



FACILITY ASSOCIATION RESIDUAL MARKET

JANUARY 2016 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2016)

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

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

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

1.3 Consideration of Recent Legal Decisions Changes in Legislation / Regulation¹

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

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

Ontario Bill 91 (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and received Royal Assent on June 4, 2015. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including: updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. At the September 30, 2015 valuation, reform adjustments specifically related to changes in the tort threshold and deductibles impacting the bodily injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at December 31, 2014) and nominal valuation estimates, impacting the selection of ultimates.

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

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

have been made to the current valuation assumptions based on Bill 39.

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

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

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

1.4 Ontario FARM Bodily Injury Case Reserve summary

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgement interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident year 2015 and subsequent, was included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2014).

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

In addition to the above, there have also been two 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) and *Vickers v. Palacios* (December 8, 2015). 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, the judge 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 second judgment, is that the changes to the applicable tort threshold and deductibles are applied on a settlement date basis. We've included a -3% retroactive adjustment to Ontario third party liability - bodily injury unpaid amounts (outstanding case and selected IBNR) using negative IBNR, impacting AY2014/2 and prior. We have applied a 50% tempering factor to the AY2015/1 selected adjustment factor as these are settlements that are negotiated globally and hence there may be erosion of the deductible.

Recognizing that individual members may interpret these results differently, we have included a table at the top of the next page displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2014) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2014 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

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

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

In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence³ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2014 (3rd column) and from December 31, 2014 to settlement (4th column).

1.5 Current Provision Summary

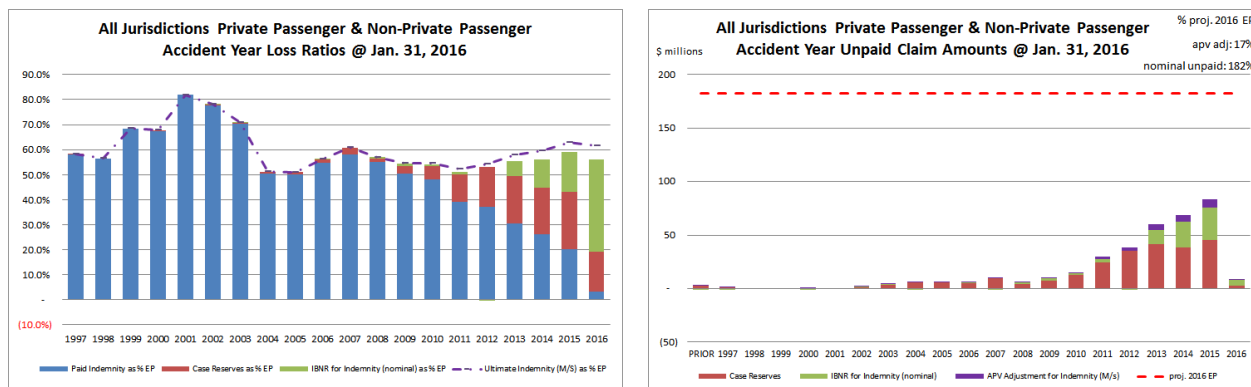
The charts at the top of the next page show the current levels of **indemnity only**⁴ claims amounts

³Pre-judgement interest in Ontario applies to the period from the date the claim is reported, not from the time of occurrence. We have provided the latter to allow actuarial judgement to be applied in estimating the lag between occurrence and reporting.

⁴Servicing Carriers for the Residual Market are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association’s “Claims Guide” manual under the “Legal & Professional Fees” section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

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

booked by accident year⁵. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2016 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance (\$31.0 million – see table immediately below) represents 17% of the earned premium projected for the full year 2016 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

claim liabilities (\$000s)

	amt	%
case	248,015	68.2%
ibnr	84,842	23.3%
M/S apv adj	30,998	8.5%
M/S indemnity	363,855	100.0%
retro claims adj.	34,169	
M/S total	398,024	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled "retro claims adj." (see footnote 4 on page 7).

The tables immediately below summarize premium and policy liabilities.

premium liabilities (\$000s)

	amt	%
unearned prem	85,058	107.8%
prem def/(dpac)	(6,403)	(8.1%)
M/S apv adjust.	230	0.3%
M/S total	78,885	100.0%

policy liabilities (\$000s)

	amt	%
claim	367,026	77.0%
premium	78,655	16.5%
M/S apv adjust.	31,228	6.5%
M/S total	476,909	100.0%

⁵The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as "PRIOR".

2 Activity During the Month of January 2016⁶

2.1 Recorded Premium and Claims Activity

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

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

Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	3,480	(94)	2,701	641	(1,525)	(1,121)	1,176	(480)
AB	5,369	(126)	4,130	1,826	(1,838)	(1,636)	2,292	190
NL	2,326	90	1,618	55	613	480	2,231	535
NB	1,727	79	1,206	353	(70)	(404)	1,136	(51)
NS	1,389	67	514	(194)	272	434	786	240
PE	392	22	64	(17)	54	(40)	118	(57)
YT	172	11	35	(14)	(86)	(103)	(50)	(116)
NT	403	5	251	200	5	(81)	256	119
NU	134	15	49	43	(79)	(92)	(30)	(49)
TOTAL	15,392	69	10,569	2,894	(2,654)	(2,563)	7,914	330

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	0	0	5,018	1,148	(3,810)	(922)	1,208	226
2014	(2)	(2)	949	(42)	(1,372)	(900)	(423)	(942)
2015	(28)	(28)	4,113	2,036	64	(383)	4,176	1,652
2016	15,421	98	490	(247)	2,464	(358)	2,953	(606)
TOTAL	15,392	69	10,569	2,894	(2,654)	(2,563)	7,914	330

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

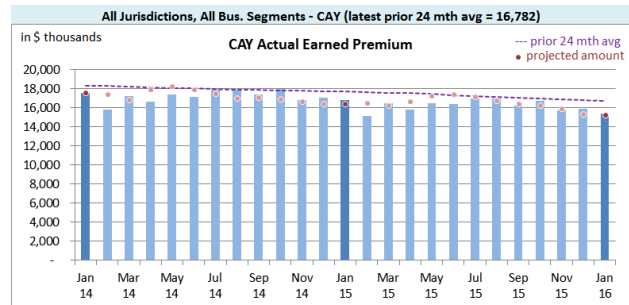
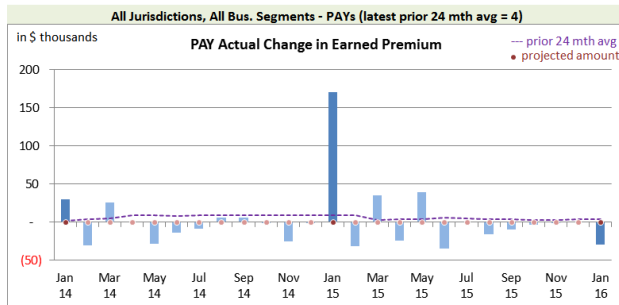
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.

⁶There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

The charts immediately below show actual **earned premium**⁷ in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

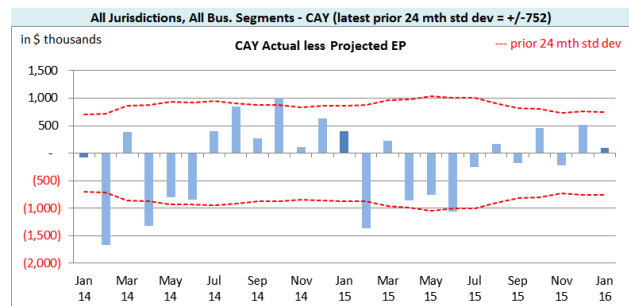
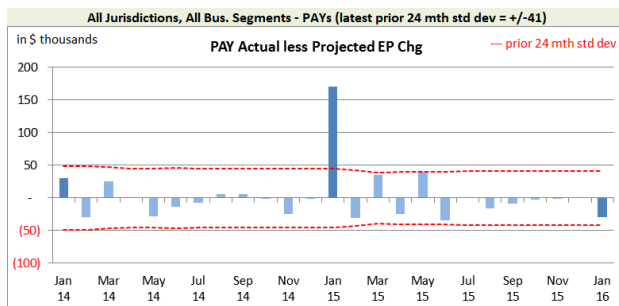
FARM Actual Earned Premium by Calendar Month



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

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

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



On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	4	16,782	
std dev	41	752	
A-P <> std dev	1	5	
% <> std dev	4.0%	20.0%	
norm <> std dev	31.7%	31.7%	

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

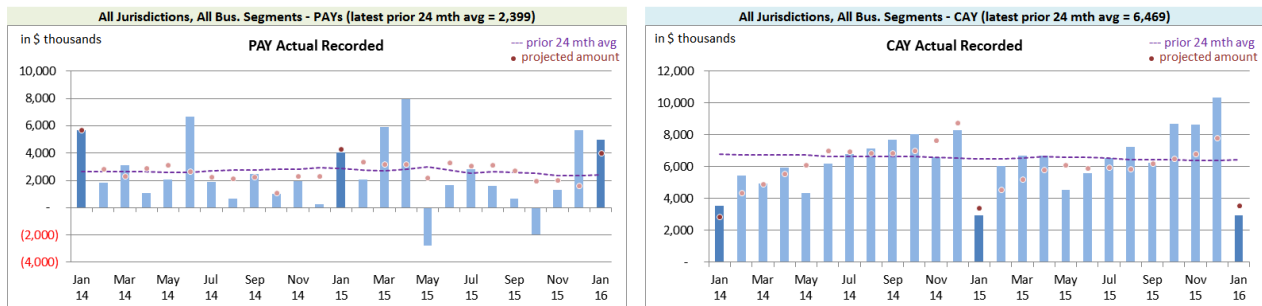
⁷Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

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

2.1.b AvsP: Recorded Indemnity

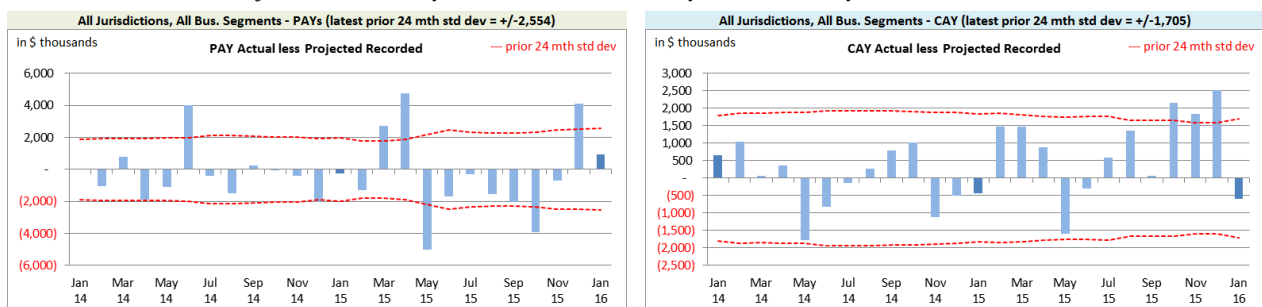
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,399	6,469
std dev		2,554	1,705
A-P <> std dev		7	3
% <> std dev		28.0%	12.0%
norm <> std dev		31.7%	31.7%

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

more granular level – i.e. jurisdiction, business segment, and accident year). That said, the variances have fallen outside of the period’s standard deviation 28% of the time (see table above); suggesting

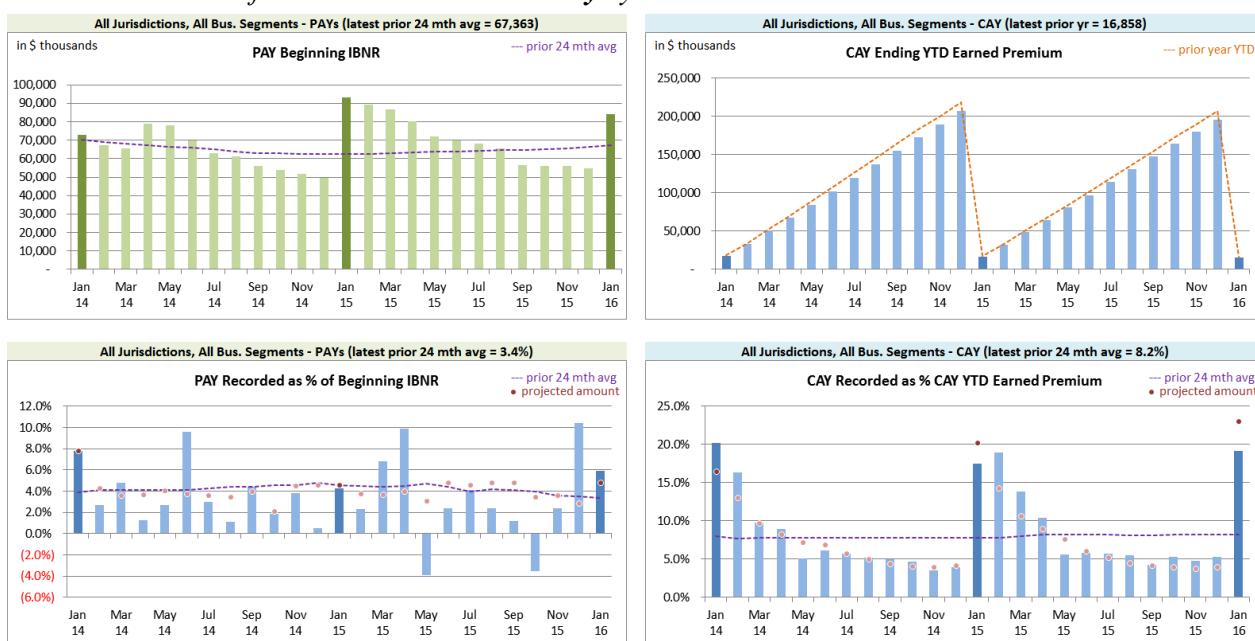
the projection process performs little better than simply projecting based on the previous 24-month average.

