



FACILITY ASSOCIATION RESIDUAL MARKET

JULY 2016 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2016)

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

FARM FISCAL YEAR 2016 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2015 (completed)	0.87% mfad: 25 bp	Oct. 2015	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2015 (completed)	0.81% mfad: 25 bp	Mar. 2016	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2016 (completed)	0.75% mfad: 25 bp	May 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).
Jun. 30, 2016		Aug. 2016	update valuation: includes updating claims expense assumptions
Sep. 30, 2016		Oct. 2016	update valuation (roll forward):

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

needed.

1.3 Consideration of Recent Legal Decisions Changes in Legislation / Regulation¹

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

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

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

1.4 Ontario FARM Bodily Injury Case Reserve summary

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary 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, was included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at June 30, 2015).

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

In addition to the above, there have also been multiple conflicting Ontario Superior Court decisions in relation to the application of the changes in the tort threshold and deductibles: *Cobb v. Long Estates* (November 13, 2015), *Vickers v. Palacios* (December 8, 2015) and *Corbett v. Odorico* (March 22, 2016). In the first, the judge ruled that the changes to the tort threshold and deductibles were substantive in nature such that the defendant was not entitled to apply the higher deductible, whereas in the second and third, the judges concluded the deductible change is procedural on the grounds that the cap on damages and the statutory deductible were implemented to achieve particular policy objectives and therefore applied retroactively (i.e. applies to all open claims). FA's current view, consistent with the latter two judgments, is that the changes to the applicable tort threshold and deductibles are applied on a settlement date basis. We've included a -1.50%³ retroactive adjustment to Ontario third party liability - bodily injury unpaid amounts (outstanding case and selected IBNR) using negative IBNR, impacting AY2014/2 and prior. We have applied a 50% tempering factor to the AY2015/1 selected adjustment factor as these are settlements that are negotiated globally and hence there may be erosion of the deductible.

Recognizing that individual members may interpret these results differently, we have included a table at the top of the next page displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2015) 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.

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."

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

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

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

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

1.5 Current Provision Summary

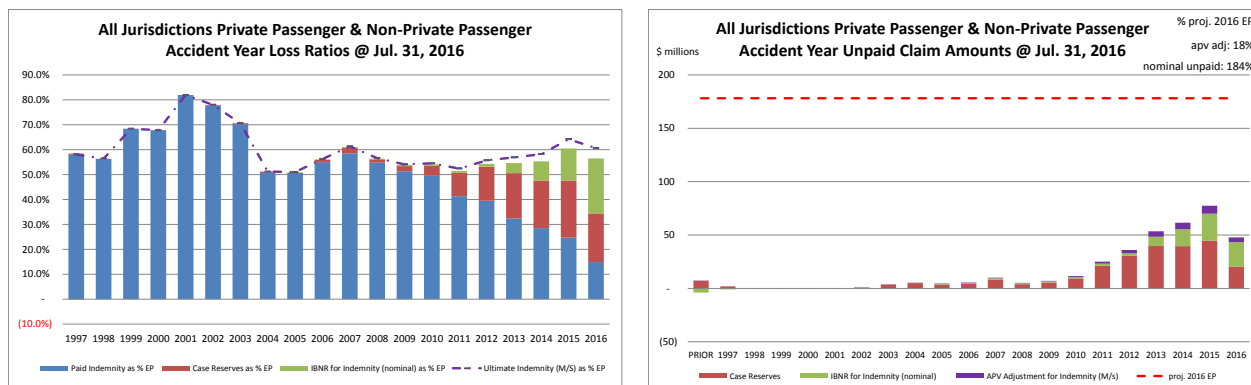
The charts at the top of the next page show the current levels of **indemnity only**⁵ claims amounts

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

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

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

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



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

The current actuarial present value adjustments balance (\$32.2 million – see table immediately below) represents 18% of the earned premium projected for the full year 2016 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

claim liabilities (\$000s)

	amt	%
case	248,165	69.0%
ibnr	79,269	22.0%
M/S apv adj	32,160	8.9%
M/S indemnity	359,593	100.0%
retro claims adj.	36,181	
M/S total	395,774	

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

The tables immediately below summarize premium and policy liabilities.

premium liabilities (\$000s)

	amt	%
unearned prem	92,247	107.5%
prem def/(dpac)	(6,755)	(7.9%)
M/S apv adjust.	349	0.4%
M/S total	85,841	100.0%

policy liabilities (\$000s)

	amt	%
claim	363,614	75.5%
premium	85,492	17.8%
M/S apv adjust.	32,509	6.7%
M/S total	481,615	100.0%

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".

2 Activity During the Month of July 2016⁷

2.1 Recorded Premium and Claims Activity

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

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

Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	3,540	153	1,150	(1,221)	3,473	4,425	4,623	3,204
AB	5,145	(191)	2,354	(508)	565	(193)	2,919	(701)
NL	2,445	18	1,382	57	(216)	(692)	1,166	(635)
NB	1,765	(24)	509	(42)	1,792	1,440	2,301	1,398
NS	1,472	5	657	14	(87)	(222)	569	(209)
PE	420	1	147	99	201	86	348	185
YT	174	(15)	31	(1)	(37)	(103)	(6)	(104)
NT	410	6	141	80	47	(53)	187	27
NU	120	(23)	14	8	6	(11)	20	(2)
TOTAL	15,490	(71)	6,385	(1,512)	5,743	4,675	12,127	3,163

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(1)	(1)	1,863	(1,240)	1,843	4,305	3,705	3,064
2014	(0)	(0)	636	(218)	491	784	1,128	567
2015	2	2	752	(697)	952	965	1,705	269
2016	15,490	(71)	3,133	643	2,457	(1,379)	5,590	(736)
TOTAL	15,490	(71)	6,385	(1,512)	5,743	4,675	12,127	3,163

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

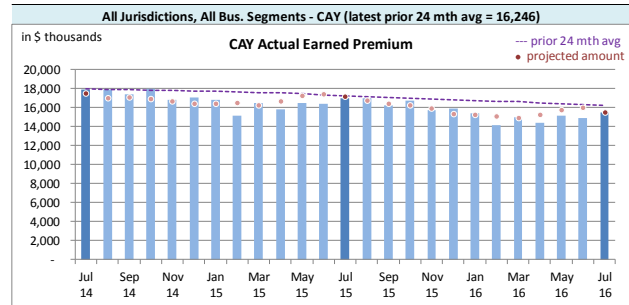
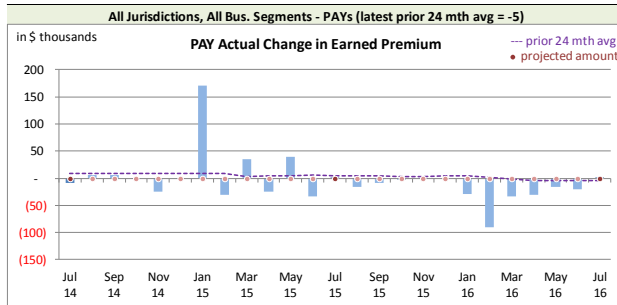
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.

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.

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

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

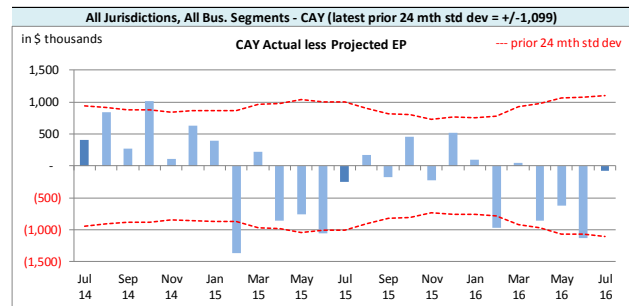
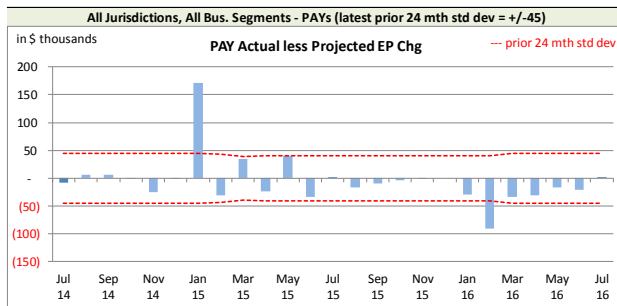
FARM Actual Earned Premium by Calendar Month



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

The associated variance between the actual changes and the projections from the previous month are shown in the charts 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)	(5)	16,246	
std dev	45	1,099	
A-P <> std dev	2	5	
% <> std dev	8.0%	20.0%	
norm <> std dev	31.7%	31.7%	

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

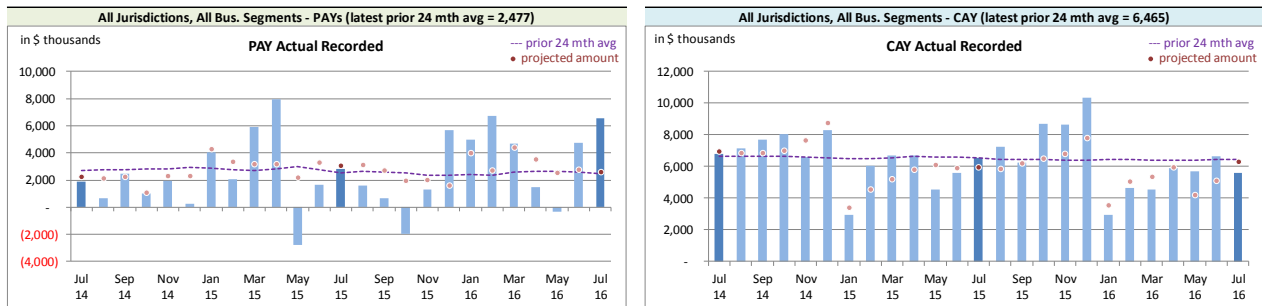
⁸Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

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

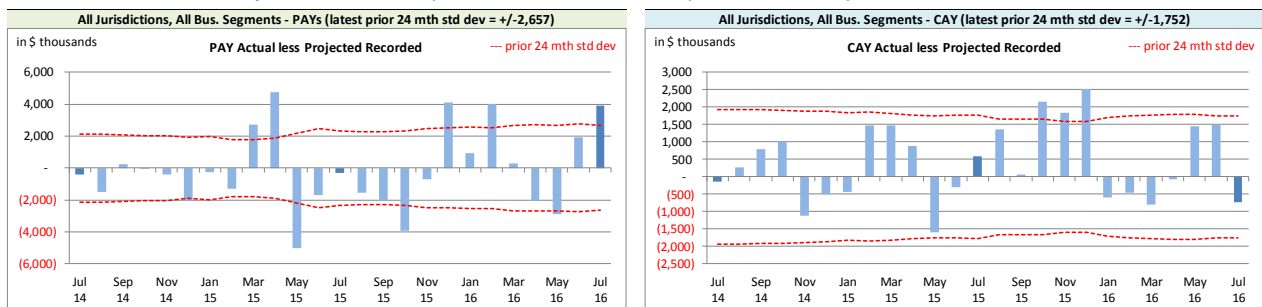
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

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)	2,477	6,465
std dev	2,657	1,752
A-P <> std dev	9	3
% <> std dev	36.0%	12.0%
norm <> std dev	31.7%	31.7%

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

more granular level – i.e. jurisdiction, business segment, and accident year). In addition, the variances have fallen outside of the period’s standard deviation 36% of the time (see table to the

left), suggesting the projection process performs worse than simply projecting based on the previous 24-month average. We continue to review to look for ways to improve the projections.

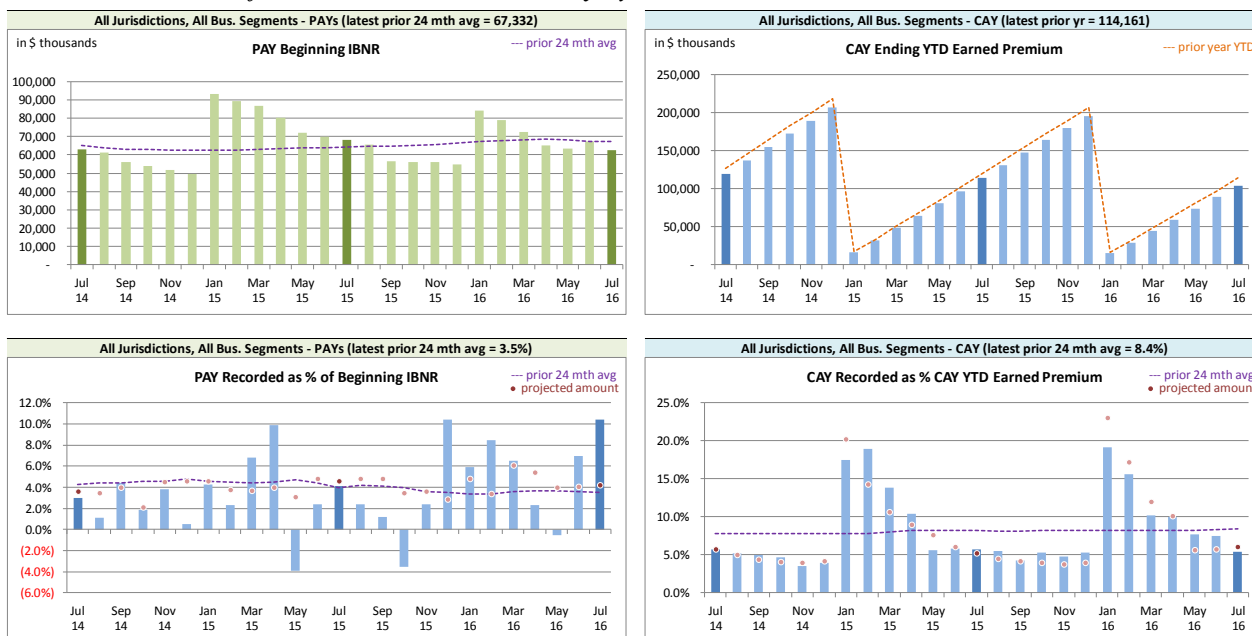
The PAY **recorded indemnity** variance this month was outside the one standard deviation band. The variance was investigated at the jurisdiction and accident year level. During the course of our investigation, we were advised that 4 ex-servicing carrier claims (impacting Ontario FARM Accident Years 1991, 1992, 1993 and 1997) were incorrectly recorded during the month, resulting in an increase in recorded indemnity. No specific adjustment was required for the Accident Year 1997 claim as the loss ratio matching approach used automatically offsets the claim activity (for further discussion of the “ultimate loss ratio matching method”, see section 3). For the three claims prior to Accident Year 1994, specific negative IBNR adjustments were made to offset the incorrectly recorded claims transactions.

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

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

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

FARM Levels that influence⁹ Recorded Indemnity by Calendar Month



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.

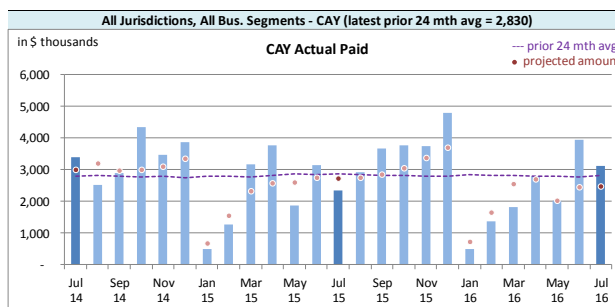
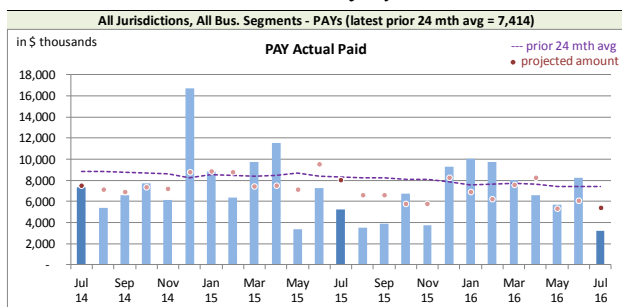
We track beginning prior accident years' IBNR as **recorded indemnity** activity “comes out of” IBNR. Changes in the prior accident years' beginning IBNR (see upper left chart within the group of charts immediately above) occur for several possible reasons:

- 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

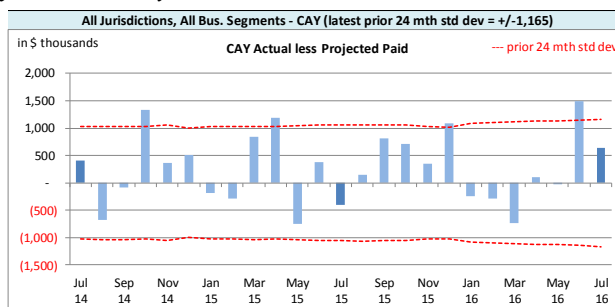
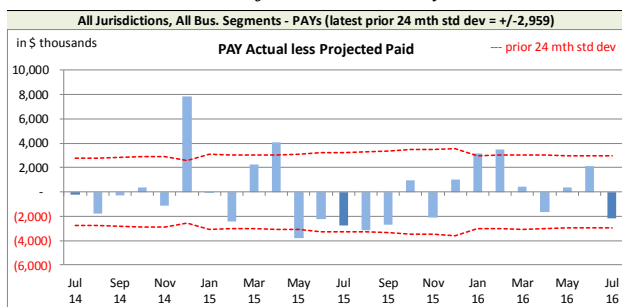
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month's actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,414	2,830
std dev		2,959	1,165
A-P <> std dev		5	4
% <> std dev		20.0%	16.0%
norm <> std dev		31.7%	31.7%

