



FACILITY ASSOCIATION RESIDUAL MARKET

SEPTEMBER 2016 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2016)

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

FARM FISCAL YEAR 2016 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2015 (completed)	0.87% mfad: 25 bp	Oct. 2015	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2015 (completed)	0.81% mfad: 25 bp	Mar. 2016	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2016 (completed)	0.75% mfad: 25 bp	May 2016	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Jun. 30, 2016 (completed)	0.69% mfad: 25 bp	Aug. 2016	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; selected margins for adverse claims development at coverage / half year level updated; claims expense (“excess legal”) assumptions updated
Sep. 30, 2016		Oct. 2016	update valuation (roll forward):

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

1.2 APV Adjustments in Policy Liabilities related to Claims Fees and Allowed Claims Expenses

Accepted Actuarial Practice requires all policy liabilities recognize both the time value of money and provisions for adverse deviations. For member statement and financial statement reporting purposes, we have historically applied actuarial present value adjustments only to the indemnity portion of the

claims and premium liabilities, and explicitly NOT to provisions for certain specific reimbursed loss adjustment expenses (“claims fees and allowed claims expenses”¹) as allowed under IFRS 4, after having assessed and deemed actuarial present value adjustments related to the claims fee and allowed claims expenses as being not material.

FA management is currently reviewing this practice with the FA Appointed Actuary and may begin to include actuarial present value adjustments for “claims fees and allowed claims expenses” as part of the next FARM valuation, as at September 30, 2016 (2016 Q3). If this action is taken (which could result in a one-time impact of as much as \$7 million), detail will be provided with the FARM 2016 Q3 valuation highlights and FARM October 2016 participation reports and associated bulletins.

1.3 Appointed Actuary and Hybrid Actuarial Services Model

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

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

1.4 Consideration of Recent Legal Decisions Changes in Legislation / Regulation²

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

¹ Servicing 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 expense”, or alternately as “retro 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.

At the current time, these “claims expense” type provisions are not adjusted to an actuarial present value basis, as per the practice that has been in place. This position is being reviewed by management and the Appointed Actuary.

²How 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>.

Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the current valuation, reform adjustments (originally introduced with the June 30, 2015 valuation) specifically related to changes in the non-pecuniary prejudgment interest provision calculation impacting the bodily injury coverage and the applicable interest rate applied to overdue payments in the SABS impacting the accident benefits coverage, were included with the updated industry trend analysis (completed using industry data as at 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 current valuation, reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes in the tort threshold and deductibles impacting the bodily injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at 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 adjustments instead of an annual industry-wide rate adjustment, improved access to health care after a collision, and strengthened Insurance Company solvency requirements. No specific adjustments have been made to the current valuation assumptions based on Bill 39.

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

1.5 Ontario FARM Bodily Injury Case Reserve summary

As indicated in section 1.4, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, was included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2015).

There have been two conflicting Ontario Superior Court decisions in relation to the application of prejudgment interest provisions: *Carillo v. Rizzo* (April 15, 2015) and *El-Khodr v. Lackie et al* (July 28, 2015). In the first, the judge ruled that the change to prejudgment interest for non-pecuniary losses³ from a set level of 5% to the level that applies to pecuniary losses applies retroactively (i.e. applies to all open claims), whereas in the second, the judge ruled that the change applies only to

³**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.”

claims where notification was provided to the insurer on or after January 1, 2015. FA's current view is that the second judgment supersedes the first, and no adjustments have been made to the provisions for accident years 2014 and prior as a result.

In addition to the above, there have also been multiple conflicting Ontario Superior Court decisions in relation to the application of the changes in the tort threshold and deductibles: *Cobb v. Long Estates* (November 13, 2015), *Vickers v. Palacious* (December 8, 2015) and *Corbett v. Odorico* (March 22, 2016). In the first, the judge ruled that the changes to the tort threshold and deductibles were substantive in nature such that the defendant was not entitled to apply the higher deductible, whereas in the second and third, the judges concluded the deductible change is procedural on the grounds that the cap on damages and the statutory deductible were implemented to achieve particular policy objectives and therefore applied retroactively (i.e. applies to all open claims). FA's current view, consistent with the latter two judgments, is that the changes to the applicable tort threshold and deductibles are applied on a settlement date basis. We've included a $-0.75\%^4$ retroactive adjustment to Ontario third party liability - bodily injury unpaid amounts (outstanding case and selected IBNR) using negative IBNR, impacting AY2014/2 and prior. We have applied a 50% tempering factor to the AY2015/1 selected adjustment factor as these are settlements that are negotiated globally and hence there may be erosion of the deductible.

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

⁴The original adjustment with the 2015 Q3 valuation was -3.00% , with the intent to reduce this by 0.75 points with each subsequent valuation, reaching 0.00% with the 2016 Q3 valuation.

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

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

In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence⁵ 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).

1.6 Current Provision Summary

The charts at the top of the next page show the current levels of **indemnity only**⁶ claims amounts

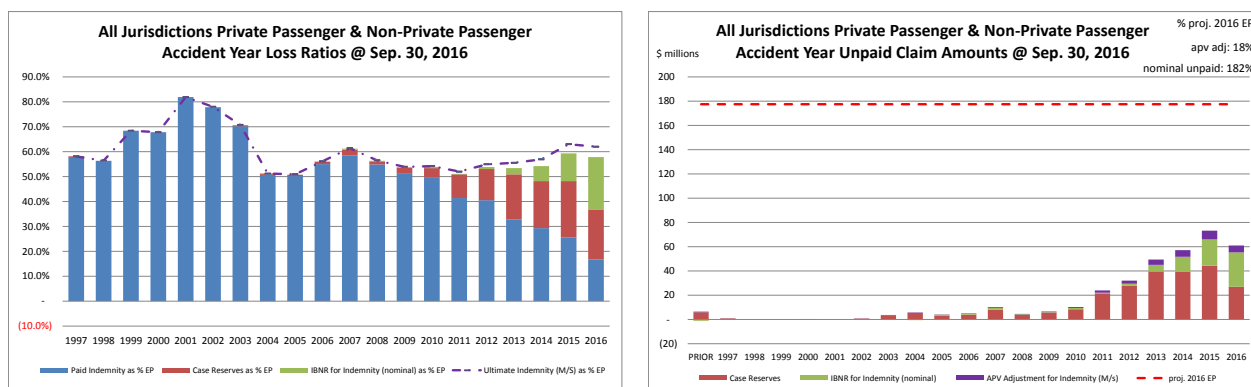
⁵Prejudgment interest in Ontario applies to the period from the date the claim is reported, not from the time of occurrence. We have provided the latter to allow actuarial judgment to be applied in estimating the lag between occurrence and reporting.

⁶Servicing 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.

