	10.2%	5.0%	10.4%	
discount rate:				0.87%	discount rate:				0.87%
margin (basis points):				25	margin (basis points):				25

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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**PRINCE EDWARD ISLAND**

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2015 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	12.4%	10.2%	5.0%	12.2%	12.5%	10.3%	5.0%	11.6%	
2015	12.4%	10.1%	5.0%	12.1%	12.4%	10.6%	5.0%	12.0%	
2016	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%	
prem liab	11.7%	10.1%	5.0%	11.1%	11.5%	10.3%	5.0%	9.4%	
discount rate:				0.87%	discount rate:				0.87%
margin (basis points):				25	margin (basis points):				25

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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**ONTARIO**

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2015 from the valuation), followed by the selected discount rate and the associated margin for investment income.

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
	Third Party Liability	Accident Benefits	Other Coverages						
1995	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
1996	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
1997	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
1998	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
1999	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2000	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2001	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2002	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2003	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2004	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2005	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2006	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2007	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2008	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2009	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2010	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%
2011	9.0%	10.0%	10.0%	9.7%	10.0%	10.0%	5.0%	9.8%	
2012	12.5%	12.5%	11.5%	12.5%	12.5%	12.5%	12.5%	12.5%	
2013	12.3%	12.5%	6.4%	12.3%	12.4%	12.5%	6.2%	12.4%	
2014	14.9%	15.0%	6.3%	14.6%	14.9%	15.0%	15.0%	15.0%	
2015	14.6%	15.0%	10.9%	14.8%	14.7%	15.0%	9.3%	14.8%	
2016	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	
prem liab	11.8%	15.0%	5.2%	11.6%	13.1%	15.0%	5.3%	13.1%	
discount rate:				0.87%	discount rate:				0.87%
margin (basis points):				25	margin (basis points):				25

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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**ALBERTA**

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2015 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	12.5%	10.8%	5.0%	12.5%	12.4%	10.2%	5.0%	12.1%
2014	12.5%	10.4%	5.0%	12.2%	12.3%	10.5%	5.0%	12.2%
2015	12.4%	10.4%	5.0%	12.4%	12.1%	10.5%	5.0%	11.7%
2016	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
prem liab	12.0%	10.2%	5.0%	10.4%	11.6%	10.3%	5.0%	9.1%
	discount rate:			0.87%	discount rate:			0.87%
	margin (basis points):			25	margin (basis points):			25

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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**YUKON**

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2015 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	12.5%	10.4%	5.0%	12.4%	12.4%	11.9%	5.0%	12.4%
2014	12.5%	10.6%	5.0%	12.3%	12.3%	11.4%	5.0%	12.0%
2015	12.5%	10.6%	5.0%	12.5%	12.2%	12.3%	5.0%	12.2%
2016	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
prem liab	12.2%	10.5%	5.0%	12.0%	12.0%	12.2%	5.0%	11.3%
	discount rate:			0.87%	discount rate:			0.87%
	margin (basis points):			25	margin (basis points):			25



**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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**NORTHWEST TERRITORIES**

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2015 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger					Non-Private Passenger			
	Selected Margins for Adverse Development					Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2013	12.5%	10.9%	5.0%	12.5%		12.5%	10.9%	5.0%	12.5%
2014	12.5%	11.5%	5.0%	12.3%		12.4%	11.1%	5.0%	11.8%
2015	12.2%	11.3%	5.0%	11.7%		12.1%	11.2%	5.0%	11.4%
2016	12.5%	12.5%	5.0%	12.5%		12.5%	12.5%	5.0%	12.5%
prem liab	11.6%	11.2%	5.0%	9.9%		11.8%	11.0%	5.0%	9.1%
discount rate:				0.87%	discount rate:				0.87%
margin (basis points):				25	margin (basis points):				25



**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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**NUNAVUT**

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2015 from the valuation), followed by the selected discount rate and the associated margin for investment income.

Private Passenger					Non-Private Passenger						
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development			TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages				Accident Benefits	Other Coverages			
1999	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2000	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2001	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2002	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2003	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2004	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2005	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2006	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2007	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2008	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2009	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2010	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2011	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2012	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2013	12.5%	12.5%	5.0%		12.5%	12.5%	10.4%	5.0%		12.3%	
2014	12.4%	11.3%	5.0%		11.1%	10.5%	10.9%	5.0%		10.3%	
2015	12.2%	11.4%	5.0%		11.4%	12.4%	11.0%	5.0%		11.5%	
2016	12.5%	12.5%	5.0%		12.5%	12.5%	12.5%	5.0%		12.5%	
prem liab	12.0%	11.2%	5.0%		10.5%	12.1%	10.8%	5.0%		9.3%	
discount rate:					0.87%	discount rate:					0.87%
margin (basis points):					25	margin (basis points):					25

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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As projected from the latest valuation to December 31, 2015.

**NEWFOUNDLAND AND LABRADOR**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2015 projected Unpaid							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	728	705	696	683	663	643	625	607
2005	240	234	231	227	221	215	209	205
2006	-	-	-	-	-	-	-	-
2007	706	688	681	670	654	638	624	609
2008	580	574	572	570	564	559	554	549
2009	1,219	1,204	1,198	1,190	1,176	1,163	1,150	1,138
2010	1,969	1,942	1,931	1,916	1,890	1,866	1,843	1,821
2011	3,882	3,841	3,826	3,803	3,765	3,727	3,692	3,656
2012	7,144	7,071	7,043	7,001	6,933	6,867	6,803	6,741
2013	9,392	9,297	9,260	9,205	9,113	9,026	8,939	8,856
2014	14,957	14,790	14,727	14,631	14,473	14,320	14,171	14,026
2015	18,240	18,014	17,927	17,795	17,580	17,373	17,170	16,973
Total	59,057	58,360	58,092	57,691	57,032	56,397	55,780	55,181
	valuation assumption		prior val assumption					

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
Total	697	-	(268)	(669)	(1,328)	(1,963)	(2,580)	(2,510)
	valuation assumption		prior val assumption					

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.3%	-	(1.3%)	(3.1%)	(6.0%)	(8.8%)	(11.3%)	(13.9%)
2005	2.6%	-	(1.3%)	(3.0%)	(5.6%)	(8.1%)	(10.7%)	(12.4%)
2006	-	-	-	-	-	-	-	-
2007	2.6%	-	(1.0%)	(2.6%)	(4.9%)	(7.3%)	(9.3%)	(11.5%)
2008	1.0%	-	(0.3%)	(0.7%)	(1.7%)	(2.6%)	(3.5%)	(4.4%)
2009	1.2%	-	(0.5%)	(1.2%)	(2.3%)	(3.4%)	(4.5%)	(5.5%)
2010	1.4%	-	(0.6%)	(1.3%)	(2.7%)	(3.9%)	(5.1%)	(6.2%)
2011	1.1%	-	(0.4%)	(1.0%)	(2.0%)	(3.0%)	(3.9%)	(4.8%)
2012	1.0%	-	(0.4%)	(1.0%)	(2.0%)	(2.9%)	(3.8%)	(4.7%)
2013	1.0%	-	(0.4%)	(1.0%)	(2.0%)	(2.9%)	(3.9%)	(4.7%)
2014	1.1%	-	(0.4%)	(1.1%)	(2.1%)	(3.2%)	(4.2%)	(5.2%)
2015	1.3%	-	(0.5%)	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(5.8%)
Total	1.2%	-	(0.5%)	(1.1%)	(2.3%)	(3.4%)	(4.4%)	(5.4%)
	valuation assumption		prior val assumption					

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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As projected from the latest valuation to December 31, 2015.

**NEW BRUNSWICK**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2015 projected Unpaid							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	268	260	257	253	246	240	234	228
2004	214	207	204	200	194	188	182	177
2005	183	179	178	175	171	167	163	160
2006	216	209	206	202	196	189	184	178
2007	85	84	83	82	80	79	77	76
2008	1,166	1,155	1,151	1,144	1,134	1,124	1,114	1,105
2009	720	710	706	700	691	681	673	665
2010	1,804	1,787	1,781	1,772	1,755	1,740	1,725	1,710
2011	2,758	2,727	2,715	2,697	2,668	2,641	2,614	2,587
2012	2,815	2,787	2,775	2,759	2,732	2,706	2,681	2,656
2013	6,101	6,027	5,998	5,955	5,885	5,818	5,751	5,687
2014	6,489	6,400	6,366	6,313	6,230	6,148	6,067	5,990
2015	8,262	8,136	8,089	8,016	7,898	7,785	7,673	7,566
Total	31,081	30,668	30,509	30,268	29,880	29,506	29,138	28,785
		valuation assumption	prior val assumption					

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
Total	413	-	(159)	(400)	(788)	(1,162)	(1,530)	(1,483)
		valuation assumption	prior val assumption					

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	3.1%	-	(1.2%)	(2.7%)	(5.4%)	(7.7%)	(10.0%)	(12.3%)
2004	3.4%	-	(1.4%)	(3.4%)	(6.3%)	(9.2%)	(12.1%)	(14.5%)
2005	2.2%	-	(0.6%)	(2.2%)	(4.5%)	(6.7%)	(8.9%)	(10.6%)
2006	3.3%	-	(1.4%)	(3.3%)	(6.2%)	(9.6%)	(12.0%)	(14.8%)
2007	1.2%	-	(1.2%)	(2.4%)	(4.8%)	(6.0%)	(8.3%)	(9.5%)
2008	1.0%	-	(0.3%)	(1.0%)	(1.8%)	(2.7%)	(3.5%)	(4.3%)
2009	1.4%	-	(0.6%)	(1.4%)	(2.7%)	(4.1%)	(5.2%)	(6.3%)
2010	1.0%	-	(0.3%)	(0.8%)	(1.8%)	(2.6%)	(3.5%)	(4.3%)
2011	1.1%	-	(0.4%)	(1.1%)	(2.2%)	(3.2%)	(4.1%)	(5.1%)
2012	1.0%	-	(0.4%)	(1.0%)	(2.0%)	(2.9%)	(3.8%)	(4.7%)
2013	1.2%	-	(0.5%)	(1.2%)	(2.4%)	(3.5%)	(4.6%)	(5.6%)
2014	1.4%	-	(0.5%)	(1.4%)	(2.7%)	(3.9%)	(5.2%)	(6.4%)
2015	1.5%	-	(0.6%)	(1.5%)	(2.9%)	(4.3%)	(5.7%)	(7.0%)
Total	1.3%	-	(0.5%)	(1.3%)	(2.6%)	(3.8%)	(5.0%)	(6.1%)
		valuation assumption	prior val assumption					

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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As projected from the latest valuation to December 31, 2015.