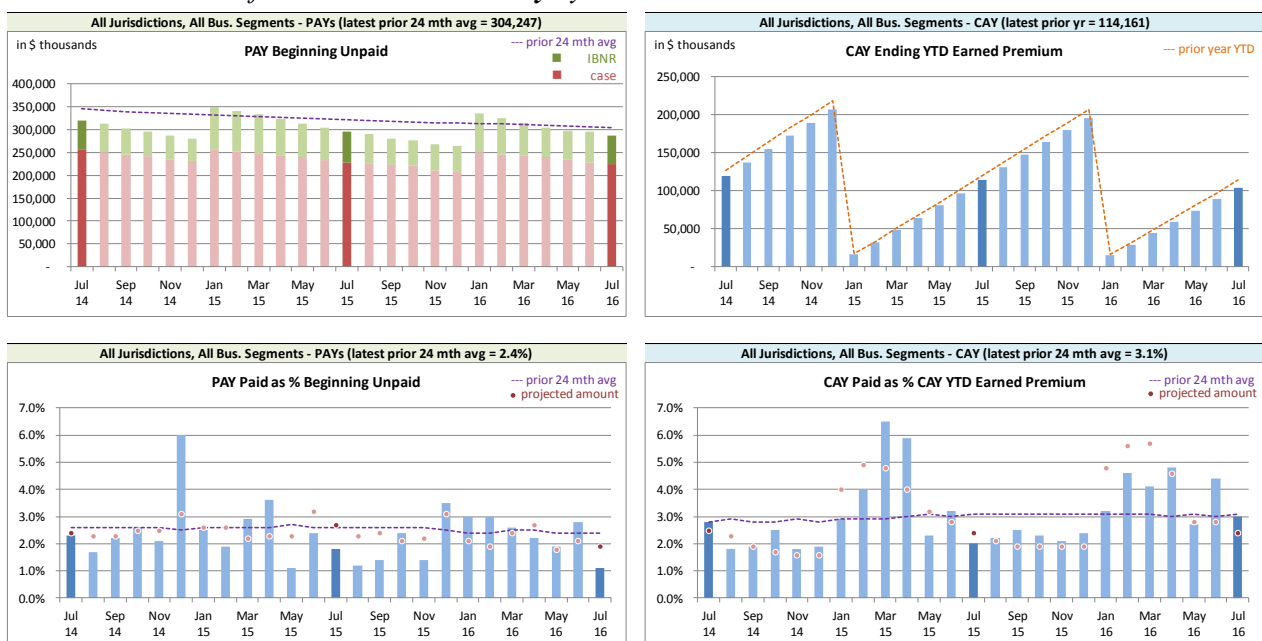
The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period shown do not seem to indicate evidence of bias. The variances have fallen outside of the period's

standard deviation 20% of the time (see table at the bottom left of the previous page) and as this is fewer than indicated by the normal distribution, it suggests the projection process performs better than simply projecting based on the previous 24-month average.

The 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. As well, there does not seem to be evidence of bias.

We have included, for reference, additional charts immediately below 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

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.

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.

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (March 31, 2016 for all jurisdictions). The table immediately below summarizes variances in provisions included in the July 2016 Participation Report and the associated one-month projections from last month’s Report.

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

Table 02a			actuarial present value adjustments					
	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	15,139	(3,065)	(3,762)	(36)	18,031	139	29,408	(2,962)
2014	15,885	(568)	(1,016)	(4)	7,108	29	21,977	(543)
2015	25,202	(267)	(1,483)	(15)	8,920	91	32,639	(191)
2016	23,043	687	(950)	12	5,312	(77)	27,405	622
TOTAL	79,269	(3,213)	(7,211)	(43)	39,371	182	111,429	(3,074)

The IBNR provision is \$3.2 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 7). The table at the top of the next page summarizes the variances in these “Retro Claims Provisions”

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

included in the July 2016 Participation Report and the one-month projections from last month's Report. The variances reflect earned premium variances by jurisdiction, and variances in payments for allowed claims expenses relative to projections.

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

Table 02b			actuarial present value adjustments					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	28,784	(67)	-	-	-	-	28,784	(67)
2014	2,964	70	-	-	-	-	2,964	70
2015	3,601	66	-	-	-	-	3,601	66
2016	832	16	-	-	-	-	832	16
TOTAL	36,181	85	-	-	-	-	36,181	85

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(6,755)	132	349	2	(6,406)	134
balance as % unearned premium:		(7.3%)	0.1%	0.4%	-	(6.9%)	0.1%
actual unearned premium:		92,247					
less projected:		(1,447)					

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. (**Note: for the month of July 2016, explicit**

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.

¹³"Loss" here refers to indemnity only unless otherwise noted.

non-zero IBNR for accident years 1992 and 1993 was included to offset the impact of incorrectly recorded claims activity, as discussed in section 2.1.b). For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”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	1,409	1.4%	(2,962)	(2.8%)	(1,553)	(1.5%)	(308)	(0.1%)
CAY	71,337	68.4%	4,362	4.2%	75,699	72.6%	11,155	(0.1%)
TOTAL	72,746	69.8%	1,400	1.3%	74,146	71.1%	10,847	(0.2%)

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

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

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

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”.

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

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.75%	
				interest rate margin: 25 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
<input checked="" type="checkbox"/> Private Passenger	prior	32,000	32,000	31,000	30,000
	2007	16,000	16,000	15,000	15,000
	2008	22,000	22,000	21,000	21,000
	2009	55,000	108,000	106,000	105,000
	2010	74,000	74,000	72,000	71,000
	2011	205,000	205,000	202,000	199,000
	2012	671,000	643,000	633,000	620,000
	2013	762,000	715,000	707,000	688,000
	2014	2,276,000	2,266,000	2,197,000	2,082,000
	2015	2,931,000	2,717,000	2,331,000	2,137,000
	2016	2,121,000	2,633,000	2,999,000	3,307,000
Private Passenger Total		9,165,000	9,431,000	9,314,000	9,275,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	4,000	4,000	4,000	4,000
	2007	(83,000)	(83,000)	(81,000)	(79,000)
	2008	-	-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	34,000	35,000	35,000	35,000
	2011	245,000	315,000	310,000	305,000
	2012	191,000	172,000	172,000	171,000
	2013	424,000	424,000	416,000	409,000
	2014	1,725,000	1,823,000	1,760,000	1,700,000
	2015	1,267,000	1,163,000	1,120,000	1,076,000
	2016	1,164,000	1,565,000	2,021,000	2,306,000
Non Private Passenger Total		4,974,000	5,421,000	5,760,000	5,930,000
Grand Total		14,139,000	14,852,000	15,074,000	15,205,000

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: 0.75%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
Private Passenger	prior	58,000	58,000	58,000	58,000
	2007	10,000	10,000	10,000	10,000
	2008	60,000	60,000	60,000	59,000
	2009	68,000	68,000	66,000	65,000
	2010	205,000	199,000	196,000	192,000
	2011	(53,000)	(53,000)	(51,000)	(49,000)
	2012	116,000	116,000	114,000	112,000
	2013	459,000	462,000	456,000	449,000
	2014	1,306,000	1,224,000	1,204,000	1,184,000
	2015	2,111,000	2,137,000	2,094,000	2,052,000
	2016	1,479,000	1,059,000	1,212,000	1,262,000
Private Passenger Total		5,819,000	5,340,000	5,419,000	5,394,000
Non Private Passenger	prior	24,000	24,000	21,000	21,000
	2007	12,000	40,000	36,000	33,000
	2008	14,000	14,000	13,000	12,000
	2009	55,000	55,000	53,000	50,000
	2010	66,000	66,000	57,000	48,000
	2011	221,000	218,000	204,000	169,000
	2012	(151,000)	(151,000)	(147,000)	(171,000)
	2013	(39,000)	(184,000)	(162,000)	(212,000)
	2014	784,000	417,000	313,000	243,000
	2015	799,000	168,000	166,000	159,000
	2016	593,000	875,000	998,000	1,129,000
Non Private Passenger Total		2,378,000	1,542,000	1,552,000	1,481,000
Grand Total		8,197,000	6,882,000	6,971,000	6,875,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia		discount rate: 0.75%			
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	201606	201607	201608	201609	
Private Passenger	prior	40,000	393,000	388,000	383,000	
	2007	75,000	142,000	141,000	140,000	
	2008	(38,000)	(38,000)	(35,000)	(33,000)	
	2009	(119,000)	(41,000)	(35,000)	(32,000)	
	2010	98,000	98,000	95,000	92,000	
	2011	20,000	20,000	20,000	19,000	
	2012	367,000	367,000	350,000	333,000	
	2013	204,000	209,000	204,000	198,000	
	2014	682,000	729,000	695,000	663,000	
	2015	1,114,000	1,159,000	1,103,000	1,052,000	
	2016	777,000	872,000	1,097,000	1,281,000	
Private Passenger Total		3,220,000	3,910,000	4,023,000	4,096,000	
Non Private Passenger	prior	21,000	5,000	6,000	6,000	
	2007	(4,000)	(4,000)	(4,000)	(4,000)	
	2008	173,000	173,000	170,000	167,000	
	2009	(5,000)	(5,000)	(5,000)	(5,000)	
	2010	89,000	89,000	87,000	85,000	
	2011	253,000	248,000	243,000	240,000	
	2012	190,000	205,000	202,000	200,000	
	2013	348,000	(159,000)	(156,000)	(155,000)	
	2014	468,000	458,000	454,000	449,000	
	2015	2,086,000	2,102,000	2,053,000	2,006,000	
	2016	1,149,000	1,254,000	1,387,000	1,462,000	
Non Private Passenger Total		4,768,000	4,366,000	4,437,000	4,451,000	
Grand Total		7,988,000	8,276,000	8,460,000	8,547,000	

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: 0.75%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
Private Passenger	prior	22,000	21,000	21,000	21,000
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010	29,000	29,000	28,000	28,000
	2011	63,000	63,000	63,000	63,000
	2012	59,000	59,000	59,000	59,000
	2013	114,000	114,000	113,000	112,000
	2014	257,000	162,000	161,000	158,000
	2015	355,000	237,000	226,000	211,000
	2016	41,000	59,000	79,000	46,000
Private Passenger Total		938,000	742,000	748,000	696,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007		-	-	-
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011	31,000	31,000	31,000	31,000
	2012	130,000	131,000	130,000	128,000
	2013	69,000	69,000	68,000	67,000
	2014	200,000	206,000	204,000	199,000
	2015	460,000	461,000	448,000	436,000
	2016	330,000	384,000	427,000	436,000
Non Private Passenger Total		1,219,000	1,281,000	1,307,000	1,296,000
Grand Total		2,157,000	2,023,000	2,055,000	1,992,000

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario		discount rate: 0.75%			
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	201606	201607	201608	201609	
Private Passenger	prior	493,000	(2,033,904)	(2,057,904)	(2,082,904)	
	2007	1,626,000	1,627,000	1,595,000	1,563,000	
	2008	683,000	685,000	672,000	658,000	
	2009	946,000	988,000	969,000	949,000	
	2010	245,000	292,000	286,000	280,000	
	2011	29,000	128,000	127,000	123,000	
	2012	144,000	185,000	184,000	186,000	
	2013	1,755,000	1,781,000	2,451,000	2,436,000	
	2014	1,978,000	1,515,000	2,078,000	2,104,000	
	2015	2,660,000	2,686,000	3,993,000	4,126,000	
	2016	1,813,000	2,260,000	2,487,000	2,806,000	
Private Passenger Total		12,372,000	10,113,096	12,784,096	13,148,096	
Non Private Passenger	prior	790,000	476,520	462,520	447,520	
	2007	(127,000)	(128,000)	(126,000)	(124,000)	
	2008	114,000	114,000	111,000	110,000	
	2009	80,000	92,000	92,000	91,000	
	2010	422,000	424,000	416,000	409,000	
	2011	874,000	457,000	454,000	445,000	
	2012	383,000	(182,000)	(171,000)	(163,000)	
	2013	5,259,000	5,268,000	5,251,000	5,180,000	
	2014	6,316,000	6,362,000	6,379,000	6,282,000	
	2015	7,302,000	6,997,000	7,016,000	6,911,000	
	2016	6,097,000	7,117,000	7,851,000	8,705,000	
Non Private Passenger Total		27,510,000	26,997,520	27,735,520	28,293,520	
Grand Total		39,882,000	37,110,616	40,519,616	41,441,616	

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta		discount rate: 0.75%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year		201606	201607	201608	201609
Private Passenger	prior		166,000	166,000	165,000	165,000
	2007		(12,000)	(12,000)	(12,000)	(12,000)
	2008		57,000	57,000	56,000	55,000
	2009		73,000	73,000	72,000	71,000
	2010		494,000	503,000	493,000	485,000
	2011		514,000	514,000	504,000	496,000
	2012		2,075,000	2,067,000	2,025,000	1,987,000
	2013		1,954,000	1,954,000	1,917,000	1,867,000
	2014		2,462,000	2,446,000	2,408,000	2,327,000
	2015		3,033,000	2,930,000	2,886,000	2,760,000
	2016		1,768,000	2,061,000	2,370,000	2,621,000
Private Passenger Total			12,584,000	12,759,000	12,884,000	12,822,000
Non Private Passenger	prior		30,000	(19,000)	(17,000)	(15,000)
	2007		94,000	94,000	90,000	84,000
	2008		138,000	138,000	132,000	126,000
	2009		394,000	394,000	358,000	325,000
	2010		468,000	469,000	431,000	398,000
	2011		1,279,000	1,619,000	1,492,000	1,411,000
	2012		1,503,000	1,508,000	1,388,000	1,319,000
	2013		3,014,000	2,525,000	2,379,000	2,317,000
	2014		3,357,000	3,178,000	3,070,000	2,968,000
	2015		8,281,000	7,861,000	7,519,000	7,262,000
	2016		5,248,000	5,853,000	6,165,000	6,395,000
Non Private Passenger Total			23,806,000	23,620,000	23,007,000	22,590,000
Grand Total			36,390,000	36,379,000	35,891,000	35,412,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon		discount rate: 0.75%			
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		201606	201607	201608	201609
 Private Passenger	prior		5,000	5,000	5,000	5,000
	2007			-	-	-
	2008		18,000	18,000	18,000	18,000
	2009		22,000	22,000	22,000	22,000
	2010		35,000	35,000	35,000	35,000
	2011		(55,000)	(55,000)	(54,000)	(53,000)
	2012		90,000	90,000	89,000	88,000
	2013		150,000	150,000	149,000	148,000
	2014		219,000	219,000	217,000	215,000
	2015		394,000	399,000	384,000	367,000
	2016		183,000	232,000	238,000	249,000
Private Passenger Total			1,061,000	1,115,000	1,103,000	1,094,000
 Non Private Passenger	prior		1,000	1,000	1,000	1,000
	2007			-	-	-
	2008		2,000	2,000	2,000	2,000
	2009			-	-	-
	2010		6,000	6,000	6,000	6,000
	2011		15,000	15,000	15,000	15,000
	2012		25,000	25,000	25,000	25,000
	2013		71,000	71,000	70,000	69,000
	2014		126,000	123,000	122,000	120,000
	2015		215,000	215,000	212,000	208,000
	2016		291,000	344,000	377,000	407,000
Non Private Passenger Total			752,000	802,000	830,000	853,000
Grand Total			1,813,000	1,917,000	1,933,000	1,947,000

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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: 0.75%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	22,000	22,000	22,000	22,000
	2009	37,000	(2,000)	(2,000)	(2,000)
	2010	3,000	3,000	3,000	3,000
	2011	121,000	121,000	120,000	118,000
	2012	167,000	167,000	166,000	165,000
	2013	275,000	277,000	274,000	273,000
	2014	523,000	355,000	353,000	351,000
	2015	727,000	724,000	718,000	712,000
	2016	351,000	503,000	573,000	638,000
Private Passenger Total		2,227,000	2,171,000	2,228,000	2,281,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	19,000	19,000	19,000	19,000
	2013	90,000	90,000	89,000	89,000
	2014	221,000	221,000	220,000	217,000
	2015	214,000	215,000	205,000	194,000
	2016	146,000	183,000	197,000	211,000
Non Private Passenger Total		693,000	731,000	733,000	733,000
Grand Total		2,920,000	2,902,000	2,961,000	3,014,000

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EXHIBIT A

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

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Jurisdiction Desc	Nunavut		discount rate: 0.75%			
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	201606	201607	201608	201609	
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2007	1,000	1,000	1,000	1,000	
	2008	1,000	1,000	1,000	1,000	
	2009		-	-	-	
	2010	8,000	8,000	8,000	8,000	
	2011	20,000	20,000	20,000	20,000	
	2012	48,000	48,000	48,000	48,000	
	2013	63,000	63,000	62,000	61,000	
	2014	108,000	108,000	107,000	106,000	
	2015	246,000	246,000	237,000	228,000	
	2016	35,000	30,000	42,000	53,000	
Private Passenger Total		528,000	523,000	524,000	524,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-	
	2007		-	-	-	
	2008		-	-	-	
	2009	1,000	1,000	1,000	1,000	
	2010		-	-	-	
	2011		-	-	-	
	2012	19,000	19,000	19,000	19,000	
	2013	36,000	36,000	36,000	36,000	
	2014	165,000	165,000	164,000	163,000	
	2015	222,000	222,000	220,000	218,000	
	2016	87,000	121,000	163,000	195,000	
Non Private Passenger Total		530,000	564,000	603,000	632,000	
Grand Total		1,058,000	1,087,000	1,127,000	1,156,000	

