



# **FACILITY ASSOCIATION RESIDUAL MARKET**

## **FEBRUARY 2017 PARTICIPATION REPORT**

### **ACTUARIAL HIGHLIGHTS**

Related Bulletin: [F17-025 FARM February 2017 Participation Report](#)

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**ACTUARIAL HIGHLIGHTS****RESIDUAL MARKET****PARTICIPATION REPORT****FEBRUARY 2017**

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## 1 Summary

### 1.1 Valuation Schedule (Fiscal Year 2017)

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

<b>FARM</b> <b>FISCAL YEAR 2017 – SCHEDULE OF VALUATIONS</b>			
<b>Valuation Date</b>	<b>Discount Rate (per annum)</b>	<b>Participation Report</b>	<b>Description of Changes</b>
Sep. 30, 2016 (completed)	0.62% mfad: 25 bp	Oct. 2016	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2016		Mar. 2017	update valuation:
Mar. 31, 2017		May 2017	update valuation (roll forward):
Jun. 30, 2017		Aug. 2017	update valuation: includes updating claims expense assumptions
Sep. 30, 2017		Oct. 2017	update valuation (roll forward):

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

### 1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

### **1.3 Consideration of Recent Legal Decisions Changes in Legislation / 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 (there have been no changes in these descriptions since last month's Highlights).

**Ontario Bill 15** (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and received Royal Assent on November 20, 2014. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the most recent valuation (September 30, 2016), reform adjustments (originally introduced with the June 30, 2015 valuation) specifically related to changes in the non-pecuniary prejudgment interest provision calculation impacting the bodily injury coverage and the applicable interest rate applied to overdue payments in the SABS impacting the accident benefits coverage, were included with the updated industry trend analysis (completed using industry data as at December 31, 2015), impacting the selection of ultimates.

**Ontario Bill 91** (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and received Royal Assent on June 4, 2015. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the most recent valuation (September 30, 2016), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes in the tort threshold and deductibles impacting the bodily injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at December 31, 2015) and nominal valuation estimates, impacting the selection of ultimates.

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

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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>.

Insurance Rate Board (AIRB), the introduction of an Insurer file and approve system for premium adjustments instead of an annual industry-wide rate adjustment, improved access to health care after a collision, and strengthened Insurance Company solvency requirements. No specific adjustments have been made to the current valuation assumptions based on Bill 39.

**New Brunswick Regulation 2013-37** was filed on May 7, 2013, amending Regulation 2003-20 (Injury Regulation), made under the Insurance Act. The Regulation introduced a new Part 2 that applies to all injuries arising from motor vehicle accidents occurring on or after July 1, 2013. The new Part 2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. With the most recent valuation (September 30, 2016), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2015), impacting the selection of ultimates.

**Nova Scotia Bill 86**, known as the “**Fair Auto Insurance Reforms**” (FAIR) was introduced on November 9, 2011. FAIR was implemented in two phases. Regulations related to FAIR Phase I (effective April 1, 2012) were published in the Royal Gazette Part 11, on January 13, 2012. These include provisions for enhanced mandatory benefits under Section B (these include medical, rehabilitation, funeral, death and loss of income benefits), prohibiting premium increases if no claim is made, assistance for volunteer Fire Departments, and periodic review of Auto Insurance Law. FAIR Phase II (effective April 1, 2013) includes provisions for: diagnostic and treatment protocols for minor injuries, introduction of direct compensation for property damage, and limited liability and new priority of pay rules for rental companies. With the most recent valuation (September 30, 2016), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2015), impacting the selection of ultimates.

**Prince Edward Island Bill 46** (Minor Injury Definition, Pain and Suffering Damages Cap, Schedule B and DCPD) was introduced into the Legislative Assembly on April 25, 2014 and received Royal Assent on May 14, 2014. Bill 46 amends the Insurance Act, introducing enhanced mandatory benefits under Schedule B (these include medical, rehabilitation, funeral, death and loss of income benefits) and a new section 254.2 that applies to all injuries arising from motor vehicle accidents occurring on or after October 1, 2014. The new section 254.2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. In addition, Bill 46 includes a new section 254.3 which implements Direct Compensation provisions for Property Damage and has been proclaimed into force effective October 1, 2015. With the most recent valuation (September 30, 2016), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2015), impacting the selection of ultimates.

#### **1.4 Harmonized Sales Tax - Atlantic Provinces**

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

province from 13% to 15%.

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

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

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

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

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

In the recent Ontario Divisional Court decision in *Carr v. Modi* (November 18, 2016; 2016 ONSC 7255), the court of appeal ruled that the change to prejudgment interest for non-pecuniary losses<sup>2</sup> from a set level of 5% to the level that applies to pecuniary losses is a matter of substantive law, not procedural, and is presumed not to have retroactive effect (i.e. indexed prejudgment interest rates applies only to accidents where notification was provided to the insurer on or after January 1, 2015). FA's current view is consistent with this Ontario Divisional Court decision, and no adjustments have been made to the provisions for accident years 2014 and prior as a result.

In addition to the above, there have also been multiple conflicting Ontario Superior Court decisions in relation to the application of the changes in the tort threshold and deductibles: *Cobb v. Long Estates* (November 13, 2015), *Vickers v. Palacious* (December 8, 2015) and *Corbett v. Odorico* (March 22, 2016). In the first, the judge ruled that the changes to the tort threshold and deductibles were substantive in nature such that the defendant was not entitled to apply the higher deductible, whereas in the second and third, the judges concluded the deductible change is procedural on the grounds that the cap on damages and the statutory deductible were implemented to achieve particular policy objectives and therefore applied retroactively (i.e. applies to all open claims). FA's current view, consistent with the latter two judgments, is that the changes to the applicable tort threshold and deductibles are applied on a settlement date basis. With the most recent valuation (as at September 30, 2016), no additional reform adjustment was included as we have assumed the retroactive impact

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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."

of this product reform has been fully reflected in outstanding case reserves.

Recognizing that individual members may interpret these results differently, we have included a table immediately below displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2015<sup>3</sup>) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2015 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

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

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

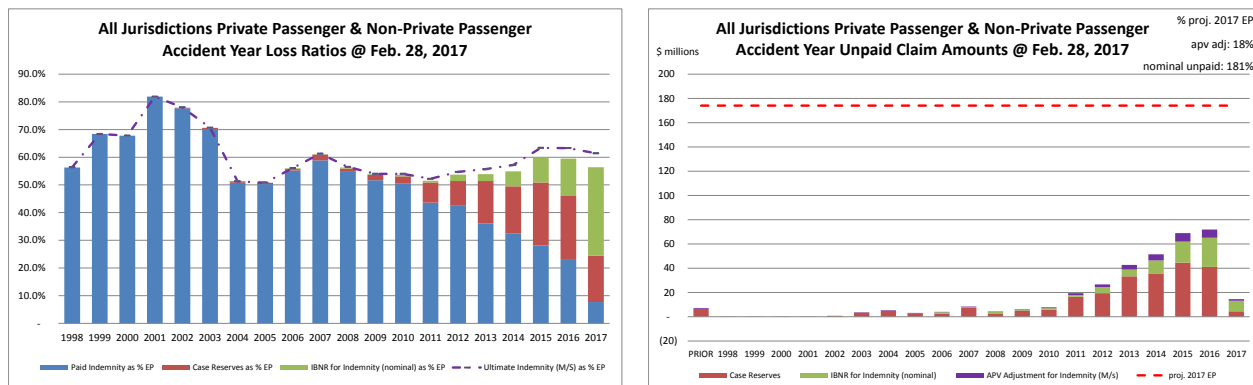
<sup>3</sup>This table will be updated to December 31, 2016 with the 2016 Q4 valuation which is anticipated to be implemented with the March 2017 Participation Report.

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



## 1.6 Current Provision Summary

The charts immediately below show the current levels of **indemnity only**<sup>5</sup> claims amounts 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 2017 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$31.7 million – see table at the top of the next page) represents 18% of the earned premium projected for the full year 2017 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table below, the associated \$6.1 million of actuarial present value adjustments would be released into future net operating results.

<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.

<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".



claim liabilities (\$000s)

	amt	%
case	236,679	68.3%
ibnr	78,229	22.6%
M/S apv adj	31,652	9.1%
M/S indemnity	346,560	100.0%
retro claims	36,665	
retro apv adj	6,131	
M/S total	389,356	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled “retro claims” (see footnote 5 on page 8) and the actuarial present value adjustment associated with this latter provision is presented in the “retro apv adj” row.

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

premium liabilities (\$000s)

	amt	%
unearned prem	76,577	107.9%
prem def/(dpac)	(5,959)	(8.4%)
M/S apv adjust.	335	0.5%
M/S total	70,953	100.0%

policy liabilities (\$000s)

	amt	%
claim	351,573	76.4%
premium	70,618	15.3%
M/S apv adjust.	38,118	8.3%
M/S total	460,308	100.0%

## 2 Activity During the Month of February 2017<sup>7</sup>

### 2.1 Recorded Premium and Claims Activity

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

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	2,804	(321)	1,707	(684)	1,565	2,253	3,272	1,569
AB	4,061	(271)	2,829	148	(768)	(86)	2,061	63
NL	2,089	(160)	771	(473)	1,504	803	2,275	330
NB	1,541	(100)	829	72	521	30	1,351	102
NS	1,337	(84)	578	(353)	38	267	616	(86)
PE	354	(19)	171	91	228	194	398	285
YT	132	(16)	49	14	77	61	126	75
NT	338	(39)	55	(169)	524	621	578	451
NU	95	(1)	-	(8)	(541)	(568)	(541)	(576)
TOTAL	12,751	(1,011)	6,988	(1,361)	3,148	3,575	10,136	2,213

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

<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.

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(1)	(1)	2,329	(1,157)	(2,670)	109	(340)	(1,047)
2015	(4)	(4)	730	(935)	2,769	3,320	3,500	2,386
2016	(108)	(108)	2,301	323	946	1,193	3,247	1,516
2017	12,865	(897)	1,628	407	2,101	(1,048)	3,730	(641)
TOTAL	12,751	(1,011)	6,988	(1,361)	3,148	3,575	10,136	2,213

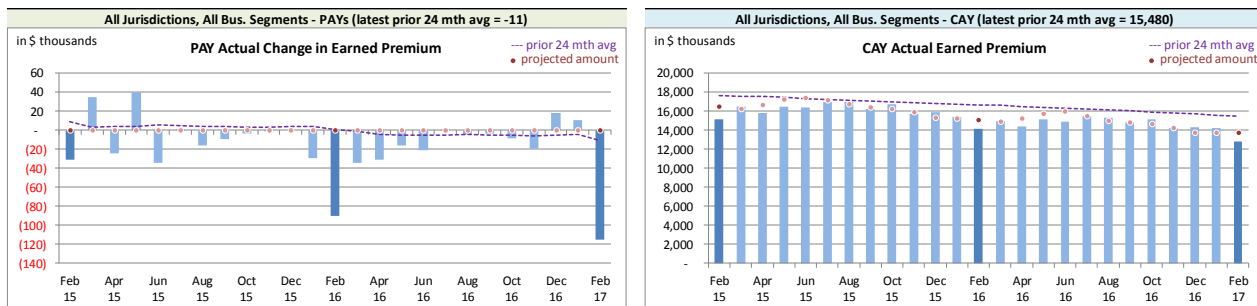
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

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

The charts immediately below show actual **earned premium**<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*

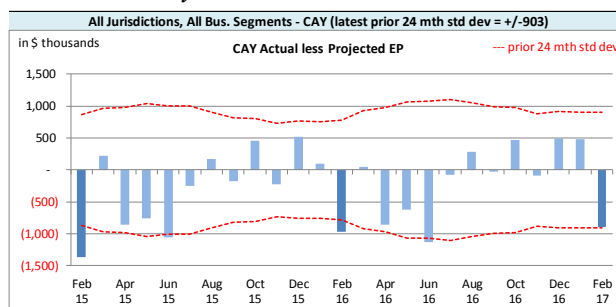
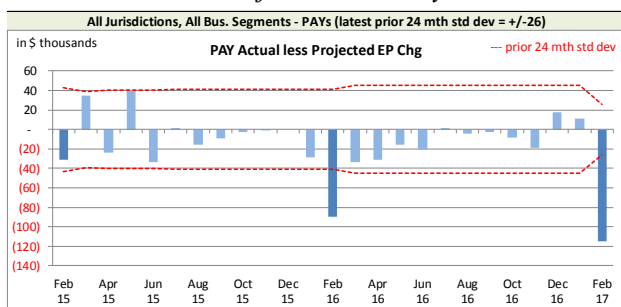


**Earned premium** changes during a given calendar month in relation to prior accident years tend to be at modest levels.

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

<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.

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



On Latest \$ thousands		
	<b>Earned Premium</b>	
Mthly Avg EP Chg (prior 24 mths)	(11)	15,480
std dev	26	903
A-P <> std dev	2	4
% <> std dev	8.0%	16.0%
norm <> std dev	31.7%	31.7%

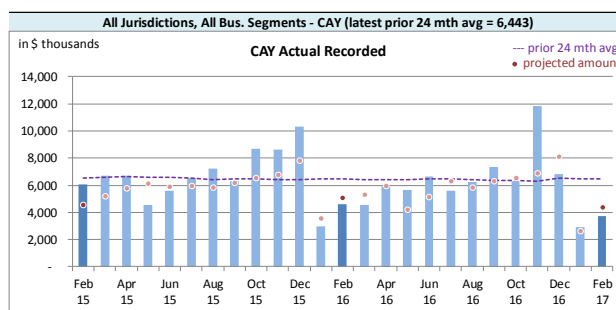
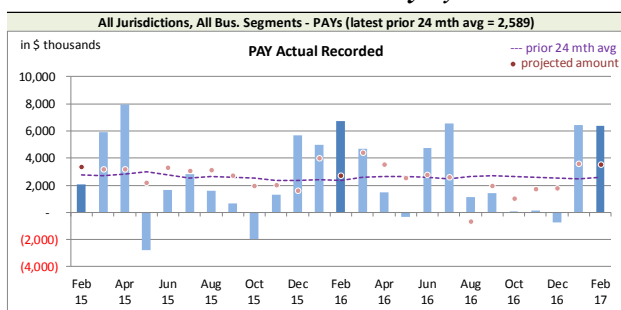
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not seem to be biased (ignoring the prior accident years' (PAYs) variances) and it does appear to generate variances within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

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

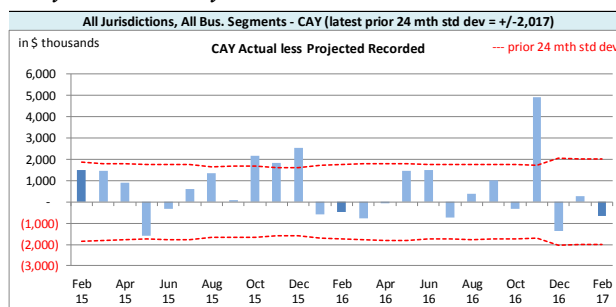
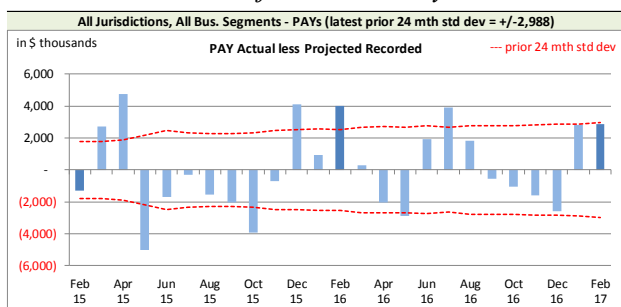
### **2.1.b AvsP: Recorded Indemnity**

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

### *FARM Actual **Recorded Indemnity** by Calendar Month*



**Recorded indemnity** activity variances from the previous month’s projections are shown in the charts at the top of the next page, including the “prior 24-month standard deviation” levels.

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


On Latest \$ thousands			
	<b>Recorded</b>	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,589	6,443
std dev		2,988	2,017
A-P <> std dev		8	4
% <> std dev		32.0%	16.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart above) have fallen outside of the period's standard deviation 32% of the time (see left table), suggesting the projection process performs no better than simply projecting based on the previous 24-month average. In addition, there was evidence

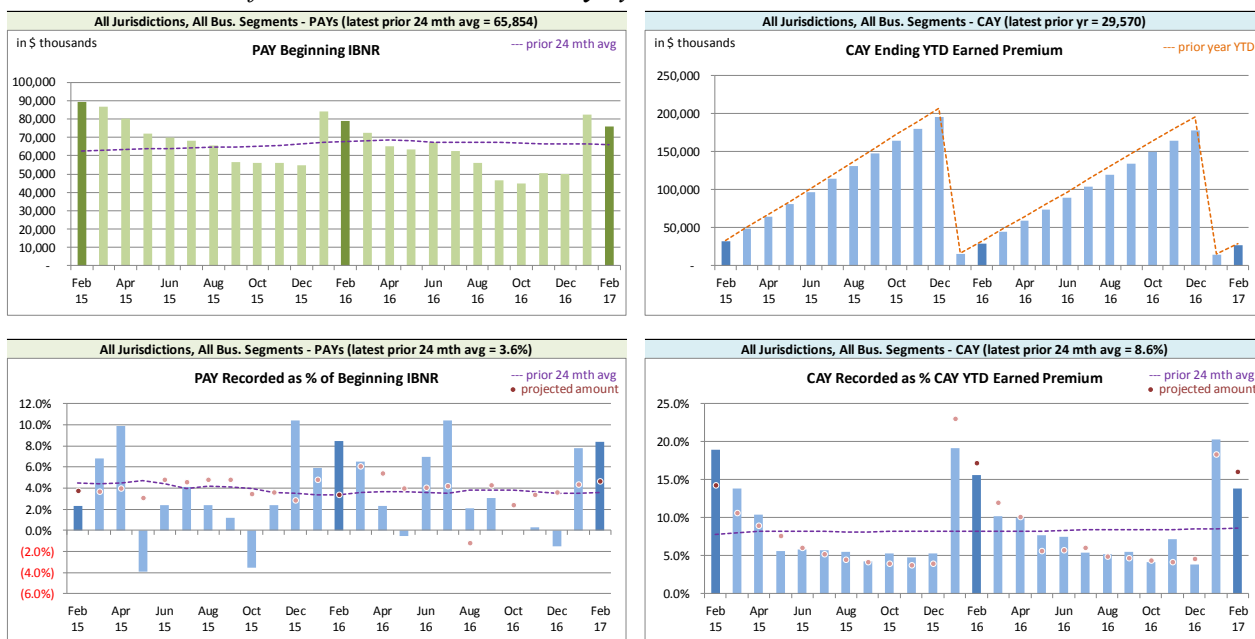
of bias to the end of 2015 (where actuals tended to be lower than our projections), but we were unable to identify any particular source of bias (we project at a more granular level i.e. jurisdiction, business segment and accident year).

The current accident year (CAY) **recorded indemnity** variances (see right chart above) over the period has not indicated a systemic bias overall, and with monthly variances falling outside of the period standard deviation 16% of the time, the projection process appears to perform better than simply projecting based on the previous 24-month average.