**NOVA SCOTIA**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2015 projected Unpaid						
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	3.37%
2002 & prior	-	-	-	-	-	-	-
2003	14	13	13	13	13	12	12
2004	523	506	500	490	475	461	434
2005	478	463	457	448	433	420	395
2006	1,015	981	969	950	921	892	839
2007	943	921	912	900	879	861	825
2008	809	797	793	785	775	765	746
2009	1,083	1,072	1,067	1,061	1,050	1,040	1,021
2010	1,499	1,478	1,470	1,458	1,439	1,421	1,386
2011	1,656	1,628	1,617	1,602	1,577	1,552	1,509
2012	3,085	3,037	3,018	2,990	2,946	2,904	2,823
2013	4,580	4,511	4,486	4,445	4,382	4,320	4,205
2014	5,208	5,124	5,091	5,043	4,965	4,890	4,749
2015	6,630	6,526	6,486	6,426	6,329	6,237	6,059
Total	27,523	27,057	26,879	26,611	26,184	25,775	25,003
		valuation assumption	prior val assumption				

Amounts in

AY	Dollar Impact Relative to Valuation Assumption						
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	3.37%
Total	466	-	(178)	(446)	(873)	(1,282)	(1,608)
		valuation assumption	prior val assumption				

Amounts in

AY	Percentage Impact Relative to Valuation Assumption						
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	3.37%
2002 & prior	-	-	-	-	-	-	-
2003	7.7%	-	-	-	-	(7.7%)	(7.7%)
2004	3.4%	-	(1.2%)	(3.2%)	(6.1%)	(8.9%)	(14.2%)
2005	3.2%	-	(1.3%)	(3.2%)	(6.5%)	(9.3%)	(14.7%)
2006	3.5%	-	(1.2%)	(3.2%)	(6.1%)	(9.1%)	(14.5%)
2007	2.4%	-	(1.0%)	(2.3%)	(4.6%)	(6.5%)	(10.4%)
2008	1.5%	-	(0.5%)	(1.5%)	(2.8%)	(4.0%)	(5.1%)
2009	1.0%	-	(0.5%)	(1.0%)	(2.1%)	(3.0%)	(3.9%)
2010	1.4%	-	(0.5%)	(1.4%)	(2.6%)	(3.9%)	(5.1%)
2011	1.7%	-	(0.7%)	(1.6%)	(3.1%)	(4.7%)	(6.0%)
2012	1.6%	-	(0.6%)	(1.5%)	(3.0%)	(4.4%)	(5.8%)
2013	1.5%	-	(0.6%)	(1.5%)	(2.9%)	(4.2%)	(5.5%)
2014	1.6%	-	(0.6%)	(1.6%)	(3.1%)	(4.6%)	(6.0%)
2015	1.6%	-	(0.6%)	(1.5%)	(3.0%)	(4.4%)	(5.8%)
Total	1.7%	-	(0.7%)	(1.6%)	(3.2%)	(4.7%)	(6.2%)
		valuation assumption	prior val assumption				

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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As projected from the latest valuation to December 31, 2015.

**PRINCE EDWARD ISLAND**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2015 projected Unpaid							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1	1	1	1	1	1	1	1
2010	415	410	408	405	401	397	392	388
2011	986	965	958	947	928	911	896	880
2012	1,222	1,194	1,183	1,167	1,141	1,118	1,096	1,075
2013	486	478	475	471	464	458	451	446
2014	1,081	1,065	1,060	1,051	1,036	1,023	1,009	996
2015	1,756	1,733	1,723	1,709	1,686	1,665	1,644	1,625
Total	5,947	5,846	5,808	5,751	5,657	5,573	5,489	5,411
	valuation assumption		prior val assumption					

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
Total	101	-	(38)	(95)	(189)	(273)	(357)	(340)
	valuation assumption		prior val assumption					

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	1.2%	-	(0.5%)	(1.2%)	(2.2%)	(3.2%)	(4.4%)	(5.4%)
2011	2.2%	-	(0.7%)	(1.9%)	(3.8%)	(5.6%)	(7.2%)	(8.8%)
2012	2.3%	-	(0.9%)	(2.3%)	(4.4%)	(6.4%)	(8.2%)	(10.0%)
2013	1.7%	-	(0.6%)	(1.5%)	(2.9%)	(4.2%)	(5.6%)	(6.7%)
2014	1.5%	-	(0.5%)	(1.3%)	(2.7%)	(3.9%)	(5.3%)	(6.5%)
2015	1.3%	-	(0.6%)	(1.4%)	(2.7%)	(3.9%)	(5.1%)	(6.2%)
Total	1.7%	-	(0.7%)	(1.6%)	(3.2%)	(4.7%)	(6.1%)	(7.4%)
	valuation assumption		prior val assumption					

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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As projected from the latest valuation to December 31, 2015.

**ONTARIO**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2015 projected Unpaid							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	5,165	5,090	5,061	5,019	4,951	4,882	4,817	4,754
2003	4,627	4,489	4,436	4,357	4,231	4,111	3,996	3,885
2004	5,136	4,976	4,915	4,823	4,677	4,538	4,406	4,279
2005	4,469	4,333	4,282	4,204	4,082	3,966	3,855	3,750
2006	4,573	4,440	4,391	4,316	4,198	4,085	3,978	3,877
2007	7,276	7,053	6,969	6,843	6,645	6,458	6,279	6,111
2008	2,985	2,922	2,898	2,862	2,805	2,752	2,700	2,652
2009	6,538	6,412	6,365	6,293	6,180	6,072	5,969	5,872
2010	5,584	5,482	5,443	5,385	5,293	5,205	5,121	5,041
2011	7,180	7,060	7,013	6,945	6,835	6,732	6,632	6,538
2012	12,109	11,949	11,888	11,798	11,650	11,509	11,374	11,244
2013	20,689	20,437	20,343	20,197	19,965	19,743	19,527	19,319
2014	20,134	19,856	19,752	19,592	19,334	19,086	18,845	18,612
2015	20,951	20,615	20,486	20,290	19,976	19,675	19,382	19,098
Total	127,416	125,114	124,242	122,924	120,822	118,814	116,881	115,032
		valuation assumption	prior val assumption					

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
Total	2,302	-	(872)	(2,190)	(4,292)	(6,300)	(8,233)	(7,892)
		valuation assumption	prior val assumption					

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	1.5%	-	(0.6%)	(1.4%)	(2.7%)	(4.1%)	(5.4%)	(6.6%)
2003	3.1%	-	(1.2%)	(2.9%)	(5.7%)	(8.4%)	(11.0%)	(13.5%)
2004	3.2%	-	(1.2%)	(3.1%)	(6.0%)	(8.8%)	(11.5%)	(14.0%)
2005	3.1%	-	(1.2%)	(3.0%)	(5.8%)	(8.5%)	(11.0%)	(13.5%)
2006	3.0%	-	(1.1%)	(2.8%)	(5.5%)	(8.0%)	(10.4%)	(12.7%)
2007	3.2%	-	(1.2%)	(3.0%)	(5.8%)	(8.4%)	(11.0%)	(13.4%)
2008	2.2%	-	(0.8%)	(2.1%)	(4.0%)	(5.8%)	(7.6%)	(9.2%)
2009	2.0%	-	(0.7%)	(1.9%)	(3.6%)	(5.3%)	(6.9%)	(8.4%)
2010	1.9%	-	(0.7%)	(1.8%)	(3.4%)	(5.1%)	(6.6%)	(8.0%)
2011	1.7%	-	(0.7%)	(1.6%)	(3.2%)	(4.6%)	(6.1%)	(7.4%)
2012	1.3%	-	(0.5%)	(1.3%)	(2.5%)	(3.7%)	(4.8%)	(5.9%)
2013	1.2%	-	(0.5%)	(1.2%)	(2.3%)	(3.4%)	(4.5%)	(5.5%)
2014	1.4%	-	(0.5%)	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(6.3%)
2015	1.6%	-	(0.6%)	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(7.4%)
Total	1.8%	-	(0.7%)	(1.8%)	(3.4%)	(5.0%)	(6.6%)	(8.1%)
		valuation assumption	prior val assumption					



**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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As projected from the latest valuation to December 31, 2015.

**ALBERTA**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2015 projected Unpaid							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	46	45	45	45	45	44	44	43
2003	77	74	73	72	70	67	66	64
2004	451	436	430	420	408	394	381	369
2005	956	921	908	888	857	827	799	771
2006	674	649	640	626	605	584	565	546
2007	1,316	1,300	1,293	1,283	1,268	1,254	1,239	1,227
2008	1,857	1,838	1,831	1,819	1,801	1,783	1,767	1,751
2009	2,151	2,130	2,123	2,110	2,092	2,073	2,055	2,037
2010	6,289	6,225	6,199	6,161	6,100	6,039	5,982	5,925
2011	10,367	10,240	10,192	10,119	10,001	9,887	9,776	9,667
2012	10,488	10,361	10,313	10,239	10,119	10,004	9,891	9,781
2013	16,997	16,768	16,679	16,545	16,328	16,116	15,912	15,714
2014	17,314	17,043	16,939	16,780	16,525	16,278	16,037	15,804
2015	27,716	27,332	27,188	26,965	26,609	26,264	25,928	25,603
Total	96,699	95,362	94,853	94,072	92,828	91,614	90,442	89,302
		valuation assumption	prior val assumption					

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
Total	1,337	-	(509)	(1,290)	(2,534)	(3,748)	(4,920)	(4,770)
		valuation assumption	prior val assumption					

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	2.2%	-	-	-	-	(2.2%)	(2.2%)	(4.4%)
2003	4.1%	-	(1.4%)	(2.7%)	(5.4%)	(9.5%)	(10.8%)	(13.5%)
2004	3.4%	-	(1.4%)	(3.7%)	(6.4%)	(9.6%)	(12.6%)	(15.4%)
2005	3.8%	-	(1.4%)	(3.6%)	(6.9%)	(10.2%)	(13.2%)	(16.3%)
2006	3.9%	-	(1.4%)	(3.5%)	(6.8%)	(10.0%)	(12.9%)	(15.9%)
2007	1.2%	-	(0.5%)	(1.3%)	(2.5%)	(3.5%)	(4.7%)	(5.6%)
2008	1.0%	-	(0.4%)	(1.0%)	(2.0%)	(3.0%)	(3.9%)	(4.7%)
2009	1.0%	-	(0.3%)	(0.9%)	(1.8%)	(2.7%)	(3.5%)	(4.4%)
2010	1.0%	-	(0.4%)	(1.0%)	(2.0%)	(3.0%)	(3.9%)	(4.8%)
2011	1.2%	-	(0.5%)	(1.2%)	(2.3%)	(3.4%)	(4.5%)	(5.6%)
2012	1.2%	-	(0.5%)	(1.2%)	(2.3%)	(3.4%)	(4.5%)	(5.6%)
2013	1.4%	-	(0.5%)	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(6.3%)
2014	1.6%	-	(0.6%)	(1.5%)	(3.0%)	(4.5%)	(5.9%)	(7.3%)
2015	1.4%	-	(0.5%)	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(6.3%)
Total	1.4%	-	(0.5%)	(1.4%)	(2.7%)	(3.9%)	(5.2%)	(6.4%)
		valuation assumption	prior val assumption					



**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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As projected from the latest valuation to December 31, 2015.