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EXHIBIT A

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

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Jurisdiction Desc	(All)		discount rate: 0.75%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year		201606	201607	201608	201609
Private Passenger	prior		812,000	(1,362,904)	(1,393,904)	(1,424,904)
	2007		1,718,000	1,786,000	1,752,000	1,719,000
	2008		824,000	826,000	814,000	800,000
	2009		1,082,000	1,216,000	1,198,000	1,178,000
	2010		1,191,000	1,241,000	1,216,000	1,194,000
	2011		864,000	963,000	951,000	936,000
	2012		3,737,000	3,742,000	3,668,000	3,598,000
	2013		5,736,000	5,725,000	6,333,000	6,232,000
	2014		9,811,000	9,024,000	9,420,000	9,190,000
	2015		13,571,000	13,235,000	13,972,000	13,645,000
	2016		8,568,000	9,709,000	11,097,000	12,263,000
Private Passenger Total			47,914,000	46,104,096	49,027,096	49,330,096
Non Private Passenger	prior		871,000	492,520	478,520	465,520
	2007		(108,000)	(81,000)	(85,000)	(90,000)
	2008		441,000	441,000	428,000	417,000
	2009		528,000	540,000	502,000	465,000
	2010		1,086,000	1,090,000	1,033,000	982,000
	2011		2,918,000	2,903,000	2,749,000	2,616,000
	2012		2,309,000	1,746,000	1,637,000	1,547,000
	2013		9,272,000	8,140,000	7,991,000	7,800,000
	2014		13,362,000	12,953,000	12,686,000	12,341,000
	2015		20,846,000	19,404,000	18,959,000	18,470,000
	2016		15,105,000	17,696,000	19,586,000	21,246,000
Non Private Passenger Total			66,630,000	65,324,520	65,964,520	66,259,520
Grand Total			114,544,000	111,428,616	114,991,616	115,589,616

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	201606	201607	201608	201609
Private Passenger	prior	(14,000)	(14,000)	(14,000)	(14,000)
	2007	(3,000)	(3,000)	(3,000)	(3,000)
	2008	1,000	1,000	1,000	1,000
	2009	(2,000)	72,000	71,000	70,000
	2010	43,000	43,000	42,000	41,000
	2011	25,000	25,000	24,000	24,000
	2012	361,000	352,000	345,000	338,000
	2013	336,000	305,000	299,000	287,000
	2014	1,503,000	1,499,000	1,439,000	1,338,000
	2015	2,095,000	1,890,000	1,512,000	1,331,000
	2016	1,677,000	2,118,000	2,409,000	2,659,000
Private Passenger Total		6,022,000	6,288,000	6,125,000	6,072,000
Non Private Passenger	prior	4,000	4,000	4,000	4,000
	2007	(140,000)	(140,000)	(137,000)	(134,000)
	2008	-	-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	15,000	16,000	16,000	16,000
	2011	140,000	213,000	209,000	205,000
	2012	(29,000)	(48,000)	(47,000)	(46,000)
	2013	289,000	289,000	283,000	277,000
	2014	1,383,000	1,483,000	1,424,000	1,367,000
	2015	784,000	684,000	646,000	610,000
	2016	914,000	1,270,000	1,682,000	1,921,000
Non Private Passenger Total		3,363,000	3,774,000	4,083,000	4,223,000
Grand Total		9,385,000	10,062,000	10,208,000	10,295,000

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EXHIBIT B



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

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Jurisdiction Desc	New Brunswick	
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	201606	201607	201608	201609
 Private Passenger	prior	27,000	27,000	27,000	27,000
	2007	9,000	9,000	9,000	9,000
	2008	8,000	8,000	8,000	8,000
	2009	50,000	50,000	49,000	48,000
	2010	166,000	160,000	157,000	154,000
	2011	(166,000)	(166,000)	(163,000)	(160,000)
	2012	(19,000)	(19,000)	(19,000)	(19,000)
	2013	212,000	215,000	211,000	207,000
	2014	915,000	837,000	820,000	804,000
	2015	1,627,000	1,657,000	1,624,000	1,592,000
	2016	1,211,000	750,000	861,000	871,000
Private Passenger Total		4,040,000	3,528,000	3,584,000	3,541,000
 Non Private Passenger	prior	2,000	2,000	-	-
	2007	6,000	37,000	33,000	30,000
	2008	11,000	11,000	10,000	9,000
	2009	17,000	17,000	15,000	13,000
	2010	45,000	45,000	36,000	27,000
	2011	128,000	125,000	112,000	78,000
	2012	(235,000)	(234,000)	(229,000)	(252,000)
	2013	(373,000)	(518,000)	(492,000)	(541,000)
	2014	596,000	230,000	126,000	57,000
	2015	598,000	(27,000)	(26,000)	(30,000)
	2016	475,000	736,000	848,000	959,000
Non Private Passenger Total		1,270,000	424,000	433,000	350,000
Grand Total		5,310,000	3,952,000	4,017,000	3,891,000

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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	201606	201607	201608	201609
Private Passenger	prior	(89,000)	264,000	262,000	260,000
	2007	46,000	119,000	118,000	117,000
	2008	(61,000)	(61,000)	(58,000)	(55,000)
	2009	(187,000)	(109,000)	(104,000)	(99,000)
	2010	23,000	23,000	21,000	19,000
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	194,000	194,000	178,000	164,000
	2013	49,000	54,000	51,000	47,000
	2014	492,000	546,000	513,000	482,000
	2015	857,000	906,000	852,000	801,000
	2016	650,000	714,000	917,000	1,075,000
Private Passenger Total		1,969,000	2,645,000	2,745,000	2,806,000
Non Private Passenger	prior	15,000	(1,000)	(1,000)	(1,000)
	2007	(4,000)	(4,000)	(4,000)	(4,000)
	2008	153,000	153,000	151,000	149,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	54,000	54,000	53,000	52,000
	2011	131,000	126,000	125,000	124,000
	2012	91,000	106,000	105,000	104,000
	2013	140,000	(365,000)	(361,000)	(357,000)
	2014	194,000	192,000	190,000	188,000
	2015	1,779,000	1,800,000	1,755,000	1,711,000
	2016	968,000	1,048,000	1,151,000	1,211,000
Non Private Passenger Total		3,515,000	3,103,000	3,158,000	3,171,000
Grand Total		5,484,000	5,748,000	5,903,000	5,977,000

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EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	6,000	6,000	6,000	6,000
	2012	34,000	34,000	34,000	34,000
	2013	94,000	94,000	93,000	92,000
	2014	199,000	104,000	103,000	100,000
	2015	255,000	137,000	126,000	111,000
	2016	(10,000)	(1,000)	11,000	(28,000)
Private Passenger Total		578,000	374,000	373,000	315,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	13,000	13,000	13,000	13,000
	2012	63,000	63,000	62,000	61,000
	2013	62,000	62,000	61,000	60,000
	2014	168,000	180,000	178,000	174,000
	2015	409,000	410,000	398,000	386,000
	2016	291,000	340,000	375,000	382,000
Non Private Passenger Total		1,005,000	1,067,000	1,086,000	1,075,000
Grand Total		1,583,000	1,441,000	1,459,000	1,390,000

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EXHIBIT B




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

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

discount rate: 0.00%

interest rate margin: 0 basis pts





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM 			
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
 Private Passenger	prior	(591,000)	(3,114,904)	(3,122,904)	(3,131,904)
	2007	1,282,000	1,285,000	1,259,000	1,234,000
	2008	617,000	619,000	607,000	595,000
	2009	713,000	771,000	756,000	741,000
	2010	(19,000)	29,000	28,000	27,000
	2011	(133,000)	(34,000)	(33,000)	(32,000)
	2012	(363,000)	(319,000)	(313,000)	(307,000)
	2013	1,324,000	1,352,000	2,028,000	2,018,000
	2014	1,418,000	958,000	1,533,000	1,564,000
	2015	2,159,000	2,195,000	3,512,000	3,652,000
	2016	1,555,000	1,957,000	2,149,000	2,437,000
Private Passenger Total		7,962,000	5,698,096	8,403,096	8,797,096
 Non Private Passenger	prior	543,000	230,520	220,520	210,520
	2007	(220,000)	(220,000)	(216,000)	(212,000)
	2008	60,000	60,000	59,000	58,000
	2009	(7,000)	5,000	5,000	5,000
	2010	370,000	372,000	365,000	358,000
	2011	508,000	92,000	90,000	88,000
	2012	(357,000)	(911,000)	(893,000)	(875,000)
	2013	3,547,000	3,568,000	3,568,000	3,514,000
	2014	4,801,000	4,859,000	4,883,000	4,810,000
	2015	5,675,000	5,380,000	5,407,000	5,326,000
	2016	5,297,000	6,184,000	6,784,000	7,510,000
Non Private Passenger Total		20,217,000	19,619,520	20,272,520	20,792,520
Grand Total		28,179,000	25,317,616	28,675,616	29,589,616

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EXHIBIT B






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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM 			
BusinessSegment Desc 	Acc Year 	201606	201607	201608	201609
 Private Passenger	prior	110,000	110,000	110,000	110,000
	2007	(13,000)	(13,000)	(13,000)	(13,000)
	2008	43,000	43,000	42,000	41,000
	2009	67,000	67,000	66,000	65,000
	2010	304,000	313,000	307,000	301,000
	2011	333,000	333,000	326,000	319,000
	2012	1,787,000	1,779,000	1,743,000	1,708,000
	2013	1,605,000	1,605,000	1,573,000	1,526,000
	2014	1,958,000	1,951,000	1,922,000	1,845,000
	2015	2,566,000	2,472,000	2,435,000	2,313,000
	2016	1,522,000	1,780,000	2,053,000	2,265,000
Private Passenger Total		10,282,000	10,440,000	10,564,000	10,480,000
 Non Private Passenger	prior	(9,000)	(57,000)	(53,000)	(50,000)
	2007	30,000	30,000	27,000	24,000
	2008	28,000	28,000	25,000	22,000
	2009	352,000	352,000	317,000	285,000
	2010	337,000	338,000	304,000	274,000
	2011	761,000	1,128,000	1,015,000	949,000
	2012	1,054,000	1,059,000	953,000	891,000
	2013	1,995,000	1,510,000	1,389,000	1,347,000
	2014	2,371,000	2,200,000	2,112,000	2,028,000
	2015	6,524,000	6,117,000	5,811,000	5,579,000
	2016	4,378,000	4,898,000	5,074,000	5,188,000
Non Private Passenger Total		17,821,000	17,603,000	16,974,000	16,537,000
Grand Total		28,103,000	28,043,000	27,538,000	27,017,000

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

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Jurisdiction Desc	Yukon	
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	201606	201607	201608	201609
Private Passenger	prior	5,000	5,000	5,000	5,000
	2007		-	-	-
	2008	16,000	16,000	16,000	16,000
	2009	20,000	20,000	20,000	20,000
	2010	16,000	16,000	16,000	16,000
	2011	(74,000)	(74,000)	(73,000)	(72,000)
	2012	83,000	83,000	82,000	81,000
	2013	135,000	135,000	134,000	133,000
	2014	196,000	196,000	194,000	192,000
	2015	249,000	254,000	239,000	222,000
	2016	163,000	209,000	210,000	219,000
Private Passenger Total		809,000	860,000	843,000	832,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2007		-	-	-
	2008	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010	5,000	5,000	5,000	5,000
	2011	14,000	14,000	14,000	14,000
	2012	20,000	20,000	20,000	20,000
	2013	64,000	64,000	63,000	62,000
	2014	108,000	106,000	105,000	104,000
	2015	145,000	145,000	142,000	139,000
	2016	264,000	312,000	341,000	366,000
Non Private Passenger Total		623,000	669,000	693,000	713,000
Grand Total		1,432,000	1,529,000	1,536,000	1,545,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	21,000	21,000	21,000	21,000
	2009	14,000	(14,000)	(14,000)	(14,000)
	2010	3,000	3,000	3,000	3,000
	2011	103,000	103,000	102,000	101,000
	2012	145,000	145,000	144,000	143,000
	2013	240,000	242,000	240,000	238,000
	2014	393,000	225,000	223,000	221,000
	2015	566,000	564,000	558,000	552,000
	2016	299,000	439,000	498,000	555,000
Private Passenger Total		1,785,000	1,729,000	1,776,000	1,821,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	17,000	17,000	17,000	17,000
	2013	29,000	29,000	29,000	29,000
	2014	115,000	115,000	114,000	111,000
	2015	191,000	192,000	182,000	171,000
	2016	131,000	165,000	177,000	188,000
Non Private Passenger Total		486,000	521,000	522,000	519,000
Grand Total		2,271,000	2,250,000	2,298,000	2,340,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	1,000	1,000	1,000	1,000
	2008	1,000	1,000	1,000	1,000
	2009	-	-	-	-
	2010	7,000	7,000	7,000	7,000
	2011	18,000	18,000	18,000	18,000
	2012	39,000	39,000	39,000	39,000
	2013	57,000	57,000	56,000	55,000
	2014	98,000	98,000	97,000	96,000
	2015	224,000	224,000	215,000	206,000
	2016	29,000	24,000	34,000	44,000
Private Passenger Total		472,000	467,000	466,000	465,000
Non Private Passenger	prior	-	-	-	-
	2007	-	-	-	-
	2008	-	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	17,000	17,000	17,000	17,000
	2013	33,000	33,000	33,000	33,000
	2014	106,000	106,000	105,000	104,000
	2015	202,000	202,000	200,000	198,000
	2016	68,000	100,000	137,000	167,000
Non Private Passenger Total		427,000	459,000	493,000	520,000
Grand Total		899,000	926,000	959,000	985,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
<input checked="" type="checkbox"/> Private Passenger	prior	(555,000)	(2,725,904)	(2,735,904)	(2,746,904)
	2007	1,324,000	1,400,000	1,373,000	1,347,000
	2008	645,000	647,000	637,000	627,000
	2009	675,000	857,000	844,000	831,000
	2010	544,000	595,000	582,000	569,000
	2011	107,000	206,000	202,000	199,000
	2012	2,261,000	2,288,000	2,233,000	2,181,000
	2013	4,052,000	4,059,000	4,685,000	4,603,000
	2014	7,172,000	6,414,000	6,844,000	6,642,000
	2015	10,598,000	10,299,000	11,073,000	10,780,000
	2016	7,096,000	7,990,000	9,142,000	10,097,000
Private Passenger Total		33,919,000	32,029,096	34,879,096	35,129,096
<input checked="" type="checkbox"/> Non Private Passenger	prior	557,000	180,520	172,520	165,520
	2007	(328,000)	(297,000)	(297,000)	(296,000)
	2008	254,000	254,000	247,000	240,000
	2009	360,000	372,000	335,000	301,000
	2010	827,000	831,000	780,000	733,000
	2011	1,695,000	1,711,000	1,578,000	1,471,000
	2012	641,000	89,000	5,000	(63,000)
	2013	5,786,000	4,672,000	4,573,000	4,424,000
	2014	9,842,000	9,471,000	9,237,000	8,943,000
	2015	16,307,000	14,903,000	14,515,000	14,090,000
	2016	12,786,000	15,053,000	16,569,000	17,892,000
Non Private Passenger Total		48,727,000	47,239,520	47,714,520	47,900,520
Grand Total		82,646,000	79,268,616	82,593,616	83,029,616

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

EXHIBIT C

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

page 1 of 10



Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
 Private Passenger	prior	227,000	227,000	225,000	223,000
	2007	105,000	105,000	103,000	101,000
	2008	45,000	45,000	44,000	43,000
	2009	92,000	92,000	91,000	90,000
	2010	165,000	165,000	163,000	161,000
	2011	372,000	367,000	364,000	361,000
	2012	357,000	340,000	337,000	334,000
	2013	261,000	260,000	255,000	250,000
	2014	344,000	344,000	340,000	336,000
	2015	332,000	332,000	328,000	324,000
	2016	211,000	248,000	285,671	323,671
Private Passenger Total		2,511,000	2,525,000	2,535,671	2,546,671
 Non Private Passenger	prior	62,000	62,000	62,000	62,000
	2007	44,000	44,000	43,000	42,000
	2008	20,000	20,000	20,000	20,000
	2009	34,000	34,000	33,000	33,000
	2010	52,000	52,000	51,000	50,000
	2011	107,000	105,000	104,000	103,000
	2012	92,000	88,000	87,000	86,000
	2013	65,000	65,000	64,000	63,000
	2014	95,000	95,000	94,000	93,000
	2015	99,000	99,000	98,000	97,000
	2016	68,000	81,000	93,729	106,729
Non Private Passenger Total		738,000	745,000	749,729	755,729
Grand Total		3,249,000	3,270,000	3,285,400	3,302,400

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
 Private Passenger	prior	17,000	17,000	17,000	17,000
	2007	130,000	130,000	126,000	122,000
	2008	158,000	141,000	137,000	133,000
	2009	162,000	162,000	157,000	152,000
	2010	177,000	141,000	137,000	133,000
	2011	283,000	280,000	273,000	267,000
	2012	280,000	280,000	273,000	267,000
	2013	213,000	213,000	206,000	199,000
	2014	269,000	269,000	262,000	256,000
	2015	251,000	251,000	245,000	239,000
	2016	37,000	44,000	49,939	55,939
Private Passenger Total		1,977,000	1,928,000	1,882,939	1,840,939
 Non Private Passenger	prior	4,000	4,000	4,000	4,000
	2007	108,000	108,000	106,000	104,000
	2008	131,000	117,000	115,000	113,000
	2009	135,000	135,000	132,000	129,000
	2010	150,000	119,000	117,000	115,000
	2011	212,000	210,000	207,000	204,000
	2012	206,000	206,000	203,000	200,000
	2013	150,000	150,000	147,000	144,000
	2014	176,000	176,000	173,000	170,000
	2015	154,000	154,000	151,000	148,000
	2016	22,000	26,000	30,320	33,320
Non Private Passenger Total		1,448,000	1,405,000	1,385,320	1,364,320
Grand Total		3,425,000	3,333,000	3,268,259	3,205,259

