



FACILITY ASSOCIATION RESIDUAL MARKET

JANUARY 2017 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2017)

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

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

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

1.3 Consideration of Recent Legal Decisions Changes in Legislation / Regulation¹

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below (there have been no changes in these descriptions since last month's Highlights).

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

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

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

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>.

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

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

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

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

1.4 Harmonized Sales Tax - Atlantic Provinces

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

province from 13% to 15%.

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

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

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

1.5 Ontario FARM Bodily Injury Case Reserve summary

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

In the recent Ontario Divisional Court decision in Carr v. Modi (November 18, 2016; 2016 ONSC 7255), the court of appeal ruled that the change to prejudgment interest for non-pecuniary losses² from a set level of 5% to the level that applies to pecuniary losses is a matter of substantive law, not procedural, and is presumed not to have retroactive effect (i.e. indexed prejudgment interest rates applies only to accidents where notification was provided to the insurer on or after January 1, 2015). FA's current view is consistent with this Ontario Divisional Court decision, and no adjustments have been made to the provisions for accident years 2014 and prior as a result.

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

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."

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

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

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

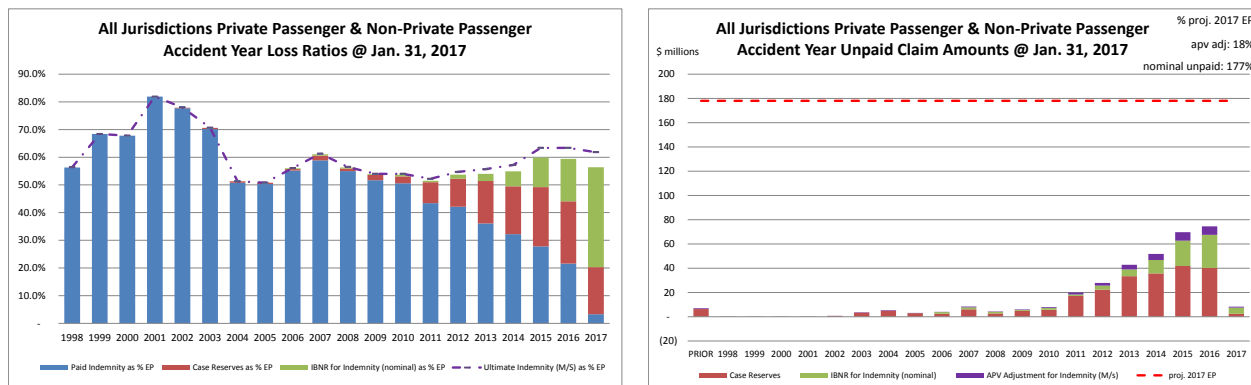
In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence⁴ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2015 (3rd column) and from December 31, 2015 to settlement (4th column).

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

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

1.6 Current Provision Summary

The charts immediately below show the current levels of **indemnity only**⁵ claims amounts booked by accident year⁶. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2017 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$31.6 million – see table at the top of the next page) represents 18% of the earned premium projected for the full year 2017 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table below, the associated \$6.2 million of actuarial present value adjustments would be released into future net operating results.

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

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

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

claim liabilities (\$000s)

	amt	%
case	233,531	67.5%
ibnr	81,070	23.4%
M/S apv adj	31,619	9.1%
M/S indemnity	346,220	100.0%
retro claims	34,896	
retro apv adj	6,217	
M/S total	387,333	

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

“retro apv adj” row.

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

premium liabilities (\$000s)

	amt	%
unearned prem	78,692	108.0%
prem def/(dpac)	(6,142)	(8.4%)
M/S apv adjust.	334	0.5%
M/S total	72,884	100.0%

policy liabilities (\$000s)

	amt	%
claim	349,497	75.9%
premium	72,550	15.8%
M/S apv adjust.	38,170	8.3%
M/S total	460,217	100.0%

2 Activity During the Month of January 2017⁷

2.1 Recorded Premium and Claims Activity

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

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

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	3,202	20	3,081	1,170	(2,123)	(1,257)	958	(87)
AB	4,516	184	2,720	(837)	(83)	1,381	2,637	544
NL	2,322	94	1,210	(466)	773	732	1,983	266
NB	1,715	81	845	(241)	1,341	1,754	2,186	1,513
NS	1,488	89	1,156	432	173	425	1,329	857
PE	394	12	105	40	(22)	(69)	83	(29)
YT	151	3	139	105	(129)	(131)	10	(26)
NT	374	7	175	58	(31)	(3)	143	54
NU	105	7	(3)	(10)	(5)	(16)	(9)	(27)
TOTAL	14,268	498	9,427	250	(106)	2,816	9,321	3,066

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	0	0	4,423	683	(2,920)	126	1,503	809
2015	(29)	(29)	695	(1,212)	(24)	965	671	(247)
2016	38	38	3,836	794	420	1,446	4,256	2,240
2017	14,258	488	472	(16)	2,419	280	2,891	264
TOTAL	14,268	498	9,427	250	(106)	2,816	9,321	3,066

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

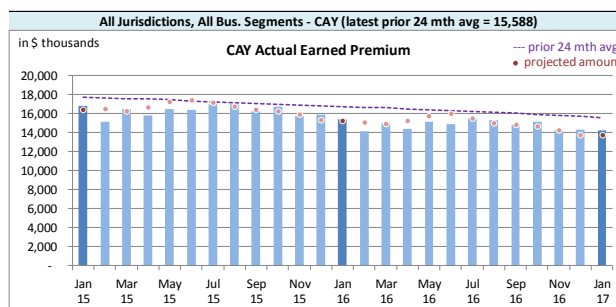
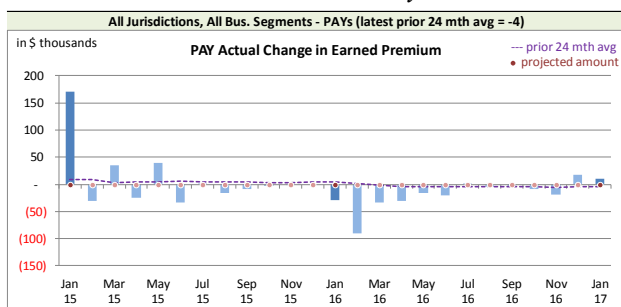
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.

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

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

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

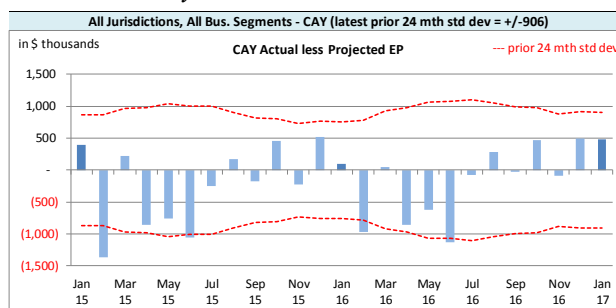
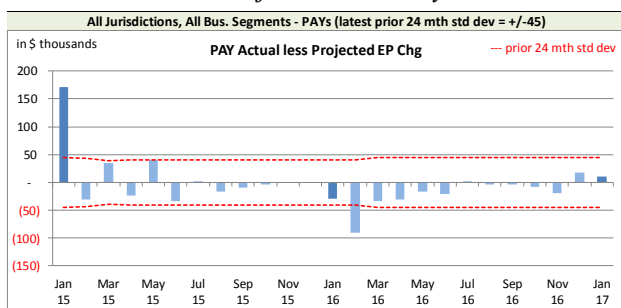
FARM Actual Earned Premium by Calendar Month



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

The associated variance between the actual changes and the projections from the previous month are shown in the charts 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)	15,588
std dev	45	906
A-P <> std dev	2	4
% <> std dev	8.0%	16.0%
norm <> std dev	31.7%	31.7%

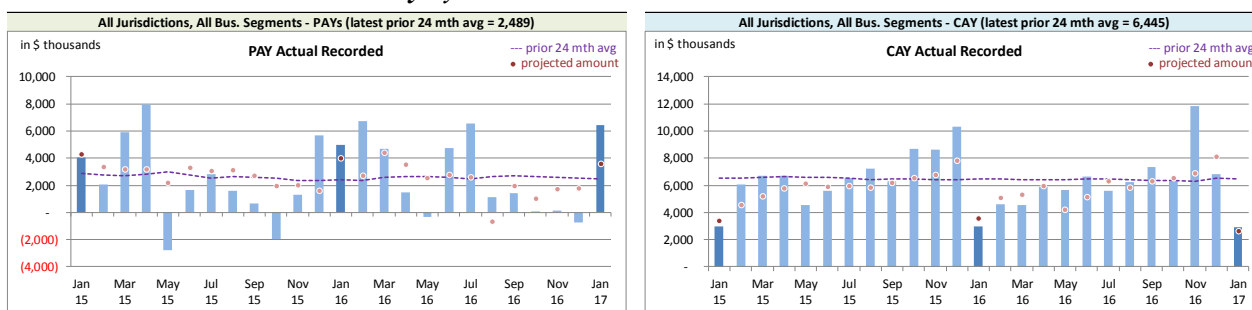
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not seem to be biased (ignoring the prior accident years' (PAYs) variances) and it does appear to generate variances within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

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

2.1.b AvsP: Recorded Indemnity

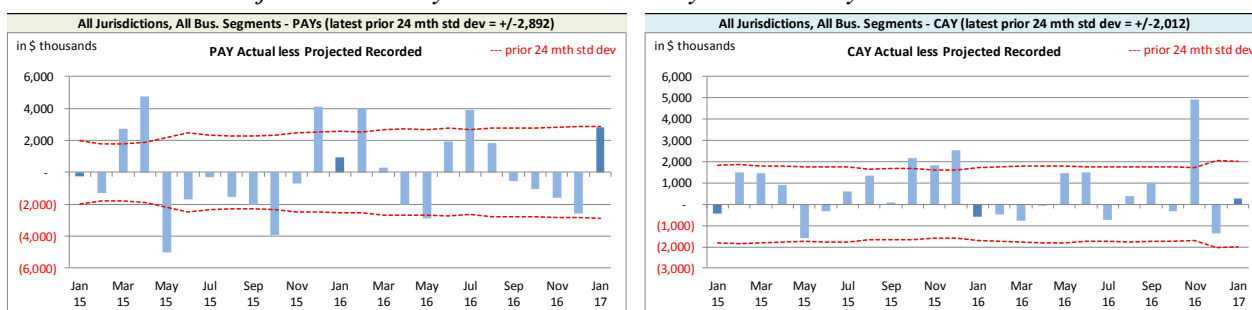
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



Recorded indemnity activity variances from the previous month’s projections are shown in the charts 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	
Mthly Avg Recorded (prior 24 mths)	PAYs	CAY
	2,489	6,445
std dev	2,892	2,012
A-P <> std dev	8	4
% <> std dev	32.0%	16.0%
norm <> std dev	31.7%	31.7%

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

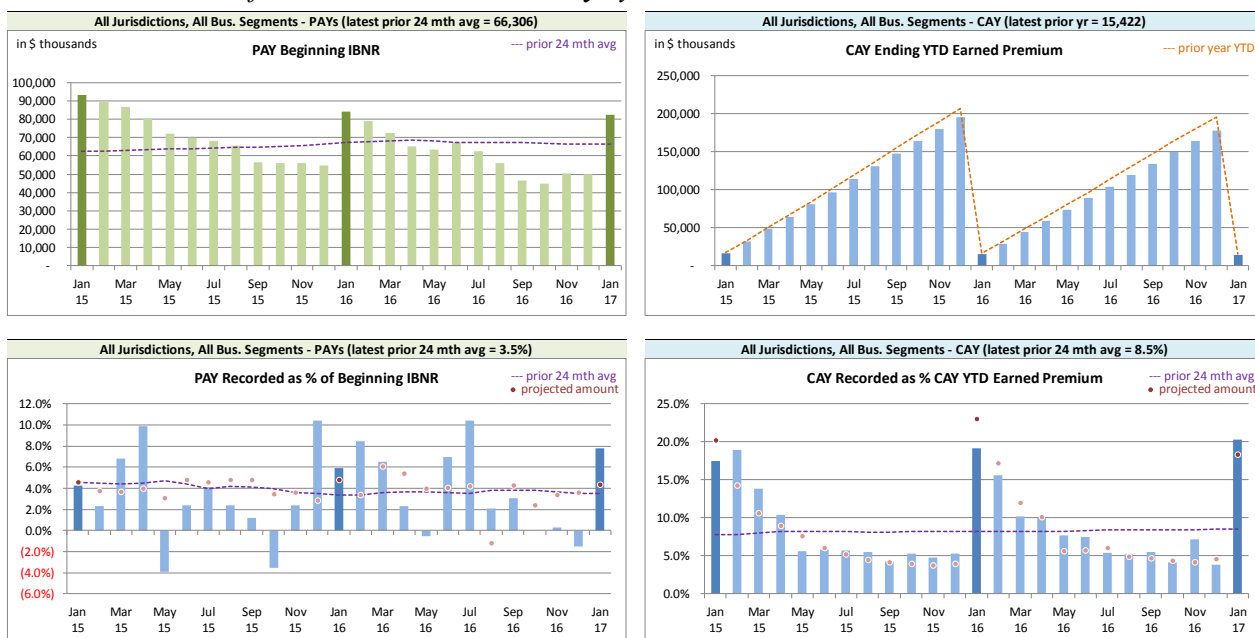
of bias to the end of 2015 (where actuals tended to be lower than our projections). We were unable to identify any particular source of bias to-date (we project at a more granular level i.e. jurisdiction, business segment and accident year), but continue to review to look for ways to improve the projections.

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

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

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

FARM Levels that influence⁹ Recorded Indemnity by Calendar Month



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

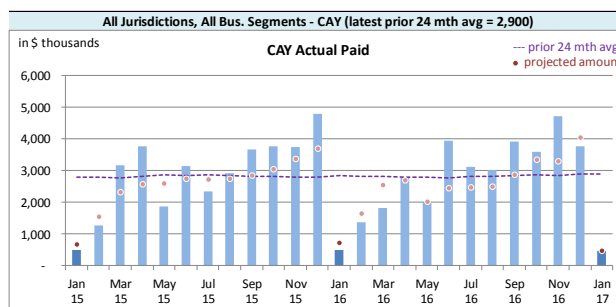
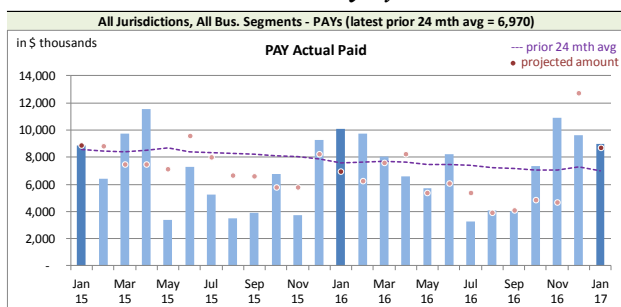
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

2.1.c AvsP: Paid Indemnity

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

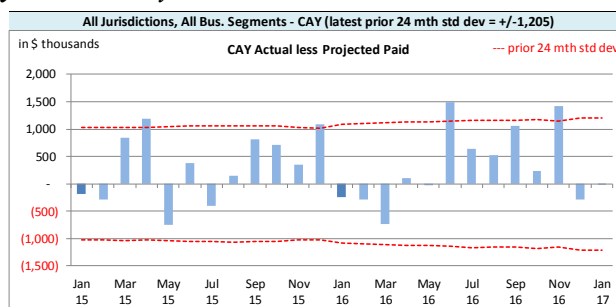
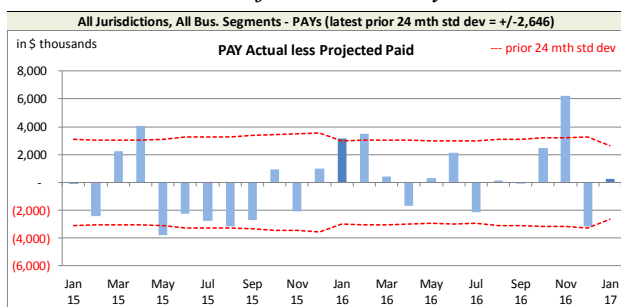
⁹Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected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

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		6,970	2,900
std dev		2,646	1,205
A-P <> std dev		5	4
% <> std dev		20.0%	16.0%
norm <> std dev		31.7%	31.7%

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

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

The current accident year (CAY) **paid indemnity** variances have fallen outside of one standard deviation of the preceding 24-month period approximately 16% of the time, suggesting that the projection process performs better than simply projecting based on the prior 24-month average. However, there may be evidence of bias, as actuals tend to be higher than our projections. For the more recent months, we note that the ratio of CAY **paid indemnity** to year-to-date earned premium have come in higher than recent historical ratios. We are looking into this issue.

