



FACILITY ASSOCIATION RESIDUAL MARKET

MARCH 2016 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2016)

The March 2016 Participation Report incorporates the results of an updated valuation (as at December 31, 2015) – the impact of the implementation of the valuation is discussed in section 1.2. The table immediately below summarizes the implemented valuations and future scheduled valuations for fiscal year 2016.

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

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

1.2 New Valuation

1.2.a Valuation Results

A valuation of the Facility Association Residual Market (“FARM”) as at December 31, 2015 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s internal actuarial group in conjunction with, and approved by, the Appointed Actuary, under the hybrid model for actuarial services. Additional detail will be provided in an “Actuarial Highlights – Quarterly Valuation” report to be posted to the FA website at the same time as this

report.

The key results of the valuation by jurisdiction and business segment are summarized in the table immediately below (**for indemnity only**), indicating an overall **favourable prior accident year** change of **\$5.5 million** (2.0% of the associated unpaid claims liabilities selected at September 30, 2015), and changes in the selected accident year **2015 nominal indemnity ratios** projected to result in an **unfavourable change** of approximately **\$3.1 million at December 31, 2015** (i.e. this latter estimate is in relation to estimated full year earned premium).

December 31, 2015 Valuation Summary (Indemnity Only)

Valuation Summary (Nominal Basis)

Jurisdiction	2014 & Prior Beginning Indemnity Unpaid (000s)	2014 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2015 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2015 Earned Prem (000s)	2016 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2016 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	106,052	(2,226)	(2.1%)	48.2%	(3.2%)	(1,463)	50.6%	(0.4%)	(166)
PPV	51,210	(3,218)	(6.3%)	43.9%	(2.6%)	(362)	45.5%	(1.0%)	(128)
Non-PPV	54,842	992	1.8%	50.0%	(3.5%)	(1,113)	52.9%	0.0%	-
Alberta	69,241	(2,881)	(4.2%)	60.8%	4.1%	2,954	56.2%	0.6%	402
PPV	25,021	(1,906)	(7.6%)	57.6%	(1.2%)	(151)	60.0%	1.0%	113
Non-PPV	44,220	(975)	(2.2%)	61.5%	5.3%	3,107	55.5%	0.5%	278
Newfoundland & Labrador	43,899	(29)	(0.1%)	82.6%	0.4%	120	74.1%	1.3%	368
PPV	30,145	318	1.1%	72.2%	0.1%	19	66.0%	2.0%	427
Non-PPV	13,754	(347)	(2.5%)	117.3%	1.4%	92	99.1%	0.0%	-
New Brunswick	22,718	(676)	(3.0%)	56.1%	0.2%	47	52.9%	(0.7%)	(144)
PPV	13,021	(410)	(3.1%)	60.4%	2.0%	252	57.0%	(1.5%)	(194)
Non-PPV	9,697	(266)	(2.7%)	49.3%	(2.6%)	(205)	46.0%	0.5%	38
Nova Scotia	21,049	419	2.0%	58.0%	1.5%	244	55.6%	0.2%	33
PPV	11,445	188	1.6%	57.6%	2.9%	204	58.5%	0.5%	35
Non-PPV	9,604	231	2.4%	58.2%	0.4%	39	53.5%	0.0%	-
Prince Edward Island	4,488	(303)	(6.8%)	52.9%	(0.8%)	(37)	49.0%	(1.3%)	(61)
PPV	2,699	(244)	(9.0%)	50.8%	0.1%	3	46.0%	(1.5%)	(43)
Non-PPV	1,789	(59)	(3.3%)	56.0%	(2.2%)	(40)	53.5%	(1.0%)	(19)
Yukon Territory	1,933	(33)	(1.7%)	120.4%	16.1%	350	55.2%	1.1%	23
PPV	1,178	(34)	(2.9%)	185.9%	47.2%	423	64.5%	0.5%	4
Non-PPV	755	1	0.1%	74.4%	(5.0%)	(64)	49.0%	2.0%	25
Northwest Territories	3,679	409	11.1%	53.4%	17.7%	901	39.1%	1.4%	70
PPV	2,368	78	3.3%	62.9%	25.0%	957	42.5%	2.0%	74
Non-PPV	1,311	331	25.2%	25.0%	(4.3%)	(54)	29.5%	0.0%	-
Nunavut	1,403	(179)	(12.8%)	33.5%	(1.9%)	(30)	34.6%	(0.8%)	(12)
PPV	569	(109)	(19.2%)	28.2%	(2.8%)	(24)	29.0%	(1.6%)	(13)
Non-PPV	834	(70)	(8.4%)	39.5%	(0.8%)	(6)	40.2%	0.0%	-
Total	274,462	(5,499)	(2.0%)	60.4%	1.6%	3,084	56.5%	0.4%	749

In the above table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2015 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2016 indemnity loss ratios.

The valuation process continues to rely on three main actuarial methodologies – the expected loss ratio method, the loss development method¹, and the Bornhuetter-Ferguson method². The valuation triangles are split by business segment (i.e. private passenger³ and non-private passenger), following

¹Also referred to as the chain ladder method or link ratio method.

²Three additional methodologies (Mack, Murphy, and ICRFS Cape Cod) are included as part of the valuation process but are currently only considered for references purposes only.

³As per the Plan of Operation, the residual market business (i.e. not part of a Risk Sharing Pool or Uninsured Automobile Fund) is segmented into “private passenger non-fleet” and “all other”. For convenience, the former is referred to as “private passenger”.

Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

In general, the valuation data triangles are used directly in striking development factor selections by coverage for each jurisdiction and each business segment. However, where the data is not deemed credible or is deemed too volatile, or for other considerations, development factors may be struck using data from another jurisdiction (for example, using Alberta factors for the northern territories), or from industry data (via the loss development triangle data available from the General Insurance Statistical Agency (“GISA”) through the Insurance Bureau of Canada (“IBC”)).

Final selection of IBNR was made at the coverage/accident-half year level, after consideration of the results of the three methods identified above. This is consistent with the process followed for the prior FARM valuation.

1.2.b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in the table immediately below (**total impact is favourable by \$2.0 million**, or 0.4% of the \$473.3 million total member statement policy liabilities as at the end of last month). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]). Changes in nominal values will generate changes in actuarial present value adjustments, even if the discount rate and/or margins for adverse deviation are not changed. This valuation also saw changes to the selected discount rate (but **no change to the selected investment rate margin**), and **no change to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level. The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5].

Implementation Summary Table A (\$000s)

Implementation Impact - relative to projection for month of March 2016

(negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2014)	(2,647)	98	-	(2,549)	419	(2,130)
current accident year claims incurred	142	(1)	-	141	(38)	103
premium deficiency / (DPAC)	(8)			(8)	1	(7)
TOTAL	(2,513)	97	-	(2,416)	382	(2,034)

The “nominal” impacts (total in column [4] of the table above) reflect changes in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the accident year and the change in the selected ultimate loss ratio for indemnity and for the allowed claims expenses for the claims liabilities; ultimate loss ratios are also taken into account in determining the premium liabilities). Changes in selected nominal ultimate indemnity for the most recent five prior accident years will generate changes to the retroactive claims fees adjustments to

Servicing Carriers (see column [2] of the table above).

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment emergence patterns were updated and cash flows were reviewed against the selected risk-free yield curve. The selected risk-free yield curve was derived from Government of Canada benchmark bond yields monthly series using values for December 2015 (the selected yield curve is anchored with the valuation date).

“Implementation Summary Table B” (immediately below) summarizes, by jurisdiction, the information shown in Table A (bottom of the previous page). In relating the two tables, the total for Table A column [4] matches the total for Table B column [17], the total for Table A column [5] matches the sum of the total for Table B columns [18] and [19] and [20], and the total for Table A column [6] matches the total for Table B column [21].

Implementation Summary Table B⁴ (\$000s)

(negative values are favourable)

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LR & exp [17]	APVs @ 2015 Q4 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	(4,373)	(538)	231	-	(4,680)
PPV	(3,875)	(475)	124	-	(4,226)
Non-PPV	(498)	(63)	107	-	(454)
Alberta	389	111	151	-	651
PPV	(1,964)	(182)	45	-	(2,101)
Non-PPV	2,353	293	106	-	2,752
Newfoundland & Labrador	266	(7)	79	-	338
PPV	502	62	53	-	617
Non-PPV	(236)	(69)	26	-	(279)
New Brunswick	(602)	(20)	44	-	(578)
PPV	(154)	(2)	25	-	(131)
Non-PPV	(448)	(18)	19	-	(447)
Nova Scotia	698	109	45	-	852
PPV	373	41	28	-	442
Non-PPV	325	68	17	-	410
Prince Edward Island	(382)	(18)	14	-	(386)
PPV	(268)	(26)	9	-	(285)
Non-PPV	(114)	8	5	-	(101)
Yukon Territory	364	33	8	-	405
PPV	404	39	6	-	449
Non-PPV	(40)	(6)	2	-	(44)
Northwest Territories	1,445	136	12	-	1,593
PPV	1,142	107	8	-	1,257
Non-PPV	303	29	4	-	336
Nunavut	(221)	(10)	2	-	(229)
PPV	(142)	(6)	-	-	(148)
Non-PPV	(79)	(4)	2	-	(81)
Total	(2,416)	(204)	586	-	(2,034)

⁴ Column [17] reflects the impact of changes in the valuation selected ultimates and column [18] reflects the impact of changes in claims payment patterns (i.e. updated valuation selected ultimates with APVs based on unchanged selection of discount rates and margins for adverse deviation). Column [19] reflects the impact of the change in the selected discount rate and column [20] reflects the impact of any changes in selected margins for adverse deviations.

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total favourable** impact of **\$2.4 million**.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at December 31, 2015 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **favourable impact** of **\$0.2 million** (see Table B, column [18]).

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate** was **decreased by 6 basis points** from 0.87% to **0.81%**, resulting in an estimated **unfavourable impact** of **\$0.6 million** (see Table B, column [19]). This impact is in line with the \$0.7 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection). Finally, the **selected margin for investment return** was **left unchanged** at 25 basis points, and the **margins selected for claims development** at the coverage / accident half-year level were also **left unchanged** with this valuation, therefore generating no impact (see Table B, column [20]).

"Implementation Summary Table C" (immediately below) summarizes the valuation impact relative to year-to-date earned premium.

Implementation Summary Table C (\$000s)							(negative values are favourable)					
Grand Total							ytd EP 44,371 (actual)					
unfav / (fav)							IMPACT unfav / (fav) as % ytd EP from changes in:					
IMPACT in \$000s from changes in:							IMPACT unfav / (fav) as % ytd EP from changes in:					
ultimates & payout patterns dsct rate margins							ultimates & payout patterns dsct rate margins					
nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL		nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
PAYs	(2,549)	(131)	(2,680)	550	-	(2,130)	(5.7%)	(0.3%)	(6.0%)	1.2%	-	(4.8%)
CAY	141	(72)	69	34	-	103	0.3%	(0.2%)	0.2%	0.1%	-	0.2%
Prem Def	(8)	(1)	(9)	2	-	(7)	-	-	-	-	-	-
TOTAL	(2,416)	(204)	(2,620)	586	-	(2,034)	(5.4%)	(0.5%)	(5.9%)	1.3%	-	(4.6%)

Finally, an updated projection to year-end with the new valuation assumptions is presented in "Implementation Summary Table D" (immediately below), allowing comparison to the full year projection included with the 2016 Final Outlook that was posted on October 28, 2015.

Implementation Summary Table D (\$000s)				(negative operating results are unfavourable)				
	Outlook Posted October 28, 2015			Updated Year-end Projection			Operating Result Change due to Valuation	
\$000s	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of March	Year-end 2016
Ontario	45,033	2,790	94.0%	39,489	11,683	70.6%	4,680	5,329
Alberta	70,498	7,300	89.8%	63,671	7,680	88.0%	(651)	(721)
Newfoundland & Labrador	28,662	(3,666)	112.9%	28,275	(2,752)	109.8%	(338)	(289)
New Brunswick	20,601	2,010	90.4%	20,745	2,766	86.7%	578	949
Nova Scotia	16,312	1,584	90.4%	17,231	155	99.2%	(852)	(849)
Prince Edward Island	4,520	307	93.3%	4,845	953	80.4%	386	485
Yukon	2,163	221	89.9%	2,159	(235)	111.0%	(405)	(429)
Northwest Territories	5,159	1,430	72.3%	4,888	(286)	105.9%	(1,593)	(1,624)
Nunavut	1,631	457	72.1%	1,597	724	54.8%	229	258
TOTAL	194,579	12,432	93.7%	182,899	20,689	88.8%	2,034	3,109

In total, the operating result projection to year-end has increased by \$8.3 million from the Outlook posted October 28, 2015 (to \$20.7 million as shown above). This amount is \$3.1 million higher than it would have been, if not for the implementation of the December 31, 2015 valuation. (The changes before the impact of the December 31, 2015 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuation (2015 Q3) implemented since the 2015 Q2 valuation used as the basis for the 2016 Final Outlook.)

One important change relative to the 2016 Final Outlook has been the reduction in the discount rate. Had the 2016 Final Outlook discount rate of 1.07% still been applicable, the operating result would have been higher by \$2.6 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$23.4 million (COR of 87.3%) had the discount rate remained at the 2016 final Outlook level.

1.3 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.

1.4 Consideration of Recent Legal Decisions Changes in Legislation / Regulation⁵

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 December 31, 2015 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,

⁵How 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>.

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 December 31, 2015 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 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 December 31, 2015 valuation, reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at 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 December 31, 2015 valuation, reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into

account with the updated industry trend analysis (completed using industry data as at December 31, 2014), impacting the selection of ultimates.

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

1.5 Ontario FARM Bodily Injury Case Reserve summary

As indicated in section 1.4, 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 December 31, 2014).

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 losses⁶ 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. Palacious* (December 8, 2015) and *Corbett v. Odorico* (March 22, 2016). In the first, the judge ruled that the changes to the tort threshold and deductibles were substantive in nature such that the defendant was not entitled to apply the higher deductible, whereas in the second and third, the judges concluded the deductible change is procedural on the grounds that the cap on damages and the statutory deductible were implemented to achieve particular

⁶**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.”

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 -2.25%⁷ 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 immediately below 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.

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 occurrence⁸ to claim settlement, via summing the average number of years from claim

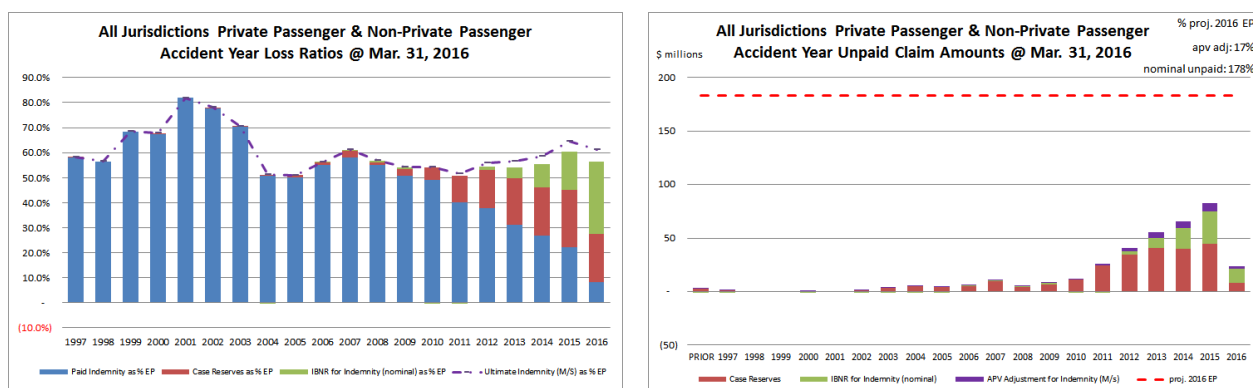
⁷The original adjustment with the 2015 Q3 valuation was -3.00%, with the intent to reduce this by 0.75 points with each subsequent valuation, reaching 0.00% with the 2016 Q3 valuation.

⁸Prejudgment 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.

occurrence to December 31, 2015 (3rd column) and from December 31, 2015 to settlement (4th column).

1.6 Current Provision Summary

The charts immediately below show the current levels of **indemnity only**⁹ claims amounts booked by accident year¹⁰. 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 (\$31.2 million – see table immediately below) represents 17% of the earned premium projected for the full year 2016 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts

claim liabilities (\$000s)

	amt	%
case	247,655	69.4%
ibnr	77,987	21.9%
M/S apv adj	31,199	8.7%
M/S indemnity	356,841	100.0%
retro claims adj.	36,818	
M/S total	393,659	

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.

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,

⁹Servicing 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.

¹⁰The 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".

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 9 on page 12).

The tables immediately below summarize premium and policy liabilities.

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	79,165	107.8%	claim	362,460	77.6%
prem def/(dpac)	(5,948)	(8.1%)	premium	73,217	15.7%
M/S apv adjust.	229	0.3%	M/S apv adjust.	31,428	6.7%
M/S total	73,446	100.0%	M/S total	467,105	100.0%

2 Activity During the Month of March 2016¹¹

2.1 Recorded Premium and Claims Activity

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

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

Table 01a

Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	3,213	(60)	2,180	(1,085)	633	420	2,813	(664)
AB	5,200	(93)	4,706	1,417	(2,410)	(2,059)	2,296	(642)
NL	2,329	58	1,502	256	717	408	2,219	664
NB	1,695	33	418	(751)	643	975	1,061	224
NS	1,388	42	808	(120)	(294)	(37)	514	(157)
PE	389	18	45	(43)	10	5	55	(38)
YT	169	3	58	22	(121)	(126)	(63)	(104)
NT	406	(4)	154	35	120	129	274	164
NU	129	11	-	(18)	99	78	99	60
TOTAL	14,917	7	9,872	(286)	(603)	(207)	9,269	(493)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

¹¹There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(2)	(2)	5,784	2,160	(3,568)	(606)	2,216	1,554
2014	(4)	(4)	574	(614)	984	1,815	1,559	1,202
2015	(31)	(31)	1,693	(1,095)	(761)	(1,365)	932	(2,460)
2016	14,954	44	1,820	(737)	2,742	(51)	4,563	(788)
TOTAL	14,917	7	9,872	(286)	(603)	(207)	9,269	(493)

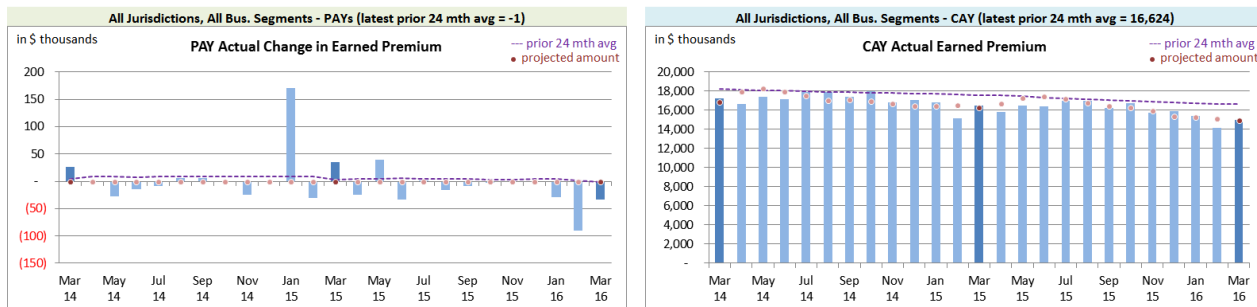
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

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

The charts immediately below show actual **earned premium**¹² 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

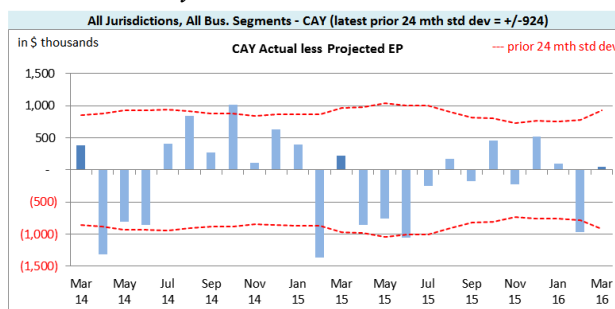
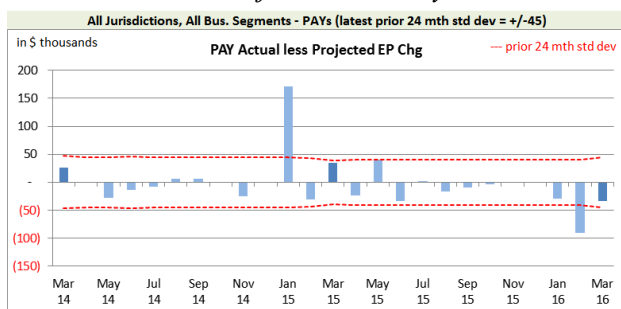


Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels (January 2015 being unusual in the left table above).