At the current time, these “claims expense” type provisions are not adjusted to an actuarial present value basis, as per the practice that has been in place. This position is being reviewed by management and the Appointed Actuary.

booked by accident year⁷. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2016 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance (\$31.3 million – see table immediately below) represents 18% of the earned premium projected for the full year 2016 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

claim liabilities (\$000s)

	amt	%
case	249,249	70.4%
ibnr	73,372	20.7%
M/S apv adj	31,263	8.8%
M/S indemnity	353,884	100.0%
retro claims adj.	35,619	
M/S total	389,503	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled "retro claims adj." (see footnote 6 on page 8).

The tables immediately below summarize premium and policy liabilities.

premium liabilities (\$000s)

	amt	%
unearned prem	91,121	107.6%
prem def/(dpac)	(6,854)	(8.1%)
M/S apv adjust.	405	0.5%
M/S total	84,672	100.0%

policy liabilities (\$000s)

	amt	%
claim	358,240	75.6%
premium	84,267	17.8%
M/S apv adjust.	31,668	6.7%
M/S total	474,175	100.0%

⁷The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as "PRIOR".

2 Activity During the Month of September 2016⁸

2.1 Recorded Premium and Claims Activity

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

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

Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	3,443	91	1,922	18	178	1,238	2,101	1,256
AB	4,748	(108)	3,246	971	74	(969)	3,321	1
NL	2,344	(38)	990	(362)	952	579	1,942	217
NB	1,728	11	838	224	(681)	(1,166)	157	(942)
NS	1,473	18	798	195	(79)	(334)	719	(139)
PE	414	12	98	(21)	173	13	271	(8)
YT	164	(1)	1	(26)	102	49	104	23
NT	387	(6)	43	(27)	91	47	135	20
NU	108	(11)	25	17	(7)	(18)	18	(1)
TOTAL	14,809	(32)	7,963	987	803	(561)	8,767	426

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	2,251	(100)	(1,243)	612	1,008	512
2014	(0)	(0)	951	228	(448)	(256)	504	(27)
2015	(4)	(4)	833	(194)	(921)	(860)	(88)	(1,054)
2016	14,813	(28)	3,928	1,053	3,415	(57)	7,344	996
TOTAL	14,809	(32)	7,963	987	803	(561)	8,767	426

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

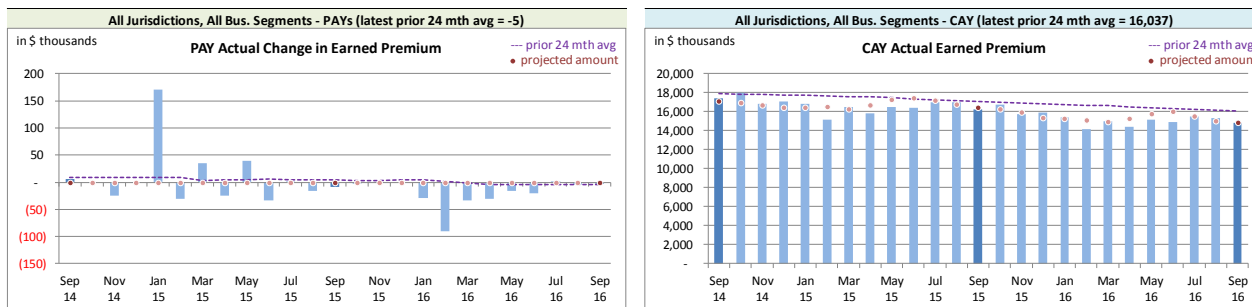
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.

⁸There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

The charts immediately below show actual **earned premium**⁹ in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

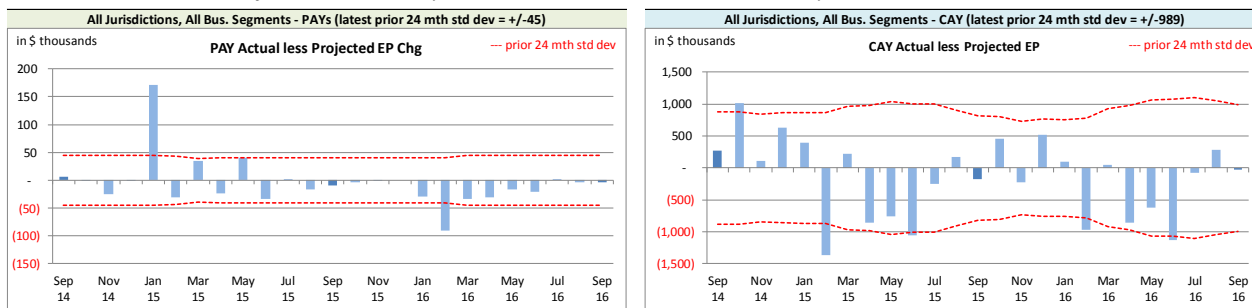
FARM Actual Earned Premium by Calendar Month



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

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

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



On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(5)	16,037	
std dev	45	989	
A-P <> std dev	2	5	
% <> std dev	8.0%	20.0%	
norm <> std dev	31.7%	31.7%	

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

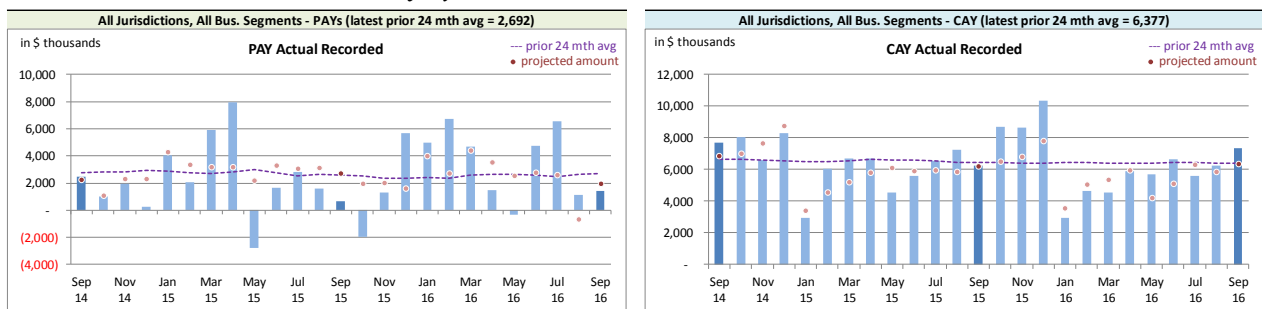
⁹Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