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

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

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

FARM Levels that influence⁸ 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

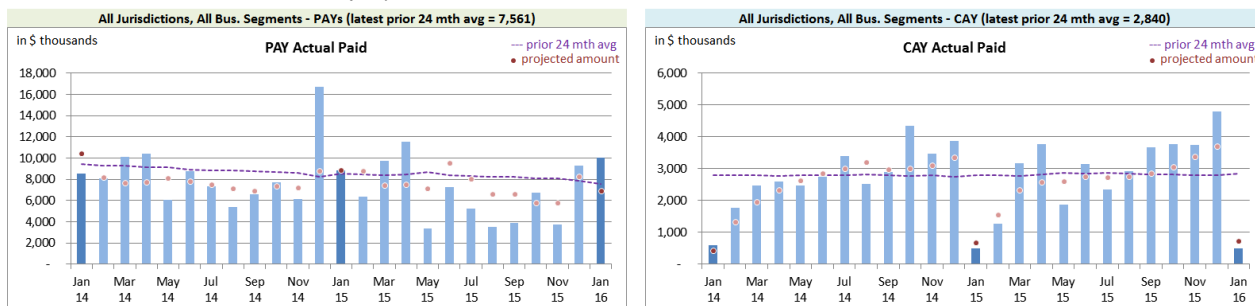
⁸Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected 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.

month after the valuation is implemented, i.e. the change will generally show in April, June, September, and November).

2.1.c AvsP: Paid Indemnity

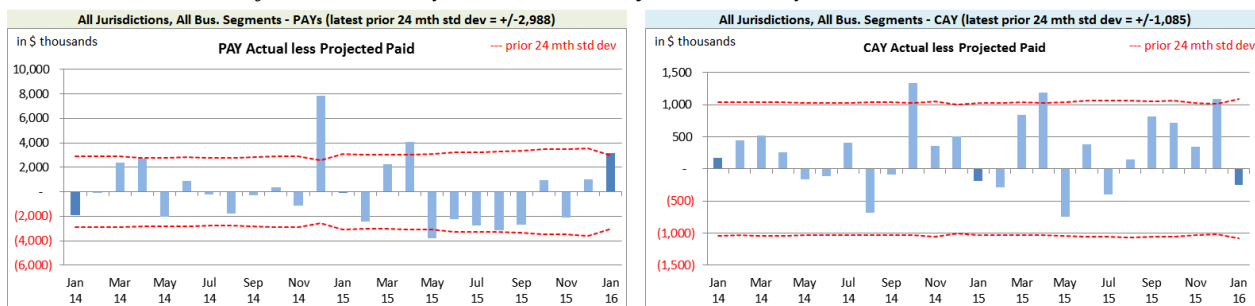
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands		
	Paid	
Mthly Avg Paid (prior 24 mths)	7,561	2,840
std dev	2,988	1,085
A-P <> std dev	4	3
% <> std dev	16.0%	12.0%
norm <> std dev	31.7%	31.7%

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

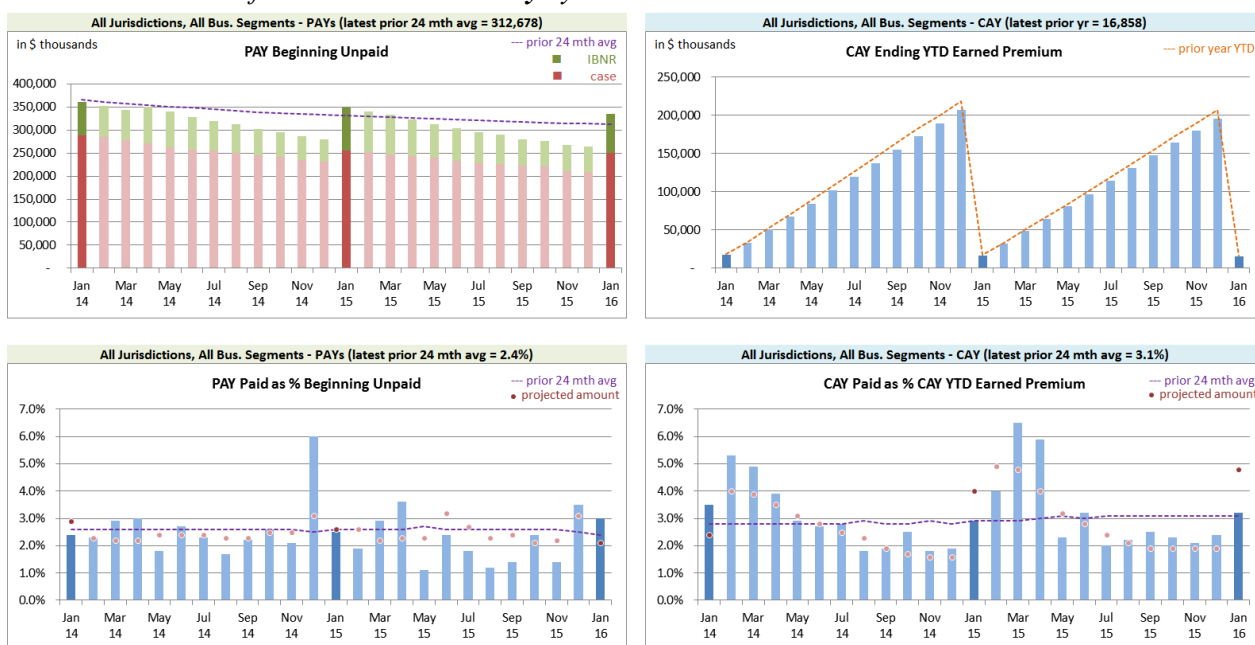
true of the ratio we leverage in projecting PAYs paid indemnity (paid to beginning unpaid). At this point, we do not believe this is necessarily a trend, but it is something we continue to monitor. The variances have fallen outside of the period’s standard deviation 16% of time (see table) and as this is fewer than indicated by the normal distribution, it suggests the projection process performs better than simply projecting based on the previous 24-month average.

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

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

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

FARM Levels that influence⁹ Paid Indemnity by Calendar Month



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

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

⁹Our 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.

change one month after the valuation is implemented, i.e. the change will generally show in April, June, September, and November).

2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is now used to determine the month’s IBNR¹⁰ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

The loss ratios and the factors used to determine the actuals were based on the latest valuation (September 30, 2015 for all jurisdictions). The table immediately below summarizes variances in provisions included in the January 2016 Participation Report and the associated one-month projections from last month’s Report.

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

Table 02a		actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	24,621	(221)	(4,944)	44	20,830	(105)	40,507 (282)
2014	23,835	942	(1,336)	(5)	7,933	2	30,432 939
2015	30,691	(1,672)	(1,841)	54	9,543	(250)	38,393 (1,868)
2016	5,695	676	(205)	(11)	1,018	37	6,508 702
TOTAL	84,842	(275)	(8,326)	82	39,324	(316)	115,840 (509)

The IBNR provision is \$0.3 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 4 on page 7).

¹⁰For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

The table below summarizes the variances in these “Retro Claims Provisions” included in the January 2016 Participation Report and the one-month projections from last month’s Report. The variances reflect earned premium variances by jurisdiction, and variances in payments for allowed claims expenses relative to projections.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹¹ and APV Amounts (\$ thousands)

Table 02b			actuarial present value adjustments					
Retro Claims Provision			Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	29,025	160	-	-	-	-	29,025	160
2014	3,062	66	-	-	-	-	3,062	66
2015	1,964	68	-	-	-	-	1,964	68
2016	118	4	-	-	-	-	118	4
TOTAL	34,169	298	-	-	-	-	34,169	298

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(6,403)	162	230	(6)	(6,173)	156
balance as % unearned premium:		(7.5%)	-	0.3%	-	(7.3%)	-
actual unearned premium:		85,058					
less projected:		(2,029)					

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 loss¹² ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

¹¹“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.

¹²“Loss” here refers to indemnity only unless otherwise noted.

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹³ 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	(202)	(1.3%)	(575)	(3.7%)	(777)	(5.0%)	(777)	(5.0%)
CAY	10,463	68.0%	813	5.3%	11,276	73.3%	11,276	73.3%
TOTAL	10,261	66.7%	238	1.5%	10,499	68.2%	10,499	68.2%

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

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

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

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

¹³ “Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

difference between the estimated ultimate for the claims amount (i.e. earned premium x ultimate loss ratio) and the associated current recorded amounts (life-to-date payments plus current case reserves).

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.87%	
				interest rate margin: 25 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior	47,000	78,000	77,000	75,000
	2007	9,000	20,000	19,000	19,000
	2008	117,000	104,000	102,000	99,000
	2009	185,000	191,000	188,000	184,000
	2010	547,000	571,000	560,000	548,000
	2011	286,000	274,000	267,000	263,000
	2012	(404,000)	(450,000)	(441,000)	(433,000)
	2013	1,171,000	1,123,000	1,101,000	1,079,000
	2014	1,972,000	1,769,000	1,733,000	1,702,000
	2015	3,953,000	3,384,000	2,884,000	2,717,000
	2016		708,000	851,000	1,163,000
Private Passenger Total		7,883,000	7,772,000	7,341,000	7,416,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(86,000)	(80,000)	(78,000)	(76,000)
	2007	(160,000)	(323,000)	(316,000)	(310,000)
	2008	8,000	-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	35,000	6,000	6,000	6,000
	2011	204,000	204,000	199,000	195,000
	2012	548,000	547,000	536,000	525,000
	2013	864,000	848,000	831,000	813,000
	2014	1,803,000	1,780,000	1,750,000	1,715,000
	2015	2,441,000	1,939,000	1,829,000	1,750,000
	2016		397,000	554,000	625,000
Non Private Passenger Total		5,660,000	5,321,000	5,314,000	5,246,000
Grand Total		13,543,000	13,093,000	12,655,000	12,662,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.87%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior	35,000	44,000	44,000	44,000
	2007	10,000	9,000	9,000	9,000
	2008	80,000	200,000	196,000	194,000
	2009	53,000	56,000	54,000	53,000
	2010	789,000	321,000	315,000	309,000
	2011	107,000	113,000	112,000	111,000
	2012	(189,000)	(208,000)	(201,000)	(196,000)
	2013	923,000	948,000	932,000	917,000
	2014	1,329,000	1,348,000	1,326,000	1,304,000
	2015	2,124,000	1,427,000	1,351,000	1,266,000
	2016		366,000	561,000	767,000
Private Passenger Total		5,261,000	4,624,000	4,699,000	4,778,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	152,000	152,000	137,000	127,000
	2007	13,000	10,000	9,000	8,000
	2008	84,000	417,000	379,000	343,000
	2009	110,000	112,000	104,000	98,000
	2010	(187,000)	(119,000)	(107,000)	(96,000)
	2011	281,000	285,000	265,000	247,000
	2012	328,000	343,000	317,000	293,000
	2013	510,000	519,000	498,000	476,000
	2014	912,000	959,000	880,000	806,000
	2015	1,526,000	1,366,000	1,352,000	1,311,000
	2016		125,000	218,000	258,000
Non Private Passenger Total		3,729,000	4,169,000	4,052,000	3,871,000
Grand Total		8,990,000	8,793,000	8,751,000	8,649,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia		discount rate: 0.87%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYYMM					
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
Private Passenger	prior	218,000	170,000	167,000	167,000	
	2007	282,000	269,000	267,000	265,000	
	2008	121,000	117,000	115,000	114,000	
	2009	(172,000)	(214,000)	(211,000)	(209,000)	
	2010	216,000	219,000	216,000	215,000	
	2011	(183,000)	(184,000)	(183,000)	(180,000)	
	2012	(193,000)	(177,000)	(176,000)	(175,000)	
	2013	48,000	21,000	19,000	16,000	
	2014	773,000	774,000	764,000	754,000	
	2015	1,199,000	1,017,000	809,000	588,000	
	2016		207,000	355,000	508,000	
Private Passenger Total		2,309,000	2,219,000	2,142,000	2,063,000	
Non Private Passenger	prior	21,000	24,000	24,000	24,000	
	2007	118,000	119,000	118,000	117,000	
	2008	(39,000)	(44,000)	(44,000)	(43,000)	
	2009	6,000	6,000	6,000	6,000	
	2010	33,000	28,000	26,000	26,000	
	2011	132,000	138,000	136,000	132,000	
	2012	(172,000)	(181,000)	(179,000)	(179,000)	
	2013	660,000	628,000	619,000	612,000	
	2014	468,000	465,000	458,000	453,000	
	2015	2,232,000	2,150,000	2,033,000	1,967,000	
	2016		215,000	328,000	512,000	
Non Private Passenger Total		3,459,000	3,548,000	3,525,000	3,627,000	
Grand Total		5,768,000	5,767,000	5,667,000	5,690,000	

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.87%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior	22,000	22,000	22,000	21,000
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	2,000	2,000	2,000	2,000
	2009	3,000	3,000	3,000	3,000
	2010	(1,000)	66,000	66,000	65,000
	2011	71,000	72,000	72,000	71,000
	2012	88,000	89,000	87,000	86,000
	2013	313,000	326,000	323,000	320,000
	2014	374,000	374,000	371,000	368,000
	2015	599,000	530,000	517,000	504,000
	2016		31,000	69,000	162,000
Private Passenger Total		1,470,000	1,514,000	1,531,000	1,601,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007		-	-	-
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011	27,000	46,000	45,000	45,000
	2012	137,000	127,000	126,000	125,000
	2013	81,000	80,000	79,000	78,000
	2014	280,000	275,000	273,000	270,000
	2015	508,000	493,000	479,000	464,000
	2016		60,000	114,000	135,000
Non Private Passenger Total		1,032,000	1,080,000	1,115,000	1,116,000
Grand Total		2,502,000	2,594,000	2,646,000	2,717,000

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

EXHIBIT A

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

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Jurisdiction Desc	Ontario		discount rate: 0.87%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201512	201601	201602	201603
Private Passenger	prior		2,668,000	2,722,000	2,669,000	2,621,000
	2007		1,714,000	1,726,000	1,693,000	1,659,000
	2008		1,211,000	1,131,000	1,109,000	1,087,000
	2009		1,222,000	1,220,000	1,194,000	1,170,000
	2010		418,000	380,000	372,000	364,000
	2011		739,000	736,000	723,000	707,000
	2012		(651,000)	(702,000)	(687,000)	(673,000)
	2013		2,505,000	1,700,000	1,679,000	1,658,000
	2014		3,258,000	3,365,000	3,338,000	3,312,000
	2015		3,640,000	3,614,000	3,786,000	3,626,000
	2016			509,000	734,000	918,000
Private Passenger Total			16,724,000	16,401,000	16,610,000	16,449,000
Non Private Passenger	prior		1,403,000	1,451,000	1,422,000	1,393,000
	2007		(1,151,000)	(1,147,000)	(1,123,000)	(1,101,000)
	2008		122,000	110,000	107,000	105,000
	2009		445,000	437,000	429,000	421,000
	2010		53,000	54,000	54,000	52,000
	2011		728,000	671,000	657,000	644,000
	2012		(350,000)	(407,000)	(399,000)	(392,000)
	2013		5,438,000	5,288,000	5,206,000	5,102,000
	2014		7,923,000	8,278,000	8,139,000	7,975,000
	2015		12,005,000	11,656,000	10,819,000	9,017,000
	2016			1,301,000	2,359,000	3,181,000
Non Private Passenger Total			26,616,000	27,692,000	27,670,000	26,397,000
Grand Total			43,340,000	44,093,000	44,280,000	42,846,000