**YUKON**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2015 projected Unpaid							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	17	17	17	16	16	16	16	16
2009	26	26	26	26	26	25	25	25
2010	207	205	204	203	201	199	198	196
2011	313	310	308	307	303	299	297	293
2012	404	399	397	394	389	385	380	376
2013	430	423	421	417	412	407	401	397
2014	598	588	584	578	569	561	551	543
2015	2,090	2,053	2,038	2,018	1,982	1,950	1,917	1,886
Total	4,085	4,021	3,995	3,959	3,898	3,842	3,785	3,732
	valuation assumption		prior val assumption					

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
Total	64	-	(26)	(62)	(123)	(179)	(236)	(227)
	valuation assumption		prior val assumption					

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	(5.9%)	(5.9%)	(5.9%)	(5.9%)	(5.9%)
2009	-	-	-	-	-	(3.8%)	(3.8%)	(3.8%)
2010	1.0%	-	(0.5%)	(1.0%)	(2.0%)	(2.9%)	(3.4%)	(4.4%)
2011	1.0%	-	(0.6%)	(1.0%)	(2.3%)	(3.5%)	(4.2%)	(5.5%)
2012	1.3%	-	(0.5%)	(1.3%)	(2.5%)	(3.5%)	(4.8%)	(5.8%)
2013	1.7%	-	(0.5%)	(1.4%)	(2.6%)	(3.8%)	(5.2%)	(6.1%)
2014	1.7%	-	(0.7%)	(1.7%)	(3.2%)	(4.6%)	(6.3%)	(7.7%)
2015	1.8%	-	(0.7%)	(1.7%)	(3.5%)	(5.0%)	(6.6%)	(8.1%)
Total	1.6%	-	(0.6%)	(1.5%)	(3.1%)	(4.5%)	(5.9%)	(7.2%)
	valuation assumption		prior val assumption					

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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As projected from the latest valuation to December 31, 2015.

**NORTHWEST TERRITORIES**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2015 projected Unpaid							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	5	5	5	5	5	5	5	5
2008	26	26	26	26	26	25	25	25
2009	213	211	211	210	208	206	204	203
2010	33	33	32	32	32	32	31	31
2011	282	279	278	276	273	271	267	264
2012	211	209	208	206	203	201	199	196
2013	805	794	789	782	772	762	751	741
2014	2,267	2,230	2,216	2,193	2,159	2,126	2,093	2,060
2015	1,295	1,276	1,267	1,256	1,238	1,220	1,203	1,186
Total	5,137	5,063	5,032	4,986	4,916	4,848	4,778	4,711
		valuation assumption	prior val assumption					

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
Total	74	-	(31)	(77)	(147)	(215)	(285)	(275)
		valuation assumption	prior val assumption					

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	(3.8%)	(3.8%)	(3.8%)
2009	0.9%	-	-	(0.5%)	(1.4%)	(2.4%)	(3.3%)	(3.8%)
2010	-	-	(3.0%)	(3.0%)	(3.0%)	(3.0%)	(6.1%)	(6.1%)
2011	1.1%	-	(0.4%)	(1.1%)	(2.2%)	(2.9%)	(4.3%)	(5.4%)
2012	1.0%	-	(0.5%)	(1.4%)	(2.9%)	(3.8%)	(4.8%)	(6.2%)
2013	1.4%	-	(0.6%)	(1.5%)	(2.8%)	(4.0%)	(5.4%)	(6.7%)
2014	1.7%	-	(0.6%)	(1.7%)	(3.2%)	(4.7%)	(6.1%)	(7.6%)
2015	1.5%	-	(0.7%)	(1.6%)	(3.0%)	(4.4%)	(5.7%)	(7.1%)
Total	1.5%	-	(0.6%)	(1.5%)	(2.9%)	(4.2%)	(5.6%)	(7.0%)
		valuation assumption	prior val assumption					

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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As projected from the latest valuation to December 31, 2015.

**NUNAVUT**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2015 projected Unpaid							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3	3	3	3	3	3	3	3
2008	-	-	-	-	-	-	-	-
2009	2	2	2	2	2	2	2	2
2010	16	16	16	15	15	15	15	15
2011	43	42	42	42	41	41	40	39
2012	79	78	77	76	76	75	74	73
2013	364	359	357	354	349	344	339	334
2014	859	849	845	838	827	817	807	798
2015	487	479	476	472	464	457	451	445
Total	1,853	1,828	1,818	1,802	1,777	1,754	1,731	1,709
	valuation assumption		prior val assumption					

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
Total	25	-	(10)	(26)	(51)	(74)	(97)	(93)
	valuation assumption		prior val assumption					

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	(6.3%)	(6.3%)	(6.3%)	(6.3%)	(6.3%)
2011	2.4%	-	-	(2.6%)	(2.4%)	(2.4%)	(4.8%)	(7.1%)
2012	1.3%	-	(1.3%)	(2.6%)	(2.6%)	(3.8%)	(5.1%)	(6.4%)
2013	1.4%	-	(0.6%)	(1.4%)	(2.8%)	(4.2%)	(5.6%)	(7.0%)
2014	1.2%	-	(0.5%)	(1.3%)	(2.6%)	(3.8%)	(4.9%)	(6.0%)
2015	1.7%	-	(0.6%)	(1.5%)	(3.1%)	(4.6%)	(5.8%)	(7.1%)
Total	1.4%	-	(0.5%)	(1.4%)	(2.8%)	(4.0%)	(5.3%)	(6.5%)
	valuation assumption		prior val assumption					

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

page 10 of 10

As projected from the latest valuation to December 31, 2015.

**ALL JURISDICTIONS COMBINED**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2015 projected Unpaid							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	5,211	5,135	5,106	5,064	4,996	4,926	4,861	4,797
2003	4,986	4,836	4,779	4,695	4,560	4,430	4,308	4,189
2004	7,052	6,830	6,745	6,616	6,417	6,224	6,041	5,866
2005	6,326	6,130	6,056	5,942	5,764	5,595	5,433	5,281
2006	6,478	6,279	6,206	6,094	5,920	5,750	5,592	5,440
2007	10,334	10,054	9,946	9,786	9,534	9,298	9,070	8,856
2008	7,440	7,329	7,288	7,222	7,121	7,024	6,932	6,844
2009	11,953	11,768	11,699	11,593	11,426	11,263	11,109	10,964
2010	17,816	17,578	17,484	17,347	17,126	16,914	16,710	16,513
2011	27,467	27,092	26,949	26,738	26,391	26,061	25,744	25,433
2012	37,557	37,085	36,902	36,630	36,189	35,769	35,360	34,965
2013	59,844	59,094	58,808	58,371	57,670	56,994	56,333	55,699
2014	68,907	67,945	67,580	67,019	66,118	65,249	64,398	63,578
2015	87,427	86,164	85,680	84,947	83,762	82,626	81,514	80,441
Total	358,798	353,319	351,228	348,064	342,994	338,123	333,405	328,866
		valuation assumption	prior val assumption					

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
Total	5,479	-	(2,091)	(5,255)	(10,325)	(15,196)	(19,914)	(24,453)
		valuation assumption	prior val assumption					

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.37%	0.87%	1.07%	1.37%	1.87%	2.37%	2.87%	3.37%
2002 & prior	1.5%	-	(0.6%)	(1.4%)	(2.7%)	(4.1%)	(5.3%)	(6.6%)
2003	3.1%	-	(1.2%)	(2.9%)	(5.7%)	(8.4%)	(10.9%)	(13.4%)
2004	3.3%	-	(1.2%)	(3.1%)	(6.0%)	(8.9%)	(11.6%)	(14.1%)
2005	3.2%	-	(1.2%)	(3.1%)	(6.0%)	(8.7%)	(11.4%)	(13.8%)
2006	3.2%	-	(1.2%)	(2.9%)	(5.7%)	(8.4%)	(10.9%)	(13.4%)
2007	2.8%	-	(1.1%)	(2.7%)	(5.2%)	(7.5%)	(9.8%)	(11.9%)
2008	1.5%	-	(0.6%)	(1.5%)	(2.8%)	(4.2%)	(5.4%)	(6.6%)
2009	1.6%	-	(0.6%)	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(6.8%)
2010	1.4%	-	(0.5%)	(1.3%)	(2.6%)	(3.8%)	(4.9%)	(6.1%)
2011	1.4%	-	(0.5%)	(1.3%)	(2.6%)	(3.8%)	(5.0%)	(6.1%)
2012	1.3%	-	(0.5%)	(1.2%)	(2.4%)	(3.5%)	(4.7%)	(5.7%)
2013	1.3%	-	(0.5%)	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(5.7%)
2014	1.4%	-	(0.5%)	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(6.4%)
2015	1.5%	-	(0.6%)	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(6.6%)
Total	1.6%	-	(0.6%)	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(6.9%)
		valuation assumption	prior val assumption					

**EXHIBIT G-1**

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

page 1 of 10

ShareDate	201602	▼
Jurisdiction Desc	Newfoundland & Labrador	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	78	(1)	1	-	-	-	78
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	20	(1)	1	-	-	-	20
	2008	104	(2)	2	-	-	-	104
	2009	191	(3)	3	-	-	-	191
	2010	571	(11)	(144)	-	(155)	(27.1%)	416
	2011	274	(7)	7	-	-	-	274
	2012	(450)	9	132	-	141	(31.3%)	(309)
	2013	1,123	(22)	(62)	-	(84)	(7.5%)	1,039
	2014	1,769	(36)	53	-	17	1.0%	1,786
	2015	3,384	(500)	70	-	(430)	(12.7%)	2,954
	2016	708	143	106	-	249	35.2%	957
<b>Private Passenger Total</b>		<b>7,772</b>	<b>(431)</b>	<b>169</b>	<b>-</b>	<b>(262)</b>	<b>(3.4%)</b>	<b>7,510</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	(80)	2	(2)	-	-	-	(80)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(323)	7	(7)	-	-	-	(323)
	2008	-	-	42	-	42	100.0%	42
	2009	3	-	-	-	-	-	3
	2010	6	-	-	-	-	-	6
	2011	204	(5)	4	-	(1)	(0.5%)	203
	2012	547	(11)	18	-	7	1.3%	554
	2013	848	(17)	31	-	14	1.7%	862
	2014	1,780	(30)	98	-	68	3.8%	1,848
	2015	1,939	(110)	146	-	36	1.9%	1,975
	2016	397	157	89	-	246	62.0%	643
<b>Non Private Passenger Total</b>		<b>5,321</b>	<b>(7)</b>	<b>419</b>	<b>-</b>	<b>412</b>	<b>7.7%</b>	<b>5,733</b>
<b>Grand Total</b>		<b>13,093</b>	<b>(438)</b>	<b>588</b>	<b>-</b>	<b>150</b>	<b>1.1%</b>	<b>13,243</b>