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

¹²Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

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



On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)		(1)	16,624
std dev		45	924
A-P <> std dev		2	5
% <> std dev		8.0%	20.0%
norm <> std dev		31.7%	31.7%

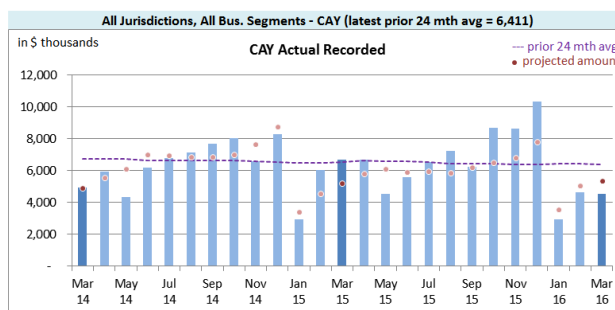
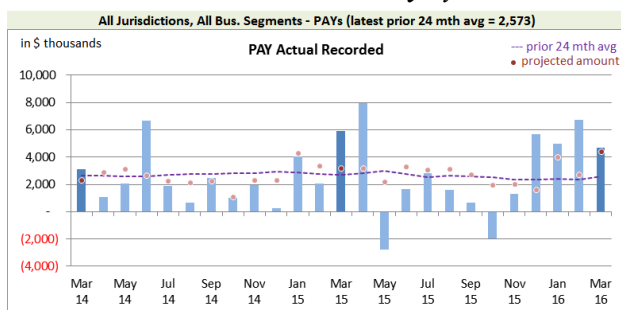
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not seem to be biased (ignoring the prior accident years' (PAYs) variances) and it does appear to generate variances within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

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

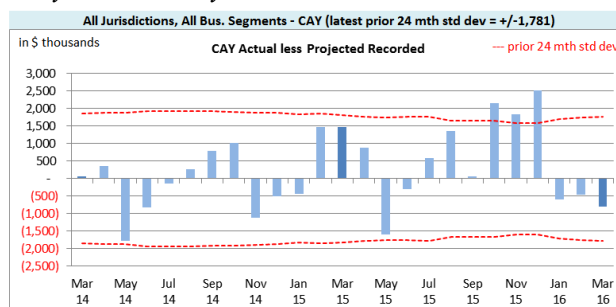
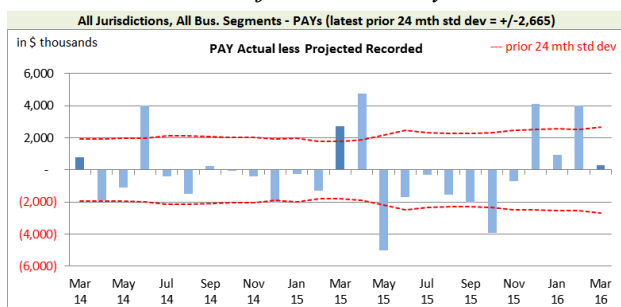
2.1.b AvsP: Recorded Indemnity

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

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



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

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


On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,573	6,411
std dev		2,665	1,781
A-P <> std dev		8	3
% <> std dev		32.0%	12.0%
norm <> std dev		31.7%	31.7%

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

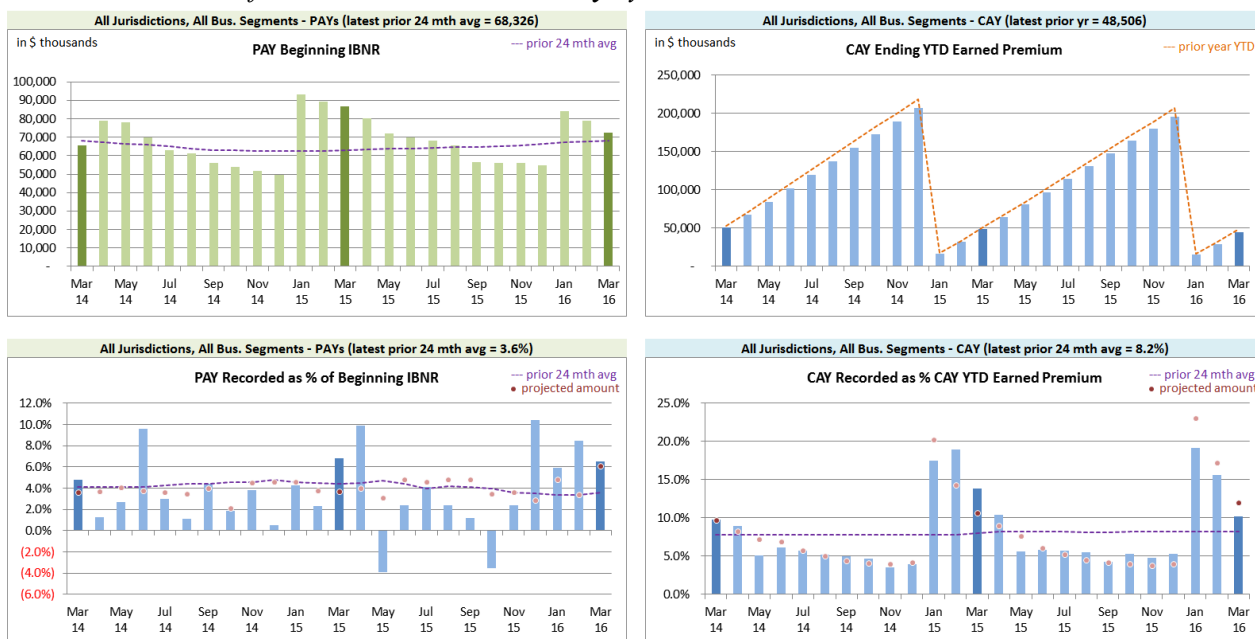
more granular level – i.e. jurisdiction, business segment, and accident year). That said, the variances have fallen outside of the period's standard deviation 32% of the time (see table above), suggesting the projection process performs no better than simply projecting based on the previous 24-month average.

The current accident year (CAY) **recorded indemnity** variances (right chart above) over the period has not indicated a systemic bias overall (although there may be evidence of seasonality that is not being modelled) 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 at the top of the next page related to levels influencing **recorded indemnity** activity.

FARM Levels that influence¹³ Recorded Indemnity by Calendar Month



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

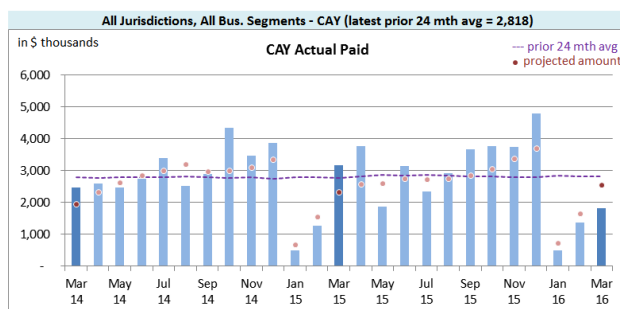
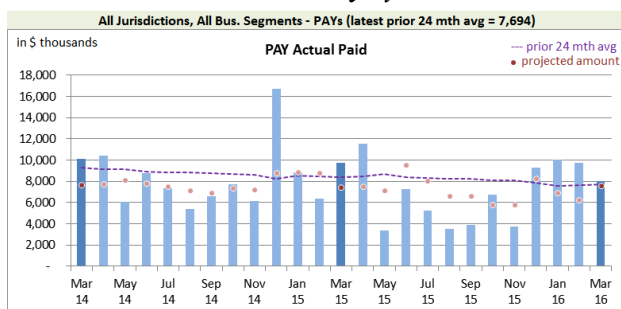
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

2.1.c AvsP: Paid Indemnity

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

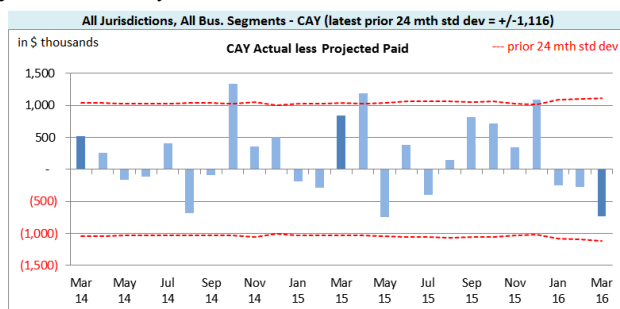
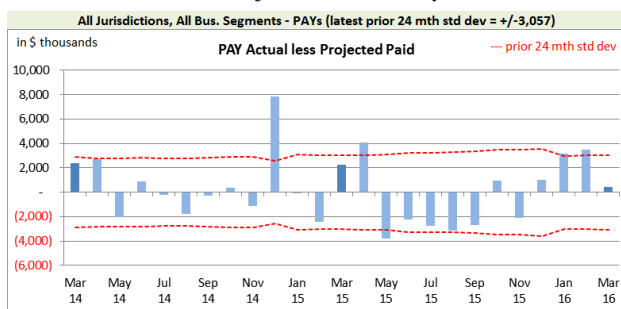
¹³Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,694	2,818
std dev		3,057	1,116
A-P <> std dev		5	3
% <> std dev		20.0%	12.0%
norm <> std dev		31.7%	31.7%

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

also true of the ratio we leverage in projecting PAYs paid indemnity (paid to beginning unpaid). At this point, we do not believe this is necessarily a trend, but it is something we continue to monitor¹⁴. The variances have fallen outside of the period’s standard deviation 20% of time (see left table above) 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.

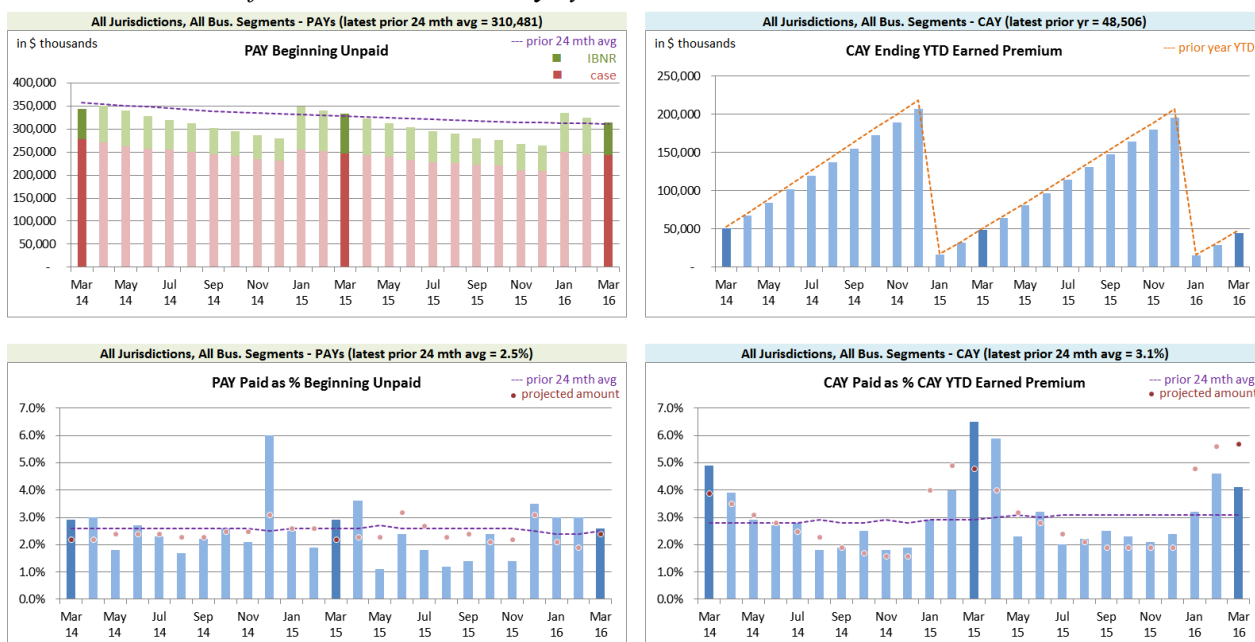
The current accident year (CAY) **paid indemnity** variances have fallen outside of one standard deviation of the preceding 24-month period approximately 12% of the time, suggesting that the projection process performs better than simply projecting based on the prior 24-month average.

¹⁴ At the jurisdiction level, we are generally seeing volume reductions, but the level of reduction varies by jurisdiction. Within each jurisdiction, we are also seeing mix-of-rating class changes, particularly as there have been significant reductions in recreational vehicle volumes. These “mix” changes are increasing the difficulty in both making projections and identifying causes of AvsP variances.

However, there may be evidence of bias (actuals have tended to be higher than our projections) and we are looking for sources of this potential bias in order to address it.

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

FARM Levels that influence¹⁵ Paid Indemnity by Calendar Month



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

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

2.2 Actuarial Provisions

An "ultimate loss ratio matching method" (described in section 3) is now used to determine the month's IBNR¹⁶ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and

¹⁵Our 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.

¹⁶For ease of discussion, "IBNR" is used in place of "provisions for incurred but not recorded (IBNR) and development".

earlier).

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

The loss ratios and the factors used to determine the actuals were based on the latest valuation (December 31, 2015 for all jurisdictions). The table immediately below summarizes variances in provisions included in the March 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	15,699	(5,372)	(4,312)	289	19,249	(479)	30,636	(5,562)
2014	19,277	(3,090)	(1,174)	122	7,552	(145)	25,655	(3,113)
2015	30,018	5,505	(1,705)	(3)	9,490	653	37,803	6,155
2016	12,993	961	(501)	11	2,600	34	15,092	1,006
TOTAL	77,987	(1,996)	(7,692)	419	38,891	63	109,186	(1,514)

The IBNR provision is \$2.0 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1, and due to the valuation implementation.

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 9 on page 12). The table at the top of the next page summarizes the variances in these “Retro Claims Provisions” included in the March 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, and due to the valuation implementation.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁷ and APV Amounts (\$ thousands)

Table 02b		actuarial present value adjustments					
Accident Year	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	30,019	69	-	-	-	-	30,019 69
2014	2,973	(9)	-	-	-	-	2,973 (9)
2015	3,497	199	-	-	-	-	3,497 199
2016	329	(7)	-	-	-	-	329 (7)
TOTAL	36,818	252	-	-	-	-	36,818 252

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 March 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), and due to the valuation implementation.

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

Table 03	Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:	(5,948)	66	229	6	(5,719)	72
balance as % unearned premium:	(7.5%)	-	0.3%	0.1%	(7.2%)	0.1%
actual unearned premium:	79,165					
less projected:	(650)					

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 loss¹⁸ 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

¹⁷“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.

¹⁸“Loss” here refers to indemnity only unless otherwise noted.

recorded claims amounts pertaining to “prior accident years”¹⁹ during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	(2,684)	(6.0%)	(1,660)	(3.7%)	(4,344)	(9.8%)	(2,839)	(4.7%)
CAY	30,369	68.4%	2,099	4.7%	32,468	73.2%	10,917	-
TOTAL	27,685	62.4%	439	1.0%	28,124	63.4%	8,078	(4.7%)

(“% 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, and due to the valuation implementation.

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, and due to the valuation implementation.

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).

¹⁹“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

6 EXHIBITS

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

- 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: 0.81%	
				interest rate margin: 25 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	78,000	29,000	29,000	27,000
	2007	20,000	16,000	15,000	15,000
	2008	104,000	21,000	20,000	20,000
	2009	191,000	54,000	52,000	51,000
	2010	416,000	(76,000)	(75,000)	(73,000)
	2011	274,000	151,000	147,000	144,000
	2012	(309,000)	476,000	467,000	456,000
	2013	1,039,000	940,000	920,000	903,000
	2014	1,786,000	2,160,000	2,118,000	2,075,000
	2015	2,954,000	2,839,000	2,687,000	2,588,000
	2016	957,000	1,155,000	1,407,000	1,706,000
Private Passenger Total		7,510,000	7,765,000	7,787,000	7,912,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(80,000)	4,000	4,000	4,000
	2007	(323,000)	(135,000)	(131,000)	(130,000)
	2008	42,000	52,000	51,000	50,000
	2009	3,000	3,000	3,000	3,000
	2010	6,000	23,000	23,000	22,000
	2011	203,000	179,000	175,000	172,000
	2012	554,000	465,000	456,000	448,000
	2013	862,000	502,000	491,000	481,000
	2014	1,848,000	1,582,000	1,546,000	1,512,000
	2015	1,975,000	1,863,000	1,574,000	1,385,000
	2016	643,000	688,000	881,000	1,308,000
Non Private Passenger Total		5,733,000	5,226,000	5,073,000	5,255,000
Grand Total		13,243,000	12,991,000	12,860,000	13,167,000

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: 0.81%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	44,000	58,000	58,000	58,000
	2007	9,000	10,000	10,000	10,000
	2008	200,000	200,000	196,000	194,000
	2009	56,000	52,000	51,000	50,000
	2010	116,000	(522,000)	(511,000)	(501,000)
	2011	118,000	23,000	23,000	24,000
	2012	(237,000)	58,000	59,000	59,000
	2013	933,000	700,000	689,000	677,000
	2014	1,248,000	1,265,000	1,243,000	1,223,000
	2015	1,525,000	1,781,000	1,599,000	1,483,000
	2016	339,000	485,000	822,000	1,271,000
Private Passenger Total		4,351,000	4,110,000	4,239,000	4,548,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	152,000	23,000	21,000	21,000
	2007	10,000	11,000	10,000	8,000
	2008	418,000	395,000	357,000	324,000
	2009	112,000	60,000	58,000	55,000
	2010	(119,000)	152,000	140,000	129,000
	2011	285,000	218,000	205,000	193,000
	2012	345,000	279,000	260,000	242,000
	2013	406,000	320,000	316,000	313,000
	2014	803,000	556,000	526,000	497,000
	2015	1,370,000	1,149,000	1,098,000	1,034,000
	2016	194,000	355,000	462,000	586,000
Non Private Passenger Total		3,976,000	3,518,000	3,453,000	3,402,000
Grand Total		8,327,000	7,628,000	7,692,000	7,950,000