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

EXHIBIT A

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

page 6 of 10

Jurisdiction Desc	Alberta		discount rate: 0.87%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
Private Passenger	prior	91,000	94,000	93,000	92,000	
	2007	(14,000)	(75,000)	(74,000)	(72,000)	
	2008	106,000	105,000	102,000	100,000	
	2009	113,000	112,000	110,000	108,000	
	2010	666,000	679,000	666,000	653,000	
	2011	1,169,000	1,178,000	1,156,000	1,131,000	
	2012	2,104,000	2,118,000	2,093,000	2,053,000	
	2013	2,684,000	2,697,000	2,679,000	2,625,000	
	2014	3,393,000	3,479,000	3,470,000	3,400,000	
	2015	3,659,000	3,652,000	3,627,000	3,147,000	
	2016		408,000	705,000	1,046,000	
Private Passenger Total		13,971,000	14,447,000	14,627,000	14,283,000	
Non Private Passenger	prior	359,000	337,000	331,000	326,000	
	2007	(123,000)	(91,000)	(77,000)	(67,000)	
	2008	247,000	254,000	238,000	221,000	
	2009	947,000	987,000	900,000	819,000	
	2010	557,000	503,000	462,000	426,000	
	2011	1,547,000	1,490,000	1,380,000	1,280,000	
	2012	1,402,000	1,384,000	1,276,000	1,179,000	
	2013	3,856,000	3,717,000	3,632,000	3,549,000	
	2014	6,116,000	6,124,000	6,064,000	5,882,000	
	2015	8,110,000	6,437,000	6,411,000	6,355,000	
	2016		2,036,000	3,376,000	4,048,000	
Non Private Passenger Total		23,018,000	23,178,000	23,993,000	24,018,000	
Grand Total		36,989,000	37,625,000	38,620,000	38,301,000	

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon	<input type="button" value="v"/>	discount rate: 0.87%			
AccountCode Desc	IBNR Provision	<input type="button" value="v"/>	interest rate margin: 25 basis pts			
AccountCode	(All)	<input type="button" value="v"/>				
AccidentYear	(All)	<input type="button" value="v"/>				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM <input type="button" value="v"/>				
BusinessSegment Desc <input type="button" value="v"/>	Acc Year <input type="button" value="v"/>		201512	201601	201602	201603
<input type="checkbox"/> Private Passenger	prior		5,000	5,000	5,000	5,000
	2007			-	-	-
	2008		15,000	15,000	15,000	15,000
	2009		31,000	31,000	31,000	31,000
	2010		30,000	30,000	29,000	29,000
	2011		90,000	91,000	90,000	88,000
	2012		132,000	133,000	132,000	131,000
	2013		185,000	186,000	183,000	181,000
	2014		197,000	261,000	258,000	256,000
	2015		7,000	5,000	10,000	16,000
	2016			29,000	67,000	105,000
Private Passenger Total			692,000	786,000	820,000	857,000
<input type="checkbox"/> Non Private Passenger	prior		1,000	1,000	1,000	1,000
	2007			-	-	-
	2008		4,000	4,000	4,000	4,000
	2009			-	-	-
	2010		6,000	6,000	6,000	6,000
	2011		(19,000)	(19,000)	(19,000)	(20,000)
	2012		55,000	55,000	55,000	55,000
	2013		66,000	99,000	98,000	97,000
	2014		151,000	152,000	151,000	150,000
	2015		359,000	335,000	330,000	324,000
	2016			55,000	86,000	115,000
Non Private Passenger Total			623,000	688,000	712,000	732,000
Grand Total			1,315,000	1,474,000	1,532,000	1,589,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.87%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	30,000	30,000	30,000	30,000
	2009	39,000	40,000	40,000	39,000
	2010	36,000	36,000	36,000	36,000
	2011	138,000	62,000	62,000	62,000
	2012	90,000	91,000	90,000	89,000
	2013	320,000	338,000	334,000	330,000
	2014	456,000	467,000	427,000	419,000
	2015	(233,000)	(401,000)	(405,000)	(406,000)
	2016		84,000	165,000	224,000
Private Passenger Total		877,000	748,000	780,000	824,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	1,000	1,000	1,000	1,000
	2011	9,000	9,000	9,000	9,000
	2012	24,000	24,000	24,000	24,000
	2013	(180,000)	(180,000)	(178,000)	(176,000)
	2014	127,000	128,000	128,000	126,000
	2015	258,000	244,000	233,000	223,000
	2016		34,000	64,000	81,000
Non Private Passenger Total		242,000	263,000	284,000	291,000
Grand Total		1,119,000	1,011,000	1,064,000	1,115,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nunavut		discount rate: 0.87%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYYMM					
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2007	3,000	3,000	3,000	3,000	
	2008	1,000	1,000	1,000	1,000	
	2009	1,000	1,000	1,000	1,000	
	2010	18,000	18,000	18,000	18,000	
	2011	36,000	36,000	36,000	36,000	
	2012	57,000	57,000	56,000	55,000	
	2013	102,000	240,000	238,000	236,000	
	2014	214,000	214,000	212,000	210,000	
	2015	274,000	272,000	267,000	262,000	
	2016		19,000	35,000	41,000	
Private Passenger Total		704,000	859,000	865,000	861,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	-	-	-	-	
	2007	-	-	-	-	
	2008	-	-	-	-	
	2009	1,000	1,000	1,000	1,000	
	2010	-	-	-	-	
	2011	9,000	9,000	9,000	9,000	
	2012	25,000	25,000	25,000	25,000	
	2013	79,000	79,000	79,000	78,000	
	2014	226,000	220,000	218,000	216,000	
	2015	273,000	273,000	273,000	271,000	
	2016		(76,000)	(57,000)	(41,000)	
Non Private Passenger Total		613,000	531,000	548,000	559,000	
Grand Total		1,317,000	1,390,000	1,413,000	1,420,000	

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

EXHIBIT A

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

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Jurisdiction Desc	(All)				
AccountCode Desc	IBNR Provision				discount rate: 0.87%
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	201512	201601	201602	201603
Private Passenger	prior	3,082,000	3,131,000	3,073,000	3,021,000
	2007	2,006,000	1,954,000	1,919,000	1,885,000
	2008	1,683,000	1,705,000	1,672,000	1,642,000
	2009	1,475,000	1,440,000	1,410,000	1,380,000
	2010	2,719,000	2,320,000	2,278,000	2,237,000
	2011	2,453,000	2,378,000	2,335,000	2,289,000
	2012	1,034,000	951,000	953,000	937,000
	2013	8,251,000	7,579,000	7,488,000	7,362,000
	2014	11,966,000	12,051,000	11,899,000	11,725,000
	2015	15,222,000	13,500,000	12,846,000	11,720,000
	2016		2,361,000	3,542,000	4,934,000
Private Passenger Total		49,891,000	49,370,000	49,415,000	49,132,000
Non Private Passenger	prior	1,851,000	1,886,000	1,838,000	1,796,000
	2007	(1,303,000)	(1,432,000)	(1,389,000)	(1,353,000)
	2008	426,000	741,000	684,000	630,000
	2009	1,513,000	1,547,000	1,444,000	1,349,000
	2010	498,000	479,000	448,000	421,000
	2011	2,918,000	2,833,000	2,681,000	2,541,000
	2012	1,997,000	1,917,000	1,781,000	1,655,000
	2013	11,374,000	11,078,000	10,864,000	10,629,000
	2014	18,006,000	18,381,000	18,061,000	17,593,000
	2015	27,712,000	24,893,000	23,759,000	21,682,000
	2016		4,147,000	7,042,000	8,914,000
Non Private Passenger Total		64,992,000	66,470,000	67,213,000	65,857,000
Grand Total		114,883,000	115,840,000	116,628,000	114,989,000

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

EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior	7,000	7,000	7,000	7,000
	2007	(3,000)	(3,000)	(3,000)	(3,000)
	2008	89,000	89,000	87,000	85,000
	2009	121,000	122,000	120,000	118,000
	2010	479,000	501,000	491,000	481,000
	2011	62,000	62,000	61,000	60,000
	2012	(746,000)	(772,000)	(757,000)	(742,000)
	2013	661,000	621,000	609,000	597,000
	2014	1,146,000	961,000	942,000	923,000
	2015	3,052,000	2,518,000	2,040,000	1,877,000
	2016		621,000	703,000	955,000
Private Passenger Total		4,868,000	4,727,000	4,300,000	4,358,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(87,000)	(87,000)	(85,000)	(83,000)
	2007	(196,000)	(375,000)	(367,000)	(360,000)
	2008	4,000	(4,000)	(4,000)	(4,000)
	2009	3,000	3,000	3,000	3,000
	2010	20,000	(11,000)	(11,000)	(11,000)
	2011	85,000	85,000	83,000	81,000
	2012	263,000	266,000	261,000	256,000
	2013	650,000	638,000	625,000	612,000
	2014	1,418,000	1,394,000	1,366,000	1,339,000
	2015	1,931,000	1,425,000	1,318,000	1,252,000
	2016		351,000	471,000	506,000
Non Private Passenger Total		4,091,000	3,685,000	3,660,000	3,591,000
Grand Total		8,959,000	8,412,000	7,960,000	7,949,000

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

EXHIBIT B

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

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Jurisdiction Desc	New Brunswick				discount rate: 0.00%
AccountCode Desc	Undiscounted				interest rate margin: 0 basis pts
	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior	5,000	5,000	5,000	5,000
	2007	9,000	9,000	9,000	9,000
	2008	11,000	141,000	138,000	135,000
	2009	34,000	34,000	33,000	32,000
	2010	684,000	262,000	257,000	252,000
	2011	(25,000)	(23,000)	(23,000)	(23,000)
	2012	(322,000)	(336,000)	(329,000)	(322,000)
	2013	649,000	668,000	655,000	642,000
	2014	919,000	931,000	912,000	894,000
	2015	1,662,000	974,000	925,000	879,000
	2016		316,000	466,000	629,000
Private Passenger Total		3,626,000	2,981,000	3,048,000	3,132,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	129,000	129,000	114,000	103,000
	2007	6,000	6,000	5,000	4,000
	2008	48,000	389,000	350,000	315,000
	2009	67,000	67,000	60,000	54,000
	2010	(193,000)	(124,000)	(112,000)	(101,000)
	2011	189,000	190,000	171,000	154,000
	2012	239,000	254,000	229,000	206,000
	2013	200,000	204,000	184,000	166,000
	2014	739,000	783,000	705,000	634,000
	2015	1,291,000	1,146,000	1,135,000	1,124,000
	2016		106,000	182,000	208,000
Non Private Passenger Total		2,715,000	3,150,000	3,023,000	2,867,000
Grand Total		6,341,000	6,131,000	6,071,000	5,999,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
<input checked="" type="checkbox"/> Private Passenger	prior	96,000	47,000	48,000	49,000	
	2007	235,000	235,000	233,000	231,000	
	2008	83,000	83,000	82,000	81,000	
	2009	(225,000)	(267,000)	(264,000)	(261,000)	
	2010	139,000	139,000	138,000	137,000	
	2011	(194,000)	(194,000)	(192,000)	(190,000)	
	2012	(373,000)	(366,000)	(362,000)	(358,000)	
	2013	(99,000)	(123,000)	(122,000)	(121,000)	
	2014	576,000	574,000	568,000	562,000	
	2015	960,000	794,000	595,000	393,000	
	2016		180,000	306,000	438,000	
Private Passenger Total		1,198,000	1,102,000	1,030,000	961,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	15,000	15,000	15,000	15,000	
	2007	114,000	114,000	113,000	112,000	
	2008	(54,000)	(54,000)	(53,000)	(52,000)	
	2009	5,000	5,000	5,000	5,000	
	2010	(2,000)	(2,000)	(2,000)	(2,000)	
	2011	7,000	14,000	14,000	14,000	
	2012	(258,000)	(264,000)	(261,000)	(258,000)	
	2013	441,000	407,000	403,000	399,000	
	2014	223,000	226,000	224,000	222,000	
	2015	1,907,000	1,840,000	1,739,000	1,687,000	
	2016		178,000	261,000	421,000	
Non Private Passenger Total		2,398,000	2,479,000	2,458,000	2,563,000	
Grand Total		3,596,000	3,581,000	3,488,000	3,524,000	

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EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	2,000	2,000	2,000	2,000
	2009	3,000	3,000	3,000	3,000
	2010	(29,000)	32,000	32,000	32,000
	2011	16,000	16,000	16,000	16,000
	2012	62,000	62,000	61,000	60,000
	2013	277,000	290,000	287,000	284,000
	2014	310,000	311,000	308,000	305,000
	2015	498,000	430,000	417,000	404,000
	2016		21,000	52,000	135,000
Private Passenger Total		1,139,000	1,167,000	1,178,000	1,241,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007		-	-	-
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011	13,000	13,000	13,000	13,000
	2012	80,000	89,000	88,000	87,000
	2013	74,000	74,000	73,000	72,000
	2014	241,000	239,000	237,000	235,000
	2015	443,000	433,000	420,000	407,000
	2016		53,000	100,000	116,000
Non Private Passenger Total		850,000	900,000	930,000	929,000
Grand Total		1,989,000	2,067,000	2,108,000	2,170,000

