



FACILITY ASSOCIATION RESIDUAL MARKET

JUNE 2016 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2016)

The June 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

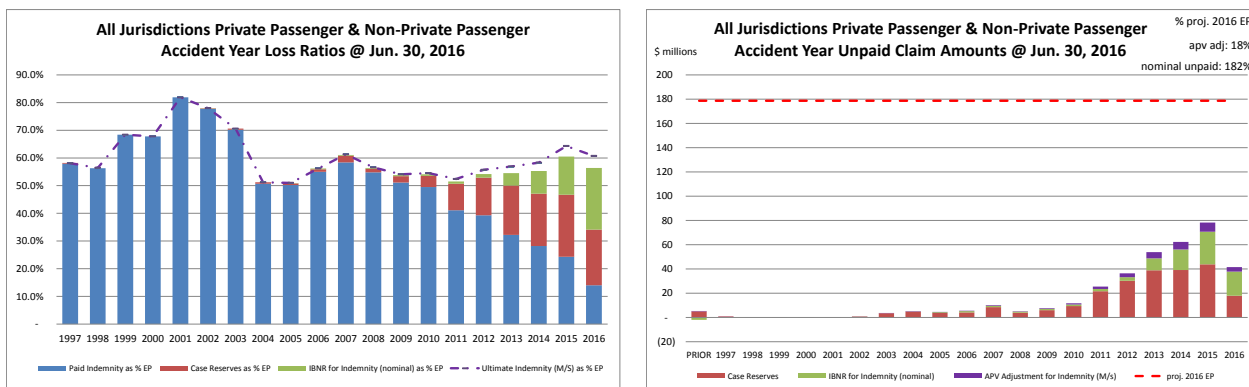
The charts at the top of the next page show the current levels of **indemnity only**⁵ claims amounts

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 (\$31.9 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	242,422	67.9%
ibnr	82,646	23.2%
M/S apv adj	31,898	8.9%
M/S indemnity	356,966	100.0%
retro claims adj.	36,779	
M/S total	393,745	

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	91,328	107.5%
prem def/(dpac)	(6,690)	(7.9%)
M/S apv adjust.	337	0.4%
M/S total	84,975	100.0%

policy liabilities (\$000s)

	amt	%
claim	361,847	75.6%
premium	84,638	17.7%
M/S apv adjust.	32,235	6.7%
M/S total	478,720	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 June 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	3,392	(141)	3,675	1,308	93	889	3,768	2,197
AB	4,967	(529)	4,284	1,663	(50)	113	4,234	1,776
NL	2,328	(146)	1,953	(287)	(599)	(50)	1,354	(337)
NB	1,700	(128)	1,576	1,045	(483)	(822)	1,093	222
NS	1,399	(96)	475	(118)	262	(55)	737	(173)
PE	394	(42)	120	51	123	85	243	137
YT	172	(30)	12	(18)	38	(36)	50	(55)
NT	386	(27)	18	(78)	(114)	(201)	(97)	(279)
NU	121	(12)	76	72	(90)	(120)	(14)	(48)
TOTAL	14,860	(1,150)	12,189	3,637	(820)	(198)	11,369	3,438

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	0	0	6,043	2,831	(4,735)	(2,123)	1,309	709
2014	(1)	(1)	1,162	185	251	689	1,413	874
2015	(21)	(21)	1,043	(869)	967	1,228	2,010	359
2016	14,881	(1,129)	3,940	1,489	2,697	7	6,637	1,497
TOTAL	14,860	(1,150)	12,189	3,637	(820)	(198)	11,369	3,438

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

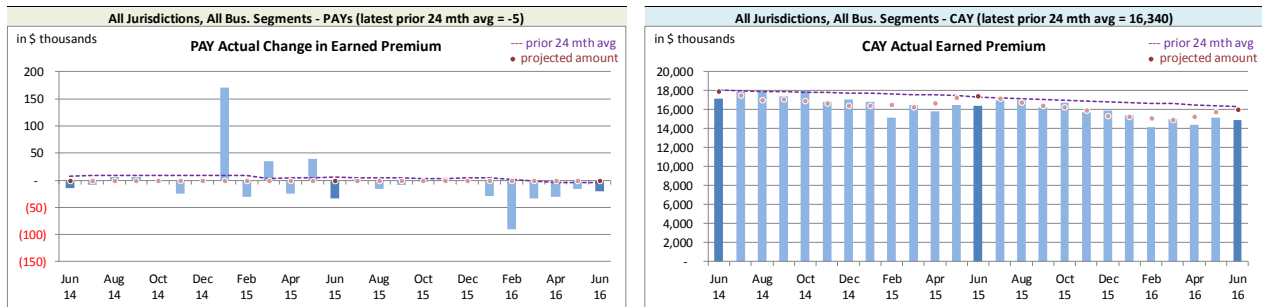
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.

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.

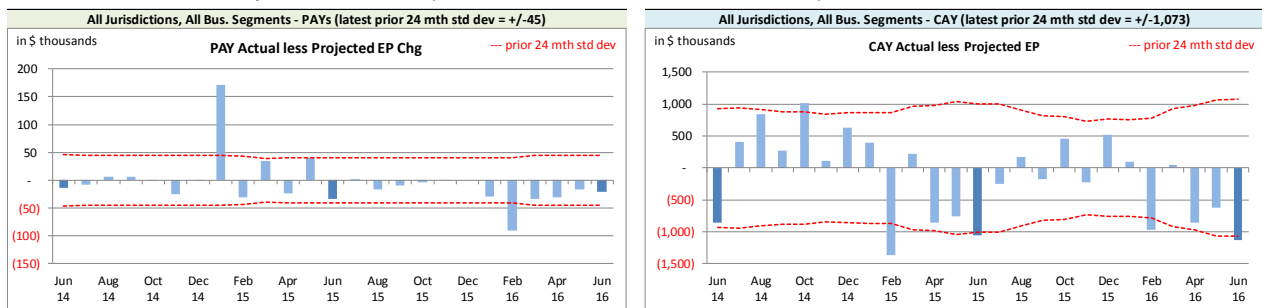
FARM Actual Earned Premium by Calendar Month



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)	16,340	
std dev	45	1,073	
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 above to the

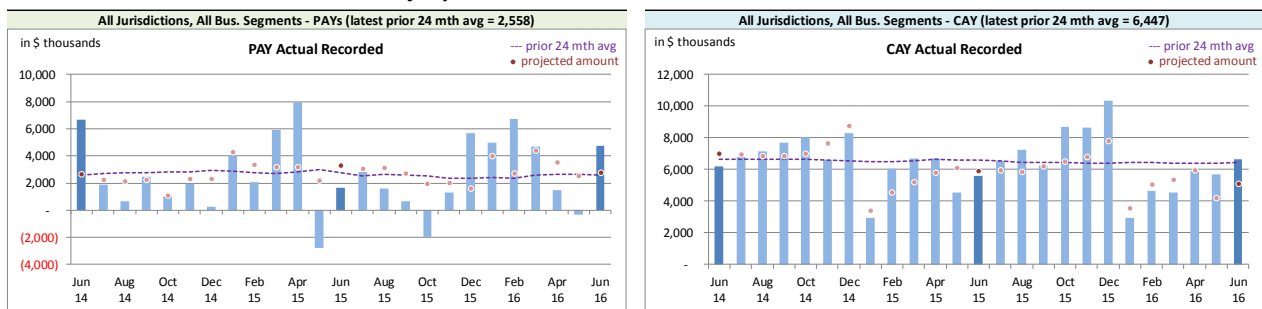
⁸Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

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

2.1.b AvsP: Recorded Indemnity

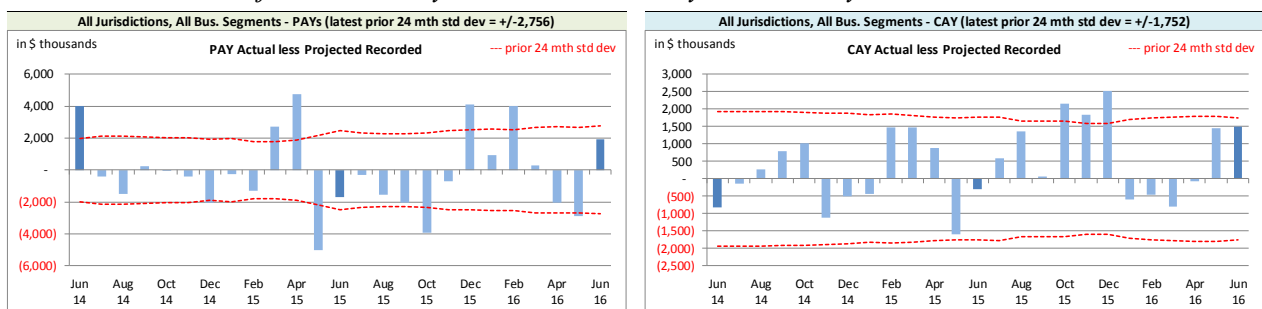
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands		
	Recorded	
Mthly Avg Recorded (prior 24 mths)	2,558	PAYs CAY
std dev	2,756	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 above to

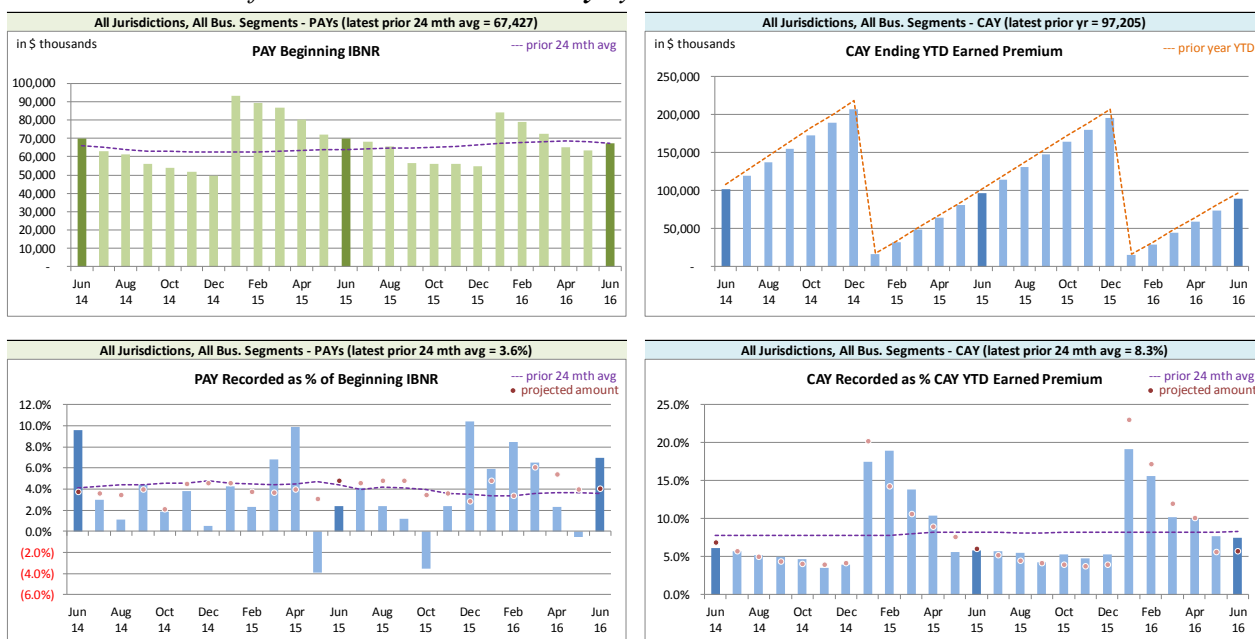
the left), suggesting the projection process performs worse than simply projecting based on the previous 24-month average. We continue to review to look for ways to improve the projections.