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				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.81%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	164,000	58,000	58,000	55,000
	2007	270,000	24,000	23,000	23,000
	2008	117,000	(38,000)	(37,000)	(36,000)
	2009	(205,000)	(6,000)	(6,000)	(8,000)
	2010	107,000	(50,000)	(50,000)	(50,000)
	2011	(171,000)	31,000	31,000	30,000
	2012	(201,000)	223,000	219,000	216,000
	2013	41,000	136,000	135,000	134,000
	2014	739,000	666,000	659,000	653,000
	2015	891,000	891,000	842,000	745,000
	2016	263,000	424,000	640,000	867,000
Private Passenger Total		2,015,000	2,359,000	2,514,000	2,629,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	24,000	21,000	21,000	21,000
	2007	119,000	(4,000)	(4,000)	(4,000)
	2008	(44,000)	6,000	6,000	6,000
	2009	6,000	(5,000)	(5,000)	(5,000)
	2010	29,000	33,000	32,000	31,000
	2011	(46,000)	(50,000)	(50,000)	(50,000)
	2012	(143,000)	260,000	257,000	254,000
	2013	613,000	345,000	340,000	335,000
	2014	199,000	438,000	431,000	425,000
	2015	2,093,000	2,193,000	2,104,000	2,001,000
	2016	437,000	680,000	868,000	1,115,000
Non Private Passenger Total		3,287,000	3,917,000	4,000,000	4,129,000
Grand Total		5,302,000	6,276,000	6,514,000	6,758,000

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: 0.81%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	22,000	19,000	20,000	19,000
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	2,000	(1,000)	(1,000)	(1,000)
	2009	3,000	3,000	3,000	3,000
	2010	71,000	102,000	100,000	99,000
	2011	72,000	72,000	71,000	70,000
	2012	88,000	63,000	62,000	62,000
	2013	326,000	131,000	130,000	129,000
	2014	371,000	293,000	291,000	289,000
	2015	490,000	490,000	478,000	467,000
	2016	80,000	167,000	270,000	363,000
Private Passenger Total		1,524,000	1,338,000	1,423,000	1,499,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007		-	-	-
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011	41,000	23,000	23,000	23,000
	2012	128,000	147,000	146,000	145,000
	2013	80,000	80,000	79,000	78,000
	2014	275,000	234,000	233,000	231,000
	2015	476,000	440,000	422,000	407,000
	2016	122,000	175,000	223,000	312,000
Non Private Passenger Total		1,121,000	1,098,000	1,125,000	1,195,000
Grand Total		2,645,000	2,436,000	2,548,000	2,694,000

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: 0.81%			
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	201602	201603	201604	201605	
Private Passenger	prior	2,159,000	1,186,000	1,167,000	1,150,000	
	2007	1,795,000	1,502,000	1,472,000	1,443,000	
	2008	1,135,000	673,000	661,000	647,000	
	2009	1,306,000	813,000	796,000	780,000	
	2010	(949,000)	(974,000)	(955,000)	(936,000)	
	2011	647,000	(1,549,000)	(1,519,000)	(1,487,000)	
	2012	(647,000)	(49,000)	(48,000)	(39,000)	
	2013	1,655,000	781,000	766,000	756,000	
	2014	2,860,000	2,233,000	2,188,000	2,152,000	
	2015	3,377,000	2,898,000	2,071,000	1,585,000	
	2016	922,000	1,284,000	1,539,000	1,774,000	
Private Passenger Total		14,260,000	8,798,000	8,138,000	7,825,000	
Non Private Passenger	prior	1,414,000	390,000	384,000	373,000	
	2007	(1,147,000)	153,000	151,000	146,000	
	2008	114,000	176,000	173,000	170,000	
	2009	447,000	417,000	408,000	400,000	
	2010	57,000	874,000	856,000	840,000	
	2011	(431,000)	84,000	82,000	82,000	
	2012	(361,000)	815,000	799,000	779,000	
	2013	5,343,000	4,288,000	4,215,000	4,122,000	
	2014	8,271,000	6,963,000	6,797,000	6,661,000	
	2015	9,857,000	8,331,000	8,014,000	7,590,000	
	2016	2,040,000	3,135,000	3,984,000	4,994,000	
Non Private Passenger Total		25,604,000	25,626,000	25,863,000	26,157,000	
Grand Total		39,864,000	34,424,000	34,001,000	33,982,000	

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: 0.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year		201602	201603	201604	201605
Private Passenger	prior		20,000	(119,000)	(116,000)	(112,000)
	2007		(75,000)	16,000	15,000	14,000
	2008		105,000	56,000	55,000	54,000
	2009		112,000	93,000	89,000	87,000
	2010		649,000	395,000	387,000	379,000
	2011		1,178,000	1,396,000	1,368,000	1,339,000
	2012		2,133,000	1,517,000	1,487,000	1,461,000
	2013		2,657,000	2,297,000	2,251,000	2,234,000
	2014		3,303,000	2,807,000	2,751,000	2,729,000
	2015		3,583,000	3,328,000	2,910,000	2,859,000
	2016		755,000	1,095,000	1,395,000	1,757,000
Private Passenger Total			14,420,000	12,881,000	12,592,000	12,801,000
Non Private Passenger	prior		238,000	(50,000)	(39,000)	(30,000)
	2007		(91,000)	91,000	85,000	81,000
	2008		254,000	218,000	204,000	191,000
	2009		955,000	734,000	667,000	607,000
	2010		504,000	660,000	605,000	554,000
	2011		1,684,000	1,009,000	945,000	888,000
	2012		1,598,000	1,873,000	1,719,000	1,577,000
	2013		3,775,000	2,909,000	2,726,000	2,589,000
	2014		6,103,000	5,032,000	4,892,000	4,838,000
	2015		6,021,000	9,486,000	9,213,000	9,102,000
	2016		3,454,000	5,025,000	5,231,000	6,671,000
Non Private Passenger Total			24,495,000	26,987,000	26,248,000	27,068,000
Grand Total			38,915,000	39,868,000	38,840,000	39,869,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon	<input type="button" value="v"/>	discount rate: 0.81%			
AccountCode Desc	IBNR Provision	<input type="button" value="v"/>	interest rate margin: 25 basis pts			
AccountCode	(All)	<input type="button" value="v"/>				
AccidentYear	(All)	<input type="button" value="v"/>				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM <input type="button" value="v"/>				
BusinessSegment Desc <input type="button" value="v"/>	Acc Year <input type="button" value="v"/>		201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior		5,000	5,000	5,000	5,000
	2007			-	-	-
	2008		15,000	6,000	6,000	6,000
	2009		31,000	28,000	28,000	28,000
	2010		30,000	33,000	31,000	31,000
	2011		91,000	73,000	69,000	69,000
	2012		133,000	95,000	89,000	88,000
	2013		186,000	169,000	158,000	154,000
	2014		258,000	350,000	341,000	332,000
	2015		(7,000)	490,000	480,000	473,000
	2016		64,000	98,000	113,000	149,000
Private Passenger Total			806,000	1,347,000	1,320,000	1,335,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		1,000	1,000	1,000	1,000
	2007			-	-	-
	2008		4,000	2,000	2,000	2,000
	2009			-	-	-
	2010		6,000	6,000	6,000	6,000
	2011		(19,000)	17,000	17,000	17,000
	2012		55,000	26,000	26,000	26,000
	2013		99,000	110,000	109,000	108,000
	2014		152,000	128,000	127,000	126,000
	2015		329,000	281,000	272,000	263,000
	2016		101,000	140,000	176,000	219,000
Non Private Passenger Total			728,000	711,000	736,000	768,000
Grand Total			1,534,000	2,058,000	2,056,000	2,103,000

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: 0.81%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	30,000	22,000	22,000	22,000
	2009	40,000	(13,000)	(13,000)	(13,000)
	2010	36,000	3,000	3,000	3,000
	2011	54,000	32,000	31,000	31,000
	2012	91,000	179,000	177,000	174,000
	2013	338,000	338,000	325,000	313,000
	2014	473,000	487,000	471,000	453,000
	2015	(401,000)	633,000	614,000	595,000
	2016	88,000	93,000	157,000	243,000
Private Passenger Total		750,000	1,775,000	1,788,000	1,822,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	1,000	1,000	1,000	1,000
	2011	9,000	-	-	-
	2012	24,000	22,000	22,000	22,000
	2013	(180,000)	96,000	95,000	94,000
	2014	128,000	232,000	231,000	229,000
	2015	259,000	196,000	187,000	179,000
	2016	59,000	87,000	114,000	142,000
Non Private Passenger Total		303,000	637,000	653,000	670,000
Grand Total		1,053,000	2,412,000	2,441,000	2,492,000

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: 0.81%			
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		201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior		(2,000)	(2,000)	(2,000)	(2,000)
	2007		3,000	3,000	3,000	3,000
	2008		1,000	1,000	1,000	1,000
	2009		1,000	1,000	1,000	1,000
	2010		18,000	7,000	7,000	7,000
	2011		36,000	28,000	27,000	27,000
	2012		(8,000)	(21,000)	(21,000)	(21,000)
	2013		240,000	229,000	227,000	225,000
	2014		211,000	57,000	57,000	57,000
	2015		273,000	250,000	241,000	232,000
	2016		26,000	29,000	40,000	55,000
Private Passenger Total			799,000	582,000	581,000	585,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-	-
	2007		-	-	-	-
	2008		-	-	-	-
	2009		1,000	1,000	1,000	1,000
	2010		-	-	-	-
	2011		9,000	-	-	-
	2012		25,000	23,000	23,000	23,000
	2013		79,000	74,000	73,000	72,000
	2014		225,000	172,000	170,000	168,000
	2015		273,000	264,000	259,000	254,000
	2016		(53,000)	(23,000)	(5,000)	22,000
Non Private Passenger Total			559,000	511,000	521,000	540,000
Grand Total			1,358,000	1,093,000	1,102,000	1,125,000

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

EXHIBIT A

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

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Jurisdiction Desc	(All)				
AccountCode Desc	IBNR Provision				discount rate: 0.81%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
Private Passenger	prior	2,488,000	1,232,000	1,217,000	1,198,000
	2007	2,024,000	1,573,000	1,540,000	1,510,000
	2008	1,709,000	940,000	923,000	907,000
	2009	1,535,000	1,025,000	1,001,000	979,000
	2010	494,000	(1,082,000)	(1,063,000)	(1,041,000)
	2011	2,299,000	257,000	248,000	247,000
	2012	1,043,000	2,541,000	2,491,000	2,456,000
	2013	7,415,000	5,721,000	5,601,000	5,525,000
	2014	11,249,000	10,318,000	10,119,000	9,963,000
	2015	12,685,000	13,600,000	11,922,000	11,027,000
	2016	3,494,000	4,830,000	6,383,000	8,185,000
Private Passenger Total		46,435,000	40,955,000	40,382,000	40,956,000
Non Private Passenger	prior	1,750,000	390,000	393,000	391,000
	2007	(1,432,000)	116,000	111,000	101,000
	2008	788,000	849,000	793,000	743,000
	2009	1,525,000	1,211,000	1,133,000	1,062,000
	2010	484,000	1,749,000	1,663,000	1,583,000
	2011	1,735,000	1,480,000	1,397,000	1,325,000
	2012	2,225,000	3,910,000	3,708,000	3,516,000
	2013	11,077,000	8,724,000	8,444,000	8,192,000
	2014	18,004,000	15,337,000	14,953,000	14,687,000
	2015	22,653,000	24,203,000	23,143,000	22,215,000
	2016	6,997,000	10,262,000	11,934,000	15,369,000
Non Private Passenger Total		65,806,000	68,231,000	67,672,000	69,184,000
Grand Total		112,241,000	109,186,000	108,054,000	110,140,000

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	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	7,000	(14,000)	(14,000)	(14,000)
	2007	(3,000)	(3,000)	(3,000)	(3,000)
	2008	89,000	1,000	1,000	1,000
	2009	122,000	(3,000)	(3,000)	(3,000)
	2010	350,000	(97,000)	(95,000)	(93,000)
	2011	62,000	(75,000)	(73,000)	(72,000)
	2012	(625,000)	89,000	87,000	85,000
	2013	539,000	442,000	433,000	424,000
	2014	989,000	1,321,000	1,295,000	1,269,000
	2015	2,107,000	1,982,000	1,863,000	1,798,000
	2016	802,000	934,000	1,113,000	1,335,000
Private Passenger Total		4,439,000	4,577,000	4,604,000	4,727,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(87,000)	3,000	3,000	3,000
	2007	(375,000)	(177,000)	(173,000)	(170,000)
	2008	38,000	48,000	47,000	46,000
	2009	3,000	3,000	3,000	3,000
	2010	(11,000)	5,000	5,000	5,000
	2011	84,000	62,000	61,000	60,000
	2012	275,000	194,000	190,000	186,000
	2013	661,000	333,000	326,000	319,000
	2014	1,463,000	1,213,000	1,189,000	1,165,000
	2015	1,471,000	1,354,000	1,090,000	926,000
	2016	558,000	558,000	710,000	1,094,000
Non Private Passenger Total		4,080,000	3,596,000	3,451,000	3,637,000
Grand Total		8,519,000	8,173,000	8,055,000	8,364,000

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

EXHIBIT B

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
Private Passenger	prior	5,000	27,000	27,000	27,000
	2007	9,000	9,000	9,000	9,000
	2008	141,000	141,000	138,000	135,000
	2009	34,000	34,000	33,000	32,000
	2010	77,000	(531,000)	(520,000)	(510,000)
	2011	(17,000)	(110,000)	(108,000)	(106,000)
	2012	(365,000)	(95,000)	(93,000)	(91,000)
	2013	653,000	435,000	426,000	417,000
	2014	836,000	837,000	820,000	804,000
	2015	1,080,000	1,306,000	1,169,000	1,087,000
	2016	246,000	354,000	650,000	1,053,000
Private Passenger Total		2,699,000	2,407,000	2,551,000	2,857,000
Non Private Passenger	prior	129,000	2,000	-	-
	2007	6,000	6,000	5,000	4,000
	2008	390,000	365,000	328,000	295,000
	2009	67,000	22,000	20,000	18,000
	2010	(124,000)	124,000	112,000	101,000
	2011	190,000	124,000	112,000	101,000
	2012	257,000	191,000	172,000	155,000
	2013	91,000	3,000	3,000	3,000
	2014	628,000	389,000	362,000	337,000
	2015	1,159,000	948,000	910,000	860,000
	2016	157,000	299,000	389,000	496,000
Non Private Passenger Total		2,950,000	2,473,000	2,413,000	2,370,000
Grand Total		5,649,000	4,880,000	4,964,000	5,227,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201602	201603	201604	201605	
<input checked="" type="checkbox"/> Private Passenger	prior	53,000	(60,000)	(59,000)	(58,000)	
	2007	236,000	(1,000)	(1,000)	(1,000)	
	2008	83,000	(61,000)	(60,000)	(59,000)	
	2009	(258,000)	(72,000)	(71,000)	(70,000)	
	2010	27,000	(116,000)	(115,000)	(114,000)	
	2011	(181,000)	6,000	6,000	6,000	
	2012	(377,000)	44,000	44,000	44,000	
	2013	(102,000)	(17,000)	(17,000)	(17,000)	
	2014	543,000	476,000	471,000	466,000	
	2015	678,000	653,000	604,000	507,000	
	2016	219,000	360,000	553,000	750,000	
Private Passenger Total		921,000	1,212,000	1,355,000	1,454,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	15,000	15,000	15,000	15,000	
	2007	114,000	(4,000)	(4,000)	(4,000)	
	2008	(54,000)	(7,000)	(7,000)	(7,000)	
	2009	5,000	(6,000)	(6,000)	(6,000)	
	2010	(1,000)	(1,000)	(1,000)	(1,000)	
	2011	(150,000)	(165,000)	(163,000)	(161,000)	
	2012	(216,000)	149,000	148,000	147,000	
	2013	397,000	141,000	140,000	139,000	
	2014	(37,000)	178,000	176,000	174,000	
	2015	1,788,000	1,877,000	1,802,000	1,703,000	
	2016	373,000	586,000	748,000	966,000	
Non Private Passenger Total		2,234,000	2,763,000	2,848,000	2,965,000	
Grand Total		3,155,000	3,975,000	4,203,000	4,419,000	

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

EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	2,000	(1,000)	(1,000)	(1,000)
	2009	3,000	3,000	3,000	3,000
	2010	37,000	69,000	68,000	67,000
	2011	16,000	14,000	14,000	14,000
	2012	61,000	37,000	37,000	37,000
	2013	290,000	109,000	108,000	107,000
	2014	308,000	235,000	233,000	231,000
	2015	391,000	388,000	376,000	365,000
	2016	62,000	138,000	232,000	316,000
Private Passenger Total		1,170,000	992,000	1,070,000	1,139,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	14,000	6,000	6,000	6,000
	2012	90,000	80,000	79,000	78,000
	2013	74,000	72,000	71,000	70,000
	2014	239,000	200,000	198,000	196,000
	2015	417,000	389,000	370,000	355,000
	2016	107,000	154,000	196,000	278,000
Non Private Passenger Total		940,000	900,000	919,000	982,000
Grand Total		2,110,000	1,892,000	1,989,000	2,121,000

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		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201602	201603	201604	201605	
<input checked="" type="checkbox"/> Private Passenger	prior	1,015,000	191,000	186,000	182,000	
	2007	1,452,000	1,179,000	1,155,000	1,132,000	
	2008	1,049,000	601,000	589,000	577,000	
	2009	1,039,000	565,000	554,000	543,000	
	2010	(1,222,000)	(1,238,000)	(1,213,000)	(1,189,000)	
	2011	483,000	(1,637,000)	(1,604,000)	(1,572,000)	
	2012	(1,113,000)	(554,000)	(543,000)	(532,000)	
	2013	1,233,000	430,000	421,000	413,000	
	2014	2,230,000	1,667,000	1,634,000	1,601,000	
	2015	2,819,000	2,378,000	1,712,000	1,233,000	
	2016	810,000	1,131,000	1,350,000	1,542,000	
Private Passenger Total		9,795,000	4,713,000	4,241,000	3,930,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,025,000	114,000	112,000	110,000	
	2007	(1,199,000)	33,000	32,000	31,000	
	2008	74,000	119,000	117,000	115,000	
	2009	330,000	291,000	285,000	279,000	
	2010	(1,000)	778,000	762,000	747,000	
	2011	(730,000)	(230,000)	(225,000)	(220,000)	
	2012	(1,015,000)	(16,000)	(16,000)	(16,000)	
	2013	3,710,000	2,651,000	2,611,000	2,559,000	
	2014	6,621,000	5,428,000	5,292,000	5,186,000	
	2015	8,082,000	6,695,000	6,394,000	5,978,000	
	2016	1,762,000	2,728,000	3,450,000	4,324,000	
Non Private Passenger Total		18,659,000	18,591,000	18,814,000	19,093,000	
Grand Total		28,454,000	23,304,000	23,055,000	23,023,000	

