



FACILITY ASSOCIATION RESIDUAL MARKET

NOVEMBER 2016 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2017)

The November 2016 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The table immediately below summarizes the implemented valuations for fiscal year 2017.

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

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

1.3 Consideration of Recent Legal Decisions Changes in Legislation / Regulation¹

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

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

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

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

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

adjustments instead of an annual industry-wide rate adjustment, improved access to health care after a collision, and strengthened Insurance Company solvency requirements. No specific adjustments have been made to the current valuation assumptions based on Bill 39.

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

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

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

1.4 Ontario FARM Bodily Injury Case Reserve summary

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, was included with the updated Ontario Private Passenger

Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2015).

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

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

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

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

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 occurrence³ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2015 (3rd column) and from December 31, 2015 to settlement (4th column).

1.5 Current Provision Summary

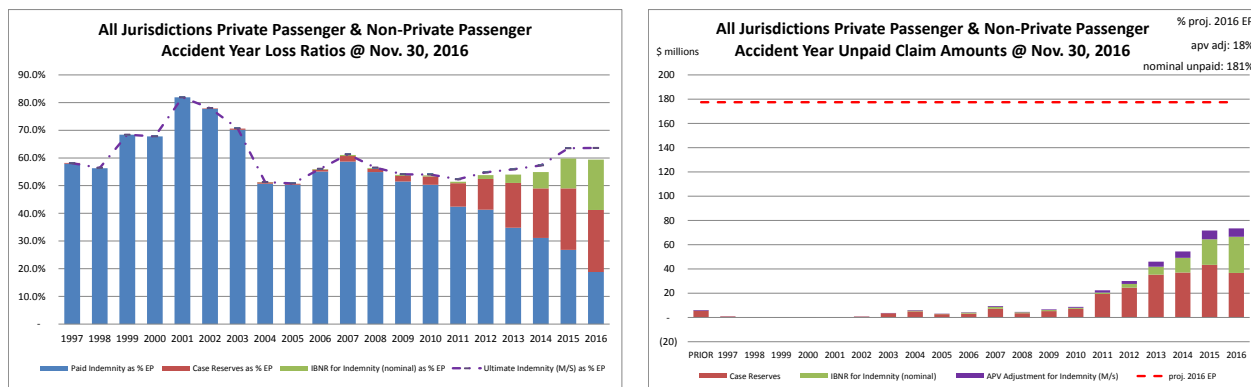
The charts at the top of the next page show the current levels of **indemnity only**⁴ claims amounts

³Prejudgment 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.

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

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

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



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

The current actuarial present value adjustments balance associated with indemnity (\$31.9 million – see table below) represents 18% of the earned premium projected for the full year 2016 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

claim liabilities (\$000s)

	amt	%
case	240,988	68.3%
ibnr	79,865	22.6%
M/S apv adj	31,897	9.0%
M/S indemnity	352,750	100.0%
retro claims	35,569	
retro apv adj	6,187	
M/S total	394,506	

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

"retro apv adj" row. If our estimates are correct, the actuarial present value adjustments for indemnity and "retro claims" will be released into the net operating result over future periods as the associated claims and claims fees are settled.

The tables at the top of the next page summarize premium and policy liabilities (the "M/S apv adjust." row for premium liabilities includes the amount associated with claims fees and allowed claims adjustment expenses).

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

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	87,025	107.6%	claim	356,422	75.0%
prem def/(dpac)	(6,667)	(8.2%)	premium	80,358	16.9%
M/S apv adjust.	497	0.6%	M/S apv adjust.	38,581	8.1%
M/S total	80,855	100.0%	M/S total	475,361	100.0%

2 Activity During the Month of November 2016⁶

2.1 Recorded Premium and Claims Activity

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

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

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	3,203	24	4,231	2,103	(1,289)	(1,182)	2,942	922
AB	4,492	(196)	3,804	1,609	1,216	718	5,020	2,327
NL	2,319	26	3,469	1,581	(1,270)	(1,552)	2,199	29
NB	1,691	28	922	34	337	485	1,259	519
NS	1,447	20	2,364	1,756	(2,029)	(2,059)	335	(303)
PE	401	(2)	512	389	(478)	(577)	34	(188)
YT	161	8	50	(14)	(15)	6	35	(8)
NT	372	(14)	223	144	(104)	(128)	120	16
NU	109	(1)	53	46	(8)	(19)	45	27
TOTAL	14,194	(108)	15,628	7,648	(3,640)	(4,308)	11,987	3,341

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(4)	(4)	7,032	4,343	(8,391)	(6,003)	(1,359)	(1,660)
2014	(2)	(2)	2,266	1,434	(1,463)	(1,032)	802	401
2015	(14)	(14)	1,597	454	(877)	(776)	720	(322)
2016	14,213	(89)	4,733	1,418	7,091	3,504	11,824	4,921
TOTAL	14,194	(108)	15,628	7,648	(3,640)	(4,308)	11,987	3,341

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

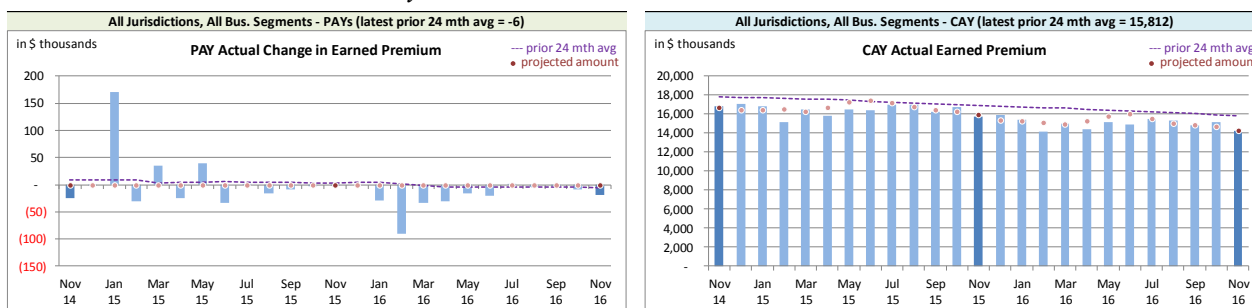
⁶There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

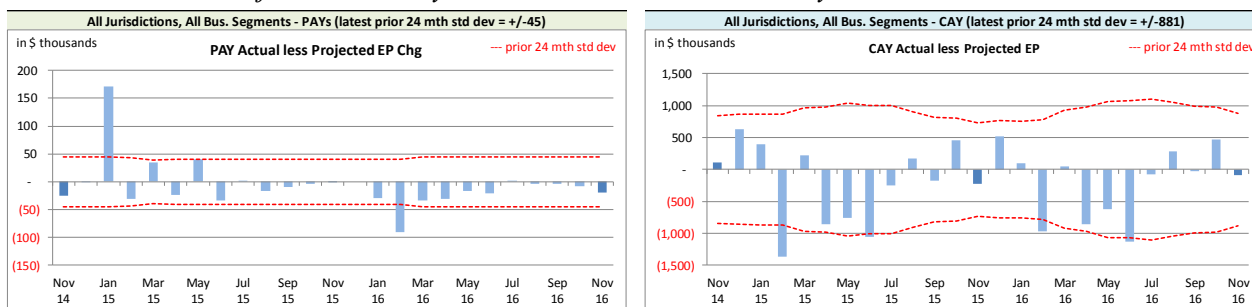
FARM Actual Earned Premium by Calendar Month



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

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

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



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

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(6)	15,812
std dev	45	881
A-P <> std dev	2	4
% <> std dev	8.0%	16.0%
norm <> std dev	31.7%	31.7%

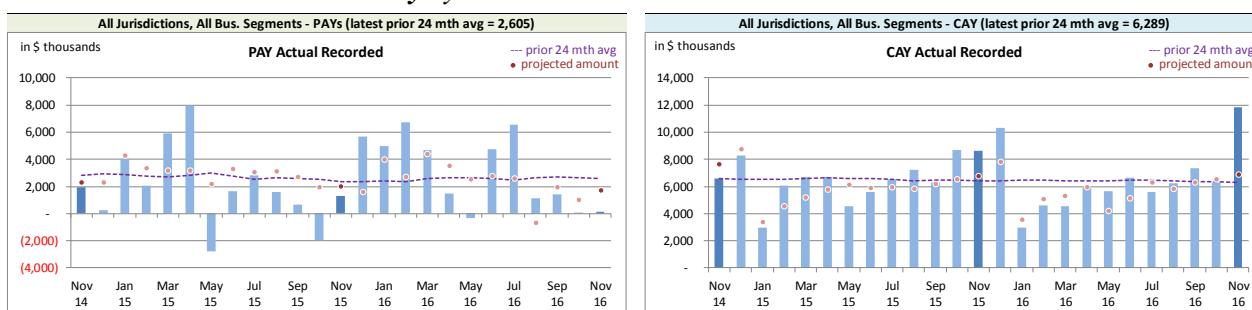
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not seem to be biased (ignoring the prior accident years' (PAYs) variances) and it does appear to generate variances within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

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

2.1.b AvsP: Recorded Indemnity

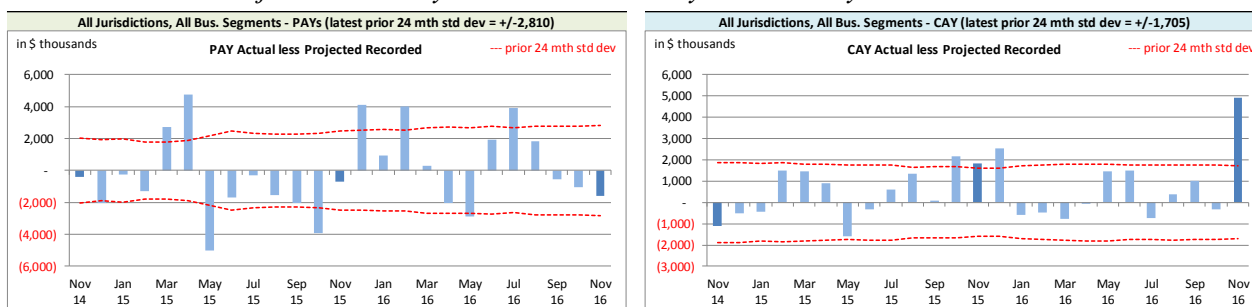
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands		
	Recorded	
	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	2,605	6,289
std dev	2,810	1,705
A-P <> std dev	9	4
% <> std dev	36.0%	16.0%
norm <> std dev	31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart at bottom of previous page) have fallen outside of the period's standard deviation 36% of the time (see left table), suggesting the projection process performs worse than simply projecting based on the previous 24-month average. In addition,

there was evidence of bias through 2014 to the end of 2015 (where actuals tended to be lower than our projections), although we were unable to identify any particular source of bias to-date (we project at a more granular level i.e. jurisdiction, business segment and accident year), more recent results do not seem to show this bias continuing. We continue to review to look for ways to improve the projections.

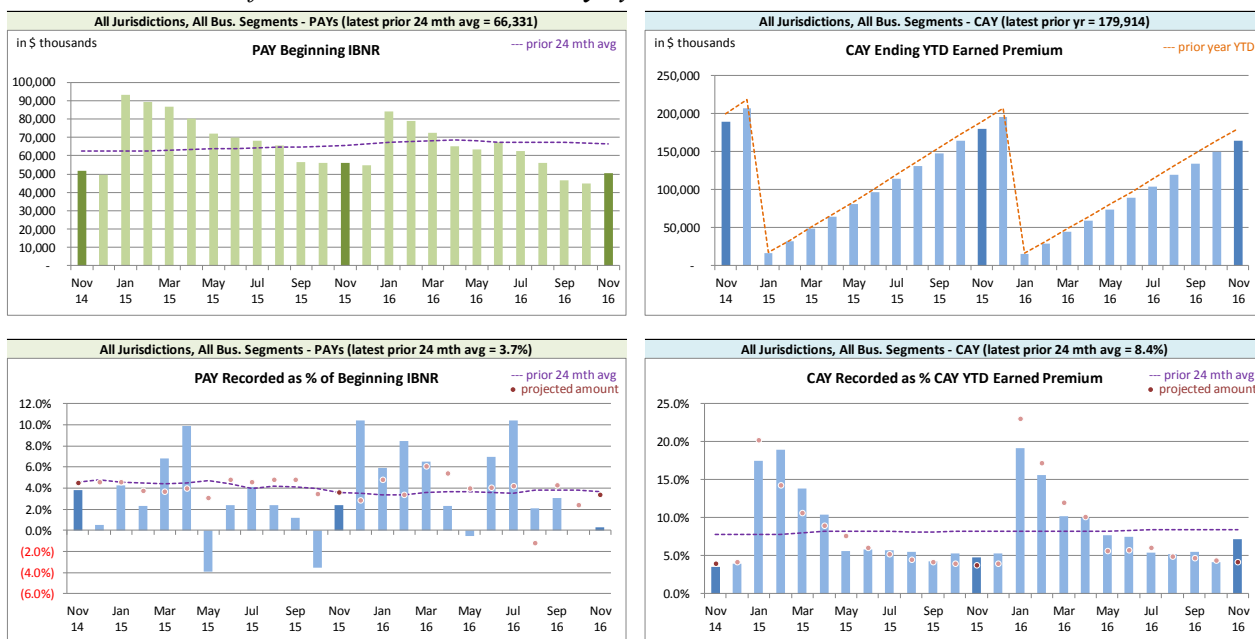
The current accident year (CAY) **recorded indemnity** variances (see right chart at bottom of previous page) over the period has not indicated a systemic bias overall and with monthly variances falling outside of the period standard deviation 16% of the time, the projection process appears to perform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

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

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 influence⁸ Recorded Indemnity by Calendar Month



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

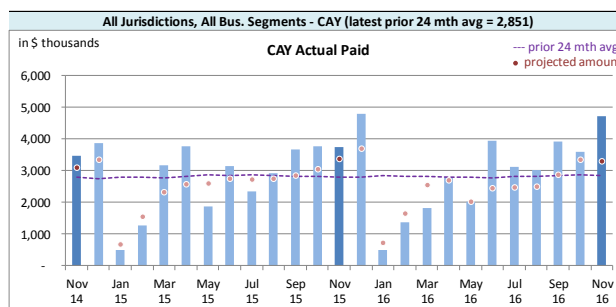
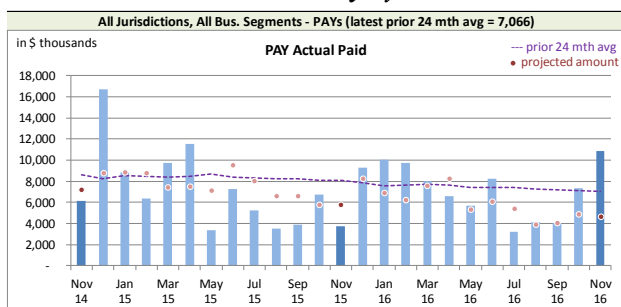
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

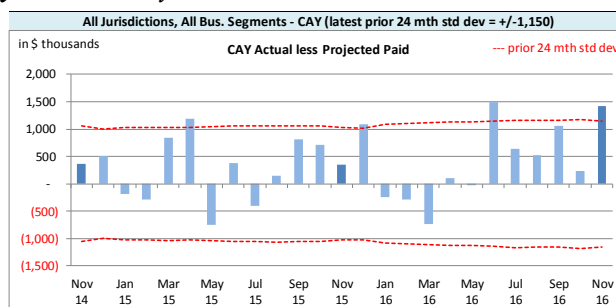
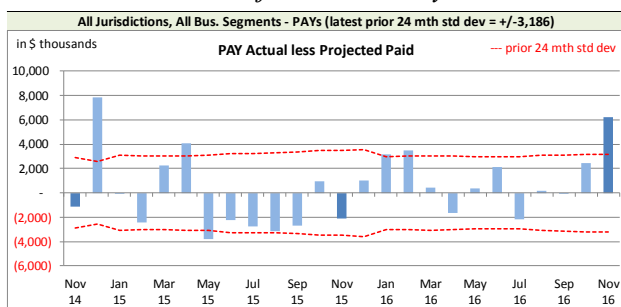
⁸Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

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)		7,066	2,851
std dev		3,186	1,150
A-P <> std dev		6	4
% <> std dev		24.0%	16.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period shown do not seem to indicate evidence of bias. The variances have fallen outside of the period’s standard deviation 24% of the time (see table on left) and as this is fewer than indicated by the normal distribution, it suggests the projection

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

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

Both the PAYs’ and CAYs’ **paid indemnity** variances this month were outside the one standard deviation band. The variances were investigated at the jurisdiction, business segment, and accident year levels and have been attributed to process variance.