The 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



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

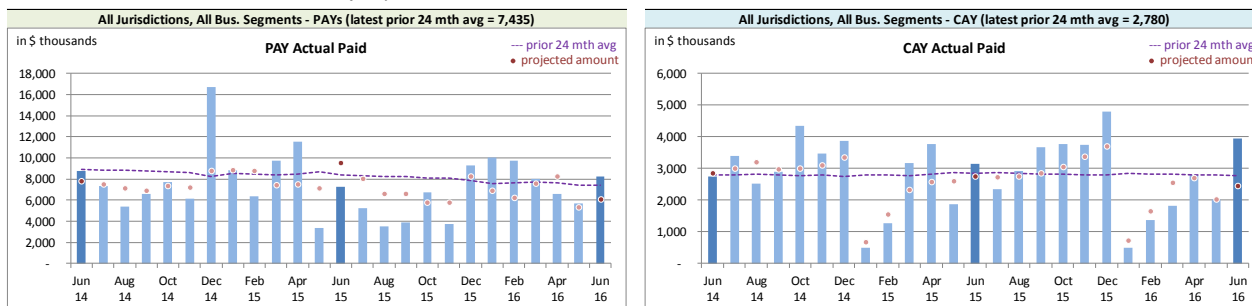
⁹Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected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

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

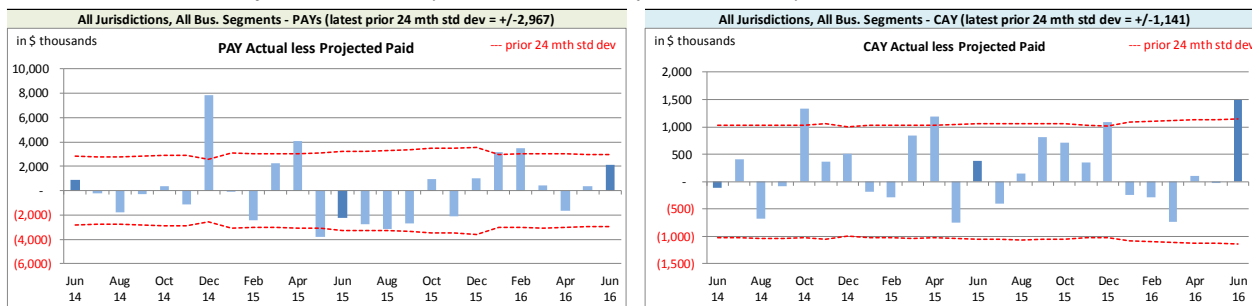
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

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)		7,435	2,780
std dev		2,967	1,141
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 to the left) and as this is fewer than indicated by the normal distribution, it suggests the projection

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

The current accident year (CAY) **paid indemnity** variances have fallen outside of one standard deviation of the preceding 24-month period approximately 16% of the time, suggesting that the projection process performs better than simply projecting based on the prior 24-month average. As well, there does not seem to be evidence of bias.

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

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 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

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.

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 June 2016 Participation Report and the associated one-month projections from last month's Report.

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

Table 02a		actuarial present value adjustments						
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	18,845	(703)	(3,798)	60	18,234	(311)	33,281	(954)
2014	17,014	(871)	(1,030)	1	7,189	(15)	23,173	(885)
2015	26,905	(374)	(1,500)	(17)	9,012	98	34,417	(293)
2016	19,882	(2,138)	(827)	45	4,618	(253)	23,673	(2,346)
TOTAL	82,646	(4,086)	(7,155)	89	39,053	(481)	114,544	(4,478)

The IBNR provision is \$4.1 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

- (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” included in the June 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.

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

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	29,507	172	-	-	-	-	29,507	172
2014	2,965	71	-	-	-	-	2,965	71
2015	3,601	62	-	-	-	-	3,601	62
2016	706	13	-	-	-	-	706	13
TOTAL	36,779	318	-	-	-	-	36,779	318

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 June 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:	(6,690)	68	337	(8)	(6,353)	60
balance as % unearned premium:	(7.3%)	-	0.4%	-	(7.0%)	-
actual unearned premium:	91,328					
less projected:	(889)					

3 Ultimate Loss Ratio Matching Method

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

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

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹⁴ during the two-month projection

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.

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

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	1,408	1.6%	(2,653)	(3.0%)	(1,245)	(1.4%)	(942)	(1.0%)
CAY	60,750	68.5%	3,791	4.3%	64,541	72.7%	10,622	(0.3%)
TOTAL	62,158	70.0%	1,138	1.3%	63,296	71.3%	9,680	(1.3%)

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

As discussed in section 3, IBNR in the current month’s Participation Report was derived as the 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	201605	201606	201607	201608
<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	55,000	53,000	53,000
	2010	134,000	74,000	73,000	71,000
	2011	131,000	205,000	201,000	199,000
	2012	676,000	671,000	651,000	641,000
	2013	722,000	762,000	739,000	730,000
	2014	2,325,000	2,276,000	2,182,000	2,130,000
	2015	3,079,000	2,931,000	2,766,000	2,366,000
	2016	1,809,000	2,121,000	2,409,000	2,662,000
Private Passenger Total		9,001,000	9,165,000	9,141,000	8,918,000
<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	34,000	34,000	33,000
	2011	258,000	245,000	240,000	235,000
	2012	189,000	191,000	187,000	182,000
	2013	397,000	424,000	416,000	406,000
	2014	1,743,000	1,725,000	1,663,000	1,603,000
	2015	1,420,000	1,267,000	1,119,000	1,067,000
	2016	796,000	1,164,000	1,492,000	1,944,000
Non Private Passenger Total		4,761,000	4,974,000	5,077,000	5,398,000
Grand Total		13,762,000	14,139,000	14,218,000	14,316,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.75%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201605	201606	201607	201608
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	67,000	65,000
	2010	183,000	205,000	202,000	198,000
	2011	38,000	(53,000)	(51,000)	(49,000)
	2012	134,000	116,000	115,000	113,000
	2013	600,000	459,000	451,000	445,000
	2014	1,386,000	1,306,000	1,276,000	1,254,000
	2015	2,084,000	2,111,000	1,988,000	1,948,000
	2016	1,210,000	1,479,000	1,806,000	2,088,000
Private Passenger Total		5,831,000	5,819,000	5,982,000	6,189,000
Non Private Passenger	prior	24,000	24,000	22,000	21,000
	2007	12,000	12,000	11,000	9,000
	2008	14,000	14,000	13,000	12,000
	2009	49,000	55,000	53,000	50,000
	2010	66,000	66,000	61,000	57,000
	2011	195,000	221,000	207,000	194,000
	2012	(149,000)	(151,000)	(128,000)	(116,000)
	2013	15,000	(39,000)	(5,000)	13,000
	2014	829,000	784,000	683,000	642,000
	2015	905,000	799,000	658,000	581,000
	2016	654,000	593,000	734,000	859,000
Non Private Passenger Total		2,614,000	2,378,000	2,309,000	2,322,000
Grand Total		8,445,000	8,197,000	8,291,000	8,511,000

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

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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	201605	201606	201607	201608	
Private Passenger	prior	120,000	40,000	38,000	36,000	
	2007	75,000	75,000	74,000	74,000	
	2008	(38,000)	(38,000)	(35,000)	(33,000)	
	2009	(129,000)	(119,000)	(109,000)	(101,000)	
	2010	82,000	98,000	95,000	93,000	
	2011	20,000	20,000	21,000	21,000	
	2012	367,000	367,000	347,000	328,000	
	2013	167,000	204,000	197,000	192,000	
	2014	667,000	682,000	632,000	587,000	
	2015	1,186,000	1,114,000	1,026,000	932,000	
	2016	766,000	777,000	853,000	1,065,000	
Private Passenger Total		3,283,000	3,220,000	3,139,000	3,194,000	
Non Private Passenger	prior	21,000	21,000	21,000	22,000	
	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	(5,000)	89,000	87,000	85,000	
	2011	253,000	253,000	249,000	246,000	
	2012	179,000	190,000	187,000	185,000	
	2013	375,000	348,000	344,000	339,000	
	2014	560,000	468,000	458,000	454,000	
	2015	2,141,000	2,086,000	2,019,000	1,973,000	
	2016	936,000	1,149,000	1,396,000	1,634,000	
Non Private Passenger Total		4,624,000	4,768,000	4,922,000	5,096,000	
Grand Total		7,907,000	7,988,000	8,061,000	8,290,000	

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.75%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201605	201606	201607	201608
Private Passenger	prior	22,000	22,000	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	272,000	257,000	255,000	253,000
	2015	313,000	355,000	335,000	316,000
	2016	165,000	41,000	90,000	129,000
Private Passenger Total		1,035,000	938,000	962,000	979,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	29,000	31,000	31,000	31,000
	2012	130,000	130,000	130,000	128,000
	2013	69,000	69,000	68,000	67,000
	2014	208,000	200,000	198,000	196,000
	2015	460,000	460,000	448,000	435,000
	2016	272,000	330,000	383,000	426,000
Non Private Passenger Total		1,167,000	1,219,000	1,257,000	1,282,000
Grand Total		2,202,000	2,157,000	2,219,000	2,261,000

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

EXHIBIT A

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

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Jurisdiction Desc	Ontario		discount rate: 0.75%			
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	201605	201606	201607	201608	
Private Passenger	prior	2,380,000	493,000	450,000	409,000	
	2007	1,622,000	1,626,000	1,592,000	1,562,000	
	2008	672,000	683,000	670,000	656,000	
	2009	920,000	946,000	927,000	909,000	
	2010	(775,000)	245,000	239,000	234,000	
	2011	91,000	29,000	30,000	28,000	
	2012	129,000	144,000	141,000	139,000	
	2013	1,761,000	1,755,000	1,734,000	1,712,000	
	2014	2,181,000	1,978,000	1,960,000	1,942,000	
	2015	2,802,000	2,660,000	2,609,000	2,556,000	
	2016	1,794,000	1,813,000	2,115,000	2,301,000	
Private Passenger Total		13,577,000	12,372,000	12,467,000	12,448,000	
Non Private Passenger	prior	413,000	790,000	777,000	761,000	
	2007	(129,000)	(127,000)	(125,000)	(123,000)	
	2008	114,000	114,000	111,000	110,000	
	2009	249,000	80,000	79,000	78,000	
	2010	416,000	422,000	414,000	406,000	
	2011	930,000	874,000	856,000	843,000	
	2012	1,264,000	383,000	375,000	376,000	
	2013	5,263,000	5,259,000	5,154,000	5,066,000	
	2014	6,529,000	6,316,000	6,197,000	6,094,000	
	2015	8,418,000	7,302,000	6,860,000	6,721,000	
	2016	5,040,000	6,097,000	6,952,000	7,706,000	
Non Private Passenger Total		28,507,000	27,510,000	27,650,000	28,038,000	
Grand Total		42,084,000	39,882,000	40,117,000	40,486,000	