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

2.1.b AvsP: Recorded Indemnity

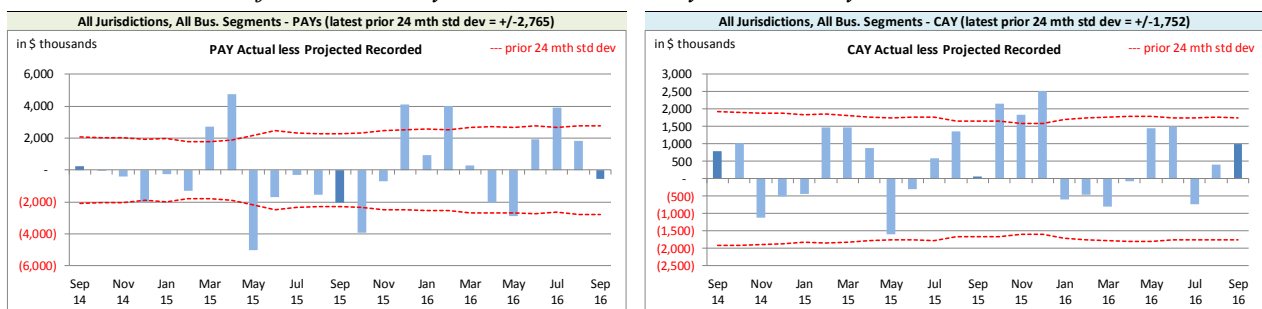
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,692	6,377
std dev		2,765	1,752
A-P <> std dev		9	3
% <> std dev		36.0%	12.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart above) 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

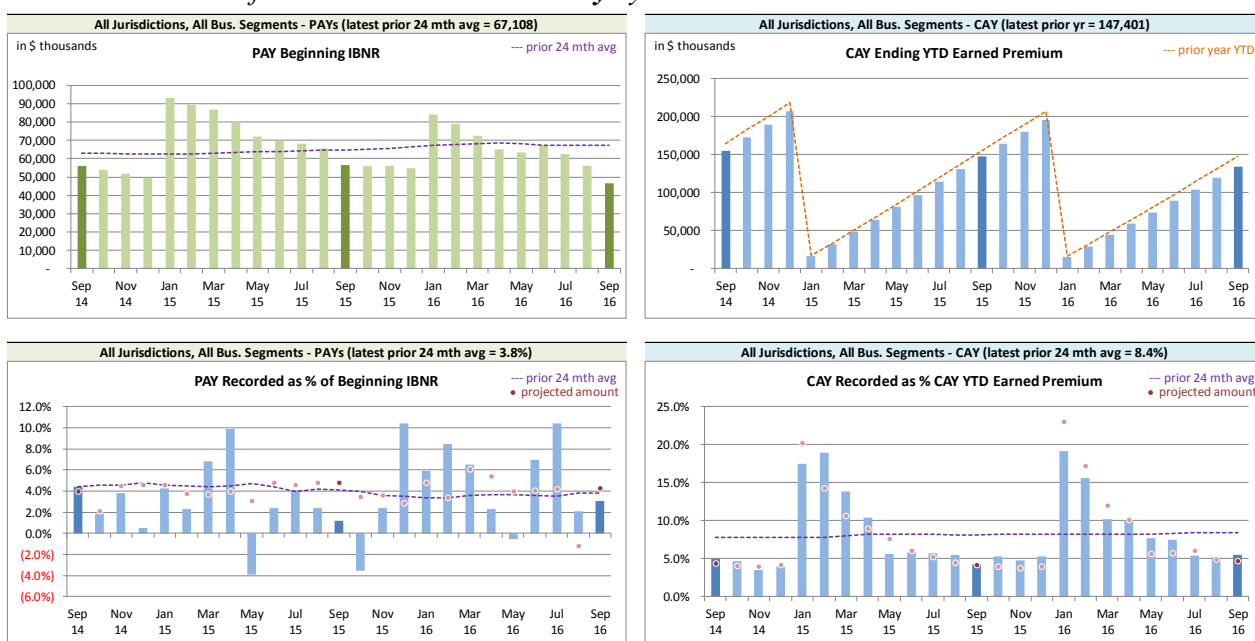
i.e. jurisdiction, business segment and accident year), more recent results do not seem to show this bias continuing. We continue to review to look for ways to improve the projections.

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

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

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

FARM Levels that influence¹⁰ 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

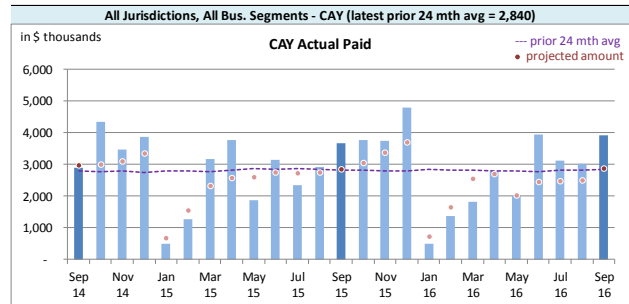
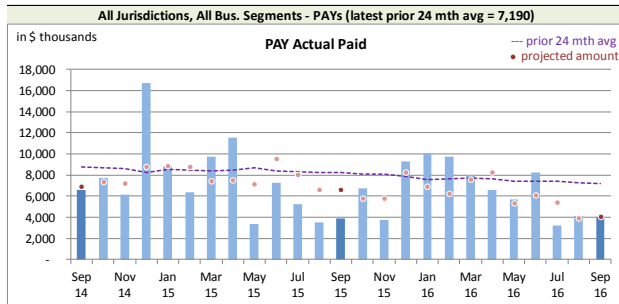
¹⁰Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected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

month after the valuation is implemented, i.e. the change will generally show in April, June, September, and November).

2.1.c AvsP: Paid Indemnity

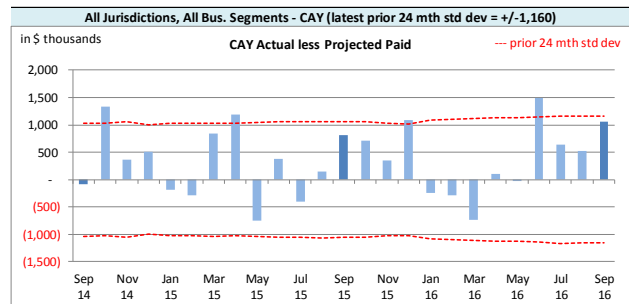
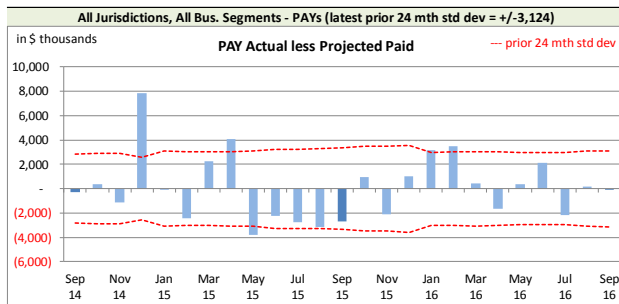
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,190	2,840
std dev		3,124	1,160
A-P <> std dev		5	4
% <> std dev		20.0%	16.0%
norm <> std dev		31.7%	31.7%