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

FARM Levels that influence⁹ Paid Indemnity by Calendar Month



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

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

2.2 Actuarial Provisions

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

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

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

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

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (September 30, 2016 for all jurisdictions). The table immediately below summarizes variances in provisions included in the November 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	16,782	1,320	(2,792)	106	15,371	(527)	29,361 899
2014	12,126	(404)	(753)	20	6,011	(178)	17,384 (562)
2015	21,129	314	(1,115)	7	8,287	(47)	28,301 274
2016	29,828	(4,969)	(1,190)	23	8,078	(167)	36,716 (5,113)
TOTAL	79,865	(3,739)	(5,850)	156	37,747	(919)	111,762 (4,502)

The IBNR provision is \$3.7 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as "allowed claims expenses" (see footnote 4 on page 7). The table at the top of the next page summarizes the variances in these "Retro Claims Provisions" included in the November 2016 Participation Report and the one-month projections from last month's Report. The variances reflect earned premium variances by jurisdiction, and variances in payments for allowed claims expenses relative to projections.

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

Table 02b		actuarial present value adjustments					
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	27,898	198	(697)	1	3,907	195	31,108 394
2014	2,686	68	(51)	-	807	(22)	3,442 46
2015	3,463	62	(55)	(1)	1,159	30	4,567 91
2016	1,522	(2)	(49)	-	1,166	55	2,639 53
TOTAL	35,569	326	(852)	-	7,039	258	41,756 584

As indicated in the table above and as discussed in last month’s highlights, **these provisions now include actuarial present value adjustments** (total impact of -\$852 thousand plus \$7,039 thousand or \$6,187 thousand).

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
	balance:	(6,667)	88	497	119	(6,170)	207
	balance as % unearned premium:	(7.7%)	-	0.6%	0.1%	(7.1%)	0.1%
	actual unearned premium:	87,025					
	less projected:	(1,087)					

3 Ultimate Loss Ratio Matching Method

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

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

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was

¹¹“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association.

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

determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹³ during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	(2,153)	(1.3%)	(681)	(0.4%)	(2,834)	(1.7%)	3,646	2.6%
CAY	117,048	71.5%	8,005	4.9%	125,053	76.4%	11,682	0.6%
TOTAL	114,895	70.2%	7,324	4.5%	122,219	74.6%	15,328	3.1%

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

As discussed in section 3, IBNR in the current month’s Participation Report was derived as the difference between the estimated ultimate for the claims amount (i.e. earned premium x ultimate loss

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

ratio) and the associated current recorded amounts (life-to-date payments plus current case reserves).

6 EXHIBITS

The exhibits listed below are provided on the pages that follow¹⁴:

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

¹⁴ Note that the former Exhibit C has been now split into 2 sections to reflect the introduction of actuarial present value adjustments for the provisions for Servicing Carrier claims fees and allowed claims expenses (collectively referred to as “retro provisions”).

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
<input checked="" type="checkbox"/> Private Passenger	prior	44,000	44,000	43,000	72,000
	2008	23,000	23,000	22,000	21,000
	2009	39,000	39,000	38,000	37,000
	2010	15,000	15,000	14,000	14,000
	2011	182,000	201,000	198,000	195,000
	2012	248,000	251,000	246,000	237,000
	2013	612,000	406,000	394,000	386,000
	2014	1,447,000	1,424,000	1,421,000	1,339,000
	2015	1,863,000	1,538,000	1,523,000	1,385,000
	2016	3,582,000	3,553,000	3,613,000	3,109,000
	2017				501,000
Private Passenger Total		8,055,000	7,494,000	7,512,000	7,296,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	77,000	93,000	92,000	100,000
	2008		-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	18,000	18,000	18,000	18,000
	2011	146,000	143,000	141,000	140,000
	2012	321,000	353,000	344,000	339,000
	2013	355,000	376,000	367,000	360,000
	2014	1,184,000	1,238,000	1,209,000	1,185,000
	2015	1,190,000	1,184,000	1,139,000	1,101,000
	2016	2,778,000	2,740,000	2,851,000	2,622,000
	2017				387,000
Non Private Passenger Total		6,072,000	6,148,000	6,164,000	6,255,000
Grand Total		14,127,000	13,642,000	13,676,000	13,551,000

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: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	(19,000)	(19,000)	(17,000)	(11,000)
	2008	58,000	58,000	57,000	58,000
	2009	56,000	56,000	54,000	54,000
	2010	127,000	127,000	124,000	120,000
	2011	347,000	356,000	349,000	341,000
	2012	240,000	302,000	302,000	295,000
	2013	489,000	488,000	490,000	480,000
	2014	1,051,000	1,040,000	1,038,000	1,018,000
	2015	2,094,000	1,979,000	1,990,000	1,949,000
	2016	1,674,000	1,318,000	1,039,000	994,000
	2017				407,000
Private Passenger Total		6,117,000	5,705,000	5,426,000	5,705,000
Non Private Passenger	prior	33,000	33,000	34,000	36,000
	2008		-	-	1,000
	2009	31,000	31,000	31,000	29,000
	2010	43,000	43,000	42,000	39,000
	2011	147,000	119,000	116,000	112,000
	2012	264,000	251,000	240,000	237,000
	2013	475,000	480,000	453,000	447,000
	2014	608,000	608,000	563,000	544,000
	2015	818,000	885,000	804,000	779,000
	2016	1,280,000	1,321,000	1,429,000	1,375,000
	2017				171,000
Non Private Passenger Total		3,699,000	3,771,000	3,712,000	3,770,000
Grand Total		9,816,000	9,476,000	9,138,000	9,475,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia		discount rate: 0.62%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201610	201611	201612	201701	
Private Passenger	prior	510,000	489,000	479,000	475,000	
	2008	271,000	272,000	265,000	257,000	
	2009	59,000	60,000	58,000	55,000	
	2010	(71,000)	(68,000)	(66,000)	(64,000)	
	2011	22,000	22,000	19,000	19,000	
	2012	113,000	60,000	55,000	55,000	
	2013	160,000	180,000	159,000	157,000	
	2014	569,000	577,000	535,000	522,000	
	2015	887,000	919,000	836,000	820,000	
	2016	1,534,000	1,674,000	1,727,000	1,633,000	
	2017				285,000	
Private Passenger Total		4,054,000	4,185,000	4,067,000	4,214,000	
Non Private Passenger	prior	14,000	14,000	14,000	16,000	
	2008	19,000	20,000	20,000	24,000	
	2009	(5,000)	(5,000)	(5,000)	(5,000)	
	2010	27,000	27,000	26,000	33,000	
	2011	140,000	67,000	65,000	63,000	
	2012	94,000	94,000	92,000	87,000	
	2013	312,000	232,000	227,000	214,000	
	2014	439,000	607,000	586,000	577,000	
	2015	1,765,000	1,760,000	1,607,000	1,581,000	
	2016	2,278,000	2,559,000	2,698,000	2,645,000	
	2017				309,000	
Non Private Passenger Total		5,083,000	5,375,000	5,330,000	5,544,000	
Grand Total		9,137,000	9,560,000	9,397,000	9,758,000	

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: 0.62%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
<input checked="" type="checkbox"/> Private Passenger	prior	20,000	20,000	20,000	19,000
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	28,000	28,000	27,000	29,000
	2011	59,000	56,000	55,000	56,000
	2012	15,000	15,000	15,000	15,000
	2013	60,000	53,000	52,000	51,000
	2014	252,000	247,000	243,000	234,000
	2015	464,000	469,000	462,000	444,000
	2016	392,000	305,000	297,000	283,000
	2017				59,000
Private Passenger Total		1,289,000	1,192,000	1,170,000	1,189,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	-	-	-	-
	2010	-	-	-	-
	2011	20,000	19,000	19,000	23,000
	2012	116,000	366,000	359,000	350,000
	2013	59,000	59,000	58,000	56,000
	2014	230,000	233,000	225,000	218,000
	2015	453,000	453,000	437,000	420,000
	2016	145,000	182,000	221,000	215,000
	2017				68,000
Non Private Passenger Total		1,020,000	1,309,000	1,316,000	1,347,000
Grand Total		2,309,000	2,501,000	2,486,000	2,536,000

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: 0.62%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201610	201611	201612	201701	
Private Passenger	prior	4,429,000	4,410,000	4,322,000	4,286,000	
	2008	535,000	407,000	399,000	391,000	
	2009	718,000	736,000	714,000	685,000	
	2010	319,000	482,000	470,000	458,000	
	2011	(69,000)	(131,000)	(125,000)	(117,000)	
	2012	355,000	420,000	411,000	382,000	
	2013	1,090,000	1,153,000	1,122,000	1,083,000	
	2014	1,407,000	1,370,000	1,307,000	1,246,000	
	2015	2,274,000	2,267,000	2,115,000	2,024,000	
	2016	2,935,000	3,264,000	3,500,000	3,193,000	
	2017				491,000	
Private Passenger Total		13,993,000	14,378,000	14,235,000	14,122,000	
Non Private Passenger	prior	704,000	676,000	663,000	691,000	
	2008	120,000	120,000	118,000	106,000	
	2009	330,000	332,000	325,000	313,000	
	2010	420,000	423,000	414,000	407,000	
	2011	1,010,000	1,009,000	989,000	970,000	
	2012	982,000	1,807,000	1,770,000	1,712,000	
	2013	3,772,000	3,449,000	3,366,000	3,285,000	
	2014	4,775,000	3,972,000	3,818,000	3,742,000	
	2015	6,970,000	7,086,000	6,101,000	5,977,000	
	2016	8,316,000	6,148,000	6,511,000	6,360,000	
	2017				1,005,000	
Non Private Passenger Total		27,399,000	25,022,000	24,075,000	24,568,000	
Grand Total		41,392,000	39,400,000	38,310,000	38,690,000	

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: 0.62%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201610	201611	201612	201701	
<input checked="" type="checkbox"/> Private Passenger	prior	(31,000)	(31,000)	(29,000)	(28,000)	
	2008	58,000	58,000	58,000	58,000	
	2009	52,000	52,000	52,000	52,000	
	2010	296,000	296,000	292,000	287,000	
	2011	473,000	473,000	469,000	462,000	
	2012	594,000	584,000	579,000	575,000	
	2013	1,076,000	1,076,000	1,069,000	1,065,000	
	2014	1,957,000	2,045,000	2,030,000	2,018,000	
	2015	2,714,000	2,742,000	2,713,000	2,703,000	
	2016	2,709,000	2,943,000	2,883,000	2,842,000	
	2017				258,000	
Private Passenger Total		9,898,000	10,238,000	10,116,000	10,292,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	137,000	137,000	136,000	128,000	
	2008	126,000	126,000	125,000	116,000	
	2009	144,000	144,000	141,000	136,000	
	2010	294,000	280,000	274,000	269,000	
	2011	612,000	602,000	590,000	582,000	
	2012	1,019,000	799,000	784,000	763,000	
	2013	2,223,000	2,284,000	2,224,000	2,174,000	
	2014	3,529,000	3,043,000	2,941,000	2,853,000	
	2015	5,998,000	5,451,000	4,981,000	4,623,000	
	2016	10,350,000	8,821,000	8,437,000	7,467,000	
	2017				1,601,000	
Non Private Passenger Total		24,432,000	21,687,000	20,633,000	20,712,000	
Grand Total		34,330,000	31,925,000	30,749,000	31,004,000	

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon		discount rate: 0.62%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year		201610	201611	201612	201701
 Private Passenger	prior		5,000	5,000	5,000	5,000
	2008		8,000	8,000	8,000	8,000
	2009		13,000	13,000	13,000	13,000
	2010		(26,000)	(26,000)	(25,000)	(24,000)
	2011		54,000	54,000	53,000	53,000
	2012		54,000	54,000	53,000	52,000
	2013		86,000	86,000	84,000	81,000
	2014		163,000	163,000	162,000	162,000
	2015		283,000	273,000	270,000	269,000
	2016		277,000	304,000	309,000	306,000
	2017					13,000
Private Passenger Total			917,000	934,000	932,000	938,000
 Non Private Passenger	prior		1,000	1,000	1,000	1,000
	2008		1,000	1,000	1,000	1,000
	2009		-	-	-	-
	2010		2,000	2,000	2,000	2,000
	2011		6,000	6,000	6,000	6,000
	2012		21,000	21,000	20,000	20,000
	2013		50,000	50,000	49,000	49,000
	2014		92,000	92,000	90,000	89,000
	2015		205,000	203,000	201,000	200,000
	2016		303,000	331,000	366,000	362,000
	2017					56,000
Non Private Passenger Total			681,000	707,000	736,000	786,000
Grand Total			1,598,000	1,641,000	1,668,000	1,724,000

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

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

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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: 0.62%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYYMM					
BusinessSegment Desc	Acc Year	201610	201611	201612	201701	
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2008	1,000	1,000	1,000	1,000	
	2009	-	-	-	-	
	2010	6,000	6,000	6,000	6,000	
	2011	13,000	13,000	13,000	13,000	
	2012	26,000	26,000	26,000	26,000	
	2013	28,000	28,000	27,000	26,000	
	2014	51,000	51,000	51,000	51,000	
	2015	198,000	191,000	189,000	187,000	
	2016	108,000	123,000	130,000	128,000	
	2017				9,000	
Private Passenger Total		429,000	437,000	441,000	445,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	-	-	-	-	
	2008	-	-	-	-	
	2009	-	-	-	-	
	2010	-	-	-	-	
	2011	-	-	-	-	
	2012	7,000	7,000	7,000	7,000	
	2013	20,000	20,000	20,000	20,000	
	2014	91,000	91,000	91,000	91,000	
	2015	183,000	183,000	181,000	180,000	
	2016	199,000	191,000	219,000	217,000	
	2017				8,000	
Non Private Passenger Total		500,000	492,000	518,000	523,000	
Grand Total		929,000	929,000	959,000	968,000	