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta		discount rate: 0.75%			
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	ShareYYMM					
BusinessSegment Desc	Acc Year	201605	201606	201607	201608	
Private Passenger	prior	153,000	166,000	165,000	165,000	
	2007	(13,000)	(12,000)	(12,000)	(12,000)	
	2008	56,000	57,000	56,000	55,000	
	2009	73,000	73,000	72,000	71,000	
	2010	489,000	494,000	484,000	474,000	
	2011	514,000	514,000	504,000	493,000	
	2012	2,092,000	2,075,000	2,033,000	2,001,000	
	2013	1,961,000	1,954,000	1,917,000	1,894,000	
	2014	2,760,000	2,462,000	2,418,000	2,390,000	
	2015	3,195,000	3,033,000	2,951,000	2,917,000	
	2016	1,459,000	1,768,000	1,996,000	2,305,000	
Private Passenger Total		12,739,000	12,584,000	12,584,000	12,753,000	
Non Private Passenger	prior	30,000	30,000	32,000	33,000	
	2007	94,000	94,000	89,000	85,000	
	2008	138,000	138,000	132,000	126,000	
	2009	454,000	394,000	358,000	325,000	
	2010	469,000	468,000	430,000	396,000	
	2011	1,344,000	1,279,000	1,188,000	1,103,000	
	2012	1,512,000	1,503,000	1,383,000	1,276,000	
	2013	2,990,000	3,014,000	2,885,000	2,712,000	
	2014	3,894,000	3,357,000	3,250,000	3,127,000	
	2015	8,527,000	8,281,000	8,083,000	7,747,000	
	2016	5,824,000	5,248,000	5,323,000	5,306,000	
Non Private Passenger Total		25,276,000	23,806,000	23,153,000	22,236,000	
Grand Total		38,015,000	36,390,000	35,737,000	34,989,000	

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		201605	201606	201607	201608
 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)	(52,000)
	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		396,000	394,000	384,000	370,000
	2016		161,000	183,000	200,000	215,000
Private Passenger Total			1,041,000	1,061,000	1,065,000	1,064,000
 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		123,000	126,000	124,000	123,000
	2015		251,000	215,000	212,000	208,000
	2016		229,000	291,000	305,000	338,000
Non Private Passenger Total			723,000	752,000	760,000	787,000
Grand Total			1,764,000	1,813,000	1,825,000	1,851,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.75%	
				interest rate margin: 25 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201605	201606	201607	201608
<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	37,000	37,000	36,000
	2010	3,000	3,000	3,000	3,000
	2011	121,000	121,000	120,000	119,000
	2012	167,000	167,000	166,000	165,000
	2013	275,000	275,000	272,000	272,000
	2014	521,000	523,000	517,000	515,000
	2015	694,000	727,000	707,000	707,000
	2016	163,000	351,000	395,000	492,000
Private Passenger Total		2,004,000	2,227,000	2,240,000	2,332,000
<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	90,000	89,000
	2014	221,000	221,000	219,000	218,000
	2015	209,000	214,000	208,000	202,000
	2016	105,000	146,000	158,000	172,000
Non Private Passenger Total		647,000	693,000	697,000	703,000
Grand Total		2,651,000	2,920,000	2,937,000	3,035,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nunavut		discount rate: 0.75%			
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	201605	201606	201607	201608	
<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	96,000	108,000	107,000	106,000	
	2015	246,000	246,000	237,000	228,000	
	2016	17,000	35,000	50,000	64,000	
Private Passenger Total		498,000	528,000	532,000	535,000	
<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	229,000	222,000	220,000	218,000	
	2016	51,000	87,000	126,000	167,000	
Non Private Passenger Total		501,000	530,000	566,000	604,000	
Grand Total		999,000	1,058,000	1,098,000	1,139,000	

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

EXHIBIT A

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

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Jurisdiction Desc	(All)		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			ShareYMMM			
BusinessSegment Desc	Acc Year		201605	201606	201607	201608
Private Passenger	prior		2,766,000	812,000	764,000	720,000
	2007		1,713,000	1,718,000	1,682,000	1,652,000
	2008		812,000	824,000	812,000	798,000
	2009		1,046,000	1,082,000	1,069,000	1,055,000
	2010		188,000	1,191,000	1,167,000	1,144,000
	2011		943,000	864,000	854,000	842,000
	2012		3,762,000	3,737,000	3,649,000	3,582,000
	2013		5,813,000	5,736,000	5,634,000	5,566,000
	2014		10,427,000	9,811,000	9,564,000	9,392,000
	2015		13,995,000	13,571,000	13,003,000	12,340,000
	2016		7,544,000	8,568,000	9,914,000	11,321,000
Private Passenger Total			49,009,000	47,914,000	48,112,000	48,412,000
Non Private Passenger	prior		494,000	871,000	858,000	843,000
	2007		(110,000)	(108,000)	(110,000)	(112,000)
	2008		441,000	441,000	428,000	417,000
	2009		751,000	528,000	489,000	452,000
	2010		987,000	1,086,000	1,033,000	984,000
	2011		3,024,000	2,918,000	2,786,000	2,667,000
	2012		3,188,000	2,309,000	2,197,000	2,094,000
	2013		9,306,000	9,272,000	9,058,000	8,797,000
	2014		14,272,000	13,362,000	12,956,000	12,620,000
	2015		22,560,000	20,846,000	19,827,000	19,152,000
	2016		13,907,000	15,105,000	16,869,000	18,552,000
Non Private Passenger Total			68,820,000	66,630,000	66,391,000	66,466,000
Grand Total			117,829,000	114,544,000	114,503,000	114,878,000

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

EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201605	201606	201607	201608
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)	(2,000)	(2,000)	(2,000)
	2010	103,000	43,000	42,000	41,000
	2011	(79,000)	25,000	24,000	24,000
	2012	353,000	361,000	347,000	340,000
	2013	287,000	336,000	319,000	313,000
	2014	1,522,000	1,503,000	1,420,000	1,377,000
	2015	2,226,000	2,095,000	1,959,000	1,567,000
	2016	1,432,000	1,677,000	1,887,000	2,067,000
Private Passenger Total		5,826,000	6,022,000	5,980,000	5,711,000
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	15,000	15,000	15,000
	2011	140,000	140,000	137,000	134,000
	2012	(32,000)	(29,000)	(28,000)	(27,000)
	2013	258,000	289,000	283,000	277,000
	2014	1,388,000	1,383,000	1,328,000	1,275,000
	2015	931,000	784,000	643,000	598,000
	2016	592,000	914,000	1,191,000	1,600,000
Non Private Passenger Total		3,159,000	3,363,000	3,439,000	3,745,000
Grand Total		8,985,000	9,385,000	9,419,000	9,456,000

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

EXHIBIT B






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

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Jurisdiction Desc	New Brunswick	
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 	201605	201606	201607	201608
 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	141,000	166,000	163,000	160,000
	2011	(109,000)	(166,000)	(163,000)	(160,000)
	2012	(23,000)	(19,000)	(19,000)	(19,000)
	2013	334,000	212,000	206,000	202,000
	2014	960,000	915,000	888,000	870,000
	2015	1,596,000	1,627,000	1,513,000	1,483,000
	2016	978,000	1,211,000	1,491,000	1,725,000
Private Passenger Total		3,971,000	4,040,000	4,172,000	4,353,000
 Non Private Passenger	prior	2,000	2,000	-	-
	2007	6,000	6,000	5,000	4,000
	2008	11,000	11,000	10,000	9,000
	2009	11,000	17,000	15,000	13,000
	2010	45,000	45,000	40,000	36,000
	2011	102,000	128,000	115,000	103,000
	2012	(233,000)	(235,000)	(211,000)	(198,000)
	2013	(320,000)	(373,000)	(336,000)	(316,000)
	2014	640,000	596,000	495,000	455,000
	2015	702,000	598,000	460,000	386,000
	2016	557,000	475,000	596,000	706,000
Non Private Passenger Total		1,523,000	1,270,000	1,189,000	1,198,000
Grand Total		5,494,000	5,310,000	5,361,000	5,551,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201605	201606	201607	201608
Private Passenger	prior	(9,000)	(89,000)	(88,000)	(87,000)
	2007	46,000	46,000	46,000	46,000
	2008	(61,000)	(61,000)	(58,000)	(55,000)
	2009	(197,000)	(187,000)	(178,000)	(169,000)
	2010	5,000	23,000	21,000	19,000
	2011	(5,000)	(5,000)	(4,000)	(4,000)
	2012	194,000	194,000	175,000	157,000
	2013	9,000	49,000	44,000	40,000
	2014	476,000	492,000	443,000	399,000
	2015	925,000	857,000	771,000	678,000
	2016	653,000	650,000	705,000	898,000
Private Passenger Total		2,036,000	1,969,000	1,877,000	1,922,000
Non Private Passenger	prior	15,000	15,000	15,000	15,000
	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	(40,000)	54,000	53,000	52,000
	2011	131,000	131,000	130,000	129,000
	2012	75,000	91,000	90,000	89,000
	2013	166,000	140,000	138,000	137,000
	2014	285,000	194,000	189,000	187,000
	2015	1,830,000	1,779,000	1,717,000	1,674,000
	2016	792,000	968,000	1,184,000	1,390,000
Non Private Passenger Total		3,397,000	3,515,000	3,657,000	3,812,000
Grand Total		5,433,000	5,484,000	5,534,000	5,734,000

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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				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	201605	201606	201607	201608
<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	213,000	199,000	197,000	195,000
	2015	206,000	255,000	235,000	216,000
	2016	122,000	(10,000)	29,000	60,000
Private Passenger Total		675,000	578,000	594,000	603,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	11,000	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	175,000	168,000	166,000	164,000
	2015	408,000	409,000	397,000	385,000
	2016	240,000	291,000	334,000	370,000
Non Private Passenger Total		958,000	1,005,000	1,032,000	1,052,000
Grand Total		1,633,000	1,583,000	1,626,000	1,655,000

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

EXHIBIT B




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

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

discount rate: 0.00%

interest rate margin: 0 basis pts





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM 			
BusinessSegment Desc	Acc Year	201605	201606	201607	201608
 Private Passenger	prior	1,293,000	(591,000)	(617,000)	(643,000)
	2007	1,277,000	1,282,000	1,256,000	1,231,000
	2008	606,000	617,000	605,000	593,000
	2009	687,000	713,000	699,000	685,000
	2010	(1,053,000)	(19,000)	(19,000)	(19,000)
	2011	(87,000)	(133,000)	(130,000)	(127,000)
	2012	(401,000)	(363,000)	(356,000)	(349,000)
	2013	1,325,000	1,324,000	1,311,000	1,298,000
	2014	1,619,000	1,418,000	1,411,000	1,404,000
	2015	2,296,000	2,159,000	2,148,000	2,137,000
	2016	1,550,000	1,555,000	1,818,000	1,973,000
Private Passenger Total		9,112,000	7,962,000	8,126,000	8,183,000
 Non Private Passenger	prior	123,000	543,000	533,000	523,000
	2007	(221,000)	(220,000)	(216,000)	(212,000)
	2008	60,000	60,000	59,000	58,000
	2009	134,000	(7,000)	(7,000)	(7,000)
	2010	364,000	370,000	363,000	356,000
	2011	547,000	508,000	498,000	488,000
	2012	428,000	(357,000)	(350,000)	(343,000)
	2013	3,540,000	3,547,000	3,476,000	3,406,000
	2014	5,006,000	4,801,000	4,705,000	4,611,000
	2015	6,778,000	5,675,000	5,249,000	5,118,000
	2016	4,375,000	5,297,000	6,015,000	6,632,000
Non Private Passenger Total		21,134,000	20,217,000	20,325,000	20,630,000
Grand Total		30,246,000	28,179,000	28,451,000	28,813,000