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

FARM Levels that influence¹⁰ Paid Indemnity by Calendar Month



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

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

2.2 Actuarial Provisions

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

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

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

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

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (September 30, 2016 for all jurisdictions). The table immediately below summarizes variances in provisions included in the January 2017 Participation Report and the associated one-month projections from last month's Report.

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

Table 02a		actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	27,732	(809)	(3,185)	12	19,901	(78)	44,448 (875)
2015	20,872	231	(961)	(16)	8,043	151	27,954 366
2016	27,320	(2,219)	(1,151)	15	8,193	(94)	34,362 (2,298)
2017	5,146	17	(134)	(6)	913	31	5,925 42
TOTAL	81,070	(2,780)	(5,431)	5	37,050	10	112,689 (2,765)

The IBNR provision is \$2.8 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as "allowed claims expenses" (see footnote 5 on page 8). The table at the top of the next page summarizes the variances in these "Retro Claims Provisions" included in the January 2017 Participation Report and the one-month projections from last month's Report. The variances reflect earned premium variances by jurisdiction, and variances in payments for allowed claims expenses relative to projections.

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

Table 02b		actuarial present value adjustments					
Accident Year	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	29,668	(134)	(742)	(1)	4,613	434	33,539 299
2015	3,453	56	(49)	(1)	1,161	29	4,565 84
2016	1,659	59	(42)	(1)	1,184	(7)	2,801 51
2017	116	2	(3)	-	95	-	208 2
TOTAL	34,896	(17)	(836)	(3)	7,053	456	41,113 436

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 2017 Participation Report and the one-month projections from last month’s Report. The variances are mainly driven by the unearned premium balance variance (at the jurisdiction level).

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
	balance:	(6,142)	109	334	95	(5,808)	204
	balance as % unearned premium:	(7.8%)	-	0.4%	0.1%	(7.4%)	0.1%
	actual unearned premium:	78,692					
	less projected:	(1,527)					

3 Ultimate Loss Ratio Matching Method

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

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

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

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

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

recorded claims amounts pertaining to “prior accident years”¹⁴ during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

The table immediately below summarizes the calendar year-to-date results for indemnity as well as Servicing Carrier claims fees & allowed claims expenses. In determining the ratios to earned premium, the calendar year-to-date earned premium has been used, which includes earned premium associated with the current accident year but also earned premium adjustments related to prior accident years.

FARM Calendar Year-to-Date Indemnity, Claims Fees & Allowed Claims Expense Summary (\$ thousands)

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	(132)	(0.9%)	(790)	(5.5%)	(922)	(6.5%)	#N/A	#N/A
CAY	9,727	68.2%	380	2.7%	10,107	70.8%	#N/A	#N/A
TOTAL	9,595	67.2%	(410)	(2.9%)	9,185	64.4%	#N/A	#N/A

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

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

6 EXHIBITS

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

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	44,000	76,000	74,000	72,000
	2008	23,000	22,000	23,000	23,000
	2009	39,000	40,000	37,000	36,000
	2010	15,000	18,000	19,000	19,000
	2011	300,000	302,000	299,000	294,000
	2012	301,000	297,000	294,000	289,000
	2013	301,000	301,000	290,000	285,000
	2014	1,505,000	1,373,000	1,257,000	1,199,000
	2015	1,463,000	1,359,000	1,248,000	1,190,000
	2016	3,376,000	2,600,000	2,263,000	2,094,000
	2017		621,000	707,000	1,032,000
Private Passenger Total		7,367,000	7,009,000	6,511,000	6,533,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	138,000	142,000	138,000	136,000
	2008		-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	(9,000)	(7,000)	(7,000)	(6,000)
	2011	141,000	143,000	145,000	142,000
	2012	321,000	322,000	321,000	316,000
	2013	403,000	463,000	458,000	450,000
	2014	1,339,000	1,321,000	1,313,000	1,289,000
	2015	1,305,000	1,251,000	1,245,000	1,193,000
	2016	2,953,000	2,661,000	2,651,000	2,521,000
	2017		455,000	728,000	748,000
Non Private Passenger Total		6,594,000	6,754,000	6,995,000	6,792,000
Grand Total		13,961,000	13,763,000	13,506,000	13,325,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	(19,000)	(20,000)	(18,000)	(16,000)
	2008	58,000	324,000	318,000	312,000
	2009	55,000	56,000	57,000	55,000
	2010	116,000	114,000	112,000	109,000
	2011	356,000	356,000	341,000	334,000
	2012	318,000	322,000	314,000	308,000
	2013	153,000	152,000	145,000	143,000
	2014	1,023,000	606,000	587,000	575,000
	2015	2,144,000	2,183,000	2,024,000	1,896,000
	2016	1,566,000	1,056,000	976,000	900,000
	2017		351,000	403,000	619,000
Private Passenger Total		5,770,000	5,500,000	5,259,000	5,235,000
Non Private Passenger	prior	33,000	35,000	41,000	40,000
	2008		1,000	-	-
	2009	31,000	29,000	33,000	33,000
	2010	43,000	29,000	29,000	28,000
	2011	113,000	106,000	102,000	100,000
	2012	182,000	184,000	179,000	177,000
	2013	479,000	(370,000)	(337,000)	(327,000)
	2014	205,000	190,000	193,000	193,000
	2015	1,056,000	980,000	918,000	881,000
	2016	1,511,000	1,324,000	1,216,000	1,135,000
	2017		208,000	270,000	382,000
Non Private Passenger Total		3,653,000	2,716,000	2,644,000	2,642,000
Grand Total		9,423,000	8,216,000	7,903,000	7,877,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	541,000	546,000	536,000	527,000
	2008	272,000	266,000	259,000	255,000
	2009	13,000	87,000	81,000	80,000
	2010	73,000	(2,000)	(3,000)	(1,000)
	2011	3,000	4,000	4,000	4,000
	2012	60,000	61,000	60,000	59,000
	2013	164,000	171,000	171,000	167,000
	2014	580,000	487,000	477,000	463,000
	2015	877,000	971,000	930,000	891,000
	2016	1,833,000	1,619,000	1,503,000	1,389,000
	2017		14,000	180,000	353,000
Private Passenger Total		4,416,000	4,224,000	4,198,000	4,187,000
Non Private Passenger	prior	14,000	16,000	16,000	16,000
	2008	20,000	26,000	21,000	21,000
	2009	(5,000)	(5,000)	(5,000)	(5,000)
	2010	27,000	35,000	21,000	20,000
	2011	77,000	78,000	83,000	81,000
	2012	93,000	83,000	79,000	78,000
	2013	213,000	182,000	164,000	161,000
	2014	613,000	249,000	236,000	230,000
	2015	1,694,000	1,727,000	1,685,000	1,659,000
	2016	2,735,000	2,519,000	2,439,000	2,404,000
	2017		308,000	612,000	931,000
Non Private Passenger Total		5,481,000	5,218,000	5,351,000	5,596,000
Grand Total		9,897,000	9,442,000	9,549,000	9,783,000

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	20,000	20,000	20,000	19,000
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	28,000	30,000	29,000	29,000
	2011	56,000	57,000	61,000	61,000
	2012	15,000	15,000	15,000	15,000
	2013	53,000	53,000	52,000	51,000
	2014	238,000	240,000	235,000	231,000
	2015	483,000	488,000	484,000	476,000
	2016	324,000	367,000	360,000	353,000
	2017	90,000	145,000	223,000	
Private Passenger Total		1,216,000	1,359,000	1,400,000	1,457,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	-	-	-	-
	2010	-	-	-	-
	2011	19,000	24,000	16,000	15,000
	2012	51,000	53,000	61,000	60,000
	2013	59,000	59,000	58,000	56,000
	2014	16,000	17,000	13,000	13,000
	2015	450,000	449,000	433,000	418,000
	2016	277,000	165,000	159,000	157,000
	2017	85,000	144,000	180,000	
Non Private Passenger Total		869,000	849,000	881,000	896,000
Grand Total		2,085,000	2,208,000	2,281,000	2,353,000

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	4,844,000	4,904,000	4,884,000	4,788,000
	2008	422,000	423,000	414,000	407,000
	2009	450,000	438,000	428,000	420,000
	2010	715,000	715,000	683,000	669,000
	2011	(110,000)	(369,000)	(364,000)	(356,000)
	2012	521,000	470,000	470,000	455,000
	2013	1,175,000	1,091,000	1,057,000	988,000
	2014	1,296,000	1,324,000	1,279,000	1,183,000
	2015	2,268,000	2,138,000	2,079,000	1,823,000
	2016	3,594,000	3,199,000	3,098,000	2,561,000
	2017		515,000	951,000	1,333,000
Private Passenger Total		15,175,000	14,848,000	14,979,000	14,271,000
Non Private Passenger	prior	570,000	611,000	610,000	596,000
	2008	384,000	374,000	371,000	363,000
	2009	331,000	330,000	301,000	294,000
	2010	423,000	453,000	443,000	434,000
	2011	973,000	976,000	957,000	939,000
	2012	1,789,000	1,872,000	1,840,000	1,804,000
	2013	3,568,000	3,562,000	3,455,000	3,386,000
	2014	3,867,000	3,914,000	3,782,000	3,652,000
	2015	7,116,000	7,020,000	6,611,000	6,230,000
	2016	7,018,000	6,738,000	6,309,000	5,854,000
	2017		1,117,000	2,000,000	2,961,000
Non Private Passenger Total		26,039,000	26,967,000	26,679,000	26,513,000
Grand Total		41,214,000	41,815,000	41,658,000	40,784,000

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: 0.62%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201612	201701	201702	201703
Private Passenger	prior		(31,000)	(176,000)	(170,000)	(165,000)
	2008		58,000	57,000	57,000	56,000
	2009		52,000	52,000	51,000	50,000
	2010		438,000	428,000	418,000	409,000
	2011		473,000	471,000	459,000	450,000
	2012		953,000	943,000	921,000	903,000
	2013		1,076,000	1,147,000	1,128,000	1,102,000
	2014		2,437,000	2,435,000	2,402,000	2,346,000
	2015		2,423,000	2,433,000	2,396,000	2,331,000
	2016		3,168,000	3,072,000	3,051,000	2,977,000
	2017			305,000	544,000	726,000
Private Passenger Total			11,047,000	11,167,000	11,257,000	11,185,000
Non Private Passenger	prior		(509,000)	(503,000)	(489,000)	(479,000)
	2008		119,000	120,000	106,000	104,000
	2009		144,000	142,000	139,000	135,000
	2010		251,000	251,000	240,000	236,000
	2011		474,000	379,000	370,000	362,000
	2012		685,000	687,000	679,000	665,000
	2013		2,197,000	2,204,000	2,135,000	2,076,000
	2014		2,996,000	2,943,000	2,839,000	2,732,000
	2015		5,667,000	5,244,000	4,952,000	4,661,000
	2016		8,550,000	7,117,000	6,607,000	6,061,000
	2017			1,713,000	2,988,000	3,785,000
Non Private Passenger Total			20,574,000	20,297,000	20,566,000	20,338,000
Grand Total			31,621,000	31,464,000	31,823,000	31,523,000

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

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

discount rate: 0.62%

interest rate margin: 25 basis pts

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: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2008	17,000	17,000	17,000	17,000
	2009	24,000	23,000	23,000	23,000
	2010	4,000	4,000	4,000	4,000
	2011	47,000	47,000	46,000	44,000
	2012	97,000	99,000	96,000	93,000
	2013	175,000	176,000	173,000	169,000
	2014	395,000	398,000	390,000	382,000
	2015	601,000	630,000	610,000	590,000
	2016	653,000	650,000	616,000	586,000
	2017		48,000	108,000	175,000
Private Passenger Total		2,014,000	2,093,000	2,084,000	2,084,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008		-	-	-
	2009		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012	8,000	8,000	8,000	8,000
	2013	73,000	74,000	78,000	77,000
	2014	188,000	188,000	187,000	185,000
	2015	224,000	160,000	163,000	161,000
	2016	382,000	371,000	381,000	378,000
	2017		15,000	46,000	84,000
Non Private Passenger Total		878,000	819,000	866,000	896,000
Grand Total		2,892,000	2,912,000	2,950,000	2,980,000

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				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2008	1,000	1,000	1,000	1,000
	2009		-	-	-
	2010	6,000	6,000	6,000	6,000
	2011	13,000	13,000	13,000	13,000
	2012	26,000	26,000	26,000	26,000
	2013	28,000	28,000	26,000	26,000
	2014	51,000	51,000	50,000	49,000
	2015	191,000	199,000	192,000	185,000
	2016	140,000	143,000	130,000	118,000
	2017		11,000	15,000	15,000
Private Passenger Total		454,000	476,000	457,000	437,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012	7,000	7,000	7,000	7,000
	2013	20,000	20,000	20,000	20,000
	2014	91,000	90,000	90,000	90,000
	2015	183,000	186,000	184,000	183,000
	2016	229,000	229,000	232,000	232,000
	2017		24,000	46,000	64,000
Non Private Passenger Total		530,000	556,000	579,000	596,000
Grand Total		984,000	1,032,000	1,036,000	1,033,000