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

EXHIBIT A

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

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Jurisdiction Desc	(All)					discount rate: 0.62%
AccountCode Desc	IBNR Provision					interest rate margin: 25 basis pts
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM				
BusinessSegment Desc	Acc Year		201610	201611	201612	201701
Private Passenger	prior		4,957,000	4,917,000	4,822,000	4,817,000
	2008		970,000	843,000	826,000	810,000
	2009		961,000	980,000	953,000	919,000
	2010		698,000	864,000	846,000	830,000
	2011		1,127,000	1,090,000	1,076,000	1,065,000
	2012		1,742,000	1,809,000	1,782,000	1,730,000
	2013		3,760,000	3,645,000	3,569,000	3,499,000
	2014		7,292,000	7,312,000	7,168,000	6,967,000
	2015		11,379,000	10,872,000	10,571,000	10,244,000
	2016		13,700,000	14,073,000	14,125,000	13,078,000
	2017					2,133,000
Private Passenger Total			46,586,000	46,405,000	45,738,000	46,092,000
Non Private Passenger	prior		967,000	955,000	941,000	973,000
	2008		264,000	265,000	262,000	246,000
	2009		503,000	505,000	495,000	476,000
	2010		805,000	794,000	777,000	769,000
	2011		2,081,000	1,965,000	1,926,000	1,896,000
	2012		2,832,000	3,706,000	3,623,000	3,522,000
	2013		7,339,000	7,023,000	6,834,000	6,676,000
	2014		11,136,000	10,072,000	9,703,000	9,478,000
	2015		17,813,000	17,429,000	15,655,000	15,061,000
	2016		25,981,000	22,643,000	23,100,000	21,625,000
	2017					3,640,000
Non Private Passenger Total			69,721,000	65,357,000	63,316,000	64,362,000
Grand Total			116,307,000	111,762,000	109,054,000	110,454,000

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	201610	201611	201612	201701
<input checked="" type="checkbox"/> Private Passenger	prior	(17,000)	(17,000)	(17,000)	(17,000)
	2008	2,000	2,000	2,000	2,000
	2009	6,000	6,000	6,000	6,000
	2010	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(2,000)	23,000	23,000	23,000
	2012	(25,000)	(22,000)	(22,000)	(22,000)
	2013	185,000	9,000	9,000	9,000
	2014	755,000	757,000	780,000	702,000
	2015	1,091,000	823,000	848,000	721,000
	2016	2,796,000	2,717,000	2,698,000	2,239,000
	2017				412,000
Private Passenger Total		4,786,000	4,293,000	4,322,000	4,070,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	68,000	67,000	66,000
	2008		-	-	-
	2009	3,000	3,000	3,000	3,000
	2010		-	-	-
	2011	55,000	57,000	56,000	55,000
	2012	101,000	136,000	133,000	130,000
	2013	228,000	252,000	247,000	242,000
	2014	886,000	971,000	952,000	933,000
	2015	688,000	707,000	686,000	652,000
	2016	2,328,000	2,240,000	2,317,000	2,085,000
	2017				343,000
Non Private Passenger Total		4,291,000	4,434,000	4,461,000	4,509,000
Grand Total		9,077,000	8,727,000	8,783,000	8,579,000

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

EXHIBIT B

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

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Jurisdiction Desc	New Brunswick	
AccountCode Desc	Undiscounted	
	IBNR Provision	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	(54,000)	(54,000)	(52,000)	(50,000)
	2008	8,000	8,000	8,000	8,000
	2009	37,000	37,000	36,000	35,000
	2010	94,000	94,000	92,000	90,000
	2011	210,000	220,000	216,000	212,000
	2012	93,000	159,000	162,000	159,000
	2013	275,000	275,000	281,000	275,000
	2014	659,000	662,000	675,000	661,000
	2015	1,616,000	1,507,000	1,537,000	1,499,000
	2016	1,234,000	862,000	561,000	544,000
	2017				352,000
Private Passenger Total		4,172,000	3,770,000	3,516,000	3,785,000
Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	10,000	10,000	10,000	10,000
	2010	26,000	26,000	25,000	24,000
	2011	71,000	43,000	41,000	40,000
	2012	145,000	132,000	125,000	121,000
	2013	164,000	169,000	161,000	156,000
	2014	398,000	398,000	370,000	355,000
	2015	584,000	655,000	603,000	579,000
	2016	1,090,000	1,114,000	1,209,000	1,161,000
	2017				147,000
Non Private Passenger Total		2,496,000	2,555,000	2,552,000	2,601,000
Grand Total		6,668,000	6,325,000	6,068,000	6,386,000

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

EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
 Private Passenger	prior	432,000	411,000	403,000	395,000
	2008	243,000	244,000	239,000	234,000
	2009	(25,000)	(24,000)	(24,000)	(24,000)
	2010	(131,000)	(128,000)	(125,000)	(122,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	27,000	21,000	20,000	20,000
	2013	4,000	24,000	23,000	23,000
	2014	404,000	412,000	391,000	383,000
	2015	646,000	679,000	638,000	625,000
	2016	1,266,000	1,384,000	1,419,000	1,348,000
	2017				252,000
Private Passenger Total		2,861,000	3,018,000	2,979,000	3,129,000
 Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2008	5,000	6,000	6,000	6,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	44,000	44,000	43,000	42,000
	2012	45,000	45,000	44,000	43,000
	2013	64,000	(2,000)	(2,000)	(2,000)
	2014	169,000	375,000	364,000	357,000
	2015	1,485,000	1,484,000	1,350,000	1,330,000
	2016	1,945,000	2,188,000	2,307,000	2,261,000
	2017				264,000
Non Private Passenger Total		3,755,000	4,138,000	4,110,000	4,299,000
Grand Total		6,616,000	7,156,000	7,089,000	7,428,000

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





Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	-	-	-	-
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011		-	-	-
	2012	14,000	14,000	14,000	14,000
	2013	54,000	49,000	48,000	47,000
	2014	206,000	200,000	196,000	186,000
	2015	340,000	345,000	338,000	321,000
	2016	275,000	182,000	163,000	147,000
	2017				49,000
Private Passenger Total		887,000	788,000	757,000	762,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	45,000	327,000	320,000	314,000
	2013	53,000	53,000	52,000	51,000
	2014	209,000	212,000	204,000	196,000
	2015	395,000	395,000	379,000	364,000
	2016	55,000	82,000	114,000	109,000
	2017				61,000
Non Private Passenger Total		755,000	1,067,000	1,067,000	1,093,000
Grand Total		1,642,000	1,855,000	1,824,000	1,855,000

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

EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
 Private Passenger	prior	2,578,000	2,597,000	2,546,000	2,495,000
	2008	480,000	352,000	345,000	338,000
	2009	535,000	553,000	536,000	525,000
	2010	104,000	271,000	263,000	258,000
	2011	(237,000)	(298,000)	(289,000)	(283,000)
	2012	(17,000)	52,000	50,000	49,000
	2013	679,000	756,000	733,000	718,000
	2014	937,000	908,000	854,000	811,000
	2015	1,823,000	1,820,000	1,674,000	1,590,000
	2016	2,492,000	2,781,000	2,977,000	2,679,000
	2017				429,000
Private Passenger Total		9,374,000	9,792,000	9,689,000	9,609,000
 Non Private Passenger	prior	333,000	349,000	342,000	335,000
	2008	64,000	64,000	63,000	62,000
	2009	187,000	189,000	185,000	181,000
	2010	373,000	376,000	368,000	361,000
	2011	571,000	588,000	576,000	564,000
	2012	365,000	1,192,000	1,168,000	1,145,000
	2013	2,310,000	2,155,000	2,112,000	2,070,000
	2014	3,616,000	2,904,000	2,802,000	2,746,000
	2015	5,290,000	5,441,000	4,842,000	4,721,000
	2016	7,014,000	4,741,000	5,009,000	4,859,000
	2017				866,000
Non Private Passenger Total		20,123,000	17,999,000	17,467,000	17,910,000
Grand Total		29,497,000	27,791,000	27,156,000	27,519,000

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

EXHIBIT B






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

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

discount rate: 0.00%

interest rate margin: 0 basis pts





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM 				
BusinessSegment Desc 	Acc Year 	201610	201611	201612	201701
 Private Passenger	prior	(77,000)	(77,000)	(75,000)	(73,000)
	2008	43,000	43,000	43,000	43,000
	2009	48,000	48,000	48,000	48,000
	2010	160,000	160,000	159,000	158,000
	2011	293,000	293,000	292,000	291,000
	2012	416,000	406,000	404,000	402,000
	2013	859,000	871,000	867,000	863,000
	2014	1,509,000	1,599,000	1,591,000	1,583,000
	2015	2,256,000	2,290,000	2,279,000	2,268,000
	2016	2,353,000	2,556,000	2,480,000	2,455,000
	2017				220,000
Private Passenger Total		7,860,000	8,189,000	8,088,000	8,258,000
 Non Private Passenger	prior	25,000	25,000	25,000	25,000
	2008	17,000	17,000	17,000	17,000
	2009	118,000	118,000	116,000	114,000
	2010	203,000	189,000	185,000	181,000
	2011	214,000	204,000	200,000	196,000
	2012	615,000	417,000	409,000	401,000
	2013	1,418,000	1,530,000	1,484,000	1,439,000
	2014	2,532,000	2,077,000	2,015,000	1,955,000
	2015	4,381,000	3,849,000	3,676,000	3,382,000
	2016	8,841,000	7,311,000	6,867,000	6,043,000
	2017				1,414,000
Non Private Passenger Total		18,364,000	15,737,000	14,994,000	15,167,000
Grand Total		26,224,000	23,926,000	23,082,000	23,425,000

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

EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
 Private Passenger	prior	5,000	5,000	5,000	5,000
	2008	7,000	7,000	7,000	7,000
	2009	12,000	12,000	12,000	12,000
	2010	(30,000)	(30,000)	(29,000)	(28,000)
	2011	24,000	24,000	24,000	24,000
	2012	50,000	50,000	49,000	48,000
	2013	78,000	78,000	76,000	74,000
	2014	147,000	147,000	146,000	145,000
	2015	136,000	127,000	126,000	125,000
	2016	244,000	269,000	271,000	268,000
	2017				10,000
Private Passenger Total		673,000	689,000	687,000	690,000
 Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2008	1,000	1,000	1,000	1,000
	2009	-	-	-	-
	2010	2,000	2,000	2,000	2,000
	2011	5,000	5,000	5,000	5,000
	2012	11,000	11,000	11,000	11,000
	2013	46,000	46,000	45,000	45,000
	2014	77,000	77,000	75,000	74,000
	2015	128,000	126,000	125,000	124,000
	2016	271,000	298,000	331,000	328,000
	2017				51,000
Non Private Passenger Total		542,000	567,000	596,000	642,000
Grand Total		1,215,000	1,256,000	1,283,000	1,332,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts





Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2008	15,000	15,000	15,000	15,000
	2009	9,000	9,000	9,000	9,000
	2010	4,000	4,000	4,000	4,000
	2011	34,000	34,000	33,000	32,000
	2012	80,000	80,000	78,000	76,000
	2013	129,000	156,000	153,000	150,000
	2014	264,000	264,000	251,000	246,000
	2015	445,000	339,000	319,000	309,000
	2016	418,000	513,000	548,000	515,000
	2017				97,000
Private Passenger Total		1,399,000	1,415,000	1,411,000	1,454,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	7,000	7,000	6,000	6,000
	2013	25,000	25,000	23,000	23,000
	2014	80,000	80,000	72,000	71,000
	2015	207,000	202,000	182,000	178,000
	2016	302,000	318,000	332,000	327,000
	2017				32,000
Non Private Passenger Total		624,000	635,000	618,000	640,000
Grand Total		2,023,000	2,050,000	2,029,000	2,094,000

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 	201610	201611	201612	201701
 Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2008	1,000	1,000	1,000	1,000
	2009	-	-	-	-
	2010	5,000	5,000	5,000	5,000
	2011	12,000	12,000	12,000	12,000
	2012	19,000	19,000	19,000	19,000
	2013	25,000	25,000	24,000	24,000
	2014	46,000	46,000	46,000	46,000
	2015	180,000	174,000	172,000	170,000
	2016	96,000	109,000	115,000	114,000
	2017				8,000
Private Passenger Total		382,000	389,000	392,000	397,000
 Non Private Passenger	prior	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	6,000	6,000	6,000	6,000
	2013	18,000	18,000	18,000	18,000
	2014	37,000	37,000	37,000	37,000
	2015	166,000	166,000	164,000	162,000
	2016	170,000	163,000	188,000	187,000
	2017				5,000
Non Private Passenger Total		397,000	390,000	413,000	415,000
Grand Total		779,000	779,000	805,000	812,000

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

EXHIBIT B

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc ▼	Acc Year ▼	201610	201611	201612	201701
Private Passenger	prior	2,866,000	2,864,000	2,809,000	2,754,000
	2008	798,000	671,000	659,000	647,000
	2009	622,000	641,000	623,000	611,000
	2010	200,000	370,000	363,000	359,000
	2011	329,000	303,000	306,000	306,000
	2012	657,000	779,000	774,000	765,000
	2013	2,288,000	2,243,000	2,214,000	2,183,000
	2014	4,927,000	4,995,000	4,930,000	4,763,000
	2015	8,533,000	8,104,000	7,931,000	7,628,000
	2016	11,174,000	11,373,000	11,232,000	10,309,000
	2017				1,829,000
Private Passenger Total		32,394,000	32,343,000	31,841,000	32,154,000
Non Private Passenger	prior	378,000	460,000	452,000	444,000
	2008	83,000	84,000	83,000	82,000
	2009	312,000	314,000	308,000	302,000
	2010	603,000	592,000	579,000	567,000
	2011	961,000	942,000	922,000	903,000
	2012	1,340,000	2,273,000	2,222,000	2,177,000
	2013	4,326,000	4,246,000	4,140,000	4,042,000
	2014	8,004,000	7,131,000	6,891,000	6,724,000
	2015	13,324,000	13,025,000	12,007,000	11,492,000
	2016	22,016,000	18,455,000	18,674,000	17,360,000
	2017				3,183,000
Non Private Passenger Total		51,347,000	47,522,000	46,278,000	47,276,000
Grand Total		83,741,000	79,865,000	78,119,000	79,430,000