**EXHIBIT G-1**

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

page 2 of 10

 ShareDate 201602  
 Jurisdiction Desc New Brunswick  
 AccountCode Desc IBNR Provision  
 AccountCode (All)

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	44	-	-	-	-	-	44
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	9	-	-	-	-	-	9
	2008	200	(4)	4	-	-	-	200
	2009	56	(2)	2	-	-	-	56
	2010	321	(6)	(199)	-	(205)	(63.9%)	116
	2011	113	(1)	6	-	5	4.4%	118
	2012	(208)	7	(36)	-	(29)	13.9%	(237)
	2013	948	(16)	1	-	(15)	(1.6%)	933
	2014	1,348	(22)	(78)	-	(100)	(7.4%)	1,248
	2015	1,427	(76)	174	-	98	6.9%	1,525
	2016	366	195	(222)	-	(27)	(7.4%)	339
<b>Private Passenger Total</b>		<b>4,624</b>	<b>75</b>	<b>(348)</b>	<b>-</b>	<b>(273)</b>	<b>(5.9%)</b>	<b>4,351</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	152	(15)	15	-	-	-	152
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	10	(1)	1	-	-	-	10
	2008	417	(38)	39	-	1	0.2%	418
	2009	112	(8)	8	-	-	-	112
	2010	(119)	12	(12)	-	-	-	(119)
	2011	285	(20)	20	-	-	-	285
	2012	343	(26)	28	-	2	0.6%	345
	2013	519	(21)	(92)	-	(113)	(21.8%)	406
	2014	959	(79)	(77)	-	(156)	(16.3%)	803
	2015	1,366	(14)	18	-	4	0.3%	1,370
	2016	125	93	(24)	-	69	55.2%	194
<b>Non Private Passenger Total</b>		<b>4,169</b>	<b>(117)</b>	<b>(76)</b>	<b>-</b>	<b>(193)</b>	<b>(4.6%)</b>	<b>3,976</b>
<b>Grand Total</b>		<b>8,793</b>	<b>(42)</b>	<b>(424)</b>	<b>-</b>	<b>(466)</b>	<b>(5.3%)</b>	<b>8,327</b>

**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	201602	▼
Jurisdiction Desc	Nova Scotia	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	170	(3)	(3)	-	(6)	(3.5%)	164
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	269	(2)	3	-	1	0.4%	270
	2008	117	(2)	2	-	-	-	117
	2009	(214)	3	6	-	9	(4.2%)	(205)
	2010	219	(3)	(109)	-	(112)	(51.1%)	107
	2011	(184)	1	12	-	13	(7.1%)	(171)
	2012	(177)	1	(25)	-	(24)	13.6%	(201)
	2013	21	(2)	22	-	20	95.2%	41
	2014	774	(10)	(25)	-	(35)	(4.5%)	739
	2015	1,017	(208)	82	-	(126)	(12.4%)	891
	2016	207	148	(92)	-	56	27.1%	263
<b>Private Passenger Total</b>		<b>2,219</b>	<b>(77)</b>	<b>(127)</b>	<b>-</b>	<b>(204)</b>	<b>(9.2%)</b>	<b>2,015</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	24	-	-	-	-	-	24
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	119	(1)	1	-	-	-	119
	2008	(44)	-	-	-	-	-	(44)
	2009	6	-	-	-	-	-	6
	2010	28	(2)	3	-	1	3.6%	29
	2011	138	(2)	(182)	-	(184)	(133.3%)	(46)
	2012	(181)	2	36	-	38	(21.0%)	(143)
	2013	628	(9)	(6)	-	(15)	(2.4%)	613
	2014	465	(7)	(259)	-	(266)	(57.2%)	199
	2015	2,150	(117)	60	-	(57)	(2.7%)	2,093
	2016	215	113	109	-	222	103.3%	437
<b>Non Private Passenger Total</b>		<b>3,548</b>	<b>(23)</b>	<b>(238)</b>	<b>-</b>	<b>(261)</b>	<b>(7.4%)</b>	<b>3,287</b>
<b>Grand Total</b>		<b>5,767</b>	<b>(100)</b>	<b>(365)</b>	<b>-</b>	<b>(465)</b>	<b>(8.1%)</b>	<b>5,302</b>



**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	201602	
Jurisdiction Desc	Prince Edward	
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
<b>Private</b>								
Passenger	prior	22	-	-	-	-	-	22
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(1)	-	-	-	-	-	(1)
	2008	2	-	-	-	-	-	2
	2009	3	-	-	-	-	-	3
	2010	66	-	5	-	5	7.6%	71
	2011	72	-	-	-	-	-	72
	2012	89	(2)	1	-	(1)	(1.1%)	88
	2013	326	(3)	3	-	-	-	326
	2014	374	(3)	-	-	(3)	(0.8%)	371
	2015	530	(13)	(27)	-	(40)	(7.5%)	490
	2016	31	38	11	-	49	158.1%	80
<b>Private Passenger Total</b>		<b>1,514</b>	<b>17</b>	<b>(7)</b>	<b>-</b>	<b>10</b>	<b>0.7%</b>	<b>1,524</b>
<b>Non Private</b>								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	46	(1)	(4)	-	(5)	(10.9%)	41
	2012	127	(1)	2	-	1	0.8%	128
	2013	80	(1)	1	-	-	-	80
	2014	275	(2)	2	-	-	-	275
	2015	493	(14)	(3)	-	(17)	(3.4%)	476
	2016	60	54	8	-	62	103.3%	122
<b>Non Private Passenger Total</b>		<b>1,080</b>	<b>35</b>	<b>6</b>	<b>-</b>	<b>41</b>	<b>3.8%</b>	<b>1,121</b>
<b>Grand Total</b>		<b>2,594</b>	<b>52</b>	<b>(1)</b>	<b>-</b>	<b>51</b>	<b>2.0%</b>	<b>2,645</b>

**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 201602  
 Jurisdiction Desc Ontario  
 AccountCode Desc IBNR Provision  
 AccountCode (All)

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	2,722	(53)	(510)	-	(563)	(20.7%)	2,159
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,726	(33)	102	-	69	4.0%	1,795
	2008	1,131	(22)	26	-	4	0.4%	1,135
	2009	1,220	(26)	112	-	86	7.0%	1,306
	2010	380	(8)	(1,321)	-	(1,329)	(349.7%)	(949)
	2011	736	(13)	(76)	-	(89)	(12.1%)	647
	2012	(702)	15	40	-	55	(7.8%)	(647)
	2013	1,700	(21)	(24)	-	(45)	(2.6%)	1,655
	2014	3,365	(27)	(478)	-	(505)	(15.0%)	2,860
	2015	3,614	172	(409)	-	(237)	(6.6%)	3,377
	2016	509	225	188	-	413	81.1%	922
<b>Private Passenger Total</b>		<b>16,401</b>	<b>209</b>	<b>(2,350)</b>	<b>-</b>	<b>(2,141)</b>	<b>(13.1%)</b>	<b>14,260</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	1,451	(29)	(8)	-	(37)	(2.5%)	1,414
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,147)	24	(24)	-	-	-	(1,147)
	2008	110	(3)	7	-	4	3.6%	114
	2009	437	(8)	18	-	10	2.3%	447
	2010	54	-	3	-	3	5.6%	57
	2011	671	(14)	(1,088)	-	(1,102)	(164.2%)	(431)
	2012	(407)	8	38	-	46	(11.3%)	(361)
	2013	5,288	(82)	137	-	55	1.0%	5,343
	2014	8,278	(139)	132	-	(7)	(0.1%)	8,271
	2015	11,656	(837)	(962)	-	(1,799)	(15.4%)	9,857
	2016	1,301	1,058	(319)	-	739	56.8%	2,040
<b>Non Private Passenger Total</b>		<b>27,692</b>	<b>(22)</b>	<b>(2,066)</b>	<b>-</b>	<b>(2,088)</b>	<b>(7.5%)</b>	<b>25,604</b>
<b>Grand Total</b>		<b>44,093</b>	<b>187</b>	<b>(4,416)</b>	<b>-</b>	<b>(4,229)</b>	<b>(9.6%)</b>	<b>39,864</b>

**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 201602  
 Jurisdiction Desc Alberta  
 AccountCode Desc IBNR Provision  
 AccountCode (All)

M/S IBNR - in \$000s

		Values							
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount	
<b>Private</b>									
<input checked="" type="checkbox"/> Passenger	prior	94	(1)	(73)	-	(74)	(78.7%)	20	
	2005	-	-	-	-	-	-	-	
	2006	-	-	-	-	-	-	-	
	2007	(75)	1	(1)	-	-	-	(75)	
	2008	105	(3)	3	-	-	-	105	
	2009	112	(2)	2	-	-	-	112	
	2010	679	(13)	(17)	-	(30)	(4.4%)	649	
	2011	1,178	(22)	22	-	-	-	1,178	
	2012	2,118	(25)	40	-	15	0.7%	2,133	
	2013	2,697	(18)	(22)	-	(40)	(1.5%)	2,657	
	2014	3,479	(9)	(167)	-	(176)	(5.1%)	3,303	
	2015	3,652	(25)	(44)	-	(69)	(1.9%)	3,583	
	2016	408	297	50	-	347	85.0%	755	
<b>Private Passenger Total</b>		<b>14,447</b>	<b>180</b>	<b>(207)</b>	<b>-</b>	<b>(27)</b>	<b>(0.2%)</b>	<b>14,420</b>	
<b>Non Private</b>									
<input checked="" type="checkbox"/> Passenger	prior	337	(6)	(93)	-	(99)	(29.4%)	238	
	2005	-	-	-	-	-	-	-	
	2006	-	-	-	-	-	-	-	
	2007	(91)	14	(14)	-	-	-	(91)	
	2008	254	(16)	16	-	-	-	254	
	2009	987	(87)	55	-	(32)	(3.2%)	955	
	2010	503	(41)	42	-	1	0.2%	504	
	2011	1,490	(110)	304	-	194	13.0%	1,684	
	2012	1,384	(108)	322	-	214	15.5%	1,598	
	2013	3,717	(85)	143	-	58	1.6%	3,775	
	2014	6,124	(60)	39	-	(21)	(0.3%)	6,103	
	2015	6,437	(26)	(390)	-	(416)	(6.5%)	6,021	
	2016	2,036	1,340	78	-	1,418	69.6%	3,454	
<b>Non Private Passenger Total</b>		<b>23,178</b>	<b>815</b>	<b>502</b>	<b>-</b>	<b>1,317</b>	<b>5.7%</b>	<b>24,495</b>	
<b>Grand Total</b>		<b>37,625</b>	<b>995</b>	<b>295</b>	<b>-</b>	<b>1,290</b>	<b>3.4%</b>	<b>38,915</b>	