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EXHIBIT B

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

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Jurisdiction Desc	Ontario		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
<input checked="" type="checkbox"/> Private Passenger	prior	1,519,000	1,480,000	1,451,000	1,421,000	
	2007	1,363,000	1,370,000	1,343,000	1,316,000	
	2008	1,039,000	1,045,000	1,024,000	1,004,000	
	2009	937,000	948,000	929,000	910,000	
	2010	149,000	106,000	104,000	102,000	
	2011	565,000	571,000	560,000	549,000	
	2012	(1,138,000)	(1,175,000)	(1,151,000)	(1,128,000)	
	2013	2,067,000	1,274,000	1,261,000	1,248,000	
	2014	2,622,000	2,731,000	2,717,000	2,703,000	
	2015	3,074,000	3,041,000	3,254,000	3,173,000	
	2016		449,000	625,000	777,000	
Private Passenger Total		12,197,000	11,840,000	12,117,000	12,075,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,024,000	1,024,000	1,004,000	984,000	
	2007	(1,200,000)	(1,200,000)	(1,176,000)	(1,152,000)	
	2008	70,000	70,000	69,000	68,000	
	2009	320,000	321,000	315,000	309,000	
	2010	(72,000)	(59,000)	(58,000)	(57,000)	
	2011	367,000	323,000	317,000	311,000	
	2012	(1,063,000)	(1,069,000)	(1,048,000)	(1,027,000)	
	2013	3,786,000	3,645,000	3,572,000	3,501,000	
	2014	6,268,000	6,623,000	6,491,000	6,361,000	
	2015	10,214,000	9,847,000	9,010,000	7,208,000	
	2016		1,146,000	2,055,000	2,758,000	
Non Private Passenger Total		19,714,000	20,671,000	20,551,000	19,264,000	
Grand Total		31,911,000	32,511,000	32,668,000	31,339,000	

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

EXHIBIT B

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

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Jurisdiction Desc	Alberta		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
<input checked="" type="checkbox"/> Private Passenger	prior	23,000	23,000	23,000	23,000	
	2007	(62,000)	(96,000)	(94,000)	(92,000)	
	2008	86,000	86,000	84,000	82,000	
	2009	104,000	104,000	102,000	100,000	
	2010	354,000	364,000	357,000	350,000	
	2011	850,000	850,000	833,000	816,000	
	2012	1,728,000	1,741,000	1,724,000	1,690,000	
	2013	2,261,000	2,266,000	2,255,000	2,210,000	
	2014	2,899,000	2,969,000	2,969,000	2,910,000	
	2015	3,107,000	3,108,000	3,108,000	2,673,000	
	2016		355,000	604,000	902,000	
Private Passenger Total		11,350,000	11,770,000	11,965,000	11,664,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	308,000	291,000	285,000	280,000	
	2007	(176,000)	(128,000)	(115,000)	(103,000)	
	2008	102,000	143,000	129,000	116,000	
	2009	781,000	831,000	748,000	673,000	
	2010	342,000	371,000	334,000	301,000	
	2011	1,006,000	935,000	841,000	757,000	
	2012	945,000	939,000	845,000	760,000	
	2013	2,712,000	2,560,000	2,509,000	2,459,000	
	2014	5,015,000	4,990,000	4,965,000	4,816,000	
	2015	6,159,000	4,740,000	4,740,000	4,716,000	
	2016		1,801,000	2,943,000	3,477,000	
Non Private Passenger Total		17,194,000	17,473,000	18,224,000	18,252,000	
Grand Total		28,544,000	29,243,000	30,189,000	29,916,000	

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

EXHIBIT B

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

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Jurisdiction Desc	Yukon		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
<input checked="" type="checkbox"/> Private Passenger	prior	5,000	5,000	5,000	5,000	
	2007		-	-	-	
	2008	14,000	14,000	14,000	14,000	
	2009	28,000	28,000	28,000	28,000	
	2010	11,000	11,000	11,000	11,000	
	2011	69,000	69,000	68,000	67,000	
	2012	122,000	122,000	121,000	120,000	
	2013	168,000	168,000	166,000	164,000	
	2014	165,000	230,000	228,000	226,000	
	2015	(98,000)	(105,000)	(99,000)	(93,000)	
	2016		25,000	58,000	94,000	
Private Passenger Total		484,000	567,000	600,000	636,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,000	1,000	1,000	1,000	
	2007		-	-	-	
	2008	4,000	4,000	4,000	4,000	
	2009		-	-	-	
	2010	5,000	5,000	5,000	5,000	
	2011	(24,000)	(24,000)	(24,000)	(24,000)	
	2012	47,000	47,000	47,000	47,000	
	2013	56,000	89,000	88,000	87,000	
	2014	133,000	133,000	132,000	131,000	
	2015	277,000	254,000	249,000	244,000	
	2016		50,000	76,000	102,000	
Non Private Passenger Total		499,000	559,000	578,000	597,000	
Grand Total		983,000	1,126,000	1,178,000	1,233,000	

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	27,000	27,000	27,000	27,000
	2009	20,000	20,000	20,000	20,000
	2010	34,000	34,000	34,000	34,000
	2011	116,000	39,000	39,000	39,000
	2012	75,000	75,000	74,000	73,000
	2013	273,000	297,000	294,000	291,000
	2014	343,000	349,000	311,000	305,000
	2015	(317,000)	(468,000)	(468,000)	(468,000)
	2016		72,000	144,000	195,000
Private Passenger Total		572,000	446,000	476,000	517,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	1,000	1,000	1,000	1,000
	2011	8,000	8,000	8,000	8,000
	2012	22,000	22,000	22,000	22,000
	2013	(213,000)	(213,000)	(211,000)	(209,000)
	2014	34,000	34,000	34,000	34,000
	2015	227,000	216,000	205,000	195,000
	2016		31,000	58,000	72,000
Non Private Passenger Total		82,000	102,000	120,000	126,000
Grand Total		654,000	548,000	596,000	643,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nunavut		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2007	3,000	3,000	3,000	3,000	
	2008	1,000	1,000	1,000	1,000	
	2009	1,000	1,000	1,000	1,000	
	2010	16,000	16,000	16,000	16,000	
	2011	34,000	34,000	34,000	34,000	
	2012	53,000	53,000	52,000	51,000	
	2013	75,000	218,000	216,000	214,000	
	2014	197,000	197,000	195,000	193,000	
	2015	251,000	249,000	244,000	239,000	
	2016		18,000	32,000	37,000	
Private Passenger Total		629,000	788,000	792,000	787,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	-	-	-	-	
	2007	-	-	-	-	
	2008	-	-	-	-	
	2009	1,000	1,000	1,000	1,000	
	2010	-	-	-	-	
	2011	8,000	8,000	8,000	8,000	
	2012	23,000	23,000	23,000	23,000	
	2013	72,000	72,000	71,000	70,000	
	2014	164,000	160,000	158,000	156,000	
	2015	249,000	249,000	249,000	247,000	
	2016		(78,000)	(62,000)	(46,000)	
Non Private Passenger Total		517,000	435,000	448,000	459,000	
Grand Total		1,146,000	1,223,000	1,240,000	1,246,000	

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

EXHIBIT B

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

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Jurisdiction Desc	(All)		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior		1,652,000	1,564,000	1,536,000	1,507,000
	2007		1,547,000	1,520,000	1,493,000	1,466,000
	2008		1,352,000	1,488,000	1,459,000	1,431,000
	2009		1,023,000	993,000	972,000	951,000
	2010		1,837,000	1,465,000	1,440,000	1,415,000
	2011		1,493,000	1,424,000	1,396,000	1,368,000
	2012		(539,000)	(596,000)	(567,000)	(556,000)
	2013		6,332,000	5,679,000	5,621,000	5,529,000
	2014		9,177,000	9,253,000	9,150,000	9,021,000
	2015		12,189,000	10,541,000	10,016,000	9,077,000
	2016			2,057,000	2,990,000	4,162,000
Private Passenger Total			36,063,000	35,388,000	35,506,000	35,371,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		1,391,000	1,374,000	1,335,000	1,301,000
	2007		(1,452,000)	(1,583,000)	(1,540,000)	(1,499,000)
	2008		174,000	548,000	495,000	447,000
	2009		1,178,000	1,229,000	1,133,000	1,046,000
	2010		101,000	181,000	157,000	136,000
	2011		1,659,000	1,552,000	1,431,000	1,322,000
	2012		298,000	307,000	206,000	116,000
	2013		7,778,000	7,476,000	7,314,000	7,157,000
	2014		14,235,000	14,582,000	14,312,000	13,928,000
	2015		22,698,000	20,150,000	19,065,000	17,080,000
	2016			3,638,000	6,084,000	7,614,000
Non Private Passenger Total			48,060,000	49,454,000	49,992,000	48,648,000
Grand Total			84,123,000	84,842,000	85,498,000	84,019,000

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

EXHIBIT C

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input type="checkbox"/> Private Passenger	prior	230,000	230,000	228,000	226,000
	2007	105,000	105,000	103,000	101,000
	2008	45,000	45,000	44,000	43,000
	2009	114,000	114,000	112,000	110,000
	2010	89,000	34,000	32,000	162,000
	2011	379,000	378,000	375,000	372,000
	2012	341,000	313,000	309,000	305,000
	2013	142,000	142,000	137,000	298,000
	2014	307,000	303,000	298,000	294,000
	2015	615,000	615,000	611,000	280,000
	2016		30,000	61,192	90,192
Private Passenger Total		2,367,000	2,309,000	2,310,192	2,281,192
<input type="checkbox"/> Non Private Passenger	prior	63,000	63,000	63,000	63,000
	2007	44,000	44,000	43,000	42,000
	2008	20,000	20,000	20,000	20,000
	2009	42,000	42,000	41,000	40,000
	2010	29,000	11,000	10,000	51,000
	2011	109,000	108,000	107,000	106,000
	2012	88,000	81,000	80,000	79,000
	2013	35,000	35,000	34,000	75,000
	2014	84,000	83,000	82,000	81,000
	2015	185,000	185,000	184,000	85,000
	2016		9,000	19,129	28,129
Non Private Passenger Total		699,000	681,000	683,129	670,129
Grand Total		3,066,000	2,990,000	2,993,321	2,951,321

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM ⌵			
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior	53,000	48,000	47,000	46,000
	2007	130,000	130,000	126,000	122,000
	2008	168,000	158,000	153,000	148,000
	2009	162,000	162,000	157,000	152,000
	2010	146,000	133,000	128,000	163,000
	2011	272,000	272,000	265,000	258,000
	2012	280,000	279,000	272,000	265,000
	2013	283,000	283,000	276,000	215,000
	2014	243,000	243,000	236,000	230,000
	2015	99,000	99,000	93,000	201,000
	2016		6,000	12,761	19,761
Private Passenger Total		1,836,000	1,813,000	1,765,761	1,819,761
<input checked="" type="checkbox"/> Non Private Passenger	prior	25,000	24,000	24,000	24,000
	2007	108,000	108,000	106,000	104,000
	2008	139,000	131,000	128,000	125,000
	2009	135,000	135,000	132,000	129,000
	2010	124,000	112,000	109,000	140,000
	2011	203,000	203,000	200,000	197,000
	2012	205,000	204,000	201,000	198,000
	2013	200,000	200,000	197,000	156,000
	2014	159,000	159,000	156,000	153,000
	2015	61,000	61,000	58,000	125,000
	2016		4,000	7,404	10,404
Non Private Passenger Total		1,359,000	1,341,000	1,318,404	1,361,404
Grand Total		3,195,000	3,154,000	3,084,165	3,181,165

EXHIBIT C

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

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Jurisdiction Desc	Nova Scotia		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		interest rate margin: 0 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount		ShareYMM				
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
<input checked="" type="checkbox"/> Private Passenger	prior	520,000	508,000	498,000	489,000	
	2007	318,000	282,000	276,000	270,000	
	2008	425,000	425,000	416,000	408,000	
	2009	289,000	289,000	283,000	277,000	
	2010	232,000	216,000	212,000	192,000	
	2011	172,000	172,000	169,000	166,000	
	2012	145,000	145,000	142,000	139,000	
	2013	(7,000)	(7,000)	(9,000)	119,000	
	2014	89,000	89,000	87,000	85,000	
	2015	50,000	50,000	48,000	102,000	
	2016		4,000	6,763	10,763	
Private Passenger Total		2,233,000	2,173,000	2,128,763	2,257,763	
<input checked="" type="checkbox"/> Non Private Passenger	prior	120,000	117,000	116,000	115,000	
	2007	72,000	64,000	63,000	62,000	
	2008	126,000	126,000	123,000	121,000	
	2009	118,000	118,000	116,000	114,000	
	2010	162,000	151,000	148,000	134,000	
	2011	168,000	168,000	165,000	162,000	
	2012	161,000	161,000	158,000	155,000	
	2013	(8,000)	(8,000)	(11,000)	145,000	
	2014	117,000	117,000	114,000	111,000	
	2015	68,000	68,000	65,000	138,000	
	2016		5,000	10,205	14,205	
Non Private Passenger Total		1,104,000	1,087,000	1,067,205	1,271,205	
Grand Total		3,337,000	3,260,000	3,195,968	3,528,968	

EXHIBIT C

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2007	20,000	20,000	20,000	20,000
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	(17,000)	(17,000)	(18,000)	35,000
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	10,000	10,000	10,000	10,000
	2013	2,000	2,000	1,000	42,000
	2014	27,000	27,000	26,000	25,000
	2015	10,000	10,000	9,000	41,000
	2016		-	525	1,525
Private Passenger Total		73,000	73,000	69,525	195,525
<input checked="" type="checkbox"/> Non Private Passenger	prior	(24,000)	(24,000)	(23,000)	(22,000)
	2007	8,000	8,000	8,000	8,000
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	(11,000)	(11,000)	(11,000)	23,000
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000
	2013	1,000	1,000	-	25,000
	2014	16,000	16,000	15,000	14,000
	2015	6,000	6,000	5,000	26,000
	2016		-	623	623
Non Private Passenger Total		39,000	39,000	37,623	117,623
Grand Total		112,000	112,000	107,148	313,148

EXHIBIT C

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

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Jurisdiction Desc	Ontario		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		interest rate margin: 0 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior		4,603,000	4,530,000	4,396,000	4,265,000
	2007		1,577,000	1,577,000	1,530,000	1,484,000
	2008		1,179,000	1,179,000	1,144,000	1,110,000
	2009		1,044,000	1,029,000	998,000	968,000
	2010		629,000	586,000	558,000	886,000
	2011		663,000	655,000	623,000	592,000
	2012		984,000	979,000	949,000	920,000
	2013		756,000	747,000	723,000	746,000
	2014		495,000	494,000	475,000	457,000
	2015		342,000	342,000	326,000	495,000
	2016			25,000	49,618	73,618
Private Passenger Total			12,272,000	12,143,000	11,771,618	11,996,618
<input checked="" type="checkbox"/> Non Private Passenger	prior		1,183,000	1,173,000	1,150,000	1,128,000
	2007		731,000	731,000	716,000	702,000
	2008		544,000	544,000	533,000	522,000
	2009		592,000	584,000	572,000	561,000
	2010		471,000	439,000	425,000	677,000
	2011		525,000	519,000	502,000	485,000
	2012		902,000	897,000	878,000	860,000
	2013		1,152,000	1,138,000	1,114,000	1,160,000
	2014		922,000	921,000	897,000	874,000
	2015		763,000	764,000	741,000	1,127,000
	2016			58,000	116,737	171,737
Non Private Passenger Total			7,785,000	7,768,000	7,644,737	8,267,737
Grand Total			20,057,000	19,911,000	19,416,355	20,264,355