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
 Private Passenger	prior	491,000	491,000	482,000	474,000
	2007	282,000	277,000	271,000	266,000
	2008	391,000	378,000	370,000	363,000
	2009	274,000	274,000	269,000	264,000
	2010	182,000	182,000	178,000	174,000
	2011	190,000	190,000	187,000	184,000
	2012	165,000	165,000	162,000	159,000
	2013	122,000	122,000	120,000	118,000
	2014	104,000	104,000	102,000	100,000
	2015	134,000	134,000	132,000	130,000
	2016	25,000	29,000	33,081	38,081
Private Passenger Total		2,360,000	2,346,000	2,306,081	2,270,081
 Non Private Passenger	prior	113,000	113,000	112,000	111,000
	2007	64,000	63,000	62,000	61,000
	2008	116,000	112,000	110,000	108,000
	2009	112,000	112,000	110,000	108,000
	2010	128,000	128,000	125,000	122,000
	2011	186,000	186,000	183,000	180,000
	2012	183,000	183,000	180,000	177,000
	2013	149,000	149,000	146,000	143,000
	2014	136,000	136,000	133,000	130,000
	2015	182,000	182,000	179,000	176,000
	2016	35,000	41,000	45,299	51,299
Non Private Passenger Total		1,404,000	1,405,000	1,385,299	1,367,299
Grand Total		3,764,000	3,751,000	3,691,380	3,637,380

EXHIBIT C

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

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Jurisdiction Desc	Prince Edward Island	
AccountCode Desc	Retro Claims Expense	
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	201606	201607	201608	201609
<input checked="" type="checkbox"/> Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2007	20,000	20,000	20,000	20,000
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	8,000	8,000	8,000	8,000
	2013	44,000	44,000	43,000	42,000
	2014	19,000	19,000	18,000	17,000
	2015	43,000	43,000	42,000	41,000
	2016	(2,000)	(2,000)	3,464	2,464
Private Passenger Total		151,000	151,000	153,464	149,464
<input checked="" type="checkbox"/> Non Private Passenger	prior	(24,000)	(24,000)	(23,000)	(22,000)
	2007	8,000	8,000	8,000	8,000
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	4,000	4,000	4,000	4,000
	2013	27,000	27,000	26,000	25,000
	2014	11,000	11,000	10,000	9,000
	2015	28,000	28,000	27,000	26,000
	2016	(2,000)	(1,000)	1,744	1,744
Non Private Passenger Total		88,000	89,000	89,744	87,744
Grand Total		239,000	240,000	243,208	237,208

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts






		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
 Private Passenger	prior	4,392,000	4,253,000	4,127,000	4,005,000
	2007	1,564,000	1,519,000	1,473,000	1,429,000
	2008	1,170,000	1,162,000	1,127,000	1,093,000
	2009	950,000	909,000	882,000	856,000
	2010	876,000	805,000	781,000	758,000
	2011	491,000	446,000	422,000	399,000
	2012	1,064,000	1,062,000	1,033,000	1,005,000
	2013	811,000	799,000	776,000	754,000
	2014	417,000	417,000	398,000	380,000
	2015	495,000	495,000	479,000	464,000
	2016	138,000	162,000	180,849	204,849
Private Passenger Total		12,368,000	12,029,000	11,678,849	11,347,849
 Non Private Passenger	prior	1,140,000	1,122,000	1,100,000	1,078,000
	2007	725,000	704,000	690,000	676,000
	2008	540,000	536,000	525,000	514,000
	2009	539,000	516,000	506,000	496,000
	2010	656,000	604,000	592,000	580,000
	2011	388,000	352,000	340,000	328,000
	2012	974,000	972,000	954,000	937,000
	2013	1,236,000	1,217,000	1,194,000	1,172,000
	2014	777,000	776,000	753,000	730,000
	2015	1,101,000	1,101,000	1,078,000	1,055,000
	2016	313,000	368,000	412,112	465,112
Non Private Passenger Total		8,389,000	8,268,000	8,144,112	8,031,112
Grand Total		20,757,000	20,297,000	19,822,961	19,378,961

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts








		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM 			
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
 Private Passenger	prior	153,000	144,000	142,000	140,000
	2007	102,000	102,000	100,000	98,000
	2008	122,000	122,000	120,000	118,000
	2009	102,000	102,000	100,000	98,000
	2010	87,000	87,000	85,000	83,000
	2011	111,000	111,000	109,000	107,000
	2012	115,000	115,000	113,000	111,000
	2013	110,000	110,000	108,000	106,000
	2014	105,000	105,000	103,000	101,000
	2015	108,000	108,000	106,000	104,000
	2016	(12,000)	(14,000)	(18,250)	(21,250)
Private Passenger Total		1,103,000	1,092,000	1,067,750	1,044,750
 Non Private Passenger	prior	123,000	102,000	102,000	102,000
	2007	331,000	331,000	328,000	325,000
	2008	426,000	426,000	422,000	418,000
	2009	364,000	364,000	360,000	356,000
	2010	307,000	307,000	304,000	301,000
	2011	375,000	375,000	371,000	367,000
	2012	418,000	418,000	414,000	410,000
	2013	434,000	434,000	430,000	426,000
	2014	455,000	455,000	450,000	445,000
	2015	500,000	500,000	496,000	492,000
	2016	(64,000)	(75,000)	(93,583)	(104,583)
Non Private Passenger Total		3,669,000	3,637,000	3,583,417	3,537,417
Grand Total		4,772,000	4,729,000	4,651,167	4,582,167

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts




		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
 Private Passenger	prior	(42,000)	(42,000)	(41,000)	(40,000)
	2007	12,000	12,000	12,000	12,000
	2008	12,000	12,000	12,000	12,000
	2009	8,000	8,000	8,000	8,000
	2010	5,000	5,000	5,000	5,000
	2011	7,000	7,000	7,000	7,000
	2012	2,000	2,000	2,000	2,000
	2013	2,000	2,000	2,000	2,000
	2014	(10,000)	(10,000)	(10,000)	(10,000)
	2015	13,000	13,000	13,000	13,000
	2016	(2,000)	(3,000)	(1,695)	(2,695)
Private Passenger Total		7,000	6,000	8,305	8,305
 Non Private Passenger	prior	(18,000)	(18,000)	(18,000)	(18,000)
	2007	7,000	7,000	7,000	7,000
	2008	7,000	7,000	7,000	7,000
	2009	7,000	7,000	7,000	7,000
	2010	6,000	6,000	6,000	6,000
	2011	9,000	9,000	9,000	9,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	(13,000)	(13,000)	(13,000)	(13,000)
	2015	18,000	18,000	18,000	18,000
	2016	(3,000)	(4,000)	(5,340)	(6,340)
Non Private Passenger Total		26,000	25,000	23,660	22,660
Grand Total		33,000	31,000	31,965	30,965

EXHIBIT C

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

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Jurisdiction Desc	Northwest Territories	
AccountCode Desc	Retro Claims Expense	
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	201606	201607	201608	201609
 Private Passenger	prior	28,000	28,000	28,000	28,000
	2007	24,000	24,000	24,000	24,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	33,000	33,000	33,000	33,000
	2011	34,000	34,000	34,000	34,000
	2012	32,000	32,000	32,000	32,000
	2013	34,000	34,000	34,000	34,000
	2014	29,000	29,000	29,000	29,000
	2015	98,000	98,000	98,000	98,000
	2016	(31,000)	(36,000)	(35,930)	(40,930)
Private Passenger Total		346,000	341,000	341,070	336,070
 Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2007	7,000	7,000	7,000	7,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	11,000	11,000	11,000	11,000
	2011	11,000	11,000	11,000	11,000
	2012	11,000	11,000	11,000	11,000
	2013	13,000	13,000	13,000	13,000
	2014	10,000	10,000	10,000	10,000
	2015	33,000	33,000	33,000	33,000
	2016	(11,000)	(13,000)	(13,833)	(15,833)
Non Private Passenger Total		112,000	110,000	109,167	107,167
Grand Total		458,000	451,000	450,237	443,237

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
 Private Passenger	prior		-	-	-
	2007	3,000	3,000	3,000	3,000
	2008	5,000	5,000	5,000	5,000
	2009	6,000	6,000	6,000	6,000
	2010	8,000	8,000	8,000	8,000
	2011	9,000	9,000	9,000	9,000
	2012	9,000	9,000	9,000	9,000
	2013	(12,000)	(12,000)	(12,000)	(12,000)
	2014	23,000	23,000	23,000	23,000
	2015	6,000	6,000	6,000	6,000
	2016	(7,000)	(9,000)	(13,431)	(15,431)
Private Passenger Total		50,000	48,000	43,569	41,569
 Non Private Passenger	prior		-	-	-
	2007	2,000	2,000	2,000	2,000
	2008	2,000	2,000	2,000	2,000
	2009	4,000	4,000	4,000	4,000
	2010	6,000	6,000	6,000	6,000
	2011	6,000	6,000	6,000	6,000
	2012	6,000	6,000	6,000	6,000
	2013	(9,000)	(9,000)	(9,000)	(9,000)
	2014	18,000	18,000	18,000	18,000
	2015	6,000	6,000	6,000	6,000
	2016	(9,000)	(10,000)	(16,412)	(17,412)
Non Private Passenger Total		32,000	31,000	24,588	23,588
Grand Total		82,000	79,000	68,157	65,157

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201606	201607	201608	201609
Private Passenger	prior	5,219,000	5,071,000	4,935,000	4,804,000
	2007	2,242,000	2,192,000	2,132,000	2,075,000
	2008	1,974,000	1,936,000	1,885,000	1,836,000
	2009	1,657,000	1,616,000	1,575,000	1,535,000
	2010	1,531,000	1,424,000	1,388,000	1,353,000
	2011	1,496,000	1,443,000	1,404,000	1,367,000
	2012	2,032,000	2,013,000	1,969,000	1,927,000
	2013	1,585,000	1,572,000	1,532,000	1,493,000
	2014	1,300,000	1,300,000	1,265,000	1,232,000
	2015	1,480,000	1,480,000	1,449,000	1,419,000
	2016	357,000	419,000	483,698	544,698
Private Passenger Total		20,873,000	20,466,000	20,017,698	19,585,698
Non Private Passenger	prior	1,408,000	1,369,000	1,347,000	1,325,000
	2007	1,296,000	1,274,000	1,253,000	1,232,000
	2008	1,271,000	1,249,000	1,230,000	1,211,000
	2009	1,223,000	1,200,000	1,180,000	1,161,000
	2010	1,315,000	1,232,000	1,211,000	1,190,000
	2011	1,293,000	1,253,000	1,230,000	1,207,000
	2012	1,897,000	1,891,000	1,862,000	1,834,000
	2013	2,068,000	2,049,000	2,014,000	1,980,000
	2014	1,665,000	1,664,000	1,628,000	1,592,000
	2015	2,121,000	2,121,000	2,086,000	2,051,000
	2016	349,000	413,000	454,036	514,036
Non Private Passenger Total		15,906,000	15,715,000	15,495,036	15,297,036
Grand Total		36,779,000	36,181,000	35,512,734	34,882,734

EXHIBIT D

Future Expected Cost Ratios - Member Statements

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio	ShareYMM				
BusinessSegment Desc	Jurisdiction Desc	201606	201607	201608	201609
Private Passenger	Newfoundland & Labrador	85.3%	85.3%	85.2%	85.2%
	New Brunswick	77.0%	77.3%	77.7%	78.2%
	Nova Scotia	78.4%	78.4%	78.5%	78.6%
	Prince Edward Island	62.4%	62.3%	61.9%	61.6%
	Ontario	66.1%	66.5%	67.0%	67.6%
	Alberta	76.1%	76.2%	76.2%	76.4%
	Yukon	82.6%	81.8%	80.8%	81.2%
	Northwest Territories	60.5%	60.6%	60.3%	60.1%
	Nunavut	43.2%	42.7%	42.8%	42.3%
Non Private Passenger	Newfoundland & Labrador	119.5%	119.0%	118.2%	117.3%
	New Brunswick	64.8%	64.8%	64.7%	64.7%
	Nova Scotia	72.6%	72.4%	72.2%	72.0%
	Prince Edward Island	72.1%	71.9%	71.8%	72.0%
	Ontario	74.0%	74.1%	74.3%	74.4%
	Alberta	70.1%	70.2%	70.3%	70.4%
	Yukon	65.6%	65.7%	65.9%	66.4%
	Northwest Territories	43.0%	42.9%	43.1%	43.5%
	Nunavut	62.0%	60.8%	59.7%	59.2%
Grand Total		74.8%	74.8%	74.9%	75.1%

Future Expected Cost Ratios – Excluding Actuarial Present Value Adjustments

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
BusinessSegment Desc	Jurisdiction Desc	201606	201607	201608	201609
Private Passenger	Newfoundland & Labrador	80.2%	80.2%	80.2%	80.2%
	New Brunswick	72.1%	72.4%	72.7%	73.1%
	Nova Scotia	73.3%	73.3%	73.4%	73.5%
	Prince Edward Island	58.1%	58.0%	57.8%	57.5%
	Ontario	61.4%	61.7%	62.2%	62.7%
	Alberta	70.9%	71.0%	71.1%	71.2%
	Yukon	76.7%	76.0%	75.0%	75.3%
	Northwest Territories	56.5%	56.6%	56.4%	56.1%
	Nunavut	40.5%	40.5%	40.4%	39.9%
Non Private Passenger	Newfoundland & Labrador	111.6%	111.1%	110.4%	109.6%
	New Brunswick	60.7%	60.7%	60.6%	60.6%
	Nova Scotia	67.8%	67.6%	67.4%	67.2%
	Prince Edward Island	67.0%	66.8%	67.0%	66.9%
	Ontario	68.0%	68.1%	68.3%	68.5%
	Alberta	65.9%	65.9%	66.0%	66.1%
	Yukon	61.1%	61.3%	61.6%	61.9%
	Northwest Territories	40.8%	40.7%	40.9%	41.3%
	Nunavut	57.9%	56.6%	55.6%	55.1%
Grand Total		69.8%	69.9%	69.9%	70.1%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NEWFOUNDLAND AND LABRADOR

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

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	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%	10.0%	10.0%	10.0%	5.0%	10.0%	
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.4%	
discount rate:				0.75%	discount rate:				0.75%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NEW BRUNSWICK

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

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development		Other Coverages	TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages		
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	12.1%	12.1%
2014	12.5%	10.3%	5.0%	12.0%	12.5%	10.2%	5.0%	11.8%	11.8%
2015	12.5%	10.0%	5.0%	11.7%	12.4%	10.2%	5.0%	11.6%	11.6%
2016	12.4%	10.1%	5.0%	11.7%	12.2%	10.2%	5.0%	11.2%	11.2%
prem liab	11.9%	10.0%	5.0%	10.0%	11.6%	10.1%	5.0%	10.2%	10.2%
discount rate:				0.75%	discount rate:				0.75%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NOVA SCOTIA

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

Private Passenger					Non-Private Passenger					
Accident Year	Selected Margins for Adverse Development				TOTAL	Selected Margins for Adverse Development				TOTAL
	Third Party Liability	Accident Benefits	Other Coverages			Third Party Liability	Accident Benefits	Other Coverages		
1995	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
1996	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
1997	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
1998	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
1999	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2000	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2001	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2002	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2003	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2004	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2005	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2006	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2007	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2008	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2009	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2010	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2011	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2012	12.5%	10.0%	5.0%		12.0%	12.5%	10.1%	5.0%		11.4%
2013	12.5%	10.1%	5.0%		12.2%	12.5%	10.1%	5.0%		12.0%
2014	12.5%	10.0%	5.0%		11.9%	12.5%	10.2%	5.0%		11.7%
2015	12.5%	10.1%	5.0%		12.0%	12.5%	10.3%	5.0%		11.8%
2016	12.3%	10.1%	5.0%		11.7%	12.2%	10.2%	5.0%		11.4%
prem liab	11.8%	10.0%	5.0%		10.1%	11.5%	10.2%	5.0%		10.3%
discount rate: 0.75%					discount rate: 0.75%					
margin (basis points): 25					margin (basis points): 25					

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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PRINCE EDWARD ISLAND

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

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2014	12.5%	10.4%	5.0%	12.4%	12.5%	10.3%	5.0%	11.7%	11.7%
2015	12.5%	10.1%	5.0%	12.1%	12.5%	10.3%	5.0%	11.3%	11.3%
2016	12.2%	10.2%	5.0%	12.1%	12.1%	10.3%	5.0%	11.4%	11.4%
prem liab	11.9%	10.0%	5.0%	10.9%	11.7%	10.2%	5.0%	10.7%	10.7%
discount rate:				0.75%	discount rate:				0.75%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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ONTARIO

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

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	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	8.7%	10.0%	10.0%	9.8%	10.0%	10.0%	10.0%	10.0%
2012	12.5%	12.5%	12.1%	12.5%	12.5%	12.5%	12.5%	12.5%
2013	12.2%	12.5%	11.5%	12.3%	12.4%	12.5%	5.0%	12.4%
2014	14.9%	15.0%	9.9%	14.9%	15.0%	15.0%	14.0%	15.0%
2015	14.9%	15.0%	9.3%	14.9%	14.9%	15.0%	11.2%	14.9%
2016	14.6%	15.0%	6.8%	14.5%	14.4%	15.0%	8.3%	14.5%
prem liab	12.2%	15.0%	5.2%	11.9%	13.7%	15.0%	5.8%	13.5%
	discount rate:			0.75%	discount rate:			0.75%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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ALBERTA