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

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

page 1 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
<input checked="" type="checkbox"/> Private Passenger	prior	373,000	373,000	365,000	368,000
	2008	50,000	50,000	48,000	46,000
	2009	100,000	100,000	99,000	98,000
	2010	172,000	172,000	169,000	167,000
	2011	397,000	397,000	374,000	371,000
	2012	393,000	393,000	388,000	384,000
	2013	348,000	348,000	340,000	335,000
	2014	376,000	376,000	369,000	363,000
	2015	480,000	458,000	451,000	447,000
	2016	584,000	642,000	684,476	676,476
	2017				45,000
Private Passenger Total		3,273,000	3,309,000	3,287,476	3,300,476
<input checked="" type="checkbox"/> Non Private Passenger	prior	118,000	118,000	116,000	117,000
	2008	22,000	22,000	22,000	21,000
	2009	37,000	37,000	36,000	36,000
	2010	55,000	55,000	54,000	53,000
	2011	113,000	113,000	107,000	107,000
	2012	101,000	101,000	100,000	99,000
	2013	87,000	87,000	86,000	85,000
	2014	102,000	102,000	101,000	100,000
	2015	144,000	137,000	136,000	135,000
	2016	192,000	212,000	228,488	226,488
	2017				15,000
Non Private Passenger Total		971,000	984,000	986,488	994,488
Grand Total		4,244,000	4,293,000	4,273,964	4,294,964

EXHIBIT C-1

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

page 2 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	186,000	186,000	181,000	170,000
	2008	153,000	153,000	148,000	143,000
	2009	171,000	171,000	163,000	159,000
	2010	131,000	118,000	114,000	110,000
	2011	275,000	274,000	252,000	247,000
	2012	329,000	329,000	321,000	315,000
	2013	285,000	285,000	278,000	271,000
	2014	329,000	329,000	321,000	314,000
	2015	334,000	334,000	313,000	308,000
	2016	124,000	135,000	148,169	128,169
	2017				13,000
Private Passenger Total		2,317,000	2,314,000	2,239,169	2,178,169
Non Private Passenger	prior	140,000	140,000	138,000	129,000
	2008	127,000	127,000	124,000	124,000
	2009	143,000	143,000	139,000	135,000
	2010	110,000	99,000	97,000	95,000
	2011	208,000	208,000	193,000	188,000
	2012	243,000	243,000	238,000	236,000
	2013	201,000	201,000	197,000	193,000
	2014	213,000	213,000	209,000	205,000
	2015	205,000	205,000	194,000	191,000
	2016	74,000	82,000	88,669	76,669
	2017				8,000
Non Private Passenger Total		1,664,000	1,661,000	1,617,669	1,580,669
Grand Total		3,981,000	3,975,000	3,856,838	3,758,838

EXHIBIT C-1

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

page 3 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
 Private Passenger	prior	840,000	840,000	812,000	801,000
	2008	412,000	412,000	401,000	386,000
	2009	299,000	299,000	293,000	286,000
	2010	166,000	166,000	162,000	159,000
	2011	175,000	164,000	160,000	157,000
	2012	160,000	151,000	148,000	146,000
	2013	159,000	159,000	156,000	153,000
	2014	116,000	116,000	113,000	111,000
	2015	145,000	145,000	142,000	139,000
	2016	100,000	111,000	112,743	109,743
	2017				10,000
Private Passenger Total		2,572,000	2,563,000	2,499,743	2,457,743
 Non Private Passenger	prior	191,000	191,000	187,000	186,000
	2008	118,000	118,000	114,000	117,000
	2009	123,000	123,000	121,000	113,000
	2010	116,000	116,000	113,000	113,000
	2011	172,000	161,000	156,000	152,000
	2012	178,000	168,000	163,000	159,000
	2013	194,000	194,000	190,000	185,000
	2014	153,000	153,000	149,000	145,000
	2015	197,000	197,000	192,000	189,000
	2016	137,000	152,000	151,945	147,945
	2017				13,000
Non Private Passenger Total		1,579,000	1,573,000	1,536,945	1,519,945
Grand Total		4,151,000	4,136,000	4,036,688	3,977,688

EXHIBIT C-1

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

page 4 of 10

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
<input checked="" type="checkbox"/> Private Passenger	prior	(21,000)	(21,000)	(21,000)	(19,000)
	2008	41,000	41,000	40,000	39,000
	2009	35,000	35,000	34,000	33,000
	2010	17,000	30,000	29,000	28,000
	2011	53,000	53,000	45,000	44,000
	2012	35,000	(18,000)	(18,000)	(18,000)
	2013	45,000	45,000	44,000	42,000
	2014	28,000	28,000	27,000	27,000
	2015	74,000	74,000	73,000	72,000
	2016	49,000	54,000	68,512	67,512
	2017				-
Private Passenger Total		356,000	321,000	321,512	315,512
<input checked="" type="checkbox"/> Non Private Passenger	prior	(13,000)	(13,000)	(13,000)	(12,000)
	2008	20,000	20,000	20,000	21,000
	2009	20,000	20,000	20,000	20,000
	2010	11,000	19,000	19,000	18,000
	2011	30,000	30,000	27,000	28,000
	2012	19,000	(10,000)	(10,000)	(10,000)
	2013	29,000	29,000	28,000	25,000
	2014	19,000	19,000	18,000	16,000
	2015	50,000	50,000	49,000	48,000
	2016	32,000	35,000	44,334	43,334
	2017				-
Non Private Passenger Total		217,000	199,000	202,334	197,334
Grand Total		573,000	520,000	523,846	512,846

EXHIBIT C-1

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

page 5 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	5,976,000	5,855,000	5,597,000	5,450,000
	2008	1,229,000	1,224,000	1,170,000	1,137,000
	2009	931,000	930,000	893,000	857,000
	2010	908,000	803,000	771,000	747,000
	2011	760,000	748,000	669,000	642,000
	2012	1,254,000	1,251,000	1,209,000	1,173,000
	2013	874,000	848,000	818,000	792,000
	2014	529,000	512,000	488,000	469,000
	2015	635,000	634,000	597,000	580,000
	2016	334,000	365,000	390,438	372,438
	2017				34,000
Private Passenger Total		13,430,000	13,170,000	12,602,438	12,253,438
Non Private Passenger	prior	1,890,000	1,871,000	1,809,000	1,784,000
	2008	574,000	572,000	555,000	533,000
	2009	532,000	532,000	518,000	505,000
	2010	685,000	606,000	591,000	579,000
	2011	609,000	600,000	548,000	532,000
	2012	1,154,000	1,150,000	1,125,000	1,102,000
	2013	1,337,000	1,299,000	1,268,000	1,241,000
	2014	989,000	955,000	923,000	902,000
	2015	1,412,000	1,409,000	1,344,000	1,323,000
	2016	745,000	815,000	868,184	842,184
	2017				76,000
Non Private Passenger Total		9,927,000	9,809,000	9,549,184	9,419,184
Grand Total		23,357,000	22,979,000	22,151,622	21,672,622

EXHIBIT C-1

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

page 6 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	289,000	289,000	283,000	281,000
	2008	133,000	133,000	130,000	127,000
	2009	112,000	108,000	106,000	103,000
	2010	87,000	87,000	85,000	83,000
	2011	107,000	107,000	105,000	102,000
	2012	116,000	116,000	112,000	110,000
	2013	111,000	111,000	108,000	107,000
	2014	106,000	106,000	103,000	101,000
	2015	128,000	128,000	112,000	109,000
	2016	21,000	23,000	30,085	28,085
	2017				(1,000)
Private Passenger Total		1,210,000	1,208,000	1,174,085	1,150,085
Non Private Passenger	prior	492,000	492,000	485,000	479,000
	2008	461,000	461,000	452,000	446,000
	2009	396,000	386,000	380,000	371,000
	2010	309,000	309,000	305,000	302,000
	2011	360,000	360,000	355,000	352,000
	2012	416,000	416,000	410,000	404,000
	2013	439,000	439,000	432,000	428,000
	2014	459,000	459,000	451,000	448,000
	2015	590,000	590,000	523,000	521,000
	2016	104,000	114,000	152,409	147,409
	2017				(3,000)
Non Private Passenger Total		4,026,000	4,026,000	3,945,409	3,895,409
Grand Total		5,236,000	5,234,000	5,119,494	5,045,494

EXHIBIT C-1

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

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

discount rate: 0.62%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMMM <input type="button" value="v"/>	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc <input type="button" value="v"/>	Acc Year <input type="button" value="v"/>	201610	201611	201612	201701	
<input type="checkbox"/> Private Passenger	prior	(23,000)	(23,000)	(22,000)	(21,000)	
	2008	13,000	13,000	13,000	13,000	
	2009	9,000	9,000	9,000	9,000	
	2010	6,000	6,000	6,000	6,000	
	2011	10,000	10,000	9,000	9,000	
	2012	8,000	8,000	8,000	8,000	
	2013		-	-	-	
	2014	(10,000)	(10,000)	(10,000)	(10,000)	
	2015	22,000	22,000	22,000	22,000	
	2016	(5,000)	(4,000)	(4,252)	(4,252)	
	2017				(1,000)	
Private Passenger Total		30,000	31,000	30,748	30,748	
<input type="checkbox"/> Non Private Passenger	prior	(7,000)	(7,000)	(7,000)	(7,000)	
	2008	8,000	8,000	8,000	8,000	
	2009	8,000	8,000	8,000	8,000	
	2010	7,000	7,000	7,000	7,000	
	2011	12,000	12,000	11,000	11,000	
	2012	9,000	9,000	9,000	9,000	
	2013	(1,000)	(1,000)	(1,000)	(1,000)	
	2014	(13,000)	(13,000)	(13,000)	(13,000)	
	2015	32,000	32,000	32,000	32,000	
	2016	(7,000)	(8,000)	(9,504)	(9,504)	
	2017				1,000	
Non Private Passenger Total		48,000	47,000	44,496	45,496	
Grand Total		78,000	78,000	75,244	76,244	

EXHIBIT C-1

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 0.62%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
<input checked="" type="checkbox"/> Private Passenger	prior	56,000	56,000	56,000	57,000
	2008	36,000	36,000	36,000	36,000
	2009	34,000	34,000	34,000	33,000
	2010	26,000	26,000	26,000	26,000
	2011	30,000	30,000	30,000	30,000
	2012	31,000	31,000	31,000	31,000
	2013	42,000	38,000	38,000	38,000
	2014	45,000	45,000	45,000	46,000
	2015	104,000	104,000	104,000	105,000
	2016	(45,000)	(50,000)	(62,497)	(62,497)
	2017				(3,000)
Private Passenger Total		359,000	350,000	337,503	336,503
<input checked="" type="checkbox"/> Non Private Passenger	prior	16,000	16,000	16,000	16,000
	2008	11,000	11,000	11,000	11,000
	2009	10,000	10,000	10,000	10,000
	2010	9,000	9,000	9,000	9,000
	2011	10,000	10,000	10,000	10,000
	2012	11,000	11,000	11,000	11,000
	2013	16,000	15,000	15,000	15,000
	2014	16,000	16,000	16,000	16,000
	2015	35,000	35,000	35,000	35,000
	2016	(17,000)	(18,000)	(22,837)	(22,837)
	2017				(2,000)
Non Private Passenger Total		117,000	115,000	110,163	108,163
Grand Total		476,000	465,000	447,666	444,666

EXHIBIT C-1

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

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

discount rate: 0.62%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year	201610	201611	201612	201701	
Private Passenger	prior	3,000	3,000	3,000	3,000	
	2008	6,000	6,000	6,000	6,000	
	2009	7,000	7,000	7,000	7,000	
	2010	7,000	7,000	7,000	7,000	
	2011	8,000	8,000	8,000	8,000	
	2012	9,000	9,000	9,000	9,000	
	2013	(9,000)	(9,000)	(9,000)	(9,000)	
	2014	20,000	20,000	20,000	20,000	
	2015	7,000	7,000	7,000	7,000	
	2016	(9,000)	(10,000)	(8,521)	(8,521)	
	2017					(1,000)
Private Passenger Total		49,000	48,000	49,479	48,479	
Non Private Passenger	prior	2,000	2,000	2,000	2,000	
	2008	2,000	2,000	2,000	2,000	
	2009	4,000	4,000	4,000	4,000	
	2010	4,000	4,000	4,000	4,000	
	2011	6,000	6,000	6,000	6,000	
	2012	6,000	6,000	6,000	6,000	
	2013	(7,000)	(7,000)	(7,000)	(7,000)	
	2014	16,000	16,000	16,000	16,000	
	2015	6,000	6,000	6,000	6,000	
	2016	(11,000)	(11,000)	(9,395)	(9,395)	
	2017					(2,000)
Non Private Passenger Total		28,000	28,000	29,605	27,605	
Grand Total		77,000	76,000	79,084	76,084	

EXHIBIT C-1

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

page 10 of 10

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

discount rate: 0.62%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year	▼	201610	201611	201612	201701
Private Passenger	prior		7,679,000	7,558,000	7,254,000	7,090,000
	2008		2,073,000	2,068,000	1,992,000	1,933,000
	2009		1,698,000	1,693,000	1,638,000	1,585,000
	2010		1,520,000	1,415,000	1,369,000	1,333,000
	2011		1,815,000	1,791,000	1,652,000	1,610,000
	2012		2,335,000	2,270,000	2,208,000	2,158,000
	2013		1,855,000	1,825,000	1,773,000	1,729,000
	2014		1,539,000	1,522,000	1,476,000	1,441,000
	2015		1,929,000	1,906,000	1,821,000	1,789,000
	2016		1,153,000	1,266,000	1,359,153	1,307,153
	2017					96,000
Private Passenger Total			23,596,000	23,314,000	22,542,153	22,071,153
Non Private Passenger	prior		2,829,000	2,810,000	2,733,000	2,694,000
	2008		1,343,000	1,341,000	1,308,000	1,283,000
	2009		1,273,000	1,263,000	1,236,000	1,202,000
	2010		1,306,000	1,224,000	1,199,000	1,180,000
	2011		1,520,000	1,500,000	1,413,000	1,386,000
	2012		2,137,000	2,094,000	2,052,000	2,016,000
	2013		2,295,000	2,256,000	2,208,000	2,164,000
	2014		1,954,000	1,920,000	1,870,000	1,835,000
	2015		2,671,000	2,661,000	2,511,000	2,480,000
	2016		1,249,000	1,373,000	1,492,293	1,442,293
	2017					106,000
Non Private Passenger Total			18,577,000	18,442,000	18,022,293	17,788,293
Grand Total			42,173,000	41,756,000	40,564,446	39,859,446

EXHIBIT C-2

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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
 Private Passenger	prior	331,000	331,000	327,000	323,000
	2008	45,000	45,000	44,000	43,000
	2009	92,000	92,000	91,000	90,000
	2010	157,000	157,000	155,000	153,000
	2011	359,000	359,000	356,000	353,000
	2012	329,000	329,000	325,000	321,000
	2013	271,000	271,000	266,000	261,000
	2014	275,000	275,000	270,000	265,000
	2015	344,000	344,000	339,000	335,000
	2016	456,000	501,000	532,476	528,476
	2017				31,000
Private Passenger Total		2,659,000	2,704,000	2,705,476	2,703,476
 Non Private Passenger	prior	106,000	106,000	105,000	104,000
	2008	20,000	20,000	20,000	20,000
	2009	34,000	34,000	33,000	33,000
	2010	50,000	50,000	49,000	48,000
	2011	103,000	103,000	102,000	101,000
	2012	85,000	85,000	84,000	83,000
	2013	68,000	68,000	67,000	66,000
	2014	75,000	75,000	74,000	73,000
	2015	103,000	103,000	102,000	101,000
	2016	150,000	165,000	176,488	175,488
	2017				10,000
Non Private Passenger Total		794,000	809,000	812,488	814,488
Grand Total		3,453,000	3,513,000	3,517,964	3,517,964