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				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	5,403,000	5,354,000	5,330,000	5,229,000
	2008	858,000	1,117,000	1,096,000	1,078,000
	2009	646,000	709,000	690,000	677,000
	2010	1,369,000	1,287,000	1,243,000	1,220,000
	2011	1,336,000	1,079,000	1,052,000	1,034,000
	2012	2,345,000	2,287,000	2,249,000	2,200,000
	2013	3,211,000	3,204,000	3,125,000	3,012,000
	2014	7,688,000	7,078,000	6,838,000	6,586,000
	2015	10,723,000	10,677,000	10,235,000	9,649,000
	2016	14,987,000	13,040,000	12,326,000	11,300,000
	2017		1,979,000	3,098,000	4,545,000
Private Passenger Total		48,566,000	47,811,000	47,282,000	46,530,000
Non Private Passenger	prior	248,000	303,000	318,000	311,000
	2008	522,000	520,000	497,000	487,000
	2009	504,000	499,000	471,000	460,000
	2010	738,000	764,000	729,000	715,000
	2011	1,803,000	1,712,000	1,679,000	1,645,000
	2012	3,157,000	3,237,000	3,195,000	3,136,000
	2013	7,062,000	6,244,000	6,081,000	5,949,000
	2014	9,407,000	9,054,000	8,794,000	8,524,000
	2015	17,895,000	17,277,000	16,448,000	15,641,000
	2016	23,945,000	21,322,000	20,191,000	18,937,000
	2017		3,946,000	6,893,000	9,212,000
Non Private Passenger Total		65,281,000	64,878,000	65,296,000	65,017,000
Grand Total		113,847,000	112,689,000	112,578,000	111,547,000

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	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	(17,000)	(17,000)	(17,000)	(17,000)
	2008	2,000	2,000	2,000	2,000
	2009	6,000	7,000	7,000	7,000
	2010	(5,000)	2,000	2,000	2,000
	2011	160,000	160,000	157,000	154,000
	2012	34,000	34,000	33,000	32,000
	2013	(62,000)	(62,000)	(61,000)	(60,000)
	2014	881,000	746,000	642,000	597,000
	2015	773,000	672,000	564,000	519,000
	2016	2,468,000	1,738,000	1,408,000	1,253,000
	2017		531,000	544,000	801,000
Private Passenger Total		4,240,000	3,813,000	3,281,000	3,290,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	129,000	129,000	126,000	124,000
	2008		-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	(27,000)	(26,000)	(25,000)	(24,000)
	2011	55,000	55,000	54,000	53,000
	2012	108,000	108,000	107,000	105,000
	2013	279,000	339,000	337,000	330,000
	2014	1,081,000	1,071,000	1,066,000	1,045,000
	2015	843,000	792,000	792,000	744,000
	2016	2,415,000	2,123,000	2,112,000	1,985,000
	2017		410,000	639,000	618,000
Non Private Passenger Total		4,886,000	5,004,000	5,211,000	4,983,000
Grand Total		9,126,000	8,817,000	8,492,000	8,273,000

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

EXHIBIT B

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	(54,000)	(59,000)	(57,000)	(55,000)
	2008	8,000	279,000	273,000	268,000
	2009	37,000	37,000	36,000	35,000
	2010	84,000	84,000	82,000	80,000
	2011	220,000	222,000	218,000	214,000
	2012	216,000	225,000	220,000	216,000
	2013	(60,000)	(55,000)	(54,000)	(53,000)
	2014	655,000	247,000	235,000	230,000
	2015	1,679,000	1,710,000	1,556,000	1,432,000
	2016	1,076,000	588,000	517,000	455,000
	2017		290,000	295,000	464,000
Private Passenger Total		3,861,000	3,568,000	3,321,000	3,286,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	10,000	10,000	10,000	10,000
	2010	26,000	13,000	13,000	13,000
	2011	43,000	37,000	36,000	35,000
	2012	83,000	83,000	81,000	79,000
	2013	171,000	(679,000)	(652,000)	(639,000)
	2014	(3,000)	(17,000)	(16,000)	(15,000)
	2015	837,000	757,000	696,000	661,000
	2016	1,290,000	1,114,000	1,003,000	923,000
	2017		180,000	220,000	313,000
Non Private Passenger Total		2,465,000	1,506,000	1,399,000	1,388,000
Grand Total		6,326,000	5,074,000	4,720,000	4,674,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia	
AccountCode Desc	Undiscounted	
	IBNR Provision	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	477,000	479,000	470,000	461,000
	2008	244,000	243,000	238,000	233,000
	2009	(24,000)	54,000	53,000	52,000
	2010	42,000	(33,000)	(32,000)	(31,000)
	2011	(7,000)	(7,000)	(7,000)	(7,000)
	2012	21,000	21,000	21,000	21,000
	2013	8,000	21,000	21,000	21,000
	2014	415,000	337,000	330,000	323,000
	2015	641,000	734,000	705,000	677,000
	2016	1,523,000	1,339,000	1,239,000	1,140,000
	2017		(16,000)	121,000	266,000
Private Passenger Total		3,340,000	3,172,000	3,159,000	3,156,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2008	6,000	7,000	7,000	7,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	54,000	55,000	54,000	53,000
	2012	46,000	40,000	39,000	38,000
	2013	(19,000)	(40,000)	(39,000)	(38,000)
	2014	391,000	39,000	38,000	37,000
	2015	1,428,000	1,466,000	1,429,000	1,408,000
	2016	2,332,000	2,134,000	2,070,000	2,039,000
	2017		265,000	530,000	811,000
Non Private Passenger Total		4,236,000	3,964,000	4,126,000	4,353,000
Grand Total		7,576,000	7,136,000	7,285,000	7,509,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	-	-	-	-
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	-	-	-	-
	2012	14,000	14,000	14,000	14,000
	2013	49,000	49,000	48,000	47,000
	2014	192,000	192,000	188,000	184,000
	2015	359,000	364,000	357,000	350,000
	2016	190,000	235,000	228,000	221,000
	2017	-	79,000	125,000	194,000
Private Passenger Total		802,000	931,000	958,000	1,008,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	-	-	-	-
	2010	-	-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	12,000	15,000	15,000	15,000
	2013	53,000	53,000	52,000	51,000
	2014	(5,000)	(5,000)	(5,000)	(5,000)
	2015	393,000	393,000	377,000	362,000
	2016	170,000	63,000	60,000	58,000
	2017	-	76,000	129,000	158,000
Non Private Passenger Total		621,000	593,000	626,000	637,000
Grand Total		1,423,000	1,524,000	1,584,000	1,645,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	3,050,000	3,058,000	2,997,000	2,938,000
	2008	382,000	382,000	374,000	367,000
	2009	272,000	277,000	271,000	266,000
	2010	504,000	508,000	498,000	488,000
	2011	(277,000)	(540,000)	(529,000)	(518,000)
	2012	154,000	129,000	126,000	118,000
	2013	800,000	805,000	789,000	726,000
	2014	837,000	904,000	886,000	797,000
	2015	1,826,000	1,698,000	1,656,000	1,408,000
	2016	3,075,000	2,700,000	2,605,000	2,084,000
	2017		451,000	831,000	1,171,000
Private Passenger Total		10,623,000	10,372,000	10,504,000	9,845,000
Non Private Passenger	prior	293,000	304,000	297,000	291,000
	2008	328,000	328,000	321,000	315,000
	2009	189,000	193,000	189,000	185,000
	2010	376,000	406,000	398,000	390,000
	2011	564,000	569,000	558,000	547,000
	2012	1,179,000	1,370,000	1,343,000	1,316,000
	2013	2,342,000	2,367,000	2,320,000	2,274,000
	2014	2,802,000	2,862,000	2,762,000	2,652,000
	2015	5,480,000	5,366,000	4,990,000	4,641,000
	2016	5,506,000	5,230,000	4,812,000	4,379,000
	2017		977,000	1,726,000	2,558,000
Non Private Passenger Total		19,059,000	19,972,000	19,716,000	19,548,000
Grand Total		29,682,000	30,344,000	30,220,000	29,393,000

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	
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	201612	201701	201702	201703
 Private Passenger	prior	(77,000)	(222,000)	(217,000)	(212,000)
	2008	43,000	43,000	42,000	41,000
	2009	48,000	48,000	47,000	46,000
	2010	306,000	302,000	296,000	290,000
	2011	293,000	293,000	287,000	281,000
	2012	775,000	757,000	742,000	727,000
	2013	871,000	938,000	919,000	901,000
	2014	1,991,000	1,983,000	1,943,000	1,924,000
	2015	1,974,000	1,975,000	1,935,000	1,916,000
	2016	2,765,000	2,677,000	2,650,000	2,623,000
	2017		267,000	472,000	627,000
Private Passenger Total		8,989,000	9,061,000	9,116,000	9,164,000
 Non Private Passenger	prior	(578,000)	(573,000)	(560,000)	(548,000)
	2008	10,000	17,000	17,000	17,000
	2009	118,000	119,000	117,000	115,000
	2010	190,000	190,000	186,000	182,000
	2011	131,000	78,000	76,000	74,000
	2012	307,000	312,000	306,000	300,000
	2013	1,451,000	1,490,000	1,445,000	1,402,000
	2014	2,088,000	2,031,000	1,950,000	1,872,000
	2015	4,087,000	3,662,000	3,442,000	3,235,000
	2016	6,958,000	5,675,000	5,221,000	4,751,000
	2017		1,517,000	2,630,000	3,279,000
Non Private Passenger Total		14,762,000	14,518,000	14,830,000	14,679,000
Grand Total		23,751,000	23,579,000	23,946,000	23,843,000

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	<input type="button" value="v"/>
AccountCode Desc	Undiscounted	
	IBNR Provision	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	5,000	5,000	5,000	5,000
	2008	7,000	7,000	7,000	7,000
	2009	12,000	12,000	12,000	12,000
	2010	(30,000)	(30,000)	(29,000)	(28,000)
	2011	181,000	181,000	177,000	173,000
	2012	50,000	50,000	49,000	48,000
	2013	78,000	78,000	76,000	74,000
	2014	147,000	147,000	144,000	141,000
	2015	127,000	128,000	125,000	122,000
	2016	295,000	296,000	290,000	284,000
	2017		22,000	40,000	61,000
Private Passenger Total		872,000	896,000	896,000	899,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2008	1,000	1,000	1,000	1,000
	2009		-	-	-
	2010	2,000	2,000	2,000	2,000
	2011	5,000	5,000	5,000	5,000
	2012	11,000	11,000	11,000	11,000
	2013	46,000	46,000	46,000	46,000
	2014	77,000	127,000	126,000	125,000
	2015	124,000	185,000	183,000	181,000
	2016	255,000	173,000	171,000	169,000
	2017		18,000	51,000	64,000
Non Private Passenger Total		522,000	569,000	597,000	605,000
Grand Total		1,394,000	1,465,000	1,493,000	1,504,000

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	<input type="button" value="Y"/>
AccountCode Desc	Undiscounted IBNR Provision	<input type="button" value="Y"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 0.00%

interest rate margin: 0 basis pts





Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2008	15,000	15,000	15,000	15,000
	2009	9,000	9,000	9,000	9,000
	2010	4,000	4,000	4,000	4,000
	2011	35,000	35,000	34,000	33,000
	2012	80,000	81,000	79,000	77,000
	2013	156,000	156,000	153,000	150,000
	2014	264,000	264,000	259,000	254,000
	2015	446,000	475,000	461,000	447,000
	2016	568,000	573,000	544,000	517,000
	2017		35,000	85,000	140,000
Private Passenger Total		1,578,000	1,648,000	1,644,000	1,647,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	7,000	7,000	7,000	7,000
	2013	25,000	25,000	24,000	24,000
	2014	80,000	80,000	78,000	76,000
	2015	202,000	145,000	148,000	147,000
	2016	346,000	336,000	346,000	343,000
	2017		12,000	39,000	74,000
Non Private Passenger Total		663,000	608,000	645,000	674,000
Grand Total		2,241,000	2,256,000	2,289,000	2,321,000

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

EXHIBIT B






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

page 9 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM 				
BusinessSegment Desc 	Acc Year 	201612	201701	201702	201703
 Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2008	1,000	1,000	1,000	1,000
	2009		-	-	-
	2010	5,000	5,000	5,000	5,000
	2011	12,000	12,000	12,000	12,000
	2012	19,000	19,000	19,000	19,000
	2013	25,000	25,000	24,000	24,000
	2014	46,000	46,000	45,000	44,000
	2015	174,000	182,000	175,000	168,000
	2016	125,000	128,000	115,000	103,000
	2017		10,000	13,000	13,000
Private Passenger Total		405,000	426,000	407,000	387,000
 Non Private Passenger	prior		-	-	-
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012	6,000	6,000	6,000	6,000
	2013	18,000	18,000	18,000	18,000
	2014	37,000	37,000	37,000	37,000
	2015	166,000	168,000	167,000	166,000
	2016	198,000	198,000	198,000	198,000
	2017		22,000	41,000	57,000
Non Private Passenger Total		425,000	449,000	467,000	482,000
Grand Total		830,000	875,000	874,000	869,000

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

EXHIBIT B

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc ▼	Acc Year ▼	201612	201701	201702	201703
Private Passenger	prior	3,383,000	3,243,000	3,180,000	3,119,000
	2008	701,000	971,000	951,000	933,000
	2009	360,000	444,000	435,000	427,000
	2010	909,000	841,000	825,000	809,000
	2011	617,000	356,000	349,000	342,000
	2012	1,363,000	1,330,000	1,303,000	1,272,000
	2013	1,865,000	1,955,000	1,915,000	1,830,000
	2014	5,428,000	4,866,000	4,672,000	4,494,000
	2015	7,999,000	7,938,000	7,534,000	7,039,000
	2016	12,085,000	10,274,000	9,596,000	8,680,000
	2017		1,669,000	2,526,000	3,737,000
Private Passenger Total		34,710,000	33,887,000	33,286,000	32,682,000
Non Private Passenger	prior	(138,000)	(122,000)	(119,000)	(115,000)
	2008	341,000	349,000	342,000	336,000
	2009	314,000	319,000	313,000	307,000
	2010	566,000	584,000	573,000	562,000
	2011	853,000	800,000	784,000	768,000
	2012	1,759,000	1,952,000	1,915,000	1,877,000
	2013	4,366,000	3,619,000	3,551,000	3,468,000
	2014	6,548,000	6,225,000	6,036,000	5,824,000
	2015	13,560,000	12,934,000	12,224,000	11,545,000
	2016	19,470,000	17,046,000	15,993,000	14,845,000
	2017		3,477,000	6,005,000	7,932,000
Non Private Passenger Total		47,639,000	47,183,000	47,617,000	47,349,000
Grand Total		82,349,000	81,070,000	80,903,000	80,031,000

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

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

page 1 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	373,000	378,000	370,000	366,000
	2008	50,000	49,000	48,000	47,000
	2009	100,000	100,000	98,000	97,000
	2010	172,000	173,000	170,000	167,000
	2011	395,000	348,000	221,000	218,000
	2012	393,000	372,000	368,000	365,000
	2013	348,000	348,000	317,000	312,000
	2014	373,000	373,000	412,000	407,000
	2015	458,000	459,000	450,000	446,000
	2016	699,000	676,000	440,000	435,000
	2017		43,000	86,269	131,269
Private Passenger Total		3,361,000	3,319,000	2,980,269	2,991,269
<input checked="" type="checkbox"/> Non Private Passenger	prior	118,000	119,000	118,000	117,000
	2008	22,000	21,000	22,000	22,000
	2009	37,000	37,000	35,000	35,000
	2010	55,000	55,000	54,000	53,000
	2011	112,000	100,000	64,000	63,000
	2012	100,000	95,000	95,000	94,000
	2013	87,000	87,000	80,000	79,000
	2014	102,000	102,000	114,000	113,000
	2015	137,000	137,000	136,000	135,000
	2016	232,000	223,000	146,000	144,000
	2017		15,000	29,418	43,418
Non Private Passenger Total		1,002,000	991,000	893,418	898,418
Grand Total		4,363,000	4,310,000	3,873,687	3,889,687