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

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

### *FARM Levels that 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:

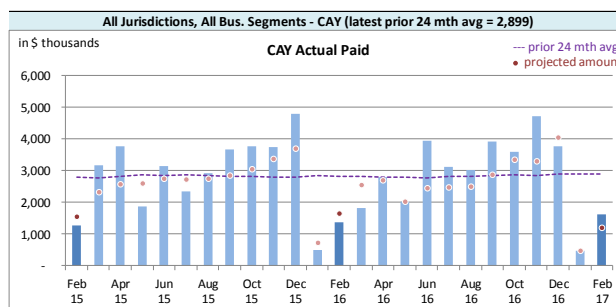
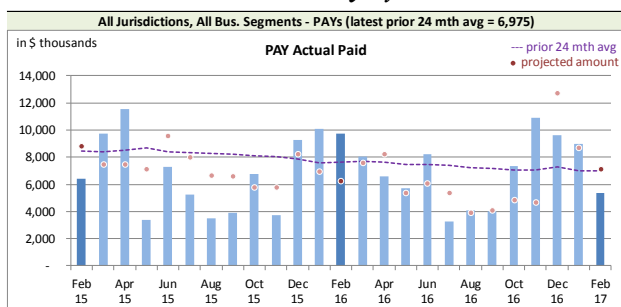
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

#### **2.1.c AvsP: Paid Indemnity**

The charts at the top of the next page show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a "prior 24-month average" to show how each month's actual compares with the average amount of the preceding 24 calendar months.

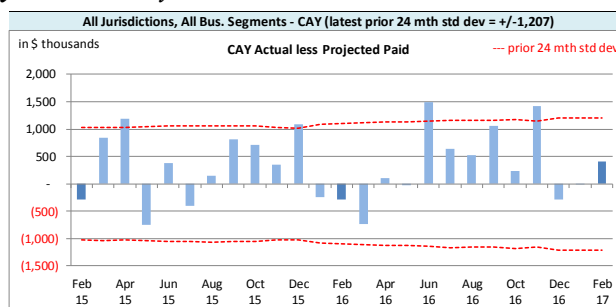
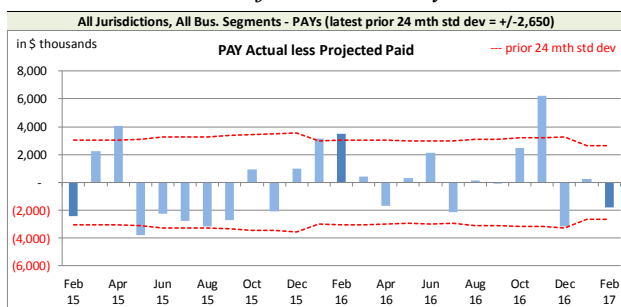
<sup>9</sup>Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e.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

## 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)		6,975	2,899
std dev		2,650	1,207
A-P <> std dev		5	4
% <> std dev		20.0%	16.0%
norm <> std dev		31.7%	31.7%

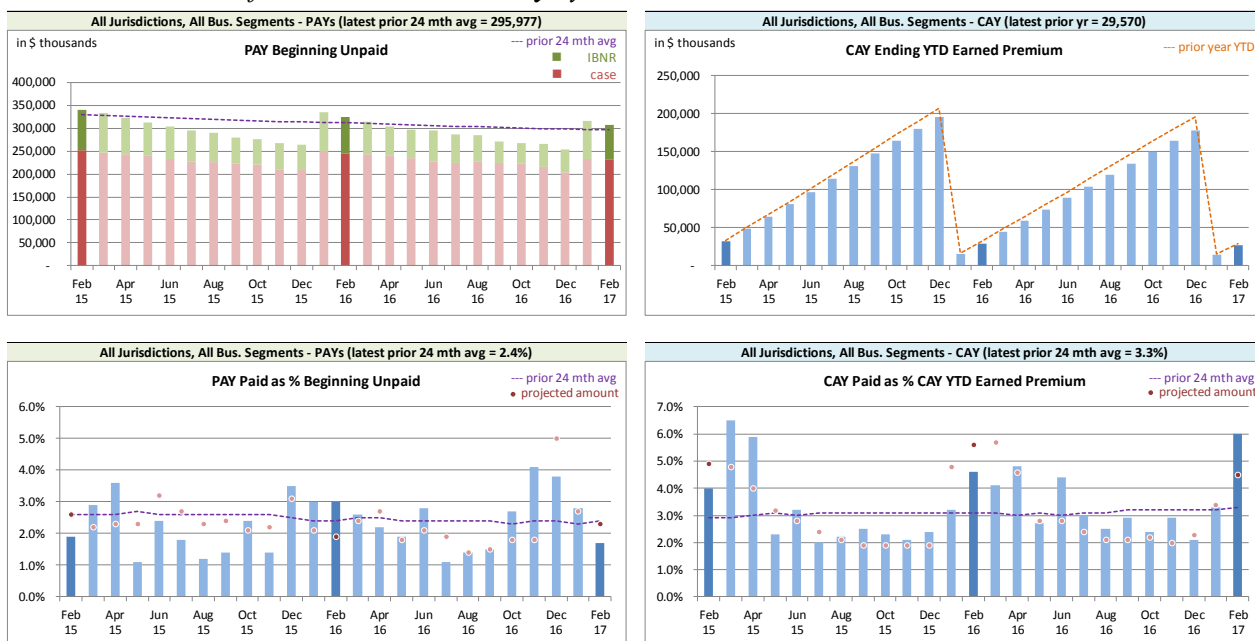
The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period shown do not seem to indicate evidence of bias. The variances have fallen outside of the period’s standard deviation 20% of the time (see table on left) and as this is fewer than indicated by the normal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

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

The current accident year (CAY) **paid indemnity** variances have fallen outside of one standard deviation of the preceding 24-month period approximately 16% of the time, suggesting that the projection process performs better than simply projecting based on the prior 24-month average. However, there may be evidence of bias, as actuals tend to be higher than our projections. At this point, we have not been able to identify a source of this bias.

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

### *FARM Levels that influence<sup>10</sup> Paid Indemnity by Calendar Month*



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

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

## **2.2 Actuarial Provisions**

An "ultimate loss ratio matching method" (described in section 3) is used to determine the month's IBNR<sup>11</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.

<sup>10</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.

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



The loss ratios and the factors used to determine the current provisions were based on the latest valuation (September 30, 2016 for all jurisdictions). The table immediately below summarizes variances in provisions included in the February 2017 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	28,179	1,154	(3,150)	(7)	19,659	154	44,688	1,301
2015	17,370	(2,388)	(952)	(81)	7,942	146	24,360	(2,323)
2016	24,013	(1,576)	(1,111)	(111)	7,906	(22)	30,808	(1,709)
2017	8,667	136	(234)	11	1,592	(113)	10,025	34
<b>TOTAL</b>	<b>78,229</b>	<b>(2,674)</b>	<b>(5,447)</b>	<b>(188)</b>	<b>37,099</b>	<b>165</b>	<b>109,881</b>	<b>(2,697)</b>

The IBNR provision is \$2.7 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:

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as “allowed claims expenses” (see footnote 5 on page 8). The table at the top of the next page summarizes the variances in these “Retro Claims Provisions” included in the February 2017 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.

It should be noted that as per usual annual practice, Servicing Carrier retroactive claims fee settlements for certain accident years (2011, 2014, and 2016) were implemented during February, resulting in an overall recovery of \$2.1 million. The actual recovery was in line with last month's projection of \$2.3 million (being full resolution of the retroactive claims fee provision portion of the “retro” provision for those 3 accident years).

*FARM Actual vs. Projected Summary: “Retro Claims Provision”<sup>12</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	30,138	116	(731)	7	4,450	335	33,857	458
2015	3,438	51	(49)	(3)	1,157	36	4,546	84
2016	2,875	(46)	(48)	(4)	1,185	(8)	4,012	(58)
2017	214	(13)	(7)	-	174	(11)	381	(24)
TOTAL	36,665	108	(835)	-	6,966	352	42,796	460

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 2017 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:	(5,959)	(16)	335	107	(5,624)	91
balance as % unearned premium:	(7.8%)	-	0.4%	0.2%	(7.3%)	0.2%
actual unearned premium:	76,577					
less projected:	563					

### 3 Ultimate Loss Ratio Matching Method

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

- Earned premium to date
- Ultimate loss<sup>13</sup> ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

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

<sup>12</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. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.

<sup>13</sup>“Loss” here refers to indemnity only unless otherwise noted.

recorded claims amounts pertaining to “prior accident years”<sup>14</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	23	0.1%	(1,497)	(5.5%)	(1,474)	(5.5%)	(551)	1.0%
CAY	18,482	68.4%	1,525	5.6%	20,007	74.0%	9,422	(0.2%)
TOTAL	18,505	68.5%	28	0.1%	18,533	68.6%	8,871	0.9%

(“% EP” based on 2017 calendar year-to-date earned premium; ratios may not total due to rounding)

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

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

#### 5 Current Participation Report – Additional Exhibits

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

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

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

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

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

## **6 EXHIBITS**

The exhibits listed below are provided on the pages that follow<sup>15</sup>:

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

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

**EXHIBIT A**

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
<input checked="" type="checkbox"/> Private Passenger	prior	76,000	76,000	74,000	72,000
	2008	22,000	33,000	32,000	32,000
	2009	40,000	40,000	39,000	38,000
	2010	18,000	18,000	18,000	18,000
	2011	302,000	283,000	277,000	272,000
	2012	297,000	300,000	294,000	289,000
	2013	301,000	317,000	310,000	302,000
	2014	1,373,000	1,268,000	1,217,000	1,197,000
	2015	1,359,000	1,153,000	1,092,000	1,069,000
	2016	2,600,000	1,832,000	1,673,000	1,641,000
	2017	621,000	1,039,000	1,443,000	1,743,000
<b>Private Passenger Total</b>		<b>7,009,000</b>	<b>6,359,000</b>	<b>6,469,000</b>	<b>6,673,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	142,000	142,000	138,000	136,000
	2008		-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	(7,000)	(7,000)	(7,000)	(6,000)
	2011	143,000	143,000	141,000	139,000
	2012	322,000	317,000	311,000	307,000
	2013	463,000	495,000	486,000	473,000
	2014	1,321,000	1,290,000	1,233,000	1,132,000
	2015	1,251,000	1,102,000	1,059,000	963,000
	2016	2,661,000	2,431,000	2,237,000	1,889,000
	2017	455,000	787,000	804,000	909,000
<b>Non Private Passenger Total</b>		<b>6,754,000</b>	<b>6,703,000</b>	<b>6,405,000</b>	<b>5,945,000</b>
<b>Grand Total</b>		<b>13,763,000</b>	<b>13,062,000</b>	<b>12,874,000</b>	<b>12,618,000</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: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	(20,000)	(20,000)	(18,000)	(16,000)
	2008	324,000	327,000	320,000	314,000
	2009	56,000	(19,000)	(18,000)	(18,000)
	2010	114,000	92,000	91,000	89,000
	2011	356,000	447,000	438,000	429,000
	2012	322,000	305,000	299,000	293,000
	2013	152,000	128,000	127,000	124,000
	2014	606,000	578,000	561,000	547,000
	2015	2,183,000	2,152,000	2,014,000	1,896,000
	2016	1,056,000	784,000	730,000	671,000
	2017	351,000	476,000	635,000	1,004,000
<b>Private Passenger Total</b>		<b>5,500,000</b>	<b>5,250,000</b>	<b>5,179,000</b>	<b>5,333,000</b>
Non Private Passenger	prior	35,000	35,000	35,000	35,000
	2008	1,000	1,000	1,000	1,000
	2009	29,000	29,000	28,000	29,000
	2010	29,000	29,000	29,000	28,000
	2011	106,000	207,000	203,000	198,000
	2012	184,000	184,000	181,000	178,000
	2013	(370,000)	(358,000)	(348,000)	(337,000)
	2014	190,000	190,000	190,000	191,000
	2015	980,000	568,000	551,000	511,000
	2016	1,324,000	1,277,000	1,190,000	1,022,000
	2017	208,000	289,000	401,000	578,000
<b>Non Private Passenger Total</b>		<b>2,716,000</b>	<b>2,451,000</b>	<b>2,461,000</b>	<b>2,434,000</b>
<b>Grand Total</b>		<b>8,216,000</b>	<b>7,701,000</b>	<b>7,640,000</b>	<b>7,767,000</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: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	546,000	546,000	534,000	526,000
	2008	266,000	266,000	261,000	256,000
	2009	87,000	87,000	85,000	84,000
	2010	(2,000)	(2,000)	(2,000)	(1,000)
	2011	4,000	4,000	4,000	4,000
	2012	61,000	62,000	61,000	61,000
	2013	171,000	171,000	166,000	165,000
	2014	487,000	482,000	470,000	461,000
	2015	971,000	970,000	929,000	898,000
	2016	1,619,000	1,527,000	1,411,000	1,363,000
	2017	14,000	208,000	378,000	612,000
<b>Private Passenger Total</b>		<b>4,224,000</b>	<b>4,321,000</b>	<b>4,297,000</b>	<b>4,429,000</b>
Non Private Passenger	prior	16,000	16,000	16,000	16,000
	2008	26,000	26,000	25,000	25,000
	2009	(5,000)	(5,000)	(5,000)	(5,000)
	2010	35,000	34,000	34,000	33,000
	2011	78,000	80,000	78,000	76,000
	2012	83,000	84,000	81,000	79,000
	2013	182,000	180,000	177,000	174,000
	2014	249,000	196,000	191,000	187,000
	2015	1,727,000	1,717,000	1,683,000	1,650,000
	2016	2,519,000	2,442,000	2,417,000	2,395,000
	2017	308,000	553,000	865,000	1,086,000
<b>Non Private Passenger Total</b>		<b>5,218,000</b>	<b>5,323,000</b>	<b>5,562,000</b>	<b>5,716,000</b>
<b>Grand Total</b>		<b>9,442,000</b>	<b>9,644,000</b>	<b>9,859,000</b>	<b>10,145,000</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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
<input checked="" type="checkbox"/> Private Passenger	prior	20,000	20,000	20,000	19,000
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010	30,000	30,000	29,000	29,000
	2011	57,000	57,000	55,000	55,000
	2012	15,000	15,000	15,000	15,000
	2013	53,000	53,000	52,000	50,000
	2014	240,000	240,000	236,000	221,000
	2015	488,000	429,000	423,000	391,000
	2016	367,000	273,000	269,000	252,000
	2017	90,000	92,000	170,000	253,000
Private Passenger Total		1,359,000	1,208,000	1,268,000	1,284,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010		-	-	-
	2011	24,000	(53,000)	(52,000)	(52,000)
	2012	53,000	56,000	56,000	55,000
	2013	59,000	59,000	58,000	56,000
	2014	17,000	17,000	17,000	16,000
	2015	449,000	449,000	394,000	347,000
	2016	165,000	90,000	90,000	90,000
	2017	85,000	150,000	195,000	260,000
Non Private Passenger Total		849,000	765,000	755,000	769,000
Grand Total		2,208,000	1,973,000	2,023,000	2,053,000

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: 0.62%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201701	201702	201703	201704
Private Passenger	prior		4,904,000	3,477,000	3,410,000	3,342,000
	2008		423,000	414,000	406,000	399,000
	2009		438,000	496,000	485,000	475,000
	2010		715,000	736,000	721,000	708,000
	2011		(369,000)	(368,000)	(361,000)	(353,000)
	2012		470,000	475,000	462,000	452,000
	2013		1,091,000	1,047,000	980,000	961,000
	2014		1,324,000	1,306,000	1,210,000	1,176,000
	2015		2,138,000	2,046,000	1,768,000	1,685,000
	2016		3,199,000	3,098,000	2,572,000	2,335,000
	2017		515,000	845,000	1,248,000	1,547,000
Private Passenger Total			14,848,000	13,572,000	12,901,000	12,727,000
Non Private Passenger	prior		611,000	628,000	614,000	601,000
	2008		374,000	374,000	366,000	359,000
	2009		330,000	330,000	322,000	316,000
	2010		453,000	457,000	448,000	440,000
	2011		976,000	1,009,000	989,000	970,000
	2012		1,872,000	2,557,000	2,506,000	2,456,000
	2013		3,562,000	3,968,000	3,889,000	3,811,000
	2014		3,914,000	4,010,000	3,871,000	3,737,000
	2015		7,020,000	4,694,000	4,414,000	4,241,000
	2016		6,738,000	6,608,000	6,078,000	5,911,000
	2017		1,117,000	1,851,000	2,804,000	3,768,000
Non Private Passenger Total			26,967,000	26,486,000	26,301,000	26,610,000
Grand Total			41,815,000	40,058,000	39,202,000	39,337,000

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				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
<input checked="" type="checkbox"/> Private Passenger	prior	(176,000)	(186,000)	(181,000)	(177,000)
	2008	57,000	57,000	57,000	56,000
	2009	52,000	52,000	51,000	51,000
	2010	428,000	352,000	345,000	340,000
	2011	471,000	471,000	461,000	455,000
	2012	943,000	1,247,000	1,223,000	1,208,000
	2013	1,147,000	1,146,000	1,126,000	1,113,000
	2014	2,435,000	2,435,000	2,388,000	2,355,000
	2015	2,433,000	2,400,000	2,334,000	2,291,000
	2016	3,072,000	2,249,000	2,177,000	2,135,000
	2017	305,000	496,000	725,000	921,000
<b>Private Passenger Total</b>		<b>11,167,000</b>	<b>10,719,000</b>	<b>10,706,000</b>	<b>10,748,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	(503,000)	(502,000)	(490,000)	(481,000)
	2008	120,000	120,000	119,000	116,000
	2009	142,000	108,000	105,000	103,000
	2010	251,000	252,000	248,000	243,000
	2011	379,000	350,000	342,000	339,000
	2012	687,000	1,427,000	1,397,000	1,373,000
	2013	2,204,000	1,782,000	1,724,000	1,697,000
	2014	2,943,000	2,882,000	2,745,000	2,692,000
	2015	5,244,000	4,977,000	4,693,000	4,522,000
	2016	7,117,000	6,411,000	5,912,000	5,487,000
	2017	1,713,000	3,034,000	3,899,000	4,640,000
<b>Non Private Passenger Total</b>		<b>20,297,000</b>	<b>20,841,000</b>	<b>20,694,000</b>	<b>20,731,000</b>
<b>Grand Total</b>		<b>31,464,000</b>	<b>31,560,000</b>	<b>31,400,000</b>	<b>31,479,000</b>

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>		discount rate: 0.62%			
AccountCode Desc	<b>IBNR Provision</b>		interest rate margin: 25 basis pts			
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>201701</b>	<b>201702</b>	<b>201703</b>	<b>201704</b>
 <b>Private Passenger</b>	prior		5,000	5,000	5,000	5,000
	2008		8,000	8,000	8,000	8,000
	2009		13,000	13,000	13,000	13,000
	2010		(26,000)	(26,000)	(25,000)	(24,000)
	2011		198,000	198,000	194,000	190,000
	2012		54,000	54,000	53,000	52,000
	2013		85,000	85,000	83,000	81,000
	2014		164,000	164,000	161,000	158,000
	2015		276,000	276,000	271,000	268,000
	2016		334,000	328,000	321,000	296,000
	2017		24,000	49,000	73,000	97,000
<b>Private Passenger Total</b>			<b>1,135,000</b>	<b>1,154,000</b>	<b>1,157,000</b>	<b>1,144,000</b>
 <b>Non Private Passenger</b>	prior		1,000	1,000	1,000	1,000
	2008		1,000	1,000	1,000	1,000
	2009		-	-	-	-
	2010		2,000	2,000	2,000	2,000
	2011		6,000	6,000	6,000	6,000
	2012		21,000	21,000	20,000	20,000
	2013		50,000	50,000	50,000	49,000
	2014		142,000	142,000	141,000	140,000
	2015		260,000	253,000	250,000	247,000
	2016		198,000	92,000	91,000	90,000
	2017		21,000	67,000	99,000	137,000
<b>Non Private Passenger Total</b>			<b>702,000</b>	<b>635,000</b>	<b>661,000</b>	<b>693,000</b>
<b>Grand Total</b>			<b>1,837,000</b>	<b>1,789,000</b>	<b>1,818,000</b>	<b>1,837,000</b>