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

EXHIBIT B

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

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Jurisdiction Desc	Alberta		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior		(51,000)	(193,000)	(188,000)	(183,000)
	2007		(96,000)	(20,000)	(20,000)	(20,000)
	2008		86,000	42,000	41,000	40,000
	2009		104,000	85,000	83,000	81,000
	2010		334,000	201,000	197,000	193,000
	2011		850,000	1,155,000	1,132,000	1,109,000
	2012		1,756,000	1,201,000	1,177,000	1,159,000
	2013		2,226,000	1,925,000	1,886,000	1,877,000
	2014		2,793,000	2,314,000	2,268,000	2,257,000
	2015		3,058,000	2,827,000	2,459,000	2,422,000
	2016		659,000	962,000	1,230,000	1,554,000
Private Passenger Total			11,719,000	10,499,000	10,265,000	10,489,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		192,000	(82,000)	(71,000)	(61,000)
	2007		(128,000)	30,000	27,000	24,000
	2008		143,000	105,000	94,000	85,000
	2009		831,000	634,000	571,000	514,000
	2010		372,000	509,000	458,000	412,000
	2011		1,129,000	469,000	422,000	380,000
	2012		1,153,000	1,385,000	1,246,000	1,121,000
	2013		2,637,000	1,876,000	1,726,000	1,614,000
	2014		5,002,000	3,950,000	3,831,000	3,793,000
	2015		4,451,000	7,558,000	7,331,000	7,258,000
	2016		3,028,000	4,441,000	4,520,000	5,789,000
Non Private Passenger Total			18,810,000	20,875,000	20,155,000	20,929,000
Grand Total			30,529,000	31,374,000	30,420,000	31,418,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM <input type="button" value="v"/>			
BusinessSegment Desc <input type="button" value="v"/>	Acc Year <input type="button" value="v"/>	201602	201603	201604	201605
<input type="checkbox"/> Private Passenger	prior	5,000	5,000	5,000	5,000
	2007	-	-	-	-
	2008	14,000	5,000	5,000	5,000
	2009	28,000	26,000	26,000	26,000
	2010	11,000	14,000	13,000	13,000
	2011	69,000	52,000	48,000	48,000
	2012	122,000	87,000	81,000	80,000
	2013	168,000	152,000	141,000	137,000
	2014	228,000	315,000	306,000	297,000
	2015	(115,000)	339,000	329,000	322,000
	2016	56,000	88,000	100,000	131,000
Private Passenger Total		586,000	1,083,000	1,054,000	1,064,000
<input type="checkbox"/> Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2007	-	-	-	-
	2008	4,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	5,000	5,000	5,000	5,000
	2011	(24,000)	9,000	9,000	9,000
	2012	47,000	21,000	21,000	21,000
	2013	89,000	99,000	98,000	97,000
	2014	133,000	111,000	110,000	109,000
	2015	249,000	205,000	197,000	189,000
	2016	91,000	125,000	157,000	195,000
Non Private Passenger Total		595,000	578,000	600,000	628,000
Grand Total		1,181,000	1,661,000	1,654,000	1,692,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	27,000	21,000	21,000	21,000
	2009	20,000	(31,000)	(31,000)	(31,000)
	2010	34,000	3,000	3,000	3,000
	2011	39,000	18,000	18,000	18,000
	2012	75,000	156,000	154,000	152,000
	2013	297,000	297,000	285,000	274,000
	2014	356,000	360,000	346,000	332,000
	2015	(462,000)	478,000	459,000	441,000
	2016	66,000	64,000	120,000	199,000
Private Passenger Total		453,000	1,367,000	1,376,000	1,410,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	1,000	1,000	1,000	1,000
	2011	8,000	-	-	-
	2012	22,000	20,000	20,000	20,000
	2013	(213,000)	35,000	35,000	35,000
	2014	34,000	126,000	125,000	124,000
	2015	233,000	175,000	166,000	158,000
	2016	53,000	78,000	102,000	128,000
Non Private Passenger Total		141,000	438,000	452,000	469,000
Grand Total		594,000	1,805,000	1,828,000	1,879,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	16,000	6,000	6,000	6,000
	2011	34,000	25,000	25,000	25,000
	2012	(12,000)	(24,000)	(24,000)	(24,000)
	2013	218,000	208,000	206,000	204,000
	2014	194,000	45,000	45,000	45,000
	2015	250,000	226,000	217,000	208,000
	2016	23,000	24,000	32,000	46,000
Private Passenger Total		726,000	513,000	510,000	513,000
Non Private Passenger	prior	-	-	-	-
	2007	-	-	-	-
	2008	-	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	-	-	-	-
	2011	8,000	-	-	-
	2012	23,000	21,000	21,000	21,000
	2013	72,000	67,000	66,000	65,000
	2014	164,000	112,000	110,000	108,000
	2015	249,000	240,000	235,000	230,000
	2016	(58,000)	(31,000)	(15,000)	11,000
Non Private Passenger Total		459,000	410,000	418,000	436,000
Grand Total		1,185,000	923,000	928,000	949,000

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

EXHIBIT B

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

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Jurisdiction Desc	(All)		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201602	201603	201604	201605	
<input checked="" type="checkbox"/> Private Passenger	prior	1,031,000	(47,000)	(46,000)	(44,000)	
	2007	1,603,000	1,169,000	1,145,000	1,122,000	
	2008	1,492,000	750,000	735,000	720,000	
	2009	1,093,000	608,000	595,000	582,000	
	2010	(336,000)	(1,689,000)	(1,656,000)	(1,624,000)	
	2011	1,355,000	(552,000)	(542,000)	(530,000)	
	2012	(478,000)	941,000	920,000	910,000	
	2013	5,522,000	3,981,000	3,889,000	3,836,000	
	2014	8,477,000	7,570,000	7,418,000	7,302,000	
	2015	9,806,000	10,577,000	9,188,000	8,383,000	
	2016	2,943,000	4,055,000	5,380,000	6,926,000	
Private Passenger Total		32,508,000	27,363,000	27,026,000	27,583,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,276,000	54,000	61,000	69,000	
	2007	(1,582,000)	(112,000)	(113,000)	(115,000)	
	2008	595,000	632,000	581,000	536,000	
	2009	1,238,000	946,000	875,000	810,000	
	2010	241,000	1,421,000	1,342,000	1,270,000	
	2011	529,000	275,000	222,000	175,000	
	2012	636,000	2,045,000	1,881,000	1,733,000	
	2013	7,518,000	5,277,000	5,076,000	4,901,000	
	2014	14,247,000	11,707,000	11,393,000	11,192,000	
	2015	18,099,000	19,441,000	18,495,000	17,657,000	
	2016	6,071,000	8,938,000	10,257,000	13,281,000	
Non Private Passenger Total		48,868,000	50,624,000	50,070,000	51,509,000	
Grand Total		81,376,000	77,987,000	77,096,000	79,092,000	

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)

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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	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	230,000	230,000	228,000	226,000
	2007	105,000	105,000	103,000	101,000
	2008	45,000	45,000	44,000	43,000
	2009	114,000	114,000	112,000	110,000
	2010	166,000	166,000	164,000	162,000
	2011	378,000	378,000	375,000	372,000
	2012	313,000	378,000	374,000	370,000
	2013	308,000	261,000	256,000	251,000
	2014	300,000	347,000	342,000	338,000
	2015	288,000	288,000	284,000	280,000
	2016	59,000	94,000	127,063	161,063
Private Passenger Total		2,306,000	2,406,000	2,409,063	2,414,063
<input checked="" type="checkbox"/> Non Private Passenger	prior	63,000	63,000	63,000	63,000
	2007	44,000	44,000	43,000	42,000
	2008	20,000	20,000	20,000	20,000
	2009	42,000	42,000	41,000	40,000
	2010	53,000	53,000	52,000	51,000
	2011	108,000	108,000	107,000	106,000
	2012	81,000	98,000	97,000	96,000
	2013	77,000	65,000	64,000	63,000
	2014	82,000	95,000	94,000	93,000
	2015	87,000	86,000	85,000	84,000
	2016	18,000	30,000	39,815	51,815
Non Private Passenger Total		675,000	704,000	705,815	709,815
Grand Total		2,981,000	3,110,000	3,114,878	3,123,878

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	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	48,000	48,000	47,000	46,000
	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	186,000	177,000	172,000	167,000
	2011	272,000	272,000	265,000	258,000
	2012	279,000	293,000	286,000	279,000
	2013	229,000	215,000	208,000	201,000
	2014	243,000	243,000	236,000	230,000
	2015	213,000	226,000	220,000	214,000
	2016	12,000	15,000	22,912	27,912
Private Passenger Total		1,932,000	1,939,000	1,892,912	1,844,912
<input checked="" type="checkbox"/> Non Private Passenger	prior	24,000	24,000	24,000	24,000
	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	157,000	150,000	147,000	144,000
	2011	203,000	203,000	200,000	197,000
	2012	204,000	215,000	212,000	209,000
	2013	162,000	152,000	149,000	146,000
	2014	159,000	159,000	156,000	153,000
	2015	131,000	139,000	136,000	133,000
	2016	7,000	9,000	13,302	16,302
Non Private Passenger Total		1,421,000	1,425,000	1,403,302	1,380,302
Grand Total		3,353,000	3,364,000	3,296,214	3,225,214

EXHIBIT C

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	491,000	491,000	482,000	474,000
	2007	282,000	282,000	276,000	270,000
	2008	425,000	425,000	416,000	408,000
	2009	289,000	289,000	283,000	277,000
	2010	200,000	200,000	196,000	192,000
	2011	172,000	183,000	180,000	177,000
	2012	145,000	182,000	179,000	176,000
	2013	123,000	123,000	121,000	119,000
	2014	89,000	96,000	94,000	92,000
	2015	106,000	120,000	118,000	116,000
	2016	7,000	11,000	15,348	18,348
Private Passenger Total		2,329,000	2,402,000	2,360,348	2,319,348
<input checked="" type="checkbox"/> Non Private Passenger	prior	113,000	113,000	112,000	111,000
	2007	64,000	64,000	63,000	62,000
	2008	126,000	126,000	123,000	121,000
	2009	118,000	118,000	116,000	114,000
	2010	140,000	140,000	137,000	134,000
	2011	168,000	179,000	176,000	173,000
	2012	161,000	202,000	199,000	196,000
	2013	151,000	150,000	147,000	144,000
	2014	117,000	126,000	123,000	120,000
	2015	144,000	163,000	160,000	157,000
	2016	10,000	15,000	20,716	25,716
Non Private Passenger Total		1,312,000	1,396,000	1,376,716	1,357,716
Grand Total		3,641,000	3,798,000	3,737,064	3,677,064

EXHIBIT C

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2007	20,000	20,000	20,000	20,000
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	10,000	8,000	8,000	8,000
	2013	44,000	44,000	43,000	42,000
	2014	27,000	19,000	18,000	17,000
	2015	40,000	38,000	37,000	36,000
	2016		(1,000)	704	(1,296)
Private Passenger Total		160,000	147,000	145,704	140,704
<input checked="" type="checkbox"/> Non Private Passenger	prior	(24,000)	(24,000)	(23,000)	(22,000)
	2007	8,000	8,000	8,000	8,000
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	4,000	4,000	4,000
	2013	27,000	27,000	26,000	25,000
	2014	16,000	11,000	10,000	9,000
	2015	26,000	24,000	23,000	22,000
	2016	1,000	(1,000)	111	111
Non Private Passenger Total		96,000	85,000	84,111	82,111
Grand Total		256,000	232,000	229,815	222,815

EXHIBIT C

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

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Jurisdiction Desc	Ontario		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		interest rate margin: 0 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201602	201603	201604	201605	
<input checked="" type="checkbox"/> Private Passenger	prior	4,481,000	4,449,000	4,317,000	4,189,000	
	2007	1,577,000	1,564,000	1,517,000	1,471,000	
	2008	1,179,000	1,179,000	1,144,000	1,110,000	
	2009	1,029,000	958,000	929,000	901,000	
	2010	1,020,000	967,000	940,000	914,000	
	2011	655,000	401,000	374,000	348,000	
	2012	973,000	1,054,000	1,024,000	995,000	
	2013	815,000	751,000	728,000	705,000	
	2014	493,000	440,000	421,000	403,000	
	2015	539,000	483,000	467,000	452,000	
	2016	48,000	72,000	96,673	121,673	
Private Passenger Total		12,809,000	12,318,000	11,957,673	11,609,673	
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,167,000	1,156,000	1,134,000	1,112,000	
	2007	731,000	725,000	710,000	696,000	
	2008	544,000	544,000	533,000	522,000	
	2009	584,000	543,000	532,000	521,000	
	2010	764,000	724,000	711,000	698,000	
	2011	519,000	318,000	304,000	290,000	
	2012	891,000	964,000	946,000	928,000	
	2013	1,242,000	1,145,000	1,121,000	1,098,000	
	2014	919,000	819,000	795,000	772,000	
	2015	1,202,000	1,077,000	1,054,000	1,031,000	
	2016	107,000	160,000	215,786	272,786	
Non Private Passenger Total		8,670,000	8,175,000	8,055,786	7,940,786	
Grand Total		21,479,000	20,493,000	20,013,459	19,550,459	

EXHIBIT C

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

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Jurisdiction Desc	Alberta		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		interest rate margin: 0 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount		ShareYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605	
<input checked="" type="checkbox"/> Private Passenger	prior	250,000	250,000	246,000	242,000	
	2007	102,000	102,000	100,000	98,000	
	2008	122,000	122,000	120,000	118,000	
	2009	102,000	102,000	100,000	98,000	
	2010	108,000	108,000	106,000	104,000	
	2011	115,000	115,000	113,000	111,000	
	2012	119,000	119,000	117,000	115,000	
	2013	110,000	110,000	108,000	106,000	
	2014	105,000	105,000	103,000	101,000	
	2015	95,000	120,000	118,000	116,000	
	2016	(4,000)	(7,000)	(10,515)	(12,515)	
Private Passenger Total		1,224,000	1,246,000	1,220,485	1,196,485	
<input checked="" type="checkbox"/> Non Private Passenger	prior	183,000	183,000	183,000	183,000	
	2007	331,000	331,000	328,000	325,000	
	2008	426,000	426,000	422,000	418,000	
	2009	364,000	364,000	360,000	356,000	
	2010	381,000	381,000	377,000	373,000	
	2011	389,000	389,000	385,000	381,000	
	2012	436,000	436,000	432,000	428,000	
	2013	434,000	434,000	430,000	426,000	
	2014	455,000	455,000	450,000	445,000	
	2015	441,000	559,000	555,000	551,000	
	2016	(22,000)	(32,000)	(54,481)	(65,481)	
Non Private Passenger Total		3,818,000	3,926,000	3,867,519	3,820,519	
Grand Total		5,042,000	5,172,000	5,088,004	5,017,004	

EXHIBIT C

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	(42,000)	(42,000)	(41,000)	(40,000)
	2007	12,000	12,000	12,000	12,000
	2008	12,000	12,000	12,000	12,000
	2009	8,000	8,000	8,000	8,000
	2010	5,000	5,000	5,000	5,000
	2011	7,000	7,000	7,000	7,000
	2012	7,000	7,000	7,000	7,000
	2013	5,000	4,000	4,000	4,000
	2014	(7,000)	(6,000)	(6,000)	(6,000)
	2015	3,000	18,000	18,000	18,000
	2016	(1,000)	(1,000)	(927)	(1,927)
Private Passenger Total		9,000	24,000	25,073	25,073
<input checked="" type="checkbox"/> Non Private Passenger	prior	(18,000)	(18,000)	(18,000)	(18,000)
	2007	7,000	7,000	7,000	7,000
	2008	7,000	7,000	7,000	7,000
	2009	7,000	7,000	7,000	7,000
	2010	6,000	6,000	6,000	6,000
	2011	9,000	9,000	9,000	9,000
	2012	10,000	10,000	10,000	10,000
	2013	7,000	6,000	6,000	6,000
	2014	(9,000)	(8,000)	(8,000)	(8,000)
	2015	3,000	24,000	24,000	24,000
	2016	(1,000)	(2,000)	(1,763)	(2,763)
Non Private Passenger Total		28,000	48,000	48,237	47,237
Grand Total		37,000	72,000	73,310	72,310

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				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	ShareYYMM				
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior	28,000	28,000	28,000	28,000
	2007	24,000	24,000	24,000	24,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	33,000	33,000	33,000	33,000
	2011	34,000	34,000	34,000	34,000
	2012	32,000	32,000	32,000	32,000
	2013	30,000	38,000	38,000	38,000
	2014	13,000	25,000	25,000	25,000
	2015	25,000	90,000	90,000	90,000
	2016	(12,000)	(16,000)	(25,436)	(31,436)
Private Passenger Total		272,000	353,000	343,564	337,564
<input checked="" type="checkbox"/> Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2007	7,000	7,000	7,000	7,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	11,000	11,000	11,000	11,000
	2011	11,000	11,000	11,000	11,000
	2012	11,000	11,000	11,000	11,000
	2013	11,000	14,000	14,000	14,000
	2014	5,000	9,000	9,000	9,000
	2015	9,000	30,000	30,000	30,000
	2016	(4,000)	(7,000)	(9,839)	(11,839)
Non Private Passenger Total		88,000	113,000	110,161	108,161
Grand Total		360,000	466,000	453,725	445,725

EXHIBIT C

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior		-	-	-
	2007	3,000	3,000	3,000	3,000
	2008	5,000	5,000	5,000	5,000
	2009	6,000	6,000	6,000	6,000
	2010	8,000	8,000	8,000	8,000
	2011	9,000	9,000	9,000	9,000
	2012	9,000	9,000	9,000	9,000
	2013	4,000	3,000	3,000	3,000
	2014	27,000	21,000	21,000	21,000
	2015	6,000	6,000	6,000	6,000
	2016	(3,000)	(5,000)	(4,621)	(6,621)
Private Passenger Total		74,000	65,000	65,379	63,379
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-
	2007	2,000	2,000	2,000	2,000
	2008	2,000	2,000	2,000	2,000
	2009	4,000	4,000	4,000	4,000
	2010	6,000	6,000	6,000	6,000
	2011	6,000	6,000	6,000	6,000
	2012	6,000	6,000	6,000	6,000
	2013	3,000	2,000	2,000	2,000
	2014	21,000	17,000	17,000	17,000
	2015	6,000	6,000	6,000	6,000
	2016	(3,000)	(5,000)	(4,110)	(6,110)
Non Private Passenger Total		53,000	46,000	46,890	44,890
Grand Total		127,000	111,000	112,269	108,269

EXHIBIT C

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

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Jurisdiction Desc	(All)		discount rate: 0.00%			
AccountCode Desc	Retro Claims Expense		interest rate margin: 0 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201602	201603	201604	201605
<input checked="" type="checkbox"/> Private Passenger	prior		5,439,000	5,407,000	5,262,000	5,122,000
	2007		2,255,000	2,242,000	2,181,000	2,121,000
	2008		2,017,000	2,017,000	1,964,000	1,913,000
	2009		1,773,000	1,702,000	1,657,000	1,613,000
	2010		1,724,000	1,662,000	1,622,000	1,583,000
	2011		1,641,000	1,398,000	1,356,000	1,315,000
	2012		1,887,000	2,082,000	2,036,000	1,991,000
	2013		1,668,000	1,549,000	1,509,000	1,469,000
	2014		1,290,000	1,290,000	1,254,000	1,221,000
	2015		1,315,000	1,389,000	1,358,000	1,328,000
	2016		106,000	162,000	221,201	275,201
Private Passenger Total			21,115,000	20,900,000	20,420,201	19,951,201
<input checked="" type="checkbox"/> Non Private Passenger	prior		1,516,000	1,505,000	1,483,000	1,461,000
	2007		1,302,000	1,296,000	1,274,000	1,253,000
	2008		1,285,000	1,285,000	1,264,000	1,244,000
	2009		1,282,000	1,241,000	1,220,000	1,199,000
	2010		1,517,000	1,470,000	1,446,000	1,422,000
	2011		1,412,000	1,222,000	1,197,000	1,172,000
	2012		1,806,000	1,946,000	1,917,000	1,888,000
	2013		2,114,000	1,995,000	1,959,000	1,924,000
	2014		1,765,000	1,683,000	1,646,000	1,610,000
	2015		2,049,000	2,108,000	2,073,000	2,038,000
	2016		113,000	167,000	219,537	280,537
Non Private Passenger Total			16,161,000	15,918,000	15,698,537	15,491,537
Grand Total			37,276,000	36,818,000	36,118,738	35,442,738