EXHIBIT C-1

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

page 2 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	186,000	182,000	173,000	169,000
	2008	153,000	153,000	149,000	144,000
	2009	171,000	170,000	164,000	159,000
	2010	118,000	117,000	114,000	110,000
	2011	274,000	248,000	183,000	178,000
	2012	322,000	322,000	315,000	308,000
	2013	285,000	285,000	277,000	270,000
	2014	329,000	329,000	258,000	251,000
	2015	334,000	334,000	325,000	319,000
	2016	149,000	137,000	256,000	250,000
	2017		15,000	24,715	39,715
Private Passenger Total		2,321,000	2,292,000	2,238,715	2,197,715
Non Private Passenger	prior	140,000	137,000	134,000	130,000
	2008	127,000	129,000	124,000	121,000
	2009	143,000	142,000	141,000	138,000
	2010	99,000	100,000	96,000	94,000
	2011	208,000	186,000	139,000	136,000
	2012	237,000	238,000	233,000	229,000
	2013	201,000	201,000	198,000	194,000
	2014	213,000	212,000	168,000	165,000
	2015	205,000	205,000	202,000	199,000
	2016	89,000	81,000	154,000	152,000
	2017		9,000	15,502	22,502
Non Private Passenger Total		1,662,000	1,640,000	1,604,502	1,580,502
Grand Total		3,983,000	3,932,000	3,843,217	3,778,217

EXHIBIT C-1

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

page 3 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	840,000	841,000	815,000	801,000
	2008	411,000	407,000	392,000	384,000
	2009	299,000	298,000	286,000	281,000
	2010	166,000	166,000	162,000	159,000
	2011	164,000	164,000	138,000	135,000
	2012	151,000	151,000	149,000	147,000
	2013	159,000	151,000	149,000	147,000
	2014	116,000	116,000	128,000	126,000
	2015	145,000	145,000	142,000	139,000
	2016	114,000	114,000	140,000	138,000
	2017		11,000	19,968	28,968
Private Passenger Total		2,565,000	2,564,000	2,520,968	2,485,968
Non Private Passenger	prior	191,000	191,000	191,000	189,000
	2008	118,000	122,000	116,000	114,000
	2009	123,000	118,000	119,000	117,000
	2010	116,000	118,000	110,000	107,000
	2011	161,000	161,000	138,000	134,000
	2012	168,000	168,000	162,000	159,000
	2013	194,000	184,000	179,000	176,000
	2014	153,000	153,000	168,000	164,000
	2015	197,000	197,000	192,000	189,000
	2016	155,000	155,000	192,000	188,000
	2017		14,000	26,335	37,335
Non Private Passenger Total		1,576,000	1,581,000	1,593,335	1,574,335
Grand Total		4,141,000	4,145,000	4,114,303	4,060,303

EXHIBIT C-1

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

page 4 of 10

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	(21,000)	(21,000)	(21,000)	(19,000)
	2008	41,000	41,000	40,000	39,000
	2009	35,000	35,000	34,000	33,000
	2010	30,000	30,000	29,000	28,000
	2011	53,000	51,000	37,000	36,000
	2012	(18,000)	(18,000)	(18,000)	(18,000)
	2013	45,000	44,000	43,000	42,000
	2014	28,000	29,000	49,000	48,000
	2015	74,000	74,000	74,000	73,000
	2016	58,000	56,000	61,000	60,000
	2017		-	2,513	2,513
Private Passenger Total		325,000	321,000	330,513	324,513
<input checked="" type="checkbox"/> Non Private Passenger	prior	(13,000)	(13,000)	(13,000)	(12,000)
	2008	20,000	21,000	21,000	21,000
	2009	20,000	20,000	21,000	21,000
	2010	19,000	18,000	18,000	18,000
	2011	30,000	29,000	22,000	22,000
	2012	(10,000)	(10,000)	(10,000)	(10,000)
	2013	29,000	28,000	27,000	25,000
	2014	19,000	19,000	31,000	29,000
	2015	50,000	49,000	49,000	48,000
	2016	38,000	36,000	38,000	38,000
	2017		-	1,323	3,323
Non Private Passenger Total		202,000	197,000	205,323	203,323
Grand Total		527,000	518,000	535,836	527,836

EXHIBIT C-1

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

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	5,855,000	5,863,000	5,636,000	5,469,000
	2008	1,224,000	1,223,000	1,173,000	1,138,000
	2009	930,000	853,000	814,000	790,000
	2010	779,000	775,000	734,000	712,000
	2011	748,000	663,000	925,000	897,000
	2012	1,246,000	1,099,000	1,065,000	1,038,000
	2013	840,000	830,000	796,000	772,000
	2014	512,000	511,000	707,000	687,000
	2015	634,000	632,000	607,000	590,000
	2016	399,000	400,000	581,000	566,000
	2017		35,000	72,503	102,503
Private Passenger Total		13,167,000	12,884,000	13,110,503	12,761,503
Non Private Passenger	prior	1,871,000	1,876,000	1,827,000	1,788,000
	2008	572,000	563,000	547,000	537,000
	2009	532,000	489,000	465,000	455,000
	2010	587,000	585,000	567,000	555,000
	2011	600,000	531,000	750,000	735,000
	2012	1,146,000	1,012,000	992,000	975,000
	2013	1,285,000	1,273,000	1,239,000	1,216,000
	2014	955,000	955,000	1,339,000	1,315,000
	2015	1,409,000	1,406,000	1,372,000	1,347,000
	2016	883,000	887,000	1,303,000	1,280,000
	2017		77,000	150,457	216,457
Non Private Passenger Total		9,840,000	9,654,000	10,551,457	10,419,457
Grand Total		23,007,000	22,538,000	23,661,960	23,180,960

EXHIBIT C-1

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

page 6 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	289,000	240,000	235,000	232,000
	2008	133,000	132,000	130,000	128,000
	2009	108,000	108,000	104,000	103,000
	2010	86,000	86,000	84,000	82,000
	2011	107,000	108,000	105,000	102,000
	2012	116,000	116,000	112,000	110,000
	2013	111,000	112,000	109,000	107,000
	2014	106,000	106,000	104,000	101,000
	2015	128,000	128,000	126,000	110,000
	2016	25,000	26,000	107,000	96,000
	2017		(1,000)	(1,563)	(563)
Private Passenger Total		1,209,000	1,161,000	1,214,437	1,170,437
Non Private Passenger	prior	492,000	383,000	378,000	376,000
	2008	461,000	460,000	443,000	439,000
	2009	386,000	383,000	373,000	369,000
	2010	302,000	303,000	293,000	290,000
	2011	360,000	361,000	355,000	351,000
	2012	416,000	415,000	411,000	406,000
	2013	439,000	438,000	432,000	428,000
	2014	459,000	459,000	452,000	448,000
	2015	590,000	592,000	583,000	521,000
	2016	122,000	123,000	566,000	513,000
	2017		(3,000)	(8,036)	(10,036)
Non Private Passenger Total		4,027,000	3,914,000	4,277,964	4,130,964
Grand Total		5,236,000	5,075,000	5,492,401	5,301,401

EXHIBIT C-1

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

page 7 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	(23,000)	(23,000)	(22,000)	(21,000)
	2008	13,000	13,000	13,000	13,000
	2009	9,000	9,000	9,000	9,000
	2010	6,000	6,000	6,000	6,000
	2011	10,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013		-	-	-
	2014	(10,000)	(10,000)	7,000	7,000
	2015	22,000	22,000	21,000	21,000
	2016	(3,000)	(4,000)	9,000	9,000
	2017		-	10	10
Private Passenger Total		32,000	28,000	58,010	59,010
<input checked="" type="checkbox"/> Non Private Passenger	prior	(7,000)	(7,000)	(7,000)	(7,000)
	2008	8,000	8,000	8,000	8,000
	2009	8,000	8,000	8,000	8,000
	2010	7,000	7,000	7,000	7,000
	2011	12,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	(13,000)	(13,000)	10,000	10,000
	2015	32,000	32,000	31,000	31,000
	2016	(9,000)	(10,000)	15,000	15,000
	2017		-	(1,103)	(103)
Non Private Passenger Total		46,000	41,000	86,897	87,897
Grand Total		78,000	69,000	144,907	146,907

EXHIBIT C-1

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

page 8 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	56,000	57,000	57,000	57,000
	2008	36,000	36,000	37,000	37,000
	2009	34,000	33,000	33,000	33,000
	2010	26,000	26,000	26,000	26,000
	2011	30,000	30,000	30,000	30,000
	2012	31,000	31,000	31,000	31,000
	2013	38,000	38,000	38,000	38,000
	2014	45,000	46,000	50,000	46,000
	2015	104,000	105,000	104,000	104,000
	2016	(53,000)	(56,000)	33,000	33,000
	2017		(3,000)	(6,245)	(8,245)
Private Passenger Total		347,000	343,000	432,755	426,755
<input checked="" type="checkbox"/> Non Private Passenger	prior	16,000	16,000	16,000	16,000
	2008	11,000	11,000	11,000	11,000
	2009	10,000	10,000	10,000	10,000
	2010	9,000	9,000	9,000	9,000
	2011	10,000	10,000	10,000	10,000
	2012	11,000	11,000	11,000	11,000
	2013	15,000	15,000	15,000	15,000
	2014	16,000	16,000	17,000	15,000
	2015	35,000	35,000	35,000	35,000
	2016	(19,000)	(20,000)	13,000	13,000
	2017		(1,000)	(2,527)	(3,527)
Non Private Passenger Total		114,000	112,000	144,473	141,473
Grand Total		461,000	455,000	577,228	568,228

EXHIBIT C-1

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

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	3,000	3,000	3,000	3,000
	2008	6,000	6,000	6,000	6,000
	2009	7,000	7,000	7,000	7,000
	2010	7,000	7,000	7,000	7,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	(9,000)	(9,000)	(9,000)	(9,000)
	2014	20,000	20,000	11,000	11,000
	2015	7,000	7,000	7,000	7,000
	2016	(10,000)	(10,000)	7,000	7,000
	2017		(1,000)	(1,679)	(1,679)
Private Passenger Total		48,000	47,000	54,321	54,321
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	2,000	2,000	2,000	2,000
	2009	4,000	4,000	4,000	4,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	16,000	16,000	9,000	9,000
	2015	6,000	6,000	6,000	6,000
	2016	(13,000)	(13,000)	9,000	9,000
	2017		(2,000)	(2,863)	(3,863)
Non Private Passenger Total		26,000	24,000	38,137	37,137
Grand Total		74,000	71,000	92,458	91,458

EXHIBIT C-1

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

page 10 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year	▼	201612	201701	201702	201703
Private Passenger	prior		7,558,000	7,520,000	7,246,000	7,057,000
	2008		2,067,000	2,060,000	1,988,000	1,936,000
	2009		1,693,000	1,613,000	1,549,000	1,512,000
	2010		1,390,000	1,386,000	1,332,000	1,297,000
	2011		1,789,000	1,627,000	1,654,000	1,611,000
	2012		2,258,000	2,090,000	2,039,000	1,998,000
	2013		1,817,000	1,799,000	1,720,000	1,679,000
	2014		1,519,000	1,520,000	1,726,000	1,684,000
	2015		1,906,000	1,906,000	1,856,000	1,809,000
	2016		1,378,000	1,339,000	1,634,000	1,594,000
	2017			99,000	196,491	294,491
Private Passenger Total			23,375,000	22,959,000	22,940,491	22,471,491
Non Private Passenger	prior		2,810,000	2,704,000	2,646,000	2,599,000
	2008		1,341,000	1,337,000	1,294,000	1,275,000
	2009		1,263,000	1,211,000	1,176,000	1,157,000
	2010		1,198,000	1,199,000	1,158,000	1,137,000
	2011		1,499,000	1,392,000	1,492,000	1,465,000
	2012		2,083,000	1,944,000	1,909,000	1,879,000
	2013		2,242,000	2,218,000	2,162,000	2,125,000
	2014		1,920,000	1,919,000	2,308,000	2,268,000
	2015		2,661,000	2,659,000	2,606,000	2,511,000
	2016		1,478,000	1,462,000	2,436,000	2,352,000
	2017			109,000	208,506	305,506
Non Private Passenger Total			18,495,000	18,154,000	19,395,506	19,073,506
Grand Total			41,870,000	41,113,000	42,335,997	41,544,997

EXHIBIT C-2

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

page 1 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
ShareYMM					
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	331,000	331,000	327,000	323,000
	2008	45,000	45,000	44,000	43,000
	2009	92,000	92,000	91,000	90,000
	2010	157,000	157,000	155,000	153,000
	2011	357,000	328,000	203,000	200,000
	2012	329,000	309,000	306,000	303,000
	2013	271,000	271,000	266,000	261,000
	2014	272,000	272,000	314,000	309,000
	2015	344,000	344,000	339,000	335,000
	2016	546,000	546,000	288,000	284,000
	2017		31,000	62,269	94,269
Private Passenger Total		2,744,000	2,726,000	2,395,269	2,395,269
Non Private Passenger	prior	106,000	106,000	105,000	104,000
	2008	20,000	20,000	20,000	20,000
	2009	34,000	34,000	33,000	33,000
	2010	50,000	50,000	49,000	48,000
	2011	102,000	94,000	58,000	57,000
	2012	84,000	79,000	78,000	77,000
	2013	68,000	68,000	67,000	66,000
	2014	75,000	75,000	87,000	86,000
	2015	103,000	103,000	102,000	101,000
	2016	180,000	180,000	95,000	94,000
	2017		10,000	20,418	31,418
Non Private Passenger Total		822,000	819,000	714,418	717,418
Grand Total		3,566,000	3,545,000	3,109,687	3,112,687

EXHIBIT C-2

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

page 2 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	147,000	147,000	143,000	139,000
	2008	141,000	141,000	137,000	133,000
	2009	157,000	157,000	152,000	147,000
	2010	108,000	108,000	105,000	102,000
	2011	243,000	218,000	170,000	165,000
	2012	290,000	290,000	284,000	278,000
	2013	238,000	238,000	232,000	226,000
	2014	267,000	267,000	197,000	191,000
	2015	262,000	262,000	256,000	250,000
	2016	76,000	76,000	198,000	192,000
	2017		7,000	11,715	18,715
Private Passenger Total		1,929,000	1,911,000	1,885,715	1,841,715
Non Private Passenger	prior	112,000	112,000	110,000	108,000
	2008	117,000	117,000	115,000	113,000
	2009	131,000	131,000	128,000	125,000
	2010	91,000	91,000	89,000	87,000
	2011	183,000	163,000	128,000	125,000
	2012	213,000	213,000	210,000	207,000
	2013	168,000	168,000	165,000	162,000
	2014	174,000	174,000	129,000	126,000
	2015	161,000	161,000	159,000	157,000
	2016	45,000	45,000	120,000	118,000
	2017		4,000	7,502	10,502
Non Private Passenger Total		1,395,000	1,379,000	1,360,502	1,338,502
Grand Total		3,324,000	3,290,000	3,246,217	3,180,217