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

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

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*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: 0.62%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201701	201702	201703	201704
Private Passenger	prior		(2,000)	(2,000)	(2,000)	(2,000)
	2008		1,000	1,000	1,000	1,000
	2009		-	-	-	-
	2010		6,000	6,000	6,000	6,000
	2011		13,000	13,000	13,000	13,000
	2012		26,000	26,000	26,000	26,000
	2013		28,000	28,000	27,000	27,000
	2014		51,000	51,000	50,000	49,000
	2015		199,000	199,000	192,000	187,000
	2016		143,000	157,000	143,000	131,000
	2017		11,000	15,000	18,000	26,000
Private Passenger Total			476,000	494,000	474,000	464,000
Non Private Passenger	prior		-	-	-	-
	2008		-	-	-	-
	2009		-	-	-	-
	2010		-	-	-	-
	2011		-	-	-	-
	2012		7,000	7,000	7,000	7,000
	2013		20,000	20,000	20,000	20,000
	2014		90,000	650,000	644,000	638,000
	2015		186,000	186,000	186,000	184,000
	2016		229,000	207,000	207,000	205,000
	2017		24,000	47,000	67,000	87,000
Non Private Passenger Total			556,000	1,117,000	1,131,000	1,141,000
Grand Total			1,032,000	1,611,000	1,605,000	1,605,000

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

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

discount rate: 0.62%

interest rate margin: 25 basis pts

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



**EXHIBIT B**

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
<input checked="" type="checkbox"/> Private Passenger	prior	(17,000)	(17,000)	(17,000)	(17,000)
	2008	2,000	13,000	13,000	13,000
	2009	7,000	7,000	7,000	7,000
	2010	2,000	2,000	2,000	2,000
	2011	160,000	141,000	138,000	137,000
	2012	34,000	38,000	37,000	37,000
	2013	(62,000)	(46,000)	(45,000)	(45,000)
	2014	746,000	645,000	600,000	594,000
	2015	672,000	470,000	423,000	419,000
	2016	1,738,000	997,000	847,000	847,000
	2017	531,000	877,000	1,216,000	1,437,000
<b>Private Passenger Total</b>		<b>3,813,000</b>	<b>3,127,000</b>	<b>3,221,000</b>	<b>3,431,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	129,000	129,000	126,000	124,000
	2008	-	-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	(26,000)	(26,000)	(25,000)	(24,000)
	2011	55,000	55,000	54,000	53,000
	2012	108,000	104,000	102,000	100,000
	2013	339,000	371,000	364,000	353,000
	2014	1,071,000	1,040,000	988,000	889,000
	2015	792,000	648,000	609,000	518,000
	2016	2,123,000	1,899,000	1,709,000	1,367,000
	2017	410,000	700,000	678,000	745,000
<b>Non Private Passenger Total</b>		<b>5,004,000</b>	<b>4,923,000</b>	<b>4,608,000</b>	<b>4,128,000</b>
<b>Grand Total</b>		<b>8,817,000</b>	<b>8,050,000</b>	<b>7,829,000</b>	<b>7,559,000</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	201701	201702	201703	201704
<input checked="" type="checkbox"/> Private Passenger	prior	(59,000)	(59,000)	(57,000)	(55,000)
	2008	279,000	282,000	276,000	270,000
	2009	37,000	(38,000)	(37,000)	(36,000)
	2010	84,000	62,000	61,000	60,000
	2011	222,000	332,000	325,000	318,000
	2012	225,000	212,000	208,000	204,000
	2013	(55,000)	(77,000)	(75,000)	(73,000)
	2014	247,000	219,000	210,000	206,000
	2015	1,710,000	1,681,000	1,547,000	1,439,000
	2016	588,000	330,000	290,000	261,000
	2017	290,000	381,000	494,000	815,000
<b>Private Passenger Total</b>		<b>3,568,000</b>	<b>3,325,000</b>	<b>3,242,000</b>	<b>3,409,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	10,000	10,000	10,000	10,000
	2010	13,000	13,000	13,000	13,000
	2011	37,000	138,000	135,000	132,000
	2012	83,000	83,000	81,000	79,000
	2013	(679,000)	(666,000)	(653,000)	(640,000)
	2014	(17,000)	(11,000)	(10,000)	(9,000)
	2015	757,000	348,000	331,000	291,000
	2016	1,114,000	1,073,000	987,000	819,000
	2017	180,000	240,000	331,000	492,000
<b>Non Private Passenger Total</b>		<b>1,506,000</b>	<b>1,236,000</b>	<b>1,233,000</b>	<b>1,195,000</b>
<b>Grand Total</b>		<b>5,074,000</b>	<b>4,561,000</b>	<b>4,475,000</b>	<b>4,604,000</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	
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	201701	201702	201703	201704
Private Passenger	prior	479,000	479,000	470,000	461,000
	2008	243,000	243,000	238,000	233,000
	2009	54,000	54,000	53,000	52,000
	2010	(33,000)	(33,000)	(32,000)	(31,000)
	2011	(7,000)	(7,000)	(7,000)	(7,000)
	2012	21,000	22,000	22,000	22,000
	2013	21,000	21,000	21,000	21,000
	2014	337,000	333,000	326,000	319,000
	2015	734,000	736,000	707,000	679,000
	2016	1,339,000	1,255,000	1,155,000	1,109,000
	2017	(16,000)	151,000	296,000	500,000
<b>Private Passenger Total</b>		<b>3,172,000</b>	<b>3,254,000</b>	<b>3,249,000</b>	<b>3,358,000</b>
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2008	7,000	7,000	7,000	7,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	55,000	57,000	56,000	55,000
	2012	40,000	41,000	40,000	39,000
	2013	(40,000)	(42,000)	(41,000)	(40,000)
	2014	39,000	1,000	1,000	1,000
	2015	1,466,000	1,458,000	1,429,000	1,400,000
	2016	2,134,000	2,069,000	2,048,000	2,028,000
	2017	265,000	477,000	755,000	950,000
<b>Non Private Passenger Total</b>		<b>3,964,000</b>	<b>4,066,000</b>	<b>4,293,000</b>	<b>4,438,000</b>
<b>Grand Total</b>		<b>7,136,000</b>	<b>7,320,000</b>	<b>7,542,000</b>	<b>7,796,000</b>

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

**EXHIBIT B**



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
 Private Passenger	prior	-	-	-	-
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011		-	-	-
	2012	14,000	14,000	14,000	14,000
	2013	49,000	49,000	48,000	46,000
	2014	192,000	192,000	188,000	173,000
	2015	364,000	305,000	299,000	269,000
	2016	235,000	144,000	140,000	123,000
	2017	79,000	74,000	144,000	220,000
Private Passenger Total		931,000	776,000	831,000	843,000
 Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	(67,000)	(66,000)	(65,000)
	2012	15,000	18,000	18,000	18,000
	2013	53,000	53,000	52,000	51,000
	2014	(5,000)	(5,000)	(5,000)	(5,000)
	2015	393,000	393,000	338,000	291,000
	2016	63,000	(9,000)	(8,000)	(7,000)
	2017	76,000	134,000	172,000	231,000
Non Private Passenger Total		593,000	514,000	498,000	511,000
Grand Total		1,524,000	1,290,000	1,329,000	1,354,000

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

**EXHIBIT B**



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
 Private Passenger	prior	3,058,000	1,628,000	1,596,000	1,565,000
	2008	382,000	373,000	366,000	359,000
	2009	277,000	337,000	330,000	323,000
	2010	508,000	534,000	523,000	513,000
	2011	(540,000)	(539,000)	(528,000)	(517,000)
	2012	129,000	144,000	137,000	134,000
	2013	805,000	766,000	705,000	691,000
	2014	904,000	887,000	798,000	774,000
	2015	1,698,000	1,608,000	1,335,000	1,255,000
	2016	2,700,000	2,610,000	2,088,000	1,858,000
	2017	451,000	734,000	1,087,000	1,338,000
Private Passenger Total		10,372,000	9,082,000	8,437,000	8,293,000
 Non Private Passenger	prior	304,000	322,000	315,000	309,000
	2008	328,000	328,000	321,000	315,000
	2009	193,000	193,000	189,000	185,000
	2010	406,000	410,000	402,000	394,000
	2011	569,000	617,000	605,000	593,000
	2012	1,370,000	2,056,000	2,015,000	1,975,000
	2013	2,367,000	2,776,000	2,720,000	2,666,000
	2014	2,862,000	2,965,000	2,846,000	2,732,000
	2015	5,366,000	3,093,000	2,846,000	2,704,000
	2016	5,230,000	5,141,000	4,627,000	4,488,000
	2017	977,000	1,614,000	2,444,000	3,279,000
Non Private Passenger Total		19,972,000	19,515,000	19,330,000	19,640,000
Grand Total		30,344,000	28,597,000	27,767,000	27,933,000

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

**EXHIBIT B**



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

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Jurisdiction Desc	<b>Alberta</b>	
AccountCode Desc	<b>Undiscounted</b>	
	<b>IBNR Provision</b>	
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	201701	201702	201703	201704
 Private Passenger	prior	(222,000)	(232,000)	(227,000)	(222,000)
	2008	43,000	43,000	42,000	41,000
	2009	48,000	48,000	47,000	47,000
	2010	302,000	226,000	221,000	219,000
	2011	293,000	293,000	287,000	284,000
	2012	757,000	1,067,000	1,046,000	1,036,000
	2013	938,000	937,000	928,000	919,000
	2014	1,983,000	1,983,000	1,963,000	1,943,000
	2015	1,975,000	1,944,000	1,925,000	1,906,000
	2016	2,677,000	1,867,000	1,848,000	1,830,000
	2017	267,000	429,000	629,000	797,000
<b>Private Passenger Total</b>		<b>9,061,000</b>	<b>8,605,000</b>	<b>8,709,000</b>	<b>8,800,000</b>
 Non Private Passenger	prior	(573,000)	(572,000)	(559,000)	(547,000)
	2008	17,000	17,000	17,000	17,000
	2009	119,000	85,000	83,000	81,000
	2010	190,000	191,000	187,000	183,000
	2011	78,000	54,000	53,000	52,000
	2012	312,000	1,132,000	1,109,000	1,087,000
	2013	1,490,000	1,069,000	1,026,000	1,005,000
	2014	2,031,000	1,974,000	1,856,000	1,819,000
	2015	3,662,000	3,412,000	3,207,000	3,111,000
	2016	5,675,000	5,068,000	4,663,000	4,337,000
	2017	1,517,000	2,697,000	3,414,000	4,041,000
<b>Non Private Passenger Total</b>		<b>14,518,000</b>	<b>15,127,000</b>	<b>15,056,000</b>	<b>15,186,000</b>
<b>Grand Total</b>		<b>23,579,000</b>	<b>23,732,000</b>	<b>23,765,000</b>	<b>23,986,000</b>

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>	<input type="button" value="v"/>
AccountCode Desc	<b>Undiscounted</b>	
	<b>IBNR Provision</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			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	5,000	5,000	5,000	5,000
	2008	7,000	7,000	7,000	7,000
	2009	12,000	12,000	12,000	12,000
	2010	(30,000)	(30,000)	(29,000)	(28,000)
	2011	181,000	181,000	177,000	173,000
	2012	50,000	50,000	49,000	48,000
	2013	78,000	78,000	76,000	74,000
	2014	147,000	147,000	144,000	141,000
	2015	128,000	128,000	125,000	122,000
	2016	296,000	289,000	283,000	258,000
	2017	22,000	44,000	66,000	89,000
Private Passenger Total		896,000	911,000	915,000	901,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2008	1,000	1,000	1,000	1,000
	2009	-	-	-	-
	2010	2,000	2,000	2,000	2,000
	2011	5,000	5,000	5,000	5,000
	2012	11,000	11,000	11,000	11,000
	2013	46,000	46,000	46,000	45,000
	2014	127,000	127,000	126,000	125,000
	2015	185,000	177,000	175,000	173,000
	2016	173,000	70,000	69,000	68,000
	2017	18,000	59,000	87,000	121,000
Non Private Passenger Total		569,000	499,000	523,000	552,000
Grand Total		1,465,000	1,410,000	1,438,000	1,453,000

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



**EXHIBIT B**

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2008	15,000	15,000	15,000	15,000
	2009	9,000	9,000	9,000	9,000
	2010	4,000	4,000	4,000	4,000
	2011	35,000	35,000	34,000	33,000
	2012	81,000	81,000	79,000	77,000
	2013	156,000	156,000	153,000	150,000
	2014	264,000	(109,000)	(107,000)	(105,000)
	2015	475,000	474,000	460,000	451,000
	2016	573,000	555,000	527,000	506,000
	2017	35,000	(3,000)	47,000	96,000
<b>Private Passenger Total</b>		<b>1,648,000</b>	<b>1,218,000</b>	<b>1,222,000</b>	<b>1,237,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	7,000	7,000	7,000	7,000
	2013	25,000	25,000	24,000	24,000
	2014	80,000	80,000	78,000	76,000
	2015	145,000	145,000	144,000	143,000
	2016	336,000	337,000	334,000	331,000
	2017	12,000	4,000	34,000	53,000
<b>Non Private Passenger Total</b>		<b>608,000</b>	<b>601,000</b>	<b>624,000</b>	<b>637,000</b>
<b>Grand Total</b>		<b>2,256,000</b>	<b>1,819,000</b>	<b>1,846,000</b>	<b>1,874,000</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	
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	201701	201702	201703	201704
 Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2008	1,000	1,000	1,000	1,000
	2009		-	-	-
	2010	5,000	5,000	5,000	5,000
	2011	12,000	12,000	12,000	12,000
	2012	19,000	19,000	19,000	19,000
	2013	25,000	25,000	24,000	24,000
	2014	46,000	46,000	45,000	44,000
	2015	182,000	182,000	175,000	170,000
	2016	128,000	142,000	128,000	116,000
	2017	10,000	13,000	16,000	23,000
Private Passenger Total		426,000	443,000	423,000	412,000
 Non Private Passenger	prior		-	-	-
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012	6,000	6,000	6,000	6,000
	2013	18,000	18,000	18,000	18,000
	2014	37,000	597,000	591,000	585,000
	2015	168,000	168,000	168,000	166,000
	2016	198,000	176,000	176,000	174,000
	2017	22,000	42,000	59,000	77,000
Non Private Passenger Total		449,000	1,007,000	1,018,000	1,026,000
Grand Total		875,000	1,450,000	1,441,000	1,438,000

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	3,243,000	1,803,000	1,769,000	1,736,000
	2008	971,000	976,000	957,000	938,000
	2009	444,000	429,000	421,000	414,000
	2010	841,000	769,000	754,000	743,000
	2011	356,000	448,000	438,000	433,000
	2012	1,330,000	1,647,000	1,611,000	1,591,000
	2013	1,955,000	1,909,000	1,835,000	1,807,000
	2014	4,866,000	4,343,000	4,167,000	4,089,000
	2015	7,938,000	7,528,000	6,996,000	6,710,000
	2016	10,274,000	8,189,000	7,306,000	6,908,000
	2017	1,669,000	2,700,000	3,995,000	5,315,000
Private Passenger Total		33,887,000	30,741,000	30,249,000	30,684,000
Non Private Passenger	prior	(122,000)	(103,000)	(100,000)	(96,000)
	2008	349,000	349,000	342,000	336,000
	2009	319,000	285,000	279,000	273,000
	2010	584,000	589,000	578,000	567,000
	2011	800,000	859,000	842,000	825,000
	2012	1,952,000	3,458,000	3,389,000	3,322,000
	2013	3,619,000	3,650,000	3,556,000	3,482,000
	2014	6,225,000	6,768,000	6,471,000	6,213,000
	2015	12,934,000	9,842,000	9,247,000	8,797,000
	2016	17,046,000	15,824,000	14,605,000	13,605,000
	2017	3,477,000	5,967,000	7,974,000	9,989,000
Non Private Passenger Total		47,183,000	47,488,000	47,183,000	47,313,000
Grand Total		81,070,000	78,229,000	77,432,000	77,997,000

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



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

page 1 of 10

Jurisdiction Desc	<b>Newfoundland &amp; Labrador</b>	
AccountCode Desc	<b>Retro Claims Expense</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
 Private Passenger	prior	378,000	378,000	373,000	369,000
	2008	49,000	49,000	47,000	46,000
	2009	100,000	100,000	99,000	98,000
	2010	173,000	173,000	171,000	168,000
	2011	348,000	226,000	222,000	219,000
	2012	372,000	372,000	350,000	347,000
	2013	348,000	346,000	340,000	335,000
	2014	373,000	416,000	386,000	381,000
	2015	459,000	455,000	428,000	424,000
	2016	676,000	423,000	440,000	435,000
	2017	43,000	81,000	127,275	173,275
<b>Private Passenger Total</b>		<b>3,319,000</b>	<b>3,019,000</b>	<b>2,983,275</b>	<b>2,995,275</b>
 Non Private Passenger	prior	119,000	119,000	118,000	117,000
	2008	21,000	21,000	21,000	21,000
	2009	37,000	37,000	36,000	36,000
	2010	55,000	55,000	54,000	53,000
	2011	100,000	65,000	64,000	63,000
	2012	95,000	95,000	89,000	89,000
	2013	87,000	86,000	86,000	85,000
	2014	102,000	114,000	107,000	106,000
	2015	137,000	136,000	129,000	128,000
	2016	223,000	140,000	146,000	144,000
	2017	15,000	28,000	43,384	59,384
<b>Non Private Passenger Total</b>		<b>991,000</b>	<b>896,000</b>	<b>893,384</b>	<b>901,384</b>
<b>Grand Total</b>		<b>4,310,000</b>	<b>3,915,000</b>	<b>3,876,659</b>	<b>3,896,659</b>

**EXHIBIT C-1**

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

page 2 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year	201701	201702	201703	201704	
Private Passenger	prior	182,000	182,000	177,000	172,000	
	2008	153,000	153,000	149,000	144,000	
	2009	170,000	170,000	165,000	160,000	
	2010	117,000	115,000	112,000	109,000	
	2011	248,000	181,000	175,000	171,000	
	2012	322,000	322,000	316,000	309,000	
	2013	285,000	285,000	265,000	258,000	
	2014	329,000	266,000	259,000	239,000	
	2015	334,000	333,000	314,000	308,000	
	2016	137,000	277,000	270,000	263,000	
	2017	15,000	25,000	37,898	51,898	
Private Passenger Total		2,292,000	2,309,000	2,239,898	2,184,898	
Non Private Passenger	prior	137,000	137,000	135,000	131,000	
	2008	129,000	129,000	127,000	124,000	
	2009	142,000	142,000	139,000	136,000	
	2010	100,000	99,000	97,000	95,000	
	2011	186,000	136,000	134,000	132,000	
	2012	238,000	238,000	235,000	231,000	
	2013	201,000	201,000	187,000	183,000	
	2014	212,000	171,000	168,000	157,000	
	2015	205,000	205,000	195,000	192,000	
	2016	81,000	167,000	165,000	162,000	
	2017	9,000	15,000	21,978	29,978	
Non Private Passenger Total		1,640,000	1,640,000	1,603,978	1,572,978	
Grand Total		3,932,000	3,949,000	3,843,876	3,757,876	