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	201602	201603	201604	201605
Private Passenger	Newfoundland & Labrador	81.7%	84.2%	84.2%	84.3%
	New Brunswick	76.6%	75.0%	75.3%	75.5%
	Nova Scotia	76.7%	77.4%	77.4%	77.6%
	Prince Edward Island	65.1%	63.3%	63.0%	62.9%
	Ontario	66.6%	65.8%	66.0%	66.3%
	Alberta	74.7%	76.1%	76.1%	76.2%
	Yukon	81.7%	82.9%	82.4%	81.9%
	Northwest Territories	54.9%	57.2%	57.2%	57.4%
	Nunavut	43.9%	42.5%	42.5%	42.7%
Non Private Passenger	Newfoundland & Labrador	119.6%	119.3%	119.1%	118.6%
	New Brunswick	62.5%	62.9%	63.0%	63.0%
	Nova Scotia	71.9%	71.9%	71.8%	71.7%
	Prince Edward Island	72.0%	70.9%	70.8%	71.0%
	Ontario	74.1%	74.3%	74.3%	74.3%
	Alberta	70.2%	70.8%	70.8%	70.8%
	Yukon	63.8%	65.9%	66.3%	66.7%
	Northwest Territories	42.9%	42.9%	43.1%	43.3%
	Nunavut	54.1%	54.5%	54.7%	55.0%
Grand Total		73.9%	74.5%	74.4%	74.4%

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	201602	201603	201604	201605
Private Passenger	Newfoundland & Labrador	77.0%	79.1%	79.2%	79.3%
	New Brunswick	72.3%	70.9%	71.1%	71.4%
	Nova Scotia	71.9%	72.4%	72.5%	72.6%
	Prince Edward Island	60.7%	59.1%	58.7%	58.6%
	Ontario	62.1%	61.3%	61.5%	61.8%
	Alberta	70.0%	71.0%	71.0%	71.0%
	Yukon	76.4%	77.1%	76.8%	76.4%
	Northwest Territories	51.6%	53.8%	53.9%	54.0%
	Nunavut	41.4%	39.9%	39.8%	39.8%
Non Private Passenger	Newfoundland & Labrador	112.1%	111.8%	111.6%	111.1%
	New Brunswick	59.3%	59.7%	59.8%	59.9%
	Nova Scotia	67.3%	67.3%	67.2%	67.1%
	Prince Edward Island	67.6%	66.5%	66.5%	66.6%
	Ontario	68.5%	68.5%	68.5%	68.6%
	Alberta	66.0%	66.4%	66.5%	66.5%
	Yukon	59.7%	61.7%	61.9%	62.3%
	Northwest Territories	40.6%	40.6%	41.0%	41.1%
	Nunavut	50.9%	51.3%	51.2%	51.5%
Grand Total		69.3%	69.7%	69.6%	69.7%

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				TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
	Third Party Liability	Accident Benefits	Other Coverages						
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	9.1%	10.0%	10.0%	5.0%	9.2%	
discount rate:				0.81%	discount rate:				0.81%
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%	10.0%	5.0%	12.1%	12.4%	10.1%	5.0%	12.1%	12.1%
2014	12.4%	10.3%	5.0%	11.9%	12.4%	10.2%	5.0%	11.7%	11.7%
2015	12.4%	10.1%	5.0%	11.9%	12.4%	10.2%	5.0%	11.5%	11.5%
2016	12.5%	12.5%	5.0%	11.5%	12.5%	12.5%	5.0%	11.0%	11.0%
prem liab	9.9%	10.1%	5.0%	8.8%	8.7%	10.1%	5.0%	8.2%	8.2%
discount rate:				0.81%	discount rate:				0.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NOVA SCOTIA

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

	Private Passenger				Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	12.5%	10.0%	5.0%	11.8%	12.5%	10.3%	5.0%	11.6%	
2013	12.5%	10.1%	5.0%	12.2%	12.5%	10.1%	5.0%	11.9%	
2014	12.5%	10.0%	5.0%	11.9%	12.5%	10.3%	5.0%	11.7%	
2015	12.4%	10.1%	5.0%	12.1%	12.4%	10.2%	5.0%	11.8%	
2016	12.5%	12.5%	5.0%	11.8%	12.5%	12.5%	5.0%	11.4%	
prem liab	11.8%	10.1%	5.0%	10.2%	11.5%	10.2%	5.0%	10.3%	
discount rate:				0.81%	discount rate:				0.81%
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	12.4%	10.2%	5.0%	12.4%	12.5%	10.3%	5.0%	11.5%	11.5%
2015	12.4%	10.1%	5.0%	12.2%	12.4%	10.6%	5.0%	11.2%	11.2%
2016	12.5%	12.5%	5.0%	12.0%	12.5%	12.5%	5.0%	11.4%	11.4%
prem liab	11.7%	10.1%	5.0%	11.1%	11.5%	10.3%	5.0%	9.3%	9.3%
discount rate:				0.81%	discount rate:				0.81%
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				
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	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	9.0%	10.0%	10.0%	9.7%	10.0%	10.0%	5.0%	10.0%	
2012	12.5%	12.5%	11.5%	12.5%	12.5%	12.5%	12.5%	12.5%	
2013	12.3%	12.5%	6.4%	12.3%	12.4%	12.5%	6.2%	12.4%	
2014	14.9%	15.0%	6.3%	14.6%	14.9%	15.0%	15.0%	15.0%	
2015	14.6%	15.0%	10.9%	14.9%	14.7%	15.0%	9.3%	14.9%	
2016	15.0%	15.0%	15.0%	14.4%	15.0%	15.0%	15.0%	14.5%	
prem liab	11.8%	15.0%	5.2%	11.5%	13.1%	15.0%	5.3%	13.1%	
discount rate:				0.81%	discount rate:				0.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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ALBERTA

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

Private Passenger					Non-Private Passenger					
Accident Year	Selected Margins for Adverse Development				TOTAL	Selected Margins for Adverse Development				TOTAL
	Third Party Liability	Accident Benefits	Other Coverages			Third Party Liability	Accident Benefits	Other Coverages		
1995	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
1996	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
1997	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
1998	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
1999	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2000	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2001	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2002	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2003	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2004	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2005	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2006	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2007	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2008	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2009	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2010	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2011	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2012	10.0%	10.0%	5.0%		10.0%	10.0%	5.0%		10.0%	
2013	12.5%	10.8%	5.0%		12.4%	10.2%	5.0%		12.1%	
2014	12.5%	10.4%	5.0%		12.3%	10.5%	5.0%		12.3%	
2015	12.4%	10.4%	5.0%		12.1%	10.5%	5.0%		12.2%	
2016	12.5%	12.5%	5.0%		12.5%	12.5%	5.0%		10.9%	
prem liab	12.0%	10.2%	5.0%		11.6%	10.3%	5.0%		9.4%	
discount rate: 0.81%					discount rate: 0.81%					
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				
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	12.5%	10.4%	5.0%	12.5%	12.4%	11.9%	5.0%	12.5%	
2014	12.5%	10.6%	5.0%	12.4%	12.3%	11.4%	5.0%	12.1%	
2015	12.5%	10.6%	5.0%	12.5%	12.2%	12.3%	5.0%	12.4%	
2016	12.5%	12.5%	5.0%	12.2%	12.5%	12.5%	5.0%	11.0%	
prem liab	12.2%	10.5%	5.0%	12.1%	12.0%	12.2%	5.0%	11.4%	
discount rate:				0.81%	discount rate:				0.81%
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				Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	12.5%	10.9%	5.0%	12.5%	12.5%	10.9%	5.0%	12.5%	
2014	12.5%	11.5%	5.0%	12.4%	12.4%	11.1%	5.0%	12.0%	
2015	12.2%	11.3%	5.0%	12.5%	12.1%	11.2%	5.0%	11.4%	
2016	12.5%	12.5%	5.0%	12.0%	12.5%	12.5%	5.0%	10.9%	
prem liab	11.6%	11.2%	5.0%	9.7%	11.8%	11.0%	5.0%	8.9%	
discount rate:				0.81%	discount rate:				0.81%
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%	10.4%	5.0%		12.4%
2014	12.4%	11.3%	5.0%		11.2%	10.5%	10.9%	5.0%		10.2%
2015	12.2%	11.4%	5.0%		12.3%	12.4%	11.0%	5.0%		12.2%
2016	12.5%	12.5%	5.0%		12.1%	12.5%	12.5%	5.0%		11.6%
prem liab	12.0%	11.2%	5.0%		10.5%	12.1%	10.8%	5.0%		9.5%
discount rate: 0.81%					discount rate: 0.81%					
margin (basis points): 25					margin (basis points): 25					

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	652	631	612	593	576	559	629	629
2005	138	137	135	134	133	131	136	136
2006	-	-	-	-	-	-	-	-
2007	744	723	704	685	667	650	720	720
2008	148	146	145	143	141	140	146	146
2009	562	556	550	545	540	535	555	555
2010	412	407	403	400	396	392	407	407
2011	2,499	2,474	2,450	2,426	2,402	2,379	2,472	2,472
2012	4,681	4,634	4,588	4,545	4,501	4,459	4,629	4,629
2013	5,541	5,488	5,436	5,384	5,334	5,286	5,482	5,482
2014	11,026	10,915	10,808	10,703	10,601	10,500	10,902	10,902
2015	13,868	13,716	13,568	13,424	13,284	13,146	13,698	13,698
2016	17,504	17,283	17,069	16,859	16,656	16,456	17,258	17,258
Total	57,775	57,110	56,468	55,841	55,231	54,633	57,034	57,034
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	665	-	(642)	(1,269)	(1,879)	(2,477)	(76)	(76)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.3%	-	(3.0%)	(6.0%)	(8.7%)	(11.4%)	(0.3%)	(0.3%)
2005	0.7%	-	(1.5%)	(2.2%)	(2.9%)	(4.4%)	(0.7%)	(0.7%)
2006	-	-	-	-	-	-	-	-
2007	2.9%	-	(2.6%)	(5.3%)	(7.7%)	(10.1%)	(0.4%)	(0.4%)
2008	1.4%	-	(0.7%)	(2.1%)	(3.4%)	(4.1%)	-	-
2009	1.1%	-	(1.1%)	(2.0%)	(2.9%)	(3.8%)	(0.2%)	(0.2%)
2010	1.2%	-	(1.0%)	(1.7%)	(2.7%)	(3.7%)	-	-
2011	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.1%)
2012	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.1%)
2013	1.0%	-	(0.9%)	(1.9%)	(2.8%)	(3.7%)	(0.1%)	(0.1%)
2014	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.1%)
2015	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.2%)	(0.1%)	(0.1%)
2016	1.3%	-	(1.2%)	(2.5%)	(3.6%)	(4.8%)	(0.1%)	(0.1%)
Total	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.1%)	(0.1%)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	175	175	174	173	172	171	174	174
2004	-	-	-	-	-	-	-	-
2005	123	119	116	112	109	105	119	119
2006	178	174	170	167	164	160	174	174
2007	51	49	48	46	45	44	49	49
2008	459	452	445	438	431	425	451	451
2009	393	387	381	376	371	365	387	387
2010	559	554	547	542	537	531	553	553
2011	1,682	1,665	1,648	1,631	1,615	1,599	1,663	1,663
2012	1,798	1,780	1,762	1,745	1,728	1,712	1,778	1,778
2013	4,526	4,480	4,435	4,390	4,346	4,304	4,474	4,474
2014	5,329	5,269	5,212	5,155	5,100	5,045	5,263	5,263
2015	6,381	6,293	6,210	6,127	6,047	5,969	6,284	6,284
2016	8,047	7,925	7,807	7,692	7,580	7,471	7,910	7,910
Total	29,701	29,322	28,955	28,594	28,245	27,901	29,279	29,279
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	379	-	(367)	(728)	(1,077)	(1,421)	(43)	(43)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	(0.6%)	(1.1%)	(1.7%)	(2.3%)	(0.6%)	(0.6%)
2004	-	-	-	-	-	-	-	-
2005	3.4%	-	(2.5%)	(5.9%)	(8.4%)	(11.8%)	-	-
2006	2.3%	-	(2.3%)	(4.0%)	(5.7%)	(8.0%)	-	-
2007	4.1%	-	(2.0%)	(6.1%)	(8.2%)	(10.2%)	-	-
2008	1.5%	-	(1.5%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.2%)
2009	1.6%	-	(1.6%)	(2.8%)	(4.1%)	(5.7%)	-	-
2010	0.9%	-	(1.3%)	(2.2%)	(3.1%)	(4.2%)	(0.2%)	(0.2%)
2011	1.0%	-	(1.0%)	(2.0%)	(3.0%)	(4.0%)	(0.1%)	(0.1%)
2012	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(3.8%)	(0.1%)	(0.1%)
2013	1.0%	-	(1.0%)	(2.0%)	(3.0%)	(3.9%)	(0.1%)	(0.1%)
2014	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(4.3%)	(0.1%)	(0.1%)
2015	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.1%)	(0.1%)
2016	1.5%	-	(1.5%)	(2.9%)	(4.4%)	(5.7%)	(0.2%)	(0.2%)
Total	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.8%)	(0.1%)	(0.1%)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	501	485	471	457	443	430	483	483
2005	459	444	430	417	404	392	442	442
2006	1,130	1,096	1,062	1,030	1,000	971	1,091	1,091
2007	272	264	257	250	243	236	263	263
2008	340	331	322	314	305	297	330	330
2009	533	525	517	510	504	497	524	524
2010	804	792	781	770	760	750	791	791
2011	1,536	1,516	1,499	1,480	1,464	1,447	1,514	1,514
2012	2,802	2,765	2,728	2,694	2,660	2,627	2,761	2,761
2013	2,919	2,878	2,838	2,800	2,762	2,727	2,873	2,873
2014	3,907	3,850	3,795	3,743	3,692	3,642	3,844	3,844
2015	5,020	4,944	4,871	4,801	4,733	4,668	4,936	4,936
2016	6,835	6,729	6,628	6,530	6,435	6,343	6,717	6,717
Total	27,058	26,619	26,199	25,796	25,405	25,027	26,569	26,569
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	439	-	(420)	(823)	(1,214)	(1,592)	(50)	(50)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.3%	-	(2.9%)	(5.8%)	(8.7%)	(11.3%)	(0.4%)	(0.4%)
2005	3.4%	-	(3.2%)	(6.1%)	(9.0%)	(11.7%)	(0.5%)	(0.5%)
2006	3.1%	-	(3.1%)	(6.0%)	(8.8%)	(11.4%)	(0.5%)	(0.5%)
2007	3.0%	-	(2.7%)	(5.3%)	(8.0%)	(10.6%)	(0.4%)	(0.4%)
2008	2.7%	-	(2.7%)	(5.1%)	(7.9%)	(10.3%)	(0.3%)	(0.3%)
2009	1.5%	-	(1.5%)	(2.9%)	(4.0%)	(5.3%)	(0.2%)	(0.2%)
2010	1.5%	-	(1.4%)	(2.8%)	(4.0%)	(5.3%)	(0.1%)	(0.1%)
2011	1.3%	-	(1.1%)	(2.4%)	(3.4%)	(4.6%)	(0.1%)	(0.1%)
2012	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(5.0%)	(0.1%)	(0.1%)
2013	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.2%)
2014	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.2%)	(0.2%)
2015	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.2%)
2016	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.7%)	(0.2%)	(0.2%)
Total	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.2%)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	184	182	180	178	176	175	182	182
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	2	2	2	2	2	2	2	2
2010	292	289	287	284	281	279	289	289
2011	716	706	696	688	678	670	705	705
2012	1,009	991	975	959	944	929	989	989
2013	256	252	249	245	242	238	252	252
2014	700	690	680	669	660	651	689	689
2015	1,300	1,282	1,265	1,249	1,232	1,217	1,280	1,280
2016	1,734	1,711	1,687	1,666	1,644	1,623	1,707	1,707
Total	6,193	6,105	6,021	5,940	5,859	5,784	6,095	6,095
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	88	-	(84)	(165)	(246)	(321)	(10)	(10)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(3.8%)	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	1.0%	-	(0.7%)	(1.7%)	(2.8%)	(3.5%)	-	-
2011	1.4%	-	(1.4%)	(2.5%)	(4.0%)	(5.1%)	(0.1%)	(0.1%)
2012	1.8%	-	(1.6%)	(3.2%)	(4.7%)	(6.3%)	(0.2%)	(0.2%)
2013	1.6%	-	(1.2%)	(2.8%)	(4.0%)	(5.6%)	-	-
2014	1.4%	-	(1.4%)	(3.0%)	(4.3%)	(5.7%)	(0.1%)	(0.1%)
2015	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.2%)	(0.2%)
2016	1.3%	-	(1.4%)	(2.6%)	(3.9%)	(5.1%)	(0.2%)	(0.2%)
Total	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.2%)
	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