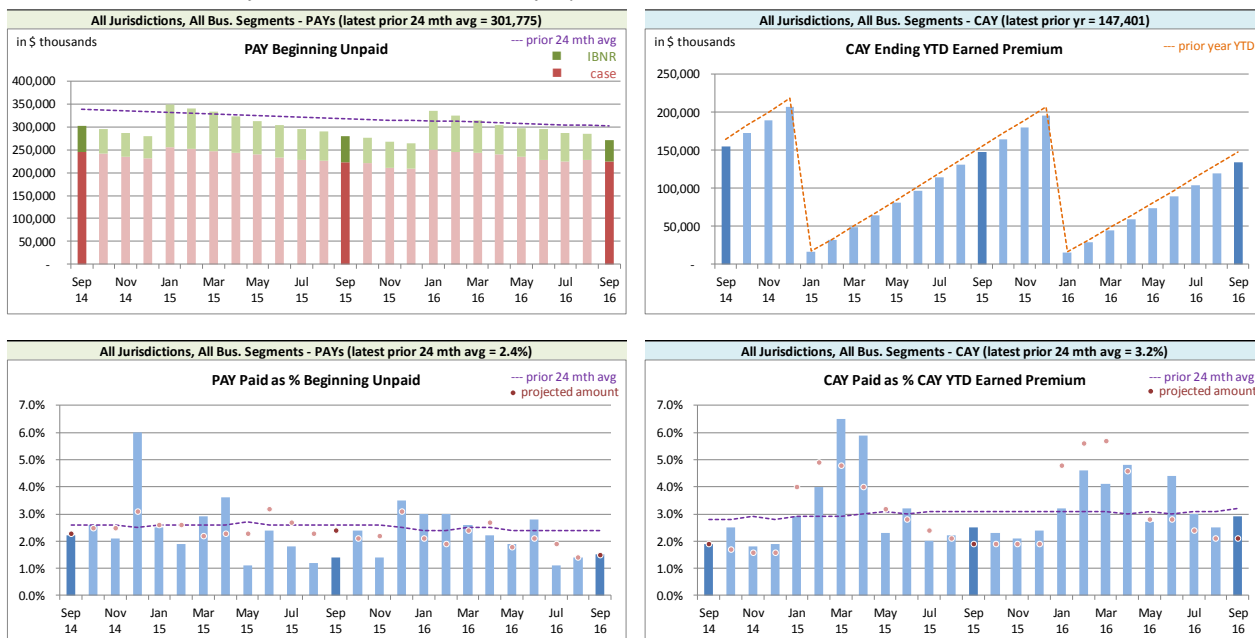
The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period shown do not seem to indicate evidence of bias. The variances have fallen outside of the period’s standard deviation 20% of the time (see table on left) and as this is fewer than indicated by the normal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

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

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

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

FARM Levels that influence¹¹ 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 IBNR¹² 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

¹¹Our 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.

¹²For ease of discussion, "IBNR" is used in place of "provisions for incurred but not recorded (IBNR) and development".

determine the discount amount (shown as a negative value to indicate its impact of reducing the liability) and the Provisions for Adverse Deviations.

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (June 30, 2016 for all jurisdictions). The table immediately below summarizes variances in provisions included in the September 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

Accident Year	IBNR		actuarial present value adjustments				IBNR + actuarial present value adjustments	
			Discount Amount		Provisions for Adverse Deviations			
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	10,862	(509)	(3,323)	(5)	16,333	16	23,872	(498)
2014	12,500	26	(862)	4	6,283	(29)	17,921	1
2015	21,689	1,054	(1,267)	(2)	8,452	23	28,874	1,075
2016	28,321	(1,033)	(1,099)	22	6,746	(125)	33,968	(1,136)
TOTAL	73,372	(462)	(6,551)	19	37,814	(115)	104,635	(558)

The IBNR provision is \$0.5 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 6 on page 8). The table at the top of the next page summarizes the variances in these “Retro Claims Provisions” included in the September 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”¹³ and APV Amounts (\$ thousands)

Table 02b

Accident Year	Retro Claims Provision		actuarial present value adjustments				Retro + actuarial present value adjustments	
			Discount Amount		Provisions for Adverse Deviations			
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	28,665	589	-	-	-	-	28,665	589
2014	2,578	65	-	-	-	-	2,578	65
2015	3,326	65	-	-	-	-	3,326	65
2016	1,050	(17)	-	-	-	-	1,050	(17)
TOTAL	35,619	702	-	-	-	-	35,619	702

As indicated in the table above, **these provisions do not currently include actuarial present value adjustments. This decision is being revisited and such adjustments may be implemented** with the implementation of the 2016 Q3 valuation **with the October 31, 2016 Participation Report**. We anticipate that such adjustments may amount to as much as \$7 million. If such adjustments are added, members will be provided with details of the associated calculations used to determine the adjustments.

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 September 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:	(6,854)	140	405	(8)	(6,449)	132
balance as % unearned premium:	(7.5%)	-	0.4%	-	(7.1%)	-
actual unearned premium:	91,121					
less projected:	(1,844)					

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:

¹³“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.

- (a) Earned premium to date
- (b) Ultimate loss¹⁴ ratio per latest valuation
- (c) Estimated ultimate incurred = (a) x (b)
- (d) Recorded indemnity to date
- (e) IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹⁵ 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	(7,747)	(5.8%)	(5,144)	(3.8%)	(12,891)	(9.6%)	(341)	0.9%
CAY	93,726	69.8%	5,647	4.2%	99,373	74.0%	10,801	(0.1%)
TOTAL	85,978	64.0%	503	0.4%	86,481	64.4%	10,460	0.8%

(“% 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.

¹⁴“Loss” here refers to indemnity only unless otherwise noted.

¹⁵“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

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

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

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.69%	
				interest rate margin: 25 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
<input checked="" type="checkbox"/> Private Passenger	prior	21,000	21,000	21,000	20,000
	2007	17,000	17,000	16,000	16,000
	2008	23,000	23,000	22,000	22,000
	2009	109,000	110,000	108,000	107,000
	2010	69,000	69,000	67,000	66,000
	2011	187,000	187,000	183,000	180,000
	2012	200,000	201,000	196,000	193,000
	2013	625,000	564,000	551,000	537,000
	2014	1,714,000	1,696,000	1,652,000	1,583,000
	2015	2,138,000	2,184,000	2,103,000	1,979,000
	2016	3,444,000	3,030,000	3,287,000	3,449,000
Private Passenger Total		8,547,000	8,102,000	8,206,000	8,152,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	4,000	4,000	4,000	4,000
	2007	67,000	67,000	66,000	65,000
	2008	-	-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	17,000	17,000	17,000	17,000
	2011	229,000	229,000	225,000	219,000
	2012	375,000	395,000	382,000	375,000
	2013	375,000	358,000	343,000	333,000
	2014	1,358,000	1,273,000	1,216,000	1,157,000
	2015	1,007,000	1,105,000	1,058,000	985,000
	2016	1,861,000	2,206,000	2,436,000	2,430,000
Non Private Passenger Total		5,296,000	5,657,000	5,750,000	5,588,000
Grand Total		13,843,000	13,759,000	13,956,000	13,740,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.69%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
Private Passenger	prior	65,000	65,000	65,000	65,000
	2007	10,000	10,000	10,000	10,000
	2008	56,000	56,000	56,000	55,000
	2009	20,000	20,000	20,000	20,000
	2010	112,000	112,000	109,000	108,000
	2011	214,000	214,000	211,000	207,000
	2012	219,000	43,000	44,000	46,000
	2013	569,000	588,000	574,000	565,000
	2014	771,000	938,000	913,000	899,000
	2015	1,630,000	1,585,000	1,534,000	1,498,000
	2016	1,369,000	1,458,000	1,528,000	1,762,000
Private Passenger Total		5,035,000	5,089,000	5,064,000	5,235,000
Non Private Passenger	prior	30,000	24,000	21,000	22,000
	2007	40,000	40,000	36,000	33,000
	2008	14,000	14,000	13,000	12,000
	2009	56,000	163,000	148,000	136,000
	2010	57,000	56,000	49,000	42,000
	2011	146,000	146,000	134,000	124,000
	2012	281,000	272,000	255,000	234,000
	2013	366,000	577,000	533,000	498,000
	2014	313,000	309,000	291,000	271,000
	2015	(168,000)	245,000	239,000	235,000
	2016	1,098,000	1,135,000	1,304,000	1,438,000
Non Private Passenger Total		2,233,000	2,981,000	3,023,000	3,045,000
Grand Total		7,268,000	8,070,000	8,087,000	8,280,000