EXHIBIT C-2

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

page 2 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	147,000	147,000	143,000	139,000
	2008	141,000	141,000	137,000	133,000
	2009	157,000	157,000	152,000	147,000
	2010	121,000	108,000	105,000	102,000
	2011	244,000	243,000	237,000	232,000
	2012	296,000	296,000	290,000	284,000
	2013	238,000	238,000	232,000	226,000
	2014	267,000	267,000	261,000	255,000
	2015	262,000	262,000	256,000	250,000
	2016	63,000	69,000	75,169	69,169
	2017				6,000
Private Passenger Total		1,936,000	1,928,000	1,888,169	1,843,169
Non Private Passenger	prior	112,000	112,000	110,000	108,000
	2008	117,000	117,000	115,000	113,000
	2009	131,000	131,000	128,000	125,000
	2010	102,000	91,000	89,000	87,000
	2011	183,000	183,000	180,000	177,000
	2012	218,000	218,000	215,000	212,000
	2013	168,000	168,000	165,000	162,000
	2014	174,000	174,000	171,000	168,000
	2015	161,000	161,000	159,000	157,000
	2016	38,000	42,000	44,669	42,669
	2017				4,000
Non Private Passenger Total		1,404,000	1,397,000	1,376,669	1,355,669
Grand Total		3,340,000	3,325,000	3,264,838	3,198,838

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	768,000	768,000	753,000	740,000
	2008	378,000	378,000	370,000	363,000
	2009	274,000	274,000	269,000	264,000
	2010	152,000	152,000	149,000	146,000
	2011	152,000	152,000	149,000	146,000
	2012	140,000	140,000	138,000	136,000
	2013	130,000	130,000	128,000	126,000
	2014	90,000	90,000	88,000	86,000
	2015	113,000	113,000	111,000	109,000
	2016	61,000	68,000	72,743	70,743
	2017				5,000
Private Passenger Total		2,258,000	2,265,000	2,227,743	2,191,743
Non Private Passenger	prior	176,000	176,000	174,000	172,000
	2008	112,000	112,000	110,000	108,000
	2009	112,000	112,000	110,000	108,000
	2010	107,000	107,000	105,000	103,000
	2011	150,000	150,000	147,000	144,000
	2012	156,000	156,000	153,000	150,000
	2013	159,000	159,000	156,000	153,000
	2014	118,000	118,000	115,000	112,000
	2015	154,000	154,000	151,000	148,000
	2016	84,000	93,000	98,945	95,945
	2017				7,000
Non Private Passenger Total		1,328,000	1,337,000	1,319,945	1,300,945
Grand Total		3,586,000	3,602,000	3,547,688	3,492,688

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts







Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
ShareYYMM					
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
 Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	14,000	27,000	26,000	25,000
	2011	43,000	43,000	42,000	41,000
	2012	26,000	(22,000)	(22,000)	(22,000)
	2013	41,000	41,000	40,000	39,000
	2014	19,000	19,000	18,000	17,000
	2015	56,000	56,000	55,000	54,000
	2016	31,000	34,000	47,512	46,512
	2017				(1,000)
Private Passenger Total		252,000	220,000	228,512	221,512
 Non Private Passenger	prior	(20,000)	(20,000)	(19,000)	(18,000)
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	9,000	17,000	17,000	17,000
	2011	26,000	26,000	26,000	26,000
	2012	15,000	(13,000)	(13,000)	(13,000)
	2013	26,000	26,000	25,000	24,000
	2014	12,000	12,000	11,000	10,000
	2015	38,000	38,000	37,000	36,000
	2016	20,000	22,000	30,334	29,334
	2017				(1,000)
Non Private Passenger Total		164,000	146,000	152,334	148,334
Grand Total		416,000	366,000	380,846	369,846

EXHIBIT C-2

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

page 5 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	5,526,000	5,414,000	5,252,000	5,095,000
	2008	1,147,000	1,143,000	1,109,000	1,076,000
	2009	864,000	863,000	837,000	812,000
	2010	840,000	744,000	722,000	700,000
	2011	649,000	637,000	609,000	582,000
	2012	1,110,000	1,106,000	1,077,000	1,049,000
	2013	704,000	701,000	679,000	658,000
	2014	390,000	390,000	372,000	354,000
	2015	493,000	492,000	476,000	461,000
	2016	220,000	241,000	255,438	241,438
	2017				23,000
Private Passenger Total		11,943,000	11,731,000	11,388,438	11,051,438
Non Private Passenger	prior	1,746,000	1,729,000	1,694,000	1,659,000
	2008	529,000	527,000	516,000	506,000
	2009	490,000	490,000	480,000	470,000
	2010	630,000	558,000	547,000	536,000
	2011	514,000	505,000	490,000	475,000
	2012	1,016,000	1,012,000	994,000	976,000
	2013	1,072,000	1,068,000	1,046,000	1,024,000
	2014	727,000	726,000	703,000	681,000
	2015	1,097,000	1,094,000	1,071,000	1,048,000
	2016	493,000	539,000	570,184	549,184
	2017				50,000
Non Private Passenger Total		8,314,000	8,248,000	8,111,184	7,974,184
Grand Total		20,257,000	19,979,000	19,499,622	19,025,622

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	250,000	250,000	246,000	242,000
	2008	122,000	122,000	120,000	118,000
	2009	102,000	99,000	97,000	95,000
	2010	80,000	80,000	78,000	76,000
	2011	98,000	98,000	96,000	94,000
	2012	105,000	105,000	103,000	101,000
	2013	102,000	102,000	100,000	98,000
	2014	95,000	95,000	93,000	91,000
	2015	86,000	86,000	84,000	82,000
	2016	(17,000)	(19,000)	(14,915)	(15,915)
	2017				(2,000)
Private Passenger Total		1,023,000	1,018,000	1,002,085	979,085
Non Private Passenger	prior	443,000	443,000	440,000	437,000
	2008	426,000	426,000	422,000	418,000
	2009	364,000	354,000	350,000	346,000
	2010	284,000	284,000	281,000	278,000
	2011	330,000	330,000	327,000	324,000
	2012	382,000	382,000	378,000	374,000
	2013	403,000	403,000	399,000	395,000
	2014	412,000	412,000	408,000	404,000
	2015	400,000	400,000	396,000	392,000
	2016	(93,000)	(101,000)	(79,591)	(82,591)
	2017				(12,000)
Non Private Passenger Total		3,351,000	3,333,000	3,321,409	3,273,409
Grand Total		4,374,000	4,351,000	4,323,494	4,252,494

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
<input checked="" type="checkbox"/> Private Passenger	prior	(30,000)	(30,000)	(29,000)	(28,000)
	2008	12,000	12,000	12,000	12,000
	2009	8,000	8,000	8,000	8,000
	2010	5,000	5,000	5,000	5,000
	2011	8,000	8,000	8,000	8,000
	2012	7,000	7,000	7,000	7,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	(11,000)	(11,000)	(11,000)	(11,000)
	2015	11,000	11,000	11,000	11,000
	2016	(7,000)	(7,000)	(7,252)	(7,252)
	2017				(1,000)
Private Passenger Total		2,000	2,000	2,748	2,748
<input checked="" type="checkbox"/> Non Private Passenger	prior	(12,000)	(12,000)	(11,000)	(11,000)
	2008	7,000	7,000	7,000	7,000
	2009	7,000	7,000	7,000	7,000
	2010	6,000	6,000	6,000	6,000
	2011	10,000	10,000	10,000	10,000
	2012	8,000	8,000	8,000	8,000
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(14,000)	(14,000)	(14,000)	(14,000)
	2015	17,000	17,000	17,000	17,000
	2016	(12,000)	(14,000)	(14,504)	(14,504)
	2017				-
Non Private Passenger Total		15,000	13,000	13,496	13,496
Grand Total		17,000	15,000	16,244	16,244

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
ShareYYMM <input type="button" value="v"/>					
BusinessSegment Desc <input type="button" value="v"/>	Acc Year <input type="button" value="v"/>	201610	201611	201612	201701
Private Passenger	prior	52,000	52,000	52,000	52,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	24,000	24,000	24,000	24,000
	2011	27,000	27,000	27,000	27,000
	2012	28,000	28,000	28,000	28,000
	2013	31,000	31,000	31,000	31,000
	2014	23,000	23,000	23,000	23,000
	2015	91,000	91,000	91,000	91,000
	2016	(56,000)	(61,000)	(72,497)	(72,497)
	2017				(4,000)
Private Passenger Total		285,000	280,000	268,503	264,503
Non Private Passenger	prior	15,000	15,000	15,000	15,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	8,000	8,000	8,000	8,000
	2011	9,000	9,000	9,000	9,000
	2012	10,000	10,000	10,000	10,000
	2013	12,000	12,000	12,000	12,000
	2014	8,000	8,000	8,000	8,000
	2015	30,000	30,000	30,000	30,000
	2016	(21,000)	(23,000)	(26,837)	(26,837)
	2017				(2,000)
Non Private Passenger Total		90,000	88,000	84,163	82,163
Grand Total		375,000	368,000	352,666	346,666

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	3,000	3,000	3,000	3,000
	2008	5,000	5,000	5,000	5,000
	2009	6,000	6,000	6,000	6,000
	2010	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	15,000	15,000	15,000	15,000
	2015	6,000	6,000	6,000	6,000
	2016	(11,000)	(12,000)	(11,521)	(11,521)
	2017				(1,000)
Private Passenger Total		35,000	34,000	34,479	33,479
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	2,000	2,000	2,000	2,000
	2009	4,000	4,000	4,000	4,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	12,000	12,000	12,000	12,000
	2015	5,000	5,000	5,000	5,000
	2016	(14,000)	(15,000)	(13,395)	(13,395)
	2017				(2,000)
Non Private Passenger Total		17,000	16,000	17,605	15,605
Grand Total		52,000	50,000	52,084	49,084

EXHIBIT C-2

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201610	201611	201612	201701
Private Passenger	prior	7,000,000	6,888,000	6,702,000	6,523,000
	2008	1,921,000	1,917,000	1,867,000	1,819,000
	2009	1,566,000	1,562,000	1,522,000	1,483,000
	2010	1,399,000	1,303,000	1,270,000	1,237,000
	2011	1,587,000	1,574,000	1,531,000	1,490,000
	2012	2,049,000	1,997,000	1,954,000	1,912,000
	2013	1,506,000	1,503,000	1,465,000	1,428,000
	2014	1,163,000	1,163,000	1,129,000	1,095,000
	2015	1,462,000	1,461,000	1,429,000	1,399,000
	2016	740,000	814,000	877,153	849,153
	2017				56,000
Private Passenger Total		20,393,000	20,182,000	19,746,153	19,291,153
Non Private Passenger	prior	2,568,000	2,551,000	2,510,000	2,468,000
	2008	1,242,000	1,240,000	1,221,000	1,203,000
	2009	1,170,000	1,160,000	1,140,000	1,121,000
	2010	1,200,000	1,125,000	1,106,000	1,087,000
	2011	1,330,000	1,321,000	1,296,000	1,271,000
	2012	1,895,000	1,863,000	1,834,000	1,805,000
	2013	1,898,000	1,894,000	1,860,000	1,826,000
	2014	1,524,000	1,523,000	1,488,000	1,454,000
	2015	2,005,000	2,002,000	1,968,000	1,934,000
	2016	645,000	708,000	786,293	755,293
	2017				54,000
Non Private Passenger Total		15,477,000	15,387,000	15,209,293	14,978,293
Grand Total		35,870,000	35,569,000	34,955,446	34,269,446

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

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Jurisdiction Desc	ShareYMM 201610	201611	201612	201701
Private Passenger	Newfoundland & Labrador	87.4%	86.6%	84.9%	84.9%
	New Brunswick	78.8%	78.9%	78.2%	78.2%
	Nova Scotia	84.0%	84.0%	83.0%	83.0%
	Prince Edward Island	65.3%	62.7%	59.4%	59.4%
	Ontario	68.4%	68.7%	68.1%	68.1%
	Alberta	74.5%	74.4%	74.1%	74.1%
	Yukon	81.4%	81.8%	82.2%	81.9%
	Northwest Territories	59.9%	60.5%	60.8%	60.7%
	Nunavut	42.3%	41.4%	39.7%	38.9%
Non Private Passenger	Newfoundland & Labrador	114.9%	112.6%	109.2%	109.2%
	New Brunswick	65.8%	65.8%	65.1%	65.1%
	Nova Scotia	78.1%	77.9%	76.9%	76.9%
	Prince Edward Island	78.4%	75.7%	72.0%	71.9%
	Ontario	74.1%	74.2%	73.3%	73.3%
	Alberta	72.0%	70.8%	69.4%	69.4%
	Yukon	64.9%	66.3%	67.1%	67.1%
	Northwest Territories	49.7%	48.9%	49.0%	49.0%
	Nunavut	56.7%	54.9%	54.2%	54.0%
Grand Total		76.4%	75.9%	74.7%	74.7%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Jurisdiction Desc	ShareYMM 201610	201611	201612	201701
Private Passenger	Newfoundland & Labrador	81.2%	80.5%	79.6%	79.6%
	New Brunswick	72.8%	72.9%	72.9%	72.9%
	Nova Scotia	77.5%	77.4%	77.3%	77.2%
	Prince Edward Island	59.9%	57.6%	55.1%	55.2%
	Ontario	62.4%	62.7%	63.0%	63.1%
	Alberta	68.7%	68.7%	68.6%	68.6%
	Yukon	74.6%	75.7%	75.9%	75.5%
	Northwest Territories	55.6%	56.2%	57.0%	57.0%
	Nunavut	39.9%	39.2%	37.6%	36.7%
Non Private Passenger	Newfoundland & Labrador	106.5%	104.3%	101.9%	101.9%
	New Brunswick	60.9%	60.9%	60.9%	60.9%
	Nova Scotia	72.0%	71.9%	71.7%	71.7%
	Prince Edward Island	72.5%	70.1%	67.1%	67.1%
	Ontario	67.3%	67.4%	67.6%	67.6%
	Alberta	67.2%	66.2%	65.1%	65.1%
	Yukon	60.1%	61.3%	62.6%	62.8%
	Northwest Territories	46.3%	45.8%	46.1%	46.2%
	Nunavut	52.4%	51.3%	50.6%	50.3%
Grand Total		70.6%	70.2%	69.6%	69.6%