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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 	201605	201606	201607	201608
 Private Passenger	prior	88,000	110,000	110,000	110,000
	2007	(14,000)	(13,000)	(13,000)	(13,000)
	2008	42,000	43,000	42,000	41,000
	2009	67,000	67,000	66,000	65,000
	2010	299,000	304,000	298,000	292,000
	2011	333,000	333,000	326,000	319,000
	2012	1,799,000	1,787,000	1,751,000	1,725,000
	2013	1,612,000	1,605,000	1,573,000	1,557,000
	2014	2,255,000	1,958,000	1,919,000	1,900,000
	2015	2,717,000	2,566,000	2,489,000	2,464,000
	2016	1,250,000	1,522,000	1,721,000	1,993,000
Private Passenger Total		10,448,000	10,282,000	10,282,000	10,453,000
 Non Private Passenger	prior	(9,000)	(9,000)	(5,000)	(2,000)
	2007	30,000	30,000	27,000	24,000
	2008	28,000	28,000	25,000	22,000
	2009	412,000	352,000	317,000	285,000
	2010	323,000	337,000	303,000	273,000
	2011	776,000	761,000	685,000	616,000
	2012	1,052,000	1,054,000	949,000	854,000
	2013	1,937,000	1,995,000	1,895,000	1,743,000
	2014	2,892,000	2,371,000	2,288,000	2,185,000
	2015	6,734,000	6,524,000	6,361,000	6,043,000
	2016	4,957,000	4,378,000	4,318,000	4,153,000
Non Private Passenger Total		19,132,000	17,821,000	17,163,000	16,196,000
Grand Total		29,580,000	28,103,000	27,445,000	26,649,000

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

EXHIBIT B

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

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Jurisdiction Desc	Yukon	
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	201605	201606	201607	201608
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	250,000	249,000	239,000	225,000
	2016	145,000	163,000	176,000	187,000
Private Passenger Total		792,000	809,000	809,000	803,000
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	105,000	108,000	107,000	106,000
	2015	180,000	145,000	142,000	139,000
	2016	206,000	264,000	272,000	301,000
Non Private Passenger Total		597,000	623,000	626,000	650,000
Grand Total		1,389,000	1,432,000	1,435,000	1,453,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201605	201606	201607	201608
<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	240,000	238,000	237,000
	2014	391,000	393,000	387,000	385,000
	2015	535,000	566,000	546,000	546,000
	2016	122,000	299,000	332,000	421,000
Private Passenger Total		1,575,000	1,785,000	1,788,000	1,872,000
<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	113,000
	2015	185,000	191,000	185,000	179,000
	2016	92,000	131,000	141,000	152,000
Non Private Passenger Total		441,000	486,000	489,000	493,000
Grand Total		2,016,000	2,271,000	2,277,000	2,365,000

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM <input type="button" value="v"/>			
BusinessSegment Desc <input type="button" value="v"/>	Acc Year <input type="button" value="v"/>	201605	201606	201607	201608
<input 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	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	80,000	98,000	97,000	96,000
	2015	224,000	224,000	215,000	206,000
	2016	12,000	29,000	42,000	55,000
Private Passenger Total		437,000	472,000	474,000	476,000
<input type="checkbox"/> 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	207,000	202,000	200,000	198,000
	2016	35,000	68,000	104,000	141,000
Non Private Passenger Total		399,000	427,000	460,000	494,000
Grand Total		836,000	899,000	934,000	970,000

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	201605	201606	201607	201608
Private Passenger	prior	1,387,000	(555,000)	(580,000)	(605,000)
	2007	1,318,000	1,324,000	1,298,000	1,273,000
	2008	633,000	645,000	635,000	625,000
	2009	639,000	675,000	668,000	661,000
	2010	(478,000)	544,000	532,000	520,000
	2011	106,000	107,000	106,000	105,000
	2012	2,223,000	2,261,000	2,197,000	2,151,000
	2013	4,093,000	4,052,000	3,974,000	3,927,000
	2014	7,712,000	7,172,000	6,956,000	6,818,000
	2015	10,975,000	10,598,000	10,115,000	9,522,000
	2016	6,264,000	7,096,000	8,201,000	9,379,000
Private Passenger Total		34,872,000	33,919,000	34,102,000	34,376,000
Non Private Passenger	prior	137,000	557,000	549,000	542,000
	2007	(329,000)	(328,000)	(325,000)	(322,000)
	2008	254,000	254,000	247,000	240,000
	2009	555,000	360,000	323,000	289,000
	2010	713,000	827,000	780,000	738,000
	2011	1,721,000	1,695,000	1,592,000	1,497,000
	2012	1,407,000	641,000	566,000	490,000
	2013	5,769,000	5,786,000	5,642,000	5,431,000
	2014	10,712,000	9,842,000	9,497,000	9,200,000
	2015	17,955,000	16,307,000	15,354,000	14,720,000
	2016	11,846,000	12,786,000	14,155,000	15,445,000
Non Private Passenger Total		50,740,000	48,727,000	48,380,000	48,270,000
Grand Total		85,612,000	82,646,000	82,482,000	82,646,000

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

EXHIBIT C

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

page 1 of 10



Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201605	201606	201607	201608
 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	378,000	372,000	369,000	366,000
	2012	357,000	357,000	353,000	349,000
	2013	261,000	261,000	256,000	251,000
	2014	344,000	344,000	340,000	336,000
	2015	332,000	332,000	328,000	324,000
	2016	176,000	211,000	249,619	285,619
Private Passenger Total		2,482,000	2,511,000	2,521,619	2,529,619
 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	108,000	107,000	106,000	105,000
	2012	92,000	92,000	91,000	90,000
	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	56,000	68,000	81,082	94,082
Non Private Passenger Total		727,000	738,000	743,082	749,082
Grand Total		3,209,000	3,249,000	3,264,701	3,278,701

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	201605	201606	201607	201608
 Private Passenger	prior	17,000	17,000	17,000	17,000
	2007	130,000	130,000	126,000	122,000
	2008	158,000	158,000	153,000	148,000
	2009	162,000	162,000	157,000	152,000
	2010	177,000	177,000	172,000	167,000
	2011	283,000	283,000	276,000	269,000
	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	31,000	37,000	45,106	51,106
Private Passenger Total		1,971,000	1,977,000	1,932,106	1,887,106
 Non Private Passenger	prior	4,000	4,000	4,000	4,000
	2007	108,000	108,000	106,000	104,000
	2008	131,000	131,000	128,000	125,000
	2009	135,000	135,000	132,000	129,000
	2010	150,000	150,000	147,000	144,000
	2011	212,000	212,000	209,000	206,000
	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	18,000	22,000	26,810	30,810
Non Private Passenger Total		1,444,000	1,448,000	1,426,810	1,404,810
Grand Total		3,415,000	3,425,000	3,358,916	3,291,916

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	201605	201606	201607	201608
 Private Passenger	prior	491,000	491,000	482,000	474,000
	2007	282,000	282,000	276,000	270,000
	2008	391,000	391,000	383,000	375,000
	2009	274,000	274,000	269,000	264,000
	2010	198,000	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	21,000	25,000	28,614	32,614
Private Passenger Total		2,372,000	2,360,000	2,319,614	2,280,614
 Non Private Passenger	prior	113,000	113,000	112,000	111,000
	2007	64,000	64,000	63,000	62,000
	2008	116,000	116,000	114,000	112,000
	2009	112,000	112,000	110,000	108,000
	2010	139,000	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	28,000	35,000	40,644	46,644
Non Private Passenger Total		1,408,000	1,404,000	1,385,644	1,367,644
Grand Total		3,780,000	3,764,000	3,705,258	3,648,258

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	201605	201606	201607	201608
 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)	1,822	822
Private Passenger Total		151,000	151,000	151,822	147,822
 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	(1,000)	(2,000)	1,211	(789)
Non Private Passenger Total		89,000	88,000	89,211	85,211
Grand Total		240,000	239,000	241,033	233,033

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	201605	201606	201607	201608
 Private Passenger	prior	4,447,000	4,392,000	4,262,000	4,136,000
	2007	1,564,000	1,564,000	1,517,000	1,471,000
	2008	1,176,000	1,170,000	1,135,000	1,101,000
	2009	950,000	950,000	921,000	893,000
	2010	965,000	876,000	850,000	824,000
	2011	510,000	491,000	466,000	442,000
	2012	1,081,000	1,064,000	1,035,000	1,007,000
	2013	811,000	811,000	788,000	766,000
	2014	417,000	417,000	398,000	380,000
	2015	496,000	495,000	479,000	464,000
	2016	114,000	138,000	157,460	179,460
Private Passenger Total		12,531,000	12,368,000	12,008,460	11,663,460
 Non Private Passenger	prior	1,155,000	1,140,000	1,118,000	1,096,000
	2007	725,000	725,000	710,000	696,000
	2008	542,000	540,000	529,000	518,000
	2009	539,000	539,000	528,000	517,000
	2010	723,000	656,000	643,000	630,000
	2011	403,000	388,000	375,000	362,000
	2012	989,000	974,000	956,000	939,000
	2013	1,236,000	1,236,000	1,213,000	1,190,000
	2014	777,000	777,000	754,000	731,000
	2015	1,104,000	1,101,000	1,078,000	1,055,000
	2016	258,000	313,000	357,905	409,905
Non Private Passenger Total		8,451,000	8,389,000	8,261,905	8,143,905
Grand Total		20,982,000	20,757,000	20,270,365	19,807,365

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	201605	201606	201607	201608
 Private Passenger	prior	162,000	153,000	151,000	149,000
	2007	102,000	102,000	100,000	98,000
	2008	122,000	122,000	120,000	118,000
	2009	102,000	102,000	100,000	98,000
	2010	108,000	87,000	85,000	83,000
	2011	111,000	111,000	109,000	107,000
	2012	119,000	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	(10,000)	(12,000)	(16,191)	(17,191)
Private Passenger Total		1,139,000	1,103,000	1,078,809	1,057,809
 Non Private Passenger	prior	143,000	123,000	123,000	123,000
	2007	331,000	331,000	328,000	325,000
	2008	426,000	426,000	422,000	418,000
	2009	364,000	364,000	360,000	356,000
	2010	381,000	307,000	304,000	301,000
	2011	375,000	375,000	371,000	367,000
	2012	434,000	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	(53,000)	(64,000)	(81,638)	(91,638)
Non Private Passenger Total		3,790,000	3,669,000	3,616,362	3,571,362
Grand Total		4,929,000	4,772,000	4,695,171	4,629,171

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		ShareYMM			
BusinessSegment Desc	Acc Year	201605	201606	201607	201608
 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	7,000	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)	(2,000)	(2,377)	(2,377)
Private Passenger Total		12,000	7,000	7,623	8,623
 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	10,000	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)	(3,000)	(3,957)	(4,957)
Non Private Passenger Total		33,000	26,000	25,043	24,043
Grand Total		45,000	33,000	32,666	32,666

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	201605	201606	201607	201608
 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	(25,000)	(31,000)	(40,427)	(44,427)
Private Passenger Total		352,000	346,000	336,573	332,573
 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	(9,000)	(11,000)	(13,558)	(16,558)
Non Private Passenger Total		114,000	112,000	109,442	106,442
Grand Total		466,000	458,000	446,015	439,015

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	201605	201606	201607	201608
 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)	(7,000)	(7,974)	(7,974)
Private Passenger Total		50,000	50,000	49,026	49,026
 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	(7,000)	(9,000)	(8,604)	(11,604)
Non Private Passenger Total		34,000	32,000	32,396	29,396
Grand Total		84,000	82,000	81,422	78,422