**EXHIBIT C-1**



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

page 3 of 10

Jurisdiction Desc	<b>Nova Scotia</b>	
AccountCode Desc	<b>Retro Claims Expense</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
 <b>Private Passenger</b>	prior	841,000	841,000	824,000	810,000
	2008	407,000	407,000	398,000	390,000
	2009	298,000	298,000	293,000	287,000
	2010	166,000	166,000	163,000	160,000
	2011	164,000	142,000	139,000	136,000
	2012	151,000	149,000	147,000	145,000
	2013	151,000	151,000	133,000	131,000
	2014	116,000	131,000	136,000	134,000
	2015	145,000	145,000	136,000	133,000
	2016	114,000	143,000	141,000	139,000
	2017	11,000	19,000	29,080	38,080
<b>Private Passenger Total</b>		<b>2,564,000</b>	<b>2,592,000</b>	<b>2,539,080</b>	<b>2,503,080</b>
 <b>Non Private Passenger</b>	prior	191,000	191,000	189,000	187,000
	2008	122,000	122,000	120,000	118,000
	2009	118,000	118,000	116,000	115,000
	2010	118,000	118,000	116,000	113,000
	2011	161,000	139,000	136,000	131,000
	2012	168,000	164,000	161,000	158,000
	2013	184,000	184,000	161,000	158,000
	2014	153,000	173,000	179,000	175,000
	2015	197,000	197,000	184,000	181,000
	2016	155,000	195,000	193,000	189,000
	2017	14,000	26,000	37,303	51,303
<b>Non Private Passenger Total</b>		<b>1,581,000</b>	<b>1,627,000</b>	<b>1,592,303</b>	<b>1,576,303</b>
<b>Grand Total</b>		<b>4,145,000</b>	<b>4,219,000</b>	<b>4,131,383</b>	<b>4,079,383</b>

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

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



  

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
<input checked="" type="checkbox"/> Private Passenger	prior	(21,000)	(21,000)	(21,000)	(19,000)
	2008	41,000	41,000	40,000	39,000
	2009	35,000	35,000	34,000	33,000
	2010	30,000	30,000	29,000	28,000
	2011	51,000	39,000	37,000	36,000
	2012	(18,000)	(18,000)	(15,000)	(15,000)
	2013	44,000	44,000	46,000	45,000
	2014	29,000	54,000	47,000	46,000
	2015	74,000	74,000	64,000	63,000
	2016	56,000	65,000	64,000	63,000
	2017		2,000	2,664	4,664
<b>Private Passenger Total</b>		<b>321,000</b>	<b>345,000</b>	<b>327,664</b>	<b>323,664</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	(13,000)	(13,000)	(13,000)	(12,000)
	2008	21,000	21,000	21,000	21,000
	2009	20,000	20,000	20,000	20,000
	2010	18,000	18,000	18,000	18,000
	2011	29,000	23,000	23,000	23,000
	2012	(10,000)	(10,000)	(8,000)	(8,000)
	2013	28,000	28,000	29,000	27,000
	2014	19,000	35,000	30,000	28,000
	2015	49,000	49,000	44,000	43,000
	2016	36,000	42,000	41,000	40,000
	2017		-	2,072	3,072
<b>Non Private Passenger Total</b>		<b>197,000</b>	<b>213,000</b>	<b>207,072</b>	<b>203,072</b>
<b>Grand Total</b>		<b>518,000</b>	<b>558,000</b>	<b>534,736</b>	<b>526,736</b>

**EXHIBIT C-1**

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

page 5 of 10

Jurisdiction Desc	<b>Ontario</b>	
AccountCode Desc	<b>Retro Claims Expense</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	5,863,000	5,677,000	5,506,000	5,345,000
	2008	1,223,000	1,212,000	1,177,000	1,140,000
	2009	853,000	844,000	818,000	794,000
	2010	775,000	731,000	709,000	688,000
	2011	663,000	930,000	903,000	876,000
	2012	1,099,000	1,099,000	1,032,000	1,005,000
	2013	830,000	819,000	745,000	723,000
	2014	511,000	735,000	715,000	695,000
	2015	632,000	628,000	595,000	578,000
	2016	400,000	599,000	583,000	569,000
	2017	35,000	68,000	102,275	136,275
Private Passenger Total		12,884,000	13,342,000	12,885,275	12,549,275
Non Private Passenger	prior	1,876,000	1,813,000	1,777,000	1,739,000
	2008	563,000	559,000	548,000	537,000
	2009	489,000	484,000	474,000	464,000
	2010	585,000	552,000	540,000	529,000
	2011	531,000	741,000	726,000	713,000
	2012	1,012,000	1,012,000	974,000	957,000
	2013	1,273,000	1,255,000	1,160,000	1,137,000
	2014	955,000	1,373,000	1,347,000	1,324,000
	2015	1,406,000	1,397,000	1,340,000	1,316,000
	2016	887,000	1,327,000	1,304,000	1,281,000
	2017	77,000	140,000	208,700	283,700
Non Private Passenger Total		9,654,000	10,653,000	10,398,700	10,280,700
Grand Total		22,538,000	23,995,000	23,283,975	22,829,975



**EXHIBIT C-1**

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

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

discount rate: 0.62%





interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	240,000	240,000	236,000	233,000
	2008	132,000	132,000	130,000	128,000
	2009	108,000	108,000	106,000	104,000
	2010	86,000	76,000	75,000	74,000
	2011	108,000	92,000	89,000	87,000
	2012	116,000	116,000	113,000	111,000
	2013	112,000	112,000	110,000	108,000
	2014	106,000	106,000	105,000	102,000
	2015	128,000	128,000	100,000	97,000
	2016	26,000	90,000	80,000	78,000
	2017	(1,000)	(1,000)	(2,717)	(2,717)
Private Passenger Total		1,161,000	1,199,000	1,141,283	1,119,283
Non Private Passenger	prior	383,000	383,000	381,000	379,000
	2008	460,000	460,000	454,000	451,000
	2009	383,000	383,000	379,000	374,000
	2010	303,000	271,000	269,000	266,000
	2011	361,000	308,000	305,000	302,000
	2012	415,000	415,000	411,000	406,000
	2013	438,000	438,000	434,000	430,000
	2014	459,000	459,000	454,000	451,000
	2015	592,000	592,000	469,000	465,000
	2016	123,000	472,000	419,000	416,000
	2017	(3,000)	(8,000)	(14,983)	(21,983)
Non Private Passenger Total		3,914,000	4,173,000	3,960,017	3,918,017
Grand Total		5,075,000	5,372,000	5,101,300	5,037,300

**EXHIBIT C-1**

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

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Jurisdiction Desc	<b>Yukon</b>	
AccountCode Desc	<b>Retro Claims Expense</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.62%

interest rate margin: 25 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
 <b>Private Passenger</b>	prior	(23,000)	(23,000)	(22,000)	(21,000)
	2008	13,000	13,000	13,000	13,000
	2009	9,000	9,000	9,000	9,000
	2010	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	9,000	9,000
	2013		-	-	-
	2014	(10,000)	7,000	7,000	7,000
	2015	22,000	22,000	12,000	12,000
	2016	(4,000)	7,000	7,000	7,000
	2017		-	(1,168)	(168)
<b>Private Passenger Total</b>		<b>28,000</b>	<b>56,000</b>	<b>46,832</b>	<b>48,832</b>
 <b>Non Private Passenger</b>	prior	(7,000)	(7,000)	(7,000)	(7,000)
	2008	8,000	8,000	8,000	8,000
	2009	8,000	8,000	8,000	8,000
	2010	7,000	7,000	7,000	7,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	10,000	10,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	(13,000)	10,000	10,000	10,000
	2015	32,000	32,000	18,000	18,000
	2016	(10,000)	11,000	11,000	11,000
	2017		-	(1,808)	(1,808)
<b>Non Private Passenger Total</b>		<b>41,000</b>	<b>85,000</b>	<b>70,192</b>	<b>70,192</b>
<b>Grand Total</b>		<b>69,000</b>	<b>141,000</b>	<b>117,024</b>	<b>119,024</b>

EXHIBIT C-1

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 0.62%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
<input checked="" type="checkbox"/> Private Passenger	prior	57,000	57,000	57,000	57,000
	2008	36,000	36,000	36,000	36,000
	2009	33,000	33,000	33,000	33,000
	2010	26,000	26,000	26,000	26,000
	2011	30,000	30,000	30,000	30,000
	2012	31,000	31,000	31,000	31,000
	2013	38,000	38,000	34,000	34,000
	2014	46,000	42,000	26,000	26,000
	2015	105,000	105,000	113,000	113,000
	2016	(56,000)	29,000	29,000	29,000
	2017	(3,000)	(6,000)	(7,283)	(11,283)
<b>Private Passenger Total</b>		<b>343,000</b>	<b>421,000</b>	<b>407,717</b>	<b>403,717</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	16,000	16,000	16,000	16,000
	2008	11,000	11,000	11,000	11,000
	2009	10,000	10,000	10,000	10,000
	2010	9,000	9,000	9,000	9,000
	2011	10,000	10,000	10,000	10,000
	2012	11,000	11,000	11,000	11,000
	2013	15,000	15,000	13,000	13,000
	2014	16,000	14,000	8,000	8,000
	2015	35,000	35,000	37,000	37,000
	2016	(20,000)	12,000	12,000	12,000
	2017	(1,000)	(3,000)	(3,252)	(4,252)
<b>Non Private Passenger Total</b>		<b>112,000</b>	<b>140,000</b>	<b>133,748</b>	<b>132,748</b>
<b>Grand Total</b>		<b>455,000</b>	<b>561,000</b>	<b>541,465</b>	<b>536,465</b>

**EXHIBIT C-1**

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

page 9 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMMM <input type="button" value="v"/>	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc <input type="button" value="v"/>	Acc Year <input type="button" value="v"/>	201701	201702	201703	201704	
Private Passenger	prior	3,000	3,000	3,000	3,000	
	2008	6,000	6,000	6,000	6,000	
	2009	7,000	7,000	7,000	7,000	
	2010	7,000	7,000	7,000	7,000	
	2011	8,000	8,000	8,000	8,000	
	2012	9,000	9,000	9,000	9,000	
	2013	(9,000)	(9,000)	(9,000)	(9,000)	
	2014	20,000	9,000	5,000	5,000	
	2015	7,000	7,000	10,000	10,000	
	2016	(10,000)	6,000	6,000	6,000	
	2017	(1,000)	(2,000)	(1,586)	(2,586)	
Private Passenger Total		47,000	51,000	50,414	49,414	
Non Private Passenger	prior	2,000	2,000	2,000	2,000	
	2008	2,000	2,000	2,000	2,000	
	2009	4,000	4,000	4,000	4,000	
	2010	4,000	4,000	4,000	4,000	
	2011	6,000	6,000	6,000	6,000	
	2012	6,000	6,000	6,000	6,000	
	2013	(7,000)	(7,000)	(7,000)	(7,000)	
	2014	16,000	8,000	5,000	5,000	
	2015	6,000	6,000	9,000	9,000	
	2016	(13,000)	7,000	7,000	7,000	
	2017	(2,000)	(3,000)	(4,312)	(4,312)	
Non Private Passenger Total		24,000	35,000	33,688	33,688	
Grand Total		71,000	86,000	84,102	83,102	

**EXHIBIT C-1**

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

page 10 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year		201701	201702	201703	201704
Private Passenger	prior		7,520,000	7,334,000	7,133,000	6,949,000
	2008		2,060,000	2,049,000	1,996,000	1,942,000
	2009		1,613,000	1,604,000	1,564,000	1,525,000
	2010		1,386,000	1,330,000	1,298,000	1,266,000
	2011		1,627,000	1,655,000	1,610,000	1,570,000
	2012		2,090,000	2,088,000	1,992,000	1,951,000
	2013		1,799,000	1,786,000	1,664,000	1,625,000
	2014		1,520,000	1,766,000	1,686,000	1,635,000
	2015		1,906,000	1,897,000	1,772,000	1,738,000
	2016		1,339,000	1,639,000	1,620,000	1,589,000
	2017		99,000	186,000	286,438	387,438
Private Passenger Total			22,959,000	23,334,000	22,621,438	22,177,438
Non Private Passenger	prior		2,704,000	2,641,000	2,598,000	2,552,000
	2008		1,337,000	1,333,000	1,312,000	1,293,000
	2009		1,211,000	1,206,000	1,186,000	1,167,000
	2010		1,199,000	1,133,000	1,114,000	1,094,000
	2011		1,392,000	1,436,000	1,412,000	1,388,000
	2012		1,944,000	1,940,000	1,889,000	1,860,000
	2013		2,218,000	2,199,000	2,062,000	2,025,000
	2014		1,919,000	2,357,000	2,308,000	2,264,000
	2015		2,659,000	2,649,000	2,425,000	2,389,000
	2016		1,462,000	2,373,000	2,298,000	2,262,000
	2017		109,000	195,000	289,082	395,082
Non Private Passenger Total			18,154,000	19,462,000	18,893,082	18,689,082
Grand Total			41,113,000	42,796,000	41,514,520	40,866,520

**EXHIBIT C-2**



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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
 Private Passenger	prior	331,000	331,000	327,000	323,000
	2008	45,000	45,000	44,000	43,000
	2009	92,000	92,000	91,000	90,000
	2010	157,000	157,000	155,000	153,000
	2011	328,000	206,000	203,000	200,000
	2012	309,000	309,000	306,000	303,000
	2013	271,000	269,000	264,000	259,000
	2014	272,000	316,000	311,000	306,000
	2015	344,000	341,000	337,000	333,000
	2016	546,000	292,000	288,000	284,000
	2017	31,000	58,000	91,275	123,275
Private Passenger Total		2,726,000	2,416,000	2,417,275	2,417,275
 Non Private Passenger	prior	106,000	106,000	105,000	104,000
	2008	20,000	20,000	20,000	20,000
	2009	34,000	34,000	33,000	33,000
	2010	50,000	50,000	49,000	48,000
	2011	94,000	59,000	58,000	57,000
	2012	79,000	79,000	78,000	77,000
	2013	68,000	67,000	66,000	65,000
	2014	75,000	87,000	86,000	85,000
	2015	103,000	102,000	101,000	100,000
	2016	180,000	96,000	95,000	94,000
	2017	10,000	19,000	31,384	42,384
Non Private Passenger Total		819,000	719,000	722,384	725,384
Grand Total		3,545,000	3,135,000	3,139,659	3,142,659

**EXHIBIT C-2**

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

page 2 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	147,000	147,000	143,000	139,000
	2008	141,000	141,000	137,000	133,000
	2009	157,000	157,000	152,000	147,000
	2010	108,000	106,000	103,000	100,000
	2011	218,000	166,000	161,000	156,000
	2012	290,000	290,000	284,000	278,000
	2013	238,000	238,000	232,000	226,000
	2014	267,000	203,000	197,000	191,000
	2015	262,000	261,000	255,000	249,000
	2016	76,000	217,000	211,000	205,000
	2017	7,000	12,000	17,898	23,898
Private Passenger Total		1,911,000	1,938,000	1,892,898	1,847,898
Non Private Passenger	prior	112,000	112,000	110,000	108,000
	2008	117,000	117,000	115,000	113,000
	2009	131,000	131,000	128,000	125,000
	2010	91,000	90,000	88,000	86,000
	2011	163,000	124,000	122,000	120,000
	2012	213,000	213,000	210,000	207,000
	2013	168,000	168,000	165,000	162,000
	2014	174,000	132,000	129,000	126,000
	2015	161,000	161,000	159,000	157,000
	2016	45,000	131,000	129,000	127,000
	2017	4,000	7,000	10,978	13,978
Non Private Passenger Total		1,379,000	1,386,000	1,365,978	1,344,978
Grand Total		3,290,000	3,324,000	3,258,876	3,192,876

**EXHIBIT C-2**



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

page 3 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
 Private Passenger	prior	768,000	768,000	753,000	740,000
	2008	377,000	377,000	369,000	362,000
	2009	274,000	274,000	269,000	264,000
	2010	152,000	152,000	149,000	146,000
	2011	152,000	130,000	127,000	124,000
	2012	140,000	138,000	136,000	134,000
	2013	123,000	123,000	121,000	119,000
	2014	90,000	105,000	103,000	101,000
	2015	113,000	113,000	111,000	109,000
	2016	74,000	103,000	101,000	99,000
	2017	6,000	11,000	17,080	23,080
Private Passenger Total		2,269,000	2,294,000	2,256,080	2,221,080
 Non Private Passenger	prior	176,000	176,000	174,000	172,000
	2008	112,000	112,000	110,000	108,000
	2009	112,000	112,000	110,000	108,000
	2010	107,000	107,000	105,000	103,000
	2011	150,000	128,000	125,000	122,000
	2012	156,000	153,000	150,000	147,000
	2013	151,000	151,000	148,000	145,000
	2014	118,000	138,000	135,000	132,000
	2015	154,000	154,000	151,000	148,000
	2016	101,000	141,000	138,000	135,000
	2017	8,000	15,000	22,303	30,303
Non Private Passenger Total		1,345,000	1,387,000	1,368,303	1,350,303
Grand Total		3,614,000	3,681,000	3,624,383	3,571,383



**EXHIBIT C-2**



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

page 4 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
 Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	27,000	27,000	26,000	25,000
	2011	41,000	35,000	34,000	33,000
	2012	(22,000)	(22,000)	(22,000)	(22,000)
	2013	41,000	41,000	40,000	39,000
	2014	19,000	44,000	43,000	42,000
	2015	56,000	56,000	55,000	54,000
	2016	37,000	46,000	45,000	44,000
	2017	(1,000)	(1,000)	(1,336)	(2,336)
Private Passenger Total		220,000	248,000	241,664	234,664
 Non Private Passenger	prior	(20,000)	(20,000)	(19,000)	(18,000)
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	17,000	17,000	17,000	17,000
	2011	24,000	21,000	21,000	21,000
	2012	(13,000)	(13,000)	(13,000)	(13,000)
	2013	26,000	26,000	25,000	24,000
	2014	12,000	28,000	27,000	26,000
	2015	38,000	38,000	37,000	36,000
	2016	24,000	30,000	29,000	28,000
	2017	(1,000)	(1,000)	(928)	(928)
Non Private Passenger Total		145,000	164,000	161,072	158,072
Grand Total		365,000	412,000	402,736	392,736

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Ontario</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Undiscounted Retro Claims 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			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	5,409,000	5,237,000	5,080,000	4,928,000
	2008	1,142,000	1,131,000	1,097,000	1,064,000
	2009	795,000	787,000	763,000	740,000
	2010	718,000	677,000	657,000	637,000
	2011	554,000	861,000	835,000	810,000
	2012	970,000	970,000	945,000	920,000
	2013	687,000	677,000	656,000	636,000
	2014	389,000	615,000	597,000	579,000
	2015	489,000	486,000	471,000	456,000
	2016	263,000	463,000	449,000	436,000
	2017	24,000	45,000	69,275	93,275
Private Passenger Total		11,440,000	11,949,000	11,619,275	11,299,275
Non Private Passenger	prior	1,727,000	1,667,000	1,633,000	1,600,000
	2008	526,000	522,000	512,000	502,000
	2009	451,000	446,000	437,000	428,000
	2010	538,000	507,000	497,000	487,000
	2011	438,000	682,000	668,000	655,000
	2012	888,000	888,000	873,000	858,000
	2013	1,047,000	1,031,000	1,010,000	989,000
	2014	724,000	1,145,000	1,122,000	1,100,000
	2015	1,087,000	1,080,000	1,057,000	1,035,000
	2016	585,000	1,027,000	1,006,000	986,000
	2017	51,000	95,000	142,700	193,700
Non Private Passenger Total		8,062,000	9,090,000	8,957,700	8,833,700
Grand Total		19,502,000	21,039,000	20,576,975	20,132,975