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NOVA SCOTIA

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ONTARIO

Private Passenger					Non-Private Passenger				
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%	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%	10.0%
1997	10.0%	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%	10.0%
1999	10.0%	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%	10.0%
2001	10.0%	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%	10.0%
2003	10.0%	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%	10.0%
2005	10.0%	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%	10.0%
2007	10.0%	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%	10.0%
2009	10.0%	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%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	9.7%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	12.2%	12.5%	5.0%	12.3%	12.5%	12.5%	7.0%	12.4%	12.4%
2014	12.5%	12.5%	6.4%	12.5%	12.5%	12.5%	12.1%	12.5%	12.5%
2015	14.9%	15.0%	7.6%	14.8%	15.0%	15.0%	13.0%	15.0%	15.0%
2016	14.6%	15.0%	6.3%	14.4%	14.3%	15.0%	7.1%	14.4%	14.4%
prem liab	12.1%	15.0%	5.1%	11.7%	13.0%	15.0%	5.6%	12.9%	12.9%
discount rate:				0.62%	discount rate:				0.62%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

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

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

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT G-1

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

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ShareDate	201611	▼
Jurisdiction Desc	Newfoundland & Labrador	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Desc								
Private								
Passenger	prior	26	-	-	-	-	-	26
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	18	(1)	1	-	-	-	18
	2008	23	(1)	1	-	-	-	23
	2009	39	(1)	1	-	-	-	39
	2010	15	(1)	1	-	-	-	15
	2011	182	(4)	23	-	19	10.4%	201
	2012	248	(4)	7	-	3	1.2%	251
	2013	612	(23)	(183)	-	(206)	(33.7%)	406
	2014	1,447	(97)	74	-	(23)	(1.6%)	1,424
	2015	1,863	(141)	(184)	-	(325)	(17.4%)	1,538
	2016	3,582	73	(102)	-	(29)	(0.8%)	3,553
Private Passenger Total		8,055	(200)	(361)	-	(561)	(7.0%)	7,494
Non Private								
Passenger	prior	4	-	-	-	-	-	4
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	73	(3)	19	-	16	21.9%	89
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	18	-	-	-	-	-	18
	2011	146	(3)	-	-	(3)	(2.1%)	143
	2012	321	(6)	38	-	32	10.0%	353
	2013	355	(8)	29	-	21	5.9%	376
	2014	1,184	(81)	135	-	54	4.6%	1,238
	2015	1,190	(88)	82	-	(6)	(0.5%)	1,184
	2016	2,778	31	(69)	-	(38)	(1.4%)	2,740
Non Private Passenger Total		6,072	(158)	234	-	76	1.3%	6,148
Grand Total		14,127	(358)	(127)	-	(485)	(3.4%)	13,642

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	201611	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(29)	2	(2)	-	-	-	(29)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	10	-	-	-	-	-	10
	2008	58	(1)	1	-	-	-	58
	2009	56	(2)	2	-	-	-	56
	2010	127	(3)	3	-	-	-	127
	2011	347	(6)	15	-	9	2.6%	356
	2012	240	(3)	65	-	62	25.8%	302
	2013	489	(7)	6	-	(1)	(0.2%)	488
	2014	1,051	(16)	5	-	(11)	(1.0%)	1,040
	2015	2,094	(36)	(79)	-	(115)	(5.5%)	1,979
	2016	1,674	133	(489)	-	(356)	(21.3%)	1,318
Private Passenger Total		6,117	61	(473)	-	(412)	(6.7%)	5,705
Non Private								
Passenger	prior	24	1	(1)	-	-	-	24
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	9	-	-	-	-	-	9
	2008	-	-	-	-	-	-	-
	2009	31	-	-	-	-	-	31
	2010	43	(1)	1	-	-	-	43
	2011	147	(5)	(23)	-	(28)	(19.0%)	119
	2012	264	(10)	(3)	-	(13)	(4.9%)	251
	2013	475	(14)	19	-	5	1.1%	480
	2014	608	(21)	21	-	-	-	608
	2015	818	(3)	70	-	67	8.2%	885
	2016	1,280	163	(122)	-	41	3.2%	1,321
Non Private Passenger Total		3,699	110	(38)	-	72	1.9%	3,771
Grand Total		9,816	171	(511)	-	(340)	(3.5%)	9,476

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	201611	▼
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								
Passenger	prior	365	(7)	(14)	-	(21)	(5.8%)	344
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	145	(3)	3	-	-	-	145
	2008	271	(7)	8	-	1	0.4%	272
	2009	59	(1)	2	-	1	1.7%	60
	2010	(71)	2	1	-	3	(4.2%)	(68)
	2011	22	-	-	-	-	-	22
	2012	113	-	(53)	-	(53)	(46.9%)	60
	2013	160	(2)	22	-	20	12.5%	180
	2014	569	19	(11)	-	8	1.4%	577
	2015	887	31	1	-	32	3.6%	919
	2016	1,534	168	(28)	-	140	9.1%	1,674
Private Passenger Total		4,054	200	(69)	-	131	3.2%	4,185
Non Private								
Passenger	prior	19	-	-	-	-	-	19
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(5)	-	-	-	-	-	(5)
	2008	19	(1)	2	-	1	5.3%	20
	2009	(5)	-	-	-	-	-	(5)
	2010	27	(1)	1	-	-	-	27
	2011	140	(2)	(71)	-	(73)	(52.1%)	67
	2012	94	(2)	2	-	-	-	94
	2013	312	(8)	(72)	-	(80)	(25.6%)	232
	2014	439	(7)	175	-	168	38.3%	607
	2015	1,765	(151)	146	-	(5)	(0.3%)	1,760
	2016	2,278	224	57	-	281	12.3%	2,559
Non Private Passenger Total		5,083	52	240	-	292	5.7%	5,375
Grand Total		9,137	252	171	-	423	4.6%	9,560

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	201611	
Jurisdiction Desc	Prince Edward	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Desc								
Private								
Passenger	prior	21	-	-	-	-	-	21
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(1)	-	-	-	-	-	(1)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	28	(2)	2	-	-	-	28
	2011	59	(2)	(1)	-	(3)	(5.1%)	56
	2012	15	-	-	-	-	-	15
	2013	60	(1)	(6)	-	(7)	(11.7%)	53
	2014	252	(4)	(1)	-	(5)	(2.0%)	247
	2015	464	(7)	12	-	5	1.1%	469
	2016	392	34	(121)	-	(87)	(22.2%)	305
Private Passenger Total		1,289	18	(115)	-	(97)	(7.5%)	1,192
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	20	(1)	-	-	(1)	(5.0%)	19
	2012	116	(3)	253	-	250	215.5%	366
	2013	59	(1)	1	-	-	-	59
	2014	230	(2)	5	-	3	1.3%	233
	2015	453	(4)	4	-	-	-	453
	2016	145	29	8	-	37	25.5%	182
Non Private Passenger Total		1,020	18	271	-	289	28.3%	1,309
Grand Total		2,309	36	156	-	192	8.3%	2,501

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	201611	▼
Jurisdiction Desc	Ontario	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	2,792	(56)	32	-	(24)	(0.9%)	2,768
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	1,637	(32)	37	-	5	0.3%	1,642
	2008	535	(11)	(117)	-	(128)	(23.9%)	407
	2009	718	(15)	33	-	18	2.5%	736
	2010	319	(5)	168	-	163	51.1%	482
	2011	(69)	3	(65)	-	(62)	89.9%	(131)
	2012	355	(4)	69	-	65	18.3%	420
	2013	1,090	(17)	80	-	63	5.8%	1,153
	2014	1,407	(22)	(15)	-	(37)	(2.6%)	1,370
	2015	2,274	(57)	50	-	(7)	(0.3%)	2,267
	2016	2,935	262	67	-	329	11.2%	3,264
Private Passenger Total		13,993	46	339	-	385	2.8%	14,378
Non Private								
Passenger	prior	491	(9)	(18)	-	(27)	(5.5%)	464
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	213	(6)	5	-	(1)	(0.5%)	212
	2008	120	(2)	2	-	-	-	120
	2009	330	(7)	9	-	2	0.6%	332
	2010	420	(8)	11	-	3	0.7%	423
	2011	1,010	(20)	19	-	(1)	(0.1%)	1,009
	2012	982	(18)	843	-	825	84.0%	1,807
	2013	3,772	(74)	(249)	-	(323)	(8.6%)	3,449
	2014	4,775	(167)	(636)	-	(803)	(16.8%)	3,972
	2015	6,970	(616)	732	-	116	1.7%	7,086
	2016	8,316	407	(2,575)	-	(2,168)	(26.1%)	6,148
Non Private Passenger Total		27,399	(520)	(1,857)	-	(2,377)	(8.7%)	25,022
Grand Total		41,392	(474)	(1,518)	-	(1,992)	(4.8%)	39,400

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	201611	▼
Jurisdiction Desc	Alberta	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(27)	2	(2)	-	-	-	(27)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(4)	-	-	-	-	-	(4)
	2008	58	-	-	-	-	-	58
	2009	52	-	-	-	-	-	52
	2010	296	(4)	4	-	-	-	296
	2011	473	(4)	4	-	-	-	473
	2012	594	(3)	(7)	-	(10)	(1.7%)	584
	2013	1,076	(6)	6	-	-	-	1,076
	2014	1,957	(11)	99	-	88	4.5%	2,045
	2015	2,714	(16)	44	-	28	1.0%	2,742
	2016	2,709	196	38	-	234	8.6%	2,943
Private Passenger Total		9,898	154	186	-	340	3.4%	10,238
Non Private								
Passenger	prior	43	-	-	-	-	-	43
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	94	(1)	1	-	-	-	94
	2008	126	(1)	1	-	-	-	126
	2009	144	(3)	3	-	-	-	144
	2010	294	(6)	(8)	-	(14)	(4.8%)	280
	2011	612	(12)	2	-	(10)	(1.6%)	602
	2012	1,019	(21)	(199)	-	(220)	(21.6%)	799
	2013	2,223	(44)	105	-	61	2.7%	2,284
	2014	3,529	(66)	(420)	-	(486)	(13.8%)	3,043
	2015	5,998	(61)	(486)	-	(547)	(9.1%)	5,451
	2016	10,350	271	(1,800)	-	(1,529)	(14.8%)	8,821
Non Private Passenger Total		24,432	56	(2,801)	-	(2,745)	(11.2%)	21,687
Grand Total		34,330	210	(2,615)	-	(2,405)	(7.0%)	31,925

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	201611	▼
Jurisdiction Desc	Yukon	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	5	-	-	-	-	-	5
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	8	-	-	-	-	-	8
	2009	13	-	-	-	-	-	13
	2010	(26)	1	(1)	-	-	-	(26)
	2011	54	(1)	1	-	-	-	54
	2012	54	(1)	1	-	-	-	54
	2013	86	(2)	2	-	-	-	86
	2014	163	(1)	1	-	-	-	163
	2015	283	(2)	(8)	-	(10)	(3.5%)	273
	2016	277	7	20	-	27	9.7%	304
Private Passenger Total		917	1	16	-	17	1.9%	934
Non Private								
Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	2	-	-	-	-	-	2
	2011	6	-	-	-	-	-	6
	2012	21	(1)	1	-	-	-	21
	2013	50	(1)	1	-	-	-	50
	2014	92	(2)	2	-	-	-	92
	2015	205	(4)	2	-	(2)	(1.0%)	203
	2016	303	36	(8)	-	28	9.2%	331
Non Private Passenger Total		681	28	(2)	-	26	3.8%	707
Grand Total		1,598	29	14	-	43	2.7%	1,641

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	201611	
Jurisdiction Desc	Northwest	
AccountCode Desc	Territories	
AccountCode	IBNR Provision	
	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	3	-	-	-	-	-	3
	2008	17	-	-	-	-	-	17
	2009	24	-	-	-	-	-	24
	2010	4	-	-	-	-	-	4
	2011	46	(1)	1	-	-	-	46
	2012	97	(2)	2	-	-	-	97
	2013	159	(3)	19	-	16	10.1%	175
	2014	395	(3)	3	-	-	-	395
	2015	602	(4)	(104)	-	(108)	(17.9%)	494
	2016	489	48	52	-	100	20.4%	589
Private Passenger Total		1,834	35	(27)	-	8	0.4%	1,842
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	8	-	-	-	-	-	8
	2013	73	(2)	2	-	-	-	73
	2014	188	(1)	1	-	-	-	188
	2015	231	(2)	(5)	-	(7)	(3.0%)	224
	2016	332	29	(11)	-	18	5.4%	350
Non Private Passenger Total		835	24	(13)	-	11	1.3%	846
Grand Total		2,669	59	(40)	-	19	0.7%	2,688

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	201611	▼
Jurisdiction Desc	Nunavut	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	6	-	-	-	-	-	6
	2011	13	-	-	-	-	-	13
	2012	26	-	-	-	-	-	26
	2013	28	(1)	1	-	-	-	28
	2014	51	-	-	-	-	-	51
	2015	198	(2)	(5)	-	(7)	(3.5%)	191
	2016	108	8	7	-	15	13.9%	123
Private Passenger Total		429	5	3	-	8	1.9%	437
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	7	-	-	-	-	-	7
	2013	20	-	-	-	-	-	20
	2014	91	-	-	-	-	-	91
	2015	183	(2)	2	-	-	-	183
	2016	199	29	(37)	-	(8)	(4.0%)	191
Non Private Passenger Total		500	27	(35)	-	(8)	(1.6%)	492
Grand Total		929	32	(32)	-	-	-	929

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	201611	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	3,149	(59)	14	-	(45)	(1.4%)	3,104
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	1,808	(36)	41	-	5	0.3%	1,813
	2008	970	(20)	(107)	-	(127)	(13.1%)	843
	2009	961	(19)	38	-	19	2.0%	980
	2010	698	(12)	178	-	166	23.8%	864
	2011	1,127	(15)	(22)	-	(37)	(3.3%)	1,090
	2012	1,742	(17)	84	-	67	3.8%	1,809
	2013	3,760	(62)	(53)	-	(115)	(3.1%)	3,645
	2014	7,292	(135)	155	-	20	0.3%	7,312
	2015	11,379	(234)	(273)	-	(507)	(4.5%)	10,872
	2016	13,700	929	(556)	-	373	2.7%	14,073
Private Passenger Total		46,586	320	(501)	-	(181)	(0.4%)	46,405
Non Private								
Passenger	prior	583	(8)	(19)	-	(27)	(4.6%)	556
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	384	(10)	25	-	15	3.9%	399
	2008	264	(4)	5	-	1	0.4%	265
	2009	503	(10)	12	-	2	0.4%	505
	2010	805	(16)	5	-	(11)	(1.4%)	794
	2011	2,081	(43)	(73)	-	(116)	(5.6%)	1,965
	2012	2,832	(61)	935	-	874	30.9%	3,706
	2013	7,339	(152)	(164)	-	(316)	(4.3%)	7,023
	2014	11,136	(347)	(717)	-	(1,064)	(9.6%)	10,072
	2015	17,813	(931)	547	-	(384)	(2.2%)	17,429
	2016	25,981	1,219	(4,557)	-	(3,338)	(12.8%)	22,643
Non Private Passenger Total		69,721	(363)	(4,001)	-	(4,364)	(6.3%)	65,357
Grand Total		116,307	(43)	(4,502)	-	(4,545)	(3.9%)	111,762