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	201605	201606	201607	201608
Private Passenger	prior	5,283,000	5,219,000	5,079,000	4,944,000
	2007	2,242,000	2,242,000	2,181,000	2,121,000
	2008	1,980,000	1,974,000	1,922,000	1,871,000
	2009	1,657,000	1,657,000	1,614,000	1,572,000
	2010	1,657,000	1,531,000	1,492,000	1,453,000
	2011	1,521,000	1,496,000	1,456,000	1,417,000
	2012	2,058,000	2,032,000	1,987,000	1,944,000
	2013	1,585,000	1,585,000	1,545,000	1,506,000
	2014	1,300,000	1,300,000	1,265,000	1,232,000
	2015	1,481,000	1,480,000	1,449,000	1,419,000
	2016	296,000	357,000	415,652	477,652
Private Passenger Total		21,060,000	20,873,000	20,405,652	19,956,652
Non Private Passenger	prior	1,443,000	1,408,000	1,386,000	1,364,000
	2007	1,296,000	1,296,000	1,274,000	1,253,000
	2008	1,273,000	1,271,000	1,251,000	1,231,000
	2009	1,223,000	1,223,000	1,202,000	1,182,000
	2010	1,467,000	1,315,000	1,292,000	1,269,000
	2011	1,309,000	1,293,000	1,269,000	1,245,000
	2012	1,935,000	1,897,000	1,868,000	1,840,000
	2013	2,068,000	2,068,000	2,033,000	1,998,000
	2014	1,665,000	1,665,000	1,629,000	1,593,000
	2015	2,124,000	2,121,000	2,086,000	2,051,000
	2016	287,000	349,000	399,895	455,895
Non Private Passenger Total		16,090,000	15,906,000	15,689,895	15,481,895
Grand Total		37,150,000	36,779,000	36,095,547	35,438,547

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	201605	201606	201607	201608
Private Passenger	Newfoundland & Labrador	85.3%	85.3%	85.2%	85.2%
	New Brunswick	76.7%	77.0%	77.3%	77.7%
	Nova Scotia	78.2%	78.4%	78.4%	78.5%
	Prince Edward Island	62.6%	62.4%	62.2%	61.8%
	Ontario	65.8%	66.1%	66.6%	67.1%
	Alberta	76.1%	76.1%	76.2%	76.2%
	Yukon	82.0%	82.6%	81.9%	81.0%
	Northwest Territories	60.5%	60.5%	60.5%	60.2%
	Nunavut	43.5%	43.2%	42.7%	42.5%
Non Private Passenger	Newfoundland & Labrador	120.2%	119.5%	119.0%	118.2%
	New Brunswick	64.8%	64.8%	64.8%	64.7%
	Nova Scotia	72.8%	72.6%	72.4%	72.1%
	Prince Edward Island	71.8%	72.1%	71.9%	72.0%
	Ontario	73.9%	74.0%	74.1%	74.3%
	Alberta	70.1%	70.1%	70.2%	70.3%
	Yukon	65.1%	65.6%	65.6%	66.3%
	Northwest Territories	42.9%	43.0%	42.9%	43.0%
	Nunavut	62.0%	62.0%	60.7%	59.6%
Grand Total		74.7%	74.8%	74.8%	74.9%

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	201605	201606	201607	201608
Private Passenger	Newfoundland & Labrador	80.2%	80.2%	80.2%	80.2%
	New Brunswick	71.8%	72.1%	72.4%	72.7%
	Nova Scotia	73.2%	73.3%	73.3%	73.4%
	Prince Edward Island	58.4%	58.1%	57.9%	57.7%
	Ontario	61.0%	61.4%	61.8%	62.2%
	Alberta	70.9%	70.9%	71.0%	71.1%
	Yukon	76.3%	76.7%	75.9%	75.2%
	Northwest Territories	56.6%	56.5%	56.5%	56.3%
	Nunavut	40.9%	40.5%	40.2%	40.1%
Non Private Passenger	Newfoundland & Labrador	112.2%	111.6%	111.1%	110.4%
	New Brunswick	60.7%	60.7%	60.7%	60.7%
	Nova Scotia	68.0%	67.8%	67.6%	67.4%
	Prince Edward Island	66.7%	67.0%	66.9%	67.0%
	Ontario	67.9%	68.0%	68.1%	68.3%
	Alberta	65.8%	65.9%	65.9%	66.0%
	Yukon	60.9%	61.1%	61.4%	61.8%
	Northwest Territories	40.6%	40.8%	40.7%	40.8%
	Nunavut	58.1%	57.9%	56.6%	55.6%
Grand Total		69.8%	69.8%	69.8%	69.9%

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				
Accident Year	Selected Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	1995	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	1996	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	1997	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	1998	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	1999	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	2000	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	2001	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	2002	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	2003	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	2004	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	2005	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	2006	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	2007	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	2008	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	2009	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	2010	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	2011	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	2012	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	2013	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	2014	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	2015	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	2016	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	8.9%	prem liab	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			
	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	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				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%	11.9%	5.0%	12.5%	12.5%	10.2%	5.0%	12.3%	12.3%
2014	12.5%	10.9%	5.0%	12.5%	12.4%	10.7%	5.0%	12.4%	12.4%
2015	12.5%	10.5%	5.0%	12.4%	12.4%	10.7%	5.0%	12.3%	12.3%
2016	12.2%	10.3%	5.0%	12.0%	11.8%	10.5%	5.0%	10.9%	10.9%
prem liab	12.0%	10.1%	5.0%	10.5%	11.7%	10.3%	5.0%	9.0%	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					
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%	11.2%	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						
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development			TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages				Accident Benefits	Other Coverages			
1999	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2000	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2001	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2002	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2003	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2004	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2005	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2006	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2007	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2008	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2009	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2010	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2011	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2012	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2013	12.5%	12.5%	5.0%		12.5%	12.5%	10.0%	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)

page 1 of 10

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)

page 10 of 10

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	201606	▼
Jurisdiction Desc	Newfoundland & Labrador	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	32	(1)	1	-	-	-	32
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	16	(1)	1	-	-	-	16
	2008	22	(1)	1	-	-	-	22
	2009	55	(2)	2	-	-	-	55
	2010	134	(2)	(58)	-	(60)	(44.8%)	74
	2011	131	(3)	77	-	74	56.5%	205
	2012	676	(14)	9	-	(5)	(0.7%)	671
	2013	722	(22)	62	-	40	5.5%	762
	2014	2,325	(77)	28	-	(49)	(2.1%)	2,276
	2015	3,079	(338)	190	-	(148)	(4.8%)	2,931
	2016	1,809	304	8	-	312	17.2%	2,121
Private Passenger Total		9,001	(157)	321	-	164	1.8%	9,165
Non Private								
Passenger	prior	4	-	-	-	-	-	4
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(83)	2	(2)	-	-	-	(83)
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	34	-	-	-	-	-	34
	2011	258	(7)	(6)	-	(13)	(5.0%)	245
	2012	189	(4)	6	-	2	1.1%	191
	2013	397	(7)	34	-	27	6.8%	424
	2014	1,743	(37)	19	-	(18)	(1.0%)	1,725
	2015	1,420	(91)	(62)	-	(153)	(10.8%)	1,267
	2016	796	444	(76)	-	368	46.2%	1,164
Non Private Passenger Total		4,761	300	(87)	-	213	4.5%	4,974
Grand Total		13,762	143	234	-	377	2.7%	14,139

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	201606	▼
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	183	(4)	26	-	22	12.0%	205
	2011	38	1	(92)	-	(91)	(239.5%)	(53)
	2012	134	-	(18)	-	(18)	(13.4%)	116
	2013	600	(9)	(132)	-	(141)	(23.5%)	459
	2014	1,386	(23)	(57)	-	(80)	(5.8%)	1,306
	2015	2,084	(90)	117	-	27	1.3%	2,111
	2016	1,210	335	(66)	-	269	22.2%	1,479
Private Passenger Total		5,831	209	(221)	-	(12)	(0.2%)	5,819
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	24	(2)	2	-	-	-	24
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	12	(1)	1	-	-	-	12
	2008	14	(1)	1	-	-	-	14
	2009	49	(1)	7	-	6	12.2%	55
	2010	66	(5)	5	-	-	-	66
	2011	195	(11)	37	-	26	13.3%	221
	2012	(149)	22	(24)	-	(2)	1.3%	(151)
	2013	15	29	(83)	-	(54)	(360.0%)	(39)
	2014	829	(97)	52	-	(45)	(5.4%)	784
	2015	905	(143)	37	-	(106)	(11.7%)	799
	2016	654	149	(210)	-	(61)	(9.3%)	593
Non Private Passenger Total		2,614	(61)	(175)	-	(236)	(9.0%)	2,378
Grand Total		8,445	148	(396)	-	(248)	(2.9%)	8,197

EXHIBIT G-1

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

page 3 of 10

ShareDate	201606	▼
Jurisdiction Desc	Nova Scotia	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private								
<input checked="" type="checkbox"/> Passenger	prior	120	(2)	(78)	-	(80)	(66.7%)	40
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	75	(1)	1	-	-	-	75
	2008	(38)	3	(3)	-	-	-	(38)
	2009	(129)	10	-	-	10	(7.8%)	(119)
	2010	82	(3)	19	-	16	19.5%	98
	2011	20	1	(1)	-	-	-	20
	2012	367	(31)	31	-	-	-	367
	2013	167	(3)	40	-	37	22.2%	204
	2014	667	(73)	88	-	15	2.2%	682
	2015	1,186	(119)	47	-	(72)	(6.1%)	1,114
	2016	766	131	(120)	-	11	1.4%	777
Private Passenger Total		3,283	(87)	24	-	(63)	(1.9%)	3,220
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	21	-	-	-	-	-	21
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(4)	-	-	-	-	-	(4)
	2008	173	(3)	3	-	-	-	173
	2009	(5)	-	-	-	-	-	(5)
	2010	(5)	(1)	95	-	94	(1,880.0%)	89
	2011	253	(4)	4	-	-	-	253
	2012	179	(2)	13	-	11	6.1%	190
	2013	375	(5)	(22)	-	(27)	(7.2%)	348
	2014	560	(15)	(77)	-	(92)	(16.4%)	468
	2015	2,141	(185)	130	-	(55)	(2.6%)	2,086
	2016	936	263	(50)	-	213	22.8%	1,149
Non Private Passenger Total		4,624	48	96	-	144	3.1%	4,768
Grand Total		7,907	(39)	120	-	81	1.0%	7,988

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	201606	
	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	-	-	-	22
	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	272	(2)	(13)	-	(15)	(5.5%)	257
	2015	313	(12)	54	-	42	13.4%	355
	2016	165	73	(197)	-	(124)	(75.2%)	41
Private Passenger Total		1,035	56	(153)	-	(97)	(9.4%)	938
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	29	-	2	-	2	6.9%	31
	2012	130	(1)	1	-	-	-	130
	2013	69	(2)	2	-	-	-	69
	2014	208	(3)	(5)	-	(8)	(3.8%)	200
	2015	460	(6)	6	-	-	-	460
	2016	272	76	(18)	-	58	21.3%	330
Non Private Passenger Total		1,167	64	(12)	-	52	4.5%	1,219
Grand Total		2,202	120	(165)	-	(45)	(2.0%)	2,157