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid								
AY	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	4,053	3,997	3,942	3,890	3,838	3,789	3,989	3,989
2003	3,332	3,240	3,153	3,069	2,988	2,911	3,230	3,230
2004	4,463	4,328	4,199	4,075	3,958	3,845	4,312	4,312
2005	3,933	3,805	3,685	3,569	3,459	3,354	3,790	3,790
2006	3,251	3,147	3,049	2,954	2,865	2,780	3,135	3,135
2007	6,316	6,108	5,912	5,726	5,550	5,383	6,084	6,084
2008	1,874	1,832	1,793	1,756	1,720	1,687	1,828	1,828
2009	3,943	3,869	3,798	3,731	3,667	3,606	3,860	3,860
2010	4,606	4,523	4,445	4,370	4,299	4,231	4,513	4,513
2011	4,706	4,621	4,541	4,464	4,391	4,321	4,611	4,611
2012	8,641	8,496	8,358	8,226	8,102	7,981	8,479	8,479
2013	12,717	12,564	12,418	12,277	12,143	12,012	12,546	12,546
2014	14,846	14,671	14,503	14,343	14,186	14,035	14,650	14,650
2015	17,252	17,014	16,785	16,563	16,348	16,139	16,987	16,987
2016	18,668	18,363	18,072	17,790	17,516	17,251	18,328	18,328
Total	112,601	110,578	108,653	106,803	105,030	103,325	110,342	110,342
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	2,023	-	(1,925)	(3,775)	(5,548)	(7,253)	(236)	(236)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.2%)
2003	2.8%	-	(2.7%)	(5.3%)	(7.8%)	(10.2%)	(0.3%)	(0.3%)
2004	3.1%	-	(3.0%)	(5.8%)	(8.5%)	(11.2%)	(0.4%)	(0.4%)
2005	3.4%	-	(3.2%)	(6.2%)	(9.1%)	(11.9%)	(0.4%)	(0.4%)
2006	3.3%	-	(3.1%)	(6.1%)	(9.0%)	(11.7%)	(0.4%)	(0.4%)
2007	3.4%	-	(3.2%)	(6.3%)	(9.1%)	(11.9%)	(0.4%)	(0.4%)
2008	2.3%	-	(2.1%)	(4.1%)	(6.1%)	(7.9%)	(0.2%)	(0.2%)
2009	1.9%	-	(1.8%)	(3.6%)	(5.2%)	(6.8%)	(0.2%)	(0.2%)
2010	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.5%)	(0.2%)	(0.2%)
2011	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.5%)	(0.2%)	(0.2%)
2012	1.7%	-	(1.6%)	(3.2%)	(4.6%)	(6.1%)	(0.2%)	(0.2%)
2013	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.4%)	(0.1%)	(0.1%)
2014	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.1%)	(0.1%)
2015	1.4%	-	(1.3%)	(2.7%)	(3.9%)	(5.1%)	(0.2%)	(0.2%)
2016	1.7%	-	(1.6%)	(3.1%)	(4.6%)	(6.1%)	(0.2%)	(0.2%)
Total	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.6%)	(0.2%)	(0.2%)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	38	37	37	37	37	36	37	37
2003	72	70	69	66	64	63	70	70
2004	361	350	340	330	320	311	348	348
2005	366	354	343	332	322	312	353	353
2006	785	760	735	711	689	668	757	757
2007	797	779	762	747	732	717	777	777
2008	1,104	1,087	1,072	1,057	1,043	1,030	1,086	1,086
2009	1,042	1,032	1,023	1,014	1,005	997	1,031	1,031
2010	4,545	4,501	4,459	4,420	4,382	4,344	4,496	4,496
2011	7,746	7,661	7,580	7,501	7,424	7,349	7,651	7,651
2012	7,370	7,285	7,202	7,123	7,045	6,970	7,275	7,275
2013	11,986	11,842	11,703	11,566	11,435	11,308	11,826	11,826
2014	14,236	14,035	13,841	13,651	13,468	13,290	14,011	14,011
2015	21,083	20,748	20,427	20,114	19,810	19,516	20,710	20,710
2016	25,615	25,247	24,893	24,551	24,220	23,899	25,203	25,203
Total	97,146	95,788	94,486	93,220	91,996	90,810	95,631	95,631
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	1,358	-	(1,302)	(2,568)	(3,792)	(4,978)	(157)	(157)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	2.7%	-	-	-	-	(2.7%)	-	-
2003	2.9%	-	(1.4%)	(5.7%)	(8.6%)	(10.0%)	-	-
2004	3.1%	-	(2.9%)	(5.7%)	(8.6%)	(11.1%)	(0.6%)	(0.6%)
2005	3.4%	-	(3.1%)	(6.2%)	(9.0%)	(11.9%)	(0.3%)	(0.3%)
2006	3.3%	-	(3.3%)	(6.4%)	(9.3%)	(12.1%)	(0.4%)	(0.4%)
2007	2.3%	-	(2.2%)	(4.1%)	(6.0%)	(8.0%)	(0.3%)	(0.3%)
2008	1.6%	-	(1.4%)	(2.8%)	(4.0%)	(5.2%)	(0.1%)	(0.1%)
2009	1.0%	-	(0.9%)	(1.7%)	(2.6%)	(3.4%)	(0.1%)	(0.1%)
2010	1.0%	-	(0.9%)	(1.8%)	(2.6%)	(3.5%)	(0.1%)	(0.1%)
2011	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.1%)	(0.1%)	(0.1%)
2012	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.1%)	(0.1%)
2013	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.5%)	(0.1%)	(0.1%)
2014	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.2%)
2015	1.6%	-	(1.5%)	(3.1%)	(4.5%)	(5.9%)	(0.2%)	(0.2%)
2016	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.3%)	(0.2%)	(0.2%)
Total	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.2%)	(0.2%)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	5	5	5	4	4	4	5	5
2009	16	15	15	15	15	15	15	15
2010	140	139	137	136	135	134	138	138
2011	262	259	256	253	251	249	259	259
2012	121	121	119	118	116	114	120	120
2013	223	220	218	215	212	210	220	220
2014	503	496	489	482	475	469	495	495
2015	2,166	2,130	2,095	2,061	2,028	1,996	2,126	2,126
2016	905	890	876	863	850	837	889	889
Total	4,341	4,275	4,210	4,147	4,086	4,028	4,267	4,267
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	66	-	(65)	(128)	(189)	(247)	(8)	(8)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	(20.0%)	(20.0%)	(20.0%)	-	-
2009	6.7%	-	-	-	-	-	-	-
2010	0.7%	-	(1.4%)	(2.2%)	(2.9%)	(3.6%)	(0.7%)	(0.7%)
2011	1.2%	-	(1.2%)	(2.3%)	(3.1%)	(3.9%)	-	-
2012	-	-	(1.7%)	(2.5%)	(4.1%)	(5.8%)	(0.8%)	(0.8%)
2013	1.4%	-	(0.9%)	(2.3%)	(3.6%)	(4.5%)	-	-
2014	1.4%	-	(1.4%)	(2.8%)	(4.2%)	(5.4%)	(0.2%)	(0.2%)
2015	1.7%	-	(1.6%)	(3.2%)	(4.8%)	(6.3%)	(0.2%)	(0.2%)
2016	1.7%	-	(1.6%)	(3.0%)	(4.5%)	(6.0%)	(0.1%)	(0.1%)
Total	1.5%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.2%)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3	3	3	2	2	2	3	3
2008	13	12	12	12	12	12	12	12
2009	130	128	127	125	124	122	128	128
2010	2	2	2	2	2	2	2	2
2011	209	207	205	203	201	199	207	207
2012	233	231	228	226	223	220	230	230
2013	878	867	855	844	834	824	865	865
2014	2,157	2,126	2,096	2,068	2,039	2,011	2,123	2,123
2015	1,801	1,769	1,738	1,708	1,679	1,651	1,765	1,765
2016	1,247	1,226	1,206	1,186	1,167	1,149	1,224	1,224
Total	6,673	6,571	6,472	6,376	6,283	6,192	6,559	6,559
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	102	-	(99)	(195)	(288)	(379)	(12)	(12)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	(33.3%)	(33.3%)	(33.3%)	-	-
2008	8.3%	-	-	-	-	-	-	-
2009	1.6%	-	(0.8%)	(2.3%)	(3.1%)	(4.7%)	-	-
2010	-	-	-	-	-	-	-	-
2011	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.9%)	-	-
2012	0.9%	-	(1.3%)	(2.2%)	(3.5%)	(4.8%)	(0.4%)	(0.4%)
2013	1.3%	-	(1.4%)	(2.7%)	(3.8%)	(5.0%)	(0.2%)	(0.2%)
2014	1.5%	-	(1.4%)	(2.7%)	(4.1%)	(5.4%)	(0.1%)	(0.1%)
2015	1.8%	-	(1.8%)	(3.4%)	(5.1%)	(6.7%)	(0.2%)	(0.2%)
2016	1.7%	-	(1.6%)	(3.3%)	(4.8%)	(6.3%)	(0.2%)	(0.2%)
Total	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.2%)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	2	2	2	1	1	1	2	2
2008	-	-	-	-	-	-	-	-
2009	2	2	2	2	2	2	2	2
2010	3	3	3	3	3	3	3	3
2011	20	20	20	20	20	19	20	20
2012	49	48	48	48	46	46	48	48
2013	292	289	285	281	278	274	289	289
2014	659	651	645	637	631	624	651	651
2015	345	339	333	328	323	318	338	338
2016	436	427	420	414	407	400	427	427
Total	1,808	1,781	1,758	1,734	1,711	1,687	1,780	1,780
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	27	-	(23)	(47)	(70)	(94)	(1)	(1)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	(50.0%)	(50.0%)	(50.0%)	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	(5.0%)	-	-
2012	2.1%	-	-	-	(4.2%)	(4.2%)	-	-
2013	1.0%	-	(1.4%)	(2.8%)	(3.8%)	(5.2%)	-	-
2014	1.2%	-	(0.9%)	(2.2%)	(3.1%)	(4.1%)	-	-
2015	1.8%	-	(1.8%)	(3.2%)	(4.7%)	(6.2%)	(0.3%)	(0.3%)
2016	2.1%	-	(1.6%)	(3.0%)	(4.7%)	(6.3%)	-	-
Total	1.5%	-	(1.3%)	(2.6%)	(3.9%)	(5.3%)	(0.1%)	(0.1%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	4,091	4,034	3,979	3,927	3,875	3,825	4,026	4,026
2003	3,579	3,485	3,396	3,308	3,224	3,145	3,474	3,474
2004	5,977	5,794	5,622	5,455	5,297	5,145	5,772	5,772
2005	5,203	5,041	4,889	4,742	4,603	4,469	5,022	5,022
2006	5,344	5,177	5,016	4,862	4,718	4,579	5,157	5,157
2007	8,185	7,928	7,688	7,457	7,240	7,033	7,898	7,898
2008	3,943	3,865	3,794	3,724	3,656	3,595	3,858	3,858
2009	6,623	6,516	6,415	6,320	6,230	6,141	6,504	6,504
2010	11,363	11,210	11,064	10,927	10,795	10,666	11,192	11,192
2011	19,376	19,129	18,895	18,666	18,446	18,232	19,102	19,102
2012	26,704	26,351	26,008	25,684	25,365	25,058	26,309	26,309
2013	39,338	38,880	38,437	38,002	37,586	37,183	38,827	38,827
2014	53,363	52,703	52,069	51,451	50,852	50,267	52,628	52,628
2015	69,216	68,235	67,292	66,375	65,484	64,620	68,124	68,124
2016	80,991	79,801	78,658	77,551	76,475	75,429	79,663	79,663
Total	343,296	338,149	333,222	328,451	323,846	319,387	337,556	337,556
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
Total	5,147	-	(4,927)	(9,698)	(14,303)	(18,762)	(593)	(593)
	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							
	0.31%	0.81%	1.31%	1.81%	2.31%	2.81%	0.87%	0.87%
2002 & prior	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.2%)	(0.2%)	(0.2%)
2003	2.7%	-	(2.6%)	(5.1%)	(7.5%)	(9.8%)	(0.3%)	(0.3%)
2004	3.2%	-	(3.0%)	(5.9%)	(8.6%)	(11.2%)	(0.4%)	(0.4%)
2005	3.2%	-	(3.0%)	(5.9%)	(8.7%)	(11.3%)	(0.4%)	(0.4%)
2006	3.2%	-	(3.1%)	(6.1%)	(8.9%)	(11.6%)	(0.4%)	(0.4%)
2007	3.2%	-	(3.0%)	(5.9%)	(8.7%)	(11.3%)	(0.4%)	(0.4%)
2008	2.0%	-	(1.8%)	(3.6%)	(5.4%)	(7.0%)	(0.2%)	(0.2%)
2009	1.6%	-	(1.6%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.2%)
2010	1.4%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	(0.2%)	(0.2%)
2011	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(0.1%)	(0.1%)
2012	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	(0.2%)	(0.2%)
2013	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(4.4%)	(0.1%)	(0.1%)
2014	1.3%	-	(1.2%)	(2.4%)	(3.5%)	(4.6%)	(0.1%)	(0.1%)
2015	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.2%)
2016	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(5.5%)	(0.2%)	(0.2%)
Total	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.5%)	(0.2%)	(0.2%)
	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	201603	▼
	Newfoundland	
Jurisdiction Desc	& 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	78	(1)	1	(49)	(49)	(62.8%)	29
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	20	(1)	1	(4)	(4)	(20.0%)	16
	2008	104	(2)	2	(83)	(83)	(79.8%)	21
	2009	191	(3)	(1)	(133)	(137)	(71.7%)	54
	2010	416	(8)	-	(484)	(492)	(118.3%)	(76)
	2011	274	(7)	(93)	(23)	(123)	(44.9%)	151
	2012	(309)	5	(59)	839	785	(254.0%)	476
	2013	1,039	(20)	108	(187)	(99)	(9.5%)	940
	2014	1,786	(31)	(102)	507	374	20.9%	2,160
	2015	2,954	(177)	14	48	(115)	(3.9%)	2,839
	2016	957	366	(284)	116	198	20.7%	1,155
Private Passenger Total		7,510	121	(413)	547	255	3.4%	7,765
Non Private								
Passenger	prior	(80)	2	(1)	83	84	(105.0%)	4
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(323)	7	(7)	188	188	(58.2%)	(135)
	2008	42	(1)	15	(4)	10	23.8%	52
	2009	3	-	-	-	-	-	3
	2010	6	-	-	17	17	283.3%	23
	2011	203	(5)	(21)	2	(24)	(11.8%)	179
	2012	554	(11)	9	(87)	(89)	(16.1%)	465
	2013	862	(16)	15	(359)	(360)	(41.8%)	502
	2014	1,848	(37)	12	(241)	(266)	(14.4%)	1,582
	2015	1,975	(64)	(154)	106	(112)	(5.7%)	1,863
	2016	643	125	(84)	4	45	7.0%	688
Non Private Passenger Total		5,733	-	(216)	(291)	(507)	(8.8%)	5,226
Grand Total		13,243	121	(629)	256	(252)	(1.9%)	12,991

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	201603	▼
Jurisdiction Desc	New Brunswick	▼
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	44	-	-	14	14	31.8%	58
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	9	-	-	1	1	11.1%	10
	2008	200	(4)	4	-	-	-	200
	2009	56	(2)	1	(3)	(4)	(7.1%)	52
	2010	116	(2)	5	(641)	(638)	(550.0%)	(522)
	2011	118	(1)	(106)	12	(95)	(80.5%)	23
	2012	(237)	6	(8)	297	295	(124.5%)	58
	2013	933	(16)	16	(233)	(233)	(25.0%)	700
	2014	1,248	(22)	(137)	176	17	1.4%	1,265
	2015	1,525	(97)	62	291	256	16.8%	1,781
	2016	339	165	36	(55)	146	43.1%	485
Private Passenger Total		4,351	27	(127)	(141)	(241)	(5.5%)	4,110
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	152	(14)	14	(129)	(129)	(84.9%)	23
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	10	(1)	1	1	1	10.0%	11
	2008	418	(38)	38	(23)	(23)	(5.5%)	395
	2009	112	(8)	8	(52)	(52)	(46.4%)	60
	2010	(119)	12	(12)	271	271	(227.7%)	152
	2011	285	(20)	19	(66)	(67)	(23.5%)	218
	2012	345	(1)	(23)	(42)	(66)	(19.1%)	279
	2013	406	(1)	(11)	(74)	(86)	(21.2%)	320
	2014	803	13	(128)	(132)	(247)	(30.8%)	556
	2015	1,370	28	(33)	(216)	(221)	(16.1%)	1,149
	2016	194	34	119	8	161	83.0%	355
Non Private Passenger Total		3,976	4	(8)	(454)	(458)	(11.5%)	3,518
Grand Total		8,327	31	(135)	(595)	(699)	(8.4%)	7,628

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	201603	
Jurisdiction Desc	Nova Scotia	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	164	(1)	1	(106)	(106)	(64.6%)	58
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	270	(2)	2	(246)	(246)	(91.1%)	24
	2008	117	(2)	2	(155)	(155)	(132.5%)	(38)
	2009	(205)	3	(3)	199	199	(97.1%)	(6)
	2010	107	(2)	2	(157)	(157)	(146.7%)	(50)
	2011	(171)	1	(1)	202	202	(118.1%)	31
	2012	(201)	1	37	386	424	(210.9%)	223
	2013	41	(1)	(8)	104	95	231.7%	136
	2014	739	(8)	23	(88)	(73)	(9.9%)	666
	2015	891	(167)	(65)	232	-	-	891
	2016	263	151	1	9	161	61.2%	424
Private Passenger Total		2,015	(27)	(9)	380	344	17.1%	2,359
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	24	-	-	(3)	(3)	(12.5%)	21
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	119	(1)	1	(123)	(123)	(103.4%)	(4)
	2008	(44)	-	(6)	56	50	(113.6%)	6
	2009	6	-	-	(11)	(11)	(183.3%)	(5)
	2010	29	(2)	-	6	4	13.8%	33
	2011	(46)	(1)	(14)	11	(4)	8.7%	(50)
	2012	(143)	2	-	401	403	(281.8%)	260
	2013	613	(7)	(2)	(259)	(268)	(43.7%)	345
	2014	199	(4)	42	201	239	120.1%	438
	2015	2,093	(85)	126	59	100	4.8%	2,193
	2016	437	191	51	1	243	55.6%	680
Non Private Passenger Total		3,287	93	198	339	630	19.2%	3,917
Grand Total		5,302	66	189	719	974	18.4%	6,276

EXHIBIT G-1

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

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ShareDate	201603	▼
Jurisdiction Desc	Prince Edward	▼
AccountCode Desc	IBNR Provider	▼
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	-	-	(3)	(3)	(13.6%)	19
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(1)	-	-	-	-	-	(1)
	2008	2	-	-	(3)	(3)	(150.0%)	(1)
	2009	3	-	-	-	-	-	3
	2010	71	-	-	31	31	43.7%	102
	2011	72	-	4	(4)	-	-	72
	2012	88	(2)	(6)	(17)	(25)	(28.4%)	63
	2013	326	(3)	3	(195)	(195)	(59.8%)	131
	2014	371	(3)	3	(78)	(78)	(21.0%)	293
	2015	490	(8)	-	8	-	-	490
	2016	80	98	(1)	(10)	87	108.8%	167
Private Passenger Total		1,524	82	3	(271)	(186)	(12.2%)	1,338
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	41	-	1	(19)	(18)	(43.9%)	23
	2012	128	(1)	1	19	19	14.8%	147
	2013	80	(1)	1	-	-	-	80
	2014	275	(3)	2	(40)	(41)	(14.9%)	234
	2015	476	(16)	26	(46)	(36)	(7.6%)	440
	2016	122	41	17	(5)	53	43.4%	175
Non Private Passenger Total		1,121	20	48	(91)	(23)	(2.1%)	1,098
Grand Total		2,645	102	51	(362)	(209)	(7.9%)	2,436

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	201603	▼
Jurisdiction Desc	Ontario	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	2,159	(40)	(198)	(735)	(973)	(45.1%)	1,186
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,795	(36)	37	(294)	(293)	(16.3%)	1,502
	2008	1,135	(22)	32	(472)	(462)	(40.7%)	673
	2009	1,306	(25)	(10)	(458)	(493)	(37.7%)	813
	2010	(949)	19	33	(77)	(25)	2.6%	(974)
	2011	647	(14)	(1,169)	(1,013)	(2,196)	(339.4%)	(1,549)
	2012	(647)	13	(197)	782	598	(92.4%)	(49)
	2013	1,655	(34)	(94)	(746)	(874)	(52.8%)	781
	2014	2,860	(58)	82	(651)	(627)	(21.9%)	2,233
	2015	3,377	(401)	316	(394)	(479)	(14.2%)	2,898
	2016	922	243	153	(34)	362	39.3%	1,284
Private Passenger Total		14,260	(355)	(1,015)	(4,092)	(5,462)	(38.3%)	8,798
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1,414	(28)	11	(1,007)	(1,024)	(72.4%)	390
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,147)	24	(23)	1,299	1,300	(113.3%)	153
	2008	114	(3)	48	17	62	54.4%	176
	2009	447	(10)	165	(185)	(30)	(6.7%)	417
	2010	57	(1)	269	549	817	1,433.3%	874
	2011	(431)	8	324	183	515	(119.5%)	84
	2012	(361)	7	(297)	1,466	1,176	(325.8%)	815
	2013	5,343	(106)	(790)	(159)	(1,055)	(19.7%)	4,288
	2014	8,271	(165)	(31)	(1,112)	(1,308)	(15.8%)	6,963
	2015	9,857	(2,152)	1,860	(1,234)	(1,526)	(15.5%)	8,331
	2016	2,040	823	278	(6)	1,095	53.7%	3,135
Non Private Passenger Total		25,604	(1,603)	1,814	(189)	22	0.1%	25,626
Grand Total		39,864	(1,958)	799	(4,281)	(5,440)	(13.6%)	34,424