EXHIBIT G-2

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

page 1 of 10

ShareDate	201611	
Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	Undiscounted	
AccountCode	IBNR Provision	
	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(14)	-	-	-	-	-	(14)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(3)	-	-	-	-	-	(3)
	2008	2	-	-	-	-	-	2
	2009	6	-	-	-	-	-	6
	2010	(5)	-	-	-	-	-	(5)
	2011	(2)	-	25	-	25	(1,250.0%)	23
	2012	(25)	1	2	-	3	(12.0%)	(22)
	2013	185	(15)	(161)	-	(176)	(95.1%)	9
	2014	755	(76)	78	-	2	0.3%	757
	2015	1,091	(109)	(159)	-	(268)	(24.6%)	823
	2016	2,796	5	(84)	-	(79)	(2.8%)	2,717
Private Passenger Total		4,786	(194)	(299)	-	(493)	(10.3%)	4,293
Non Private								
<div><div></div> Passenger</div>	prior	4	-	-	-	-	-	4
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(2)	-	66	-	66	(3,300.0%)	64
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	-	-	-	-	-	-	-
	2011	55	(1)	3	-	2	3.6%	57
	2012	101	(2)	37	-	35	34.7%	136
	2013	228	(5)	29	-	24	10.5%	252
	2014	886	(71)	156	-	85	9.6%	971
	2015	688	(69)	88	-	19	2.8%	707
	2016	2,328	(9)	(79)	-	(88)	(3.8%)	2,240
Non Private Passenger Total		4,291	(157)	300	-	143	3.3%	4,434
Grand Total		9,077	(351)	1	-	(350)	(3.9%)	8,727

EXHIBIT G-2

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

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ShareDate	201611	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	Undiscounted	
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

		Values							
BusinessSegment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount	
Desc									
Private									
Passenger	prior	(63)	2	(2)	-	-	-	(63)	
	2005		-	-	-	-	-		
	2006		-	-	-	-	-		
	2007	9	-	-	-	-	-	9	
	2008	8	-	-	-	-	-	8	
	2009	37	(1)	1	-	-	-	37	
	2010	94	(2)	2	-	-	-	94	
	2011	210	(4)	14	-	10	4.8%	220	
	2012	93	(2)	68	-	66	71.0%	159	
	2013	275	(6)	6	-	-	-	275	
	2014	659	(13)	16	-	3	0.5%	662	
	2015	1,616	(32)	(77)	-	(109)	(6.7%)	1,507	
	2016	1,234	108	(480)	-	(372)	(30.1%)	862	
Private Passenger Total		4,172	50	(452)	-	(402)	(9.6%)	3,770	
Non Private									
Passenger	prior	2	-	-	-	-	-	2	
	2005		-	-	-	-	-		
	2006		-	-	-	-	-		
	2007	8	-	-	-	-	-	8	
	2008	(2)	-	-	-	-	-	(2)	
	2009	10	-	-	-	-	-	10	
	2010	26	(1)	1	-	-	-	26	
	2011	71	(4)	(24)	-	(28)	(39.4%)	43	
	2012	145	(7)	(6)	-	(13)	(9.0%)	132	
	2013	164	(8)	13	-	5	3.0%	169	
	2014	398	(20)	20	-	-	-	398	
	2015	584	-	71	-	71	12.2%	655	
	2016	1,090	153	(129)	-	24	2.2%	1,114	
Non Private Passenger Total		2,496	113	(54)	-	59	2.4%	2,555	
Grand Total		6,668	163	(506)	-	(343)	(5.1%)	6,325	

EXHIBIT G-2

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

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ShareDate	201611	
Jurisdiction Desc	Nova Scotia	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Desc								
Private								
Passenger	prior	313	(6)	(15)	-	(21)	(6.7%)	292
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	119	(2)	2	-	-	-	119
	2008	243	(5)	6	-	1	0.4%	244
	2009	(25)	1	-	-	1	(4.0%)	(24)
	2010	(131)	3	-	-	3	(2.3%)	(128)
	2011	(5)	-	-	-	-	-	(5)
	2012	27	1	(7)	-	(6)	(22.2%)	21
	2013	4	-	20	-	20	500.0%	24
	2014	404	20	(12)	-	8	2.0%	412
	2015	646	32	1	-	33	5.1%	679
	2016	1,266	144	(26)	-	118	9.3%	1,384
Private Passenger Total		2,861	188	(31)	-	157	5.5%	3,018
Non Private								
Passenger	prior	11	-	-	-	-	-	11
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(5)	-	-	-	-	-	(5)
	2008	5	-	1	-	1	20.0%	6
	2009	(6)	-	-	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	44	(1)	1	-	-	-	44
	2012	45	(1)	1	-	-	-	45
	2013	64	(1)	(65)	-	(66)	(103.1%)	(2)
	2014	169	(5)	211	-	206	121.9%	375
	2015	1,485	(149)	148	-	(1)	(0.1%)	1,484
	2016	1,945	196	47	-	243	12.5%	2,188
Non Private Passenger Total		3,755	39	344	-	383	10.2%	4,138
Grand Total		6,616	227	313	-	540	8.2%	7,156

EXHIBIT G-2

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

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ShareDate	201611	
Jurisdiction Desc	Prince Edward	
AccountCode Desc	Island	
	Undiscounted	
	IBNR Provision	
AccountCode	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(1)	-	-	-	-	-	(1)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	-	-	-	-	-	-	-
	2012	14	-	-	-	-	-	14
	2013	54	(1)	(4)	-	(5)	(9.3%)	49
	2014	206	(4)	(2)	-	(6)	(2.9%)	200
	2015	340	(7)	12	-	5	1.5%	345
	2016	275	25	(118)	-	(93)	(33.8%)	182
Private Passenger Total		887	13	(112)	-	(99)	(11.2%)	788
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	45	(1)	283	-	282	626.7%	327
	2013	53	(1)	1	-	-	-	53
	2014	209	(2)	5	-	3	1.4%	212
	2015	395	(4)	4	-	-	-	395
	2016	55	23	4	-	27	49.1%	82
Non Private Passenger Total		755	15	297	-	312	41.3%	1,067
Grand Total		1,642	28	185	-	213	13.0%	1,855

EXHIBIT G-2

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

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ShareDate	201611	
Jurisdiction Desc	Ontario	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Desc								
Private								
Passenger	prior	1,318	(26)	38	-	12	0.9%	1,330
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	1,260	(25)	32	-	7	0.6%	1,267
	2008	480	(10)	(118)	-	(128)	(26.7%)	352
	2009	535	(11)	29	-	18	3.4%	553
	2010	104	(2)	169	-	167	160.6%	271
	2011	(237)	5	(66)	-	(61)	25.7%	(298)
	2012	(17)	-	69	-	69	(405.9%)	52
	2013	679	(14)	91	-	77	11.3%	756
	2014	937	(19)	(10)	-	(29)	(3.1%)	908
	2015	1,823	(55)	52	-	(3)	(0.2%)	1,820
	2016	2,492	212	77	-	289	11.6%	2,781
Private Passenger Total		9,374	55	363	-	418	4.5%	9,792
Non Private								
Passenger	prior	247	(4)	20	-	16	6.5%	263
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	86	(2)	2	-	-	-	86
	2008	64	(1)	1	-	-	-	64
	2009	187	(4)	6	-	2	1.1%	189
	2010	373	(7)	10	-	3	0.8%	376
	2011	571	(11)	28	-	17	3.0%	588
	2012	365	(7)	834	-	827	226.6%	1,192
	2013	2,310	(46)	(109)	-	(155)	(6.7%)	2,155
	2014	3,616	(145)	(567)	-	(712)	(19.7%)	2,904
	2015	5,290	(582)	733	-	151	2.9%	5,441
	2016	7,014	298	(2,571)	-	(2,273)	(32.4%)	4,741
Non Private Passenger Total		20,123	(511)	(1,613)	-	(2,124)	(10.6%)	17,999
Grand Total		29,497	(456)	(1,250)	-	(1,706)	(5.8%)	27,791

EXHIBIT G-2

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

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ShareDate	201611	
Jurisdiction Desc	Alberta	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Desc								
Private								
Passenger	prior	(72)	2	(2)	-	-	-	(72)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(5)	-	-	-	-	-	(5)
	2008	43	-	-	-	-	-	43
	2009	48	-	-	-	-	-	48
	2010	160	(1)	1	-	-	-	160
	2011	293	(1)	1	-	-	-	293
	2012	416	(2)	(8)	-	(10)	(2.4%)	406
	2013	859	(4)	16	-	12	1.4%	871
	2014	1,509	(8)	98	-	90	6.0%	1,599
	2015	2,256	(11)	45	-	34	1.5%	2,290
	2016	2,353	168	35	-	203	8.6%	2,556
Private Passenger Total		7,860	143	186	-	329	4.2%	8,189
Non Private								
Passenger	prior	(5)	1	(1)	-	-	-	(5)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	30	(1)	1	-	-	-	30
	2008	17	-	-	-	-	-	17
	2009	118	(2)	2	-	-	-	118
	2010	203	(4)	(10)	-	(14)	(6.9%)	189
	2011	214	(4)	(6)	-	(10)	(4.7%)	204
	2012	615	(12)	(186)	-	(198)	(32.2%)	417
	2013	1,418	(28)	140	-	112	7.9%	1,530
	2014	2,532	(51)	(404)	-	(455)	(18.0%)	2,077
	2015	4,381	(44)	(488)	-	(532)	(12.1%)	3,849
	2016	8,841	147	(1,677)	-	(1,530)	(17.3%)	7,311
Non Private Passenger Total		18,364	2	(2,629)	-	(2,627)	(14.3%)	15,737
Grand Total		26,224	145	(2,443)	-	(2,298)	(8.8%)	23,926

EXHIBIT G-2

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

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ShareDate	201611	
Jurisdiction Desc	Yukon	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	5	-	-	-	-	-	5
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	7	-	-	-	-	-	7
	2009	12	-	-	-	-	-	12
	2010	(30)	1	(1)	-	-	-	(30)
	2011	24	-	-	-	-	-	24
	2012	50	(1)	1	-	-	-	50
	2013	78	(2)	2	-	-	-	78
	2014	147	(1)	1	-	-	-	147
	2015	136	(1)	(8)	-	(9)	(6.6%)	127
	2016	244	5	20	-	25	10.2%	269
Private Passenger Total		673	1	15	-	16	2.4%	689
Non Private								
Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	2	-	-	-	-	-	2
	2011	5	-	-	-	-	-	5
	2012	11	-	-	-	-	-	11
	2013	46	(1)	1	-	-	-	46
	2014	77	(2)	2	-	-	-	77
	2015	128	(1)	(1)	-	(2)	(1.6%)	126
	2016	271	33	(6)	-	27	10.0%	298
Non Private Passenger Total		542	29	(4)	-	25	4.6%	567
Grand Total		1,215	30	11	-	41	3.4%	1,256

EXHIBIT G-2

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

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ShareDate	201611	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Desc	Undiscounted	
	IBNR Provision	
AccountCode	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	3	-	-	-	-	-	3
	2008	15	-	-	-	-	-	15
	2009	9	-	-	-	-	-	9
	2010	4	-	-	-	-	-	4
	2011	34	(1)	1	-	-	-	34
	2012	80	(2)	2	-	-	-	80
	2013	129	(3)	30	-	27	20.9%	156
	2014	264	(3)	3	-	-	-	264
	2015	445	(4)	(102)	-	(106)	(23.8%)	339
	2016	418	42	53	-	95	22.7%	513
Private Passenger Total		1,399	29	(13)	-	16	1.1%	1,415
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	7	-	-	-	-	-	7
	2013	25	(1)	1	-	-	-	25
	2014	80	(1)	1	-	-	-	80
	2015	207	(2)	(3)	-	(5)	(2.4%)	202
	2016	302	25	(9)	-	16	5.3%	318
Non Private Passenger Total		624	21	(10)	-	11	1.8%	635
Grand Total		2,023	50	(23)	-	27	1.3%	2,050

EXHIBIT G-2

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

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ShareDate	201611	
Jurisdiction Desc	Nunavut	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	12	-	-	-	-	-	12
	2012	19	-	-	-	-	-	19
	2013	25	(1)	1	-	-	-	25
	2014	46	-	-	-	-	-	46
	2015	180	(2)	(4)	-	(6)	(3.3%)	174
	2016	96	7	6	-	13	13.5%	109
Private Passenger Total		382	4	3	-	7	1.8%	389
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	6	-	-	-	-	-	6
	2013	18	-	-	-	-	-	18
	2014	37	-	-	-	-	-	37
	2015	166	(2)	2	-	-	-	166
	2016	170	25	(32)	-	(7)	(4.1%)	163
Non Private Passenger Total		397	23	(30)	-	(7)	(1.8%)	390
Grand Total		779	27	(27)	-	-	-	779

EXHIBIT G-2

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

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ShareDate	201611	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	Undiscounted	
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,484	(28)	19	-	(9)	(0.6%)	1,475
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	1,382	(27)	34	-	7	0.5%	1,389
	2008	798	(15)	(112)	-	(127)	(15.9%)	671
	2009	622	(11)	30	-	19	3.1%	641
	2010	200	(1)	171	-	170	85.0%	370
	2011	329	(1)	(25)	-	(26)	(7.9%)	303
	2012	657	(5)	127	-	122	18.6%	779
	2013	2,288	(46)	1	-	(45)	(2.0%)	2,243
	2014	4,927	(104)	172	-	68	1.4%	4,995
	2015	8,533	(189)	(240)	-	(429)	(5.0%)	8,104
	2016	11,174	716	(517)	-	199	1.8%	11,373
Private Passenger Total		32,394	289	(340)	-	(51)	(0.2%)	32,343
Non Private								
Passenger	prior	261	(3)	19	-	16	6.1%	277
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	117	(3)	69	-	66	56.4%	183
	2008	83	(1)	2	-	1	1.2%	84
	2009	312	(6)	8	-	2	0.6%	314
	2010	603	(12)	1	-	(11)	(1.8%)	592
	2011	961	(21)	2	-	(19)	(2.0%)	942
	2012	1,340	(30)	963	-	933	69.6%	2,273
	2013	4,326	(91)	11	-	(80)	(1.8%)	4,246
	2014	8,004	(297)	(576)	-	(873)	(10.9%)	7,131
	2015	13,324	(853)	554	-	(299)	(2.2%)	13,025
	2016	22,016	891	(4,452)	-	(3,561)	(16.2%)	18,455
Non Private Passenger Total		51,347	(426)	(3,399)	-	(3,825)	(7.4%)	47,522
Grand Total		83,741	(137)	(3,739)	-	(3,876)	(4.6%)	79,865