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	201606	
Jurisdiction Desc	Ontario	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private								
<input checked="" type="checkbox"/> Passenger	prior	2,380	(44)	(1,843)	-	(1,887)	(79.3%)	493
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,622	(34)	38	-	4	0.2%	1,626
	2008	672	(13)	24	-	11	1.6%	683
	2009	920	(18)	44	-	26	2.8%	946
	2010	(775)	17	1,003	-	1,020	(131.6%)	245
	2011	91	(2)	(60)	-	(62)	(68.1%)	29
	2012	129	(3)	18	-	15	11.6%	144
	2013	1,761	(36)	30	-	(6)	(0.3%)	1,755
	2014	2,181	(44)	(159)	-	(203)	(9.3%)	1,978
	2015	2,802	(115)	(27)	-	(142)	(5.1%)	2,660
	2016	1,794	210	(191)	-	19	1.1%	1,813
Private Passenger Total		13,577	(82)	(1,123)	-	(1,205)	(8.9%)	12,372
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	413	(5)	382	-	377	91.3%	790
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(129)	3	(1)	-	2	(1.6%)	(127)
	2008	114	(3)	3	-	-	-	114
	2009	249	(6)	(163)	-	(169)	(67.9%)	80
	2010	416	(8)	14	-	6	1.4%	422
	2011	930	(19)	(37)	-	(56)	(6.0%)	874
	2012	1,264	(26)	(855)	-	(881)	(69.7%)	383
	2013	5,263	(106)	102	-	(4)	(0.1%)	5,259
	2014	6,529	(123)	(90)	-	(213)	(3.3%)	6,316
	2015	8,418	(430)	(686)	-	(1,116)	(13.3%)	7,302
	2016	5,040	974	83	-	1,057	21.0%	6,097
Non Private Passenger Total		28,507	251	(1,248)	-	(997)	(3.5%)	27,510
Grand Total		42,084	169	(2,371)	-	(2,202)	(5.2%)	39,882

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	201606	
Jurisdiction Desc	Alberta	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private								
<input checked="" type="checkbox"/> Passenger	prior	153	(2)	15	-	13	8.5%	166
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(13)	-	1	-	1	(7.7%)	(12)
	2008	56	(1)	2	-	1	1.8%	57
	2009	73	(1)	1	-	-	-	73
	2010	489	(10)	15	-	5	1.0%	494
	2011	514	(6)	6	-	-	-	514
	2012	2,092	(23)	6	-	(17)	(0.8%)	2,075
	2013	1,961	(21)	14	-	(7)	(0.4%)	1,954
	2014	2,760	(32)	(266)	-	(298)	(10.8%)	2,462
	2015	3,195	(37)	(125)	-	(162)	(5.1%)	3,033
	2016	1,459	291	18	-	309	21.2%	1,768
Private Passenger Total		12,739	158	(313)	-	(155)	(1.2%)	12,584
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	30	2	(2)	-	-	-	30
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	94	(5)	5	-	-	-	94
	2008	138	(6)	6	-	-	-	138
	2009	454	(42)	(18)	-	(60)	(13.2%)	394
	2010	469	(36)	35	-	(1)	(0.2%)	468
	2011	1,344	(96)	31	-	(65)	(4.8%)	1,279
	2012	1,512	(120)	111	-	(9)	(0.6%)	1,503
	2013	2,990	(119)	143	-	24	0.8%	3,014
	2014	3,894	(102)	(435)	-	(537)	(13.8%)	3,357
	2015	8,527	(195)	(51)	-	(246)	(2.9%)	8,281
	2016	5,824	1,188	(1,764)	-	(576)	(9.9%)	5,248
Non Private Passenger Total		25,276	469	(1,939)	-	(1,470)	(5.8%)	23,806
Grand Total		38,015	627	(2,252)	-	(1,625)	(4.3%)	36,390

EXHIBIT G-1

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

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ShareDate	201606	
Jurisdiction Desc	Yukon	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<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	(3)	3	-	-	-	219
	2015	396	(6)	4	-	(2)	(0.5%)	394
	2016	161	10	12	-	22	13.7%	183
Private Passenger Total		1,041	-	20	-	20	1.9%	1,061
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	-	-	-	-	-	71
	2014	123	(2)	5	-	3	2.4%	126
	2015	251	(4)	(32)	-	(36)	(14.3%)	215
	2016	229	15	47	-	62	27.1%	291
Non Private Passenger Total		723	9	20	-	29	4.0%	752
Grand Total		1,764	9	40	-	49	2.8%	1,813

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 201606
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	(1)	1	-	-	-	37
	2010	3	-	-	-	-	-	3
	2011	121	(1)	1	-	-	-	121
	2012	167	(1)	1	-	-	-	167
	2013	275	(3)	3	-	-	-	275
	2014	521	(4)	6	-	2	0.4%	523
	2015	694	(45)	78	-	33	4.8%	727
	2016	163	41	147	-	188	115.3%	351
Private Passenger Total		2,004	(14)	237	-	223	11.1%	2,227
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	19	-	-	-	-	-	19
	2013	90	-	-	-	-	-	90
	2014	221	(1)	1	-	-	-	221
	2015	209	(9)	14	-	5	2.4%	214
	2016	105	16	25	-	41	39.0%	146
Non Private Passenger Total		647	6	40	-	46	7.1%	693
Grand Total		2,651	(8)	277	-	269	10.1%	2,920

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	201606	
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	96	(1)	13	-	12	12.5%	108
	2015	246	(16)	16	-	-	-	246
	2016	17	14	4	-	18	105.9%	35
Private Passenger Total		498	(4)	34	-	30	6.0%	528
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	(2)	2	-	-	-	165
	2015	229	(4)	(3)	-	(7)	(3.1%)	222
	2016	51	34	2	-	36	70.6%	87
Non Private Passenger Total		501	28	1	-	29	5.8%	530
Grand Total		999	24	35	-	59	5.9%	1,058

EXHIBIT G-1

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

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ShareDate	201606	
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	2,766	(50)	(1,904)	-	(1,954)	(70.6%)	812
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,713	(36)	41	-	5	0.3%	1,718
	2008	812	(12)	24	-	12	1.5%	824
	2009	1,046	(13)	49	-	36	3.4%	1,082
	2010	188	(3)	1,006	-	1,003	533.5%	1,191
	2011	943	(9)	(70)	-	(79)	(8.4%)	864
	2012	3,762	(73)	48	-	(25)	(0.7%)	3,737
	2013	5,813	(97)	20	-	(77)	(1.3%)	5,736
	2014	10,427	(259)	(357)	-	(616)	(5.9%)	9,811
	2015	13,995	(778)	354	-	(424)	(3.0%)	13,571
	2016	7,544	1,409	(385)	-	1,024	13.6%	8,568
Private Passenger Total		49,009	79	(1,174)	-	(1,095)	(2.2%)	47,914
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	494	(5)	382	-	377	76.3%	871
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(110)	(1)	3	-	2	(1.8%)	(108)
	2008	441	(13)	13	-	-	-	441
	2009	751	(49)	(174)	-	(223)	(29.7%)	528
	2010	987	(50)	149	-	99	10.0%	1,086
	2011	3,024	(137)	31	-	(106)	(3.5%)	2,918
	2012	3,188	(131)	(748)	-	(879)	(27.6%)	2,309
	2013	9,306	(210)	176	-	(34)	(0.4%)	9,272
	2014	14,272	(382)	(528)	-	(910)	(6.4%)	13,362
	2015	22,560	(1,067)	(647)	-	(1,714)	(7.6%)	20,846
	2016	13,907	3,159	(1,961)	-	1,198	8.6%	15,105
Non Private Passenger Total		68,820	1,114	(3,304)	-	(2,190)	(3.2%)	66,630
Grand Total		117,829	1,193	(4,478)	-	(3,285)	(2.8%)	114,544

EXHIBIT G-2

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

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ShareDate	201606	
Jurisdiction Desc	Newfoundland & 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)	-	-	-	-	-	(2)
	2010	103	(2)	(58)	-	(60)	(58.3%)	43
	2011	(79)	2	102	-	104	(131.6%)	25
	2012	353	(7)	15	-	8	2.3%	361
	2013	287	(9)	58	-	49	17.1%	336
	2014	1,522	(53)	34	-	(19)	(1.2%)	1,503
	2015	2,226	(278)	147	-	(131)	(5.9%)	2,095
	2016	1,432	233	12	-	245	17.1%	1,677
Private Passenger Total		5,826	(114)	310	-	196	3.4%	6,022
Non Private								
Passenger	prior	4	-	-	-	-	-	4
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(140)	3	(3)	-	-	-	(140)
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	15	-	-	-	-	-	15
	2011	140	(3)	3	-	-	-	140
	2012	(32)	1	2	-	3	(9.4%)	(29)
	2013	258	(5)	36	-	31	12.0%	289
	2014	1,388	(28)	23	-	(5)	(0.4%)	1,383
	2015	931	(65)	(82)	-	(147)	(15.8%)	784
	2016	592	393	(71)	-	322	54.4%	914
Non Private Passenger Total		3,159	296	(92)	-	204	6.5%	3,363
Grand Total		8,985	182	218	-	400	4.5%	9,385

EXHIBIT G-2

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

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 ShareDate 201606
 Jurisdiction Desc New Brunswick
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
<div><div></div></div>	<div><div></div></div>							
Private								
<div><div></div></div> Passenger	prior	27	-	-	-	-	-	27
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	9	-	-	-	-	-	9
	2008	8	-	-	-	-	-	8
	2009	50	(1)	1	-	-	-	50
	2010	141	(3)	28	-	25	17.7%	166
	2011	(109)	2	(59)	-	(57)	52.3%	(166)
	2012	(23)	-	4	-	4	(17.4%)	(19)
	2013	334	(7)	(115)	-	(122)	(36.5%)	212
	2014	960	(19)	(26)	-	(45)	(4.7%)	915
	2015	1,596	(80)	111	-	31	1.9%	1,627
	2016	978	289	(56)	-	233	23.8%	1,211
Private Passenger Total		3,971	181	(112)	-	69	1.7%	4,040
Non Private								
<div><div></div></div> Passenger	prior	2	(2)	2	-	-	-	2
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	6	(1)	1	-	-	-	6
	2008	11	(1)	1	-	-	-	11
	2009	11	(1)	7	-	6	54.5%	17
	2010	45	(5)	5	-	-	-	45
	2011	102	(10)	36	-	26	25.5%	128
	2012	(233)	23	(25)	-	(2)	0.9%	(235)
	2013	(320)	32	(85)	-	(53)	16.6%	(373)
	2014	640	(96)	52	-	(44)	(6.9%)	596
	2015	702	(140)	36	-	(104)	(14.8%)	598
	2016	557	125	(207)	-	(82)	(14.7%)	475
Non Private Passenger Total		1,523	(76)	(177)	-	(253)	(16.6%)	1,270
Grand Total		5,494	105	(289)	-	(184)	(3.3%)	5,310