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: 0.69%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year		201608	201609	201610	201611
Private Passenger	prior		585,000	585,000	578,000	571,000
	2007		192,000	192,000	189,000	187,000
	2008		3,000	3,000	2,000	2,000
	2009		137,000	141,000	138,000	137,000
	2010		50,000	(3,000)	(2,000)	(2,000)
	2011		20,000	20,000	20,000	20,000
	2012		377,000	377,000	384,000	392,000
	2013		161,000	161,000	160,000	158,000
	2014		649,000	645,000	664,000	683,000
	2015		1,012,000	1,016,000	1,045,000	1,076,000
	2016		1,184,000	1,368,000	1,451,000	1,604,000
Private Passenger Total			4,370,000	4,505,000	4,629,000	4,828,000
Non Private Passenger	prior		6,000	6,000	6,000	6,000
	2007		(4,000)	(5,000)	(5,000)	(5,000)
	2008		17,000	17,000	18,000	17,000
	2009		(5,000)	(5,000)	(5,000)	(5,000)
	2010		25,000	25,000	24,000	24,000
	2011		89,000	95,000	94,000	91,000
	2012		134,000	104,000	101,000	99,000
	2013		(270,000)	(279,000)	(273,000)	(272,000)
	2014		303,000	276,000	270,000	263,000
	2015		1,881,000	1,760,000	1,694,000	1,541,000
	2016		1,685,000	1,911,000	2,077,000	2,291,000
Non Private Passenger Total			3,861,000	3,905,000	4,001,000	4,050,000
Grand Total			8,231,000	8,410,000	8,630,000	8,878,000

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.69%	
				interest rate margin: 25 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
Private Passenger	prior	21,000	21,000	21,000	21,000
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	28,000	28,000	27,000	27,000
	2011	61,000	61,000	61,000	61,000
	2012	78,000	99,000	98,000	97,000
	2013	81,000	125,000	124,000	123,000
	2014	104,000	180,000	176,000	169,000
	2015	319,000	334,000	307,000	287,000
	2016	198,000	230,000	271,000	310,000
Private Passenger Total		888,000	1,076,000	1,083,000	1,093,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007	-	-	-	-
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	-	-	-	-
	2010	-	-	-	-
	2011	21,000	21,000	21,000	21,000
	2012	130,000	129,000	128,000	127,000
	2013	59,000	59,000	58,000	57,000
	2014	264,000	269,000	267,000	265,000
	2015	469,000	436,000	432,000	427,000
	2016	319,000	127,000	172,000	217,000
Non Private Passenger Total		1,259,000	1,038,000	1,075,000	1,111,000
Grand Total		2,147,000	2,114,000	2,158,000	2,204,000

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario		discount rate: 0.69%			
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	201608	201609	201610	201611	
Private Passenger	prior	522,000	550,000	527,000	505,000	
	2007	1,458,000	1,467,000	1,437,000	1,408,000	
	2008	465,000	459,000	450,000	441,000	
	2009	500,000	333,000	325,000	320,000	
	2010	373,000	383,000	375,000	372,000	
	2011	127,000	58,000	58,000	59,000	
	2012	78,000	28,000	32,000	37,000	
	2013	720,000	659,000	650,000	642,000	
	2014	1,145,000	1,154,000	1,136,000	1,120,000	
	2015	2,344,000	2,303,000	2,255,000	2,207,000	
	2016	2,439,000	2,770,000	3,063,000	3,367,000	
Private Passenger Total		10,171,000	10,164,000	10,308,000	10,478,000	
Non Private Passenger	prior	483,000	482,000	476,000	465,000	
	2007	197,000	195,000	192,000	187,000	
	2008	183,000	183,000	178,000	176,000	
	2009	311,000	(77,000)	(76,000)	(73,000)	
	2010	333,000	340,000	329,000	322,000	
	2011	(286,000)	(234,000)	(222,000)	(209,000)	
	2012	867,000	828,000	813,000	792,000	
	2013	3,851,000	3,841,000	3,751,000	3,631,000	
	2014	5,000,000	4,843,000	4,679,000	4,479,000	
	2015	7,310,000	7,285,000	6,980,000	6,413,000	
	2016	7,201,000	7,331,000	8,119,000	8,549,000	
Non Private Passenger Total		25,450,000	25,017,000	25,219,000	24,732,000	
Grand Total		35,621,000	35,181,000	35,527,000	35,210,000	

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

EXHIBIT A

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

page 6 of 10







Jurisdiction Desc	Alberta		discount rate: 0.69%			
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	201608	201609	201610	201611	
Private Passenger	prior	(128,000)	(115,000)	(111,000)	(108,000)	
	2007	47,000	47,000	47,000	47,000	
	2008	58,000	58,000	58,000	58,000	
	2009	52,000	52,000	52,000	52,000	
	2010	375,000	375,000	370,000	365,000	
	2011	542,000	542,000	534,000	530,000	
	2012	809,000	803,000	794,000	789,000	
	2013	1,267,000	1,267,000	1,251,000	1,243,000	
	2014	2,156,000	2,059,000	2,024,000	2,011,000	
	2015	2,692,000	2,702,000	2,654,000	2,637,000	
	2016	2,361,000	2,637,000	2,888,000	3,140,000	
Private Passenger Total		10,231,000	10,427,000	10,561,000	10,764,000	
Non Private Passenger	prior	(60,000)	(60,000)	(51,000)	(49,000)	
	2007	92,000	92,000	88,000	86,000	
	2008	136,000	42,000	45,000	46,000	
	2009	144,000	144,000	131,000	128,000	
	2010	427,000	428,000	420,000	408,000	
	2011	1,046,000	896,000	880,000	862,000	
	2012	856,000	810,000	793,000	783,000	
	2013	1,838,000	1,618,000	1,588,000	1,565,000	
	2014	3,918,000	3,444,000	3,452,000	3,411,000	
	2015	6,525,000	6,253,000	6,313,000	6,250,000	
	2016	7,611,000	8,103,000	8,006,000	7,796,000	
Non Private Passenger Total		22,533,000	21,770,000	21,665,000	21,286,000	
Grand Total		32,764,000	32,197,000	32,226,000	32,050,000	