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

Private Passenger					Non-Private Passenger					
Accident Year	Selected Margins for Adverse Development				TOTAL	Selected Margins for Adverse Development				TOTAL
	Third Party Liability	Accident Benefits	Other Coverages			Third Party Liability	Accident Benefits	Other Coverages		
1995	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
1996	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
1997	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
1998	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
1999	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2000	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2001	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2002	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2003	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2004	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2005	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2006	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2007	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2008	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2009	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2010	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2011	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2012	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%
2013	12.5%	11.9%	5.0%		12.5%	12.5%	10.2%	5.0%		12.3%
2014	12.5%	10.9%	5.0%		12.5%	12.4%	10.7%	5.0%		12.4%
2015	12.5%	10.5%	5.0%		12.4%	12.4%	10.7%	5.0%		12.3%
2016	12.2%	10.3%	5.0%		12.0%	11.8%	10.5%	5.0%		10.9%
prem liab	12.0%	10.1%	5.0%		10.5%	11.7%	10.3%	5.0%		9.0%
discount rate: 0.75%					discount rate: 0.75%					
margin (basis points): 25					margin (basis points): 25					

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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YUKON

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

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	12.5%	10.0%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
2014	12.5%	11.4%	5.0%	12.3%	12.4%	11.6%	5.0%	12.1%
2015	12.5%	10.9%	5.0%	12.5%	12.3%	12.4%	5.0%	12.3%
2016	12.2%	10.9%	5.0%	12.2%	11.5%	11.3%	5.0%	11.0%
prem liab	12.3%	10.4%	5.0%	11.5%	11.2%	10.6%	5.0%	10.3%
	discount rate:			0.75%	discount rate:			0.75%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NORTHWEST TERRITORIES

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

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	12.5%	11.2%	5.0%	12.4%	12.5%	12.5%	5.0%	12.5%
2014	12.5%	12.0%	5.0%	12.4%	12.5%	11.3%	5.0%	11.9%
2015	12.5%	11.3%	5.0%	12.3%	12.3%	11.4%	5.0%	12.2%
2016	12.1%	11.4%	5.0%	12.1%	12.0%	11.2%	5.0%	11.0%
prem liab	12.2%	10.5%	5.0%	10.8%	11.8%	11.0%	5.0%	8.8%
	discount rate:			0.75%	discount rate:			0.75%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NUNAVUT

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

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	12.5%	12.5%	5.0%	12.5%	12.5%	10.0%	5.0%	12.4%
2014	12.5%	11.8%	5.0%	11.5%	10.3%	11.0%	5.0%	10.1%
2015	12.4%	11.7%	5.0%	11.6%	12.5%	11.4%	5.0%	12.2%
2016	12.3%	11.4%	5.0%	12.2%	12.2%	11.1%	5.0%	11.8%
prem liab	12.0%	11.0%	5.0%	10.4%	12.3%	10.9%	5.0%	10.6%
	discount rate:			0.75%	discount rate:			0.75%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to December 31, 2016.

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	677	656	636	617	599	581	654	651
2005	5	5	5	5	5	5	5	5
2006	-	-	-	-	-	-	-	-
2007	666	649	632	615	600	585	646	644
2008	131	130	129	128	127	127	130	130
2009	593	587	581	576	570	565	587	586
2010	436	431	427	422	418	414	431	430
2011	2,991	2,960	2,930	2,900	2,871	2,844	2,956	2,953
2012	5,027	4,975	4,924	4,875	4,829	4,783	4,969	4,963
2013	5,757	5,699	5,643	5,589	5,537	5,485	5,692	5,686
2014	11,242	11,127	11,016	10,908	10,802	10,699	11,113	11,099
2015	14,113	13,955	13,804	13,655	13,510	13,369	13,937	13,919
2016	17,559	17,337	17,120	16,909	16,704	16,502	17,311	17,284
Total	59,197	58,511	57,847	57,199	56,572	55,959	58,431	58,350
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
Total	686	-	(664)	(1,312)	(1,939)	(2,552)	(80)	(161)
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.2%	-	(3.0%)	(5.9%)	(8.7%)	(11.4%)	(0.3%)	(0.8%)
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	2.6%	-	(2.6%)	(5.2%)	(7.6%)	(9.9%)	(0.5%)	(0.8%)
2008	0.8%	-	(0.8%)	(1.5%)	(2.3%)	(2.3%)	-	-
2009	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.7%)	-	(0.2%)
2010	1.2%	-	(0.9%)	(2.1%)	(3.0%)	(3.9%)	-	(0.2%)
2011	1.0%	-	(1.0%)	(2.0%)	(3.0%)	(3.9%)	(0.1%)	(0.2%)
2012	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(3.9%)	(0.1%)	(0.2%)
2013	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(3.8%)	(0.1%)	(0.2%)
2014	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(3.8%)	(0.1%)	(0.3%)
2015	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(4.2%)	(0.1%)	(0.3%)
2016	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.8%)	(0.1%)	(0.3%)
Total	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.4%)	(0.1%)	(0.3%)
	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)

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As projected from the latest valuation to December 31, 2016.

NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	193	192	191	190	189	188	192	192
2004	-	-	-	-	-	-	-	-
2005	144	139	135	130	126	122	139	139
2006	193	189	184	181	177	173	188	188
2007	53	52	50	48	47	45	51	51
2008	230	226	223	221	219	217	226	226
2009	444	438	431	424	418	412	437	436
2010	534	529	524	518	512	507	528	528
2011	1,949	1,930	1,912	1,895	1,876	1,860	1,928	1,926
2012	2,041	2,021	2,001	1,983	1,963	1,946	2,018	2,017
2013	4,751	4,703	4,657	4,612	4,567	4,524	4,698	4,691
2014	5,745	5,681	5,619	5,557	5,498	5,440	5,674	5,666
2015	6,777	6,684	6,595	6,507	6,423	6,340	6,673	6,662
2016	8,066	7,942	7,823	7,706	7,593	7,484	7,927	7,913
Total	31,120	30,726	30,345	29,972	29,608	29,258	30,679	30,635
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
Total	394	-	(381)	(754)	(1,118)	(1,468)	(47)	(91)
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	0.5%	-	(0.5%)	(1.0%)	(1.6%)	(2.1%)	-	-
2004	-	-	-	-	-	-	-	-
2005	3.6%	-	(2.9%)	(6.5%)	(9.4%)	(12.2%)	-	-
2006	2.1%	-	(2.6%)	(4.2%)	(6.3%)	(8.5%)	(0.5%)	(0.5%)
2007	1.9%	-	(3.8%)	(7.7%)	(9.6%)	(13.5%)	(1.9%)	(1.9%)
2008	1.8%	-	(1.3%)	(2.2%)	(3.1%)	(4.0%)	-	-
2009	1.4%	-	(1.6%)	(3.2%)	(4.6%)	(5.9%)	(0.2%)	(0.5%)
2010	0.9%	-	(0.9%)	(2.1%)	(3.2%)	(4.2%)	(0.2%)	(0.2%)
2011	1.0%	-	(0.9%)	(1.8%)	(2.8%)	(3.6%)	(0.1%)	(0.2%)
2012	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.7%)	(0.1%)	(0.2%)
2013	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.3%)
2014	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	(0.1%)	(0.3%)
2015	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.2%)	(0.3%)
2016	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.4%)
Total	1.3%	-	(1.2%)	(2.5%)	(3.6%)	(4.8%)	(0.2%)	(0.3%)
	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)

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As projected from the latest valuation to December 31, 2016.

NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	511	495	480	466	452	439	493	492
2005	468	453	439	425	412	400	451	450
2006	1,049	1,017	987	958	930	904	1,014	1,009
2007	306	297	289	280	272	265	296	295
2008	440	426	415	403	392	382	425	424
2009	617	608	600	592	584	577	607	606
2010	947	934	921	908	897	885	932	931
2011	1,576	1,556	1,537	1,519	1,501	1,485	1,554	1,552
2012	2,491	2,460	2,427	2,397	2,368	2,340	2,455	2,451
2013	3,103	3,060	3,018	2,977	2,938	2,900	3,054	3,049
2014	4,074	4,015	3,958	3,903	3,849	3,797	4,007	4,000
2015	5,297	5,216	5,138	5,064	4,992	4,922	5,206	5,198
2016	7,236	7,124	7,017	6,913	6,813	6,717	7,111	7,098
Total	28,115	27,661	27,226	26,805	26,400	26,013	27,605	27,555
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
Total	454	-	(435)	(856)	(1,261)	(1,648)	(56)	(106)
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.2%	-	(3.0%)	(5.9%)	(8.7%)	(11.3%)	(0.4%)	(0.6%)
2005	3.3%	-	(3.1%)	(6.2%)	(9.1%)	(11.7%)	(0.4%)	(0.7%)
2006	3.1%	-	(2.9%)	(5.8%)	(8.6%)	(11.1%)	(0.3%)	(0.8%)
2007	3.0%	-	(2.7%)	(5.7%)	(8.4%)	(10.8%)	(0.3%)	(0.7%)
2008	3.3%	-	(2.6%)	(5.4%)	(8.0%)	(10.3%)	(0.2%)	(0.5%)
2009	1.5%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.2%)	(0.3%)
2010	1.4%	-	(1.4%)	(2.8%)	(4.0%)	(5.2%)	(0.2%)	(0.3%)
2011	1.3%	-	(1.2%)	(2.4%)	(3.5%)	(4.6%)	(0.1%)	(0.3%)
2012	1.3%	-	(1.3%)	(2.6%)	(3.7%)	(4.9%)	(0.2%)	(0.4%)
2013	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.4%)
2014	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.2%)	(0.4%)
2015	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.3%)
2016	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.7%)	(0.2%)	(0.4%)
Total	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.4%)
	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)

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As projected from the latest valuation to December 31, 2016.

PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	263	260	258	255	253	250	260	260
2011	739	730	720	711	702	694	728	727
2012	1,028	1,010	993	976	961	946	1,008	1,006
2013	248	244	240	236	233	230	243	243
2014	728	715	705	695	684	674	715	713
2015	1,384	1,366	1,348	1,330	1,313	1,297	1,363	1,361
2016	1,786	1,760	1,737	1,714	1,693	1,671	1,758	1,755
Total	6,176	6,085	6,001	5,917	5,839	5,762	6,075	6,065
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
Total	91	-	(84)	(168)	(246)	(323)	(10)	(20)
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	1.2%	-	(0.8%)	(1.9%)	(2.7%)	(3.8%)	-	-
2011	1.2%	-	(1.4%)	(2.6%)	(3.8%)	(4.9%)	(0.3%)	(0.4%)
2012	1.8%	-	(1.7%)	(3.4%)	(4.9%)	(6.3%)	(0.2%)	(0.4%)
2013	1.6%	-	(1.6%)	(3.3%)	(4.5%)	(5.7%)	(0.4%)	(0.4%)
2014	1.8%	-	(1.4%)	(2.8%)	(4.3%)	(5.7%)	-	(0.3%)
2015	1.3%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.2%)	(0.4%)
2016	1.5%	-	(1.3%)	(2.6%)	(3.8%)	(5.1%)	(0.1%)	(0.3%)
Total	1.5%	-	(1.4%)	(2.8%)	(4.0%)	(5.3%)	(0.2%)	(0.3%)
	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)

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As projected from the latest valuation to December 31, 2016.

ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	4,232	4,177	4,122	4,067	4,015	3,965	4,169	4,163
2003	3,308	3,217	3,130	3,047	2,967	2,890	3,207	3,196
2004	3,820	3,707	3,600	3,497	3,399	3,304	3,695	3,681
2005	2,753	2,664	2,580	2,499	2,423	2,350	2,654	2,644
2006	3,277	3,174	3,076	2,984	2,896	2,813	3,161	3,149
2007	6,680	6,457	6,246	6,046	5,857	5,677	6,431	6,405
2008	1,229	1,195	1,162	1,131	1,101	1,074	1,191	1,187
2009	4,092	4,015	3,941	3,872	3,806	3,743	4,006	3,996
2010	4,046	3,972	3,901	3,834	3,770	3,708	3,962	3,954
2011	5,666	5,558	5,456	5,359	5,266	5,179	5,546	5,534
2012	9,601	9,446	9,299	9,158	9,023	8,895	9,428	9,409
2013	14,501	14,328	14,162	14,002	13,849	13,702	14,308	14,286
2014	14,909	14,733	14,564	14,401	14,242	14,090	14,713	14,691
2015	17,128	16,889	16,660	16,437	16,220	16,012	16,862	16,834
2016	17,522	17,237	16,966	16,700	16,447	16,197	17,204	17,172
Total	112,764	110,769	108,865	107,034	105,281	103,599	110,537	110,301
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
Total	1,995	-	(1,904)	(3,735)	(5,488)	(7,170)	(232)	(468)
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	1.3%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.2%)	(0.3%)
2003	2.8%	-	(2.7%)	(5.3%)	(7.8%)	(10.2%)	(0.3%)	(0.7%)
2004	3.0%	-	(2.9%)	(5.7%)	(8.3%)	(10.9%)	(0.3%)	(0.7%)
2005	3.3%	-	(3.2%)	(6.2%)	(9.0%)	(11.8%)	(0.4%)	(0.8%)
2006	3.2%	-	(3.1%)	(6.0%)	(8.8%)	(11.4%)	(0.4%)	(0.8%)
2007	3.5%	-	(3.3%)	(6.4%)	(9.3%)	(12.1%)	(0.4%)	(0.8%)
2008	2.8%	-	(2.8%)	(5.4%)	(7.9%)	(10.1%)	(0.3%)	(0.7%)
2009	1.9%	-	(1.8%)	(3.6%)	(5.2%)	(6.8%)	(0.2%)	(0.5%)
2010	1.9%	-	(1.8%)	(3.5%)	(5.1%)	(6.6%)	(0.3%)	(0.5%)
2011	1.9%	-	(1.8%)	(3.6%)	(5.3%)	(6.8%)	(0.2%)	(0.4%)
2012	1.6%	-	(1.6%)	(3.0%)	(4.5%)	(5.8%)	(0.2%)	(0.4%)
2013	1.2%	-	(1.2%)	(2.3%)	(3.3%)	(4.4%)	(0.1%)	(0.3%)
2014	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(4.4%)	(0.1%)	(0.3%)
2015	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.3%)
2016	1.7%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.4%)
Total	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.5%)	(0.2%)	(0.4%)
	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)

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As projected from the latest valuation to December 31, 2016.

ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	40	40	39	39	39	38	39	39
2003	78	76	74	72	69	68	76	76
2004	368	357	347	337	327	318	355	354
2005	450	436	423	410	397	386	434	432
2006	723	699	677	656	636	616	696	693
2007	851	833	817	801	786	771	832	830
2008	1,091	1,074	1,058	1,044	1,030	1,017	1,072	1,071
2009	649	643	637	632	626	621	643	642
2010	3,025	2,995	2,965	2,937	2,909	2,883	2,991	2,987
2011	7,275	7,194	7,116	7,039	6,966	6,893	7,184	7,175
2012	7,524	7,437	7,351	7,268	7,188	7,109	7,426	7,415
2013	10,823	10,686	10,555	10,426	10,301	10,179	10,670	10,654
2014	13,829	13,634	13,445	13,261	13,082	12,910	13,611	13,588
2015	20,736	20,406	20,086	19,776	19,476	19,186	20,367	20,327
2016	24,326	23,979	23,646	23,321	23,007	22,703	23,939	23,897
Total	91,788	90,489	89,236	88,019	86,839	85,698	90,335	90,180
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
Total	1,299	-	(1,253)	(2,470)	(3,650)	(4,791)	(154)	(309)
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	(2.5%)	(2.5%)	(2.5%)	(5.0%)	(2.5%)	(2.5%)
2003	2.6%	-	(2.6%)	(5.3%)	(9.2%)	(10.5%)	-	-
2004	3.1%	-	(2.8%)	(5.6%)	(8.4%)	(10.9%)	(0.6%)	(0.8%)
2005	3.2%	-	(3.0%)	(6.0%)	(8.9%)	(11.5%)	(0.5%)	(0.9%)
2006	3.4%	-	(3.1%)	(6.2%)	(9.0%)	(11.9%)	(0.4%)	(0.9%)
2007	2.2%	-	(1.9%)	(3.8%)	(5.6%)	(7.4%)	(0.1%)	(0.4%)
2008	1.6%	-	(1.5%)	(2.8%)	(4.1%)	(5.3%)	(0.2%)	(0.3%)
2009	0.9%	-	(0.9%)	(1.7%)	(2.6%)	(3.4%)	-	(0.2%)
2010	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.7%)	(0.1%)	(0.3%)
2011	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	(0.1%)	(0.3%)
2012	1.2%	-	(1.2%)	(2.3%)	(3.3%)	(4.4%)	(0.1%)	(0.3%)
2013	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(0.1%)	(0.3%)
2014	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.3%)
2015	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.4%)
2016	1.4%	-	(1.4%)	(2.7%)	(4.1%)	(5.3%)	(0.2%)	(0.3%)
Total	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.3%)
	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)

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As projected from the latest valuation to December 31, 2016.

YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	11	11	11	11	11	10	11	11
2009	14	14	14	14	14	13	14	14
2010	156	155	153	152	150	149	154	154
2011	275	272	269	266	263	260	272	271
2012	125	123	123	121	119	118	123	123
2013	185	183	180	178	175	174	182	182
2014	360	355	349	344	340	336	354	354
2015	2,105	2,070	2,037	2,003	1,972	1,940	2,066	2,062
2016	913	898	884	870	857	844	897	895
Total	4,144	4,081	4,020	3,959	3,901	3,844	4,073	4,066
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
Total	63	-	(61)	(122)	(180)	(237)	(8)	(15)
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	(9.1%)	-	-
2009	-	-	-	-	-	(7.1%)	-	-
2010	0.6%	-	(1.3%)	(1.9%)	(3.2%)	(3.9%)	(0.6%)	(0.6%)
2011	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(4.4%)	-	(0.4%)
2012	1.6%	-	-	(1.6%)	(3.3%)	(4.1%)	-	-
2013	1.1%	-	(1.6%)	(2.7%)	(4.4%)	(4.9%)	(0.5%)	(0.5%)
2014	1.4%	-	(1.7%)	(3.1%)	(4.2%)	(5.4%)	(0.3%)	(0.3%)
2015	1.7%	-	(1.6%)	(3.2%)	(4.7%)	(6.3%)	(0.2%)	(0.4%)
2016	1.7%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.1%)	(0.3%)
Total	1.5%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.4%)
	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)

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As projected from the latest valuation to December 31, 2016.

NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	2	2	2	2	2	2	2	2
2008	12	12	12	11	11	11	12	12
2009	185	183	181	179	177	175	183	183
2010	2	2	2	2	2	2	2	2
2011	179	177	175	174	172	170	177	177
2012	236	234	231	229	226	223	233	233
2013	797	787	777	767	758	749	787	785
2014	2,230	2,198	2,166	2,136	2,108	2,079	2,194	2,190
2015	1,790	1,759	1,728	1,698	1,670	1,641	1,754	1,751
2016	1,230	1,209	1,190	1,170	1,151	1,134	1,207	1,204
Total	6,663	6,563	6,464	6,368	6,277	6,186	6,551	6,539
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
Total	100	-	(99)	(195)	(286)	(377)	(12)	(24)
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	(8.3%)	(8.3%)	(8.3%)	-	-
2009	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(4.4%)	-	-
2010	-	-	-	-	-	-	-	-
2011	1.1%	-	(1.1%)	(1.7%)	(2.8%)	(4.0%)	-	-
2012	0.9%	-	(1.3%)	(2.1%)	(3.4%)	(4.7%)	(0.4%)	(0.4%)
2013	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.8%)	-	(0.3%)
2014	1.5%	-	(1.5%)	(2.8%)	(4.1%)	(5.4%)	(0.2%)	(0.4%)
2015	1.8%	-	(1.8%)	(3.5%)	(5.1%)	(6.7%)	(0.3%)	(0.5%)
2016	1.7%	-	(1.6%)	(3.2%)	(4.8%)	(6.2%)	(0.2%)	(0.4%)
Total	1.5%	-	(1.5%)	(3.0%)	(4.4%)	(5.7%)	(0.2%)	(0.4%)
	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)

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As projected from the latest valuation to December 31, 2016.

NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1	1	1	1	1	1	1	1
2008	-	-	-	-	-	-	-	-
2009	1	1	1	1	1	1	1	1
2010	4	4	4	4	4	4	4	4
2011	16	16	16	16	16	15	16	16
2012	106	105	104	103	101	100	105	104
2013	83	82	81	80	79	78	82	82
2014	779	770	762	752	744	736	769	767
2015	364	358	353	347	342	336	357	357
2016	524	514	506	498	489	481	514	512
Total	1,878	1,851	1,828	1,802	1,777	1,752	1,849	1,844
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
Total	27	-	(23)	(49)	(74)	(99)	(2)	(7)
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	(6.3%)	-	-
2012	1.0%	-	(1.0%)	(1.9%)	(3.8%)	(4.8%)	-	(1.0%)
2013	1.2%	-	(1.2%)	(2.4%)	(3.7%)	(4.9%)	-	-
2014	1.2%	-	(1.0%)	(2.3%)	(3.4%)	(4.4%)	(0.1%)	(0.4%)
2015	1.7%	-	(1.4%)	(3.1%)	(4.5%)	(6.1%)	(0.3%)	(0.3%)
2016	1.9%	-	(1.6%)	(3.1%)	(4.9%)	(6.4%)	-	(0.4%)
Total	1.5%	-	(1.2%)	(2.6%)	(4.0%)	(5.3%)	(0.1%)	(0.4%)
	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)

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As projected from the latest valuation to December 31, 2016.

ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	4,272	4,217	4,161	4,106	4,054	4,003	4,208	4,202
2003	3,579	3,485	3,395	3,309	3,225	3,146	3,475	3,464
2004	5,376	5,215	5,063	4,917	4,777	4,642	5,197	5,178
2005	3,820	3,697	3,582	3,469	3,363	3,263	3,683	3,670
2006	5,242	5,079	4,924	4,779	4,639	4,506	5,059	5,039
2007	8,559	8,291	8,037	7,793	7,565	7,346	8,259	8,228
2008	3,144	3,074	3,010	2,949	2,891	2,838	3,067	3,061
2009	6,595	6,489	6,386	6,290	6,196	6,107	6,478	6,464
2010	9,413	9,282	9,155	9,032	8,915	8,802	9,264	9,250
2011	20,666	20,393	20,131	19,879	19,633	19,400	20,361	20,331
2012	28,179	27,811	27,453	27,110	26,778	26,460	27,765	27,721
2013	40,248	39,772	39,313	38,867	38,437	38,021	39,716	39,658
2014	53,896	53,228	52,584	51,957	51,349	50,761	53,150	53,068
2015	69,694	68,703	67,749	66,817	65,918	65,043	68,585	68,471
2016	79,162	78,000	76,889	75,801	74,754	73,733	77,868	77,730
Total	341,845	336,736	331,832	327,075	322,494	318,071	336,135	335,535
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
Total	5,109	-	(4,904)	(9,661)	(14,242)	(18,665)	(601)	(1,201)
	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							
	0.25%	0.75%	1.25%	1.75%	2.25%	2.75%	0.81%	0.87%
2002 & prior	1.3%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.2%)	(0.4%)
2003	2.7%	-	(2.6%)	(5.1%)	(7.5%)	(9.7%)	(0.3%)	(0.6%)
2004	3.1%	-	(2.9%)	(5.7%)	(8.4%)	(11.0%)	(0.3%)	(0.7%)
2005	3.3%	-	(3.1%)	(6.2%)	(9.0%)	(11.7%)	(0.4%)	(0.7%)
2006	3.2%	-	(3.1%)	(5.9%)	(8.7%)	(11.3%)	(0.4%)	(0.8%)
2007	3.2%	-	(3.1%)	(6.0%)	(8.8%)	(11.4%)	(0.4%)	(0.8%)
2008	2.3%	-	(2.1%)	(4.1%)	(6.0%)	(7.7%)	(0.2%)	(0.4%)
2009	1.6%	-	(1.6%)	(3.1%)	(4.5%)	(5.9%)	(0.2%)	(0.4%)
2010	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.3%)
2011	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	(0.2%)	(0.3%)
2012	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	(0.2%)	(0.3%)
2013	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.4%)	(0.1%)	(0.3%)
2014	1.3%	-	(1.2%)	(2.4%)	(3.5%)	(4.6%)	(0.1%)	(0.3%)
2015	1.4%	-	(1.4%)	(2.7%)	(4.1%)	(5.3%)	(0.2%)	(0.3%)
2016	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(5.5%)	(0.2%)	(0.3%)
Total	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.5%)	(0.2%)	(0.4%)
	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	201607	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Desc	IBNR Provisor	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	32	(1)	1	-	-	-	32
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	16	(1)	1	-	-	-	16
	2008	22	(1)	1	-	-	-	22
	2009	55	(2)	55	-	53	96.4%	108
	2010	74	(1)	1	-	-	-	74
	2011	205	(4)	4	-	-	-	205
	2012	671	(20)	(8)	-	(28)	(4.2%)	643
	2013	762	(23)	(24)	-	(47)	(6.2%)	715
	2014	2,276	(94)	84	-	(10)	(0.4%)	2,266
	2015	2,931	(165)	(49)	-	(214)	(7.3%)	2,717
	2016	2,121	288	224	-	512	24.1%	2,633
Private Passenger Total		9,165	(24)	290	-	266	2.9%	9,431
Non Private								
Passenger	prior	4	-	-	-	-	-	4
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(83)	2	(2)	-	-	-	(83)
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	34	-	1	-	1	2.9%	35
	2011	245	(5)	75	-	70	28.6%	315
	2012	191	(4)	(15)	-	(19)	(9.9%)	172
	2013	424	(8)	8	-	-	-	424
	2014	1,725	(62)	160	-	98	5.7%	1,823
	2015	1,267	(148)	44	-	(104)	(8.2%)	1,163
	2016	1,164	328	73	-	401	34.5%	1,565
Non Private Passenger Total		4,974	103	344	-	447	9.0%	5,421
Grand Total		14,139	79	634	-	713	5.0%	14,852

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	201607	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	58	-	-	-	-	-	58
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	10	-	-	-	-	-	10
	2008	60	-	-	-	-	-	60
	2009	68	(1)	1	-	-	-	68
	2010	205	(3)	(3)	-	(6)	(2.9%)	199
	2011	(53)	2	(2)	-	-	-	(53)
	2012	116	(1)	1	-	-	-	116
	2013	459	(8)	11	-	3	0.7%	462
	2014	1,306	(30)	(52)	-	(82)	(6.3%)	1,224
	2015	2,111	(123)	149	-	26	1.2%	2,137
	2016	1,479	327	(747)	-	(420)	(28.4%)	1,059
Private Passenger Total		5,819	163	(642)	-	(479)	(8.2%)	5,340
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	24	(2)	2	-	-	-	24
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	12	(1)	29	-	28	233.3%	40
	2008	14	(1)	1	-	-	-	14
	2009	55	(2)	2	-	-	-	55
	2010	66	(5)	5	-	-	-	66
	2011	221	(14)	11	-	(3)	(1.4%)	218
	2012	(151)	23	(23)	-	-	-	(151)
	2013	(39)	34	(179)	-	(145)	371.8%	(184)
	2014	784	(101)	(266)	-	(367)	(46.8%)	417
	2015	799	(141)	(490)	-	(631)	(79.0%)	168
	2016	593	141	141	-	282	47.6%	875
Non Private Passenger Total		2,378	(69)	(767)	-	(836)	(35.2%)	1,542
Grand Total		8,197	94	(1,409)	-	(1,315)	(16.0%)	6,882

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	201607	
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								
<input checked="" type="checkbox"/> Passenger	prior	40	(2)	355	-	353	882.5%	393
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	75	(1)	68	-	67	89.3%	142
	2008	(38)	3	(3)	-	-	-	(38)
	2009	(119)	10	68	-	78	(65.5%)	(41)
	2010	98	(3)	3	-	-	-	98
	2011	20	1	(1)	-	-	-	20
	2012	367	(20)	20	-	-	-	367
	2013	204	(7)	12	-	5	2.5%	209
	2014	682	(50)	97	-	47	6.9%	729
	2015	1,114	(88)	133	-	45	4.0%	1,159
	2016	777	76	19	-	95	12.2%	872
Private Passenger Total		3,220	(81)	771	-	690	21.4%	3,910
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	21	-	(16)	-	(16)	(76.2%)	5
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(4)	-	-	-	-	-	(4)
	2008	173	(3)	3	-	-	-	173
	2009	(5)	-	-	-	-	-	(5)
	2010	89	(2)	2	-	-	-	89
	2011	253	(4)	(1)	-	(5)	(2.0%)	248
	2012	190	(3)	18	-	15	7.9%	205
	2013	348	(4)	(503)	-	(507)	(145.7%)	(159)
	2014	468	(10)	-	-	(10)	(2.1%)	458
	2015	2,086	(67)	83	-	16	0.8%	2,102
	2016	1,149	247	(142)	-	105	9.1%	1,254
Non Private Passenger Total		4,768	154	(556)	-	(402)	(8.4%)	4,366
Grand Total		7,988	73	215	-	288	3.6%	8,276

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	201607	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	22	(1)	-	-	(1)	(4.5%)	21
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1)	-	-	-	-	-	(1)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	29	(1)	1	-	-	-	29
	2011	63	-	-	-	-	-	63
	2012	59	-	-	-	-	-	59
	2013	114	(1)	1	-	-	-	114
	2014	257	(2)	(93)	-	(95)	(37.0%)	162
	2015	355	(20)	(98)	-	(118)	(33.2%)	237
	2016	41	49	(31)	-	18	43.9%	59
Private Passenger Total		938	24	(220)	-	(196)	(20.9%)	742
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	31	-	-	-	-	-	31
	2012	130	-	1	-	1	0.8%	131
	2013	69	(1)	1	-	-	-	69
	2014	200	(2)	8	-	6	3.0%	206
	2015	460	(12)	13	-	1	0.2%	461
	2016	330	53	1	-	54	16.4%	384
Non Private Passenger Total		1,219	38	24	-	62	5.1%	1,281
Grand Total		2,157	62	(196)	-	(134)	(6.2%)	2,023

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	201607	
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								
<input checked="" type="checkbox"/> Passenger	prior	493	(43)	(2,484)	-	(2,527)	(512.6%)	(2,034)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,626	(34)	35	-	1	0.1%	1,627
	2008	683	(13)	15	-	2	0.3%	685
	2009	946	(19)	61	-	42	4.4%	988
	2010	245	(6)	53	-	47	19.2%	292
	2011	29	1	98	-	99	341.4%	128
	2012	144	(3)	44	-	41	28.5%	185
	2013	1,755	(21)	47	-	26	1.5%	1,781
	2014	1,978	(18)	(445)	-	(463)	(23.4%)	1,515
	2015	2,660	(51)	77	-	26	1.0%	2,686
	2016	1,813	302	145	-	447	24.7%	2,260
Private Passenger Total		12,372	95	(2,354)	-	(2,259)	(18.3%)	10,113
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	790	(13)	(300)	-	(313)	(39.7%)	477
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(127)	2	(3)	-	(1)	0.8%	(128)
	2008	114	(3)	3	-	-	-	114
	2009	80	(1)	13	-	12	15.0%	92
	2010	422	(8)	10	-	2	0.5%	424
	2011	874	(18)	(399)	-	(417)	(47.7%)	457
	2012	383	(8)	(557)	-	(565)	(147.5%)	(182)
	2013	5,259	(105)	114	-	9	0.2%	5,268
	2014	6,316	(119)	165	-	46	0.7%	6,362
	2015	7,302	(442)	137	-	(305)	(4.2%)	6,997
	2016	6,097	855	165	-	1,020	16.7%	7,117
Non Private Passenger Total		27,510	140	(652)	-	(512)	(1.9%)	26,998
Grand Total		39,882	235	(3,006)	-	(2,771)	(6.9%)	37,111

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	201607	▼
Jurisdiction Desc	Alberta	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment	AccYear	Sum of Prior	Sum of	Sum of Change	Sum of Change	Sum of Total	Sum of % Total	Sum of Current
Desc		Month Actual	Projected	Due to AvsP	Due to	Change	Change	Month Final
		Amount	Change	Variances	Valuation			Amount
					Implementation			
Private								
Passenger	prior	166	(1)	1	-	-	-	166
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(12)	-	-	-	-	-	(12)
	2008	57	(1)	1	-	-	-	57
	2009	73	(1)	1	-	-	-	73
	2010	494	(10)	19	-	9	1.8%	503
	2011	514	(10)	10	-	-	-	514
	2012	2,075	(42)	34	-	(8)	(0.4%)	2,067
	2013	1,954	(37)	37	-	-	-	1,954
	2014	2,462	(44)	28	-	(16)	(0.6%)	2,446
	2015	3,033	(82)	(21)	-	(103)	(3.4%)	2,930
	2016	1,768	228	65	-	293	16.6%	2,061
Private Passenger Total		12,584	-	175	-	175	1.4%	12,759
Non Private								
Passenger	prior	30	2	(51)	-	(49)	(163.3%)	(19)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	94	(5)	5	-	-	-	94
	2008	138	(6)	6	-	-	-	138
	2009	394	(36)	36	-	-	-	394
	2010	468	(38)	39	-	1	0.2%	469
	2011	1,279	(91)	431	-	340	26.6%	1,619
	2012	1,503	(120)	125	-	5	0.3%	1,508
	2013	3,014	(129)	(360)	-	(489)	(16.2%)	2,525
	2014	3,357	(107)	(72)	-	(179)	(5.3%)	3,178
	2015	8,281	(198)	(222)	-	(420)	(5.1%)	7,861
	2016	5,248	75	530	-	605	11.5%	5,853
Non Private Passenger Total		23,806	(653)	467	-	(186)	(0.8%)	23,620
Grand Total		36,390	(653)	642	-	(11)	-	36,379

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	201607	
Jurisdiction Desc	Yukon	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	18	-	-	-	-	-	18
	2009	22	-	-	-	-	-	22
	2010	35	-	-	-	-	-	35
	2011	(55)	1	(1)	-	-	-	(55)
	2012	90	(1)	1	-	-	-	90
	2013	150	(1)	1	-	-	-	150
	2014	219	(2)	2	-	-	-	219
	2015	394	(10)	15	-	5	1.3%	399
	2016	183	17	32	-	49	26.8%	232
Private Passenger Total		1,061	4	50	-	54	5.1%	1,115
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	6	-	-	-	-	-	6
	2011	15	-	-	-	-	-	15
	2012	25	-	-	-	-	-	25
	2013	71	(1)	1	-	-	-	71
	2014	126	(2)	(1)	-	(3)	(2.4%)	123
	2015	215	(3)	3	-	-	-	215
	2016	291	14	39	-	53	18.2%	344
Non Private Passenger Total		752	8	42	-	50	6.6%	802
Grand Total		1,813	12	92	-	104	5.7%	1,917