EXHIBIT C

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

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Jurisdiction Desc	Alberta		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		interest rate margin: 0 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
<input checked="" type="checkbox"/> Private Passenger	prior	272,000	250,000	246,000	242,000	
	2007	102,000	102,000	100,000	98,000	
	2008	122,000	122,000	120,000	118,000	
	2009	102,000	102,000	100,000	98,000	
	2010	108,000	108,000	106,000	104,000	
	2011	115,000	115,000	113,000	111,000	
	2012	119,000	119,000	117,000	115,000	
	2013	110,000	110,000	108,000	106,000	
	2014	105,000	105,000	103,000	101,000	
	2015	(31,000)	(31,000)	(33,000)	91,000	
	2016		(2,000)	(4,155)	(7,155)	
Private Passenger Total		1,124,000	1,100,000	1,075,845	1,176,845	
<input checked="" type="checkbox"/> Non Private Passenger	prior	229,000	183,000	183,000	183,000	
	2007	331,000	331,000	328,000	325,000	
	2008	426,000	426,000	422,000	418,000	
	2009	364,000	364,000	360,000	356,000	
	2010	381,000	381,000	377,000	373,000	
	2011	389,000	389,000	385,000	381,000	
	2012	436,000	436,000	432,000	428,000	
	2013	434,000	434,000	430,000	426,000	
	2014	455,000	455,000	450,000	445,000	
	2015	(148,000)	(147,000)	(151,000)	433,000	
	2016		(11,000)	(21,793)	(32,793)	
Non Private Passenger Total		3,297,000	3,241,000	3,194,207	3,735,207	
Grand Total		4,421,000	4,341,000	4,270,052	4,912,052	

EXHIBIT C

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

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Jurisdiction Desc	Yukon		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		interest rate margin: 0 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
<input checked="" type="checkbox"/> Private Passenger	prior	(42,000)	(42,000)	(41,000)	(40,000)	
	2007	12,000	12,000	12,000	12,000	
	2008	12,000	12,000	12,000	12,000	
	2009	8,000	8,000	8,000	8,000	
	2010	12,000	14,000	14,000	7,000	
	2011	7,000	7,000	7,000	7,000	
	2012	7,000	7,000	7,000	7,000	
	2013	16,000	16,000	16,000	7,000	
	2014	(7,000)	(7,000)	(7,000)	(7,000)	
	2015	38,000	38,000	38,000	7,000	
	2016		-	(1,115)	(2,115)	
Private Passenger Total		63,000	65,000	64,885	17,885	
<input checked="" type="checkbox"/> Non Private Passenger	prior	(18,000)	(18,000)	(18,000)	(18,000)	
	2007	7,000	7,000	7,000	7,000	
	2008	7,000	7,000	7,000	7,000	
	2009	7,000	7,000	7,000	7,000	
	2010	13,000	15,000	15,000	8,000	
	2011	9,000	9,000	9,000	9,000	
	2012	10,000	10,000	10,000	10,000	
	2013	22,000	22,000	22,000	10,000	
	2014	(9,000)	(9,000)	(9,000)	(9,000)	
	2015	54,000	54,000	54,000	9,000	
	2016		-	(689)	(1,689)	
Non Private Passenger Total		102,000	104,000	103,311	38,311	
Grand Total		165,000	169,000	168,196	56,196	

EXHIBIT C

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior	28,000	28,000	28,000	28,000
	2007	24,000	24,000	24,000	24,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	33,000	33,000	33,000	33,000
	2011	34,000	34,000	34,000	34,000
	2012	32,000	32,000	32,000	32,000
	2013	30,000	30,000	30,000	30,000
	2014	13,000	13,000	13,000	13,000
	2015	(86,000)	(86,000)	(86,000)	29,000
	2016		(6,000)	(12,512)	(18,512)
Private Passenger Total		173,000	167,000	160,488	269,488
<input checked="" type="checkbox"/> Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2007	7,000	7,000	7,000	7,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	11,000	11,000	11,000	11,000
	2011	11,000	11,000	11,000	11,000
	2012	11,000	11,000	11,000	11,000
	2013	11,000	11,000	11,000	11,000
	2014	5,000	5,000	5,000	5,000
	2015	(28,000)	(28,000)	(28,000)	10,000
	2016		(2,000)	(3,762)	(5,762)
Non Private Passenger Total		55,000	53,000	51,238	87,238
Grand Total		228,000	220,000	211,726	356,726

EXHIBIT C

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

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Jurisdiction Desc	Nunavut		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		interest rate margin: 0 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201512	201601	201602	201603	
<input checked="" type="checkbox"/> Private Passenger	prior		-	-	-	
	2007	3,000	3,000	3,000	3,000	
	2008	5,000	5,000	5,000	5,000	
	2009	6,000	6,000	6,000	6,000	
	2010	8,000	8,000	8,000	8,000	
	2011	9,000	9,000	9,000	9,000	
	2012	9,000	9,000	9,000	9,000	
	2013	(37,000)	(37,000)	(37,000)	8,000	
	2014	27,000	27,000	27,000	27,000	
	2015	(20,000)	(20,000)	(20,000)	6,000	
	2016		(1,000)	(3,007)	(4,007)	
Private Passenger Total		10,000	9,000	6,993	76,993	
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-	
	2007	2,000	2,000	2,000	2,000	
	2008	2,000	2,000	2,000	2,000	
	2009	4,000	4,000	4,000	4,000	
	2010	6,000	6,000	6,000	6,000	
	2011	6,000	6,000	6,000	6,000	
	2012	6,000	6,000	6,000	6,000	
	2013	(27,000)	(27,000)	(27,000)	6,000	
	2014	21,000	21,000	21,000	21,000	
	2015	(16,000)	(16,000)	(16,000)	6,000	
	2016		(1,000)	(2,977)	(3,977)	
Non Private Passenger Total		4,000	3,000	1,023	55,023	
Grand Total		14,000	12,000	8,016	132,016	

EXHIBIT C

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

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Jurisdiction Desc	(All)		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		interest rate margin: 0 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201512	201601	201602	201603
<input checked="" type="checkbox"/> Private Passenger	prior		5,617,000	5,505,000	5,357,000	5,213,000
	2007		2,291,000	2,255,000	2,194,000	2,134,000
	2008		2,027,000	2,017,000	1,964,000	1,913,000
	2009		1,788,000	1,773,000	1,726,000	1,680,000
	2010		1,240,000	1,115,000	1,073,000	1,590,000
	2011		1,650,000	1,641,000	1,594,000	1,548,000
	2012		1,927,000	1,893,000	1,847,000	1,802,000
	2013		1,295,000	1,286,000	1,245,000	1,571,000
	2014		1,299,000	1,294,000	1,258,000	1,225,000
	2015		1,017,000	1,017,000	986,000	1,252,000
	2016			56,000	110,070	164,070
Private Passenger Total			20,151,000	19,852,000	19,354,070	20,092,070
<input checked="" type="checkbox"/> Non Private Passenger	prior		1,586,000	1,526,000	1,503,000	1,481,000
	2007		1,310,000	1,302,000	1,280,000	1,259,000
	2008		1,293,000	1,285,000	1,264,000	1,244,000
	2009		1,290,000	1,282,000	1,260,000	1,239,000
	2010		1,186,000	1,115,000	1,090,000	1,423,000
	2011		1,419,000	1,412,000	1,384,000	1,356,000
	2012		1,825,000	1,812,000	1,782,000	1,753,000
	2013		1,820,000	1,806,000	1,770,000	2,014,000
	2014		1,770,000	1,768,000	1,731,000	1,695,000
	2015		945,000	947,000	912,000	1,959,000
	2016			62,000	124,877	180,877
Non Private Passenger Total			14,444,000	14,317,000	14,100,877	15,603,877
Grand Total			34,595,000	34,169,000	33,454,947	35,695,947

EXHIBIT D

Future Expected Cost Ratios - Member Statements

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio	ShareYMM				
BusinessSegment Desc	Jurisdiction Desc	201512	201601	201602	201603
Private Passenger	Newfoundland & Labrador	81.7%	81.7%	81.7%	81.7%
	New Brunswick	76.5%	76.5%	76.5%	76.7%
	Nova Scotia	76.7%	76.7%	76.7%	76.8%
	Prince Edward Island	65.1%	65.0%	65.0%	65.0%
	Ontario	66.6%	66.6%	66.6%	66.7%
	Alberta	74.8%	74.8%	74.8%	74.8%
	Yukon	82.3%	81.7%	82.6%	82.2%
	Northwest Territories	54.8%	55.0%	55.0%	55.0%
	Nunavut	44.1%	44.4%	43.7%	44.0%
Non Private Passenger	Newfoundland & Labrador	119.5%	119.6%	119.5%	119.5%
	New Brunswick	62.4%	62.5%	62.5%	62.5%
	Nova Scotia	71.9%	71.9%	71.9%	71.8%
	Prince Edward Island	72.2%	72.2%	72.1%	72.2%
	Ontario	74.1%	74.1%	74.1%	74.1%
	Alberta	70.1%	70.2%	70.2%	70.3%
	Yukon	63.8%	63.7%	63.8%	63.6%
	Northwest Territories	42.9%	42.8%	42.8%	42.6%
	Nunavut	54.4%	54.5%	54.5%	53.9%
Grand Total		73.8%	73.8%	73.9%	74.0%

Future Expected Cost Ratios – Excluding Actuarial Present Value Adjustments

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
BusinessSegment Desc	Jurisdiction Desc	201512	201601	201602	201603
Private Passenger	Newfoundland & Labrador	77.0%	77.0%	77.0%	77.0%
	New Brunswick	72.3%	72.3%	72.3%	72.4%
	Nova Scotia	71.8%	71.8%	71.8%	71.9%
	Prince Edward Island	60.7%	60.7%	60.6%	60.7%
	Ontario	62.1%	62.1%	62.1%	62.1%
	Alberta	70.0%	70.0%	70.0%	70.0%
	Yukon	76.6%	76.3%	76.8%	76.7%
	Northwest Territories	51.6%	51.7%	51.7%	51.7%
	Nunavut	41.7%	41.7%	41.2%	41.5%
Non Private Passenger	Newfoundland & Labrador	112.0%	112.1%	112.1%	112.1%
	New Brunswick	59.3%	59.3%	59.3%	59.4%
	Nova Scotia	67.3%	67.3%	67.3%	67.3%
	Prince Edward Island	67.9%	67.8%	67.6%	67.8%
	Ontario	68.5%	68.5%	68.5%	68.5%
	Alberta	66.0%	66.0%	66.0%	66.1%
	Yukon	59.6%	59.7%	59.7%	59.4%
	Northwest Territories	40.6%	40.6%	40.7%	40.3%
	Nunavut	51.3%	51.3%	51.5%	50.9%
Grand Total		69.2%	69.2%	69.2%	69.4%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NEWFOUNDLAND AND LABRADOR

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

	Private Passenger					Non-Private Passenger			
Accident Year	Selected Margins for Adverse Development					Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	9.9%
2016	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	9.1%		10.0%	10.0%	5.0%	9.2%
discount rate:				0.87%	discount rate:				0.87%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NEW BRUNSWICK

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NOVA SCOTIA

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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PRINCE EDWARD ISLAND

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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ONTARIO

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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ALBERTA

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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YUKON

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NORTHWEST TERRITORIES

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

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NUNAVUT

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

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

NEW BRUNSWICK

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

NOVA SCOTIA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

PRINCE EDWARD ISLAND

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

ONTARIO

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

ALBERTA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

YUKON

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

NORTHWEST TERRITORIES

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

NUNAVUT

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

ALL JURISDICTIONS COMBINED

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT G-1

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

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ShareDate	201601	▼
Jurisdiction Desc	Newfoundland & Labrador	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private								
<input checked="" type="checkbox"/> Passenger	prior	47	30	1	-	31	66.0%	78
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	9	10	1	-	11	122.2%	20
	2008	117	(15)	2	-	(13)	(11.1%)	104
	2009	185	2	4	-	6	3.2%	191
	2010	547	(9)	33	-	24	4.4%	571
	2011	286	(19)	7	-	(12)	(4.2%)	274
	2012	(404)	11	(57)	-	(46)	11.4%	(450)
	2013	1,171	(29)	(19)	-	(48)	(4.1%)	1,123
	2014	1,972	(28)	(175)	-	(203)	(10.3%)	1,769
	2015	3,953	(583)	14	-	(569)	(14.4%)	3,384
	2016	-	372	336	-	708	100.0%	708
Private Passenger Total		7,883	(258)	147	-	(111)	(1.4%)	7,772
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(86)	8	(2)	-	6	(7.0%)	(80)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(160)	19	(182)	-	(163)	101.9%	(323)
	2008	8	1	(9)	-	(8)	(100.0%)	-
	2009	3	-	-	-	-	-	3
	2010	35	2	(31)	-	(29)	(82.9%)	6
	2011	204	(5)	5	-	-	-	204
	2012	548	(14)	13	-	(1)	(0.2%)	547
	2013	864	(18)	2	-	(16)	(1.9%)	848
	2014	1,803	(30)	7	-	(23)	(1.3%)	1,780
	2015	2,441	(106)	(396)	-	(502)	(20.6%)	1,939
	2016	-	417	(20)	-	397	100.0%	397
Non Private Passenger Total		5,660	274	(613)	-	(339)	(6.0%)	5,321
Grand Total		13,543	16	(466)	-	(450)	(3.3%)	13,093