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

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

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Jurisdiction Desc	Yukon		discount rate: 0.69%			
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		201608	201609	201610	201611
 Private Passenger	prior		5,000	5,000	5,000	5,000
	2007			-	-	-
	2008		15,000	15,000	15,000	15,000
	2009		15,000	15,000	15,000	15,000
	2010		35,000	35,000	35,000	34,000
	2011		57,000	57,000	58,000	57,000
	2012		60,000	60,000	58,000	57,000
	2013		99,000	99,000	98,000	97,000
	2014		198,000	201,000	198,000	196,000
	2015		382,000	382,000	361,000	346,000
	2016		256,000	296,000	306,000	312,000
Private Passenger Total			1,122,000	1,165,000	1,149,000	1,134,000
 Non Private Passenger	prior		1,000	1,000	1,000	1,000
	2007			-	-	-
	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		(34,000)	(34,000)	(33,000)	(32,000)
	2013		52,000	52,000	50,000	48,000
	2014		95,000	95,000	91,000	87,000
	2015		173,000	121,000	114,000	108,000
	2016		311,000	306,000	322,000	345,000
Non Private Passenger Total			607,000	550,000	554,000	566,000
Grand Total			1,729,000	1,715,000	1,703,000	1,700,000

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EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.69%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	23,000	23,000	23,000	23,000
	2009	(6,000)	(6,000)	(7,000)	(7,000)
	2010	3,000	4,000	4,000	4,000
	2011	50,000	50,000	49,000	49,000
	2012	107,000	107,000	104,000	103,000
	2013	114,000	48,000	46,000	46,000
	2014	192,000	192,000	190,000	191,000
	2015	561,000	566,000	554,000	558,000
	2016	508,000	606,000	666,000	728,000
Private Passenger Total		1,553,000	1,591,000	1,630,000	1,696,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	9,000	9,000	9,000	9,000
	2013	76,000	76,000	76,000	76,000
	2014	196,000	196,000	193,000	189,000
	2015	218,000	219,000	207,000	194,000
	2016	208,000	208,000	236,000	263,000
Non Private Passenger Total		710,000	711,000	724,000	734,000
Grand Total		2,263,000	2,302,000	2,354,000	2,430,000

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

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Jurisdiction Desc	Nunavut		discount rate: 0.69%			
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	201608	201609	201610	201611	
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2007	1,000	1,000	1,000	1,000	
	2008	1,000	1,000	1,000	1,000	
	2009	-	-	-	-	
	2010	6,000	6,000	6,000	6,000	
	2011	14,000	14,000	14,000	14,000	
	2012	29,000	29,000	29,000	29,000	
	2013	33,000	33,000	33,000	33,000	
	2014	54,000	54,000	54,000	54,000	
	2015	197,000	197,000	190,000	180,000	
	2016	66,000	57,000	67,000	76,000	
Private Passenger Total		399,000	390,000	393,000	392,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	-	-	-	-	
	2007	-	-	-	-	
	2008	-	-	-	-	
	2009	-	-	-	-	
	2010	-	-	-	-	
	2011	-	-	-	-	
	2012	7,000	7,000	7,000	7,000	
	2013	23,000	23,000	23,000	23,000	
	2014	97,000	97,000	97,000	97,000	
	2015	185,000	181,000	179,000	177,000	
	2016	148,000	189,000	219,000	252,000	
Non Private Passenger Total		460,000	497,000	525,000	556,000	
Grand Total		859,000	887,000	918,000	948,000	

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EXHIBIT A

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

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Jurisdiction Desc	(All)				
AccountCode Desc	IBNR Provision				discount rate: 0.69%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
Private Passenger	prior	1,087,000	1,128,000	1,102,000	1,075,000
	2007	1,727,000	1,736,000	1,702,000	1,671,000
	2008	643,000	637,000	626,000	616,000
	2009	827,000	665,000	651,000	644,000
	2010	1,051,000	1,009,000	991,000	980,000
	2011	1,272,000	1,203,000	1,188,000	1,177,000
	2012	1,957,000	1,747,000	1,739,000	1,743,000
	2013	3,669,000	3,544,000	3,487,000	3,444,000
	2014	6,983,000	7,119,000	7,007,000	6,906,000
	2015	11,275,000	11,269,000	11,003,000	10,768,000
	2016	11,825,000	12,452,000	13,527,000	14,748,000
Private Passenger Total		42,316,000	42,509,000	43,023,000	43,772,000
Non Private Passenger	prior	465,000	458,000	458,000	450,000
	2007	392,000	389,000	377,000	366,000
	2008	349,000	255,000	253,000	250,000
	2009	509,000	228,000	201,000	189,000
	2010	862,000	869,000	842,000	816,000
	2011	1,251,000	1,159,000	1,138,000	1,114,000
	2012	2,625,000	2,520,000	2,455,000	2,394,000
	2013	6,370,000	6,325,000	6,149,000	5,959,000
	2014	11,544,000	10,802,000	10,556,000	10,219,000
	2015	17,600,000	17,605,000	17,216,000	16,330,000
	2016	20,442,000	21,516,000	22,891,000	23,581,000
Non Private Passenger Total		62,409,000	62,126,000	62,536,000	61,668,000
Grand Total		104,725,000	104,635,000	105,559,000	105,440,000