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 201603
 Jurisdiction Desc Alberta
 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	20	1	(1)	(139)	(139)	(695.0%)	(119)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(75)	1	2	88	91	(121.3%)	16
	2008	105	(3)	3	(49)	(49)	(46.7%)	56
	2009	112	(2)	2	(19)	(19)	(17.0%)	93
	2010	649	(13)	(37)	(204)	(254)	(39.1%)	395
	2011	1,178	(22)	492	(252)	218	18.5%	1,396
	2012	2,133	(43)	53	(626)	(616)	(28.9%)	1,517
	2013	2,657	(52)	131	(439)	(360)	(13.5%)	2,297
	2014	3,303	(66)	(78)	(352)	(496)	(15.0%)	2,807
	2015	3,583	(467)	371	(159)	(255)	(7.1%)	3,328
	2016	755	321	(6)	25	340	45.0%	1,095
Private Passenger Total		14,420	(345)	932	(2,126)	(1,539)	(10.7%)	12,881
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	238	4	(3)	(289)	(288)	(121.0%)	(50)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(91)	14	(14)	182	182	(200.0%)	91
	2008	254	(16)	(22)	2	(36)	(14.2%)	218
	2009	955	(86)	223	(358)	(221)	(23.1%)	734
	2010	504	(41)	-	197	156	31.0%	660
	2011	1,684	(129)	(250)	(296)	(675)	(40.1%)	1,009
	2012	1,598	(84)	22	337	275	17.2%	1,873
	2013	3,775	(60)	(367)	(439)	(866)	(22.9%)	2,909
	2014	6,103	(83)	(739)	(249)	(1,071)	(17.5%)	5,032
	2015	6,021	(53)	(1)	3,519	3,465	57.5%	9,486
	2016	3,454	871	672	28	1,571	45.5%	5,025
Non Private Passenger Total		24,495	337	(479)	2,634	2,492	10.2%	26,987
Grand Total		38,915	(8)	453	508	953	2.4%	39,868

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	201603	▼
Jurisdiction Desc	Yukon	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	15	-	-	(9)	(9)	(60.0%)	6
	2009	31	-	-	(3)	(3)	(9.7%)	28
	2010	30	(1)	1	3	3	10.0%	33
	2011	91	(1)	1	(18)	(18)	(19.8%)	73
	2012	133	(1)	1	(38)	(38)	(28.6%)	95
	2013	186	(2)	2	(17)	(17)	(9.1%)	169
	2014	258	(2)	49	45	92	35.7%	350
	2015	(7)	7	20	470	497	(7,100.0%)	490
	2016	64	41	(8)	1	34	53.1%	98
Private Passenger Total		806	41	66	434	541	67.1%	1,347
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	4	-	-	(2)	(2)	(50.0%)	2
	2009	-	-	-	-	-	-	-
	2010	6	-	-	-	-	-	6
	2011	(19)	-	(3)	39	36	(189.5%)	17
	2012	55	-	-	(29)	(29)	(52.7%)	26
	2013	99	(1)	1	11	11	11.1%	110
	2014	152	(1)	(2)	(21)	(24)	(15.8%)	128
	2015	329	(18)	39	(69)	(48)	(14.6%)	281
	2016	101	32	1	6	39	38.6%	140
Non Private Passenger Total		728	12	36	(65)	(17)	(2.3%)	711
Grand Total		1,534	53	102	369	524	34.2%	2,058

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	201603	▼
Jurisdiction Desc	Northwest	▼
AccountCode Desc	Territories	▼
AccountCode	IBNR Provision	▼
	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	30	-	-	(8)	(8)	(26.7%)	22
	2009	40	-	(45)	(8)	(53)	(132.5%)	(13)
	2010	36	-	-	(33)	(33)	(91.7%)	3
	2011	54	(1)	(2)	(19)	(22)	(40.7%)	32
	2012	91	(1)	1	88	88	96.7%	179
	2013	338	(4)	4	-	-	-	338
	2014	473	(8)	(51)	73	14	3.0%	487
	2015	(401)	(1)	(23)	1,058	1,034	(257.9%)	633
	2016	88	57	(72)	20	5	5.7%	93
Private Passenger Total		750	42	(188)	1,171	1,025	136.7%	1,775
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	1	-	-	-	-	-	1
	2011	9	-	-	(9)	(9)	(100.0%)	-
	2012	24	-	-	(2)	(2)	(8.3%)	22
	2013	(180)	2	(2)	276	276	(153.3%)	96
	2014	128	(2)	2	104	104	81.3%	232
	2015	259	(12)	9	(60)	(63)	(24.3%)	196
	2016	59	18	11	(1)	28	47.5%	87
Non Private Passenger Total		303	6	20	308	334	110.2%	637
Grand Total		1,053	48	(168)	1,479	1,359	129.1%	2,412

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	201603	▼
Jurisdiction Desc	Nunavut	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	3	-	-	-	-	-	3
	2008	1	-	-	-	-	-	1
	2009	1	-	-	-	-	-	1
	2010	18	-	-	(11)	(11)	(61.1%)	7
	2011	36	-	-	(8)	(8)	(22.2%)	28
	2012	(8)	-	-	(13)	(13)	162.5%	(21)
	2013	240	(2)	2	(11)	(11)	(4.6%)	229
	2014	211	(3)	(79)	(72)	(154)	(73.0%)	57
	2015	273	(5)	5	(23)	(23)	(8.4%)	250
	2016	26	5	1	(3)	3	11.5%	29
Private Passenger Total		799	(5)	(71)	(141)	(217)	(27.2%)	582
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	-	-	-	-	-	-	-
	2011	9	-	-	(9)	(9)	(100.0%)	-
	2012	25	-	-	(2)	(2)	(8.0%)	23
	2013	79	-	-	(5)	(5)	(6.3%)	74
	2014	225	(2)	2	(53)	(53)	(23.6%)	172
	2015	273	(2)	-	(7)	(9)	(3.3%)	264
	2016	(53)	13	17	-	30	(56.6%)	(23)
Non Private Passenger Total		559	9	19	(76)	(48)	(8.6%)	511
Grand Total		1,358	4	(52)	(217)	(265)	(19.5%)	1,093

EXHIBIT G-1

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

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ShareDate	201603	▼
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	2,488	(41)	(197)	(1,018)	(1,256)	(50.5%)	1,232
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	2,024	(38)	42	(455)	(451)	(22.3%)	1,573
	2008	1,709	(33)	43	(779)	(769)	(45.0%)	940
	2009	1,535	(29)	(56)	(425)	(510)	(33.2%)	1,025
	2010	494	(7)	4	(1,573)	(1,576)	(319.0%)	(1,082)
	2011	2,299	(45)	(874)	(1,123)	(2,042)	(88.8%)	257
	2012	1,043	(22)	(178)	1,698	1,498	143.6%	2,541
	2013	7,415	(134)	164	(1,724)	(1,694)	(22.8%)	5,721
	2014	11,249	(201)	(290)	(440)	(931)	(8.3%)	10,318
	2015	12,685	(1,316)	700	1,531	915	7.2%	13,600
	2016	3,494	1,447	(180)	69	1,336	38.2%	4,830
Private Passenger Total		46,435	(419)	(822)	(4,239)	(5,480)	(11.8%)	40,955
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1,750	(36)	21	(1,345)	(1,360)	(77.7%)	390
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,432)	43	(42)	1,547	1,548	(108.1%)	116
	2008	788	(58)	73	46	61	7.7%	849
	2009	1,525	(104)	396	(606)	(314)	(20.6%)	1,211
	2010	484	(32)	257	1,040	1,265	261.4%	1,749
	2011	1,735	(147)	56	(164)	(255)	(14.7%)	1,480
	2012	2,225	(88)	(288)	2,061	1,685	75.7%	3,910
	2013	11,077	(190)	(1,155)	(1,008)	(2,353)	(21.2%)	8,724
	2014	18,004	(284)	(840)	(1,543)	(2,667)	(14.8%)	15,337
	2015	22,653	(2,374)	1,872	2,052	1,550	6.8%	24,203
	2016	6,997	2,148	1,082	35	3,265	46.7%	10,262
Non Private Passenger Total		65,806	(1,122)	1,432	2,115	2,425	3.7%	68,231
Grand Total		112,241	(1,541)	610	(2,124)	(3,055)	(2.7%)	109,186

EXHIBIT G-2

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

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ShareDate	201603	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Desc	Undiscounted	VR Provision
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	7	-	-	(21)	(21)	(300.0%)	(14)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(3)	-	-	-	-	-	(3)
	2008	89	(2)	2	(88)	(88)	(98.9%)	1
	2009	122	(2)	(2)	(121)	(125)	(102.5%)	(3)
	2010	350	(7)	7	(447)	(447)	(127.7%)	(97)
	2011	62	(1)	(98)	(38)	(137)	(221.0%)	(75)
	2012	(625)	13	(59)	760	714	(114.2%)	89
	2013	539	(11)	104	(190)	(97)	(18.0%)	442
	2014	989	(20)	(96)	448	332	33.6%	1,321
	2015	2,107	(169)	19	25	(125)	(5.9%)	1,982
	2016	802	301	(273)	104	132	16.5%	934
Private Passenger Total		4,439	102	(396)	432	138	3.1%	4,577
Non Private								
Passenger	prior	(87)	2	(2)	90	90	(103.4%)	3
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(375)	8	(8)	198	198	(52.8%)	(177)
	2008	38	(1)	15	(4)	10	26.3%	48
	2009	3	-	-	-	-	-	3
	2010	(11)	-	-	16	16	(145.5%)	5
	2011	84	(2)	(20)	-	(22)	(26.2%)	62
	2012	275	(6)	4	(79)	(81)	(29.5%)	194
	2013	661	(13)	19	(334)	(328)	(49.6%)	333
	2014	1,463	(29)	5	(226)	(250)	(17.1%)	1,213
	2015	1,471	(59)	(150)	92	(117)	(8.0%)	1,354
	2016	558	88	(88)	-	-	-	558
Non Private Passenger Total		4,080	(12)	(225)	(247)	(484)	(11.9%)	3,596
Grand Total		8,519	90	(621)	185	(346)	(4.1%)	8,173

EXHIBIT G-2

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

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 ShareDate 201603
 Jurisdiction Desc New Brunswick
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	22	22	440.0%	27
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	9	-	-	-	-	-	9
	2008	141	(3)	3	-	-	-	141
	2009	34	(1)	1	-	-	-	34
	2010	77	(2)	5	(611)	(608)	(789.6%)	(531)
	2011	(17)	-	(107)	14	(93)	547.1%	(110)
	2012	(365)	7	(7)	270	270	(74.0%)	(95)
	2013	653	(13)	13	(218)	(218)	(33.4%)	435
	2014	836	(17)	(137)	155	1	0.1%	837
	2015	1,080	(54)	28	252	226	20.9%	1,306
	2016	246	122	34	(48)	108	43.9%	354
Private Passenger Total		2,699	39	(167)	(164)	(292)	(10.8%)	2,407
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	129	(15)	15	(127)	(127)	(98.4%)	2
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	6	(1)	1	-	-	-	6
	2008	390	(39)	39	(25)	(25)	(6.4%)	365
	2009	67	(7)	7	(45)	(45)	(67.2%)	22
	2010	(124)	12	(12)	248	248	(200.0%)	124
	2011	190	(19)	18	(65)	(66)	(34.7%)	124
	2012	257	-	(24)	(42)	(66)	(25.7%)	191
	2013	91	1	(13)	(76)	(88)	(96.7%)	3
	2014	628	16	(129)	(126)	(239)	(38.1%)	389
	2015	1,159	52	(57)	(206)	(211)	(18.2%)	948
	2016	157	18	115	9	142	90.4%	299
Non Private Passenger Total		2,950	18	(40)	(455)	(477)	(16.2%)	2,473
Grand Total		5,649	57	(207)	(619)	(769)	(13.6%)	4,880

EXHIBIT G-2

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

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 ShareDate 201603
 Jurisdiction Desc Nova Scotia
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
<div><div></div></div>	<div><div></div></div>							
Private								
<div><div></div></div> Passenger	prior	53	1	(1)	(113)	(113)	(213.2%)	(60)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	236	(2)	2	(237)	(237)	(100.4%)	(1)
	2008	83	(1)	1	(144)	(144)	(173.5%)	(61)
	2009	(258)	3	(3)	186	186	(72.1%)	(72)
	2010	27	-	-	(143)	(143)	(529.6%)	(116)
	2011	(181)	2	(2)	187	187	(103.3%)	6
	2012	(377)	4	61	356	421	(111.7%)	44
	2013	(102)	1	(5)	89	85	(83.3%)	(17)
	2014	543	(5)	20	(82)	(67)	(12.3%)	476
	2015	678	(153)	(75)	203	(25)	(3.7%)	653
	2016	219	131	1	9	141	64.4%	360
Private Passenger Total		921	(19)	(1)	311	291	31.6%	1,212
Non Private								
<div><div></div></div> Passenger	prior	15	-	-	-	-	-	15
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	114	(1)	1	(118)	(118)	(103.5%)	(4)
	2008	(54)	1	(7)	53	47	(87.0%)	(7)
	2009	5	-	-	(11)	(11)	(220.0%)	(6)
	2010	(1)	-	-	-	-	-	(1)
	2011	(150)	2	(17)	-	(15)	10.0%	(165)
	2012	(216)	2	-	363	365	(169.0%)	149
	2013	397	(4)	(4)	(248)	(256)	(64.5%)	141
	2014	(37)	-	39	176	215	(581.1%)	178
	2015	1,788	(72)	122	39	89	5.0%	1,877
	2016	373	165	48	-	213	57.1%	586
Non Private Passenger Total		2,234	93	182	254	529	23.7%	2,763
Grand Total		3,155	74	181	565	820	26.0%	3,975

EXHIBIT G-2

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

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 ShareDate 201603
 Prince Edward
 Jurisdiction Desc Island
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(1)	-	-	-	-	-	(1)
	2008	2	-	-	(3)	(3)	(150.0%)	(1)
	2009	3	-	-	-	-	-	3
	2010	37	-	-	32	32	86.5%	69
	2011	16	-	4	(6)	(2)	(12.5%)	14
	2012	61	(1)	(6)	(17)	(24)	(39.3%)	37
	2013	290	(3)	3	(181)	(181)	(62.4%)	109
	2014	308	(3)	3	(73)	(73)	(23.7%)	235
	2015	391	(8)	1	4	(3)	(0.8%)	388
	2016	62	88	(2)	(10)	76	122.6%	138
Private Passenger Total		1,170	73	3	(254)	(178)	(15.2%)	992
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	14	-	1	(9)	(8)	(57.1%)	6
	2012	90	(1)	1	(10)	(10)	(11.1%)	80
	2013	74	(1)	1	(2)	(2)	(2.7%)	72
	2014	239	(2)	2	(39)	(39)	(16.3%)	200
	2015	417	(13)	24	(39)	(28)	(6.7%)	389
	2016	107	36	16	(5)	47	43.9%	154
Non Private Passenger Total		940	19	45	(104)	(40)	(4.3%)	900
Grand Total		2,110	92	48	(358)	(218)	(10.3%)	1,892

EXHIBIT G-2

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

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 ShareDate 201603
 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	1,015	(20)	(198)	(606)	(824)	(81.2%)	191
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,452	(29)	31	(275)	(273)	(18.8%)	1,179
	2008	1,049	(21)	33	(460)	(448)	(42.7%)	601
	2009	1,039	(21)	(14)	(439)	(474)	(45.6%)	565
	2010	(1,222)	24	39	(79)	(16)	1.3%	(1,238)
	2011	483	(10)	(1,165)	(945)	(2,120)	(438.9%)	(1,637)
	2012	(1,113)	22	(196)	733	559	(50.2%)	(554)
	2013	1,233	(25)	(91)	(687)	(803)	(65.1%)	430
	2014	2,230	(45)	73	(591)	(563)	(25.2%)	1,667
	2015	2,819	(282)	203	(362)	(441)	(15.6%)	2,378
	2016	810	209	142	(30)	321	39.6%	1,131
Private Passenger Total		9,795	(198)	(1,143)	(3,741)	(5,082)	(51.9%)	4,713
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1,025	(20)	20	(911)	(911)	(88.9%)	114
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,199)	24	(24)	1,232	1,232	(102.8%)	33
	2008	74	(1)	46	-	45	60.8%	119
	2009	330	(7)	162	(194)	(39)	(11.8%)	291
	2010	(1)	-	276	503	779	(77,900.0%)	778
	2011	(730)	15	335	150	500	(68.5%)	(230)
	2012	(1,015)	20	(305)	1,284	999	(98.4%)	(16)
	2013	3,710	(74)	(810)	(175)	(1,059)	(28.5%)	2,651
	2014	6,621	(132)	(57)	(1,004)	(1,193)	(18.0%)	5,428
	2015	8,082	(2,142)	1,873	(1,118)	(1,387)	(17.2%)	6,695
	2016	1,762	705	261	-	966	54.8%	2,728
Non Private Passenger Total		18,659	(1,612)	1,777	(233)	(68)	(0.4%)	18,591
Grand Total		28,454	(1,810)	634	(3,974)	(5,150)	(18.1%)	23,304

EXHIBIT G-2

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

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 ShareDate 201603
 Jurisdiction Desc Alberta
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(51)	2	(2)	(142)	(142)	278.4%	(193)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(96)	2	1	73	76	(79.2%)	(20)
	2008	86	(2)	2	(44)	(44)	(51.2%)	42
	2009	104	(2)	2	(19)	(19)	(18.3%)	85
	2010	334	(7)	59	(185)	(133)	(39.8%)	201
	2011	850	(17)	554	(232)	305	35.9%	1,155
	2012	1,756	(35)	62	(582)	(555)	(31.6%)	1,201
	2013	2,226	(45)	140	(396)	(301)	(13.5%)	1,925
	2014	2,793	(56)	(86)	(337)	(479)	(17.2%)	2,314
	2015	3,058	(443)	363	(151)	(231)	(7.6%)	2,827
	2016	659	278	(1)	26	303	46.0%	962
Private Passenger Total		11,719	(325)	1,094	(1,989)	(1,220)	(10.4%)	10,499
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	192	4	(3)	(275)	(274)	(142.7%)	(82)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(128)	13	(13)	158	158	(123.4%)	30
	2008	143	(14)	(24)	-	(38)	(26.6%)	105
	2009	831	(83)	220	(334)	(197)	(23.7%)	634
	2010	372	(37)	(3)	177	137	36.8%	509
	2011	1,129	(113)	(266)	(281)	(660)	(58.5%)	469
	2012	1,153	(69)	7	294	232	20.1%	1,385
	2013	2,637	(26)	(316)	(419)	(761)	(28.9%)	1,876
	2014	5,002	(50)	(758)	(244)	(1,052)	(21.0%)	3,950
	2015	4,451	(22)	35	3,094	3,107	69.8%	7,558
	2016	3,028	730	618	65	1,413	46.7%	4,441
Non Private Passenger Total		18,810	333	(503)	2,235	2,065	11.0%	20,875
Grand Total		30,529	8	591	246	845	2.8%	31,374