EXHIBIT C-2

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

page 3 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	768,000	768,000	753,000	740,000
	2008	377,000	377,000	369,000	362,000
	2009	274,000	274,000	269,000	264,000
	2010	152,000	152,000	149,000	146,000
	2011	152,000	152,000	127,000	124,000
	2012	140,000	140,000	138,000	136,000
	2013	130,000	123,000	121,000	119,000
	2014	90,000	90,000	103,000	101,000
	2015	113,000	113,000	111,000	109,000
	2016	74,000	74,000	101,000	99,000
	2017		6,000	11,968	17,968
Private Passenger Total		2,270,000	2,269,000	2,252,968	2,217,968
Non Private Passenger	prior	176,000	176,000	174,000	172,000
	2008	112,000	112,000	110,000	108,000
	2009	112,000	112,000	110,000	108,000
	2010	107,000	107,000	105,000	103,000
	2011	150,000	150,000	125,000	122,000
	2012	156,000	156,000	153,000	150,000
	2013	159,000	151,000	148,000	145,000
	2014	118,000	118,000	135,000	132,000
	2015	154,000	154,000	151,000	148,000
	2016	101,000	101,000	138,000	135,000
	2017		8,000	15,335	22,335
Non Private Passenger Total		1,345,000	1,345,000	1,364,335	1,345,335
Grand Total		3,615,000	3,614,000	3,617,303	3,563,303

EXHIBIT C-2

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

page 4 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts







Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
 Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	27,000	27,000	26,000	25,000
	2011	43,000	41,000	34,000	33,000
	2012	(22,000)	(22,000)	(22,000)	(22,000)
	2013	41,000	41,000	40,000	39,000
	2014	19,000	19,000	40,000	39,000
	2015	56,000	56,000	55,000	54,000
	2016	37,000	37,000	42,000	41,000
	2017		(1,000)	(487)	(1,487)
Private Passenger Total		223,000	220,000	236,513	229,513
 Non Private Passenger	prior	(20,000)	(20,000)	(19,000)	(18,000)
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	17,000	17,000	17,000	17,000
	2011	26,000	24,000	21,000	21,000
	2012	(13,000)	(13,000)	(13,000)	(13,000)
	2013	26,000	26,000	25,000	24,000
	2014	12,000	12,000	25,000	24,000
	2015	38,000	38,000	37,000	36,000
	2016	24,000	24,000	27,000	26,000
	2017		(1,000)	(677)	323
Non Private Passenger Total		148,000	145,000	157,323	155,323
Grand Total		371,000	365,000	393,836	384,836

EXHIBIT C-2

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

page 5 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	5,414,000	5,409,000	5,247,000	5,090,000
	2008	1,143,000	1,142,000	1,108,000	1,075,000
	2009	863,000	795,000	771,000	748,000
	2010	721,000	718,000	696,000	675,000
	2011	637,000	554,000	867,000	841,000
	2012	1,102,000	970,000	945,000	920,000
	2013	694,000	687,000	666,000	645,000
	2014	390,000	389,000	597,000	579,000
	2015	492,000	489,000	473,000	458,000
	2016	263,000	263,000	449,000	436,000
	2017		24,000	47,503	69,503
Private Passenger Total		11,719,000	11,440,000	11,866,503	11,536,503
Non Private Passenger	prior	1,729,000	1,727,000	1,692,000	1,657,000
	2008	527,000	526,000	515,000	505,000
	2009	490,000	451,000	442,000	433,000
	2010	540,000	538,000	527,000	516,000
	2011	505,000	438,000	694,000	680,000
	2012	1,009,000	888,000	873,000	858,000
	2013	1,057,000	1,047,000	1,025,000	1,004,000
	2014	726,000	724,000	1,122,000	1,100,000
	2015	1,094,000	1,087,000	1,064,000	1,041,000
	2016	585,000	585,000	1,008,000	988,000
	2017		51,000	99,457	146,457
Non Private Passenger Total		8,262,000	8,062,000	9,061,457	8,928,457
Grand Total		19,981,000	19,502,000	20,927,960	20,464,960

EXHIBIT C-2

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

page 6 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	250,000	203,000	200,000	197,000
	2008	122,000	122,000	120,000	118,000
	2009	99,000	99,000	97,000	95,000
	2010	79,000	79,000	77,000	75,000
	2011	98,000	98,000	96,000	94,000
	2012	105,000	105,000	103,000	101,000
	2013	102,000	102,000	100,000	98,000
	2014	95,000	95,000	93,000	91,000
	2015	86,000	86,000	84,000	82,000
	2016	(20,000)	(20,000)	63,000	62,000
	2017		(2,000)	(4,563)	(5,563)
Private Passenger Total		1,016,000	967,000	1,028,437	1,007,437
Non Private Passenger	prior	443,000	342,000	340,000	338,000
	2008	426,000	426,000	422,000	418,000
	2009	354,000	354,000	350,000	346,000
	2010	277,000	277,000	274,000	271,000
	2011	330,000	330,000	327,000	324,000
	2012	382,000	382,000	378,000	374,000
	2013	403,000	403,000	399,000	395,000
	2014	412,000	412,000	408,000	404,000
	2015	400,000	400,000	396,000	392,000
	2016	(110,000)	(110,000)	337,000	334,000
	2017		(12,000)	(24,036)	(36,036)
Non Private Passenger Total		3,317,000	3,204,000	3,606,964	3,559,964
Grand Total		4,333,000	4,171,000	4,635,401	4,567,401

EXHIBIT C-2

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

page 7 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
<input checked="" type="checkbox"/> Private Passenger	prior	(30,000)	(30,000)	(29,000)	(28,000)
	2008	12,000	12,000	12,000	12,000
	2009	8,000	8,000	8,000	8,000
	2010	5,000	5,000	5,000	5,000
	2011	8,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	(11,000)	(11,000)	6,000	6,000
	2015	11,000	11,000	11,000	11,000
	2016	(7,000)	(7,000)	5,000	5,000
	2017		-	10	(990)
Private Passenger Total		2,000	-	30,010	30,010
<input checked="" type="checkbox"/> Non Private Passenger	prior	(12,000)	(12,000)	(11,000)	(11,000)
	2008	7,000	7,000	7,000	7,000
	2009	7,000	7,000	7,000	7,000
	2010	6,000	6,000	6,000	6,000
	2011	10,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(14,000)	(14,000)	9,000	9,000
	2015	17,000	17,000	17,000	17,000
	2016	(15,000)	(15,000)	9,000	9,000
	2017		-	(2,103)	(2,103)
Non Private Passenger Total		12,000	9,000	54,897	54,897
Grand Total		14,000	9,000	84,907	84,907

EXHIBIT C-2

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

page 8 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
ShareYYMM <input type="button" value="v"/>					
BusinessSegment Desc <input type="button" value="v"/>	Acc Year <input type="button" value="v"/>	201612	201701	201702	201703
Private Passenger	prior	52,000	52,000	52,000	52,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	24,000	24,000	24,000	24,000
	2011	27,000	27,000	27,000	27,000
	2012	28,000	28,000	28,000	28,000
	2013	31,000	31,000	31,000	31,000
	2014	23,000	23,000	27,000	27,000
	2015	91,000	91,000	91,000	91,000
	2016	(66,000)	(66,000)	23,000	23,000
	2017		(4,000)	(9,245)	(13,245)
Private Passenger Total		275,000	271,000	358,755	354,755
Non Private Passenger	prior	15,000	15,000	15,000	15,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	8,000	8,000	8,000	8,000
	2011	9,000	9,000	9,000	9,000
	2012	10,000	10,000	10,000	10,000
	2013	12,000	12,000	12,000	12,000
	2014	8,000	8,000	9,000	9,000
	2015	30,000	30,000	30,000	30,000
	2016	(24,000)	(24,000)	9,000	9,000
	2017		(2,000)	(3,527)	(5,527)
Non Private Passenger Total		87,000	85,000	117,473	115,473
Grand Total		362,000	356,000	476,228	470,228

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	3,000	3,000	3,000	3,000
	2008	5,000	5,000	5,000	5,000
	2009	6,000	6,000	6,000	6,000
	2010	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	15,000	15,000	6,000	6,000
	2015	6,000	6,000	6,000	6,000
	2016	(13,000)	(13,000)	4,000	4,000
	2017		(1,000)	(1,679)	(1,679)
Private Passenger Total		33,000	32,000	39,321	39,321
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	2,000	2,000	2,000	2,000
	2009	4,000	4,000	4,000	4,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	12,000	12,000	5,000	5,000
	2015	5,000	5,000	5,000	5,000
	2016	(17,000)	(17,000)	5,000	5,000
	2017		(2,000)	(2,863)	(3,863)
Non Private Passenger Total		14,000	12,000	26,137	25,137
Grand Total		47,000	44,000	65,458	64,458

EXHIBIT C-2

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201612	201701	201702	201703
Private Passenger	prior	6,888,000	6,836,000	6,651,000	6,473,000
	2008	1,916,000	1,915,000	1,865,000	1,817,000
	2009	1,562,000	1,494,000	1,456,000	1,419,000
	2010	1,279,000	1,276,000	1,243,000	1,211,000
	2011	1,572,000	1,431,000	1,537,000	1,497,000
	2012	1,987,000	1,835,000	1,797,000	1,759,000
	2013	1,496,000	1,482,000	1,445,000	1,408,000
	2014	1,160,000	1,159,000	1,383,000	1,349,000
	2015	1,461,000	1,458,000	1,426,000	1,396,000
	2016	890,000	890,000	1,173,000	1,146,000
	2017		60,000	117,491	177,491
Private Passenger Total		20,211,000	19,836,000	20,093,491	19,652,491
Non Private Passenger	prior	2,551,000	2,448,000	2,408,000	2,367,000
	2008	1,240,000	1,239,000	1,220,000	1,202,000
	2009	1,160,000	1,121,000	1,102,000	1,084,000
	2010	1,100,000	1,098,000	1,079,000	1,060,000
	2011	1,320,000	1,220,000	1,374,000	1,350,000
	2012	1,854,000	1,728,000	1,702,000	1,676,000
	2013	1,883,000	1,865,000	1,831,000	1,798,000
	2014	1,523,000	1,521,000	1,929,000	1,895,000
	2015	2,002,000	1,995,000	1,961,000	1,927,000
	2016	769,000	769,000	1,748,000	1,718,000
	2017		56,000	109,506	163,506
Non Private Passenger Total		15,402,000	15,060,000	16,463,506	16,240,506
Grand Total		35,613,000	34,896,000	36,556,997	35,892,997

EXHIBIT D

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

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Jurisdiction Desc	ShareYMM 201612	201701	201702	201703
Private Passenger	Newfoundland & Labrador	85.7%	85.7%	84.9%	85.0%
	New Brunswick	79.0%	79.0%	78.2%	78.2%
	Nova Scotia	83.8%	83.8%	83.0%	83.2%
	Prince Edward Island	59.9%	59.8%	59.2%	59.2%
	Ontario	69.1%	69.1%	68.1%	68.2%
	Alberta	74.3%	74.3%	74.0%	74.2%
	Yukon	82.9%	82.7%	82.0%	81.4%
	Northwest Territories	61.3%	61.3%	60.9%	60.9%
	Nunavut	40.1%	39.4%	39.3%	39.3%
Non Private Passenger	Newfoundland & Labrador	109.8%	109.8%	109.1%	109.1%
	New Brunswick	65.8%	65.8%	65.1%	65.1%
	Nova Scotia	77.7%	77.7%	76.9%	77.1%
	Prince Edward Island	72.3%	72.4%	72.0%	71.7%
	Ontario	74.4%	74.5%	73.4%	73.4%
	Alberta	69.5%	69.5%	69.3%	69.4%
	Yukon	67.6%	67.5%	67.0%	67.1%
	Northwest Territories	49.4%	49.6%	48.6%	48.7%
	Nunavut	54.6%	54.1%	54.4%	54.6%
Grand Total		75.3%	75.2%	74.7%	74.9%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Jurisdiction Desc	ShareYMM 201612	201701	201702	201703
Private Passenger	Newfoundland & Labrador	79.6%	79.6%	79.6%	79.7%
	New Brunswick	73.0%	73.0%	72.9%	73.0%
	Nova Scotia	77.3%	77.3%	77.3%	77.4%
	Prince Edward Island	55.1%	55.1%	54.9%	55.0%
	Ontario	63.1%	63.1%	63.1%	63.2%
	Alberta	68.7%	68.7%	68.6%	68.7%
	Yukon	76.1%	76.0%	75.8%	75.1%
	Northwest Territories	57.0%	57.0%	57.0%	57.0%
	Nunavut	37.9%	37.5%	37.2%	37.2%
Non Private Passenger	Newfoundland & Labrador	101.7%	101.7%	101.8%	101.8%
	New Brunswick	60.9%	60.9%	60.9%	60.9%
	Nova Scotia	71.7%	71.7%	71.7%	71.9%
	Prince Edward Island	67.0%	67.1%	67.2%	66.9%
	Ontario	67.6%	67.6%	67.6%	67.7%
	Alberta	65.1%	65.1%	65.1%	65.1%
	Yukon	62.7%	62.6%	62.7%	62.8%
	Northwest Territories	46.0%	46.0%	45.8%	45.7%
	Nunavut	50.7%	50.5%	50.7%	50.9%
Grand Total		69.6%	69.6%	69.7%	69.9%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NOVA SCOTIA

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ONTARIO

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

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

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

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT G-1

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

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ShareDate	201701	
Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	44	30	2	-	32	72.7%	76
	2008	23	(2)	1	-	(1)	(4.3%)	22
	2009	39	(1)	2	-	1	2.6%	40
	2010	15	(1)	4	-	3	20.0%	18
	2011	300	(4)	6	-	2	0.7%	302
	2012	301	(11)	7	-	(4)	(1.3%)	297
	2013	301	(7)	7	-	-	-	301
	2014	1,505	(130)	(2)	-	(132)	(8.8%)	1,373
	2015	1,463	(144)	40	-	(104)	(7.1%)	1,359
	2016	3,376	(489)	(287)	-	(776)	(23.0%)	2,600
	2017	-	498	123	-	621	100.0%	621
Private Passenger Total		7,367	(261)	(97)	-	(358)	(4.9%)	7,009
Non Private								
Passenger	prior	138	-	4	-	4	2.9%	142
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	(9)	1	1	-	2	(22.2%)	(7)
	2011	141	-	2	-	2	1.4%	143
	2012	321	(5)	6	-	1	0.3%	322
	2013	403	(7)	67	-	60	14.9%	463
	2014	1,339	(26)	8	-	(18)	(1.3%)	1,321
	2015	1,305	(45)	(9)	-	(54)	(4.1%)	1,251
	2016	2,953	(119)	(173)	-	(292)	(9.9%)	2,661
	2017	-	411	44	-	455	100.0%	455
Non Private Passenger Total		6,594	210	(50)	-	160	2.4%	6,754
Grand Total		13,961	(51)	(147)	-	(198)	(1.4%)	13,763