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Alberta</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Undiscounted Retro Claims 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			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	203,000	203,000	200,000	197,000
	2008	122,000	122,000	120,000	118,000
	2009	99,000	99,000	97,000	95,000
	2010	79,000	70,000	69,000	68,000
	2011	98,000	84,000	82,000	80,000
	2012	105,000	105,000	103,000	101,000
	2013	102,000	102,000	100,000	98,000
	2014	95,000	95,000	93,000	91,000
	2015	86,000	86,000	84,000	82,000
	2016	(20,000)	45,000	44,000	43,000
	2017	(2,000)	(4,000)	(4,717)	(5,717)
Private Passenger Total		967,000	1,007,000	987,283	967,283
Non Private Passenger	prior	342,000	342,000	340,000	338,000
	2008	426,000	426,000	422,000	418,000
	2009	354,000	354,000	350,000	346,000
	2010	277,000	248,000	246,000	244,000
	2011	330,000	283,000	280,000	277,000
	2012	382,000	382,000	378,000	374,000
	2013	403,000	403,000	399,000	395,000
	2014	412,000	412,000	408,000	404,000
	2015	400,000	400,000	396,000	392,000
	2016	(110,000)	240,000	237,000	234,000
	2017	(12,000)	(23,000)	(27,983)	(39,983)
Non Private Passenger Total		3,204,000	3,467,000	3,428,017	3,382,017
Grand Total		4,171,000	4,474,000	4,415,300	4,349,300

EXHIBIT C-2



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
 Private Passenger	prior	(30,000)	(30,000)	(29,000)	(28,000)
	2008	12,000	12,000	12,000	12,000
	2009	8,000	8,000	8,000	8,000
	2010	5,000	5,000	5,000	5,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	(11,000)	6,000	6,000	6,000
	2015	11,000	11,000	11,000	11,000
	2016	(7,000)	4,000	4,000	4,000
	2017		-	(1,168)	(1,168)
Private Passenger Total		-	28,000	27,832	28,832
 Non Private Passenger	prior	(12,000)	(12,000)	(11,000)	(11,000)
	2008	7,000	7,000	7,000	7,000
	2009	7,000	7,000	7,000	7,000
	2010	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(14,000)	9,000	9,000	9,000
	2015	17,000	17,000	17,000	17,000
	2016	(15,000)	6,000	6,000	6,000
	2017		(1,000)	(2,808)	(3,808)
Non Private Passenger Total		9,000	52,000	51,192	50,192
Grand Total		9,000	80,000	79,024	79,024

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Northwest Territories</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Undiscounted Retro Claims 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

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	52,000	52,000	52,000	52,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	24,000	24,000	24,000	24,000
	2011	27,000	27,000	27,000	27,000
	2012	28,000	28,000	28,000	28,000
	2013	31,000	31,000	31,000	31,000
	2014	23,000	19,000	19,000	19,000
	2015	91,000	91,000	91,000	91,000
	2016	(66,000)	20,000	20,000	20,000
	2017	(4,000)	(9,000)	(11,283)	(16,283)
Private Passenger Total		271,000	348,000	345,717	340,717
Non Private Passenger	prior	15,000	15,000	15,000	15,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	8,000	8,000	8,000	8,000
	2011	9,000	9,000	9,000	9,000
	2012	10,000	10,000	10,000	10,000
	2013	12,000	12,000	12,000	12,000
	2014	8,000	6,000	6,000	6,000
	2015	30,000	30,000	30,000	30,000
	2016	(24,000)	8,000	8,000	8,000
	2017	(2,000)	(4,000)	(4,252)	(6,252)
Non Private Passenger Total		85,000	113,000	112,748	110,748
Grand Total		356,000	461,000	458,465	451,465

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Nunavut</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Undiscounted Retro Claims 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			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	3,000	3,000	3,000	3,000
	2008	5,000	5,000	5,000	5,000
	2009	6,000	6,000	6,000	6,000
	2010	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	15,000	4,000	4,000	4,000
	2015	6,000	6,000	6,000	6,000
	2016	(13,000)	3,000	3,000	3,000
	2017	(1,000)	(2,000)	(1,586)	(2,586)
Private Passenger Total		32,000	36,000	36,414	35,414
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	2,000	2,000	2,000	2,000
	2009	4,000	4,000	4,000	4,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	12,000	4,000	4,000	4,000
	2015	5,000	5,000	5,000	5,000
	2016	(17,000)	3,000	3,000	3,000
	2017	(2,000)	(3,000)	(4,312)	(5,312)
Non Private Passenger Total		12,000	23,000	21,688	20,688
Grand Total		44,000	59,000	58,102	56,102

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201701	201702	201703	201704
Private Passenger	prior	6,836,000	6,664,000	6,484,000	6,311,000
	2008	1,915,000	1,904,000	1,854,000	1,806,000
	2009	1,494,000	1,486,000	1,448,000	1,411,000
	2010	1,276,000	1,224,000	1,194,000	1,164,000
	2011	1,431,000	1,522,000	1,482,000	1,443,000
	2012	1,835,000	1,833,000	1,795,000	1,757,000
	2013	1,482,000	1,470,000	1,433,000	1,397,000
	2014	1,159,000	1,407,000	1,373,000	1,339,000
	2015	1,458,000	1,451,000	1,421,000	1,391,000
	2016	890,000	1,193,000	1,165,000	1,138,000
	2017	60,000	110,000	175,438	235,438
Private Passenger Total		19,836,000	20,264,000	19,824,438	19,392,438
Non Private Passenger	prior	2,448,000	2,388,000	2,349,000	2,310,000
	2008	1,239,000	1,235,000	1,217,000	1,199,000
	2009	1,121,000	1,116,000	1,097,000	1,079,000
	2010	1,098,000	1,037,000	1,020,000	1,003,000
	2011	1,220,000	1,318,000	1,295,000	1,273,000
	2012	1,728,000	1,725,000	1,699,000	1,673,000
	2013	1,865,000	1,848,000	1,815,000	1,782,000
	2014	1,521,000	1,961,000	1,926,000	1,892,000
	2015	1,995,000	1,987,000	1,953,000	1,920,000
	2016	769,000	1,682,000	1,651,000	1,621,000
	2017	56,000	104,000	167,082	224,082
Non Private Passenger Total		15,060,000	16,401,000	16,189,082	15,976,082
Grand Total		34,896,000	36,665,000	36,013,520	35,368,520

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

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Jurisdiction Desc	ShareYMM 201701	201702	201703	201704
Private Passenger	Newfoundland & Labrador	85.7%	85.7%	85.7%	85.8%
	New Brunswick	79.0%	79.0%	79.0%	79.0%
	Nova Scotia	83.8%	83.9%	83.8%	84.0%
	Prince Edward Island	59.8%	59.9%	59.8%	59.7%
	Ontario	69.1%	69.2%	69.1%	69.3%
	Alberta	74.3%	74.3%	74.3%	74.4%
	Yukon	82.7%	82.5%	82.5%	82.0%
	Northwest Territories	61.3%	61.4%	61.3%	61.3%
	Nunavut	39.4%	39.4%	38.9%	39.1%
Non Private Passenger	Newfoundland & Labrador	109.8%	109.8%	109.1%	109.2%
	New Brunswick	65.8%	65.8%	65.2%	65.2%
	Nova Scotia	77.7%	77.8%	77.1%	77.2%
	Prince Edward Island	72.4%	72.7%	71.9%	71.9%
	Ontario	74.5%	74.5%	73.8%	73.9%
	Alberta	69.5%	69.5%	69.4%	69.4%
	Yukon	67.5%	68.2%	66.8%	66.7%
	Northwest Territories	49.6%	49.3%	49.1%	48.8%
	Nunavut	54.1%	54.3%	54.1%	55.0%
Grand Total		75.2%	75.3%	75.2%	75.3%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Jurisdiction Desc	ShareYMM 201701	201702	201703	201704
Private Passenger	Newfoundland & Labrador	79.6%	79.7%	79.7%	79.8%
	New Brunswick	73.0%	73.0%	73.0%	73.0%
	Nova Scotia	77.3%	77.4%	77.4%	77.5%
	Prince Edward Island	55.1%	55.1%	54.9%	54.9%
	Ontario	63.1%	63.2%	63.1%	63.3%
	Alberta	68.7%	68.7%	68.7%	68.7%
	Yukon	76.0%	75.8%	75.3%	75.5%
	Northwest Territories	57.0%	57.0%	57.0%	57.1%
	Nunavut	37.5%	37.7%	37.2%	37.0%
Non Private Passenger	Newfoundland & Labrador	101.7%	101.8%	101.8%	101.9%
	New Brunswick	60.9%	60.9%	60.9%	60.9%
	Nova Scotia	71.7%	71.8%	71.8%	71.9%
	Prince Edward Island	67.1%	67.1%	66.9%	67.0%
	Ontario	67.6%	67.7%	67.7%	67.8%
	Alberta	65.1%	65.1%	65.1%	65.1%
	Yukon	62.6%	63.0%	62.7%	62.7%
	Northwest Territories	46.0%	46.0%	46.2%	46.0%
	Nunavut	50.5%	50.6%	50.5%	51.1%
Grand Total		69.6%	69.7%	69.8%	69.9%



## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### NEWFOUNDLAND AND LABRADOR

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

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### NEW BRUNSWICK

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	12.5%	10.4%	5.0%	12.2%	12.5%	10.1%	5.0%	11.6%	
2015	12.5%	10.0%	5.0%	11.6%	12.5%	10.1%	5.0%	11.3%	
2016	12.4%	10.1%	5.0%	11.7%	12.2%	10.2%	5.0%	11.2%	
prem liab	12.0%	10.0%	5.0%	10.1%	11.3%	10.2%	5.0%	10.1%	
discount rate:				0.62%	discount rate:				0.62%
margin (basis points):				25	margin (basis points):				25

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

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

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**NOVA SCOTIA**

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				TOTAL	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages			Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2013	12.5%	10.0%	5.0%		12.2%	12.5%	10.0%	5.0%	11.6%
2014	12.5%	10.0%	5.0%		11.8%	12.5%	10.1%	5.0%	11.7%
2015	12.5%	10.1%	5.0%		12.0%	12.5%	10.2%	5.0%	11.7%
2016	12.3%	10.1%	5.0%		11.7%	12.3%	10.2%	5.0%	11.3%
prem liab	11.8%	10.1%	5.0%		10.1%	11.6%	10.1%	5.0%	10.5%
discount rate: 0.62%					discount rate: 0.62%				
margin (basis points): 25					margin (basis points): 25				

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

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

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**PRINCE EDWARD ISLAND**

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				TOTAL	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages			Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	10.1%	5.0%		12.3%	12.5%	10.3%	5.0%	11.5%
2016	12.3%	10.1%	5.0%		12.0%	12.2%	10.1%	5.0%	11.1%
prem liab	12.1%	10.1%	5.0%		11.4%	11.5%	10.1%	5.0%	10.2%
discount rate: 0.62%					discount rate: 0.62%				
margin (basis points): 25					margin (basis points): 25				

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### ONTARIO

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	9.7%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	12.2%	12.5%	5.0%	12.3%	12.5%	12.5%	7.0%	12.4%	12.4%
2014	12.5%	12.5%	6.4%	12.5%	12.5%	12.5%	12.1%	12.5%	12.5%
2015	14.9%	15.0%	7.6%	14.8%	15.0%	15.0%	13.0%	15.0%	15.0%
2016	14.6%	15.0%	6.3%	14.4%	14.3%	15.0%	7.1%	14.4%	14.4%
prem liab	12.1%	15.0%	5.1%	11.7%	13.0%	15.0%	5.6%	12.9%	12.9%
discount rate:				0.62%	discount rate:				0.62%
margin (basis points):				25	margin (basis points):				25

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### ALBERTA

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

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

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

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**YUKON**

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	12.5%	10.6%	5.0%	12.4%	12.5%	11.7%	5.0%	12.4%	
2015	12.5%	10.7%	5.0%	12.4%	12.4%	12.4%	5.0%	12.3%	
2016	12.3%	10.8%	5.0%	12.3%	11.6%	11.3%	5.0%	10.8%	
prem liab	12.1%	10.6%	5.0%	11.5%	11.5%	11.7%	5.0%	9.8%	
discount rate:				0.62%	discount rate:				0.62%
margin (basis points):				25	margin (basis points):				25

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

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

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**NORTHWEST TERRITORIES**

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	12.5%	11.4%	5.0%	12.5%	12.5%	10.8%	5.0%		12.3%
2015	12.5%	11.3%	5.0%	12.3%	12.2%	11.1%	5.0%		10.7%
2016	12.0%	11.4%	5.0%	11.4%	12.0%	11.0%	5.0%		10.9%
prem liab	11.2%	10.9%	5.0%	9.3%	11.5%	11.1%	5.0%		9.5%
discount rate:				0.62%	discount rate:				0.62%
margin (basis points):				25	margin (basis points):				25



## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### NUNAVUT

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

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

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

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

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

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**NEWFOUNDLAND AND LABRADOR**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	768	730	694	661	629	598	725	712
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1,364	1,325	1,287	1,251	1,216	1,184	1,319	1,305
2008	181	180	179	178	177	176	180	179
2009	357	355	352	350	347	345	354	353
2010	371	368	365	362	360	357	367	367
2011	2,919	2,892	2,863	2,837	2,811	2,786	2,888	2,877
2012	5,235	5,187	5,140	5,093	5,048	5,005	5,180	5,163
2013	5,928	5,870	5,815	5,760	5,707	5,655	5,862	5,842
2014	11,104	10,993	10,885	10,780	10,678	10,577	10,978	10,939
2015	14,437	14,279	14,126	13,976	13,830	13,688	14,257	14,202
2016	18,022	17,798	17,579	17,366	17,159	16,957	17,767	17,686
<b>Total</b>	<b>60,686</b>	<b>59,977</b>	<b>59,285</b>	<b>58,614</b>	<b>57,962</b>	<b>57,328</b>	<b>59,877</b>	<b>59,625</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
<b>Total</b>	<b>709</b>	<b>-</b>	<b>(692)</b>	<b>(1,363)</b>	<b>(2,015)</b>	<b>(2,649)</b>	<b>(100)</b>	<b>(352)</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	5.2%	-	(4.9%)	(9.5%)	(13.8%)	(18.1%)	(0.7%)	(2.5%)
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	2.9%	-	(2.9%)	(5.6%)	(8.2%)	(10.6%)	(0.5%)	(1.5%)
2008	0.6%	-	(0.6%)	(1.1%)	(1.7%)	(2.2%)	-	(0.6%)
2009	0.6%	-	(0.8%)	(1.4%)	(2.3%)	(2.8%)	(0.3%)	(0.6%)
2010	0.8%	-	(0.8%)	(1.6%)	(2.2%)	(3.0%)	(0.3%)	(0.3%)
2011	0.9%	-	(1.0%)	(1.9%)	(2.8%)	(3.7%)	(0.1%)	(0.5%)
2012	0.9%	-	(0.9%)	(1.8%)	(2.7%)	(3.5%)	(0.1%)	(0.5%)
2013	1.0%	-	(0.9%)	(1.9%)	(2.8%)	(3.7%)	(0.1%)	(0.5%)
2014	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.5%)
2015	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.1%)	(0.2%)	(0.5%)
2016	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(0.2%)	(0.6%)
<b>Total</b>	<b>1.2%</b>	<b>-</b>	<b>(1.2%)</b>	<b>(2.3%)</b>	<b>(3.4%)</b>	<b>(4.4%)</b>	<b>(0.2%)</b>	<b>(0.6%)</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

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

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

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**NEW BRUNSWICK**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	231	230	229	228	227	226	230	230
2004	-	-	-	-	-	-	-	-
2005	218	211	204	197	190	184	209	207
2006	227	222	217	212	208	203	221	219
2007	6	6	6	6	6	6	6	6
2008	444	436	428	420	413	406	434	432
2009	403	396	390	384	378	372	395	393
2010	539	532	527	521	515	510	532	530
2011	2,138	2,118	2,096	2,077	2,058	2,039	2,115	2,107
2012	2,680	2,656	2,633	2,610	2,588	2,566	2,653	2,644
2013	5,756	5,699	5,643	5,589	5,536	5,485	5,691	5,670
2014	6,006	5,940	5,876	5,815	5,755	5,695	5,931	5,908
2015	7,320	7,223	7,127	7,035	6,945	6,858	7,209	7,174
2016	8,165	8,041	7,920	7,802	7,687	7,577	8,024	7,980
<b>Total</b>	<b>34,133</b>	<b>33,710</b>	<b>33,296</b>	<b>32,896</b>	<b>32,506</b>	<b>32,127</b>	<b>33,650</b>	<b>33,500</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
<b>Total</b>	<b>423</b>	<b>-</b>	<b>(414)</b>	<b>(814)</b>	<b>(1,204)</b>	<b>(1,583)</b>	<b>(60)</b>	<b>(210)</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	0.4%	-	(0.4%)	(0.9%)	(1.3%)	(1.7%)	-	-
2004	-	-	-	-	-	-	-	-
2005	3.3%	-	(3.3%)	(6.6%)	(10.0%)	(12.8%)	(0.9%)	(1.9%)
2006	2.3%	-	(2.3%)	(4.5%)	(6.3%)	(8.6%)	(0.5%)	(1.4%)
2007	-	-	-	-	-	-	-	-
2008	1.8%	-	(1.8%)	(3.7%)	(5.3%)	(6.9%)	(0.5%)	(0.9%)
2009	1.8%	-	(1.5%)	(3.0%)	(4.5%)	(6.1%)	(0.3%)	(0.8%)
2010	1.3%	-	(0.9%)	(2.1%)	(3.2%)	(4.1%)	-	(0.4%)
2011	0.9%	-	(1.0%)	(1.9%)	(2.8%)	(3.7%)	(0.1%)	(0.5%)
2012	0.9%	-	(0.9%)	(1.7%)	(2.6%)	(3.4%)	(0.1%)	(0.5%)
2013	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.5%)
2014	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.1%)	(0.2%)	(0.5%)
2015	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(5.1%)	(0.2%)	(0.7%)
2016	1.5%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.8%)
<b>Total</b>	<b>1.3%</b>	<b>-</b>	<b>(1.2%)</b>	<b>(2.4%)</b>	<b>(3.6%)</b>	<b>(4.7%)</b>	<b>(0.2%)</b>	<b>(0.6%)</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

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

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### NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	534	518	502	487	473	460	516	510
2005	107	104	100	97	94	92	103	102
2006	1,127	1,094	1,061	1,031	1,002	974	1,089	1,078
2007	286	279	272	265	258	252	278	275
2008	563	550	539	527	516	505	549	544
2009	882	873	864	856	848	841	871	868
2010	1,207	1,190	1,174	1,158	1,142	1,129	1,187	1,181
2011	1,522	1,488	1,456	1,425	1,396	1,368	1,483	1,471
2012	1,556	1,533	1,510	1,488	1,468	1,447	1,529	1,521
2013	3,980	3,925	3,872	3,822	3,773	3,726	3,917	3,898
2014	4,338	4,274	4,212	4,153	4,095	4,040	4,265	4,242
2015	5,290	5,208	5,129	5,054	4,981	4,910	5,196	5,169
2016	7,679	7,561	7,446	7,335	7,229	7,126	7,544	7,502
Total	29,071	28,597	28,137	27,698	27,275	26,870	28,527	28,361
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	474	-	(460)	(899)	(1,322)	(1,727)	(70)	(236)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.1%	-	(3.1%)	(6.0%)	(8.7%)	(11.2%)	(0.4%)	(1.5%)
2005	2.9%	-	(3.8%)	(6.7%)	(9.6%)	(11.5%)	(1.0%)	(1.9%)
2006	3.0%	-	(3.0%)	(5.8%)	(8.4%)	(11.0%)	(0.5%)	(1.5%)
2007	2.5%	-	(2.5%)	(5.0%)	(7.5%)	(9.7%)	(0.4%)	(1.4%)
2008	2.4%	-	(2.0%)	(4.2%)	(6.2%)	(8.2%)	(0.2%)	(1.1%)
2009	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.7%)	(0.2%)	(0.6%)
2010	1.4%	-	(1.3%)	(2.7%)	(4.0%)	(5.1%)	(0.3%)	(0.8%)
2011	2.3%	-	(2.2%)	(4.2%)	(6.2%)	(8.1%)	(0.3%)	(1.1%)
2012	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.6%)	(0.3%)	(0.8%)
2013	1.4%	-	(1.4%)	(2.6%)	(3.9%)	(5.1%)	(0.2%)	(0.7%)
2014	1.5%	-	(1.5%)	(2.8%)	(4.2%)	(5.5%)	(0.2%)	(0.7%)
2015	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.7%)	(0.2%)	(0.7%)
2016	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.8%)
Total	1.7%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.8%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