EXHIBIT G-2

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

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 ShareDate 201606
 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	(9)	-	(80)	-	(80)	888.9%	(89)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	46	-	-	-	-	-	46
	2008	(61)	3	(3)	-	-	-	(61)
	2009	(197)	10	-	-	10	(5.1%)	(187)
	2010	5	(1)	19	-	18	360.0%	23
	2011	(5)	1	(1)	-	-	-	(5)
	2012	194	(29)	29	-	-	-	194
	2013	9	(1)	41	-	40	444.4%	49
	2014	476	(71)	87	-	16	3.4%	492
	2015	925	(111)	43	-	(68)	(7.4%)	857
	2016	653	105	(108)	-	(3)	(0.5%)	650
Private Passenger Total		2,036	(94)	27	-	(67)	(3.3%)	1,969
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	15	-	-	-	-	-	15
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(4)	-	-	-	-	-	(4)
	2008	153	(2)	2	-	-	-	153
	2009	(6)	-	-	-	-	-	(6)
	2010	(40)	-	94	-	94	(235.0%)	54
	2011	131	(1)	1	-	-	-	131
	2012	75	(1)	17	-	16	21.3%	91
	2013	166	(2)	(24)	-	(26)	(15.7%)	140
	2014	285	(14)	(77)	-	(91)	(31.9%)	194
	2015	1,830	(183)	132	-	(51)	(2.8%)	1,779
	2016	792	230	(54)	-	176	22.2%	968
Non Private Passenger Total		3,397	27	91	-	118	3.5%	3,515
Grand Total		5,433	(67)	118	-	51	0.9%	5,484

EXHIBIT G-2

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

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ShareDate	201606	
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	213	(2)	(12)	-	(14)	(6.6%)	199
	2015	206	(12)	61	-	49	23.8%	255
	2016	122	65	(197)	-	(132)	(108.2%)	(10)
Private Passenger Total		675	50	(147)	-	(97)	(14.4%)	578
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	11	-	2	-	2	18.2%	13
	2012	63	(1)	1	-	-	-	63
	2013	62	(1)	1	-	-	-	62
	2014	175	(2)	(5)	-	(7)	(4.0%)	168
	2015	408	(6)	7	-	1	0.2%	409
	2016	240	68	(17)	-	51	21.3%	291
Non Private Passenger Total		958	58	(11)	-	47	4.9%	1,005
Grand Total		1,633	108	(158)	-	(50)	(3.1%)	1,583

EXHIBIT G-2

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

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 ShareDate 201606
 Jurisdiction Desc Ontario
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,293	(26)	(1,858)	-	(1,884)	(145.7%)	(591)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,277	(26)	31	-	5	0.4%	1,282
	2008	606	(12)	23	-	11	1.8%	617
	2009	687	(14)	40	-	26	3.8%	713
	2010	(1,053)	21	1,013	-	1,034	(98.2%)	(19)
	2011	(87)	2	(48)	-	(46)	52.9%	(133)
	2012	(401)	8	30	-	38	(9.5%)	(363)
	2013	1,325	(27)	26	-	(1)	(0.1%)	1,324
	2014	1,619	(32)	(169)	-	(201)	(12.4%)	1,418
	2015	2,296	(92)	(45)	-	(137)	(6.0%)	2,159
	2016	1,550	165	(160)	-	5	0.3%	1,555
Private Passenger Total		9,112	(33)	(1,117)	-	(1,150)	(12.6%)	7,962
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	123	(2)	422	-	420	341.5%	543
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(221)	4	(3)	-	1	(0.5%)	(220)
	2008	60	(1)	1	-	-	-	60
	2009	134	(3)	(138)	-	(141)	(105.2%)	(7)
	2010	364	(7)	13	-	6	1.6%	370
	2011	547	(11)	(28)	-	(39)	(7.1%)	508
	2012	428	(9)	(776)	-	(785)	(183.4%)	(357)
	2013	3,540	(71)	78	-	7	0.2%	3,547
	2014	5,006	(100)	(105)	-	(205)	(4.1%)	4,801
	2015	6,778	(407)	(696)	-	(1,103)	(16.3%)	5,675
	2016	4,375	833	89	-	922	21.1%	5,297
Non Private Passenger Total		21,134	226	(1,143)	-	(917)	(4.3%)	20,217
Grand Total		30,246	193	(2,260)	-	(2,067)	(6.8%)	28,179

EXHIBIT G-2

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

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 ShareDate 201606
 Jurisdiction Desc Alberta
 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	88	-	22	-	22	25.0%	110
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(14)	-	1	-	1	(7.1%)	(13)
	2008	42	(1)	2	-	1	2.4%	43
	2009	67	(1)	1	-	-	-	67
	2010	299	(6)	11	-	5	1.7%	304
	2011	333	(3)	3	-	-	-	333
	2012	1,799	(18)	6	-	(12)	(0.7%)	1,787
	2013	1,612	(16)	9	-	(7)	(0.4%)	1,605
	2014	2,255	(23)	(274)	-	(297)	(13.2%)	1,958
	2015	2,717	(27)	(124)	-	(151)	(5.6%)	2,566
	2016	1,250	256	16	-	272	21.8%	1,522
Private Passenger Total		10,448	161	(327)	-	(166)	(1.6%)	10,282
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(9)	4	(4)	-	-	-	(9)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	30	(3)	3	-	-	-	30
	2008	28	(3)	3	-	-	-	28
	2009	412	(41)	(19)	-	(60)	(14.6%)	352
	2010	323	(32)	46	-	14	4.3%	337
	2011	776	(78)	63	-	(15)	(1.9%)	761
	2012	1,052	(105)	107	-	2	0.2%	1,054
	2013	1,937	(97)	155	-	58	3.0%	1,995
	2014	2,892	(87)	(434)	-	(521)	(18.0%)	2,371
	2015	6,734	(168)	(42)	-	(210)	(3.1%)	6,524
	2016	4,957	1,041	(1,620)	-	(579)	(11.7%)	4,378
Non Private Passenger Total		19,132	431	(1,742)	-	(1,311)	(6.9%)	17,821
Grand Total		29,580	592	(2,069)	-	(1,477)	(5.0%)	28,103

EXHIBIT G-2

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

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 ShareDate 201606
 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	(3)	3	-	-	-	196
	2015	250	(6)	5	-	(1)	(0.4%)	249
	2016	145	6	12	-	18	12.4%	163
Private Passenger Total		792	(4)	21	-	17	2.1%	809
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	-	-	-	-	-	64
	2014	105	(1)	4	-	3	2.9%	108
	2015	180	(4)	(31)	-	(35)	(19.4%)	145
	2016	206	11	47	-	58	28.2%	264
Non Private Passenger Total		597	6	20	-	26	4.4%	623
Grand Total		1,389	2	41	-	43	3.1%	1,432

EXHIBIT G-2

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

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ShareDate	201606	
Jurisdiction Desc	Northwest	
AccountCode Desc	Territories	
AccountCode	Undiscounted	VR Provision
	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	21	-	-	-	-	-	21
	2009	14	-	-	-	-	-	14
	2010	3	-	-	-	-	-	3
	2011	103	(1)	1	-	-	-	103
	2012	145	(1)	1	-	-	-	145
	2013	240	(2)	2	-	-	-	240
	2014	391	(4)	6	-	2	0.5%	393
	2015	535	(43)	74	-	31	5.8%	566
	2016	122	34	143	-	177	145.1%	299
Private Passenger Total		1,575	(17)	227	-	210	13.3%	1,785
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	185	(9)	15	-	6	3.2%	191
	2016	92	13	26	-	39	42.4%	131
Non Private Passenger Total		441	3	42	-	45	10.2%	486
Grand Total		2,016	(14)	269	-	255	12.6%	2,271

EXHIBIT G-2

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

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 ShareDate 201606
 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	80	(1)	19	-	18	22.5%	98
	2015	224	(16)	16	-	-	-	224
	2016	12	12	5	-	17	141.7%	29
Private Passenger Total		437	(6)	41	-	35	8.0%	472
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	(2)	2	-	-	-	106
	2015	207	(4)	(1)	-	(5)	(2.4%)	202
	2016	35	31	2	-	33	94.3%	68
Non Private Passenger Total		399	25	3	-	28	7.0%	427
Grand Total		836	19	44	-	63	7.5%	899

EXHIBIT G-2

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

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 ShareDate 201606
 Jurisdiction Desc (All)
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,387	(26)	(1,916)	-	(1,942)	(140.0%)	(555)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,318	(26)	32	-	6	0.5%	1,324
	2008	633	(10)	22	-	12	1.9%	645
	2009	639	(6)	42	-	36	5.6%	675
	2010	(478)	9	1,013	-	1,022	(213.8%)	544
	2011	106	4	(3)	-	1	0.9%	107
	2012	2,223	(48)	86	-	38	1.7%	2,261
	2013	4,093	(65)	24	-	(41)	(1.0%)	4,052
	2014	7,712	(208)	(332)	-	(540)	(7.0%)	7,172
	2015	10,975	(665)	288	-	(377)	(3.4%)	10,598
	2016	6,264	1,165	(333)	-	832	13.3%	7,096
Private Passenger Total		34,872	124	(1,077)	-	(953)	(2.7%)	33,919
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	137	-	420	-	420	306.6%	557
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(329)	3	(2)	-	1	(0.3%)	(328)
	2008	254	(7)	7	-	-	-	254
	2009	555	(45)	(150)	-	(195)	(35.1%)	360
	2010	713	(44)	158	-	114	16.0%	827
	2011	1,721	(103)	77	-	(26)	(1.5%)	1,695
	2012	1,407	(92)	(674)	-	(766)	(54.4%)	641
	2013	5,769	(144)	161	-	17	0.3%	5,786
	2014	10,712	(331)	(539)	-	(870)	(8.1%)	9,842
	2015	17,955	(986)	(662)	-	(1,648)	(9.2%)	16,307
	2016	11,846	2,745	(1,805)	-	940	7.9%	12,786
Non Private Passenger Total		50,740	996	(3,009)	-	(2,013)	(4.0%)	48,727
Grand Total		85,612	1,120	(4,086)	-	(2,966)	(3.5%)	82,646

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	(69)	(64)	-	-	-	-	(64)	
2000	-	(3)	(11)	(14)	-	-	-	-	(14)	
2001	-	(3)	9	6	-	-	-	-	6	
2002	-	1	34	35	-	-	-	-	35	
2003	-	-	80	80	-	-	-	-	80	
2004	613	(10)	111	714	(28)	9	57	38	752	
2005	-	5	33	38	-	-	-	-	38	
2006	-	4	90	94	-	-	-	-	94	
2007	1,121	(125)	134	1,130	(42)	13	95	66	1,196	
2008	192	1	59	252	(2)	1	19	18	270	
2009	575	1	119	695	(9)	3	56	50	745	
2010	450	52	199	701	(8)	3	50	45	746	
2011	2,737	146	455	3,338	(44)	14	284	254	3,592	
2012	5,031	289	421	5,741	(80)	27	524	471	6,212	
2013	5,186	536	294	6,016	(87)	27	563	503	6,519	
2014	8,382	2,276	409	11,067	(161)	50	1,050	939	12,006	
2015	9,379	1,654	401	11,434	(187)	62	1,084	959	12,393	
PAYs (sub-total):	33,666	4,820	2,768	41,254	(648)	209	3,784	3,345	44,599	
CAY (2016)	11,532	4,184	574	16,290	(293)	94	1,542	1,343	17,633	
claims liabilities:	45,198	9,004	3,342	57,544	(941)	303	5,326	4,688	62,232	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,435	(637)		13,798	(195)	68	950	823	14,104	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				71,342	(1,136)	371	6,276	5,511	76,336	