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	201607	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Desc	IBNR Provisor	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	22	-	-	-	-	-	22
	2009	37	-	(39)	-	(39)	(105.4%)	(2)
	2010	3	-	-	-	-	-	3
	2011	121	(1)	1	-	-	-	121
	2012	167	(1)	1	-	-	-	167
	2013	275	(3)	5	-	2	0.7%	277
	2014	523	(6)	(162)	-	(168)	(32.1%)	355
	2015	727	(20)	17	-	(3)	(0.4%)	724
	2016	351	44	108	-	152	43.3%	503
Private Passenger Total		2,227	13	(69)	-	(56)	(2.5%)	2,171
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	19	-	-	-	-	-	19
	2013	90	-	-	-	-	-	90
	2014	221	(2)	2	-	-	-	221
	2015	214	(6)	7	-	1	0.5%	215
	2016	146	12	25	-	37	25.3%	183
Non Private Passenger Total		693	4	34	-	38	5.5%	731
Grand Total		2,920	17	(35)	-	(18)	(0.6%)	2,902

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	201607	
Jurisdiction Desc	Nunavut	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	8	-	-	-	-	-	8
	2011	20	-	-	-	-	-	20
	2012	48	-	-	-	-	-	48
	2013	63	(1)	1	-	-	-	63
	2014	108	(1)	1	-	-	-	108
	2015	246	(9)	9	-	-	-	246
	2016	35	15	(20)	-	(5)	(14.3%)	30
Private Passenger Total		528	4	(9)	-	(5)	(0.9%)	523
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	19	-	-	-	-	-	19
	2013	36	-	-	-	-	-	36
	2014	165	(1)	1	-	-	-	165
	2015	222	(2)	2	-	-	-	222
	2016	87	39	(5)	-	34	39.1%	121
Non Private Passenger Total		530	36	(2)	-	34	6.4%	564
Grand Total		1,058	40	(11)	-	29	2.7%	1,087

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	201607	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	812	(48)	(2,127)	-	(2,175)	(267.8%)	(1,363)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,718	(36)	104	-	68	4.0%	1,786
	2008	824	(12)	14	-	2	0.2%	826
	2009	1,082	(13)	147	-	134	12.4%	1,216
	2010	1,191	(24)	74	-	50	4.2%	1,241
	2011	864	(10)	109	-	99	11.5%	963
	2012	3,737	(88)	93	-	5	0.1%	3,742
	2013	5,736	(102)	91	-	(11)	(0.2%)	5,725
	2014	9,811	(247)	(540)	-	(787)	(8.0%)	9,024
	2015	13,571	(568)	232	-	(336)	(2.5%)	13,235
	2016	8,568	1,346	(205)	-	1,141	13.3%	9,709
Private Passenger Total		47,914	198	(2,008)	-	(1,810)	(3.8%)	46,104
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	871	(13)	(365)	-	(378)	(43.5%)	493
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(108)	(2)	29	-	27	(25.0%)	(81)
	2008	441	(13)	13	-	-	-	441
	2009	528	(39)	51	-	12	2.3%	540
	2010	1,086	(53)	57	-	4	0.4%	1,090
	2011	2,918	(132)	117	-	(15)	(0.5%)	2,903
	2012	2,309	(112)	(451)	-	(563)	(24.4%)	1,746
	2013	9,272	(214)	(918)	-	(1,132)	(12.2%)	8,140
	2014	13,362	(406)	(3)	-	(409)	(3.1%)	12,953
	2015	20,846	(1,019)	(423)	-	(1,442)	(6.9%)	19,404
	2016	15,105	1,764	827	-	2,591	17.2%	17,696
Non Private Passenger Total		66,630	(239)	(1,066)	-	(1,305)	(2.0%)	65,325
Grand Total		114,544	(41)	(3,074)	-	(3,115)	(2.7%)	111,429

EXHIBIT G-2

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

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ShareDate	201607	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Desc	Undiscounted	VR 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	(14)	-	-	-	-	-	(14)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(3)	-	-	-	-	-	(3)
	2008	1	-	-	-	-	-	1
	2009	(2)	-	74	-	74	(3,700.0%)	72
	2010	43	(1)	1	-	-	-	43
	2011	25	(1)	1	-	-	-	25
	2012	361	(14)	5	-	(9)	(2.5%)	352
	2013	336	(17)	(14)	-	(31)	(9.2%)	305
	2014	1,503	(83)	79	-	(4)	(0.3%)	1,499
	2015	2,095	(136)	(69)	-	(205)	(9.8%)	1,890
	2016	1,677	210	231	-	441	26.3%	2,118
Private Passenger Total		6,022	(42)	308	-	266	4.4%	6,288
Non Private								
Passenger	prior	4	-	-	-	-	-	4
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(140)	3	(3)	-	-	-	(140)
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	15	-	1	-	1	6.7%	16
	2011	140	(3)	76	-	73	52.1%	213
	2012	(29)	1	(20)	-	(19)	65.5%	(48)
	2013	289	(6)	6	-	-	-	289
	2014	1,383	(55)	155	-	100	7.2%	1,483
	2015	784	(141)	41	-	(100)	(12.8%)	684
	2016	914	277	79	-	356	38.9%	1,270
Non Private Passenger Total		3,363	76	335	-	411	12.2%	3,774
Grand Total		9,385	34	643	-	677	7.2%	10,062

EXHIBIT G-2

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

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 ShareDate 201607
 Jurisdiction Desc New Brunswick
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	27	-	-	-	-	-	27
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	9	-	-	-	-	-	9
	2008	8	-	-	-	-	-	8
	2009	50	(1)	1	-	-	-	50
	2010	166	(3)	(3)	-	(6)	(3.6%)	160
	2011	(166)	3	(3)	-	-	-	(166)
	2012	(19)	-	-	-	-	-	(19)
	2013	212	(6)	9	-	3	1.4%	215
	2014	915	(27)	(51)	-	(78)	(8.5%)	837
	2015	1,627	(114)	144	-	30	1.8%	1,657
	2016	1,211	280	(741)	-	(461)	(38.1%)	750
Private Passenger Total		4,040	132	(644)	-	(512)	(12.7%)	3,528
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	(2)	2	-	-	-	2
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	6	(1)	32	-	31	516.7%	37
	2008	11	(1)	1	-	-	-	11
	2009	17	(2)	2	-	-	-	17
	2010	45	(5)	5	-	-	-	45
	2011	128	(13)	10	-	(3)	(2.3%)	125
	2012	(235)	24	(23)	-	1	(0.4%)	(234)
	2013	(373)	37	(182)	-	(145)	38.9%	(518)
	2014	596	(101)	(265)	-	(366)	(61.4%)	230
	2015	598	(138)	(487)	-	(625)	(104.5%)	(27)
	2016	475	121	140	-	261	54.9%	736
Non Private Passenger Total		1,270	(81)	(765)	-	(846)	(66.6%)	424
Grand Total		5,310	51	(1,409)	-	(1,358)	(25.6%)	3,952

EXHIBIT G-2

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

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 ShareDate 201607
 Jurisdiction Desc Nova Scotia
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(89)	1	352	-	353	(396.6%)	264
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	46	-	73	-	73	158.7%	119
	2008	(61)	3	(3)	-	-	-	(61)
	2009	(187)	9	69	-	78	(41.7%)	(109)
	2010	23	(2)	2	-	-	-	23
	2011	(5)	1	(1)	-	-	-	(5)
	2012	194	(19)	19	-	-	-	194
	2013	49	(5)	10	-	5	10.2%	54
	2014	492	(49)	103	-	54	11.0%	546
	2015	857	(86)	135	-	49	5.7%	906
	2016	650	55	9	-	64	9.8%	714
Private Passenger Total		1,969	(92)	768	-	676	34.3%	2,645
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	15	-	(16)	-	(16)	(106.7%)	(1)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(4)	-	-	-	-	-	(4)
	2008	153	(2)	2	-	-	-	153
	2009	(6)	-	-	-	-	-	(6)
	2010	54	(1)	1	-	-	-	54
	2011	131	(1)	(4)	-	(5)	(3.8%)	126
	2012	91	(1)	16	-	15	16.5%	106
	2013	140	(2)	(503)	-	(505)	(360.7%)	(365)
	2014	194	(5)	3	-	(2)	(1.0%)	192
	2015	1,779	(62)	83	-	21	1.2%	1,800
	2016	968	216	(136)	-	80	8.3%	1,048
Non Private Passenger Total		3,515	142	(554)	-	(412)	(11.7%)	3,103
Grand Total		5,484	50	214	-	264	4.8%	5,748

EXHIBIT G-2

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

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ShareDate	201607	
Jurisdiction Desc	Prince Edward	
AccountCode Desc	Island	
AccountCode	Undiscounted	VR Provision
	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	1	-	-	-	-	-	1
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1)	-	-	-	-	-	(1)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	6	-	-	-	-	-	6
	2012	34	-	-	-	-	-	34
	2013	94	(1)	1	-	-	-	94
	2014	199	(2)	(93)	-	(95)	(47.7%)	104
	2015	255	(20)	(98)	-	(118)	(46.3%)	137
	2016	(10)	39	(30)	-	9	(90.0%)	(1)
Private Passenger Total		578	16	(220)	-	(204)	(35.3%)	374
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	13	-	-	-	-	-	13
	2012	63	(1)	1	-	-	-	63
	2013	62	(1)	1	-	-	-	62
	2014	168	(2)	14	-	12	7.1%	180
	2015	409	(12)	13	-	1	0.2%	410
	2016	291	43	6	-	49	16.8%	340
Non Private Passenger Total		1,005	27	35	-	62	6.2%	1,067
Grand Total		1,583	43	(185)	-	(142)	(9.0%)	1,441

EXHIBIT G-2

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

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 ShareDate 201607
 Jurisdiction Desc Ontario
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private								
<input checked="" type="checkbox"/> Passenger	prior	(591)	(26)	(2,498)	-	(2,524)	427.1%	(3,115)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,282	(26)	29	-	3	0.2%	1,285
	2008	617	(12)	14	-	2	0.3%	619
	2009	713	(14)	72	-	58	8.1%	771
	2010	(19)	-	48	-	48	(252.6%)	29
	2011	(133)	3	96	-	99	(74.4%)	(34)
	2012	(363)	7	37	-	44	(12.1%)	(319)
	2013	1,324	(13)	41	-	28	2.1%	1,352
	2014	1,418	(7)	(453)	-	(460)	(32.4%)	958
	2015	2,159	(11)	47	-	36	1.7%	2,195
	2016	1,555	263	139	-	402	25.9%	1,957
Private Passenger Total		7,962	164	(2,428)	-	(2,264)	(28.4%)	5,698
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	543	(10)	(302)	-	(312)	(57.5%)	231
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(220)	4	(4)	-	-	-	(220)
	2008	60	(1)	1	-	-	-	60
	2009	(7)	-	12	-	12	(171.4%)	5
	2010	370	(7)	9	-	2	0.5%	372
	2011	508	(10)	(406)	-	(416)	(81.9%)	92
	2012	(357)	7	(561)	-	(554)	155.2%	(911)
	2013	3,547	(71)	92	-	21	0.6%	3,568
	2014	4,801	(96)	154	-	58	1.2%	4,859
	2015	5,675	(426)	131	-	(295)	(5.2%)	5,380
	2016	5,297	718	169	-	887	16.7%	6,184
Non Private Passenger Total		20,217	108	(705)	-	(597)	(3.0%)	19,620
Grand Total		28,179	272	(3,133)	-	(2,861)	(10.2%)	25,318

EXHIBIT G-2

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

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 ShareDate 201607
 Jurisdiction Desc Alberta
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	110	-	-	-	-	-	110
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(13)	-	-	-	-	-	(13)
	2008	43	(1)	1	-	-	-	43
	2009	67	(1)	1	-	-	-	67
	2010	304	(6)	15	-	9	3.0%	313
	2011	333	(7)	7	-	-	-	333
	2012	1,787	(36)	28	-	(8)	(0.4%)	1,779
	2013	1,605	(32)	32	-	-	-	1,605
	2014	1,958	(39)	32	-	(7)	(0.4%)	1,951
	2015	2,566	(77)	(17)	-	(94)	(3.7%)	2,472
	2016	1,522	199	59	-	258	17.0%	1,780
Private Passenger Total		10,282	-	158	-	158	1.5%	10,440
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(9)	4	(52)	-	(48)	533.3%	(57)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	30	(3)	3	-	-	-	30
	2008	28	(3)	3	-	-	-	28
	2009	352	(35)	35	-	-	-	352
	2010	337	(34)	35	-	1	0.3%	338
	2011	761	(76)	443	-	367	48.2%	1,128
	2012	1,054	(105)	110	-	5	0.5%	1,059
	2013	1,995	(100)	(385)	-	(485)	(24.3%)	1,510
	2014	2,371	(83)	(88)	-	(171)	(7.2%)	2,200
	2015	6,524	(163)	(244)	-	(407)	(6.2%)	6,117
	2016	4,378	(60)	580	-	520	11.9%	4,898
Non Private Passenger Total		17,821	(658)	440	-	(218)	(1.2%)	17,603
Grand Total		28,103	(658)	598	-	(60)	(0.2%)	28,043

EXHIBIT G-2

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

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 ShareDate 201607
 Jurisdiction Desc Yukon
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	16	-	-	-	-	-	16
	2009	20	-	-	-	-	-	20
	2010	16	-	-	-	-	-	16
	2011	(74)	1	(1)	-	-	-	(74)
	2012	83	(1)	1	-	-	-	83
	2013	135	(1)	1	-	-	-	135
	2014	196	(2)	2	-	-	-	196
	2015	249	(10)	15	-	5	2.0%	254
	2016	163	13	33	-	46	28.2%	209
Private Passenger Total		809	-	51	-	51	6.3%	860
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	14	-	-	-	-	-	14
	2012	20	-	-	-	-	-	20
	2013	64	(1)	1	-	-	-	64
	2014	108	(1)	(1)	-	(2)	(1.9%)	106
	2015	145	(3)	3	-	-	-	145
	2016	264	8	40	-	48	18.2%	312
Non Private Passenger Total		623	3	43	-	46	7.4%	669
Grand Total		1,432	3	94	-	97	6.8%	1,529

EXHIBIT G-2

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

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ShareDate 201607
Northwest
Jurisdiction Desc Territories
AccountCode Desc Undiscounted
AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	21	-	-	-	-	-	21
	2009	14	-	(28)	-	(28)	(200.0%)	(14)
	2010	3	-	-	-	-	-	3
	2011	103	(1)	1	-	-	-	103
	2012	145	(1)	1	-	-	-	145
	2013	240	(2)	4	-	2	0.8%	242
	2014	393	(6)	(162)	-	(168)	(42.7%)	225
	2015	566	(20)	18	-	(2)	(0.4%)	564
	2016	299	33	107	-	140	46.8%	439
Private Passenger Total		1,785	3	(59)	-	(56)	(3.1%)	1,729
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	17	-	-	-	-	-	17
	2013	29	-	-	-	-	-	29
	2014	115	(1)	1	-	-	-	115
	2015	191	(6)	7	-	1	0.5%	192
	2016	131	10	24	-	34	26.0%	165
Non Private Passenger Total		486	3	32	-	35	7.2%	521
Grand Total		2,271	6	(27)	-	(21)	(0.9%)	2,250

EXHIBIT G-2

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

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 ShareDate 201607
 Jurisdiction Desc Nunavut
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	7	-	-	-	-	-	7
	2011	18	-	-	-	-	-	18
	2012	39	-	-	-	-	-	39
	2013	57	(1)	1	-	-	-	57
	2014	98	(1)	1	-	-	-	98
	2015	224	(9)	9	-	-	-	224
	2016	29	13	(18)	-	(5)	(17.2%)	24
Private Passenger Total		472	2	(7)	-	(5)	(1.1%)	467
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	17	-	-	-	-	-	17
	2013	33	-	-	-	-	-	33
	2014	106	(1)	1	-	-	-	106
	2015	202	(2)	2	-	-	-	202
	2016	68	36	(4)	-	32	47.1%	100
Non Private Passenger Total		427	33	(1)	-	32	7.5%	459
Grand Total		899	35	(8)	-	27	3.0%	926

EXHIBIT G-2

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

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 ShareDate 201607
 Jurisdiction Desc (All)
 AccountCode Desc Undiscounted IBNR Provision
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(555)	(25)	(2,146)	-	(2,171)	391.2%	(2,726)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,324	(26)	102	-	76	5.7%	1,400
	2008	645	(10)	12	-	2	0.3%	647
	2009	675	(7)	189	-	182	27.0%	857
	2010	544	(12)	63	-	51	9.4%	595
	2011	107	(1)	100	-	99	92.5%	206
	2012	2,261	(64)	91	-	27	1.2%	2,288
	2013	4,052	(78)	85	-	7	0.2%	4,059
	2014	7,172	(216)	(542)	-	(758)	(10.6%)	6,414
	2015	10,598	(483)	184	-	(299)	(2.8%)	10,299
	2016	7,096	1,105	(211)	-	894	12.6%	7,990
Private Passenger Total		33,919	183	(2,073)	-	(1,890)	(5.6%)	32,029
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	557	(8)	(368)	-	(376)	(67.6%)	181
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(328)	3	28	-	31	(9.5%)	(297)
	2008	254	(7)	7	-	-	-	254
	2009	360	(37)	49	-	12	3.3%	372
	2010	827	(47)	51	-	4	0.5%	831
	2011	1,695	(103)	119	-	16	0.9%	1,711
	2012	641	(75)	(477)	-	(552)	(86.1%)	89
	2013	5,786	(144)	(970)	-	(1,114)	(19.3%)	4,672
	2014	9,842	(345)	(26)	-	(371)	(3.8%)	9,471
	2015	16,307	(953)	(451)	-	(1,404)	(8.6%)	14,903
	2016	12,786	1,369	898	-	2,267	17.7%	15,053
Non Private Passenger Total		48,727	(347)	(1,140)	-	(1,487)	(3.1%)	47,240
Grand Total		82,646	(164)	(3,213)	-	(3,377)	(4.1%)	79,269