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	201701	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	IBNR Provisor	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(19)	6	(7)	-	(1)	5.3%	(20)
	2008	58	1	265	-	266	458.6%	324
	2009	55	-	1	-	1	1.8%	56
	2010	116	(4)	2	-	(2)	(1.7%)	114
	2011	356	(9)	9	-	-	-	356
	2012	318	(7)	11	-	4	1.3%	322
	2013	153	(4)	3	-	(1)	(0.7%)	152
	2014	1,023	(32)	(385)	-	(417)	(40.8%)	606
	2015	2,144	(88)	127	-	39	1.8%	2,183
	2016	1,566	(115)	(395)	-	(510)	(32.6%)	1,056
	2017	-	423	(72)	-	351	100.0%	351
Private Passenger Total		5,770	171	(441)	-	(270)	(4.7%)	5,500
Non Private								
<div><div></div> Passenger</div>	prior	33	2	-	-	2	6.1%	35
	2008	-	1	-	-	1	100.0%	1
	2009	31	(3)	1	-	(2)	(6.5%)	29
	2010	43	(3)	(11)	-	(14)	(32.6%)	29
	2011	113	(4)	(3)	-	(7)	(6.2%)	106
	2012	182	(2)	4	-	2	1.1%	184
	2013	479	(11)	(838)	-	(849)	(177.2%)	(370)
	2014	205	(5)	(10)	-	(15)	(7.3%)	190
	2015	1,056	(32)	(44)	-	(76)	(7.2%)	980
	2016	1,511	(54)	(133)	-	(187)	(12.4%)	1,324
	2017	-	172	36	-	208	100.0%	208
Non Private Passenger Total		3,653	61	(998)	-	(937)	(25.7%)	2,716
Grand Total		9,423	232	(1,439)	-	(1,207)	(12.8%)	8,216

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	201701	▼
Jurisdiction Desc	Nova Scotia	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	541	(5)	10	-	5	0.9%	546
	2008	272	(10)	4	-	(6)	(2.2%)	266
	2009	13	(2)	76	-	74	569.2%	87
	2010	73	(2)	(73)	-	(75)	(102.7%)	(2)
	2011	3	1	-	-	1	33.3%	4
	2012	60	-	1	-	1	1.7%	61
	2013	164	(2)	9	-	7	4.3%	171
	2014	580	(13)	(80)	-	(93)	(16.0%)	487
	2015	877	(18)	112	-	94	10.7%	971
	2016	1,833	(83)	(131)	-	(214)	(11.7%)	1,619
	2017	-	312	(298)	-	14	100.0%	14
Private Passenger Total		4,416	178	(370)	-	(192)	(4.3%)	4,224
Non Private								
<div><div></div> Passenger</div>	prior	14	2	-	-	2	14.3%	16
	2008	20	4	2	-	6	30.0%	26
	2009	(5)	-	-	-	-	-	(5)
	2010	27	7	1	-	8	29.6%	35
	2011	77	(2)	3	-	1	1.3%	78
	2012	93	(7)	(3)	-	(10)	(10.8%)	83
	2013	213	(13)	(18)	-	(31)	(14.6%)	182
	2014	613	(11)	(353)	-	(364)	(59.4%)	249
	2015	1,694	(26)	59	-	33	1.9%	1,727
	2016	2,735	(53)	(163)	-	(216)	(7.9%)	2,519
	2017	-	306	2	-	308	100.0%	308
Non Private Passenger Total		5,481	207	(470)	-	(263)	(4.8%)	5,218
Grand Total		9,897	385	(840)	-	(455)	(4.6%)	9,442

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	201701	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	20	-	-	-	-	-	20
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	28	1	1	-	2	7.1%	30
	2011	56	-	1	-	1	1.8%	57
	2012	15	-	-	-	-	-	15
	2013	53	(1)	1	-	-	-	53
	2014	238	(2)	4	-	2	0.8%	240
	2015	483	(8)	13	-	5	1.0%	488
	2016	324	(4)	47	-	43	13.3%	367
	2017	-	58	32	-	90	100.0%	90
Private Passenger Total		1,216	44	99	-	143	11.8%	1,359
Non Private								
<div><div></div> Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2008	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	19	5	-	-	5	26.3%	24
	2012	51	(1)	3	-	2	3.9%	53
	2013	59	(1)	1	-	-	-	59
	2014	16	1	-	-	1	6.3%	17
	2015	450	(17)	16	-	(1)	(0.2%)	449
	2016	277	(8)	(104)	-	(112)	(40.4%)	165
	2017	-	67	18	-	85	100.0%	85
Non Private Passenger Total		869	46	(66)	-	(20)	(2.3%)	849
Grand Total		2,085	90	33	-	123	5.9%	2,208

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	201701	
Jurisdiction Desc	Ontario	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4,844	(42)	102	-	60	1.2%	4,904
	2008	422	(8)	9	-	1	0.2%	423
	2009	450	(25)	13	-	(12)	(2.7%)	438
	2010	715	(17)	17	-	-	-	715
	2011	(110)	7	(266)	-	(259)	235.5%	(369)
	2012	521	(31)	(20)	-	(51)	(9.8%)	470
	2013	1,175	(36)	(48)	-	(84)	(7.1%)	1,091
	2014	1,296	(39)	67	-	28	2.2%	1,324
	2015	2,268	(57)	(73)	-	(130)	(5.7%)	2,138
	2016	3,594	(123)	(272)	-	(395)	(11.0%)	3,199
	2017	-	499	16	-	515	100.0%	515
Private Passenger Total		15,175	128	(455)	-	(327)	(2.2%)	14,848
Non Private								
Passenger	prior	570	18	23	-	41	7.2%	611
	2008	384	(18)	8	-	(10)	(2.6%)	374
	2009	331	(12)	11	-	(1)	(0.3%)	330
	2010	423	(9)	39	-	30	7.1%	453
	2011	973	(15)	18	-	3	0.3%	976
	2012	1,789	(59)	142	-	83	4.6%	1,872
	2013	3,568	(86)	80	-	(6)	(0.2%)	3,562
	2014	3,867	(77)	124	-	47	1.2%	3,914
	2015	7,116	(152)	56	-	(96)	(1.3%)	7,020
	2016	7,018	(151)	(129)	-	(280)	(4.0%)	6,738
	2017	-	1,058	59	-	1,117	100.0%	1,117
Non Private Passenger Total		26,039	497	431	-	928	3.6%	26,967
Grand Total		41,214	625	(24)	-	601	1.5%	41,815

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	201701	▼
Jurisdiction Desc	Alberta	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(31)	2	(147)	-	(145)	467.7%	(176)
	2008	58	-	(1)	-	(1)	(1.7%)	57
	2009	52	-	-	-	-	-	52
	2010	438	(7)	(3)	-	(10)	(2.3%)	428
	2011	473	(7)	5	-	(2)	(0.4%)	471
	2012	953	(4)	(6)	-	(10)	(1.0%)	943
	2013	1,076	2	69	-	71	6.6%	1,147
	2014	2,437	(12)	10	-	(2)	(0.1%)	2,435
	2015	2,423	(8)	18	-	10	0.4%	2,433
	2016	3,168	(45)	(51)	-	(96)	(3.0%)	3,072
	2017	-	255	50	-	305	100.0%	305
Private Passenger Total		11,047	176	(56)	-	120	1.1%	11,167
Non Private								
Passenger	prior	(509)	13	(7)	-	6	(1.2%)	(503)
	2008	119	(7)	8	-	1	0.8%	120
	2009	144	(6)	4	-	(2)	(1.4%)	142
	2010	251	(5)	5	-	-	-	251
	2011	474	(6)	(89)	-	(95)	(20.0%)	379
	2012	685	(17)	19	-	2	0.3%	687
	2013	2,197	(48)	55	-	7	0.3%	2,204
	2014	2,996	(111)	58	-	(53)	(1.8%)	2,943
	2015	5,667	(413)	(10)	-	(423)	(7.5%)	5,244
	2016	8,550	(982)	(451)	-	(1,433)	(16.8%)	7,117
	2017	-	1,586	127	-	1,713	100.0%	1,713
Non Private Passenger Total		20,574	4	(281)	-	(277)	(1.3%)	20,297
Grand Total		31,621	180	(337)	-	(157)	(0.5%)	31,464

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	201701	▼
Jurisdiction Desc	Yukon	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	5	-	-	-	-	-	5
	2008	8	-	-	-	-	-	8
	2009	13	-	-	-	-	-	13
	2010	(26)	1	(1)	-	-	-	(26)
	2011	198	(4)	4	-	-	-	198
	2012	54	(1)	1	-	-	-	54
	2013	86	(3)	2	-	(1)	(1.2%)	85
	2014	163	-	1	-	1	0.6%	164
	2015	273	(1)	4	-	3	1.1%	276
	2016	333	(2)	3	-	1	0.3%	334
	2017	-	10	14	-	24	100.0%	24
Private Passenger Total		1,107	-	28	-	28	2.5%	1,135
Non Private								
<div><div></div> Passenger</div>	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	2	-	-	-	-	-	2
	2011	6	-	-	-	-	-	6
	2012	21	(1)	1	-	-	-	21
	2013	50	-	-	-	-	-	50
	2014	92	(1)	51	-	50	54.3%	142
	2015	200	(1)	61	-	60	30.0%	260
	2016	290	(3)	(89)	-	(92)	(31.7%)	198
	2017	-	57	(36)	-	21	100.0%	21
Non Private Passenger Total		663	51	(12)	-	39	5.9%	702
Grand Total		1,770	51	16	-	67	3.8%	1,837

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	201701	▼
Jurisdiction Desc	Northwest	▼
AccountCode Desc	Territories	▼
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	1	-	-	-	-	-	1
	2008	17	-	-	-	-	-	17
	2009	24	(1)	-	-	(1)	(4.2%)	23
	2010	4	-	-	-	-	-	4
	2011	47	(1)	1	-	-	-	47
	2012	97	(2)	4	-	2	2.1%	99
	2013	175	(2)	3	-	1	0.6%	176
	2014	395	(5)	8	-	3	0.8%	398
	2015	601	(14)	43	-	29	4.8%	630
	2016	653	(33)	30	-	(3)	(0.5%)	650
	2017	-	110	(62)	-	48	100.0%	48
Private Passenger Total		2,014	52	27	-	79	3.9%	2,093
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	8	-	-	-	-	-	8
	2013	73	(1)	2	-	1	1.4%	74
	2014	188	(1)	1	-	-	-	188
	2015	224	(3)	(61)	-	(64)	(28.6%)	160
	2016	382	(6)	(5)	-	(11)	(2.9%)	371
	2017	-	35	(20)	-	15	100.0%	15
Non Private Passenger Total		878	24	(83)	-	(59)	(6.7%)	819
Grand Total		2,892	76	(56)	-	20	0.7%	2,912

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	201701	▼
Jurisdiction Desc	Nunavut	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment	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
Desc								
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	6	-	-	-	-	-	6
	2011	13	-	-	-	-	-	13
	2012	26	-	-	-	-	-	26
	2013	28	(1)	1	-	-	-	28
	2014	51	-	-	-	-	-	51
	2015	191	(2)	10	-	8	4.2%	199
	2016	140	(1)	4	-	3	2.1%	143
	2017	-	8	3	-	11	100.0%	11
Private Passenger Total		454	4	18	-	22	4.8%	476
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	7	-	-	-	-	-	7
	2013	20	-	-	-	-	-	20
	2014	91	(1)	-	-	(1)	(1.1%)	90
	2015	183	(1)	4	-	3	1.6%	186
	2016	229	(1)	1	-	-	-	229
	2017	-	18	6	-	24	100.0%	24
Non Private Passenger Total		530	15	11	-	26	4.9%	556
Grand Total		984	19	29	-	48	4.9%	1,032

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	201701	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	5,403	(9)	(40)	-	(49)	(0.9%)	5,354
	2008	858	(19)	278	-	259	30.2%	1,117
	2009	646	(29)	92	-	63	9.8%	709
	2010	1,369	(29)	(53)	-	(82)	(6.0%)	1,287
	2011	1,336	(17)	(240)	-	(257)	(19.2%)	1,079
	2012	2,345	(56)	(2)	-	(58)	(2.5%)	2,287
	2013	3,211	(54)	47	-	(7)	(0.2%)	3,204
	2014	7,688	(233)	(377)	-	(610)	(7.9%)	7,078
	2015	10,723	(340)	294	-	(46)	(0.4%)	10,677
	2016	14,987	(895)	(1,052)	-	(1,947)	(13.0%)	13,040
	2017	-	2,173	(194)	-	1,979	100.0%	1,979
Private Passenger Total		48,566	492	(1,247)	-	(755)	(1.6%)	47,811
Non Private								
Passenger	prior	248	35	20	-	55	22.2%	303
	2008	522	(20)	18	-	(2)	(0.4%)	520
	2009	504	(21)	16	-	(5)	(1.0%)	499
	2010	738	(9)	35	-	26	3.5%	764
	2011	1,803	(22)	(69)	-	(91)	(5.0%)	1,712
	2012	3,157	(92)	172	-	80	2.5%	3,237
	2013	7,062	(167)	(651)	-	(818)	(11.6%)	6,244
	2014	9,407	(232)	(121)	-	(353)	(3.8%)	9,054
	2015	17,895	(690)	72	-	(618)	(3.5%)	17,277
	2016	23,945	(1,377)	(1,246)	-	(2,623)	(11.0%)	21,322
	2017	-	3,710	236	-	3,946	100.0%	3,946
Non Private Passenger Total		65,281	1,115	(1,518)	-	(403)	(0.6%)	64,878
Grand Total		113,847	1,607	(2,765)	-	(1,158)	(1.0%)	112,689

EXHIBIT G-2

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

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ShareDate	201701	
Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	Undiscounted	
AccountCode	IBNR Provision	
	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(17)	-	-	-	-	-	(17)
	2008	2	-	-	-	-	-	2
	2009	6	-	1	-	1	16.7%	7
	2010	(5)	-	7	-	7	(140.0%)	2
	2011	160	(3)	3	-	-	-	160
	2012	34	(1)	1	-	-	-	34
	2013	(62)	1	(1)	-	-	-	(62)
	2014	881	(123)	(12)	-	(135)	(15.3%)	746
	2015	773	(124)	23	-	(101)	(13.1%)	672
	2016	2,468	(444)	(286)	-	(730)	(29.6%)	1,738
	2017	-	411	120	-	531	100.0%	531
Private Passenger Total		4,240	(283)	(144)	-	(427)	(10.1%)	3,813
Non Private								
Passenger	prior	129	(3)	3	-	-	-	129
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	(27)	1	-	-	1	(3.7%)	(26)
	2011	55	(1)	1	-	-	-	55
	2012	108	(2)	2	-	-	-	108
	2013	279	(6)	66	-	60	21.5%	339
	2014	1,081	(22)	12	-	(10)	(0.9%)	1,071
	2015	843	(42)	(9)	-	(51)	(6.0%)	792
	2016	2,415	(121)	(171)	-	(292)	(12.1%)	2,123
	2017	-	367	43	-	410	100.0%	410
Non Private Passenger Total		4,886	171	(53)	-	118	2.4%	5,004
Grand Total		9,126	(112)	(197)	-	(309)	(3.4%)	8,817