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)	55	55	-	-	2	2	57
2003	229	(20)	(10)	199	(1)	-	21	20	219
2004	-	8	(44)	(36)	-	-	1	1	(35)
2005	186	16	(125)	77	(10)	3	19	12	89
2006	195	13	111	319	(7)	2	20	15	334
2007	76	13	204	293	(4)	1	9	6	299
2008	590	13	248	851	(10)	3	59	52	903
2009	598	53	254	905	(16)	5	64	53	958
2010	474	171	283	928	(10)	4	64	58	986
2011	2,247	(80)	439	2,606	(31)	11	214	194	2,800
2012	2,448	(149)	431	2,730	(34)	12	227	205	2,935
2013	5,008	(45)	307	5,270	(72)	23	592	543	5,813
2014	3,842	923	390	5,155	(79)	25	560	506	5,661
2015	3,834	1,039	355	5,228	(100)	34	556	490	5,718
PAYs (sub-total):	19,728	1,965	2,932	24,625	(374)	123	2,410	2,159	26,784
CAY (2016)	4,395	2,737	122	7,254	(164)	57	804	697	7,951
claims liabilities:	24,123	4,702	3,054	31,879	(538)	180	3,214	2,856	34,735
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,405	(985)		9,420	(110)	34	569	493	9,420
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				41,299	(648)	214	3,783	3,349	44,155

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nova Scotia

Nova Scotia - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	(34)	(31)	-	-	2	2	(29)
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	-	(22)	61	39	-	-	3	3	42
2004	432	29	129	590	(21)	7	45	31	621
2005	400	(24)	16	392	(18)	6	35	23	415
2006	999	(78)	362	1,283	(42)	14	88	60	1,343
2007	342	42	308	692	(17)	5	37	25	717
2008	491	94	450	1,035	(26)	8	56	38	1,073
2009	915	(167)	344	1,092	(16)	5	74	63	1,155
2010	1,142	68	269	1,479	(26)	8	118	100	1,579
2011	1,425	121	340	1,886	(29)	10	152	133	2,019
2012	2,221	234	316	2,771	(46)	13	284	251	3,022
2013	2,905	173	241	3,319	(64)	20	364	320	3,639
2014	3,517	530	210	4,257	(88)	27	466	405	4,662
2015	2,990	1,791	286	5,067	(107)	36	556	485	5,552
PAYs (sub-total):	17,779	2,818	3,313	23,910	(500)	159	2,281	1,940	25,850
CAY (2016)	4,314	1,898	119	6,331	(142)	46	699	603	6,934
claims liabilities:	22,093	4,716	3,432	30,241	(642)	205	2,980	2,543	32,784
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,662	(764)		7,898	(89)	29	483	423	7,898
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				38,139	(731)	234	3,463	2,966	40,682

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	194	-	73	267	-	-	19	19	286
2006	-	-	(178)	(178)	-	-	-	-	(178)
2007	-	(1)	28	27	-	-	-	-	27
2008	-	(1)	50	49	-	-	-	-	49
2009	-	-	45	45	-	-	-	-	45
2010	289	1	(3)	287	(4)	1	29	26	313
2011	845	19	(2)	862	(19)	6	84	71	933
2012	1,037	89	12	1,138	(29)	10	110	91	1,229
2013	171	136	62	369	(7)	3	30	26	395
2014	480	300	21	801	(18)	6	93	81	882
2015	644	460	61	1,165	(23)	7	127	111	1,276
PAYs (sub-total):	3,660	1,003	221	4,884	(100)	33	492	425	5,309
CAY (2016)	993	578	(1)	1,570	(33)	10	182	159	1,729
claims liabilities:	4,653	1,581	220	6,454	(133)	43	674	584	7,038
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,392	(229)		2,163	(20)	6	121	107	2,163
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,617	(153)	49	795	691	9,201

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

PPV & non-PPV

ending 2016

PPV & non-PPV		Ontario - 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	4,953	(1,950)	13	3,016	(9)	3	308	302	3,318
1997	781	14	33	828	(16)	5	78	67	895
1998	-	11	19	30	-	-	1	1	31
1999	-	1	-	1	-	-	-	-	1
2000	-	(15)	19	4	1	-	4	5	9
2001	-	-	(68)	(68)	-	-	2	2	(66)
2002	664	151	244	1,059	(29)	9	79	59	1,118
2003	2,833	(28)	697	3,502	(116)	39	271	194	3,696
2004	3,045	95	1,312	4,452	(138)	45	300	207	4,659
2005	2,124	597	1,096	3,817	(130)	43	259	172	3,989
2006	2,290	865	1,311	4,466	(146)	48	301	203	4,669
2007	5,334	939	1,944	8,217	(311)	101	596	386	8,603
2008	949	601	1,453	3,003	(62)	19	149	106	3,109
2009	2,994	625	1,268	4,887	(102)	34	351	283	5,170
2010	3,266	309	1,310	4,885	(96)	29	347	280	5,165
2011	5,777	332	666	6,775	(170)	51	590	471	7,246
2012	11,181	(637)	1,775	12,319	(251)	77	1,287	1,113	13,432
2013	12,985	4,416	1,786	19,187	(307)	105	2,116	1,914	21,101
2014	8,210	5,498	956	14,664	(241)	82	2,016	1,857	16,521
2015	5,746	5,316	1,377	12,439	(231)	75	1,614	1,458	13,897
PAYs (sub-total):	73,132	17,140	17,211	107,483	(2,354)	765	10,669	9,080	116,563
CAY (2016)	6,363	9,083	885	16,331	(375)	120	2,185	1,930	18,261
claims liabilities:	79,495	26,223	18,096	123,814	(2,729)	885	12,854	11,010	134,824
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	19,113	(1,147)		17,966	(250)	85	1,265	1,100	17,966
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	141,780				(2,979)	970	14,119	12,110	152,790

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

Alberta - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	42	(11)	5	36	-	-	10	10	46
1997	-	(34)	15	(19)	-	-	4	4	(15)
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)	51	40	-	-	2	2	42
2003	58	(9)	85	134	(2)	1	5	4	138
2004	182	(47)	36	171	(6)	2	14	10	181
2005	365	2	(144)	223	(17)	6	35	24	247
2006	203	191	156	550	(19)	6	38	25	575
2007	707	3	403	1,113	(22)	7	69	54	1,167
2008	1,209	51	512	1,772	(27)	9	124	106	1,878
2009	214	247	432	893	(7)	2	45	40	933
2010	2,688	448	364	3,500	(48)	16	309	277	3,777
2011	6,060	714	450	7,224	(113)	39	666	592	7,816
2012	5,119	2,172	497	7,788	(127)	40	717	630	8,418
2013	8,055	2,694	508	11,257	(199)	67	1,304	1,172	12,429
2014	8,073	3,851	522	12,446	(251)	88	1,452	1,289	13,735
2015	10,749	7,750	572	19,071	(437)	148	2,225	1,936	21,007
PAYs (sub-total):	43,724	18,044	4,524	66,292	(1,275)	431	7,025	6,181	72,473
CAY (2016)	11,870	8,665	(159)	20,376	(441)	152	2,237	1,948	22,324
claims liabilities:	55,594	26,709	4,365	86,668	(1,716)	583	9,262	8,129	94,797
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	31,125	(2,709)		28,416	(305)	98	1,596	1,389	28,416
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				115,084	(2,021)	681	10,858	9,518	123,213

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	-	-	(71)	(71)	-	-	-	-	(71)
2006	-	-	17	17	-	-	-	-	17
2007	-	-	19	19	-	-	-	-	19
2008	-	18	19	37	-	-	2	2	39
2009	-	20	15	35	-	-	2	2	37
2010	174	21	11	206	(3)	1	20	18	224
2011	271	(54)	16	233	(3)	1	21	19	252
2012	38	97	5	140	(2)	-	14	12	152
2013	(7)	187	5	185	(3)	1	22	20	205
2014	63	284	(23)	324	(8)	3	42	37	361
2015	1,607	291	31	1,929	(48)	17	230	199	2,128
PAYs (sub-total):	2,146	870	44	3,060	(67)	23	353	309	3,369
CAY (2016)	405	364	(9)	760	(19)	7	88	76	836
claims liabilities:	2,551	1,234	35	3,820	(86)	30	441	385	4,205
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,014	(93)		921	(12)	4	58	50	921
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,741	(98)	34	499	435	5,126

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

Northwest Territories - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
1997	-	1	-	1	-	-	-	-	1
1998	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	17	17	-	-	-	-	17
2006	-	(2)	19	17	-	-	-	-	17
2007	-	3	31	34	-	-	-	-	34
2008	-	21	44	65	(1)	-	2	1	66
2009	221	14	40	275	(4)	1	23	20	295
2010	-	4	44	48	-	-	-	-	48
2011	83	97	45	225	(3)	1	18	16	241
2012	92	156	43	291	(4)	1	25	22	313
2013	549	258	47	854	(16)	5	99	88	942
2014	1,675	443	39	2,157	(45)	14	253	222	2,379
2015	1,202	525	131	1,858	(46)	16	206	176	2,034
PAYs (sub-total):	3,822	1,521	500	5,843	(119)	38	626	545	6,388
CAY (2016)	555	519	(89)	985	(27)	9	125	107	1,092
claims liabilities:	4,377	2,040	411	6,828	(146)	47	751	652	7,480
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,881	(187)		1,694	(18)	5	75	62	1,694
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,522	(164)	52	826	714	9,174

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV
 ending 2016

Nunavut - Projected Balances as at Dec. 31, 2016 (\$000s)									
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	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	55	56	15	126	(2)	1	11	10	136
2013	(3)	84	(21)	60	(2)	-	10	8	68
2014	510	191	41	742	(12)	5	71	64	806
2015	75	329	12	416	(9)	3	46	40	456
PAYs (sub-total):	637	686	98	1,421	(25)	9	141	125	1,546
CAY (2016)	284	176	(30)	430	(12)	4	53	45	475
claims liabilities:	921	862	68	1,851	(37)	13	194	170	2,021
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	778	(72)		706	(8)	2	31	25	706
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,557	(45)	15	225	195	2,727

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	4,995	(1,959)	(15)	3,021	(9)	3	323	317	3,338
1997	781	(23)	40	798	(16)	5	82	71	869
1998	-	40	25	65	-	-	3	3	68
1999	-	19	(47)	(28)	-	-	1	1	(27)
2000	-	(34)	41	7	1	-	6	7	14
2001	-	25	2	27	-	-	4	4	31
2002	665	154	397	1,216	(29)	9	84	64	1,280
2003	3,120	(80)	929	3,969	(119)	40	300	221	4,190
2004	4,272	77	1,561	5,910	(193)	63	417	287	6,197
2005	3,269	596	895	4,760	(175)	58	367	250	5,010
2006	3,687	993	1,888	6,568	(214)	70	447	303	6,871
2007	7,580	875	3,076	11,531	(396)	127	806	537	12,068
2008	3,431	799	2,842	7,072	(128)	40	411	323	7,395
2009	5,517	794	2,527	8,838	(154)	50	615	511	9,349
2010	8,483	1,081	2,491	12,055	(195)	62	938	805	12,860
2011	19,445	1,313	2,424	23,182	(412)	133	2,031	1,752	24,934
2012	27,222	2,307	3,515	33,044	(575)	181	3,199	2,805	35,849
2013	34,849	8,439	3,229	46,517	(757)	251	5,100	4,594	51,111
2014	34,752	14,296	2,565	51,613	(903)	300	6,003	5,400	57,013
2015	36,226	19,155	3,226	58,607	(1,188)	398	6,644	5,854	64,461
PAYs (sub-total):	198,294	48,867	31,611	278,772	(5,462)	1,790	27,781	24,109	302,881
CAY (2016)	40,711	28,204	1,412	70,327	(1,506)	499	7,915	6,908	77,235
claims liabilities:	239,005	77,071	33,023	349,099	(6,968)	2,289	35,696	31,017	380,116
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	89,805	(6,823)		82,982	(1,007)	331	5,148	4,472	83,288
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				432,081	(7,975)	2,620	40,844	35,489	463,404