**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	201602	▼
Jurisdiction Desc	Yukon	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	15	-	-	-	-	-	15
	2009	31	-	-	-	-	-	31
	2010	30	(1)	1	-	-	-	30
	2011	91	(1)	1	-	-	-	91
	2012	133	(1)	1	-	-	-	133
	2013	186	(3)	3	-	-	-	186
	2014	261	(3)	-	-	(3)	(1.1%)	258
	2015	5	5	(17)	-	(12)	(240.0%)	(7)
	2016	29	38	(3)	-	35	120.7%	64
<b>Private Passenger Total</b>		<b>786</b>	<b>34</b>	<b>(14)</b>	<b>-</b>	<b>20</b>	<b>2.5%</b>	<b>806</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	6	-	-	-	-	-	6
	2011	(19)	-	-	-	-	-	(19)
	2012	55	-	-	-	-	-	55
	2013	99	(1)	1	-	-	-	99
	2014	152	(1)	1	-	-	-	152
	2015	335	(5)	(1)	-	(6)	(1.8%)	329
	2016	55	31	15	-	46	83.6%	101
<b>Non Private Passenger Total</b>		<b>688</b>	<b>24</b>	<b>16</b>	<b>-</b>	<b>40</b>	<b>5.8%</b>	<b>728</b>
<b>Grand Total</b>		<b>1,474</b>	<b>58</b>	<b>2</b>	<b>-</b>	<b>60</b>	<b>4.1%</b>	<b>1,534</b>

**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	201602	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Desc	IBNR Provisor	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	30	-	-	-	-	-	30
	2009	40	-	-	-	-	-	40
	2010	36	-	-	-	-	-	36
	2011	62	-	(8)	-	(8)	(12.9%)	54
	2012	91	(1)	1	-	-	-	91
	2013	338	(4)	4	-	-	-	338
	2014	467	(40)	46	-	6	1.3%	473
	2015	(401)	(4)	4	-	-	-	(401)
	2016	84	81	(77)	-	4	4.8%	88
<b>Private Passenger Total</b>		<b>748</b>	<b>32</b>	<b>(30)</b>	<b>-</b>	<b>2</b>	<b>0.3%</b>	<b>750</b>
<b>Non Private</b>								
Passenger	prior	2	-	-	-	-	-	2
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	1	-	-	-	-	-	1
	2011	9	-	-	-	-	-	9
	2012	24	-	-	-	-	-	24
	2013	(180)	2	(2)	-	-	-	(180)
	2014	128	-	-	-	-	-	128
	2015	244	(11)	26	-	15	6.1%	259
	2016	34	30	(5)	-	25	73.5%	59
<b>Non Private Passenger Total</b>		<b>263</b>	<b>21</b>	<b>19</b>	<b>-</b>	<b>40</b>	<b>15.2%</b>	<b>303</b>
<b>Grand Total</b>		<b>1,011</b>	<b>53</b>	<b>(11)</b>	<b>-</b>	<b>42</b>	<b>4.2%</b>	<b>1,053</b>

**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	201602	
Jurisdiction Desc	Nunavut	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	3	-	-	-	-	-	3
	2008	1	-	-	-	-	-	1
	2009	1	-	-	-	-	-	1
	2010	18	-	-	-	-	-	18
	2011	36	-	-	-	-	-	36
	2012	57	(1)	(64)	-	(65)	(114.0%)	(8)
	2013	240	(2)	2	-	-	-	240
	2014	214	(2)	(1)	-	(3)	(1.4%)	211
	2015	272	(5)	6	-	1	0.4%	273
	2016	19	16	(9)	-	7	36.8%	26
<b>Private Passenger Total</b>		<b>859</b>	<b>6</b>	<b>(66)</b>	<b>-</b>	<b>(60)</b>	<b>(7.0%)</b>	<b>799</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	-	-	-	-	-	-	-
	2011	9	-	-	-	-	-	9
	2012	25	-	-	-	-	-	25
	2013	79	-	-	-	-	-	79
	2014	220	(2)	7	-	5	2.3%	225
	2015	273	-	-	-	-	-	273
	2016	(76)	19	4	-	23	(30.3%)	(53)
<b>Non Private Passenger Total</b>		<b>531</b>	<b>17</b>	<b>11</b>	<b>-</b>	<b>28</b>	<b>5.3%</b>	<b>559</b>
<b>Grand Total</b>		<b>1,390</b>	<b>23</b>	<b>(55)</b>	<b>-</b>	<b>(32)</b>	<b>(2.3%)</b>	<b>1,358</b>

**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 201602  
 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
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	3,131	(58)	(585)	-	(643)	(20.5%)	2,488
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,954	(35)	105	-	70	3.6%	2,024
	2008	1,705	(33)	37	-	4	0.2%	1,709
	2009	1,440	(30)	125	-	95	6.6%	1,535
	2010	2,320	(42)	(1,784)	-	(1,826)	(78.7%)	494
	2011	2,378	(43)	(36)	-	(79)	(3.3%)	2,299
	2012	951	2	90	-	92	9.7%	1,043
	2013	7,579	(91)	(73)	-	(164)	(2.2%)	7,415
	2014	12,051	(152)	(650)	-	(802)	(6.7%)	11,249
	2015	13,500	(654)	(161)	-	(815)	(6.0%)	12,685
	2016	2,361	1,181	(48)	-	1,133	48.0%	3,494
<b>Private Passenger Total</b>		<b>49,370</b>	<b>45</b>	<b>(2,980)</b>	<b>-</b>	<b>(2,935)</b>	<b>(5.9%)</b>	<b>46,435</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	1,886	(48)	(88)	-	(136)	(7.2%)	1,750
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,432)	43	(43)	-	-	-	(1,432)
	2008	741	(57)	104	-	47	6.3%	788
	2009	1,547	(103)	81	-	(22)	(1.4%)	1,525
	2010	479	(31)	36	-	5	1.0%	484
	2011	2,833	(152)	(946)	-	(1,098)	(38.8%)	1,735
	2012	1,917	(136)	444	-	308	16.1%	2,225
	2013	11,078	(214)	213	-	(1)	-	11,077
	2014	18,381	(320)	(57)	-	(377)	(2.1%)	18,004
	2015	24,893	(1,134)	(1,106)	-	(2,240)	(9.0%)	22,653
	2016	4,147	2,895	(45)	-	2,850	68.7%	6,997
<b>Non Private Passenger Total</b>		<b>66,470</b>	<b>743</b>	<b>(1,407)</b>	<b>-</b>	<b>(664)</b>	<b>(1.0%)</b>	<b>65,806</b>
<b>Grand Total</b>		<b>115,840</b>	<b>788</b>	<b>(4,387)</b>	<b>-</b>	<b>(3,599)</b>	<b>(3.1%)</b>	<b>112,241</b>



**EXHIBIT G-2**

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

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 ShareDate 201602  
 Newfoundland  
 Jurisdiction Desc & Labrador  
 AccountCode Desc Undiscounted  
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
Passenger	prior	7	-	-	-	-	-	7
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(3)	-	-	-	-	-	(3)
	2008	89	(2)	2	-	-	-	89
	2009	122	(2)	2	-	-	-	122
	2010	501	(10)	(141)	-	(151)	(30.1%)	350
	2011	62	(1)	1	-	-	-	62
	2012	(772)	15	132	-	147	(19.0%)	(625)
	2013	621	(12)	(70)	-	(82)	(13.2%)	539
	2014	961	(19)	47	-	28	2.9%	989
	2015	2,518	(478)	67	-	(411)	(16.3%)	2,107
	2016	621	82	99	-	181	29.1%	802
<b>Private Passenger Total</b>		<b>4,727</b>	<b>(427)</b>	<b>139</b>	<b>-</b>	<b>(288)</b>	<b>(6.1%)</b>	<b>4,439</b>
<b>Non Private</b>								
Passenger	prior	(87)	2	(2)	-	-	-	(87)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(375)	8	(8)	-	-	-	(375)
	2008	(4)	-	42	-	42	(1,050.0%)	38
	2009	3	-	-	-	-	-	3
	2010	(11)	-	-	-	-	-	(11)
	2011	85	(2)	1	-	(1)	(1.2%)	84
	2012	266	(5)	14	-	9	3.4%	275
	2013	638	(13)	36	-	23	3.6%	661
	2014	1,394	(28)	97	-	69	4.9%	1,463
	2015	1,425	(107)	153	-	46	3.2%	1,471
	2016	351	120	87	-	207	59.0%	558
<b>Non Private Passenger Total</b>		<b>3,685</b>	<b>(25)</b>	<b>420</b>	<b>-</b>	<b>395</b>	<b>10.7%</b>	<b>4,080</b>
<b>Grand Total</b>		<b>8,412</b>	<b>(452)</b>	<b>559</b>	<b>-</b>	<b>107</b>	<b>1.3%</b>	<b>8,519</b>

**EXHIBIT G-2**

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

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 ShareDate 201602  
 Jurisdiction Desc New Brunswick  
 AccountCode Desc Undiscounted  
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	9	-	-	-	-	-	9
	2008	141	(3)	3	-	-	-	141
	2009	34	(1)	1	-	-	-	34
	2010	262	(5)	(180)	-	(185)	(70.6%)	77
	2011	(23)	-	6	-	6	(26.1%)	(17)
	2012	(336)	7	(36)	-	(29)	8.6%	(365)
	2013	668	(13)	(2)	-	(15)	(2.2%)	653
	2014	931	(19)	(76)	-	(95)	(10.2%)	836
	2015	974	(49)	155	-	106	10.9%	1,080
	2016	316	150	(220)	-	(70)	(22.2%)	246
<b>Private Passenger Total</b>		<b>2,981</b>	<b>67</b>	<b>(349)</b>	<b>-</b>	<b>(282)</b>	<b>(9.5%)</b>	<b>2,699</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	129	(15)	15	-	-	-	129
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	6	(1)	1	-	-	-	6
	2008	389	(39)	40	-	1	0.3%	390
	2009	67	(7)	7	-	-	-	67
	2010	(124)	12	(12)	-	-	-	(124)
	2011	190	(19)	19	-	-	-	190
	2012	254	(25)	28	-	3	1.2%	257
	2013	204	(20)	(93)	-	(113)	(55.4%)	91
	2014	783	(78)	(77)	-	(155)	(19.8%)	628
	2015	1,146	(11)	24	-	13	1.1%	1,159
	2016	106	76	(25)	-	51	48.1%	157
<b>Non Private Passenger Total</b>		<b>3,150</b>	<b>(127)</b>	<b>(73)</b>	<b>-</b>	<b>(200)</b>	<b>(6.3%)</b>	<b>2,950</b>
<b>Grand Total</b>		<b>6,131</b>	<b>(60)</b>	<b>(422)</b>	<b>-</b>	<b>(482)</b>	<b>(7.9%)</b>	<b>5,649</b>

**EXHIBIT G-2**

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

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 ShareDate 201602  
 Jurisdiction Desc Nova Scotia  
 AccountCode Desc Undiscounted  
 AccountCode (All)

IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
<div><div></div></div>	<div><div></div></div>							
Private								
<div><div></div></div> Passenger	prior	47	1	5	-	6	12.8%	53
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	235	(2)	3	-	1	0.4%	236
	2008	83	(1)	1	-	-	-	83
	2009	(267)	3	6	-	9	(3.4%)	(258)
	2010	139	(1)	(111)	-	(112)	(80.6%)	27
	2011	(194)	2	11	-	13	(6.7%)	(181)
	2012	(366)	4	(15)	-	(11)	3.0%	(377)
	2013	(123)	1	20	-	21	(17.1%)	(102)
	2014	574	(6)	(25)	-	(31)	(5.4%)	543
	2015	794	(199)	83	-	(116)	(14.6%)	678
	2016	180	126	(87)	-	39	21.7%	219
Private Passenger Total		1,102	(72)	(109)	-	(181)	(16.4%)	921
Non Private								
<div><div></div></div> Passenger	prior	15	-	-	-	-	-	15
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	114	(1)	1	-	-	-	114
	2008	(54)	1	(1)	-	-	-	(54)
	2009	5	-	-	-	-	-	5
	2010	(2)	-	1	-	1	(50.0%)	(1)
	2011	14	-	(164)	-	(164)	(1,171.4%)	(150)
	2012	(264)	3	45	-	48	(18.2%)	(216)
	2013	407	(4)	(6)	-	(10)	(2.5%)	397
	2014	226	(2)	(261)	-	(263)	(116.4%)	(37)
	2015	1,840	(101)	49	-	(52)	(2.8%)	1,788
	2016	178	83	112	-	195	109.6%	373
Non Private Passenger Total		2,479	(21)	(224)	-	(245)	(9.9%)	2,234
Grand Total		3,581	(93)	(333)	-	(426)	(11.9%)	3,155

**EXHIBIT G-2**

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

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 ShareDate 201602  
 Prince Edward  
 Jurisdiction Desc Island  
 AccountCode Desc Undiscounted  
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
Passenger	prior	1	-	-	-	-	-	1
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1)	-	-	-	-	-	(1)
	2008	2	-	-	-	-	-	2
	2009	3	-	-	-	-	-	3
	2010	32	-	5	-	5	15.6%	37
	2011	16	-	-	-	-	-	16
	2012	62	(1)	-	-	(1)	(1.6%)	61
	2013	290	(3)	3	-	-	-	290
	2014	311	(3)	-	-	(3)	(1.0%)	308
	2015	430	(13)	(26)	-	(39)	(9.1%)	391
	2016	21	31	10	-	41	195.2%	62
<b>Private Passenger Total</b>		<b>1,167</b>	<b>11</b>	<b>(8)</b>	<b>-</b>	<b>3</b>	<b>0.3%</b>	<b>1,170</b>
<b>Non Private</b>								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	13	-	1	-	1	7.7%	14
	2012	89	(1)	2	-	1	1.1%	90
	2013	74	(1)	1	-	-	-	74
	2014	239	(2)	2	-	-	-	239
	2015	433	(13)	(3)	-	(16)	(3.7%)	417
	2016	53	47	7	-	54	101.9%	107
<b>Non Private Passenger Total</b>		<b>900</b>	<b>30</b>	<b>10</b>	<b>-</b>	<b>40</b>	<b>4.4%</b>	<b>940</b>
<b>Grand Total</b>		<b>2,067</b>	<b>41</b>	<b>2</b>	<b>-</b>	<b>43</b>	<b>2.1%</b>	<b>2,110</b>

**EXHIBIT G-2**

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

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 ShareDate 201602  
 Jurisdiction Desc Ontario  
 AccountCode Desc Undiscounted  
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	1,480	(29)	(436)	-	(465)	(31.4%)	1,015
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,370	(27)	109	-	82	6.0%	1,452
	2008	1,045	(21)	25	-	4	0.4%	1,049
	2009	948	(19)	110	-	91	9.6%	1,039
	2010	106	(2)	(1,326)	-	(1,328)	(1,252.8%)	(1,222)
	2011	571	(11)	(77)	-	(88)	(15.4%)	483
	2012	(1,175)	24	38	-	62	(5.3%)	(1,113)
	2013	1,274	(13)	(28)	-	(41)	(3.2%)	1,233
	2014	2,731	(14)	(487)	-	(501)	(18.3%)	2,230
	2015	3,041	213	(435)	-	(222)	(7.3%)	2,819
	2016	449	176	185	-	361	80.4%	810
<b>Private Passenger Total</b>		<b>11,840</b>	<b>277</b>	<b>(2,322)</b>	<b>-</b>	<b>(2,045)</b>	<b>(17.3%)</b>	<b>9,795</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	1,024	(20)	21	-	1	0.1%	1,025
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,200)	24	(23)	-	1	(0.1%)	(1,199)
	2008	70	(1)	5	-	4	5.7%	74
	2009	321	(6)	15	-	9	2.8%	330
	2010	(59)	1	57	-	58	(98.3%)	(1)
	2011	323	(6)	(1,047)	-	(1,053)	(326.0%)	(730)
	2012	(1,069)	21	33	-	54	(5.1%)	(1,015)
	2013	3,645	(73)	138	-	65	1.8%	3,710
	2014	6,623	(132)	130	-	(2)	-	6,621
	2015	9,847	(837)	(928)	-	(1,765)	(17.9%)	8,082
	2016	1,146	909	(293)	-	616	53.8%	1,762
<b>Non Private Passenger Total</b>		<b>20,671</b>	<b>(120)</b>	<b>(1,892)</b>	<b>-</b>	<b>(2,012)</b>	<b>(9.7%)</b>	<b>18,659</b>
<b>Grand Total</b>		<b>32,511</b>	<b>157</b>	<b>(4,214)</b>	<b>-</b>	<b>(4,057)</b>	<b>(12.5%)</b>	<b>28,454</b>

**EXHIBIT G-2**

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

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 ShareDate 201602  
 Jurisdiction Desc Alberta  
 AccountCode Desc Undiscounted  
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	23	-	(74)	-	(74)	(321.7%)	(51)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(96)	2	(2)	-	-	-	(96)
	2008	86	(2)	2	-	-	-	86
	2009	104	(2)	2	-	-	-	104
	2010	364	(7)	(23)	-	(30)	(8.2%)	334
	2011	850	(17)	17	-	-	-	850
	2012	1,741	(17)	32	-	15	0.9%	1,756
	2013	2,266	(11)	(29)	-	(40)	(1.8%)	2,226
	2014	2,969	-	(176)	-	(176)	(5.9%)	2,793
	2015	3,108	-	(50)	-	(50)	(1.6%)	3,058
	2016	355	249	55	-	304	85.6%	659
<b>Private Passenger Total</b>		<b>11,770</b>	<b>195</b>	<b>(246)</b>	<b>-</b>	<b>(51)</b>	<b>(0.4%)</b>	<b>11,719</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	291	(6)	(93)	-	(99)	(34.0%)	192
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(128)	13	(13)	-	-	-	(128)
	2008	143	(14)	14	-	-	-	143
	2009	831	(83)	83	-	-	-	831
	2010	371	(37)	38	-	1	0.3%	372
	2011	935	(94)	288	-	194	20.7%	1,129
	2012	939	(94)	308	-	214	22.8%	1,153
	2013	2,560	(51)	128	-	77	3.0%	2,637
	2014	4,990	(25)	37	-	12	0.2%	5,002
	2015	4,740	-	(289)	-	(289)	(6.1%)	4,451
	2016	1,801	1,142	85	-	1,227	68.1%	3,028
<b>Non Private Passenger Total</b>		<b>17,473</b>	<b>751</b>	<b>586</b>	<b>-</b>	<b>1,337</b>	<b>7.7%</b>	<b>18,810</b>
<b>Grand Total</b>		<b>29,243</b>	<b>946</b>	<b>340</b>	<b>-</b>	<b>1,286</b>	<b>4.4%</b>	<b>30,529</b>

**EXHIBIT G-2**

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

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 ShareDate 201602  
 Jurisdiction Desc Yukon  
 AccountCode Desc Undiscounted  
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	14	-	-	-	-	-	14
	2009	28	-	-	-	-	-	28
	2010	11	-	-	-	-	-	11
	2011	69	(1)	1	-	-	-	69
	2012	122	(1)	1	-	-	-	122
	2013	168	(2)	2	-	-	-	168
	2014	230	(2)	-	-	(2)	(0.9%)	228
	2015	(105)	6	(16)	-	(10)	9.5%	(115)
	2016	25	33	(2)	-	31	124.0%	56
<b>Private Passenger Total</b>		<b>567</b>	<b>33</b>	<b>(14)</b>	<b>-</b>	<b>19</b>	<b>3.4%</b>	<b>586</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	(24)	-	-	-	-	-	(24)
	2012	47	-	-	-	-	-	47
	2013	89	(1)	1	-	-	-	89
	2014	133	(1)	1	-	-	-	133
	2015	254	(5)	-	-	(5)	(2.0%)	249
	2016	50	26	15	-	41	82.0%	91
<b>Non Private Passenger Total</b>		<b>559</b>	<b>19</b>	<b>17</b>	<b>-</b>	<b>36</b>	<b>6.4%</b>	<b>595</b>
<b>Grand Total</b>		<b>1,126</b>	<b>52</b>	<b>3</b>	<b>-</b>	<b>55</b>	<b>4.9%</b>	<b>1,181</b>



**EXHIBIT G-2**

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

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ShareDate	201602	
Jurisdiction Desc	Northwest	
AccountCode Desc	Territories	
AccountCode	Undiscounted	VR Provision
	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	27	-	-	-	-	-	27
	2009	20	-	-	-	-	-	20
	2010	34	-	-	-	-	-	34
	2011	39	-	-	-	-	-	39
	2012	75	(1)	1	-	-	-	75
	2013	297	(3)	3	-	-	-	297
	2014	349	(38)	45	-	7	2.0%	356
	2015	(468)	-	6	-	6	(1.3%)	(462)
	2016	72	72	(78)	-	(6)	(8.3%)	66
<b>Private Passenger Total</b>		<b>446</b>	<b>30</b>	<b>(23)</b>	<b>-</b>	<b>7</b>	<b>1.6%</b>	<b>453</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	1	-	-	-	-	-	1
	2011	8	-	-	-	-	-	8
	2012	22	-	-	-	-	-	22
	2013	(213)	2	(2)	-	-	-	(213)
	2014	34	-	-	-	-	-	34
	2015	216	(11)	28	-	17	7.9%	233
	2016	31	27	(5)	-	22	71.0%	53
<b>Non Private Passenger Total</b>		<b>102</b>	<b>18</b>	<b>21</b>	<b>-</b>	<b>39</b>	<b>38.2%</b>	<b>141</b>
<b>Grand Total</b>		<b>548</b>	<b>48</b>	<b>(2)</b>	<b>-</b>	<b>46</b>	<b>8.4%</b>	<b>594</b>