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	201601	
Jurisdiction Desc	New Brunswick	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	35	9	-	-	9	25.7%	44
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	10	(1)	-	-	(1)	(10.0%)	9
	2008	80	(4)	124	-	120	150.0%	200
	2009	53	2	1	-	3	5.7%	56
	2010	789	(30)	(438)	-	(468)	(59.3%)	321
	2011	107	4	2	-	6	5.6%	113
	2012	(189)	1	(20)	-	(19)	10.1%	(208)
	2013	923	(9)	34	-	25	2.7%	948
	2014	1,329	(12)	31	-	19	1.4%	1,348
	2015	2,124	(212)	(485)	-	(697)	(32.8%)	1,427
	2016	-	400	(34)	-	366	100.0%	366
Private Passenger Total		5,261	148	(785)	-	(637)	(12.1%)	4,624
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	152	(15)	15	-	-	-	152
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	13	(4)	1	-	(3)	(23.1%)	10
	2008	84	(12)	345	-	333	396.4%	417
	2009	110	(6)	8	-	2	1.8%	112
	2010	(187)	18	50	-	68	(36.4%)	(119)
	2011	281	(17)	21	-	4	1.4%	285
	2012	328	(25)	40	-	15	4.6%	343
	2013	510	(14)	23	-	9	1.8%	519
	2014	912	(106)	153	-	47	5.2%	959
	2015	1,526	(334)	174	-	(160)	(10.5%)	1,366
	2016	-	98	27	-	125	100.0%	125
Non Private Passenger Total		3,729	(417)	857	-	440	11.8%	4,169
Grand Total		8,990	(269)	72	-	(197)	(2.2%)	8,793

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 201601
 Jurisdiction Desc Nova Scotia
 AccountCode Desc IBNR Provision
 AccountCode (All)

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	218	(3)	(45)	-	(48)	(22.0%)	170
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	282	(15)	2	-	(13)	(4.6%)	269
	2008	121	(6)	2	-	(4)	(3.3%)	117
	2009	(172)	2	(44)	-	(42)	24.4%	(214)
	2010	216	-	3	-	3	1.4%	219
	2011	(183)	-	(1)	-	(1)	0.5%	(184)
	2012	(193)	10	6	-	16	(8.3%)	(177)
	2013	48	(5)	(22)	-	(27)	(56.3%)	21
	2014	773	(1)	2	-	1	0.1%	774
	2015	1,199	(36)	(146)	-	(182)	(15.2%)	1,017
	2016	-	176	31	-	207	100.0%	207
Private Passenger Total		2,309	122	(212)	-	(90)	(3.9%)	2,219
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	21	3	-	-	3	14.3%	24
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	118	-	1	-	1	0.8%	119
	2008	(39)	(5)	-	-	(5)	12.8%	(44)
	2009	6	-	-	-	-	-	6
	2010	33	(7)	2	-	(5)	(15.2%)	28
	2011	132	(4)	10	-	6	4.5%	138
	2012	(172)	(1)	(8)	-	(9)	5.2%	(181)
	2013	660	(5)	(27)	-	(32)	(4.8%)	628
	2014	468	(6)	3	-	(3)	(0.6%)	465
	2015	2,232	(102)	20	-	(82)	(3.7%)	2,150
	2016	-	188	27	-	215	100.0%	215
Non Private Passenger Total		3,459	61	28	-	89	2.6%	3,548
Grand Total		5,768	183	(184)	-	(1)	-	5,767

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	201601	
Jurisdiction Desc	Prince Edward	
AccountCode Desc	Island	
AccountCode	IBNR Provision	
	(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	22	-	-	-	-	-	22
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1)	-	-	-	-	-	(1)
	2008	2	-	-	-	-	-	2
	2009	3	-	-	-	-	-	3
	2010	(1)	6	61	-	67	(6,700.0%)	66
	2011	71	1	-	-	1	1.4%	72
	2012	88	(1)	2	-	1	1.1%	89
	2013	313	(4)	17	-	13	4.2%	326
	2014	374	(5)	5	-	-	-	374
	2015	599	(51)	(18)	-	(69)	(11.5%)	530
	2016	-	68	(37)	-	31	100.0%	31
Private Passenger Total		1,470	14	30	-	44	3.0%	1,514
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	27	19	-	-	19	70.4%	46
	2012	137	(20)	10	-	(10)	(7.3%)	127
	2013	81	(2)	1	-	(1)	(1.2%)	80
	2014	280	(5)	-	-	(5)	(1.8%)	275
	2015	508	(49)	34	-	(15)	(3.0%)	493
	2016	-	66	(6)	-	60	100.0%	60
Non Private Passenger Total		1,032	9	39	-	48	4.7%	1,080
Grand Total		2,502	23	69	-	92	3.7%	2,594

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 201601
 Jurisdiction Desc Ontario
 AccountCode Desc IBNR Provision
 AccountCode (All)

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	2,668	66	(12)	-	54	2.0%	2,722
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,714	(27)	39	-	12	0.7%	1,726
	2008	1,211	(57)	(23)	-	(80)	(6.6%)	1,131
	2009	1,222	(38)	36	-	(2)	(0.2%)	1,220
	2010	418	(4)	(34)	-	(38)	(9.1%)	380
	2011	739	(21)	18	-	(3)	(0.4%)	736
	2012	(651)	2	(53)	-	(51)	7.8%	(702)
	2013	2,505	(29)	(776)	-	(805)	(32.1%)	1,700
	2014	3,258	(11)	118	-	107	3.3%	3,365
	2015	3,640	(8)	(18)	-	(26)	(0.7%)	3,614
	2016	-	250	259	-	509	100.0%	509
Private Passenger Total		16,724	123	(446)	-	(323)	(1.9%)	16,401
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1,403	58	(10)	-	48	3.4%	1,451
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,151)	27	(23)	-	4	(0.3%)	(1,147)
	2008	122	(15)	3	-	(12)	(9.8%)	110
	2009	445	(17)	9	-	(8)	(1.8%)	437
	2010	53	(12)	13	-	1	1.9%	54
	2011	728	(20)	(37)	-	(57)	(7.8%)	671
	2012	(350)	(40)	(17)	-	(57)	16.3%	(407)
	2013	5,438	(110)	(40)	-	(150)	(2.8%)	5,288
	2014	7,923	(94)	449	-	355	4.5%	8,278
	2015	12,005	(765)	416	-	(349)	(2.9%)	11,656
	2016	-	1,225	76	-	1,301	100.0%	1,301
Non Private Passenger Total		26,616	237	839	-	1,076	4.0%	27,692
Grand Total		43,340	360	393	-	753	1.7%	44,093

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 201601
 Jurisdiction Desc Alberta
 AccountCode Desc IBNR Provision
 AccountCode (All)

M/S IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private								
<input checked="" type="checkbox"/> Passenger	prior	91	2	1	-	3	3.3%	94
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(14)	(22)	(39)	-	(61)	435.7%	(75)
	2008	106	(4)	3	-	(1)	(0.9%)	105
	2009	113	(3)	2	-	(1)	(0.9%)	112
	2010	666	(10)	23	-	13	2.0%	679
	2011	1,169	(13)	22	-	9	0.8%	1,178
	2012	2,104	(36)	50	-	14	0.7%	2,118
	2013	2,684	(39)	52	-	13	0.5%	2,697
	2014	3,393	(49)	135	-	86	2.5%	3,479
	2015	3,659	(241)	234	-	(7)	(0.2%)	3,652
	2016	-	425	(17)	-	408	100.0%	408
Private Passenger Total		13,971	10	466	-	476	3.4%	14,447
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	359	(5)	(17)	-	(22)	(6.1%)	337
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(123)	3	29	-	32	(26.0%)	(91)
	2008	247	(23)	30	-	7	2.8%	254
	2009	947	(87)	127	-	40	4.2%	987
	2010	557	(34)	(20)	-	(54)	(9.7%)	503
	2011	1,547	(103)	46	-	(57)	(3.7%)	1,490
	2012	1,402	(115)	97	-	(18)	(1.3%)	1,384
	2013	3,856	(291)	152	-	(139)	(3.6%)	3,717
	2014	6,116	(96)	104	-	8	0.1%	6,124
	2015	8,110	(137)	(1,536)	-	(1,673)	(20.6%)	6,437
	2016	-	1,940	96	-	2,036	100.0%	2,036
Non Private Passenger Total		23,018	1,052	(892)	-	160	0.7%	23,178
Grand Total		36,989	1,062	(426)	-	636	1.7%	37,625

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	201601	
Jurisdiction Desc	Yukon	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	15	-	-	-	-	-	15
	2009	31	-	-	-	-	-	31
	2010	30	(1)	1	-	-	-	30
	2011	90	-	1	-	1	1.1%	91
	2012	132	-	1	-	1	0.8%	133
	2013	185	(2)	3	-	1	0.5%	186
	2014	197	(1)	65	-	64	32.5%	261
	2015	7	13	(15)	-	(2)	(28.6%)	5
	2016	-	26	3	-	29	100.0%	29
Private Passenger Total		692	35	59	-	94	13.6%	786
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	6	-	-	-	-	-	6
	2011	(19)	-	-	-	-	-	(19)
	2012	55	-	-	-	-	-	55
	2013	66	(1)	34	-	33	50.0%	99
	2014	151	-	1	-	1	0.7%	152
	2015	359	(28)	4	-	(24)	(6.7%)	335
	2016	-	29	26	-	55	100.0%	55
Non Private Passenger Total		623	-	65	-	65	10.4%	688
Grand Total		1,315	35	124	-	159	12.1%	1,474

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	201601	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	30	-	-	-	-	-	30
	2009	39	1	-	-	1	2.6%	40
	2010	36	-	-	-	-	-	36
	2011	138	-	(76)	-	(76)	(55.1%)	62
	2012	90	-	1	-	1	1.1%	91
	2013	320	(3)	21	-	18	5.6%	338
	2014	456	(33)	44	-	11	2.4%	467
	2015	(233)	(2)	(166)	-	(168)	72.1%	(401)
	2016	-	63	21	-	84	100.0%	84
Private Passenger Total		877	26	(155)	-	(129)	(14.7%)	748
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	1	-	-	-	-	-	1
	2011	9	-	-	-	-	-	9
	2012	24	-	-	-	-	-	24
	2013	(180)	2	(2)	-	-	-	(180)
	2014	127	1	-	-	1	0.8%	128
	2015	258	(24)	10	-	(14)	(5.4%)	244
	2016	-	24	10	-	34	100.0%	34
Non Private Passenger Total		242	3	18	-	21	8.7%	263
Grand Total		1,119	29	(137)	-	(108)	(9.7%)	1,011

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	201601	▼
Jurisdiction Desc	Nunavut	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	3	-	-	-	-	-	3
	2008	1	-	-	-	-	-	1
	2009	1	-	-	-	-	-	1
	2010	18	-	-	-	-	-	18
	2011	36	-	-	-	-	-	36
	2012	57	(1)	1	-	-	-	57
	2013	102	-	138	-	138	135.3%	240
	2014	214	(2)	2	-	-	-	214
	2015	274	(8)	6	-	(2)	(0.7%)	272
	2016	-	20	(1)	-	19	100.0%	19
Private Passenger Total		704	9	146	-	155	22.0%	859
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	-	-	-	-	-	-	-
	2011	9	-	-	-	-	-	9
	2012	25	-	-	-	-	-	25
	2013	79	-	-	-	-	-	79
	2014	226	(1)	(5)	-	(6)	(2.7%)	220
	2015	273	-	-	-	-	-	273
	2016	-	19	(95)	-	(76)	100.0%	(76)
Non Private Passenger Total		613	18	(100)	-	(82)	(13.4%)	531
Grand Total		1,317	27	46	-	73	5.5%	1,390

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	201601	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	3,082	104	(55)	-	49	1.6%	3,131
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	2,006	(55)	3	-	(52)	(2.6%)	1,954
	2008	1,683	(86)	108	-	22	1.3%	1,705
	2009	1,475	(34)	(1)	-	(35)	(2.4%)	1,440
	2010	2,719	(48)	(351)	-	(399)	(14.7%)	2,320
	2011	2,453	(48)	(27)	-	(75)	(3.1%)	2,378
	2012	1,034	(14)	(69)	-	(83)	(8.0%)	951
	2013	8,251	(120)	(552)	-	(672)	(8.1%)	7,579
	2014	11,966	(142)	227	-	85	0.7%	12,051
	2015	15,222	(1,128)	(594)	-	(1,722)	(11.3%)	13,500
	2016	-	1,800	561	-	2,361	100.0%	2,361
Private Passenger Total		49,891	229	(750)	-	(521)	(1.0%)	49,370
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1,851	49	(14)	-	35	1.9%	1,886
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,303)	45	(174)	-	(129)	9.9%	(1,432)
	2008	426	(54)	369	-	315	73.9%	741
	2009	1,513	(110)	144	-	34	2.2%	1,547
	2010	498	(33)	14	-	(19)	(3.8%)	479
	2011	2,918	(130)	45	-	(85)	(2.9%)	2,833
	2012	1,997	(215)	135	-	(80)	(4.0%)	1,917
	2013	11,374	(439)	143	-	(296)	(2.6%)	11,078
	2014	18,006	(337)	712	-	375	2.1%	18,381
	2015	27,712	(1,545)	(1,274)	-	(2,819)	(10.2%)	24,893
	2016	-	4,006	141	-	4,147	100.0%	4,147
Non Private Passenger Total		64,992	1,237	241	-	1,478	2.3%	66,470
Grand Total		114,883	1,466	(509)	-	957	0.8%	115,840

EXHIBIT G-2

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

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 ShareDate 201601
 Newfoundland
 Jurisdiction Desc & Labrador
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	7	-	-	-	-	-	7
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(3)	-	-	-	-	-	(3)
	2008	89	(2)	2	-	-	-	89
	2009	121	(2)	3	-	1	0.8%	122
	2010	479	(10)	32	-	22	4.6%	501
	2011	62	(1)	1	-	-	-	62
	2012	(746)	15	(41)	-	(26)	3.5%	(772)
	2013	661	(13)	(27)	-	(40)	(6.1%)	621
	2014	1,146	(23)	(162)	-	(185)	(16.1%)	961
	2015	3,052	(565)	31	-	(534)	(17.5%)	2,518
	2016	-	295	326	-	621	100.0%	621
Private Passenger Total		4,868	(306)	165	-	(141)	(2.9%)	4,727
Non Private								
Passenger	prior	(87)	2	(2)	-	-	-	(87)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(196)	4	(183)	-	(179)	91.3%	(375)
	2008	4	-	(8)	-	(8)	(200.0%)	(4)
	2009	3	-	-	-	-	-	3
	2010	20	-	(31)	-	(31)	(155.0%)	(11)
	2011	85	(2)	2	-	-	-	85
	2012	263	(5)	8	-	3	1.1%	266
	2013	650	(13)	1	-	(12)	(1.8%)	638
	2014	1,418	(28)	4	-	(24)	(1.7%)	1,394
	2015	1,931	(106)	(400)	-	(506)	(26.2%)	1,425
	2016	-	375	(24)	-	351	100.0%	351
Non Private Passenger Total		4,091	227	(633)	-	(406)	(9.9%)	3,685
Grand Total		8,959	(79)	(468)	-	(547)	(6.1%)	8,412