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

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### PRINCE EDWARD ISLAND

Amounts in \$000s

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

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	95	-	(98)	(186)	(272)	(356)	(15)	(50)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	1.0%	-	(1.0%)	(2.0%)	(2.7%)	(3.7%)	-	(0.3%)
2011	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	(0.2%)	(0.7%)
2012	2.0%	-	(2.2%)	(3.9%)	(5.7%)	(7.2%)	(0.4%)	(1.1%)
2013	1.5%	-	(1.5%)	(2.3%)	(3.8%)	(5.3%)	-	(0.8%)
2014	1.2%	-	(1.5%)	(2.7%)	(4.0%)	(5.2%)	(0.3%)	(0.8%)
2015	1.3%	-	(1.3%)	(2.6%)	(3.7%)	(4.8%)	(0.2%)	(0.7%)
2016	1.4%	-	(1.4%)	(2.6%)	(3.8%)	(5.0%)	(0.2%)	(0.7%)
Total	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.2%)	(0.2%)	(0.7%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

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

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

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**ONTARIO**

Amounts in \$000s

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

Amounts in

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

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	0.9%	-	(0.8%)	(1.7%)	(2.5%)	(3.3%)	(0.1%)	(0.4%)
2003	2.8%	-	(2.7%)	(5.3%)	(7.7%)	(10.1%)	(0.4%)	(1.4%)
2004	3.1%	-	(3.0%)	(5.8%)	(8.5%)	(11.1%)	(0.4%)	(1.5%)
2005	3.4%	-	(3.4%)	(6.5%)	(9.4%)	(12.3%)	(0.5%)	(1.7%)
2006	3.2%	-	(3.0%)	(5.9%)	(8.5%)	(11.1%)	(0.4%)	(1.5%)
2007	3.4%	-	(3.3%)	(6.3%)	(9.2%)	(12.0%)	(0.5%)	(1.7%)
2008	2.9%	-	(2.8%)	(5.3%)	(7.9%)	(10.2%)	(0.4%)	(1.4%)
2009	2.1%	-	(2.0%)	(3.9%)	(5.7%)	(7.4%)	(0.3%)	(1.0%)
2010	2.3%	-	(2.2%)	(4.2%)	(6.2%)	(8.0%)	(0.3%)	(1.1%)
2011	1.9%	-	(1.8%)	(3.5%)	(5.2%)	(6.7%)	(0.3%)	(0.9%)
2012	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.8%)
2013	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(4.3%)	(0.2%)	(0.6%)
2014	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.2%)	(0.6%)
2015	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.7%)
2016	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.1%)	(0.2%)	(0.8%)
Total	1.8%	-	(1.7%)	(3.3%)	(4.9%)	(6.4%)	(0.3%)	(0.9%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

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

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

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**ALBERTA**

Amounts in \$000s

	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
AY	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	82	79	77	76	73	71	79	79
2004	275	266	258	250	243	237	265	262
2005	474	459	444	429	416	403	457	451
2006	259	250	242	234	227	221	249	246
2007	751	732	714	696	679	663	729	723
2008	1,365	1,338	1,312	1,288	1,265	1,243	1,333	1,325
2009	291	288	285	282	280	276	288	287
2010	3,010	2,976	2,945	2,914	2,884	2,855	2,972	2,960
2011	6,849	6,771	6,696	6,624	6,555	6,488	6,760	6,734
2012	6,555	6,481	6,409	6,339	6,272	6,207	6,471	6,444
2013	10,958	10,818	10,683	10,552	10,426	10,303	10,799	10,749
2014	13,939	13,740	13,546	13,359	13,179	13,003	13,712	13,641
2015	20,381	20,056	19,740	19,437	19,141	18,856	20,010	19,895
2016	22,995	22,672	22,360	22,060	21,769	21,487	22,627	22,515
Total	88,184	86,926	85,711	84,540	83,409	82,313	86,751	86,311
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

	Dollar Impact Relative to Valuation Assumption							
AY	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	1,258	-	(1,215)	(2,386)	(3,517)	(4,613)	(175)	(615)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Amounts in	Percentage Impact Relative to Valuation Assumption							
AY	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	3.8%	-	(2.5%)	(3.8%)	(7.6%)	(10.1%)	-	-
2004	3.4%	-	(3.0%)	(6.0%)	(8.6%)	(10.9%)	(0.4%)	(1.5%)
2005	3.3%	-	(3.3%)	(6.5%)	(9.4%)	(12.2%)	(0.4%)	(1.7%)
2006	3.6%	-	(3.2%)	(6.4%)	(9.2%)	(11.6%)	(0.4%)	(1.6%)
2007	2.6%	-	(2.5%)	(4.9%)	(7.2%)	(9.4%)	(0.4%)	(1.2%)
2008	2.0%	-	(1.9%)	(3.7%)	(5.5%)	(7.1%)	(0.4%)	(1.0%)
2009	1.0%	-	(1.0%)	(2.1%)	(2.8%)	(4.2%)	-	(0.3%)
2010	1.1%	-	(1.0%)	(2.1%)	(3.1%)	(4.1%)	(0.1%)	(0.5%)
2011	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	(0.2%)	(0.5%)
2012	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	(0.2%)	(0.6%)
2013	1.3%	-	(1.2%)	(2.5%)	(3.6%)	(4.8%)	(0.2%)	(0.6%)
2014	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.2%)	(0.7%)
2015	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.8%)
2016	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.7%)
Total	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.7%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

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

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### YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	7	7	7	7	7	6	7	7
2009	13	13	13	13	13	12	13	13
2010	191	189	187	185	183	181	189	188
2011	328	324	321	318	315	313	324	323
2012	157	155	154	152	151	148	155	154
2013	127	126	124	123	121	120	126	124
2014	289	285	280	277	273	269	284	283
2015	2,205	2,169	2,134	2,100	2,068	2,036	2,163	2,151
2016	785	773	761	750	738	728	772	767
Total	4,102	4,041	3,981	3,925	3,869	3,813	4,033	4,010
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	61	-	(60)	(116)	(172)	(228)	(8)	(31)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	(14.3%)	-	-
2009	-	-	-	-	-	(7.7%)	-	-
2010	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(4.2%)	-	(0.5%)
2011	1.2%	-	(0.9%)	(1.9%)	(2.8%)	(3.4%)	-	(0.3%)
2012	1.3%	-	(0.6%)	(1.9%)	(2.6%)	(4.5%)	-	(0.6%)
2013	0.8%	-	(1.6%)	(2.4%)	(4.0%)	(4.8%)	-	(1.6%)
2014	1.4%	-	(1.8%)	(2.8%)	(4.2%)	(5.6%)	(0.4%)	(0.7%)
2015	1.7%	-	(1.6%)	(3.2%)	(4.7%)	(6.1%)	(0.3%)	(0.8%)
2016	1.6%	-	(1.6%)	(3.0%)	(4.5%)	(5.8%)	(0.1%)	(0.8%)
Total	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.8%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption



## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

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

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### NORTHWEST TERRITORIES

Amounts in \$000s

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

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	104	-	(99)	(196)	(287)	(379)	(16)	(50)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1.2%	-	(1.2%)	(2.4%)	(3.7%)	(4.3%)	(0.6%)	(0.6%)
2010	-	-	-	-	-	(33.3%)	-	-
2011	0.8%	-	(0.8%)	(1.6%)	(2.4%)	(3.2%)	-	-
2012	1.0%	-	(1.0%)	(2.0%)	(3.0%)	(4.0%)	-	(0.5%)
2013	1.5%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	(0.2%)	(0.6%)
2014	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.5%)	(0.2%)	(0.7%)
2015	1.8%	-	(1.6%)	(3.3%)	(4.9%)	(6.5%)	(0.3%)	(0.9%)
2016	1.6%	-	(1.5%)	(3.0%)	(4.3%)	(5.7%)	(0.2%)	(0.8%)
Total	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.6%)	(0.2%)	(0.7%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

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

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

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**NUNAVUT**

Amounts in \$000s

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

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
Total	23	-	(20)	(42)	(61)	(81)	(2)	(10)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	(9.1%)	-	-
2012	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(4.4%)	-	-
2013	-	-	-	(4.5%)	(4.5%)	(4.5%)	-	-
2014	1.2%	-	(1.1%)	(2.1%)	(3.0%)	(4.1%)	(0.2%)	(0.6%)
2015	1.7%	-	(1.2%)	(2.6%)	(4.1%)	(5.5%)	-	(0.6%)
2016	1.7%	-	(1.7%)	(3.2%)	(4.7%)	(6.0%)	(0.2%)	(0.9%)
Total	1.4%	-	(1.2%)	(2.6%)	(3.8%)	(5.0%)	(0.1%)	(0.6%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

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

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

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**ALL JURISDICTIONS COMBINED**

Amounts in \$000s

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

Amounts in

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

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.12%	0.62%	1.12%	1.62%	2.12%	2.62%	0.69%	0.87%
2002 & prior	0.9%	-	(0.8%)	(1.7%)	(2.5%)	(3.3%)	(0.1%)	(0.4%)
2003	2.7%	-	(2.5%)	(4.9%)	(7.3%)	(9.6%)	(0.4%)	(1.2%)
2004	3.4%	-	(3.2%)	(6.3%)	(9.2%)	(12.0%)	(0.4%)	(1.6%)
2005	3.4%	-	(3.4%)	(6.5%)	(9.5%)	(12.3%)	(0.5%)	(1.7%)
2006	3.1%	-	(3.0%)	(5.8%)	(8.4%)	(11.0%)	(0.4%)	(1.5%)
2007	3.3%	-	(3.1%)	(6.1%)	(8.9%)	(11.5%)	(0.5%)	(1.6%)
2008	2.3%	-	(2.1%)	(4.2%)	(6.1%)	(8.0%)	(0.3%)	(1.1%)
2009	1.7%	-	(1.7%)	(3.3%)	(4.8%)	(6.3%)	(0.3%)	(0.9%)
2010	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.8%)
2011	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.7%)
2012	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(0.2%)	(0.6%)
2013	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.2%)	(0.6%)
2014	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(4.6%)	(0.2%)	(0.6%)
2015	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.7%)
2016	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.2%)	(0.7%)
Total	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.5%)	(0.2%)	(0.7%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

**EXHIBIT G-1**

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

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ShareDate	201702	
Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	IBNR Provisor	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	76	(2)	2	-	-	-	76
	2008	22	1	10	-	11	50.0%	33
	2009	40	(3)	3	-	-	-	40
	2010	18	1	(1)	-	-	-	18
	2011	302	(3)	(16)	-	(19)	(6.3%)	283
	2012	297	(3)	6	-	3	1.0%	300
	2013	301	(11)	27	-	16	5.3%	317
	2014	1,373	(116)	11	-	(105)	(7.6%)	1,268
	2015	1,359	(111)	(95)	-	(206)	(15.2%)	1,153
	2016	2,600	(337)	(431)	-	(768)	(29.5%)	1,832
	2017	621	86	332	-	418	67.3%	1,039
Private Passenger Total		7,009	(498)	(152)	-	(650)	(9.3%)	6,359
Non Private								
Passenger	prior	142	(4)	4	-	-	-	142
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	(7)	-	-	-	-	-	(7)
	2011	143	2	(2)	-	-	-	143
	2012	322	(1)	(4)	-	(5)	(1.6%)	317
	2013	463	(5)	37	-	32	6.9%	495
	2014	1,321	(8)	(23)	-	(31)	(2.3%)	1,290
	2015	1,251	(6)	(143)	-	(149)	(11.9%)	1,102
	2016	2,661	(10)	(220)	-	(230)	(8.6%)	2,431
	2017	455	273	59	-	332	73.0%	787
Non Private Passenger Total		6,754	241	(292)	-	(51)	(0.8%)	6,703
Grand Total		13,763	(257)	(444)	-	(701)	(5.1%)	13,062

**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	201702	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(20)	2	(2)	-	-	-	(20)
	2008	324	(6)	9	-	3	0.9%	327
	2009	56	1	(76)	-	(75)	(133.9%)	(19)
	2010	114	(2)	(20)	-	(22)	(19.3%)	92
	2011	356	(15)	106	-	91	25.6%	447
	2012	322	(8)	(9)	-	(17)	(5.3%)	305
	2013	152	(7)	(17)	-	(24)	(15.8%)	128
	2014	606	(19)	(9)	-	(28)	(4.6%)	578
	2015	2,183	(159)	128	-	(31)	(1.4%)	2,152
	2016	1,056	(80)	(192)	-	(272)	(25.8%)	784
	2017	351	52	73	-	125	35.6%	476
Private Passenger Total		5,500	(241)	(9)	-	(250)	(4.5%)	5,250
Non Private								
Passenger	prior	35	6	(6)	-	-	-	35
	2008	1	(1)	1	-	-	-	1
	2009	29	4	(4)	-	-	-	29
	2010	29	-	-	-	-	-	29
	2011	106	(4)	105	-	101	95.3%	207
	2012	184	(5)	5	-	-	-	184
	2013	(370)	33	(21)	-	12	(3.2%)	(358)
	2014	190	3	(3)	-	-	-	190
	2015	980	(62)	(350)	-	(412)	(42.0%)	568
	2016	1,324	(108)	61	-	(47)	(3.5%)	1,277
	2017	208	62	19	-	81	38.9%	289
Non Private Passenger Total		2,716	(72)	(193)	-	(265)	(9.8%)	2,451
Grand Total		8,216	(313)	(202)	-	(515)	(6.3%)	7,701

### 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	201702	
Jurisdiction Desc	Nova Scotia	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	546	(10)	10	-	-	-	546
	2008	266	(7)	7	-	-	-	266
	2009	87	(6)	6	-	-	-	87
	2010	(2)	(1)	1	-	-	-	(2)
	2011	4	-	-	-	-	-	4
	2012	61	(1)	2	-	1	1.6%	62
	2013	171	-	-	-	-	-	171
	2014	487	(10)	5	-	(5)	(1.0%)	482
	2015	971	(41)	40	-	(1)	(0.1%)	970
	2016	1,619	(116)	24	-	(92)	(5.7%)	1,527
	2017	14	166	28	-	194	1,385.7%	208
Private Passenger Total		4,224	(26)	123	-	97	2.3%	4,321
Non Private								
Passenger	prior	16	-	-	-	-	-	16
	2008	26	(5)	5	-	-	-	26
	2009	(5)	-	-	-	-	-	(5)
	2010	35	(14)	13	-	(1)	(2.9%)	34
	2011	78	5	(3)	-	2	2.6%	80
	2012	83	(4)	5	-	1	1.2%	84
	2013	182	(18)	16	-	(2)	(1.1%)	180
	2014	249	(13)	(40)	-	(53)	(21.3%)	196
	2015	1,727	(42)	32	-	(10)	(0.6%)	1,717
	2016	2,519	(80)	3	-	(77)	(3.1%)	2,442
	2017	308	304	(59)	-	245	79.5%	553
Non Private Passenger Total		5,218	133	(28)	-	105	2.0%	5,323
Grand Total		9,442	107	95	-	202	2.1%	9,644

**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	201702	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	20	-	-	-	-	-	20
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	30	(1)	1	-	-	-	30
	2011	57	4	(4)	-	-	-	57
	2012	15	-	-	-	-	-	15
	2013	53	(1)	1	-	-	-	53
	2014	240	(5)	5	-	-	-	240
	2015	488	(4)	(55)	-	(59)	(12.1%)	429
	2016	367	(7)	(87)	-	(94)	(25.6%)	273
	2017	90	55	(53)	-	2	2.2%	92
Private Passenger Total		1,359	41	(192)	-	(151)	(11.1%)	1,208
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	24	(8)	(69)	-	(77)	(320.8%)	(53)
	2012	53	8	(5)	-	3	5.7%	56
	2013	59	(1)	1	-	-	-	59
	2014	17	(4)	4	-	-	-	17
	2015	449	(16)	16	-	-	-	449
	2016	165	(6)	(69)	-	(75)	(45.5%)	90
	2017	85	59	6	-	65	76.5%	150
Non Private Passenger Total		849	32	(116)	-	(84)	(9.9%)	765
Grand Total		2,208	73	(308)	-	(235)	(10.6%)	1,973

**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	201702	▼
Jurisdiction Desc	Ontario	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4,904	(20)	(1,407)	-	(1,427)	(29.1%)	3,477
	2008	423	(9)	-	-	(9)	(2.1%)	414
	2009	438	(10)	68	-	58	13.2%	496
	2010	715	(32)	53	-	21	2.9%	736
	2011	(369)	5	(4)	-	1	(0.3%)	(368)
	2012	470	-	5	-	5	1.1%	475
	2013	1,091	(34)	(10)	-	(44)	(4.0%)	1,047
	2014	1,324	(45)	27	-	(18)	(1.4%)	1,306
	2015	2,138	(59)	(33)	-	(92)	(4.3%)	2,046
	2016	3,199	(101)	-	-	(101)	(3.2%)	3,098
	2017	515	436	(106)	-	330	64.1%	845
Private Passenger Total		14,848	131	(1,407)	-	(1,276)	(8.6%)	13,572
Non Private								
Passenger	prior	611	(1)	18	-	17	2.8%	628
	2008	374	(3)	3	-	-	-	374
	2009	330	(29)	29	-	-	-	330
	2010	453	(10)	14	-	4	0.9%	457
	2011	976	(19)	52	-	33	3.4%	1,009
	2012	1,872	(32)	717	-	685	36.6%	2,557
	2013	3,562	(107)	513	-	406	11.4%	3,968
	2014	3,914	(132)	228	-	96	2.5%	4,010
	2015	7,020	(409)	(1,917)	-	(2,326)	(33.1%)	4,694
	2016	6,738	(429)	299	-	(130)	(1.9%)	6,608
	2017	1,117	883	(149)	-	734	65.7%	1,851
Non Private Passenger Total		26,967	(288)	(193)	-	(481)	(1.8%)	26,486
Grand Total		41,815	(157)	(1,600)	-	(1,757)	(4.2%)	40,058