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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	ShareYYMM				
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
Private Passenger	prior	(14,000)	(14,000)	(14,000)	(14,000)
	2007	(3,000)	(3,000)	(3,000)	(3,000)
	2008	2,000	2,000	2,000	2,000
	2009	72,000	73,000	72,000	71,000
	2010	45,000	45,000	44,000	43,000
	2011	5,000	5,000	5,000	5,000
	2012	(62,000)	(61,000)	(60,000)	(58,000)
	2013	207,000	146,000	143,000	137,000
	2014	982,000	978,000	949,000	902,000
	2015	1,340,000	1,399,000	1,329,000	1,236,000
	2016	2,828,000	2,355,000	2,545,000	2,648,000
Private Passenger Total		5,402,000	4,925,000	5,012,000	4,969,000
Non Private Passenger	prior	4,000	4,000	4,000	4,000
	2007	(2,000)	(2,000)	(2,000)	(2,000)
	2008	-	-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	-	-	-	-
	2011	131,000	131,000	128,000	125,000
	2012	145,000	164,000	156,000	153,000
	2013	245,000	230,000	218,000	211,000
	2014	1,049,000	970,000	921,000	875,000
	2015	528,000	627,000	596,000	554,000
	2016	1,528,000	1,827,000	2,018,000	1,976,000
Non Private Passenger Total		3,631,000	3,954,000	4,042,000	3,899,000
Grand Total		9,033,000	8,879,000	9,054,000	8,868,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
Private Passenger	prior	32,000	32,000	32,000	32,000
	2007	9,000	9,000	9,000	9,000
	2008	8,000	8,000	8,000	8,000
	2009	4,000	4,000	4,000	4,000
	2010	80,000	80,000	78,000	76,000
	2011	78,000	78,000	76,000	74,000
	2012	76,000	(88,000)	(85,000)	(83,000)
	2013	351,000	370,000	359,000	352,000
	2014	381,000	548,000	529,000	518,000
	2015	1,161,000	1,120,000	1,075,000	1,043,000
	2016	1,017,000	1,065,000	1,092,000	1,295,000
Private Passenger Total		3,197,000	3,226,000	3,177,000	3,328,000
Non Private Passenger	prior	8,000	2,000	-	-
	2007	37,000	37,000	33,000	30,000
	2008	11,000	11,000	10,000	9,000
	2009	17,000	132,000	119,000	107,000
	2010	38,000	37,000	30,000	24,000
	2011	71,000	71,000	60,000	51,000
	2012	162,000	153,000	138,000	117,000
	2013	45,000	260,000	221,000	188,000
	2014	131,000	129,000	116,000	99,000
	2015	(364,000)	54,000	59,000	65,000
	2016	929,000	954,000	1,107,000	1,225,000
Non Private Passenger Total		1,085,000	1,840,000	1,893,000	1,915,000
Grand Total		4,282,000	5,066,000	5,070,000	5,243,000

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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	201608	201609	201610	201611
 Private Passenger	prior	443,000	443,000	439,000	435,000
	2007	166,000	166,000	164,000	162,000
	2008	(25,000)	(25,000)	(25,000)	(25,000)
	2009	51,000	55,000	54,000	53,000
	2010	(24,000)	(77,000)	(76,000)	(75,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	271,000	271,000	279,000	287,000
	2013	6,000	6,000	6,000	6,000
	2014	479,000	475,000	494,000	514,000
	2015	765,000	771,000	802,000	834,000
	2016	978,000	1,133,000	1,189,000	1,319,000
Private Passenger Total		3,105,000	3,213,000	3,321,000	3,505,000
 Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007	(4,000)	(5,000)	(5,000)	(5,000)
	2008	4,000	5,000	5,000	5,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(2,000)	4,000	4,000	4,000
	2012	53,000	53,000	52,000	51,000
	2013	(466,000)	(474,000)	(465,000)	(460,000)
	2014	43,000	21,000	21,000	20,000
	2015	1,600,000	1,482,000	1,423,000	1,274,000
	2016	1,419,000	1,619,000	1,758,000	1,942,000
Non Private Passenger Total		2,638,000	2,696,000	2,784,000	2,822,000
Grand Total		5,743,000	5,909,000	6,105,000	6,327,000

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EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2007	(1,000)	(1,000)	(1,000)	(1,000)
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	70,000	91,000	90,000	89,000
	2013	69,000	113,000	112,000	111,000
	2014	63,000	139,000	135,000	128,000
	2015	208,000	224,000	197,000	177,000
	2016	110,000	132,000	164,000	195,000
Private Passenger Total		521,000	700,000	699,000	701,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2007	-	-	-	-
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	-	-	-	-
	2010	-	-	-	-
	2011	3,000	3,000	3,000	3,000
	2012	62,000	61,000	60,000	59,000
	2013	53,000	53,000	52,000	51,000
	2014	241,000	246,000	244,000	242,000
	2015	415,000	381,000	377,000	373,000
	2016	266,000	69,000	107,000	145,000
Non Private Passenger Total		1,037,000	810,000	840,000	870,000
Grand Total		1,558,000	1,510,000	1,539,000	1,571,000

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EXHIBIT B






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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM 			
BusinessSegment Desc 	Acc Year 	201608	201609	201610	201611
 Private Passenger	prior	(738,000)	(702,000)	(708,000)	(714,000)
	2007	1,114,000	1,125,000	1,102,000	1,080,000
	2008	411,000	412,000	404,000	396,000
	2009	325,000	160,000	157,000	154,000
	2010	122,000	167,000	164,000	161,000
	2011	(40,000)	(109,000)	(107,000)	(105,000)
	2012	(309,000)	(342,000)	(335,000)	(328,000)
	2013	348,000	288,000	282,000	276,000
	2014	707,000	723,000	709,000	695,000
	2015	1,891,000	1,855,000	1,809,000	1,764,000
	2016	2,085,000	2,375,000	2,637,000	2,892,000
Private Passenger Total		5,916,000	5,952,000	6,114,000	6,271,000
 Non Private Passenger	prior	247,000	247,000	243,000	239,000
	2007	79,000	78,000	76,000	74,000
	2008	124,000	124,000	122,000	120,000
	2009	202,000	(186,000)	(182,000)	(178,000)
	2010	284,000	291,000	282,000	276,000
	2011	(650,000)	(597,000)	(579,000)	(556,000)
	2012	263,000	229,000	222,000	213,000
	2013	2,261,000	2,271,000	2,203,000	2,115,000
	2014	3,836,000	3,682,000	3,535,000	3,358,000
	2015	5,616,000	5,608,000	5,328,000	4,795,000
	2016	6,188,000	6,214,000	6,892,000	7,213,000
Non Private Passenger Total		18,450,000	17,961,000	18,142,000	17,669,000
Grand Total		24,366,000	23,913,000	24,256,000	23,940,000

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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	201608	201609	201610	201611
Private Passenger	prior	(170,000)	(162,000)	(158,000)	(154,000)
	2007	44,000	44,000	44,000	44,000
	2008	43,000	43,000	43,000	43,000
	2009	48,000	48,000	48,000	48,000
	2010	194,000	194,000	192,000	191,000
	2011	360,000	360,000	356,000	354,000
	2012	618,000	626,000	620,000	617,000
	2013	1,041,000	1,041,000	1,031,000	1,026,000
	2014	1,697,000	1,611,000	1,587,000	1,579,000
	2015	2,244,000	2,256,000	2,222,000	2,211,000
	2016	2,047,000	2,300,000	2,526,000	2,746,000
Private Passenger Total		8,166,000	8,361,000	8,511,000	8,705,000
Non Private Passenger	prior	(95,000)	(95,000)	(88,000)	(85,000)
	2007	30,000	30,000	27,000	26,000
	2008	28,000	(59,000)	(53,000)	(50,000)
	2009	118,000	118,000	106,000	103,000
	2010	308,000	309,000	306,000	297,000
	2011	593,000	443,000	439,000	430,000
	2012	452,000	411,000	407,000	403,000
	2013	1,091,000	872,000	863,000	854,000
	2014	2,885,000	2,464,000	2,501,000	2,476,000
	2015	4,903,000	4,668,000	4,761,000	4,713,000
	2016	6,393,000	6,823,000	6,626,000	6,303,000
Non Private Passenger Total		16,706,000	15,984,000	15,895,000	15,470,000
Grand Total		24,872,000	24,345,000	24,406,000	24,175,000