EXHIBIT G-2

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

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ShareDate	201701	
Jurisdiction Desc	New Brunswick	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values					Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation				
Private									
<div><div></div> Passenger</div>	prior	(54)	2	(7)	-	(5)	9.3%	(59)	
	2008	8	-	271	-	271	3,387.5%	279	
	2009	37	(1)	1	-	-	-	37	
	2010	84	(2)	2	-	-	-	84	
	2011	220	(4)	6	-	2	0.9%	222	
	2012	216	(4)	13	-	9	4.2%	225	
	2013	(60)	1	4	-	5	(8.3%)	(55)	
	2014	655	(26)	(382)	-	(408)	(62.3%)	247	
	2015	1,679	(84)	115	-	31	1.8%	1,710	
	2016	1,076	(86)	(402)	-	(488)	(45.4%)	588	
	2017	-	369	(79)	-	290	100.0%	290	
Private Passenger Total		3,861	165	(458)	-	(293)	(7.6%)	3,568	
Non Private									
<div><div></div> Passenger</div>	prior	10	-	-	-	-	-	10	
	2008	(2)	-	-	-	-	-	(2)	
	2009	10	-	-	-	-	-	10	
	2010	26	(1)	(12)	-	(13)	(50.0%)	13	
	2011	43	(1)	(5)	-	(6)	(14.0%)	37	
	2012	83	(2)	2	-	-	-	83	
	2013	171	(7)	(843)	-	(850)	(497.1%)	(679)	
	2014	(3)	-	(14)	-	(14)	466.7%	(17)	
	2015	837	(33)	(47)	-	(80)	(9.6%)	757	
	2016	1,290	(52)	(124)	-	(176)	(13.6%)	1,114	
	2017	-	148	32	-	180	100.0%	180	
Non Private Passenger Total		2,465	52	(1,011)	-	(959)	(38.9%)	1,506	
Grand Total		6,326	217	(1,469)	-	(1,252)	(19.8%)	5,074	

EXHIBIT G-2

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

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ShareDate	201701	▼
Jurisdiction Desc	Nova Scotia	▼
AccountCode Desc	Undiscounted	
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	477	(9)	11	-	2	0.4%	479
	2008	244	(5)	4	-	(1)	(0.4%)	243
	2009	(24)	-	78	-	78	(325.0%)	54
	2010	42	(1)	(74)	-	(75)	(178.6%)	(33)
	2011	(7)	-	-	-	-	-	(7)
	2012	21	-	-	-	-	-	21
	2013	8	-	13	-	13	162.5%	21
	2014	415	(8)	(70)	-	(78)	(18.8%)	337
	2015	641	(13)	106	-	93	14.5%	734
	2016	1,523	(61)	(123)	-	(184)	(12.1%)	1,339
	2017	-	279	(295)	-	(16)	100.0%	(16)
Private Passenger Total		3,340	182	(350)	-	(168)	(5.0%)	3,172
Non Private								
Passenger	prior	6	-	-	-	-	-	6
	2008	6	-	1	-	1	16.7%	7
	2009	(6)	-	-	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	54	(1)	2	-	1	1.9%	55
	2012	46	(1)	(5)	-	(6)	(13.0%)	40
	2013	(19)	-	(21)	-	(21)	110.5%	(40)
	2014	391	(8)	(344)	-	(352)	(90.0%)	39
	2015	1,428	(21)	59	-	38	2.7%	1,466
	2016	2,332	(47)	(151)	-	(198)	(8.5%)	2,134
	2017	-	262	3	-	265	100.0%	265
Non Private Passenger Total		4,236	184	(456)	-	(272)	(6.4%)	3,964
Grand Total		7,576	366	(806)	-	(440)	(5.8%)	7,136

EXHIBIT G-2

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

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ShareDate	201701	
Jurisdiction Desc	Prince Edward	
AccountCode Desc	Island	
	Undiscounted	
	IBNR Provision	
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	-	-	-	-	-	-	-
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	-	-	-	-	-	-	-
	2012	14	-	-	-	-	-	14
	2013	49	(1)	1	-	-	-	49
	2014	192	(4)	4	-	-	-	192
	2015	359	(7)	12	-	5	1.4%	364
	2016	190	(6)	51	-	45	23.7%	235
	2017	-	48	31	-	79	100.0%	79
Private Passenger Total		802	30	99	-	129	16.1%	931
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	12	-	3	-	3	25.0%	15
	2013	53	(1)	1	-	-	-	53
	2014	(5)	-	-	-	-	-	(5)
	2015	393	(16)	16	-	-	-	393
	2016	170	(7)	(100)	-	(107)	(62.9%)	63
	2017	-	60	16	-	76	100.0%	76
Non Private Passenger Total		621	36	(64)	-	(28)	(4.5%)	593
Grand Total		1,423	66	35	-	101	7.1%	1,524

EXHIBIT G-2

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

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ShareDate	201701	▼
Jurisdiction Desc	Ontario	▼
AccountCode Desc	Undiscounted	▼
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	3,050	(60)	68	-	8	0.3%	3,058
	2008	382	(8)	8	-	-	-	382
	2009	272	(5)	10	-	5	1.8%	277
	2010	504	(10)	14	-	4	0.8%	508
	2011	(277)	6	(269)	-	(263)	94.9%	(540)
	2012	154	(3)	(22)	-	(25)	(16.2%)	129
	2013	800	(16)	21	-	5	0.6%	805
	2014	837	(25)	92	-	67	8.0%	904
	2015	1,826	(55)	(73)	-	(128)	(7.0%)	1,698
	2016	3,075	(123)	(252)	-	(375)	(12.2%)	2,700
	2017	-	436	15	-	451	100.0%	451
Private Passenger Total		10,623	137	(388)	-	(251)	(2.4%)	10,372
Non Private								
Passenger	prior	293	(7)	18	-	11	3.8%	304
	2008	328	(7)	7	-	-	-	328
	2009	189	(4)	8	-	4	2.1%	193
	2010	376	(8)	38	-	30	8.0%	406
	2011	564	(11)	16	-	5	0.9%	569
	2012	1,179	(24)	215	-	191	16.2%	1,370
	2013	2,342	(47)	72	-	25	1.1%	2,367
	2014	2,802	(56)	116	-	60	2.1%	2,862
	2015	5,480	(164)	50	-	(114)	(2.1%)	5,366
	2016	5,506	(165)	(111)	-	(276)	(5.0%)	5,230
	2017	-	919	58	-	977	100.0%	977
Non Private Passenger Total		19,059	426	487	-	913	4.8%	19,972
Grand Total		29,682	563	99	-	662	2.2%	30,344

EXHIBIT G-2

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

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ShareDate	201701	▼
Jurisdiction Desc	Alberta	▼
AccountCode Desc	Undiscounted	
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(77)	2	(147)	-	(145)	188.3%	(222)
	2008	43	-	-	-	-	-	43
	2009	48	-	-	-	-	-	48
	2010	306	(2)	(2)	-	(4)	(1.3%)	302
	2011	293	(1)	1	-	-	-	293
	2012	775	(4)	(14)	-	(18)	(2.3%)	757
	2013	871	-	67	-	67	7.7%	938
	2014	1,991	(10)	2	-	(8)	(0.4%)	1,983
	2015	1,974	(10)	11	-	1	0.1%	1,975
	2016	2,765	(28)	(60)	-	(88)	(3.2%)	2,677
	2017	-	218	49	-	267	100.0%	267
Private Passenger Total		8,989	165	(93)	-	72	0.8%	9,061
Non Private								
Passenger	prior	(578)	13	(8)	-	5	(0.9%)	(573)
	2008	10	-	7	-	7	70.0%	17
	2009	118	(2)	3	-	1	0.8%	119
	2010	190	(4)	4	-	-	-	190
	2011	131	(3)	(50)	-	(53)	(40.5%)	78
	2012	307	(6)	11	-	5	1.6%	312
	2013	1,451	(44)	83	-	39	2.7%	1,490
	2014	2,088	(84)	27	-	(57)	(2.7%)	2,031
	2015	4,087	(327)	(98)	-	(425)	(10.4%)	3,662
	2016	6,958	(835)	(448)	-	(1,283)	(18.4%)	5,675
	2017	-	1,401	116	-	1,517	100.0%	1,517
Non Private Passenger Total		14,762	109	(353)	-	(244)	(1.7%)	14,518
Grand Total		23,751	274	(446)	-	(172)	(0.7%)	23,579

EXHIBIT G-2

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

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ShareDate	201701	
Jurisdiction Desc	Yukon	
AccountCode Desc	Undiscounted	
AccountCode	IBNR Provisor	
	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	5	-	-	-	-	-	5
	2008	7	-	-	-	-	-	7
	2009	12	-	-	-	-	-	12
	2010	(30)	1	(1)	-	-	-	(30)
	2011	181	(4)	4	-	-	-	181
	2012	50	(1)	1	-	-	-	50
	2013	78	(2)	2	-	-	-	78
	2014	147	(1)	1	-	-	-	147
	2015	127	(1)	2	-	1	0.8%	128
	2016	295	(3)	4	-	1	0.3%	296
	2017	-	8	14	-	22	100.0%	22
Private Passenger Total		872	(3)	27	-	24	2.8%	896
Non Private								
<div><div></div> Passenger</div>	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	2	-	-	-	-	-	2
	2011	5	-	-	-	-	-	5
	2012	11	-	-	-	-	-	11
	2013	46	-	-	-	-	-	46
	2014	77	(1)	51	-	50	64.9%	127
	2015	124	(1)	62	-	61	49.2%	185
	2016	255	(3)	(79)	-	(82)	(32.2%)	173
	2017	-	52	(34)	-	18	100.0%	18
Non Private Passenger Total		522	47	-	-	47	9.0%	569
Grand Total		1,394	44	27	-	71	5.1%	1,465

EXHIBIT G-2

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

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ShareDate	201701	▼
Jurisdiction Desc	Northwest	▼
AccountCode Desc	Territories	▼
	Undiscounted	▼
	IBNR Provision	▼
AccountCode	(All)	▼

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	1	-	-	-	-	-	1
	2008	15	-	-	-	-	-	15
	2009	9	-	-	-	-	-	9
	2010	4	-	-	-	-	-	4
	2011	35	(1)	1	-	-	-	35
	2012	80	(2)	3	-	1	1.3%	81
	2013	156	(3)	3	-	-	-	156
	2014	264	(5)	5	-	-	-	264
	2015	446	(13)	42	-	29	6.5%	475
	2016	568	(28)	33	-	5	0.9%	573
	2017	-	97	(62)	-	35	100.0%	35
Private Passenger Total		1,578	45	25	-	70	4.4%	1,648
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	7	-	-	-	-	-	7
	2013	25	(1)	1	-	-	-	25
	2014	80	(1)	1	-	-	-	80
	2015	202	(3)	(54)	-	(57)	(28.2%)	145
	2016	346	(5)	(5)	-	(10)	(2.9%)	336
	2017	-	32	(20)	-	12	100.0%	12
Non Private Passenger Total		663	22	(77)	-	(55)	(8.3%)	608
Grand Total		2,241	67	(52)	-	15	0.7%	2,256

EXHIBIT G-2

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

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ShareDate	201701	
Jurisdiction Desc	Nunavut	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	12	-	-	-	-	-	12
	2012	19	-	-	-	-	-	19
	2013	25	-	-	-	-	-	25
	2014	46	-	-	-	-	-	46
	2015	174	(2)	10	-	8	4.6%	182
	2016	125	(1)	4	-	3	2.4%	128
	2017	-	7	3	-	10	100.0%	10
Private Passenger Total		405	4	17	-	21	5.2%	426
Non Private								
<div><div></div> Passenger</div>	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	6	-	-	-	-	-	6
	2013	18	-	-	-	-	-	18
	2014	37	-	-	-	-	-	37
	2015	166	(2)	4	-	2	1.2%	168
	2016	198	(1)	1	-	-	-	198
	2017	-	15	7	-	22	100.0%	22
Non Private Passenger Total		425	12	12	-	24	5.6%	449
Grand Total		830	16	29	-	45	5.4%	875

EXHIBIT G-2

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

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ShareDate	201701	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	Undiscounted	
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values					Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation				
Private									
Passenger	prior	3,383	(65)	(75)	-	(140)	(4.1%)	3,243	
	2008	701	(13)	283	-	270	38.5%	971	
	2009	360	(6)	90	-	84	23.3%	444	
	2010	909	(14)	(54)	-	(68)	(7.5%)	841	
	2011	617	(7)	(254)	-	(261)	(42.3%)	356	
	2012	1,363	(15)	(18)	-	(33)	(2.4%)	1,330	
	2013	1,865	(20)	110	-	90	4.8%	1,955	
	2014	5,428	(202)	(360)	-	(562)	(10.4%)	4,866	
	2015	7,999	(309)	248	-	(61)	(0.8%)	7,938	
	2016	12,085	(780)	(1,031)	-	(1,811)	(15.0%)	10,274	
	2017	-	1,873	(204)	-	1,669	100.0%	1,669	
Private Passenger Total		34,710	442	(1,265)	-	(823)	(2.4%)	33,887	
Non Private									
Passenger	prior	(138)	3	13	-	16	(11.6%)	(122)	
	2008	341	(7)	15	-	8	2.3%	349	
	2009	314	(6)	11	-	5	1.6%	319	
	2010	566	(12)	30	-	18	3.2%	584	
	2011	853	(17)	(36)	-	(53)	(6.2%)	800	
	2012	1,759	(35)	228	-	193	11.0%	1,952	
	2013	4,366	(106)	(641)	-	(747)	(17.1%)	3,619	
	2014	6,548	(172)	(151)	-	(323)	(4.9%)	6,225	
	2015	13,560	(609)	(17)	-	(626)	(4.6%)	12,934	
	2016	19,470	(1,236)	(1,188)	-	(2,424)	(12.4%)	17,046	
	2017	-	3,256	221	-	3,477	100.0%	3,477	
Non Private Passenger Total		47,639	1,059	(1,515)	-	(456)	(1.0%)	47,183	
Grand Total		82,349	1,501	(2,780)	-	(1,279)	(1.6%)	81,070	

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

PPV & non-PPV		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2017 (\$000s)							
ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(14)	-	(14)	-	-	1	1	(13)
1998	-	5	-	5	-	-	1	1	6
1999	-	5	(64)	(59)	-	-	6	6	(53)
2000	-	(3)	(11)	(14)	-	-	1	1	(13)
2001	-	(3)	9	6	-	-	1	1	7
2002	-	1	34	35	-	-	4	4	39
2003	-	-	75	75	-	-	7	7	82
2004	555	(10)	106	651	-	-	65	65	716
2005	-	5	33	38	-	-	4	4	42
2006	-	4	85	89	(4)	-	9	5	94
2007	185	99	123	407	-	-	40	40	447
2008	172	2	54	228	-	-	22	22	250
2009	270	10	114	394	(8)	2	38	32	426
2010	313	(22)	174	465	(2)	-	47	45	510
2011	1,805	171	221	2,197	(13)	5	218	210	2,407
2012	4,052	111	344	4,507	(43)	18	436	411	4,918
2013	4,027	215	280	4,522	(56)	19	483	446	4,968
2014	6,234	1,196	348	7,778	(91)	38	829	776	8,554
2015	8,458	619	391	9,468	(111)	46	1,014	949	10,417
2016	7,988	1,189	333	9,510	(116)	46	1,048	978	10,488
PAYs (sub-total):	34,059	3,580	2,649	40,288	(444)	174	4,274	4,004	44,292
CAY (2017)	11,361	4,840	545	16,746	(222)	84	1,808	1,670	18,416
claims liabilities:	45,420	8,420	3,194	57,034	(666)	258	6,082	5,674	62,708
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	16,392	(953)		15,439	(190)	71	1,083	964	15,934
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				72,473	(856)	329	7,165	6,638	78,642