EXHIBIT G-2

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

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 ShareDate 201601
 Jurisdiction Desc New Brunswick
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	9	-	-	-	-	-	9
	2008	11	-	130	-	130	1,181.8%	141
	2009	34	(1)	1	-	-	-	34
	2010	684	(14)	(408)	-	(422)	(61.7%)	262
	2011	(25)	1	1	-	2	(8.0%)	(23)
	2012	(322)	6	(20)	-	(14)	4.3%	(336)
	2013	649	(13)	32	-	19	2.9%	668
	2014	919	(18)	30	-	12	1.3%	931
	2015	1,662	(199)	(489)	-	(688)	(41.4%)	974
	2016	-	352	(36)	-	316	100.0%	316
Private Passenger Total		3,626	114	(759)	-	(645)	(17.8%)	2,981
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	129	(15)	15	-	-	-	129
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	6	(1)	1	-	-	-	6
	2008	48	(5)	346	-	341	710.4%	389
	2009	67	(7)	7	-	-	-	67
	2010	(193)	19	50	-	69	(35.8%)	(124)
	2011	189	(19)	20	-	1	0.5%	190
	2012	239	(24)	39	-	15	6.3%	254
	2013	200	(20)	24	-	4	2.0%	204
	2014	739	(111)	155	-	44	6.0%	783
	2015	1,291	(316)	171	-	(145)	(11.2%)	1,146
	2016	-	82	24	-	106	100.0%	106
Non Private Passenger Total		2,715	(417)	852	-	435	16.0%	3,150
Grand Total		6,341	(303)	93	-	(210)	(3.3%)	6,131

EXHIBIT G-2

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

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 ShareDate 201601
 Jurisdiction Desc Nova Scotia
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private								
<input checked="" type="checkbox"/> Passenger	prior	96	-	(49)	-	(49)	(51.0%)	47
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	235	(2)	2	-	-	-	235
	2008	83	(1)	1	-	-	-	83
	2009	(225)	2	(44)	-	(42)	18.7%	(267)
	2010	139	(1)	1	-	-	-	139
	2011	(194)	2	(2)	-	-	-	(194)
	2012	(373)	4	3	-	7	(1.9%)	(366)
	2013	(99)	1	(25)	-	(24)	24.2%	(123)
	2014	576	(6)	4	-	(2)	(0.3%)	574
	2015	960	(19)	(147)	-	(166)	(17.3%)	794
	2016	-	149	31	-	180	100.0%	180
Private Passenger Total		1,198	129	(225)	-	(96)	(8.0%)	1,102
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	15	-	-	-	-	-	15
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	114	(1)	1	-	-	-	114
	2008	(54)	1	(1)	-	-	-	(54)
	2009	5	-	-	-	-	-	5
	2010	(2)	-	-	-	-	-	(2)
	2011	7	-	7	-	7	100.0%	14
	2012	(258)	3	(9)	-	(6)	2.3%	(264)
	2013	441	(4)	(30)	-	(34)	(7.7%)	407
	2014	223	(2)	5	-	3	1.3%	226
	2015	1,907	(95)	28	-	(67)	(3.5%)	1,840
	2016	-	155	23	-	178	100.0%	178
Non Private Passenger Total		2,398	57	24	-	81	3.4%	2,479
Grand Total		3,596	186	(201)	-	(15)	(0.4%)	3,581

EXHIBIT G-2

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

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ShareDate 201601
Prince Edward
Jurisdiction Desc Island
AccountCode Desc Undiscounted
AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	1	-	-	-	-	-	1
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1)	-	-	-	-	-	(1)
	2008	2	-	-	-	-	-	2
	2009	3	-	-	-	-	-	3
	2010	(29)	-	61	-	61	(210.3%)	32
	2011	16	-	-	-	-	-	16
	2012	62	(1)	1	-	-	-	62
	2013	277	(3)	16	-	13	4.7%	290
	2014	310	(3)	4	-	1	0.3%	311
	2015	498	(50)	(18)	-	(68)	(13.7%)	430
	2016	-	57	(36)	-	21	100.0%	21
Private Passenger Total		1,139	-	28	-	28	2.5%	1,167
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	13	-	-	-	-	-	13
	2012	80	(1)	10	-	9	11.3%	89
	2013	74	(1)	1	-	-	-	74
	2014	241	(2)	-	-	(2)	(0.8%)	239
	2015	443	(44)	34	-	(10)	(2.3%)	433
	2016	-	59	(6)	-	53	100.0%	53
Non Private Passenger Total		850	11	39	-	50	5.9%	900
Grand Total		1,989	11	67	-	78	3.9%	2,067

EXHIBIT G-2

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

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 ShareDate 201601
 Jurisdiction Desc Ontario
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,519	(31)	(8)	-	(39)	(2.6%)	1,480
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,363	(27)	34	-	7	0.5%	1,370
	2008	1,039	(21)	27	-	6	0.6%	1,045
	2009	937	(19)	30	-	11	1.2%	948
	2010	149	(3)	(40)	-	(43)	(28.9%)	106
	2011	565	(11)	17	-	6	1.1%	571
	2012	(1,138)	23	(60)	-	(37)	3.3%	(1,175)
	2013	2,067	(10)	(783)	-	(793)	(38.4%)	1,274
	2014	2,622	-	109	-	109	4.2%	2,731
	2015	3,074	-	(33)	-	(33)	(1.1%)	3,041
	2016	-	200	249	-	449	100.0%	449
Private Passenger Total		12,197	101	(458)	-	(357)	(2.9%)	11,840
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1,024	(20)	20	-	-	-	1,024
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,200)	24	(24)	-	-	-	(1,200)
	2008	70	(1)	1	-	-	-	70
	2009	320	(6)	7	-	1	0.3%	321
	2010	(72)	1	12	-	13	(18.1%)	(59)
	2011	367	(7)	(37)	-	(44)	(12.0%)	323
	2012	(1,063)	21	(27)	-	(6)	0.6%	(1,069)
	2013	3,786	(76)	(65)	-	(141)	(3.7%)	3,645
	2014	6,268	(125)	480	-	355	5.7%	6,623
	2015	10,214	(817)	450	-	(367)	(3.6%)	9,847
	2016	-	1,070	76	-	1,146	100.0%	1,146
Non Private Passenger Total		19,714	64	893	-	957	4.9%	20,671
Grand Total		31,911	165	435	-	600	1.9%	32,511

EXHIBIT G-2

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

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 ShareDate 201601
 Jurisdiction Desc Alberta
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	23	-	-	-	-	-	23
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(62)	1	(35)	-	(34)	54.8%	(96)
	2008	86	(2)	2	-	-	-	86
	2009	104	(2)	2	-	-	-	104
	2010	354	(7)	17	-	10	2.8%	364
	2011	850	(17)	17	-	-	-	850
	2012	1,728	(35)	48	-	13	0.8%	1,741
	2013	2,261	(45)	50	-	5	0.2%	2,266
	2014	2,899	(58)	128	-	70	2.4%	2,969
	2015	3,107	(233)	234	-	1	-	3,108
	2016	-	370	(15)	-	355	100.0%	355
Private Passenger Total		11,350	(28)	448	-	420	3.7%	11,770
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	308	(8)	(9)	-	(17)	(5.5%)	291
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(176)	18	30	-	48	(27.3%)	(128)
	2008	102	(10)	51	-	41	40.2%	143
	2009	781	(78)	128	-	50	6.4%	831
	2010	342	(34)	63	-	29	8.5%	371
	2011	1,006	(101)	30	-	(71)	(7.1%)	935
	2012	945	(95)	89	-	(6)	(0.6%)	939
	2013	2,712	(271)	119	-	(152)	(5.6%)	2,560
	2014	5,015	(100)	75	-	(25)	(0.5%)	4,990
	2015	6,159	(31)	(1,388)	-	(1,419)	(23.0%)	4,740
	2016	-	1,697	104	-	1,801	100.0%	1,801
Non Private Passenger Total		17,194	987	(708)	-	279	1.6%	17,473
Grand Total		28,544	959	(260)	-	699	2.4%	29,243

EXHIBIT G-2

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

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 ShareDate 201601
 Jurisdiction Desc Yukon
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	14	-	-	-	-	-	14
	2009	28	-	-	-	-	-	28
	2010	11	-	-	-	-	-	11
	2011	69	(1)	1	-	-	-	69
	2012	122	(1)	1	-	-	-	122
	2013	168	(2)	2	-	-	-	168
	2014	165	(2)	67	-	65	39.4%	230
	2015	(98)	10	(17)	-	(7)	7.1%	(105)
	2016	-	22	3	-	25	100.0%	25
Private Passenger Total		484	26	57	-	83	17.1%	567
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	(24)	-	-	-	-	-	(24)
	2012	47	-	-	-	-	-	47
	2013	56	(1)	34	-	33	58.9%	89
	2014	133	(1)	1	-	-	-	133
	2015	277	(28)	5	-	(23)	(8.3%)	254
	2016	-	25	25	-	50	100.0%	50
Non Private Passenger Total		499	(5)	65	-	60	12.0%	559
Grand Total		983	21	122	-	143	14.5%	1,126

EXHIBIT G-2

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

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 ShareDate 201601
 Northwest
 Jurisdiction Desc Territories
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	27	-	-	-	-	-	27
	2009	20	-	-	-	-	-	20
	2010	34	-	-	-	-	-	34
	2011	116	(1)	(76)	-	(77)	(66.4%)	39
	2012	75	(1)	1	-	-	-	75
	2013	273	(3)	27	-	24	8.8%	297
	2014	343	(38)	44	-	6	1.7%	349
	2015	(317)	-	(151)	-	(151)	47.6%	(468)
	2016	-	54	18	-	72	100.0%	72
Private Passenger Total		572	11	(137)	-	(126)	(22.0%)	446
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	1	-	-	-	-	-	1
	2011	8	-	-	-	-	-	8
	2012	22	-	-	-	-	-	22
	2013	(213)	2	(2)	-	-	-	(213)
	2014	34	-	-	-	-	-	34
	2015	227	(23)	12	-	(11)	(4.8%)	216
	2016	-	22	9	-	31	100.0%	31
Non Private Passenger Total		82	1	19	-	20	24.4%	102
Grand Total		654	12	(118)	-	(106)	(16.2%)	548

EXHIBIT G-2

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

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 ShareDate 201601
 Jurisdiction Desc Nunavut
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	1	-	-	-	-	-	1
	2009	1	-	-	-	-	-	1
	2010	16	-	-	-	-	-	16
	2011	34	-	-	-	-	-	34
	2012	53	(1)	1	-	-	-	53
	2013	75	(1)	144	-	143	190.7%	218
	2014	197	(2)	2	-	-	-	197
	2015	251	(8)	6	-	(2)	(0.8%)	249
	2016	-	18	-	-	18	100.0%	18
Private Passenger Total		629	6	153	-	159	25.3%	788
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	-	-	-	-	-	-	-
	2011	8	-	-	-	-	-	8
	2012	23	-	-	-	-	-	23
	2013	72	(1)	1	-	-	-	72
	2014	164	-	(4)	-	(4)	(2.4%)	160
	2015	249	-	-	-	-	-	249
	2016	-	17	(95)	-	(78)	100.0%	(78)
Non Private Passenger Total		517	16	(98)	-	(82)	(15.9%)	435
Grand Total		1,146	22	55	-	77	6.7%	1,223

EXHIBIT G-2

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

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 ShareDate 201601
 Jurisdiction Desc (All)
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,652	(31)	(57)	-	(88)	(5.3%)	1,564
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,547	(28)	1	-	(27)	(1.7%)	1,520
	2008	1,352	(26)	162	-	136	10.1%	1,488
	2009	1,023	(22)	(8)	-	(30)	(2.9%)	993
	2010	1,837	(35)	(337)	-	(372)	(20.3%)	1,465
	2011	1,493	(28)	(41)	-	(69)	(4.6%)	1,424
	2012	(539)	9	(66)	-	(57)	10.6%	(596)
	2013	6,332	(89)	(564)	-	(653)	(10.3%)	5,679
	2014	9,177	(150)	226	-	76	0.8%	9,253
	2015	12,189	(1,064)	(584)	-	(1,648)	(13.5%)	10,541
	2016	-	1,517	540	-	2,057	100.0%	2,057
Private Passenger Total		36,063	53	(728)	-	(675)	(1.9%)	35,388
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1,391	(41)	24	-	(17)	(1.2%)	1,374
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,452)	44	(175)	-	(131)	9.0%	(1,583)
	2008	174	(15)	389	-	374	214.9%	548
	2009	1,178	(91)	142	-	51	4.3%	1,229
	2010	101	(14)	94	-	80	79.2%	181
	2011	1,659	(129)	22	-	(107)	(6.4%)	1,552
	2012	298	(101)	110	-	9	3.0%	307
	2013	7,778	(385)	83	-	(302)	(3.9%)	7,476
	2014	14,235	(369)	716	-	347	2.4%	14,582
	2015	22,698	(1,460)	(1,088)	-	(2,548)	(11.2%)	20,150
	2016	-	3,502	136	-	3,638	100.0%	3,638
Non Private Passenger Total		48,060	941	453	-	1,394	2.9%	49,454
Grand Total		84,123	994	(275)	-	719	0.9%	84,842

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

Newfoundland & Labrador - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(12)	-	(12)	-	-	1	1	(11)
1997	-	(2)	-	(2)	-	-	-	-	(2)
1998	-	5	-	5	-	-	1	1	6
1999	-	5	(64)	(59)	-	-	-	-	(59)
2000	-	(3)	(11)	(14)	-	-	-	-	(14)
2001	-	(3)	9	6	-	-	-	-	6
2002	-	1	34	35	-	-	-	-	35
2003	-	-	75	75	-	-	-	-	75
2004	555	(10)	106	651	-	-	55	55	706
2005	126	(46)	37	117	(1)	-	8	7	124
2006	-	4	85	89	-	-	-	-	89
2007	902	(303)	124	723	-	-	60	60	783
2008	220	66	54	340	(17)	4	27	14	354
2009	520	103	128	751	(7)	2	61	56	807
2010	427	390	186	1,003	(14)	4	81	71	1,074
2011	3,097	119	442	3,658	(69)	19	315	265	3,923
2012	6,036	(405)	346	5,977	(97)	25	553	481	6,458
2013	5,735	1,008	328	7,071	(124)	32	662	570	7,641
2014	9,388	1,886	330	11,604	(197)	53	1,107	963	12,567
2015	9,495	2,607	320	12,422	(233)	68	1,182	1,017	13,439
PAYs (sub-total):	36,501	5,410	2,529	44,440	(759)	207	4,113	3,561	48,001
CAY (2016)	10,610	5,012	496	16,118	(342)	104	1,521	1,283	17,401
claims liabilities:	47,111	10,422	3,025	60,558	(1,101)	311	5,634	4,844	65,402
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,192	(468)		13,724	(219)	62	932	775	13,993
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				74,282	(1,320)	373	6,566	5,619	79,395