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

PPV & non-PPV		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2016 (\$000s)								
ending 2016		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(12)	-	(12)	-	-	1	1	(11)	
1997	-	(2)	-	(2)	-	-	-	-	(2)	
1998	-	5	-	5	-	-	1	1	6	
1999	-	5	(74)	(69)	-	-	7	7	(62)	
2000	-	(3)	(11)	(14)	-	-	1	1	(13)	
2001	-	(3)	9	6	-	-	1	1	7	
2002	-	1	34	35	-	-	4	4	39	
2003	-	-	85	85	-	-	8	8	93	
2004	677	(10)	116	783	(47)	16	73	42	825	
2005	-	5	33	38	-	-	4	4	42	
2006	-	4	95	99	-	-	10	10	109	
2007	505	60	145	710	(21)	7	69	55	765	
2008	212	2	64	278	(2)	1	27	26	304	
2009	333	9	124	466	(4)	1	46	43	509	
2010	389	(5)	204	588	(5)	2	59	56	644	
2011	2,744	79	458	3,281	(37)	13	307	283	3,564	
2012	5,091	111	409	5,611	(65)	26	597	558	6,169	
2013	5,224	256	333	5,813	(68)	27	639	598	6,411	
2014	8,097	1,732	344	10,173	(127)	49	1,102	1,024	11,197	
2015	10,938	1,534	441	12,913	(170)	63	1,381	1,274	14,187	
PAYs (sub-total):	34,210	3,768	2,809	40,787	(546)	205	4,337	3,996	44,783	
CAY (2016)	11,301	5,015	708	17,024	(261)	111	1,803	1,653	18,677	
claims liabilities:	45,511	8,783	3,517	57,811	(807)	316	6,140	5,649	63,460	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	13,907	(814)		13,093	(160)	59	907	806	13,348	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	70,904				(967)	375	7,047	6,455	76,808	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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New Brunswick

New Brunswick - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	10	1	11	-	-	2	2	13
1997	-	(2)	5	3	-	-	-	-	3
1998	-	2	4	6	-	-	-	-	6
1999	-	1	5	6	-	-	-	-	6
2000	-	1	4	5	-	-	-	-	5
2001	-	(1)	15	14	-	-	2	2	16
2002	-	-	60	60	-	-	8	8	68
2003	232	(15)	(10)	207	(1)	-	23	22	229
2004	-	8	(49)	(41)	-	-	6	6	(35)
2005	286	(76)	(140)	70	(2)	3	34	35	105
2006	200	13	126	339	(9)	2	33	26	365
2007	-	17	232	249	(2)	-	26	24	273
2008	607	6	252	865	(20)	5	86	71	936
2009	416	46	280	742	(15)	3	73	61	803
2010	418	117	194	729	(11)	4	73	66	795
2011	2,015	257	417	2,689	(32)	12	256	236	2,925
2012	2,494	287	505	3,286	(36)	11	334	309	3,595
2013	5,062	442	397	5,901	(71)	25	625	579	6,480
2014	3,996	1,045	432	5,473	(72)	27	699	654	6,127
2015	4,207	2,140	415	6,762	(109)	40	815	746	7,508
PAYs (sub-total):	19,933	4,298	3,145	27,376	(380)	132	3,095	2,847	30,223
CAY (2016)	5,048	1,770	120	6,938	(135)	58	892	815	7,753
claims liabilities:	24,981	6,068	3,265	34,314	(515)	190	3,987	3,662	37,976
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,085	(964)		9,121	(87)	33	547	493	9,121
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				43,435	(602)	223	4,534	4,155	47,097

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	(39)	(36)	-	-	10	10	(26)
1997	-	-	(14)	(14)	-	-	1	1	(13)
1998	-	6	4	10	-	-	-	-	10
1999	-	(1)	3	2	-	-	-	-	2
2000	-	1	6	7	-	-	-	-	7
2001	-	4	15	19	-	-	1	1	20
2002	-	14	1	15	-	-	1	1	16
2003	-	(21)	66	45	-	-	10	10	55
2004	-	208	139	347	(12)	3	34	25	372
2005	96	(14)	16	98	(4)	1	9	6	104
2006	317	97	397	811	(30)	6	79	55	866
2007	215	112	333	660	(21)	4	64	47	707
2008	255	245	480	980	(25)	5	95	75	1,055
2009	920	(30)	379	1,269	(14)	4	128	118	1,387
2010	1,138	(127)	254	1,265	(24)	7	125	108	1,373
2011	513	38	296	847	(19)	5	80	66	913
2012	902	64	291	1,257	(25)	8	120	103	1,360
2013	3,421	21	284	3,726	(63)	24	466	427	4,153
2014	2,757	755	203	3,715	(68)	26	467	425	4,140
2015	2,362	1,988	262	4,612	(86)	32	581	527	5,139
PAYs (sub-total):	12,896	3,363	3,376	19,635	(391)	125	2,271	2,005	21,640
CAY (2016)	3,194	3,726	172	7,092	(137)	54	875	792	7,884
claims liabilities:	16,090	7,089	3,548	26,727	(528)	179	3,146	2,797	29,524
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,582	(759)		7,823	(85)	31	521	467	7,823
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				34,550	(613)	210	3,667	3,264	37,347

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

PPV & non-PPV ending 2016		Prince Edward Island - Projected Balances as at Dec. 31, 2016 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
1997	-	(1)	1	-	-	-	-	-	-
1998	-	-	1	1	-	-	-	-	1
1999	-	(1)	1	-	-	-	-	-	-
2000	-	(1)	2	1	-	-	-	-	1
2001	-	-	2	2	-	-	-	-	2
2002	-	-	12	12	-	-	1	1	13
2003	-	(2)	16	14	-	-	1	1	15
2004	-	4	17	21	-	-	1	1	22
2005	199	-	54	253	-	-	25	25	278
2006	-	-	(198)	(198)	-	-	19	19	(179)
2007	-	(1)	28	27	-	-	3	3	30
2008	-	(3)	55	52	(1)	-	6	5	57
2009	-	-	50	50	(1)	-	5	4	54
2010	304	(1)	43	346	(4)	2	35	33	379
2011	842	1	68	911	(16)	6	87	77	988
2012	140	334	(35)	439	(11)	5	53	47	486
2013	14	100	65	179	(2)	-	19	17	196
2014	369	400	29	798	(14)	5	93	84	882
2015	953	717	92	1,762	(28)	11	229	212	1,974
PAYs (sub-total):	2,821	1,547	303	4,671	(77)	29	577	529	5,200
CAY (2016)	2,055	277	78	2,410	(40)	15	301	276	2,686
claims liabilities:	4,876	1,824	381	7,081	(117)	44	878	805	7,886
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,312	(220)		2,092	(18)	7	116	105	2,092
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				9,173	(135)	51	994	910	9,978

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

PPV & non-PPV

ending 2016

Ontario - Projected Balances as at Dec. 31, 2016 (\$000s)									
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,439	(44)	13	5,408	(27)	12	558	543	5,951
1997	838	14	38	890	(15)	6	88	79	969
1998	-	11	19	30	-	-	3	3	33
1999	-	1	-	1	-	-	-	-	1
2000	-	13	(191)	(178)	1	-	20	21	(157)
2001	-	-	(78)	(78)	-	-	10	10	(68)
2002	712	(8)	280	984	(29)	8	96	75	1,059
2003	3,088	(27)	655	3,716	(125)	43	362	280	3,996
2004	3,918	554	1,358	5,830	(219)	66	562	409	6,239
2005	1,731	286	1,218	3,235	(133)	32	311	210	3,445
2006	2,383	762	1,480	4,625	(173)	47	445	319	4,944
2007	5,548	1,326	2,154	9,028	(370)	112	866	608	9,636
2008	989	408	1,625	3,022	(102)	19	292	209	3,231
2009	3,153	721	1,317	5,191	(131)	38	505	412	5,603
2010	2,493	631	1,269	4,393	(116)	35	427	346	4,739
2011	6,619	287	1,099	8,005	(198)	59	834	695	8,700
2012	9,883	1,218	2,071	13,172	(249)	84	1,391	1,226	14,398
2013	11,668	2,845	1,725	16,238	(234)	80	2,158	2,004	18,242
2014	9,121	3,656	1,075	13,852	(213)	81	1,937	1,805	15,657
2015	5,894	6,516	1,547	13,957	(239)	87	2,246	2,094	16,051
PAYs (sub-total):	73,477	19,170	18,674	111,321	(2,572)	809	13,111	11,348	122,669
CAY (2016)	7,672	7,986	825	16,483	(339)	137	2,660	2,458	18,941
claims liabilities:	81,149	27,156	19,499	127,804	(2,911)	946	15,771	13,806	141,610
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,402	(1,099)		17,303	(193)	68	1,141	1,016	17,303
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				145,107	(3,104)	1,014	16,912	14,822	158,913

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

PPV & non-PPV

ending 2016

Alberta - Projected Balances as at Dec. 31, 2016 (\$000s)									
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	43	5	48	-	-	13	13	61
1997	-	(39)	15	(24)	-	-	5	5	(19)
1998	-	14	(3)	11	-	-	1	1	12
1999	-	11	13	24	-	-	2	2	26
2000	-	(16)	21	5	-	-	4	4	9
2001	-	24	29	53	-	-	5	5	58
2002	-	(12)	56	44	-	-	7	7	51
2003	74	(14)	90	150	(5)	1	15	11	161
2004	297	(82)	39	254	(9)	3	25	19	273
2005	428	(9)	(157)	262	(11)	7	56	52	314
2006	235	6	150	391	(16)	4	38	26	417
2007	787	24	428	1,239	(39)	11	122	94	1,333
2008	1,406	60	542	2,008	(48)	14	197	163	2,171
2009	157	164	447	768	(11)	2	77	68	836
2010	2,109	344	359	2,812	(39)	14	278	253	3,065
2011	5,792	492	423	6,707	(94)	36	662	604	7,311
2012	5,252	813	481	6,546	(91)	37	645	591	7,137
2013	8,195	2,351	499	11,045	(176)	72	1,087	983	12,028
2014	8,565	3,606	501	12,672	(224)	89	1,553	1,418	14,090
2015	9,814	5,955	480	16,249	(321)	130	2,085	1,894	18,143
PAYs (sub-total):	43,111	13,735	4,418	61,264	(1,084)	420	6,877	6,213	67,477
CAY (2016)	11,043	9,347	(95)	20,295	(360)	137	2,473	2,250	22,545
claims liabilities:	54,154	23,082	4,323	81,559	(1,444)	557	9,350	8,463	90,022
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	26,803	(2,318)		24,485	(207)	81	1,320	1,194	24,485
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				106,044	(1,651)	638	10,670	9,657	114,507

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	-	-	(76)	(76)	-	-	7	7	(69)
2006	-	-	17	17	-	-	2	2	19
2007	-	-	19	19	-	-	2	2	21
2008	-	8	19	27	-	-	3	3	30
2009	-	12	15	27	-	-	3	3	30
2010	77	(27)	11	61	(1)	-	7	6	67
2011	290	29	18	337	(4)	2	34	32	369
2012	92	60	15	167	(3)	1	17	15	182
2013	1	121	(3)	119	(2)	1	15	14	133
2014	51	221	(25)	247	(5)	2	36	33	280
2015	1,756	251	28	2,035	(41)	18	269	246	2,281
PAYs (sub-total):	2,267	681	38	2,986	(56)	24	395	363	3,349
CAY (2016)	109	602	(22)	689	(13)	6	88	81	770
claims liabilities:	2,376	1,283	16	3,675	(69)	30	483	444	4,119
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	868	(79)		789	(9)	4	49	44	789
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,464	(78)	34	532	488	4,908

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	-	-	1	1	18
2006	-	(2)	19	17	-	-	2	2	19
2007	-	3	31	34	(1)	-	3	2	36
2008	-	15	44	59	(1)	-	6	5	64
2009	152	9	40	201	(2)	1	20	19	220
2010	-	5	32	37	-	-	3	3	40
2011	93	33	36	162	(2)	1	17	16	178
2012	110	84	38	232	(3)	1	24	22	254
2013	589	176	43	808	(13)	4	85	76	884
2014	1,827	323	31	2,181	(40)	15	293	268	2,449
2015	1,166	501	121	1,788	(37)	15	216	194	1,982
PAYs (sub-total):	3,937	1,149	452	5,538	(99)	37	670	608	6,146
CAY (2016)	280	880	(99)	1,061	(22)	9	142	129	1,190
claims liabilities:	4,217	2,029	353	6,599	(121)	46	812	737	7,336
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,800	(182)		1,618	(10)	4	70	64	1,618
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,217	(131)	50	882	801	8,954

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV
 ending 2016

Nunavut - Projected Balances as at Dec. 31, 2016 (\$000s)									
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	5	5	-	-	-	-	5
2008	-	1	7	8	-	-	1	1	9
2009	-	-	10	10	-	-	1	1	11
2010	-	5	10	15	-	-	2	2	17
2011	-	12	12	24	-	-	3	3	27
2012	64	25	13	102	(1)	-	11	10	112
2013	1	42	(18)	25	-	-	7	7	32
2014	557	83	27	667	(9)	3	74	68	735
2015	10	336	11	357	(6)	2	40	36	393
PAYs (sub-total):	632	502	77	1,211	(16)	5	139	128	1,339
CAY (2016)	147	303	(25)	425	(9)	3	59	53	478
claims liabilities:	779	805	52	1,636	(25)	8	198	181	1,817
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	659	(60)		599	(5)	1	24	20	599
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,235	(30)	9	222	201	2,416

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	5,439	1	(20)	5,420	(27)	12	584	569	5,989
1997	838	(28)	45	855	(15)	6	94	85	940
1998	-	40	25	65	-	-	5	5	70
1999	-	19	(52)	(33)	-	-	9	9	(24)
2000	-	(6)	(169)	(175)	1	-	25	26	(149)
2001	-	25	(8)	17	-	-	19	19	36
2002	712	(5)	443	1,150	(29)	8	117	96	1,246
2003	3,394	(78)	902	4,218	(131)	44	419	332	4,550
2004	4,892	680	1,620	7,192	(287)	88	701	502	7,694
2005	2,740	192	965	3,897	(150)	43	447	340	4,237
2006	3,135	880	2,086	6,101	(228)	59	628	459	6,560
2007	7,055	1,541	3,375	11,971	(454)	134	1,155	835	12,806
2008	3,469	742	3,088	7,299	(199)	44	713	558	7,857
2009	5,131	931	2,662	8,724	(178)	49	858	729	9,453
2010	6,928	942	2,376	10,246	(200)	64	1,009	873	11,119
2011	18,908	1,228	2,827	22,963	(402)	134	2,280	2,012	24,975
2012	24,028	2,996	3,788	30,812	(484)	173	3,192	2,881	33,693
2013	34,175	6,354	3,325	43,854	(629)	233	5,101	4,705	48,559
2014	35,340	11,821	2,617	49,778	(772)	297	6,254	5,779	55,557
2015	37,100	19,938	3,397	60,435	(1,037)	398	7,862	7,223	67,658
PAYs (sub-total):	193,284	48,213	33,292	274,789	(5,221)	1,786	31,472	28,037	302,826
CAY (2016)	40,849	29,906	1,662	72,417	(1,316)	530	9,293	8,507	80,924
claims liabilities:	234,133	78,119	34,954	347,206	(6,537)	2,316	40,765	36,544	383,750
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	83,418	(6,495)		76,923	(774)	288	4,695	4,209	77,178
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				424,129	(7,311)	2,604	45,460	40,753	460,928