EXHIBIT H

Projected Year-end Policy Liabilities

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

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New Brunswick

PPV & non-PPV ending 2017		New Brunswick - Projected Balances as at Dec. 31, 2017 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		TOTAL
prior	-	8	6	14	-	-	2	2		16
1998	-	2	4	6	-	-	-	-		6
1999	-	1	5	6	-	-	-	-		6
2000	-	1	4	5	-	-	-	-		5
2001	-	(1)	15	14	-	-	2	2		16
2002	-	(5)	50	45	-	-	7	7		52
2003	192	(15)	(10)	167	-	-	19	19		186
2004	-	8	(39)	(31)	-	-	5	5		(26)
2005	233	(62)	(110)	61	(1)	-	28	27		88
2006	163	13	96	272	-	-	27	27		299
2007	-	17	179	196	(7)	-	20	13		209
2008	218	221	196	635	(13)	2	62	51		686
2009	341	36	218	595	(6)	2	60	56		651
2010	355	81	148	584	(14)	4	57	47		631
2011	1,601	204	231	2,036	(43)	16	200	173		2,209
2012	1,511	247	413	2,171	(28)	10	201	183		2,354
2013	5,142	(576)	315	4,881	(53)	22	525	494		5,375
2014	4,208	166	252	4,626	(51)	17	612	578		5,204
2015	3,853	1,353	344	5,550	(64)	23	679	638		6,188
2016	2,892	659	245	3,796	(51)	19	472	440		4,236
PAYs (sub-total):	20,709	2,358	2,562	25,629	(331)	115	2,978	2,762		28,391
CAY (2017)	4,374	3,224	123	7,721	(128)	50	983	905		8,626
claims liabilities:	25,083	5,582	2,685	33,350	(459)	165	3,961	3,667		37,017
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	10,189	(976)		9,213	(90)	34	560	504		9,213
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				42,563	(549)	199	4,521	4,171		46,230

EXHIBIT H
Projected Year-end Policy Liabilities

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

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Nova Scotia

Nova Scotia - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	(43)	(40)	-	-	10	10	(30)
1998	-	6	4	10	-	-	-	-	10
1999	-	(1)	3	2	-	-	-	-	2
2000	-	1	6	7	-	-	-	-	7
2001	-	4	15	19	-	-	1	1	20
2002	-	14	1	15	-	-	1	1	16
2003	-	(20)	56	36	-	-	9	9	45
2004	-	170	119	289	-	-	30	30	319
2005	83	(14)	16	85	-	-	8	8	93
2006	66	131	328	525	(15)	2	52	39	564
2007	141	94	273	508	(18)	4	49	35	543
2008	205	202	392	799	(31)	6	77	52	851
2009	252	37	310	599	(18)	4	59	45	644
2010	584	(26)	205	763	(25)	7	75	57	820
2011	287	37	210	534	(2)	-	53	51	585
2012	742	50	248	1,040	(22)	7	99	84	1,124
2013	2,864	(8)	227	3,083	(74)	27	388	341	3,424
2014	2,399	297	194	2,890	(57)	22	350	315	3,205
2015	1,871	1,634	219	3,724	(64)	25	463	424	4,148
2016	1,770	1,805	194	3,769	(70)	26	458	414	4,183
PAYs (sub-total):	11,264	4,416	2,977	18,657	(396)	130	2,182	1,916	20,573
CAY (2017)	3,777	3,443	167	7,387	(141)	56	915	830	8,217
claims liabilities:	15,041	7,859	3,144	26,044	(537)	186	3,097	2,746	28,790
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,795	(779)		8,016	(90)	33	568	511	8,033
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				34,060	(627)	219	3,665	3,257	36,823

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Prince Edward Island

Prince Edward Island - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	1	1	-	-	-	-	1
1998	-	-	1	1	-	-	-	-	1
1999	-	(1)	1	-	-	-	-	-	-
2000	-	(1)	2	1	-	-	-	-	1
2001	-	-	2	2	-	-	-	-	2
2002	-	-	12	12	-	-	1	1	13
2003	-	(2)	16	14	-	-	1	1	15
2004	-	4	17	21	-	-	1	1	22
2005	162	-	44	206	-	-	20	20	226
2006	-	-	(158)	(158)	-	-	15	15	(143)
2007	-	(1)	28	27	-	-	3	3	30
2008	-	(3)	45	42	-	-	5	5	47
2009	-	-	43	43	-	-	4	4	47
2010	251	(1)	41	291	(1)	-	29	28	319
2011	694	1	45	740	(11)	4	73	66	806
2012	363	29	(35)	357	-	-	41	41	398
2013	18	77	54	149	(4)	1	15	12	161
2014	494	118	54	666	(12)	5	70	63	729
2015	933	297	80	1,310	(17)	6	171	160	1,470
2016	1,066	66	56	1,188	(20)	7	152	139	1,327
PAYs (sub-total):	3,981	583	349	4,913	(65)	23	601	559	5,472
CAY (2017)	985	609	(11)	1,583	(27)	10	209	192	1,775
claims liabilities:	4,966	1,192	338	6,496	(92)	33	810	751	7,247
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,225	(211)		2,014	(18)	7	116	105	2,014
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,510	(110)	40	926	856	9,261

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

PPV & non-PPV

ending 2017

PPV & non-PPV		Ontario - Projected Balances as at Dec. 31, 2017 (\$000s)							
ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,107	(2)	41	5,146	-	-	530	530	5,676
1998	-	11	19	30	-	-	3	3	33
1999	-	1	-	1	-	-	-	-	1
2000	-	13	(144)	(131)	-	-	16	16	(115)
2001	-	-	(62)	(62)	-	-	8	8	(54)
2002	577	(8)	212	781	(1)	-	79	78	859
2003	2,487	11	491	2,989	-	-	302	302	3,291
2004	2,728	378	1,017	4,123	(107)	31	401	325	4,448
2005	1,407	240	922	2,569	(59)	15	251	207	2,776
2006	1,516	957	1,127	3,600	(136)	37	346	247	3,847
2007	4,436	1,092	1,638	7,166	(293)	89	688	484	7,650
2008	413	569	1,238	2,220	(80)	14	214	148	2,368
2009	2,728	376	930	4,034	(167)	51	386	270	4,304
2010	1,798	732	944	3,474	(127)	40	335	248	3,722
2011	5,430	24	1,206	6,660	(148)	46	651	549	7,209
2012	7,013	1,164	1,464	9,641	(220)	79	918	777	10,418
2013	8,200	2,443	1,316	11,959	(261)	85	1,629	1,453	13,412
2014	7,595	2,622	1,358	11,575	(207)	73	1,569	1,435	13,010
2015	7,204	3,550	1,198	11,952	(169)	58	1,910	1,799	13,751
2016	4,852	2,891	1,154	8,897	(128)	48	1,383	1,303	10,200
PAYs (sub-total):	63,491	17,064	16,069	96,624	(2,103)	666	11,619	10,182	106,806
CAY (2017)	5,974	9,384	885	16,243	(282)	117	2,605	2,440	18,683
claims liabilities:	69,465	26,448	16,954	112,867	(2,385)	783	14,224	12,622	125,489
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,373	(1,095)		17,278	(200)	70	1,205	1,075	17,278
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	130,145				(2,585)	853	15,429	13,697	142,767

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

PPV & non-PPV

ending 2017

Alberta - Projected Balances as at Dec. 31, 2017 (\$000s)									
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	20	22	-	-	14	14	36
1998	-	14	(3)	11	-	-	1	1	12
1999	-	11	13	24	-	-	2	2	26
2000	-	(16)	21	5	-	-	4	4	9
2001	-	24	29	53	-	-	5	5	58
2002	-	(11)	46	35	-	-	6	6	41
2003	55	(5)	80	130	-	-	13	13	143
2004	751	(574)	36	213	-	-	21	21	234
2005	469	(126)	(134)	209	(8)	5	47	44	253
2006	195	6	4	205	(8)	3	19	14	219
2007	154	47	378	579	(23)	3	58	38	617
2008	1,151	49	482	1,682	(69)	20	161	112	1,794
2009	127	134	396	657	(20)	3	64	47	704
2010	1,277	395	310	1,982	(39)	12	195	168	2,150
2011	3,925	299	373	4,597	(64)	24	454	414	5,011
2012	4,114	856	423	5,393	(72)	27	533	488	5,881
2013	6,280	1,817	439	8,536	(122)	47	841	766	9,302
2014	6,198	2,942	441	9,581	(134)	55	1,177	1,098	10,679
2015	9,822	3,449	425	13,696	(219)	89	1,781	1,651	15,347
2016	8,577	3,476	360	12,413	(216)	87	1,515	1,386	13,799
PAYs (sub-total):	43,095	12,789	4,139	60,023	(994)	375	6,911	6,292	66,315
CAY (2017)	9,850	8,580	(178)	18,252	(363)	152	2,015	1,804	20,056
claims liabilities:	52,945	21,369	3,961	78,275	(1,357)	527	8,926	8,096	86,371
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	28,121	(2,430)		25,691	(223)	85	1,406	1,268	25,691
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				103,966	(1,580)	612	10,332	9,364	112,062

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Yukon

PPV & non-PPV

ending 2017

Yukon - Projected Balances as at Dec. 31, 2017 (\$000s)									
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	2	-	2	-	-	-	-	2
1998	-	1	-	1	-	-	-	-	1
1999	-	1	-	1	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	(66)	(66)	-	-	6	6	(60)
2006	-	-	17	17	-	-	2	2	19
2007	-	-	19	19	-	-	2	2	21
2008	-	8	19	27	-	-	3	3	30
2009	-	12	15	27	-	-	3	3	30
2010	62	(22)	11	51	(1)	-	6	5	56
2011	3	151	13	167	(2)	1	18	17	184
2012	75	50	15	140	(2)	-	15	13	153
2013	1	102	(3)	100	(2)	-	13	11	111
2014	15	220	15	250	(4)	2	31	29	279
2015	1,403	233	28	1,664	(27)	11	218	202	1,866
2016	218	212	14	444	(8)	3	57	52	496
PAYs (sub-total):	1,777	972	97	2,846	(46)	17	374	345	3,191
CAY (2017)	395	348	(11)	732	(15)	6	91	82	814
claims liabilities:	2,172	1,320	86	3,578	(61)	23	465	427	4,005
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	858	(76)		782	(9)	3	50	44	782
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,360	(70)	26	515	471	4,787

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

Northwest Territories - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
1998	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	17	17	-	-	1	1	18
2006	-	(2)	19	17	-	-	2	2	19
2007	-	3	31	34	-	-	3	3	37
2008	-	15	44	59	-	-	6	6	65
2009	122	9	40	171	(4)	1	17	14	185
2010	-	5	32	37	-	-	3	3	40
2011	82	24	36	142	(2)	1	15	14	156
2012	86	73	38	197	(2)	1	20	19	216
2013	472	147	43	662	(2)	1	72	71	733
2014	1,457	278	36	1,771	(26)	12	236	222	1,993
2015	713	480	121	1,314	(20)	7	158	145	1,459
2016	282	548	32	862	(15)	6	107	98	960
PAYs (sub-total):	3,214	1,582	489	5,285	(71)	29	640	598	5,883
CAY (2017)	699	749	(79)	1,369	(31)	13	182	164	1,533
claims liabilities:	3,913	2,331	410	6,654	(102)	42	822	762	7,416
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,783	(180)		1,603	(10)	4	71	65	1,603
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,257	(112)	46	893	827	9,019

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV

ending 2017

Nunavut - Projected Balances as at Dec. 31, 2017 (\$000s)									
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	5	5	-	-	-	-	5
2008	-	1	7	8	-	-	1	1	9
2009	-	-	10	10	-	-	1	1	11
2010	-	5	10	15	-	-	2	2	17
2011	-	12	12	24	-	-	3	3	27
2012	49	25	13	87	(1)	-	10	9	96
2013	-	42	(18)	24	-	-	6	6	30
2014	471	63	11	545	(9)	3	60	54	599
2015	24	268	11	303	(5)	2	34	31	334
2016	213	165	9	387	(5)	2	49	46	433
PAYs (sub-total):	757	579	70	1,406	(20)	7	166	153	1,559
CAY (2017)	139	225	(30)	334	(7)	3	45	41	375
claims liabilities:	896	804	40	1,740	(27)	10	211	194	1,934
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	644	(59)		585	(6)	2	28	24	585
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,325	(33)	12	239	218	2,519

EXHIBIT H

Projected Year-end Policy Liabilities

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

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,107	(1)	25	5,131	-	-	557	557	5,688
1998	-	40	25	65	-	-	5	5	70
1999	-	19	(42)	(23)	-	-	8	8	(15)
2000	-	(6)	(122)	(128)	-	-	21	21	(107)
2001	-	25	8	33	-	-	17	17	50
2002	577	(9)	355	923	(1)	-	98	97	1,020
2003	2,734	(30)	708	3,412	-	-	351	351	3,763
2004	4,034	(26)	1,256	5,264	(107)	31	523	447	5,711
2005	2,354	43	722	3,119	(68)	20	365	317	3,436
2006	1,940	1,109	1,518	4,567	(163)	42	472	351	4,918
2007	4,916	1,351	2,674	8,941	(341)	96	863	618	9,559
2008	2,159	1,064	2,477	5,700	(193)	42	551	400	6,100
2009	3,840	614	2,076	6,530	(223)	63	632	472	7,002
2010	4,640	1,147	1,875	7,662	(209)	63	749	603	8,265
2011	13,827	923	2,347	17,097	(285)	97	1,685	1,497	18,594
2012	18,005	2,605	2,923	23,533	(390)	142	2,273	2,025	25,558
2013	27,004	4,259	2,653	33,916	(574)	202	3,972	3,600	37,516
2014	29,071	7,902	2,709	39,682	(591)	227	4,934	4,570	44,252
2015	34,281	11,883	2,817	48,981	(696)	267	6,428	5,999	54,980
2016	27,858	11,011	2,397	41,266	(629)	244	5,241	4,856	46,122
PAYs (sub-total):	182,347	43,923	29,401	255,671	(4,470)	1,536	29,745	26,811	282,482
CAY (2017)	37,554	31,402	1,411	70,367	(1,216)	491	8,853	8,128	78,495
claims liabilities:	219,901	75,325	30,812	326,038	(5,686)	2,027	38,598	34,939	360,977
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	87,380	(6,759)		80,621	(836)	309	5,087	4,560	81,133
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				406,659	(6,522)	2,336	43,685	39,499	442,110