EXHIBIT H

Projected Year-end Policy Liabilities

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

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New Brunswick

New Brunswick - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	10	1	11	-	-	2	2	13
1997	-	(2)	5	3	-	-	-	-	3
1998	-	2	4	6	-	-	-	-	6
1999	-	1	5	6	-	-	-	-	6
2000	-	1	4	5	-	-	-	-	5
2001	-	(1)	15	14	-	-	-	-	14
2002	1	(1)	50	50	-	-	2	2	52
2003	219	(20)	(10)	189	-	-	20	20	209
2004	76	48	(17)	107	(6)	2	12	8	115
2005	176	16	(110)	82	(5)	1	19	15	97
2006	189	(9)	114	294	(11)	3	19	11	305
2007	71	13	179	263	(5)	1	9	5	268
2008	796	234	219	1,249	(29)	9	101	81	1,330
2009	644	45	224	913	(11)	3	67	59	972
2010	582	170	240	992	(22)	6	73	57	1,049
2011	2,358	37	377	2,772	(39)	11	236	208	2,980
2012	2,500	(190)	383	2,693	(44)	13	226	195	2,888
2013	4,515	599	293	5,407	(90)	26	597	533	5,940
2014	4,334	892	312	5,538	(106)	29	609	532	6,070
2015	4,353	740	259	5,352	(120)	32	577	489	5,841
PAYs (sub-total):	20,814	2,585	2,547	25,946	(488)	136	2,569	2,217	28,163
CAY (2016)	4,488	2,893	122	7,503	(194)	59	837	702	8,205
claims liabilities:	25,302	5,478	2,669	33,449	(682)	195	3,406	2,919	36,368
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,825	(934)		8,891	(119)	31	482	394	8,891
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				42,340	(801)	226	3,888	3,313	45,259

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nova Scotia

Nova Scotia - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	(29)	(26)	-	-	2	2	(24)
1997	-	-	(14)	(14)	-	-	-	-	(14)
1998	-	6	4	10	-	-	-	-	10
1999	-	(1)	3	2	-	-	-	-	2
2000	-	1	6	7	-	-	-	-	7
2001	-	4	15	19	-	-	-	-	19
2002	-	14	1	15	-	-	1	1	16
2003	(11)	34	56	79	-	-	4	4	83
2004	388	29	119	536	(21)	6	40	25	561
2005	353	33	31	417	(21)	6	36	21	438
2006	1,007	(50)	328	1,285	(51)	14	91	54	1,339
2007	283	316	278	877	(34)	10	56	32	909
2008	526	23	443	992	(24)	7	53	36	1,028
2009	737	(234)	327	830	(8)	2	50	44	874
2010	999	126	272	1,397	(30)	8	110	88	1,485
2011	1,572	(158)	274	1,688	(42)	12	137	107	1,795
2012	2,722	(565)	249	2,406	(52)	15	255	218	2,624
2013	2,785	251	221	3,257	(80)	22	349	291	3,548
2014	2,937	718	154	3,809	(93)	26	420	353	4,162
2015	1,558	1,867	199	3,624	(93)	27	390	324	3,948
PAYs (sub-total):	15,856	2,417	2,937	21,210	(549)	155	1,994	1,600	22,810
CAY (2016)	3,351	2,525	102	5,978	(159)	45	674	560	6,538
claims liabilities:	19,207	4,942	3,039	27,188	(708)	200	2,668	2,160	29,348
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	7,719	(686)		7,033	(93)	26	446	379	7,033
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				34,221	(801)	226	3,114	2,539	36,381

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Prince Edward Island

Prince Edward Island - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
1997	-	(1)	1	-	-	-	-	-	-
1998	-	-	1	1	-	-	-	-	1
1999	-	(1)	1	-	-	-	-	-	-
2000	-	(1)	2	1	-	-	-	-	1
2001	-	-	2	2	-	-	-	-	2
2002	-	-	12	12	-	-	-	-	12
2003	-	(2)	16	14	-	-	-	-	14
2004	-	4	17	21	-	-	-	-	21
2005	187	-	68	255	-	-	19	19	274
2006	-	-	(158)	(158)	-	-	-	-	(158)
2007	-	(1)	28	27	-	-	-	-	27
2008	-	2	45	47	-	-	-	-	47
2009	-	3	43	46	-	-	-	-	46
2010	274	32	49	355	-	-	31	31	386
2011	869	29	(2)	896	(12)	3	88	79	975
2012	980	129	16	1,125	(63)	17	104	58	1,183
2013	171	320	57	548	(15)	4	48	37	585
2014	451	495	29	975	(28)	8	109	89	1,064
2015	629	665	56	1,350	(32)	9	152	129	1,479
PAYs (sub-total):	3,561	1,674	283	5,518	(150)	41	551	442	5,960
CAY (2016)	779	822	2	1,603	(38)	11	188	161	1,764
claims liabilities:	4,340	2,496	285	7,121	(188)	52	739	603	7,724
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,216	(212)		2,004	(22)	6	114	98	2,004
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				9,125	(210)	58	853	701	9,728

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

Ontario - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,045	(22)	13	3,036	-	-	310	310	3,346
1997	755	(9)	28	774	(16)	4	73	61	835
1998	-	11	19	30	-	-	1	1	31
1999	-	1	-	1	-	-	-	-	1
2000	509	(9)	19	519	-	-	50	50	569
2001	-	-	(62)	(62)	-	-	2	2	(60)
2002	786	538	212	1,536	-	-	133	133	1,669
2003	2,659	641	645	3,945	(116)	31	318	233	4,178
2004	3,440	(300)	1,149	4,289	(161)	44	298	181	4,470
2005	3,454	26	1,022	4,502	(188)	54	329	195	4,697
2006	2,149	1,130	1,146	4,425	(128)	37	315	224	4,649
2007	5,496	138	1,714	7,348	(282)	75	535	328	7,676
2008	943	896	1,280	3,119	(101)	28	174	101	3,220
2009	3,479	1,017	1,203	5,699	(170)	48	433	311	6,010
2010	4,210	36	1,237	5,483	(140)	38	411	309	5,792
2011	4,960	716	701	6,377	(178)	51	536	409	6,786
2012	10,806	(1,796)	1,404	10,414	(258)	72	1,095	909	11,323
2013	11,943	3,958	1,534	17,435	(347)	98	1,926	1,677	19,112
2014	6,659	7,557	1,001	15,217	(302)	85	2,071	1,854	17,071
2015	6,884	7,882	1,315	16,081	(351)	104	2,133	1,886	17,967
PAYs (sub-total):	72,177	22,411	15,580	110,168	(2,738)	769	11,143	9,174	119,342
CAY (2016)	5,428	11,313	954	17,695	(461)	130	2,410	2,079	19,774
claims liabilities:	77,605	33,724	16,534	127,863	(3,199)	899	13,553	11,253	139,116
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,098	(1,086)		17,012	(252)	70	1,182	1,000	17,012
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				144,875	(3,451)	969	14,735	12,253	156,128

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

Alberta - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	42	(14)	5	33	-	-	9	9	42
1997	-	(32)	15	(17)	-	-	3	3	(14)
1998	-	14	(3)	11	-	-	1	1	12
1999	-	6	13	19	-	-	1	1	20
2000	-	(16)	21	5	-	-	2	2	7
2001	-	24	29	53	-	-	2	2	55
2002	-	(12)	46	34	-	-	2	2	36
2003	47	(5)	80	122	-	-	5	5	127
2004	225	143	130	498	(20)	6	35	21	519
2005	293	84	(122)	255	(22)	6	36	20	275
2006	521	72	175	768	(37)	10	56	29	797
2007	953	(114)	378	1,217	(48)	13	79	44	1,261
2008	1,062	113	482	1,657	(28)	8	114	94	1,751
2009	1,050	342	407	1,799	(26)	8	137	119	1,918
2010	3,577	409	426	4,412	(65)	19	392	346	4,758
2011	6,804	974	439	8,217	(142)	39	764	661	8,878
2012	5,777	1,704	489	7,970	(157)	45	732	620	8,590
2013	8,423	2,796	478	11,697	(228)	59	1,343	1,174	12,871
2014	6,137	5,759	492	12,388	(274)	75	1,418	1,219	13,607
2015	11,463	5,425	470	17,358	(455)	126	1,949	1,620	18,978
PAYs (sub-total):	46,374	17,672	4,450	68,496	(1,502)	414	7,080	5,992	74,488
CAY (2016)	11,883	10,413	(163)	22,133	(533)	148	2,579	2,194	24,327
claims liabilities:	58,257	28,085	4,287	90,629	(2,035)	562	9,659	8,186	98,815
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	30,044	(2,616)		27,428	(341)	92	1,594	1,345	27,428
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				118,057	(2,376)	654	11,253	9,531	126,243

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Yukon

PPV & non-PPV

ending 2016

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

Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	1	-	1	-	-	-	-	1
1997	-	1	-	1	-	-	-	-	1
1998	-	1	-	1	-	-	-	-	1
1999	-	1	-	1	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	(66)	(66)	-	-	-	-	(66)
2006	-	-	17	17	-	-	-	-	17
2007	-	-	19	19	-	-	-	-	19
2008	-	18	19	37	-	-	1	1	38
2009	(4)	28	15	39	-	-	2	2	41
2010	153	16	15	184	(3)	1	17	15	199
2011	219	34	16	269	(4)	1	25	22	291
2012	24	158	17	199	(4)	1	18	15	214
2013	(9)	225	17	233	(5)	1	27	23	256
2014	85	330	(16)	399	(10)	3	49	42	441
2015	1,350	128	16	1,494	(41)	11	178	148	1,642
PAYs (sub-total):	1,818	943	69	2,830	(67)	18	317	268	3,098
CAY (2016)	602	304	(10)	896	(28)	8	109	89	985
claims liabilities:	2,420	1,247	59	3,726	(95)	26	426	357	4,083
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	989	(92)		897	(19)	5	61	47	897
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,623	(114)	31	487	404	4,980

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

Northwest Territories - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
1997	-	1	-	1	-	-	-	-	1
1998	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	17	17	-	-	-	-	17
2006	-	(2)	19	17	-	-	-	-	17
2007	-	3	31	34	-	-	-	-	34
2008	(3)	27	44	68	-	-	2	2	70
2009	156	21	40	217	(3)	1	18	16	233
2010	(10)	35	44	69	-	-	2	2	71
2011	178	47	45	270	(4)	1	23	20	290
2012	83	86	43	212	(3)	1	17	15	227
2013	489	73	41	603	(12)	4	69	61	664
2014	1,404	312	18	1,734	(42)	12	202	172	1,906
2015	1,101	(289)	39	851	(23)	7	91	75	926
PAYs (sub-total):	3,398	315	381	4,094	(87)	26	424	363	4,457
CAY (2016)	1,117	237	(101)	1,253	(34)	9	154	129	1,382
claims liabilities:	4,515	552	280	5,347	(121)	35	578	492	5,839
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,848	(185)		1,663	(16)	5	70	59	1,663
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				7,010	(137)	40	648	551	7,502

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV

ending 2016

Nunavut - Projected Balances as at Dec. 31, 2016 (\$000s)									
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	3	5	8	-	-	-	-	8
2008	-	1	7	8	-	-	-	-	8
2009	-	2	10	12	-	-	-	-	12
2010	-	16	14	30	-	-	2	2	32
2011	(10)	42	15	47	-	-	3	3	50
2012	(6)	72	15	81	(1)	-	6	5	86
2013	(16)	257	14	255	(5)	1	30	26	281
2014	445	318	48	811	(17)	5	79	67	878
2015	(13)	429	12	428	(10)	3	46	39	467
PAYs (sub-total):	400	1,138	140	1,678	(33)	9	166	142	1,820
CAY (2016)	136	352	(34)	454	(13)	4	54	45	499
claims liabilities:	536	1,490	106	2,132	(46)	13	220	187	2,319
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	784	(73)		711	(7)	2	29	24	711
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,843	(53)	15	249	211	3,030

EXHIBIT H

Projected Year-end Policy Liabilities

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

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,087	(34)	(10)	3,043	-	-	324	324	3,367
1997	755	(44)	35	746	(16)	4	76	64	810
1998	-	40	25	65	-	-	3	3	68
1999	-	14	(42)	(28)	-	-	1	1	(27)
2000	509	(28)	41	522	-	-	52	52	574
2001	-	25	8	33	-	-	4	4	37
2002	787	540	355	1,682	-	-	138	138	1,820
2003	2,914	649	862	4,425	(116)	31	347	262	4,687
2004	4,684	(88)	1,504	6,100	(208)	58	440	290	6,390
2005	4,589	113	877	5,579	(237)	67	447	277	5,856
2006	3,866	1,145	1,726	6,737	(227)	64	481	318	7,055
2007	7,705	55	2,756	10,516	(369)	99	739	469	10,985
2008	3,544	1,380	2,593	7,517	(199)	56	472	329	7,846
2009	6,582	1,327	2,397	10,306	(225)	64	768	607	10,913
2010	10,212	1,230	2,483	13,925	(274)	76	1,119	921	14,846
2011	20,047	1,840	2,307	24,194	(490)	137	2,127	1,774	25,968
2012	28,922	(807)	2,962	31,077	(679)	189	3,006	2,516	33,593
2013	34,036	9,487	2,983	46,506	(906)	247	5,051	4,392	50,898
2014	31,840	18,267	2,368	52,475	(1,069)	296	6,064	5,291	57,766
2015	36,820	19,454	2,686	58,960	(1,358)	387	6,698	5,727	64,687
PAYs (sub-total):	200,899	54,565	28,916	284,380	(6,373)	1,775	28,357	23,759	308,139
CAY (2016)	38,394	33,871	1,368	73,633	(1,802)	518	8,526	7,242	80,875
claims liabilities:	239,293	88,436	30,284	358,013	(8,175)	2,293	36,883	31,001	389,014
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	85,715	(6,352)		79,363	(1,088)	299	4,910	4,121	79,632
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				437,376	(9,263)	2,592	41,793	35,122	468,646