**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	201702	▼
Jurisdiction Desc	Alberta	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(176)	6	(16)	-	(10)	5.7%	(186)
	2008	57	-	-	-	-	-	57
	2009	52	(1)	1	-	-	-	52
	2010	428	(10)	(66)	-	(76)	(17.8%)	352
	2011	471	(12)	12	-	-	-	471
	2012	943	(22)	326	-	304	32.2%	1,247
	2013	1,147	(19)	18	-	(1)	(0.1%)	1,146
	2014	2,435	(33)	33	-	-	-	2,435
	2015	2,433	(37)	4	-	(33)	(1.4%)	2,400
	2016	3,072	(21)	(802)	-	(823)	(26.8%)	2,249
	2017	305	239	(48)	-	191	62.6%	496
Private Passenger Total		11,167	90	(538)	-	(448)	(4.0%)	10,719
Non Private								
Passenger	prior	(503)	14	(13)	-	1	(0.2%)	(502)
	2008	120	(14)	14	-	-	-	120
	2009	142	(3)	(31)	-	(34)	(23.9%)	108
	2010	251	(11)	12	-	1	0.4%	252
	2011	379	(9)	(20)	-	(29)	(7.7%)	350
	2012	687	(8)	748	-	740	107.7%	1,427
	2013	2,204	(69)	(353)	-	(422)	(19.1%)	1,782
	2014	2,943	(104)	43	-	(61)	(2.1%)	2,882
	2015	5,244	(292)	25	-	(267)	(5.1%)	4,977
	2016	7,117	(510)	(196)	-	(706)	(9.9%)	6,411
	2017	1,713	1,275	46	-	1,321	77.1%	3,034
Non Private Passenger Total		20,297	269	275	-	544	2.7%	20,841
Grand Total		31,464	359	(263)	-	96	0.3%	31,560

**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	201702	▼
Jurisdiction Desc	Yukon	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	5	-	-	-	-	-	5
	2008	8	-	-	-	-	-	8
	2009	13	-	-	-	-	-	13
	2010	(26)	1	(1)	-	-	-	(26)
	2011	198	(5)	5	-	-	-	198
	2012	54	(1)	1	-	-	-	54
	2013	85	(2)	2	-	-	-	85
	2014	164	(3)	3	-	-	-	164
	2015	276	(4)	4	-	-	-	276
	2016	334	(5)	(1)	-	(6)	(1.8%)	328
	2017	24	21	4	-	25	104.2%	49
Private Passenger Total		1,135	2	17	-	19	1.7%	1,154
Non Private								
<div><div></div> Passenger</div>	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	2	-	-	-	-	-	2
	2011	6	-	-	-	-	-	6
	2012	21	-	-	-	-	-	21
	2013	50	-	-	-	-	-	50
	2014	142	(1)	1	-	-	-	142
	2015	260	(3)	(4)	-	(7)	(2.7%)	253
	2016	198	(1)	(105)	-	(106)	(53.5%)	92
	2017	21	38	8	-	46	219.0%	67
Non Private Passenger Total		702	33	(100)	-	(67)	(9.5%)	635
Grand Total		1,837	35	(83)	-	(48)	(2.6%)	1,789

**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	201702	
	<b>Northwest</b>	
Jurisdiction Desc	<b>Territories</b>	
AccountCode Desc	<b>IBNR Provisor</b>	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	1	-	-	-	-	-	1
	2008	17	-	-	-	-	-	17
	2009	23	-	-	-	-	-	23
	2010	4	-	-	-	-	-	4
	2011	47	(1)	1	-	-	-	47
	2012	99	(3)	3	-	-	-	99
	2013	176	(3)	3	-	-	-	176
	2014	398	(8)	(365)	-	(373)	(93.7%)	25
	2015	630	(20)	19	-	(1)	(0.2%)	629
	2016	650	(34)	14	-	(20)	(3.1%)	630
	2017	48	60	(90)	-	(30)	(62.5%)	18
Private Passenger Total		2,093	(9)	(415)	-	(424)	(20.3%)	1,669
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	8	-	-	-	-	-	8
	2013	74	4	(4)	-	-	-	74
	2014	188	(1)	1	-	-	-	188
	2015	160	3	(3)	-	-	-	160
	2016	371	10	(9)	-	1	0.3%	372
	2017	15	31	(37)	-	(6)	(40.0%)	9
Non Private Passenger Total		819	47	(52)	-	(5)	(0.6%)	814
Grand Total		2,912	38	(467)	-	(429)	(14.7%)	2,483

**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	201702	▼
Jurisdiction Desc	Nunavut	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	6	-	-	-	-	-	6
	2011	13	-	-	-	-	-	13
	2012	26	-	-	-	-	-	26
	2013	28	(2)	2	-	-	-	28
	2014	51	(1)	1	-	-	-	51
	2015	199	(7)	7	-	-	-	199
	2016	143	(13)	27	-	14	9.8%	157
	2017	11	4	-	-	4	36.4%	15
Private Passenger Total		476	(19)	37	-	18	3.8%	494
Non Private								
<div><div></div> Passenger</div>	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	7	-	-	-	-	-	7
	2013	20	-	-	-	-	-	20
	2014	90	-	560	-	560	622.2%	650
	2015	186	(2)	2	-	-	-	186
	2016	229	3	(25)	-	(22)	(9.6%)	207
	2017	24	22	1	-	23	95.8%	47
Non Private Passenger Total		556	23	538	-	561	100.9%	1,117
Grand Total		1,032	4	575	-	579	56.1%	1,611

**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	201702	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
☐ Passenger	prior	5,354	(24)	(1,413)	-	(1,437)	(26.8%)	3,917
	2008	1,117	(21)	26	-	5	0.4%	1,122
	2009	709	(19)	2	-	(17)	(2.4%)	692
	2010	1,287	(44)	(33)	-	(77)	(6.0%)	1,210
	2011	1,079	(27)	100	-	73	6.8%	1,152
	2012	2,287	(38)	334	-	296	12.9%	2,583
	2013	3,204	(79)	26	-	(53)	(1.7%)	3,151
	2014	7,078	(240)	(289)	-	(529)	(7.5%)	6,549
	2015	10,677	(442)	19	-	(423)	(4.0%)	10,254
	2016	13,040	(714)	(1,448)	-	(2,162)	(16.6%)	10,878
	2017	1,979	1,119	140	-	1,259	63.6%	3,238
Private Passenger Total		47,811	(529)	(2,536)	-	(3,065)	(6.4%)	44,746
Non Private								
☐ Passenger	prior	303	15	3	-	18	5.9%	321
	2008	520	(23)	23	-	-	-	520
	2009	499	(28)	(6)	-	(34)	(6.8%)	465
	2010	764	(35)	39	-	4	0.5%	768
	2011	1,712	(33)	63	-	30	1.8%	1,742
	2012	3,237	(42)	1,466	-	1,424	44.0%	4,661
	2013	6,244	(163)	189	-	26	0.4%	6,270
	2014	9,054	(260)	771	-	511	5.6%	9,565
	2015	17,277	(829)	(2,342)	-	(3,171)	(18.4%)	14,106
	2016	21,322	(1,131)	(261)	-	(1,392)	(6.5%)	19,930
	2017	3,946	2,947	(106)	-	2,841	72.0%	6,787
Non Private Passenger Total		64,878	418	(161)	-	257	0.4%	65,135
Grand Total		112,689	(111)	(2,697)	-	(2,808)	(2.5%)	109,881

**EXHIBIT G-2**

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

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ShareDate	201702	
Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	Undiscounted	
AccountCode	IBNR Provision	
	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(17)	-	-	-	-	-	(17)
	2008	2	-	11	-	11	550.0%	13
	2009	7	-	-	-	-	-	7
	2010	2	-	-	-	-	-	2
	2011	160	(3)	(16)	-	(19)	(11.9%)	141
	2012	34	(1)	5	-	4	11.8%	38
	2013	(62)	1	15	-	16	(25.8%)	(46)
	2014	746	(104)	3	-	(101)	(13.5%)	645
	2015	672	(108)	(94)	-	(202)	(30.1%)	470
	2016	1,738	(330)	(411)	-	(741)	(42.6%)	997
	2017	531	13	333	-	346	65.2%	877
Private Passenger Total		3,813	(532)	(154)	-	(686)	(18.0%)	3,127
Non Private								
Passenger	prior	129	(3)	3	-	-	-	129
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	(26)	1	(1)	-	-	-	(26)
	2011	55	(1)	1	-	-	-	55
	2012	108	(1)	(3)	-	(4)	(3.7%)	104
	2013	339	(2)	34	-	32	9.4%	371
	2014	1,071	(5)	(26)	-	(31)	(2.9%)	1,040
	2015	792	-	(144)	-	(144)	(18.2%)	648
	2016	2,123	(11)	(213)	-	(224)	(10.6%)	1,899
	2017	410	229	61	-	290	70.7%	700
Non Private Passenger Total		5,004	207	(288)	-	(81)	(1.6%)	4,923
Grand Total		8,817	(325)	(442)	-	(767)	(8.7%)	8,050

**EXHIBIT G-2**

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

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ShareDate	201702	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	Undiscounted	
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(59)	2	(2)	-	-	-	(59)
	2008	279	(6)	9	-	3	1.1%	282
	2009	37	(1)	(74)	-	(75)	(202.7%)	(38)
	2010	84	(2)	(20)	-	(22)	(26.2%)	62
	2011	222	(4)	114	-	110	49.5%	332
	2012	225	(5)	(8)	-	(13)	(5.8%)	212
	2013	(55)	1	(23)	-	(22)	40.0%	(77)
	2014	247	(12)	(16)	-	(28)	(11.3%)	219
	2015	1,710	(154)	125	-	(29)	(1.7%)	1,681
	2016	588	(71)	(187)	-	(258)	(43.9%)	330
	2017	290	5	86	-	91	31.4%	381
Private Passenger Total		3,568	(247)	4	-	(243)	(6.8%)	3,325
Non Private								
Passenger	prior	10	-	-	-	-	-	10
	2008	(2)	-	-	-	-	-	(2)
	2009	10	-	-	-	-	-	10
	2010	13	-	-	-	-	-	13
	2011	37	(1)	102	-	101	273.0%	138
	2012	83	(2)	2	-	-	-	83
	2013	(679)	27	(14)	-	13	(1.9%)	(666)
	2014	(17)	1	5	-	6	(35.3%)	(11)
	2015	757	(61)	(348)	-	(409)	(54.0%)	348
	2016	1,114	(111)	70	-	(41)	(3.7%)	1,073
	2017	180	40	20	-	60	33.3%	240
Non Private Passenger Total		1,506	(107)	(163)	-	(270)	(17.9%)	1,236
Grand Total		5,074	(354)	(159)	-	(513)	(10.1%)	4,561

**EXHIBIT G-2**

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

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ShareDate	201702	
Jurisdiction Desc	Nova Scotia	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	479	(9)	9	-	-	-	479
	2008	243	(5)	5	-	-	-	243
	2009	54	(1)	1	-	-	-	54
	2010	(33)	1	(1)	-	-	-	(33)
	2011	(7)	-	-	-	-	-	(7)
	2012	21	-	1	-	1	4.8%	22
	2013	21	-	-	-	-	-	21
	2014	337	(7)	3	-	(4)	(1.2%)	333
	2015	734	(29)	31	-	2	0.3%	736
	2016	1,339	(100)	16	-	(84)	(6.3%)	1,255
	2017	(16)	137	30	-	167	(1,043.8%)	151
Private Passenger Total		3,172	(13)	95	-	82	2.6%	3,254
Non Private								
<div><div></div> Passenger</div>	prior	6	-	-	-	-	-	6
	2008	7	-	-	-	-	-	7
	2009	(6)	-	-	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	55	(1)	3	-	2	3.6%	57
	2012	40	(1)	2	-	1	2.5%	41
	2013	(40)	1	(3)	-	(2)	5.0%	(42)
	2014	39	(1)	(37)	-	(38)	(97.4%)	1
	2015	1,466	(37)	29	-	(8)	(0.5%)	1,458
	2016	2,134	(64)	(1)	-	(65)	(3.0%)	2,069
	2017	265	265	(53)	-	212	80.0%	477
Non Private Passenger Total		3,964	162	(60)	-	102	2.6%	4,066
Grand Total		7,136	149	35	-	184	2.6%	7,320



**EXHIBIT G-2**

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

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ShareDate	201702
Jurisdiction Desc	Prince Edward
AccountCode Desc	Island
	Undiscounted
	IBNR Provider
AccountCode	(All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
<b>Private</b>								
Passenger	prior	-	-	-	-	-	-	-
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	-	-	-	-	-	-	-
	2012	14	-	-	-	-	-	14
	2013	49	(1)	1	-	-	-	49
	2014	192	(4)	4	-	-	-	192
	2015	364	(7)	(52)	-	(59)	(16.2%)	305
	2016	235	(7)	(84)	-	(91)	(38.7%)	144
	2017	79	46	(51)	-	(5)	(6.3%)	74
<b>Private Passenger Total</b>		<b>931</b>	<b>27</b>	<b>(182)</b>	<b>-</b>	<b>(155)</b>	<b>(16.6%)</b>	<b>776</b>
<b>Non Private</b>								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	(68)	-	(68)	(6,800.0%)	(67)
	2012	15	-	3	-	3	20.0%	18
	2013	53	(1)	1	-	-	-	53
	2014	(5)	-	-	-	-	-	(5)
	2015	393	(16)	16	-	-	-	393
	2016	63	(3)	(69)	-	(72)	(114.3%)	(9)
	2017	76	53	5	-	58	76.3%	134
<b>Non Private Passenger Total</b>		<b>593</b>	<b>33</b>	<b>(112)</b>	<b>-</b>	<b>(79)</b>	<b>(13.3%)</b>	<b>514</b>
<b>Grand Total</b>		<b>1,524</b>	<b>60</b>	<b>(294)</b>	<b>-</b>	<b>(234)</b>	<b>(15.4%)</b>	<b>1,290</b>

**EXHIBIT G-2**

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

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ShareDate	201702	▼
Jurisdiction Desc	Ontario	▼
AccountCode Desc	Undiscounted	▼
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	3,058	(61)	(1,369)	-	(1,430)	(46.8%)	1,628
	2008	382	(8)	(1)	-	(9)	(2.4%)	373
	2009	277	(6)	66	-	60	21.7%	337
	2010	508	(10)	36	-	26	5.1%	534
	2011	(540)	11	(10)	-	1	(0.2%)	(539)
	2012	129	(3)	18	-	15	11.6%	144
	2013	805	(16)	(23)	-	(39)	(4.8%)	766
	2014	904	(18)	1	-	(17)	(1.9%)	887
	2015	1,698	(42)	(48)	-	(90)	(5.3%)	1,608
	2016	2,700	(95)	5	-	(90)	(3.3%)	2,610
	2017	451	380	(97)	-	283	62.7%	734
Private Passenger Total		10,372	132	(1,422)	-	(1,290)	(12.4%)	9,082
Non Private								
Passenger	prior	304	(7)	25	-	18	5.9%	322
	2008	328	(7)	7	-	-	-	328
	2009	193	(4)	4	-	-	-	193
	2010	406	(8)	12	-	4	1.0%	410
	2011	569	(11)	59	-	48	8.4%	617
	2012	1,370	(27)	713	-	686	50.1%	2,056
	2013	2,367	(47)	456	-	409	17.3%	2,776
	2014	2,862	(100)	203	-	103	3.6%	2,965
	2015	5,366	(376)	(1,897)	-	(2,273)	(42.4%)	3,093
	2016	5,230	(418)	329	-	(89)	(1.7%)	5,141
	2017	977	749	(112)	-	637	65.2%	1,614
Non Private Passenger Total		19,972	(256)	(201)	-	(457)	(2.3%)	19,515
Grand Total		30,344	(124)	(1,623)	-	(1,747)	(5.8%)	28,597

**EXHIBIT G-2**

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

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ShareDate	201702	▼
Jurisdiction Desc	Alberta	▼
AccountCode Desc	Undiscounted	▼
AccountCode	IBNR Provider	▼
	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(222)	5	(15)	-	(10)	4.5%	(232)
	2008	43	(1)	1	-	-	-	43
	2009	48	(1)	1	-	-	-	48
	2010	302	(6)	(70)	-	(76)	(25.2%)	226
	2011	293	(6)	6	-	-	-	293
	2012	757	(15)	325	-	310	41.0%	1,067
	2013	938	(19)	18	-	(1)	(0.1%)	937
	2014	1,983	(40)	40	-	-	-	1,983
	2015	1,975	(40)	9	-	(31)	(1.6%)	1,944
	2016	2,677	(27)	(783)	-	(810)	(30.3%)	1,867
	2017	267	205	(43)	-	162	60.7%	429
Private Passenger Total		9,061	55	(511)	-	(456)	(5.0%)	8,605
Non Private								
Passenger	prior	(573)	13	(12)	-	1	(0.2%)	(572)
	2008	17	-	-	-	-	-	17
	2009	119	(2)	(32)	-	(34)	(28.6%)	85
	2010	190	(4)	5	-	1	0.5%	191
	2011	78	(2)	(22)	-	(24)	(30.8%)	54
	2012	312	(6)	826	-	820	262.8%	1,132
	2013	1,490	(45)	(376)	-	(421)	(28.3%)	1,069
	2014	2,031	(81)	24	-	(57)	(2.8%)	1,974
	2015	3,662	(220)	(30)	-	(250)	(6.8%)	3,412
	2016	5,675	(454)	(153)	-	(607)	(10.7%)	5,068
	2017	1,517	1,113	67	-	1,180	77.8%	2,697
Non Private Passenger Total		14,518	312	297	-	609	4.2%	15,127
Grand Total		23,579	367	(214)	-	153	0.6%	23,732

**EXHIBIT G-2**

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

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ShareDate	201702	
Jurisdiction Desc	Yukon	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values					Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation				
Private									
Passenger	prior	5	-	-	-	-	-	5	
	2008	7	-	-	-	-	-	7	
	2009	12	-	-	-	-	-	12	
	2010	(30)	1	(1)	-	-	-	(30)	
	2011	181	(4)	4	-	-	-	181	
	2012	50	(1)	1	-	-	-	50	
	2013	78	(2)	2	-	-	-	78	
	2014	147	(3)	3	-	-	-	147	
	2015	128	(3)	3	-	-	-	128	
	2016	296	(6)	(1)	-	(7)	(2.4%)	289	
	2017	22	18	4	-	22	100.0%	44	
Private Passenger Total		896	-	15	-	15	1.7%	911	
Non Private									
Passenger	prior	1	-	-	-	-	-	1	
	2008	1	-	-	-	-	-	1	
	2009	-	-	-	-	-	-	-	
	2010	2	-	-	-	-	-	2	
	2011	5	-	-	-	-	-	5	
	2012	11	-	-	-	-	-	11	
	2013	46	-	-	-	-	-	46	
	2014	127	(1)	1	-	-	-	127	
	2015	185	(2)	(6)	-	(8)	(4.3%)	177	
	2016	173	(2)	(101)	-	(103)	(59.5%)	70	
	2017	18	33	8	-	41	227.8%	59	
Non Private Passenger Total		569	28	(98)	-	(70)	(12.3%)	499	
Grand Total		1,465	28	(83)	-	(55)	(3.8%)	1,410	

## EXHIBIT G-2

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

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ShareDate	201702
Jurisdiction Desc	Northwest Territories
AccountCode Desc	Undiscounted
AccountCode	IBNR Provision (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	1	-	-	-	-	-	1
	2008	15	-	-	-	-	-	15
	2009	9	-	-	-	-	-	9
	2010	4	-	-	-	-	-	4
	2011	35	(1)	1	-	-	-	35
	2012	81	(2)	2	-	-	-	81
	2013	156	(3)	3	-	-	-	156
	2014	264	(5)	(368)	-	(373)	(141.3%)	(109)
	2015	475	(14)	13	-	(1)	(0.2%)	474
	2016	573	(29)	11	-	(18)	(3.1%)	555
	2017	35	50	(88)	-	(38)	(108.6%)	(3)
Private Passenger Total		1,648	(4)	(426)	-	(430)	(26.1%)	1,218
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	7	-	-	-	-	-	7
	2013	25	(1)	1	-	-	-	25
	2014	80	(2)	2	-	-	-	80
	2015	145	3	(3)	-	-	-	145
	2016	336	10	(9)	-	1	0.3%	337
	2017	12	27	(35)	-	(8)	(66.7%)	4
Non Private Passenger Total		608	37	(44)	-	(7)	(1.2%)	601
Grand Total		2,256	33	(470)	-	(437)	(19.4%)	1,819