EXHIBIT G-2

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

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 ShareDate 201603
 Jurisdiction Desc Yukon
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	14	-	-	(9)	(9)	(64.3%)	5
	2009	28	-	-	(2)	(2)	(7.1%)	26
	2010	11	-	-	3	3	27.3%	14
	2011	69	(1)	1	(17)	(17)	(24.6%)	52
	2012	122	(1)	1	(35)	(35)	(28.7%)	87
	2013	168	(2)	2	(16)	(16)	(9.5%)	152
	2014	228	(2)	49	40	87	38.2%	315
	2015	(115)	7	23	424	454	(394.8%)	339
	2016	56	38	(7)	1	32	57.1%	88
Private Passenger Total		586	39	69	389	497	84.8%	1,083
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	4	-	-	(2)	(2)	(50.0%)	2
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	(24)	-	(2)	35	33	(137.5%)	9
	2012	47	-	-	(26)	(26)	(55.3%)	21
	2013	89	(1)	1	10	10	11.2%	99
	2014	133	(1)	(2)	(19)	(22)	(16.5%)	111
	2015	249	(17)	38	(65)	(44)	(17.7%)	205
	2016	91	28	-	6	34	37.4%	125
Non Private Passenger Total		595	9	35	(61)	(17)	(2.9%)	578
Grand Total		1,181	48	104	328	480	40.6%	1,661

EXHIBIT G-2

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

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 ShareDate 201603
 Northwest
 Jurisdiction Desc Territories
 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	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	27	-	-	(6)	(6)	(22.2%)	21
	2009	20	-	(45)	(6)	(51)	(255.0%)	(31)
	2010	34	-	-	(31)	(31)	(91.2%)	3
	2011	39	-	(2)	(19)	(21)	(53.8%)	18
	2012	75	(1)	1	81	81	108.0%	156
	2013	297	(3)	3	-	-	-	297
	2014	356	(7)	(52)	63	4	1.1%	360
	2015	(462)	2	(18)	956	940	(203.5%)	478
	2016	66	49	(69)	18	(2)	(3.0%)	64
Private Passenger Total		453	40	(182)	1,056	914	201.8%	1,367
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	1	-	-	-	-	-	1
	2011	8	-	-	(8)	(8)	(100.0%)	-
	2012	22	-	-	(2)	(2)	(9.1%)	20
	2013	(213)	2	(2)	248	248	(116.4%)	35
	2014	34	-	-	92	92	270.6%	126
	2015	233	(12)	9	(55)	(58)	(24.9%)	175
	2016	53	15	10	-	25	47.2%	78
Non Private Passenger Total		141	5	17	275	297	210.6%	438
Grand Total		594	45	(165)	1,331	1,211	203.9%	1,805

EXHIBIT G-2

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

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 ShareDate 201603
 Jurisdiction Desc Nunavut
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	3	-	-	-	-	-	3
	2008	1	-	-	-	-	-	1
	2009	1	-	-	-	-	-	1
	2010	16	-	-	(10)	(10)	(62.5%)	6
	2011	34	-	-	(9)	(9)	(26.5%)	25
	2012	(12)	-	-	(12)	(12)	100.0%	(24)
	2013	218	(2)	2	(10)	(10)	(4.6%)	208
	2014	194	(2)	(80)	(67)	(149)	(76.8%)	45
	2015	250	(5)	5	(24)	(24)	(9.6%)	226
	2016	23	4	-	(3)	1	4.3%	24
Private Passenger Total		726	(5)	(73)	(135)	(213)	(29.3%)	513
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	1	-	-	-	-	-	1
	2010	-	-	-	-	-	-	-
	2011	8	-	-	(8)	(8)	(100.0%)	-
	2012	23	-	-	(2)	(2)	(8.7%)	21
	2013	72	(1)	1	(5)	(5)	(6.9%)	67
	2014	164	(2)	2	(52)	(52)	(31.7%)	112
	2015	249	(2)	-	(7)	(9)	(3.6%)	240
	2016	(58)	13	14	-	27	(46.6%)	(31)
Non Private Passenger Total		459	8	17	(74)	(49)	(10.7%)	410
Grand Total		1,185	3	(56)	(209)	(262)	(22.1%)	923

EXHIBIT G-2

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

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 ShareDate 201603
 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	1,031	(17)	(201)	(860)	(1,078)	(104.6%)	(47)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,603	(29)	34	(439)	(434)	(27.1%)	1,169
	2008	1,492	(29)	41	(754)	(742)	(49.7%)	750
	2009	1,093	(23)	(61)	(401)	(485)	(44.4%)	608
	2010	(336)	8	110	(1,471)	(1,353)	402.7%	(1,689)
	2011	1,355	(27)	(815)	(1,065)	(1,907)	(140.7%)	(552)
	2012	(478)	8	(143)	1,554	1,419	(296.9%)	941
	2013	5,522	(103)	171	(1,609)	(1,541)	(27.9%)	3,981
	2014	8,477	(157)	(306)	(444)	(907)	(10.7%)	7,570
	2015	9,806	(1,105)	549	1,327	771	7.9%	10,577
	2016	2,943	1,220	(175)	67	1,112	37.8%	4,055
Private Passenger Total		32,508	(254)	(796)	(4,095)	(5,145)	(15.8%)	27,363
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1,276	(29)	30	(1,223)	(1,222)	(95.8%)	54
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1,582)	43	(43)	1,470	1,470	(92.9%)	(112)
	2008	595	(54)	69	22	37	6.2%	632
	2009	1,238	(97)	389	(584)	(292)	(23.6%)	946
	2010	241	(25)	261	944	1,180	489.6%	1,421
	2011	529	(117)	49	(186)	(254)	(48.0%)	275
	2012	636	(54)	(317)	1,780	1,409	221.5%	2,045
	2013	7,518	(117)	(1,123)	(1,001)	(2,241)	(29.8%)	5,277
	2014	14,247	(200)	(898)	(1,442)	(2,540)	(17.8%)	11,707
	2015	18,099	(2,287)	1,894	1,735	1,342	7.4%	19,441
	2016	6,071	1,798	994	75	2,867	47.2%	8,938
Non Private Passenger Total		48,868	(1,139)	1,305	1,590	1,756	3.6%	50,624
Grand Total		81,376	(1,393)	509	(2,505)	(3,389)	(4.2%)	77,987

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

Newfoundland & Labrador - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(12)	-	(12)	-	-	1	1	(11)
1997	-	(2)	-	(2)	-	-	-	-	(2)
1998	-	5	-	5	-	-	1	1	6
1999	-	5	(66)	(61)	-	-	-	-	(61)
2000	-	(3)	(11)	(14)	-	-	-	-	(14)
2001	-	(3)	9	6	-	-	-	-	6
2002	-	1	34	35	-	-	-	-	35
2003	-	-	77	77	-	-	-	-	77
2004	577	(10)	108	675	(28)	9	54	35	710
2005	6	4	37	47	-	-	1	1	48
2006	-	4	87	91	-	-	-	-	91
2007	942	(152)	128	918	(36)	10	76	50	968
2008	180	40	56	276	(4)	2	22	20	296
2009	543	-	130	673	(9)	3	53	47	720
2010	441	(74)	192	559	(6)	1	37	32	591
2011	3,296	(12)	450	3,734	(54)	17	322	285	4,019
2012	6,056	234	436	6,726	(98)	28	619	549	7,275
2013	5,713	645	279	6,637	(101)	30	626	555	7,192
2014	9,024	1,967	396	11,387	(178)	55	1,082	959	12,346
2015	9,694	954	329	10,977	(192)	60	1,046	914	11,891
PAYs (sub-total):	36,472	3,591	2,671	42,734	(706)	215	3,940	3,449	46,183
CAY (2016)	11,415	4,412	522	16,349	(321)	95	1,551	1,325	17,674
claims liabilities:	47,887	8,003	3,193	59,083	(1,027)	310	5,491	4,774	63,857
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,208	(676)		13,532	(202)	62	940	800	13,791
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				72,615	(1,229)	372	6,431	5,574	77,648

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)	52	52	-	-	2	2	54
2003	223	(20)	(10)	193	(2)	-	21	19	212
2004	-	8	(17)	(9)	-	-	1	1	(8)
2005	180	16	(116)	80	(11)	3	18	10	90
2006	191	13	120	324	(7)	2	19	14	338
2007	73	13	189	275	(4)	1	9	6	281
2008	769	258	230	1,257	(27)	9	100	82	1,339
2009	626	34	236	896	(16)	5	64	53	949
2010	609	(394)	265	480	(3)	1	35	33	513
2011	2,418	(43)	393	2,768	(41)	14	234	207	2,975
2012	2,511	21	424	2,956	(42)	13	249	220	3,176
2013	4,632	303	285	5,220	(83)	25	587	529	5,749
2014	4,044	733	326	5,103	(86)	25	556	495	5,598
2015	2,606	918	294	3,818	(77)	25	406	354	4,172
PAYs (sub-total):	18,883	1,870	2,705	23,458	(399)	123	2,303	2,027	25,485
CAY (2016)	4,335	3,038	104	7,477	(179)	51	817	689	8,166
claims liabilities:	23,218	4,908	2,809	30,935	(578)	174	3,120	2,716	33,651
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,179	(969)		9,210	(109)	32	482	405	9,210
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				40,145	(687)	206	3,602	3,121	42,861

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	(31)	(28)	-	-	2	2	(26)
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)	58	36	-	-	3	3	39
2004	405	29	123	557	(21)	6	42	27	584
2005	379	(24)	16	371	(18)	5	33	20	391
2006	875	(46)	341	1,170	(41)	13	79	51	1,221
2007	329	(5)	290	614	(15)	5	31	21	635
2008	554	(59)	461	956	(23)	7	46	30	986
2009	736	(69)	341	1,008	(15)	5	66	56	1,064
2010	1,151	(108)	282	1,325	(24)	7	103	86	1,411
2011	1,555	(142)	308	1,721	(28)	9	138	119	1,840
2012	2,302	184	335	2,821	(53)	15	286	248	3,069
2013	2,802	115	228	3,145	(66)	19	343	296	3,441
2014	3,151	576	178	3,905	(87)	26	428	367	4,272
2015	2,561	1,249	240	4,050	(92)	28	443	379	4,429
PAYs (sub-total):	16,800	1,705	3,185	21,690	(483)	145	2,044	1,706	23,396
CAY (2016)	4,004	2,500	106	6,610	(162)	52	734	624	7,234
claims liabilities:	20,804	4,205	3,291	28,300	(645)	197	2,778	2,330	30,630
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,694	(766)		7,928	(99)	29	487	417	7,928
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				36,228	(744)	226	3,265	2,747	38,558

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	189	-	70	259	(3)	1	19	17	276
2006	-	-	(166)	(166)	-	-	-	-	(166)
2007	-	(1)	28	27	-	-	-	-	27
2008	-	(1)	47	46	-	-	-	-	46
2009	-	3	43	46	-	-	-	-	46
2010	282	60	(3)	339	(6)	2	33	29	368
2011	829	20	(2)	847	(21)	7	83	69	916
2012	998	108	12	1,118	(32)	10	107	85	1,203
2013	164	163	59	386	(8)	3	32	27	413
2014	449	381	18	848	(21)	6	98	83	931
2015	511	510	49	1,070	(23)	7	117	101	1,171
PAYs (sub-total):	3,422	1,243	207	4,872	(114)	36	489	411	5,283
CAY (2016)	839	727	(4)	1,562	(34)	10	179	155	1,717
claims liabilities:	4,261	1,970	203	6,434	(148)	46	668	566	7,000
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,365	(227)		2,138	(21)	6	115	100	2,138
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,572	(169)	52	783	666	9,138

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

Ontario - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,038	(22)	13	3,029	(9)	2	309	302	3,331
1997	777	(9)	30	798	(17)	5	75	63	861
1998	-	11	19	30	-	-	1	1	31
1999	-	1	-	1	-	-	-	-	1
2000	528	(1)	19	546	(17)	5	50	38	584
2001	-	-	(64)	(64)	-	-	2	2	(62)
2002	811	(28)	224	1,007	(31)	9	76	54	1,061
2003	2,684	(30)	640	3,294	(117)	35	256	174	3,468
2004	2,915	(388)	1,218	3,745	(123)	37	241	155	3,900
2005	2,394	(19)	1,049	3,424	(122)	36	224	138	3,562
2006	2,313	739	1,209	4,261	(156)	46	289	179	4,440
2007	5,431	1,007	1,792	8,230	(344)	104	609	369	8,599
2008	908	602	1,351	2,861	(54)	16	146	108	2,969
2009	3,396	714	1,181	5,291	(124)	37	398	311	5,602
2010	4,268	(384)	1,366	5,250	(112)	34	377	299	5,549
2011	5,960	(1,557)	387	4,790	(126)	38	424	336	5,126
2012	11,332	(478)	1,630	12,484	(291)	89	1,320	1,118	13,602
2013	12,804	2,521	1,514	16,839	(299)	95	1,861	1,657	18,496
2014	7,621	5,451	912	13,984	(249)	78	1,909	1,738	15,722
2015	6,255	3,209	1,239	10,703	(214)	65	1,379	1,230	11,933
PAYs (sub-total):	73,435	11,339	15,729	100,503	(2,405)	731	9,946	8,272	108,775
CAY (2016)	6,448	9,354	936	16,738	(414)	123	2,227	1,936	18,674
claims liabilities:	79,883	20,693	16,665	117,241	(2,819)	854	12,173	10,208	127,449
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,479	(1,108)		17,371	(243)	74	1,186	1,017	17,371
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				134,612	(3,062)	928	13,359	11,225	144,820

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

PPV & non-PPV

ending 2016

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

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	42	(14)	5	33	-	-	9	9	42
1997	-	(32)	15	(17)	-	-	3	3	(14)
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)	48	37	-	-	2	2	39
2003	50	(6)	82	126	(2)	1	5	4	130
2004	295	(64)	134	365	(12)	4	22	14	379
2005	344	(61)	(126)	157	(15)	4	26	15	172
2006	579	(18)	179	740	(30)	9	53	32	772
2007	1,074	(8)	388	1,454	(38)	11	103	76	1,530
2008	1,139	73	494	1,706	(29)	8	119	98	1,804
2009	611	316	417	1,344	(14)	4	92	82	1,426
2010	2,807	365	436	3,608	(50)	14	312	276	3,884
2011	5,988	1,152	450	7,590	(127)	36	701	610	8,200
2012	5,857	1,563	501	7,921	(137)	41	728	632	8,553
2013	7,878	2,511	490	10,879	(204)	63	1,244	1,103	11,982
2014	6,705	5,283	504	12,492	(275)	88	1,449	1,262	13,754
2015	10,519	8,031	625	19,175	(475)	149	2,212	1,886	21,061
PAYs (sub-total):	43,888	19,113	4,702	67,703	(1,408)	432	7,086	6,110	73,813
CAY (2016)	11,813	9,489	(174)	21,128	(487)	141	2,316	1,970	23,098
claims liabilities:	55,701	28,602	4,528	88,831	(1,895)	573	9,402	8,080	96,911
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	31,218	(2,722)		28,496	(357)	113	1,660	1,416	28,496
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				117,327	(2,252)	686	11,062	9,496	125,407

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	-	-	(68)	(68)	-	-	-	-	(68)
2006	-	-	17	17	-	-	-	-	17
2007	-	-	19	19	-	-	-	-	19
2008	-	7	19	26	-	-	1	1	27
2009	(2)	26	15	39	-	-	2	2	41
2010	163	18	11	192	(3)	1	19	17	209
2011	229	57	16	302	(5)	1	28	24	326
2012	35	94	17	146	(2)	-	13	11	157
2013	7	220	10	237	(5)	2	28	25	262
2014	76	378	(14)	440	(10)	3	55	48	488
2015	1,598	348	42	1,988	(53)	16	236	199	2,187
PAYs (sub-total):	2,106	1,154	84	3,344	(78)	23	382	327	3,671
CAY (2016)	506	392	(9)	889	(22)	7	101	86	975
claims liabilities:	2,612	1,546	75	4,233	(100)	30	483	413	4,646
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,030	(94)		936	(19)	6	65	52	936
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,169	(119)	36	548	465	5,582

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	209	(30)	40	219	(4)	1	18	15	234
2010	-	4	44	48	-	-	-	-	48
2011	102	18	45	165	(2)	1	12	11	176
2012	77	163	43	283	(4)	1	24	21	304
2013	513	288	52	853	(16)	5	98	87	940
2014	1,577	408	34	2,019	(46)	14	237	205	2,224
2015	1,276	325	120	1,721	(46)	14	192	160	1,881
PAYs (sub-total):	3,754	1,200	489	5,443	(119)	36	583	500	5,943
CAY (2016)	490	631	(101)	1,020	(29)	9	128	108	1,128
claims liabilities:	4,244	1,831	388	6,463	(148)	45	711	608	7,071
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,875	(186)		1,689	(15)	4	71	60	1,689
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,152	(163)	49	782	668	8,760

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

Nunavut - 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	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	3	5	8	-	-	-	-	8
2008	-	1	7	8	-	-	-	-	8
2009	-	2	10	12	-	-	-	-	12
2010	-	6	14	20	-	-	1	1	21
2011	(1)	25	15	39	-	-	2	2	41
2012	58	(3)	15	70	(1)	-	5	4	74
2013	(10)	248	5	243	(5)	1	29	25	268
2014	539	142	38	719	(13)	4	69	60	779
2015	57	331	12	400	(10)	3	46	39	439
PAYs (sub-total):	643	753	121	1,517	(29)	8	152	131	1,648
CAY (2016)	236	181	(33)	384	(12)	3	47	38	422
claims liabilities:	879	934	88	1,901	(41)	11	199	169	2,070
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	812	(76)		736	(7)	2	30	25	736
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,637	(48)	13	229	194	2,806

EXHIBIT H

Projected Year-end Policy Liabilities

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

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,080	(34)	(12)	3,034	(9)	2	323	316	3,350
1997	777	(44)	37	770	(17)	5	78	66	836
1998	-	40	25	65	-	-	3	3	68
1999	-	19	(44)	(25)	-	-	1	1	(24)
2000	528	(20)	41	549	(17)	5	52	40	589
2001	-	25	6	31	-	-	4	4	35
2002	812	(25)	371	1,158	(31)	9	81	59	1,217
2003	2,957	(79)	863	3,741	(121)	36	285	200	3,941
2004	4,192	(423)	1,583	5,352	(184)	56	360	232	5,584
2005	3,492	(84)	879	4,287	(169)	49	321	201	4,488
2006	3,958	690	1,806	6,454	(234)	70	440	276	6,730
2007	7,849	860	2,870	11,579	(437)	131	828	522	12,101
2008	3,550	942	2,709	7,201	(138)	42	436	340	7,541
2009	6,119	996	2,413	9,528	(182)	55	693	566	10,094
2010	9,721	(507)	2,607	11,821	(204)	60	917	773	12,594
2011	20,376	(482)	2,062	21,956	(404)	123	1,944	1,663	23,619
2012	29,226	1,886	3,413	34,525	(660)	197	3,351	2,888	37,413
2013	34,503	7,014	2,922	44,439	(787)	243	4,848	4,304	48,743
2014	33,186	15,319	2,392	50,897	(965)	299	5,883	5,217	56,114
2015	35,077	15,875	2,950	53,902	(1,182)	367	6,077	5,262	59,164
PAYs (sub-total):	199,403	41,968	29,893	271,264	(5,741)	1,749	26,925	22,933	294,197
CAY (2016)	40,086	30,724	1,347	72,157	(1,660)	491	8,100	6,931	79,088
claims liabilities:	239,489	72,692	31,240	343,421	(7,401)	2,240	35,025	29,864	373,285
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	88,860	(6,824)		82,036	(1,072)	328	5,036	4,292	82,295
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				425,457	(8,473)	2,568	40,061	34,156	455,580