**EXHIBIT G-2**

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

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 ShareDate 201602  
 Jurisdiction Desc Nunavut  
 AccountCode Desc Undiscounted  
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	1	-	-	-	-	-	1
	2009	1	-	-	-	-	-	1
	2010	16	-	-	-	-	-	16
	2011	34	-	-	-	-	-	34
	2012	53	(1)	(64)	-	(65)	(122.6%)	(12)
	2013	218	(2)	2	-	-	-	218
	2014	197	(2)	(1)	-	(3)	(1.5%)	194
	2015	249	(5)	6	-	1	0.4%	250
	2016	18	14	(9)	-	5	27.8%	23
<b>Private Passenger Total</b>		<b>788</b>	<b>4</b>	<b>(66)</b>	<b>-</b>	<b>(62)</b>	<b>(7.9%)</b>	<b>726</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	-	-	-	-	-	-	-
	2011	8	-	-	-	-	-	8
	2012	23	-	-	-	-	-	23
	2013	72	(1)	1	-	-	-	72
	2014	160	(2)	6	-	4	2.5%	164
	2015	249	-	-	-	-	-	249
	2016	(78)	16	4	-	20	(25.6%)	(58)
<b>Non Private Passenger Total</b>		<b>435</b>	<b>13</b>	<b>11</b>	<b>-</b>	<b>24</b>	<b>5.5%</b>	<b>459</b>
<b>Grand Total</b>		<b>1,223</b>	<b>17</b>	<b>(55)</b>	<b>-</b>	<b>(38)</b>	<b>(3.1%)</b>	<b>1,185</b>

**EXHIBIT G-2**

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

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 ShareDate 201602  
 Jurisdiction Desc (All)  
 AccountCode Desc Undiscounted  
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	1,564	(28)	(505)	-	(533)	(34.1%)	1,031
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,520	(27)	110	-	83	5.5%	1,603
	2008	1,488	(29)	33	-	4	0.3%	1,492
	2009	993	(21)	121	-	100	10.1%	1,093
	2010	1,465	(25)	(1,776)	-	(1,801)	(122.9%)	(336)
	2011	1,424	(28)	(41)	-	(69)	(4.8%)	1,355
	2012	(596)	29	89	-	118	(19.8%)	(478)
	2013	5,679	(58)	(99)	-	(157)	(2.8%)	5,522
	2014	9,253	(103)	(673)	-	(776)	(8.4%)	8,477
	2015	10,541	(525)	(210)	-	(735)	(7.0%)	9,806
	2016	2,057	933	(47)	-	886	43.1%	2,943
<b>Private Passenger Total</b>		<b>35,388</b>	<b>118</b>	<b>(2,998)</b>	<b>-</b>	<b>(2,880)</b>	<b>(8.1%)</b>	<b>32,508</b>
<b>Non Private</b>								
<input checked="" type="checkbox"/> Passenger	prior	1,374	(39)	(59)	-	(98)	(7.1%)	1,276
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,583)	43	(42)	-	1	(0.1%)	(1,582)
	2008	548	(53)	100	-	47	8.6%	595
	2009	1,229	(96)	105	-	9	0.7%	1,238
	2010	181	(24)	84	-	60	33.1%	241
	2011	1,552	(121)	(902)	-	(1,023)	(65.9%)	529
	2012	307	(101)	430	-	329	107.2%	636
	2013	7,476	(162)	204	-	42	0.6%	7,518
	2014	14,582	(270)	(65)	-	(335)	(2.3%)	14,247
	2015	20,150	(1,085)	(966)	-	(2,051)	(10.2%)	18,099
	2016	3,638	2,446	(13)	-	2,433	66.9%	6,071
<b>Non Private Passenger Total</b>		<b>49,454</b>	<b>538</b>	<b>(1,124)</b>	<b>-</b>	<b>(586)</b>	<b>(1.2%)</b>	<b>48,868</b>
<b>Grand Total</b>		<b>84,842</b>	<b>656</b>	<b>(4,122)</b>	<b>-</b>	<b>(3,466)</b>	<b>(4.1%)</b>	<b>81,376</b>

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Newfoundland & Labrador

Newfoundland & Labrador - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(12)	-	(12)	-	-	1	1	(11)
1997	-	(2)	-	(2)	-	-	-	-	(2)
1998	-	5	-	5	-	-	1	1	6
1999	-	5	(65)	(60)	-	-	-	-	(60)
2000	-	(3)	(11)	(14)	-	-	-	-	(14)
2001	-	(3)	9	6	-	-	-	-	6
2002	-	1	34	35	-	-	-	-	35
2003	-	-	76	76	-	-	-	-	76
2004	566	(10)	107	663	-	-	56	56	719
2005	128	(47)	37	118	(1)	-	8	7	125
2006	-	4	86	90	-	-	-	-	90
2007	921	(309)	126	738	-	-	62	62	800
2008	192	99	55	346	(17)	4	27	14	360
2009	531	105	129	765	(8)	2	62	56	821
2010	517	275	189	981	(14)	4	78	68	1,049
2011	3,160	121	446	3,727	(71)	19	321	269	3,996
2012	5,956	(286)	350	6,020	(97)	25	557	485	6,505
2013	5,801	981	333	7,115	(124)	32	665	573	7,688
2014	9,388	2,004	331	11,723	(198)	53	1,119	974	12,697
2015	9,429	2,529	325	12,283	(230)	68	1,168	1,006	13,289
PAYs (sub-total):	36,589	5,457	2,557	44,603	(760)	207	4,125	3,572	48,175
CAY (2016)	10,661	5,037	496	16,194	(344)	104	1,529	1,289	17,483
claims liabilities:	47,250	10,494	3,053	60,797	(1,104)	311	5,654	4,861	65,658
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,309	(471)		13,838	(221)	63	940	782	14,109
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				74,635	(1,325)	374	6,594	5,643	79,767

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### New Brunswick

New Brunswick - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	10	1	11	-	-	2	2	13
1997	-	(2)	5	3	-	-	-	-	3
1998	-	2	4	6	-	-	-	-	6
1999	-	1	5	6	-	-	-	-	6
2000	-	1	4	5	-	-	-	-	5
2001	-	(1)	15	14	-	-	-	-	14
2002	1	(1)	51	51	-	-	2	2	53
2003	221	(20)	(10)	191	-	-	20	20	211
2004	73	52	(17)	108	(6)	2	12	8	116
2005	178	16	(113)	81	(5)	1	19	15	96
2006	190	(9)	117	298	(11)	3	19	11	309
2007	72	13	184	269	(5)	1	9	5	274
2008	791	250	224	1,265	(29)	9	101	81	1,346
2009	648	47	230	925	(11)	3	69	61	986
2010	517	21	270	808	(16)	4	52	40	848
2011	2,353	50	385	2,788	(39)	11	236	208	2,996
2012	2,521	(200)	391	2,712	(45)	13	227	195	2,907
2013	4,592	569	301	5,462	(91)	26	603	538	6,000
2014	4,359	846	319	5,524	(105)	29	606	530	6,054
2015	3,935	865	266	5,066	(113)	30	543	460	5,526
PAYs (sub-total):	20,451	2,510	2,632	25,593	(476)	132	2,520	2,176	27,769
CAY (2016)	4,490	2,894	121	7,505	(194)	59	838	703	8,208
<b>claims liabilities:</b>	24,941	5,404	2,753	33,098	(670)	191	3,358	2,879	35,977
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	9,898	(941)		8,957	(119)	31	482	394	8,957
*Total may not be sum of parts, as apvs apply to future costs within UPR									
<b>policy liabilities:</b>				42,055	(789)	222	3,840	3,273	44,934

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Nova Scotia

Nova Scotia - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	(30)	(27)	-	-	2	2	(25)
1997	-	-	(14)	(14)	-	-	-	-	(14)
1998	-	6	4	10	-	-	-	-	10
1999	-	(1)	3	2	-	-	-	-	2
2000	-	1	6	7	-	-	-	-	7
2001	-	4	15	19	-	-	-	-	19
2002	-	14	1	15	-	-	1	1	16
2003	(10)	34	57	81	-	-	4	4	85
2004	396	29	121	546	(21)	6	41	26	572
2005	361	33	16	410	(22)	6	37	21	431
2006	860	(46)	334	1,148	(43)	12	78	47	1,195
2007	291	320	284	895	(35)	10	57	32	927
2008	536	24	452	1,012	(24)	7	54	37	1,049
2009	743	(230)	334	847	(9)	3	51	45	892
2010	1,123	26	277	1,426	(30)	9	112	91	1,517
2011	1,525	(300)	280	1,505	(36)	10	120	94	1,599
2012	2,554	(536)	253	2,271	(48)	14	239	205	2,476
2013	2,812	265	225	3,302	(80)	23	354	297	3,599
2014	3,244	456	158	3,858	(94)	26	426	358	4,216
2015	1,701	1,915	203	3,819	(99)	28	413	342	4,161
PAYs (sub-total):	16,136	2,017	2,979	21,132	(541)	154	1,989	1,602	22,734
CAY (2016)	3,362	2,534	103	5,999	(159)	45	676	562	6,561
<b>claims liabilities:</b>	19,498	4,551	3,082	27,131	(700)	199	2,665	2,164	29,295
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	7,784	(692)		7,092	(95)	26	443	374	7,092
*Total may not be sum of parts, as apvs apply to future costs within UPR									
<b>policy liabilities:</b>				<b>34,223</b>	<b>(795)</b>	<b>225</b>	<b>3,108</b>	<b>2,538</b>	<b>36,387</b>

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Prince Edward Island

Prince Edward Island - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
1997	-	(1)	1	-	-	-	-	-	-
1998	-	-	1	1	-	-	-	-	1
1999	-	(1)	1	-	-	-	-	-	-
2000	-	(1)	2	1	-	-	-	-	1
2001	-	-	2	2	-	-	-	-	2
2002	-	-	12	12	-	-	-	-	12
2003	-	(2)	16	14	-	-	-	-	14
2004	-	4	17	21	-	-	-	-	21
2005	188	-	69	257	-	-	19	19	276
2006	-	-	(162)	(162)	-	-	-	-	(162)
2007	-	(1)	28	27	-	-	-	-	27
2008	-	2	46	48	-	-	-	-	48
2009	-	3	43	46	-	-	-	-	46
2010	277	37	(3)	311	-	-	31	31	342
2011	822	30	(2)	850	(12)	3	84	75	925
2012	991	131	16	1,138	(65)	18	106	59	1,197
2013	173	324	58	555	(15)	4	49	38	593
2014	459	497	30	986	(28)	8	110	90	1,076
2015	672	647	52	1,371	(33)	9	155	131	1,502
PAYs (sub-total):	3,582	1,670	227	5,479	(153)	42	554	443	5,922
CAY (2016)	780	822	4	1,606	(39)	11	188	160	1,766
<b>claims liabilities:</b>	4,362	2,492	231	7,085	(192)	53	742	603	7,688
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	2,230	(215)		2,015	(22)	6	113	97	2,015
*Total may not be sum of parts, as apvs apply to future costs within UPR									
<b>policy liabilities:</b>				<b>9,100</b>	<b>(214)</b>	<b>59</b>	<b>855</b>	<b>700</b>	<b>9,703</b>



## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Ontario

PPV & non-PPV

ending 2016

Ontario - Projected Balances as at Dec. 31, 2016 (\$000s)

Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,043	(22)	13	3,034	-	-	310	310	3,344
1997	766	(9)	29	786	(16)	5	74	63	849
1998	-	11	19	30	-	-	1	1	31
1999	-	1	-	1	-	-	-	-	1
2000	519	(9)	19	529	-	-	51	51	580
2001	-	-	(63)	(63)	-	-	2	2	(61)
2002	802	549	218	1,569	-	-	135	135	1,704
2003	2,640	724	621	3,985	(118)	31	324	237	4,222
2004	2,930	(765)	1,183	3,348	(111)	30	204	123	3,471
2005	2,664	21	1,050	3,735	(146)	42	254	150	3,885
2006	2,180	1,164	1,178	4,522	(131)	38	322	229	4,751
2007	5,346	208	1,761	7,315	(277)	74	527	324	7,639
2008	954	921	1,315	3,190	(103)	28	178	103	3,293
2009	3,437	1,118	1,236	5,791	(173)	49	437	313	6,104
2010	4,680	(1,000)	1,408	5,088	(116)	32	356	272	5,360
2011	5,422	(202)	739	5,959	(163)	47	493	377	6,336
2012	10,816	(1,738)	1,432	10,510	(259)	73	1,103	917	11,427
2013	11,900	4,039	1,628	17,567	(349)	99	1,930	1,680	19,247
2014	7,052	7,231	1,031	15,314	(304)	85	2,081	1,862	17,176
2015	7,508	5,962	1,388	14,858	(322)	94	1,946	1,718	16,576
PAYs (sub-total):	72,659	18,204	16,205	107,068	(2,588)	727	10,728	8,867	115,935
CAY (2016)	5,335	11,107	934	17,376	(453)	127	2,366	2,040	19,416
<b>claims liabilities:</b>	77,994	29,311	17,139	124,444	(3,041)	854	13,094	10,907	135,351
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	18,540	(1,114)		17,426	(258)	71	1,179	992	17,426
*Total may not be sum of parts, as apvs apply to future costs within UPR									
<b>policy liabilities:</b>				141,870	(3,299)	925	14,273	11,899	152,777

**EXHIBIT H**
**Projected Year-end Policy Liabilities**

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

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**Alberta**

PPV &amp; non-PPV

ending 2016

**Alberta - Projected Balances as at Dec. 31, 2016 (\$000s)**

Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	42	(14)	5	33	-	-	9	9	42
1997	-	(32)	15	(17)	-	-	3	3	(14)
1998	-	14	(3)	11	-	-	1	1	12
1999	-	11	13	24	-	-	1	1	25
2000	-	(16)	21	5	-	-	2	2	7
2001	-	24	29	53	-	-	2	2	55
2002	-	(12)	47	35	-	-	2	2	37
2003	48	(5)	81	124	-	-	5	5	129
2004	236	142	132	510	(21)	6	36	21	531
2005	356	30	(124)	262	(22)	6	37	21	283
2006	567	38	177	782	(38)	11	57	30	812
2007	981	(120)	383	1,244	(50)	14	81	45	1,289
2008	1,091	119	488	1,698	(29)	8	118	97	1,795
2009	789	373	412	1,574	(21)	6	114	99	1,673
2010	3,678	402	431	4,511	(66)	21	401	356	4,867
2011	6,898	1,088	444	8,430	(146)	40	785	679	9,109
2012	5,819	1,854	495	8,168	(161)	46	751	636	8,804
2013	8,538	2,857	484	11,879	(231)	61	1,363	1,193	13,072
2014	6,174	5,818	498	12,490	(276)	76	1,429	1,229	13,719
2015	11,255	4,992	476	16,723	(439)	122	1,878	1,561	18,284
PAYs (sub-total):	46,472	17,563	4,504	68,539	(1,500)	417	7,075	5,992	74,531
CAY (2016)	11,785	10,267	(154)	21,898	(526)	146	2,549	2,169	24,067
<b>claims liabilities:</b>	58,257	27,830	4,350	90,437	(2,026)	563	9,624	8,161	98,598
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	30,297	(2,637)		27,660	(344)	93	1,608	1,357	27,660
*Total may not be sum of parts, as apvs apply to future costs within UPR									
<b>policy liabilities:</b>				118,097	(2,370)	656	11,232	9,518	126,258

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Yukon

PPV & non-PPV

ending 2016

#### Yukon - Projected Balances as at Dec. 31, 2016 (\$000s)

ending 2016					nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		TOTAL				
prior	-	1	-	1	-	-	-	-		1				
1997	-	1	-	1	-	-	-	-		1				
1998	-	1	-	1	-	-	-	-		1				
1999	-	1	-	1	-	-	-	-		1				
2000	-	-	-	-	-	-	-	-		-				
2001	-	1	-	1	-	-	-	-		1				
2002	-	-	-	-	-	-	-	-		-				
2003	-	1	-	1	-	-	-	-		1				
2004	-	-	-	-	-	-	-	-		-				
2005	-	-	(67)	(67)	-	-	-	-		(67)				
2006	-	-	17	17	-	-	-	-		17				
2007	-	-	19	19	-	-	-	-		19				
2008	-	18	19	37	-	-	1	1		38				
2009	(4)	28	15	39	-	-	2	2		41				
2010	156	16	11	183	(3)	1	18	16		199				
2011	222	35	16	273	(5)	1	26	22		295				
2012	26	159	17	202	(4)	1	18	15		217				
2013	(4)	227	12	235	(5)	1	28	24		259				
2014	87	331	(16)	402	(10)	3	50	43		445				
2015	1,430	105	6	1,541	(43)	12	185	154		1,695				
PAYs (sub-total):	1,913	925	49	2,887	(70)	19	328	277		3,164				
CAY (2016)	595	303	(9)	889	(27)	7	108	88		977				
claims liabilities:	2,508	1,228	40	3,776	(97)	26	436	365		4,141				
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*				
premium liabilities:	986	(90)		896	(18)	5	60	47		896				
*Total may not be sum of parts, as apvs apply to future costs within UPR														
policy liabilities:	4,672				(115)	31	496	412		5,037				

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Northwest Territories

Northwest Territories - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
1997	-	1	-	1	-	-	-	-	1
1998	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	17	17	-	-	-	-	17
2006	-	(2)	19	17	-	-	-	-	17
2007	-	3	31	34	-	-	-	-	34
2008	(3)	27	44	68	-	-	2	2	70
2009	159	21	40	220	(3)	1	18	16	236
2010	(10)	35	44	69	-	-	2	2	71
2011	97	47	45	189	(2)	1	15	14	203
2012	85	87	43	215	(3)	1	17	15	230
2013	502	71	41	614	(12)	4	69	61	675
2014	1,399	345	18	1,762	(43)	13	205	175	1,937
2015	1,040	(267)	34	807	(23)	7	87	71	878
PAYs (sub-total):	3,269	369	376	4,014	(86)	27	415	356	4,370
CAY (2016)	1,104	236	(98)	1,242	(34)	9	152	127	1,369
<b>claims liabilities:</b>	4,373	605	278	5,256	(120)	36	567	483	5,739
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	1,876	(187)		1,689	(16)	5	71	60	1,689
*Total may not be sum of parts, as apvs apply to future costs within UPR									
<b>policy liabilities:</b>				6,945	(136)	41	638	543	7,428

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Nunavut

PPV & non-PPV

ending 2016

Nunavut - Projected Balances as at Dec. 31, 2016 (\$000s)									
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	3	5	8	-	-	-	-	8
2008	-	1	7	8	-	-	-	-	8
2009	-	2	10	12	-	-	-	-	12
2010	-	16	14	30	-	-	2	2	32
2011	(10)	42	15	47	-	-	3	3	50
2012	56	11	15	82	(1)	-	6	5	87
2013	(14)	260	7	253	(5)	1	30	26	279
2014	459	320	48	827	(18)	5	80	67	894
2015	(6)	433	12	439	(10)	3	46	39	478
PAYs (sub-total):	485	1,086	133	1,704	(34)	9	167	142	1,846
CAY (2016)	133	352	(34)	451	(13)	4	54	45	496
<b>claims liabilities:</b>	618	1,438	99	2,155	(47)	13	221	187	2,342
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	781	(73)		708	(7)	2	30	25	708
*Total may not be sum of parts, as apvs apply to future costs within UPR									
<b>policy liabilities:</b>				<b>2,863</b>	<b>(54)</b>	<b>15</b>	<b>251</b>	<b>212</b>	<b>3,050</b>

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,085	(34)	(11)	3,040	-	-	324	324	3,364
1997	766	(44)	36	758	(16)	5	77	66	824
1998	-	40	25	65	-	-	3	3	68
1999	-	19	(43)	(24)	-	-	1	1	(23)
2000	519	(28)	41	532	-	-	53	53	585
2001	-	25	7	32	-	-	4	4	36
2002	803	551	363	1,717	-	-	140	140	1,857
2003	2,899	732	841	4,472	(118)	31	353	266	4,738
2004	4,201	(550)	1,543	5,194	(159)	44	349	234	5,428
2005	3,875	53	885	4,813	(196)	55	374	233	5,046
2006	3,797	1,149	1,766	6,712	(223)	64	476	317	7,029
2007	7,611	117	2,821	10,549	(367)	99	736	468	11,017
2008	3,561	1,461	2,650	7,672	(202)	56	481	335	8,007
2009	6,303	1,467	2,449	10,219	(225)	64	753	592	10,811
2010	10,938	(172)	2,641	13,407	(245)	71	1,052	878	14,285
2011	20,489	911	2,368	23,768	(474)	132	2,083	1,741	25,509
2012	28,824	(518)	3,012	31,318	(683)	191	3,024	2,532	33,850
2013	34,300	9,593	3,089	46,982	(912)	251	5,091	4,430	51,412
2014	32,621	17,848	2,417	52,886	(1,076)	298	6,106	5,328	58,214
2015	36,964	17,181	2,762	56,907	(1,312)	373	6,421	5,482	62,389
PAYs (sub-total):	201,556	49,801	29,662	281,019	(6,208)	1,734	27,901	23,427	304,446
CAY (2016)	38,245	33,552	1,363	73,160	(1,789)	512	8,460	7,183	80,343
<b>claims liabilities:</b>	<b>239,801</b>	<b>83,353</b>	<b>31,025</b>	<b>354,179</b>	<b>(7,997)</b>	<b>2,246</b>	<b>36,361</b>	<b>30,610</b>	<b>384,789</b>
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
<b>premium liabilities:</b>	86,701	(6,420)		80,281	(1,100)	302	4,926	4,128	80,552
*Total may not be sum of parts, as apvs apply to future costs within UPR									
<b>policy liabilities:</b>				<b>434,460</b>	<b>(9,097)</b>	<b>2,548</b>	<b>41,287</b>	<b>34,738</b>	<b>465,341</b>