**EXHIBIT G-2**

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

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ShareDate	201702	
Jurisdiction Desc	Nunavut	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	12	-	-	-	-	-	12
	2012	19	-	-	-	-	-	19
	2013	25	(1)	1	-	-	-	25
	2014	46	(1)	1	-	-	-	46
	2015	182	(7)	7	-	-	-	182
	2016	128	(13)	27	-	14	10.9%	142
	2017	10	3	-	-	3	30.0%	13
Private Passenger Total		426	(19)	36	-	17	4.0%	443
Non Private								
<div><div></div> Passenger</div>	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	6	-	-	-	-	-	6
	2013	18	-	-	-	-	-	18
	2014	37	-	560	-	560	1,513.5%	597
	2015	168	(1)	1	-	-	-	168
	2016	198	-	(22)	-	(22)	(11.1%)	176
	2017	22	19	1	-	20	90.9%	42
Non Private Passenger Total		449	18	540	-	558	124.3%	1,007
Grand Total		875	(1)	576	-	575	65.7%	1,450

**EXHIBIT G-2**

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

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ShareDate	201702	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	Undiscounted	
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values					Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation				
Private									
Passenger	prior	3,243	(63)	(1,377)	-	(1,440)	(44.4%)	1,803	
	2008	971	(20)	25	-	5	0.5%	976	
	2009	444	(9)	(6)	-	(15)	(3.4%)	429	
	2010	841	(16)	(56)	-	(72)	(8.6%)	769	
	2011	356	(7)	99	-	92	25.8%	448	
	2012	1,330	(27)	344	-	317	23.8%	1,647	
	2013	1,955	(40)	(6)	-	(46)	(2.4%)	1,909	
	2014	4,866	(194)	(329)	-	(523)	(10.7%)	4,343	
	2015	7,938	(404)	(6)	-	(410)	(5.2%)	7,528	
	2016	10,274	(678)	(1,407)	-	(2,085)	(20.3%)	8,189	
	2017	1,669	857	174	-	1,031	61.8%	2,700	
Private Passenger Total		33,887	(601)	(2,545)	-	(3,146)	(9.3%)	30,741	
Non Private									
Passenger	prior	(122)	3	16	-	19	(15.6%)	(103)	
	2008	349	(7)	7	-	-	-	349	
	2009	319	(6)	(28)	-	(34)	(10.7%)	285	
	2010	584	(11)	16	-	5	0.9%	589	
	2011	800	(16)	75	-	59	7.4%	859	
	2012	1,952	(37)	1,543	-	1,506	77.2%	3,458	
	2013	3,619	(68)	99	-	31	0.9%	3,650	
	2014	6,225	(189)	732	-	543	8.7%	6,768	
	2015	12,934	(710)	(2,382)	-	(3,092)	(23.9%)	9,842	
	2016	17,046	(1,053)	(169)	-	(1,222)	(7.2%)	15,824	
	2017	3,477	2,528	(38)	-	2,490	71.6%	5,967	
Non Private Passenger Total		47,183	434	(129)	-	305	0.6%	47,488	
Grand Total		81,070	(167)	(2,674)	-	(2,841)	(3.5%)	78,229	

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Newfoundland & Labrador

PPV & non-PPV

ending 2017

Newfoundland & Labrador - Projected Balances as at Dec. 31, 2017 (\$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	-	(14)	-	(14)	-	-	1	1	(13)
1998	-	5	-	5	-	-	1	1	6
1999	-	5	(65)	(60)	-	-	6	6	(54)
2000	-	(3)	(11)	(14)	-	-	1	1	(13)
2001	-	(3)	9	6	-	-	1	1	7
2002	-	1	34	35	-	-	4	4	39
2003	-	-	76	76	-	-	7	7	83
2004	566	(10)	107	663	-	-	67	67	730
2005	-	5	33	38	(2)	1	4	3	41
2006	-	4	86	90	-	-	9	9	99
2007	189	101	125	415	-	-	41	41	456
2008	165	13	55	233	(5)	1	24	20	253
2009	276	10	115	401	(3)	1	39	37	438
2010	320	(22)	177	475	(2)	2	47	47	522
2011	1,861	161	225	2,247	(22)	9	222	209	2,456
2012	4,147	113	348	4,608	(50)	19	445	414	5,022
2013	4,068	257	282	4,607	(55)	22	492	459	5,066
2014	6,550	1,032	349	7,931	(93)	39	814	760	8,691
2015	8,779	467	393	9,639	(117)	47	1,033	963	10,602
2016	8,494	902	338	9,734	(129)	48	1,068	987	10,721
PAYs (sub-total):	35,415	3,024	2,676	41,115	(478)	189	4,326	4,037	45,152
CAY (2017)	11,549	4,484	540	16,573	(258)	109	1,785	1,636	18,209
claims liabilities:	46,964	7,508	3,216	57,688	(736)	298	6,111	5,673	63,361
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	16,508	(964)		15,544	(191)	72	1,091	972	16,127
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				73,232	(927)	370	7,202	6,645	79,488



## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### New Brunswick

New Brunswick - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	8	6	14	-	-	2	2	16
1998	-	2	4	6	-	-	-	-	6
1999	-	1	5	6	-	-	-	-	6
2000	-	1	4	5	-	-	-	-	5
2001	-	(1)	15	14	-	-	2	2	16
2002	-	(5)	51	46	-	-	8	8	54
2003	196	(15)	(10)	171	-	-	19	19	190
2004	-	8	(40)	(32)	-	-	5	5	(27)
2005	237	(63)	(113)	61	-	-	28	28	89
2006	164	13	99	276	(11)	4	26	19	295
2007	-	17	184	201	(5)	2	21	18	219
2008	218	228	201	647	(10)	4	63	57	704
2009	402	(18)	223	607	(15)	6	61	52	659
2010	379	65	150	594	(12)	5	59	52	646
2011	1,288	383	226	1,897	(27)	12	186	171	2,068
2012	1,495	240	420	2,155	(23)	10	223	210	2,365
2013	5,238	(609)	322	4,951	(54)	19	507	472	5,423
2014	4,209	156	258	4,623	(54)	21	591	558	5,181
2015	4,219	1,092	349	5,660	(74)	31	673	630	6,290
2016	3,161	495	274	3,930	(63)	25	487	449	4,379
PAYs (sub-total):	21,206	1,998	2,628	25,832	(348)	139	2,961	2,752	28,584
CAY (2017)	4,409	3,315	123	7,847	(153)	65	996	908	8,755
claims liabilities:	25,615	5,313	2,751	33,679	(501)	204	3,957	3,660	37,339
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,263	(984)		9,279	(90)	34	562	506	9,279
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				42,958	(591)	238	4,519	4,166	46,618

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Nova Scotia

PPV & non-PPV

ending 2017

Nova Scotia - Projected Balances as at Dec. 31, 2017 (\$000s)									
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	(44)	(41)	-	-	10	10	(31)
1998	-	6	4	10	-	-	-	-	10
1999	-	(1)	3	2	-	-	-	-	2
2000	-	1	6	7	-	-	-	-	7
2001	-	4	15	19	-	-	1	1	20
2002	-	14	1	15	-	-	1	1	16
2003	-	(20)	57	37	-	-	9	9	46
2004	-	173	121	294	-	-	30	30	324
2005	84	(14)	16	86	(3)	1	8	6	92
2006	67	134	334	535	(16)	6	52	42	577
2007	144	96	279	519	(19)	7	50	38	557
2008	209	206	400	815	(24)	10	80	66	881
2009	257	38	316	611	(12)	5	62	55	666
2010	594	(26)	209	777	(4)	2	78	76	853
2011	292	40	214	546	(12)	5	54	47	593
2012	758	53	248	1,059	(23)	9	100	86	1,145
2013	2,930	(11)	231	3,150	(62)	26	363	327	3,477
2014	2,394	272	198	2,864	(51)	21	366	336	3,200
2015	1,941	1,686	223	3,850	(71)	29	477	435	4,285
2016	1,936	1,923	198	4,057	(76)	30	490	444	4,501
PAYs (sub-total):	11,606	4,577	3,029	19,212	(373)	151	2,231	2,009	21,221
CAY (2017)	4,862	2,383	165	7,410	(142)	57	936	851	8,261
claims liabilities:	16,468	6,960	3,194	26,622	(515)	208	3,167	2,860	29,482
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,872	(787)		8,085	(92)	33	561	502	8,112
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				34,707	(607)	241	3,728	3,362	37,594

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Prince Edward Island

Prince Edward Island - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	1	1	-	-	-	-	1
1998	-	-	1	1	-	-	-	-	1
1999	-	(1)	1	-	-	-	-	-	-
2000	-	(1)	2	1	-	-	-	-	1
2001	-	-	2	2	-	-	-	-	2
2002	-	-	12	12	-	-	1	1	13
2003	-	(2)	16	14	-	-	1	1	15
2004	-	4	17	21	-	-	1	1	22
2005	163	-	45	208	-	-	21	21	229
2006	-	-	(162)	(162)	-	-	17	17	(145)
2007	-	(1)	28	27	-	-	3	3	30
2008	-	(3)	46	43	-	-	5	5	48
2009	-	-	43	43	(1)	-	4	3	46
2010	256	(1)	41	296	(1)	-	29	28	324
2011	681	(57)	46	670	(6)	3	66	63	733
2012	371	32	(35)	368	(11)	5	51	45	413
2013	18	79	55	152	(3)	1	20	18	170
2014	512	123	60	695	(8)	3	67	62	757
2015	1,013	261	81	1,355	(21)	8	166	153	1,508
2016	1,292	30	62	1,384	(22)	9	174	161	1,545
PAYs (sub-total):	4,306	463	362	5,131	(73)	29	626	582	5,713
CAY (2017)	1,125	405	(10)	1,520	(27)	10	198	181	1,701
claims liabilities:	5,431	868	352	6,651	(100)	39	824	763	7,414
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,260	(215)		2,045	(18)	7	116	105	2,045
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,696	(118)	46	940	868	9,459

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Ontario

PPV & non-PPV

ending 2017

Ontario - Projected Balances as at Dec. 31, 2017 (\$000s)									
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,286	(3)	42	5,325	(8)	3	548	543	5,868
1998	-	11	19	30	-	-	3	3	33
1999	-	1	-	1	-	-	-	-	1
2000	-	13	(148)	(135)	-	-	16	16	(119)
2001	-	-	(63)	(63)	-	-	9	9	(54)
2002	583	(8)	218	793	-	-	80	80	873
2003	2,532	-	505	3,037	(93)	36	297	240	3,277
2004	2,762	390	1,047	4,199	(119)	49	408	338	4,537
2005	1,435	245	820	2,500	(94)	37	241	184	2,684
2006	1,524	985	1,158	3,667	(150)	59	351	260	3,927
2007	5,677	(30)	1,634	7,281	(269)	105	701	537	7,818
2008	427	574	1,261	2,262	(92)	36	218	162	2,424
2009	2,709	433	944	4,086	(137)	56	395	314	4,400
2010	1,769	772	914	3,455	(93)	37	335	279	3,734
2011	5,352	64	1,191	6,607	(149)	62	646	559	7,166
2012	6,439	1,794	1,496	9,729	(229)	86	984	841	10,570
2013	7,945	2,858	1,330	12,133	(210)	84	1,531	1,405	13,538
2014	7,667	2,770	1,391	11,828	(171)	66	1,603	1,498	13,326
2015	8,741	2,550	1,222	12,513	(182)	79	1,994	1,891	14,404
2016	6,176	3,214	1,180	10,570	(180)	74	1,656	1,550	12,120
PAYs (sub-total):	67,024	16,633	16,161	99,818	(2,176)	869	12,016	10,709	110,527
CAY (2017)	6,286	8,628	882	15,796	(322)	131	2,534	2,343	18,139
claims liabilities:	73,310	25,261	17,043	115,614	(2,498)	1,000	14,550	13,052	128,666
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,301	(1,094)		17,207	(200)	71	1,187	1,058	17,207
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				132,821	(2,698)	1,071	15,737	14,110	145,873

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Alberta

Alberta - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	20	22	-	-	14	14	36
1998	-	14	(3)	11	-	-	1	1	12
1999	-	11	13	24	-	-	2	2	26
2000	-	(16)	21	5	-	-	4	4	9
2001	-	24	29	53	-	-	5	5	58
2002	-	(11)	47	36	-	-	7	7	43
2003	56	(5)	81	132	-	-	13	13	145
2004	765	(585)	36	216	(8)	3	21	16	232
2005	478	(128)	(136)	214	(8)	3	47	42	256
2006	199	6	4	209	(9)	3	20	14	223
2007	167	39	383	589	(24)	9	58	43	632
2008	1,175	50	488	1,713	(54)	21	167	134	1,847
2009	162	108	401	671	(16)	5	65	54	725
2010	1,370	343	288	2,001	(28)	10	197	179	2,180
2011	4,007	286	322	4,615	(61)	24	456	419	5,034
2012	2,519	1,806	428	4,753	(66)	26	468	428	5,181
2013	6,682	1,637	445	8,764	(123)	52	863	792	9,556
2014	6,676	2,863	447	9,986	(160)	67	1,225	1,132	11,118
2015	9,130	2,950	430	12,510	(217)	91	1,562	1,436	13,946
2016	8,582	2,704	245	11,531	(227)	95	1,367	1,235	12,766
PAYs (sub-total):	41,968	12,098	3,989	58,055	(1,001)	409	6,562	5,970	64,025
CAY (2017)	10,883	7,002	(169)	17,716	(313)	118	1,958	1,763	19,479
claims liabilities:	52,851	19,100	3,820	75,771	(1,314)	527	8,520	7,733	83,504
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	28,306	(2,448)		25,858	(224)	86	1,416	1,278	25,858
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				101,629	(1,538)	613	9,936	9,011	109,362

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Yukon

PPV & non-PPV

ending 2017

Yukon - Projected Balances as at Dec. 31, 2017 (\$000s)									
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	-	2	-	2	-	-	-	-	2
1998	-	1	-	1	-	-	-	-	1
1999	-	1	-	1	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	(67)	(67)	-	-	6	6	(61)
2006	-	-	17	17	-	-	2	2	19
2007	-	-	19	19	-	-	2	2	21
2008	-	8	19	27	-	-	3	3	30
2009	-	12	15	27	-	-	3	3	30
2010	63	(22)	11	52	(1)	-	6	5	57
2011	3	154	13	170	(2)	1	18	17	187
2012	76	51	15	142	(1)	1	17	17	159
2013	1	103	(3)	101	(2)	-	13	11	112
2014	11	227	15	253	(4)	2	31	29	282
2015	1,436	252	28	1,716	(31)	13	207	189	1,905
2016	231	180	10	421	(9)	3	53	47	468
PAYs (sub-total):	1,821	971	92	2,884	(50)	20	361	331	3,215
CAY (2017)	375	266	(14)	627	(11)	4	78	71	698
claims liabilities:	2,196	1,237	78	3,511	(61)	24	439	402	3,913
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	858	(76)		782	(9)	3	49	43	782
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,293	(70)	27	488	445	4,695

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Northwest Territories

Northwest Territories - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
1998	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	17	17	-	-	1	1	18
2006	-	(2)	19	17	-	-	2	2	19
2007	-	3	31	34	-	-	3	3	37
2008	-	15	44	59	(1)	-	6	5	64
2009	125	9	40	174	(4)	1	17	14	188
2010	-	5	32	37	-	-	3	3	40
2011	83	25	36	144	(2)	1	15	14	158
2012	88	74	38	200	(2)	1	21	20	220
2013	481	150	43	674	(10)	4	66	60	734
2014	1,820	(22)	25	1,823	(28)	11	228	211	2,034
2015	769	491	121	1,381	(24)	9	174	159	1,540
2016	290	581	28	899	(20)	8	109	97	996
PAYs (sub-total):	3,656	1,331	474	5,461	(91)	35	645	589	6,050
CAY (2017)	650	430	(72)	1,008	(20)	9	137	126	1,134
claims liabilities:	4,306	1,761	402	6,469	(111)	44	782	715	7,184
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,803	(182)		1,621	(10)	4	72	66	1,621
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,090	(121)	48	854	781	8,805

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Nunavut

PPV & non-PPV

ending 2017

Nunavut - Projected Balances as at Dec. 31, 2017 (\$000s)									
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	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	5	5	-	-	-	-	5
2008	-	1	7	8	-	-	1	1	9
2009	-	-	10	10	-	-	1	1	11
2010	-	5	10	15	-	-	2	2	17
2011	-	12	12	24	-	-	3	3	27
2012	51	25	13	89	(1)	-	10	9	98
2013	-	42	(18)	24	-	-	6	6	30
2014	(19)	565	8	554	(9)	3	57	51	605
2015	12	288	11	311	(5)	2	39	36	347
2016	185	203	6	394	(7)	3	49	45	439
PAYs (sub-total):	229	1,139	64	1,432	(22)	8	168	154	1,586
CAY (2017)	172	128	(27)	273	(6)	3	35	32	305
claims liabilities:	401	1,267	37	1,705	(28)	11	203	186	1,891
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	643	(58)		585	(6)	2	27	23	585
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,290	(34)	13	230	209	2,476



## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,286	(2)	25	5,309	(8)	3	575	570	5,879
1998	-	40	25	65	-	-	5	5	70
1999	-	19	(43)	(24)	-	-	8	8	(16)
2000	-	(6)	(126)	(132)	-	-	21	21	(111)
2001	-	25	7	32	-	-	18	18	50
2002	583	(9)	363	937	-	-	101	101	1,038
2003	2,784	(41)	725	3,468	(93)	36	346	289	3,757
2004	4,093	(22)	1,288	5,359	(127)	52	532	457	5,816
2005	2,397	45	615	3,057	(107)	42	356	291	3,348
2006	1,954	1,140	1,555	4,649	(186)	72	479	365	5,014
2007	6,177	225	2,688	9,090	(317)	123	879	685	9,775
2008	2,194	1,092	2,521	5,807	(186)	72	567	453	6,260
2009	3,931	592	2,107	6,630	(188)	74	647	533	7,163
2010	4,751	1,119	1,832	7,702	(141)	56	756	671	8,373
2011	13,567	1,068	2,285	16,920	(281)	117	1,666	1,502	18,422
2012	15,944	4,188	2,971	23,103	(406)	157	2,319	2,070	25,173
2013	27,363	4,506	2,687	34,556	(519)	208	3,861	3,550	38,106
2014	29,820	7,986	2,751	40,557	(578)	233	4,982	4,637	45,194
2015	36,040	10,037	2,858	48,935	(742)	309	6,325	5,892	54,827
2016	30,347	10,232	2,341	42,920	(733)	295	5,453	5,015	47,935
PAYs (sub-total):	187,231	42,234	29,475	258,940	(4,612)	1,849	29,896	27,133	286,073
CAY (2017)	40,311	27,041	1,418	68,770	(1,252)	506	8,657	7,911	76,681
claims liabilities:	227,542	69,275	30,893	327,710	(5,864)	2,355	38,553	35,044	362,754
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	87,814	(6,808)		81,006	(840)	312	5,081	4,553	81,616
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				408,716	(6,704)	2,667	43,634	39,597	444,370