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

PPV & non-PPV		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2016 (\$000s)								
ending 2016		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(12)	-	(12)	-	-	1	1	(11)	
1997	-	(2)	-	(2)	-	-	-	-	(2)	
1998	-	5	-	5	-	-	1	1	6	
1999	-	5	(70)	(65)	-	-	-	-	(65)	
2000	-	(3)	(11)	(14)	-	-	-	-	(14)	
2001	-	(3)	9	6	-	-	-	-	6	
2002	-	1	34	35	-	-	-	-	35	
2003	-	-	81	81	-	-	-	-	81	
2004	625	(10)	112	727	(28)	9	59	40	767	
2005	-	5	33	38	-	-	-	-	38	
2006	-	4	91	95	-	-	-	-	95	
2007	1,144	(128)	136	1,152	(43)	13	98	68	1,220	
2008	196	1	60	257	(2)	1	20	19	276	
2009	305	70	120	495	(6)	2	36	32	527	
2010	464	54	202	720	(8)	3	50	45	765	
2011	2,716	217	452	3,385	(45)	14	289	258	3,643	
2012	5,043	275	408	5,726	(80)	27	524	471	6,197	
2013	5,153	522	298	5,973	(85)	27	558	500	6,473	
2014	8,525	2,367	414	11,306	(165)	51	1,074	960	12,266	
2015	10,116	1,514	406	12,036	(197)	66	1,143	1,012	13,048	
PAYs (sub-total):	34,287	4,882	2,775	41,944	(659)	213	3,853	3,407	45,351	
CAY (2016)	11,523	4,145	575	16,243	(292)	94	1,538	1,340	17,583	
claims liabilities:	45,810	9,027	3,350	58,187	(951)	307	5,391	4,747	62,934	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,363	(630)		13,733	(195)	68	946	819	14,039	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				71,920	(1,146)	375	6,337	5,566	76,973	

*Total may not be sum of parts, as apvs apply to future costs within UPR

EXHIBIT H

Projected Year-end Policy Liabilities

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

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New Brunswick

New Brunswick - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	10	1	11	-	-	2	2	13
1997	-	(2)	5	3	-	-	-	-	3
1998	-	2	4	6	-	-	-	-	6
1999	-	1	5	6	-	-	-	-	6
2000	-	1	4	5	-	-	-	-	5
2001	-	(1)	15	14	-	-	-	-	14
2002	1	(1)	56	56	-	-	2	2	58
2003	231	(20)	(10)	201	(1)	-	21	20	221
2004	-	8	(45)	(37)	-	-	1	1	(36)
2005	188	16	(128)	76	(11)	3	19	11	87
2006	196	13	114	323	(7)	2	20	15	338
2007	15	31	209	255	(2)	1	5	4	259
2008	595	14	228	837	(10)	3	60	53	890
2009	601	55	260	916	(16)	5	64	53	969
2010	491	159	232	882	(10)	4	64	58	940
2011	2,297	(111)	444	2,630	(32)	11	216	195	2,825
2012	2,604	(295)	440	2,749	(34)	13	228	207	2,956
2013	5,457	(450)	316	5,323	(73)	23	597	547	5,870
2014	4,161	694	399	5,254	(81)	26	571	516	5,770
2015	4,122	1,003	362	5,487	(106)	36	585	515	6,002
PAYs (sub-total):	20,959	1,127	2,911	24,997	(383)	127	2,455	2,199	27,196
CAY (2016)	4,393	2,653	119	7,165	(162)	56	796	690	7,855
claims liabilities:	25,352	3,780	3,030	32,162	(545)	183	3,251	2,889	35,051
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,318	(976)		9,342	(108)	33	564	489	9,342
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				41,504	(653)	216	3,815	3,378	44,393

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nova Scotia

PPV & non-PPV

ending 2016

PPV & non-PPV		Nova Scotia - Projected Balances as at Dec. 31, 2016 (\$000s)							
ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	(35)	(32)	-	-	2	2	(30)
1997	-	-	(14)	(14)	-	-	-	-	(14)
1998	-	6	4	10	-	-	-	-	10
1999	-	(1)	3	2	-	-	-	-	2
2000	-	1	6	7	-	-	-	-	7
2001	-	4	15	19	-	-	-	-	19
2002	-	14	1	15	-	-	1	1	16
2003	-	(21)	62	41	-	-	3	3	44
2004	441	29	131	601	(21)	7	46	32	633
2005	73	311	16	400	(18)	6	36	24	424
2006	1,035	(93)	369	1,311	(43)	14	90	61	1,372
2007	196	110	309	615	(14)	4	30	20	635
2008	502	94	444	1,040	(26)	8	56	38	1,078
2009	857	(102)	351	1,106	(16)	5	75	64	1,170
2010	1,153	68	275	1,496	(26)	8	119	101	1,597
2011	1,450	116	346	1,912	(30)	10	154	134	2,046
2012	2,228	259	321	2,808	(47)	14	287	254	3,062
2013	3,414	(299)	246	3,361	(64)	20	369	325	3,686
2014	3,383	615	215	4,213	(87)	27	460	400	4,613
2015	2,782	2,015	291	5,088	(107)	36	558	487	5,575
PAYs (sub-total):	17,514	3,129	3,356	23,999	(499)	159	2,286	1,946	25,945
CAY (2016)	4,305	1,944	120	6,369	(143)	47	703	607	6,976
claims liabilities:	21,819	5,073	3,476	30,368	(642)	206	2,989	2,553	32,921
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,718	(770)		7,948	(89)	29	487	427	7,948
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				38,316	(731)	235	3,476	2,980	40,869

EXHIBIT H
Projected Year-end Policy Liabilities

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

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Prince Edward Island

Prince Edward Island - Projected Balances as at Dec. 31, 2016 (\$'000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
1997	-	(1)	1	-	-	-	-	-	-
1998	-	-	1	1	-	-	-	-	1
1999	-	(1)	1	-	-	-	-	-	-
2000	-	(1)	2	1	-	-	-	-	1
2001	-	-	2	2	-	-	-	-	2
2002	-	-	12	12	-	-	-	-	12
2003	-	(2)	16	14	-	-	-	-	14
2004	-	4	17	21	-	-	-	-	21
2005	195	-	74	269	-	-	19	19	288
2006	-	-	(182)	(182)	-	-	-	-	(182)
2007	-	(1)	28	27	-	-	-	-	27
2008	-	(1)	51	50	-	-	-	-	50
2009	-	-	46	46	-	-	-	-	46
2010	292	1	(3)	290	(4)	1	29	26	316
2011	852	19	(2)	869	(19)	6	85	72	941
2012	1,046	90	12	1,148	(30)	10	110	90	1,238
2013	172	138	63	373	(7)	3	30	26	399
2014	506	244	22	772	(17)	6	90	79	851
2015	797	418	62	1,277	(25)	8	141	124	1,401
PAYs (sub-total):	3,860	908	223	4,991	(102)	34	504	436	5,427
CAY (2016)	1,003	561	3	1,567	(32)	10	181	159	1,726
claims liabilities:	4,863	1,469	226	6,558	(134)	44	685	595	7,153
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,407	(230)		2,177	(21)	6	123	108	2,177
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,735	(155)	50	808	703	9,330

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

Ontario - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	6,883	(3,899)	13	2,997	(9)	3	306	300	3,297
1997	1,595	(793)	34	836	(16)	5	79	68	904
1998	-	11	19	30	-	-	1	1	31
1999	-	1	-	1	-	-	-	-	1
2000	-	(16)	19	3	1	-	4	5	8
2001	-	-	(70)	(70)	-	-	2	2	(68)
2002	677	154	251	1,082	(30)	9	80	59	1,141
2003	2,887	(27)	582	3,442	(118)	40	276	198	3,640
2004	3,102	101	1,351	4,554	(140)	46	306	212	4,766
2005	2,164	609	1,127	3,900	(132)	43	263	174	4,074
2006	2,330	883	1,347	4,560	(148)	48	306	206	4,766
2007	5,410	961	1,940	8,311	(316)	104	606	394	8,705
2008	967	615	1,481	3,063	(64)	20	153	109	3,172
2009	2,828	702	1,247	4,777	(99)	33	343	277	5,054
2010	3,288	361	1,238	4,887	(98)	29	355	286	5,173
2011	6,218	53	627	6,898	(173)	52	606	485	7,383
2012	11,866	(1,112)	1,813	12,567	(256)	78	1,313	1,135	13,702
2013	12,545	5,295	1,799	19,639	(314)	107	2,170	1,963	21,602
2014	7,910	6,068	993	14,971	(246)	84	2,056	1,894	16,865
2015	4,676	7,243	1,411	13,330	(248)	81	1,739	1,572	14,902
PAYs (sub-total):	75,346	17,210	17,222	109,778	(2,406)	782	10,964	9,340	119,118
CAY (2016)	6,408	9,146	889	16,443	(378)	121	2,201	1,944	18,387
claims liabilities:	81,754	26,356	18,111	126,221	(2,784)	903	13,165	11,284	137,505
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	19,187	(1,152)		18,035	(250)	85	1,271	1,106	18,035
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				144,256	(3,034)	988	14,436	12,390	155,540

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

PPV & non-PPV

ending 2016

Alberta - Projected Balances as at Dec. 31, 2016 (\$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	42	(10)	5	37	-	-	10	10	47
1997	-	(35)	15	(20)	-	-	4	4	(16)
1998	-	14	(3)	11	-	-	1	1	12
1999	-	11	13	24	-	-	1	1	25
2000	-	(16)	21	5	-	-	2	2	7
2001	-	24	29	53	-	-	2	2	55
2002	-	(11)	52	41	-	-	2	2	43
2003	61	(10)	86	137	(2)	1	5	4	141
2004	227	(96)	36	167	(5)	2	13	10	177
2005	376	1	(146)	231	(18)	6	36	24	255
2006	210	194	128	532	(20)	6	38	24	556
2007	731	5	408	1,144	(22)	7	72	57	1,201
2008	1,243	54	518	1,815	(28)	9	127	108	1,923
2009	205	269	437	911	(7)	2	46	41	952
2010	2,753	483	369	3,605	(50)	16	319	285	3,890
2011	5,737	993	456	7,186	(112)	38	662	588	7,774
2012	5,307	2,258	503	8,068	(132)	41	744	653	8,721
2013	8,663	2,418	514	11,595	(205)	70	1,344	1,209	12,804
2014	8,451	3,705	528	12,684	(256)	89	1,479	1,312	13,996
2015	11,371	7,334	578	19,283	(442)	149	2,250	1,957	21,240
PAYs (sub-total):	45,377	17,585	4,547	67,509	(1,299)	436	7,157	6,294	73,803
CAY (2016)	11,779	8,158	(164)	19,773	(428)	148	2,171	1,891	21,664
claims liabilities:	57,156	25,743	4,383	87,282	(1,727)	584	9,328	8,185	95,467
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	30,311	(2,636)		27,675	(298)	94	1,553	1,349	27,675
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				114,957	(2,025)	678	10,881	9,534	123,142

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Yukon

PPV & non-PPV

ending 2016

Yukon - Projected Balances as at Dec. 31, 2016 (\$000s)									
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	1	-	1	-	-	-	-	1
1997	-	1	-	1	-	-	-	-	1
1998	-	1	-	1	-	-	-	-	1
1999	-	1	-	1	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	(72)	(72)	-	-	-	-	(72)
2006	-	-	17	17	-	-	-	-	17
2007	-	-	19	19	-	-	-	-	19
2008	-	18	19	37	-	-	2	2	39
2009	-	20	15	35	-	-	2	2	37
2010	178	21	11	210	(3)	1	20	18	228
2011	277	(55)	16	238	(3)	1	22	20	258
2012	40	98	5	143	(2)	-	14	12	155
2013	(3)	189	5	191	(4)	1	24	21	212
2014	61	287	(23)	325	(8)	3	41	36	361
2015	1,617	310	31	1,958	(48)	17	234	203	2,161
PAYs (sub-total):	2,170	894	43	3,107	(68)	23	359	314	3,421
CAY (2016)	402	342	(10)	734	(17)	7	84	74	808
claims liabilities:	2,572	1,236	33	3,841	(85)	30	443	388	4,229
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,007	(91)		916	(13)	4	58	49	916
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,757	(98)	34	501	437	5,145

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

PPV & non-PPV ending 2016		Northwest Territories - Projected Balances as at Dec. 31, 2016 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		TOTAL
prior	-	(1)	-	(1)	-	-	-	-		(1)
1997	-	1	-	1	-	-	-	-		1
1998	-	1	-	1	-	-	-	-		1
1999	-	2	-	2	-	-	-	-		2
2000	-	(1)	-	(1)	-	-	-	-		(1)
2001	-	1	-	1	-	-	-	-		1
2002	-	1	-	1	-	-	-	-		1
2003	-	-	-	-	-	-	-	-		-
2004	-	(2)	-	(2)	-	-	-	-		(2)
2005	-	-	17	17	-	-	-	-		17
2006	-	(2)	19	17	-	-	-	-		17
2007	-	3	31	34	-	-	-	-		34
2008	-	21	44	65	(1)	-	2	1		66
2009	144	(14)	40	170	(2)	1	13	12		182
2010	-	4	44	48	-	-	-	-		48
2011	82	98	45	225	(3)	1	18	16		241
2012	96	157	43	296	(4)	1	26	23		319
2013	554	261	47	862	(16)	5	100	89		951
2014	1,850	310	39	2,199	(46)	14	259	227		2,426
2015	1,175	572	131	1,878	(46)	16	209	179		2,057
PAYs (sub-total):	3,901	1,412	500	5,813	(118)	38	627	547		6,360
CAY (2016)	556	511	(76)	991	(26)	9	124	107		1,098
claims liabilities:	4,457	1,923	424	6,804	(144)	47	751	654		7,458
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,892	(188)		1,704	(18)	5	76	63		1,704
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				8,508	(162)	52	827	717		9,162

EXHIBIT H
Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV

ending 2016

PPV & non-PPV		Nunavut - Projected Balances as at Dec. 31, 2016 (\$000s)							
ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	1	5	6	-	-	-	-	6
2008	-	1	7	8	-	-	-	-	8
2009	-	1	10	11	-	-	-	-	11
2010	-	7	14	21	-	-	1	1	22
2011	-	18	15	33	-	-	2	2	35
2012	57	56	15	128	(2)	1	12	11	139
2013	(1)	85	(21)	63	(2)	-	11	9	72
2014	519	194	41	754	(12)	5	73	66	820
2015	69	351	12	432	(11)	3	48	40	472
PAYs (sub-total):	644	712	98	1,454	(27)	9	147	129	1,583
CAY (2016)	285	150	(42)	393	(12)	3	51	42	435
claims liabilities:	929	862	56	1,847	(39)	12	198	171	2,018
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	741	(69)		672	(6)	2	30	26	672
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,519	(45)	14	228	197	2,690

EXHIBIT H

Projected Year-end Policy Liabilities

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

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	6,925	(3,907)	(16)	3,002	(9)	3	321	315	3,317
1997	1,595	(831)	41	805	(16)	5	83	72	877
1998	-	40	25	65	-	-	3	3	68
1999	-	19	(48)	(29)	-	-	1	1	(28)
2000	-	(35)	41	6	1	-	6	7	13
2001	-	25	-	25	-	-	4	4	29
2002	678	157	406	1,241	(30)	9	85	64	1,305
2003	3,179	(79)	817	3,917	(121)	41	305	225	4,142
2004	4,395	34	1,602	6,031	(194)	64	425	295	6,326
2005	2,996	942	921	4,859	(179)	58	373	252	5,111
2006	3,771	999	1,903	6,673	(218)	70	454	306	6,979
2007	7,496	982	3,085	11,563	(397)	129	811	543	12,106
2008	3,503	817	2,852	7,172	(131)	41	420	330	7,502
2009	4,940	1,001	2,526	8,467	(146)	48	579	481	8,948
2010	8,619	1,158	2,382	12,159	(199)	62	957	820	12,979
2011	19,629	1,348	2,399	23,376	(417)	133	2,054	1,770	25,146
2012	28,287	1,786	3,560	33,633	(587)	185	3,258	2,856	36,489
2013	35,954	8,159	3,267	47,380	(770)	256	5,203	4,689	52,069
2014	35,366	14,484	2,628	52,478	(918)	305	6,103	5,490	57,968
2015	36,725	20,760	3,284	60,769	(1,230)	412	6,907	6,089	66,858
PAYs (sub-total):	204,058	47,859	31,675	283,592	(5,561)	1,821	28,352	24,612	308,204
CAY (2016)	40,654	27,610	1,414	69,678	(1,490)	495	7,849	6,854	76,532
claims liabilities:	244,712	75,469	33,089	353,270	(7,051)	2,316	36,201	31,466	384,736
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	88,944	(6,742)		82,202	(998)	326	5,108	4,436	82,508
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				435,472	(8,049)	2,642	41,309	35,902	467,244