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
Private Passenger	prior	5,000	5,000	5,000	5,000
	2007		-	-	-
	2008	14,000	14,000	14,000	14,000
	2009	14,000	14,000	14,000	14,000
	2010	16,000	16,000	16,000	16,000
	2011	28,000	28,000	28,000	28,000
	2012	55,000	55,000	54,000	53,000
	2013	91,000	91,000	90,000	89,000
	2014	178,000	181,000	179,000	177,000
	2015	237,000	237,000	220,000	205,000
	2016	226,000	263,000	270,000	274,000
Private Passenger Total		864,000	904,000	890,000	875,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2007		-	-	-
	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	(39,000)	(39,000)	(37,000)	(36,000)
	2013	48,000	48,000	46,000	44,000
	2014	80,000	80,000	76,000	72,000
	2015	104,000	51,000	46,000	42,000
	2016	282,000	273,000	286,000	308,000
Non Private Passenger Total		484,000	422,000	426,000	439,000
Grand Total		1,348,000	1,326,000	1,316,000	1,314,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
			Prior Month	Current Month	1st Projected
			2nd Projected		
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	3,000	3,000	3,000	3,000
	2008	21,000	21,000	21,000	21,000
	2009	(19,000)	(19,000)	(19,000)	(19,000)
	2010	3,000	4,000	4,000	4,000
	2011	38,000	38,000	37,000	37,000
	2012	89,000	89,000	86,000	86,000
	2013	93,000	27,000	26,000	26,000
	2014	73,000	73,000	71,000	72,000
	2015	410,000	415,000	403,000	407,000
	2016	436,000	524,000	576,000	630,000
Private Passenger Total		1,145,000	1,173,000	1,206,000	1,265,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	8,000	8,000	8,000	8,000
	2013	28,000	28,000	28,000	28,000
	2014	89,000	89,000	86,000	83,000
	2015	196,000	197,000	185,000	172,000
	2016	187,000	185,000	210,000	234,000
Non Private Passenger Total		511,000	510,000	520,000	528,000
Grand Total		1,656,000	1,683,000	1,726,000	1,793,000

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 	201608	201609	201610	201611
 Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2007	1,000	1,000	1,000	1,000
	2008	1,000	1,000	1,000	1,000
	2009	-	-	-	-
	2010	5,000	5,000	5,000	5,000
	2011	13,000	13,000	13,000	13,000
	2012	20,000	20,000	20,000	20,000
	2013	31,000	31,000	31,000	31,000
	2014	49,000	49,000	49,000	49,000
	2015	180,000	180,000	173,000	163,000
	2016	57,000	48,000	57,000	65,000
Private Passenger Total		355,000	346,000	348,000	346,000
 Non Private Passenger	prior	-	-	-	-
	2007	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	6,000	6,000	6,000	6,000
	2013	21,000	21,000	21,000	21,000
	2014	42,000	42,000	42,000	42,000
	2015	167,000	164,000	162,000	160,000
	2016	123,000	162,000	189,000	218,000
Non Private Passenger Total		359,000	395,000	420,000	447,000
Grand Total		714,000	741,000	768,000	793,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM ▼			
BusinessSegment Desc ▼	Acc Year ▼	201608	201609	201610	201611
<input checked="" type="checkbox"/> Private Passenger	prior	(445,000)	(401,000)	(407,000)	(413,000)
	2007	1,333,000	1,344,000	1,319,000	1,295,000
	2008	474,000	475,000	467,000	459,000
	2009	495,000	335,000	330,000	325,000
	2010	440,000	433,000	426,000	420,000
	2011	480,000	411,000	406,000	404,000
	2012	828,000	661,000	669,000	683,000
	2013	2,237,000	2,113,000	2,080,000	2,054,000
	2014	4,609,000	4,777,000	4,702,000	4,634,000
	2015	8,436,000	8,457,000	8,230,000	8,040,000
	2016	9,784,000	10,195,000	11,056,000	12,064,000
Private Passenger Total		28,671,000	28,800,000	29,278,000	29,965,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	165,000	159,000	160,000	159,000
	2007	140,000	138,000	129,000	123,000
	2008	166,000	80,000	83,000	83,000
	2009	334,000	61,000	40,000	29,000
	2010	631,000	638,000	619,000	598,000
	2011	151,000	60,000	60,000	62,000
	2012	1,112,000	1,046,000	1,012,000	974,000
	2013	3,326,000	3,309,000	3,187,000	3,052,000
	2014	8,396,000	7,723,000	7,542,000	7,267,000
	2015	13,165,000	13,232,000	12,937,000	12,148,000
	2016	17,315,000	18,126,000	19,193,000	19,564,000
Non Private Passenger Total		44,901,000	44,572,000	44,962,000	44,059,000
Grand Total		73,572,000	73,372,000	74,240,000	74,024,000

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

EXHIBIT C

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
 Private Passenger	prior	227,000	227,000	225,000	223,000
	2007	104,000	104,000	102,000	100,000
	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	362,000	359,000	356,000	353,000
	2012	329,000	329,000	325,000	321,000
	2013	272,000	271,000	266,000	261,000
	2014	276,000	275,000	270,000	265,000
	2015	301,000	300,000	295,000	291,000
	2016	308,000	346,000	390,275	429,275
Private Passenger Total		2,473,000	2,505,000	2,519,275	2,529,275
 Non Private Passenger	prior	62,000	62,000	62,000	62,000
	2007	44,000	44,000	43,000	42,000
	2008	20,000	20,000	20,000	20,000
	2009	34,000	34,000	33,000	33,000
	2010	50,000	50,000	49,000	48,000
	2011	104,000	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	76,000	75,000	74,000	73,000
	2015	90,000	90,000	89,000	88,000
	2016	100,000	114,000	127,741	140,741
Non Private Passenger Total		733,000	745,000	750,741	756,741
Grand Total		3,206,000	3,250,000	3,270,016	3,286,016

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
Private Passenger	prior	17,000	17,000	17,000	17,000
	2007	130,000	130,000	126,000	122,000
	2008	141,000	141,000	137,000	133,000
	2009	157,000	157,000	152,000	147,000
	2010	121,000	121,000	118,000	115,000
	2011	244,000	244,000	238,000	233,000
	2012	296,000	296,000	290,000	284,000
	2013	238,000	238,000	232,000	226,000
	2014	242,000	242,000	236,000	230,000
	2015	224,000	224,000	218,000	212,000
	2016	51,000	57,000	63,118	70,118
Private Passenger Total		1,861,000	1,867,000	1,827,118	1,789,118
Non Private Passenger	prior	4,000	4,000	4,000	4,000
	2007	108,000	108,000	106,000	104,000
	2008	117,000	117,000	115,000	113,000
	2009	131,000	131,000	128,000	125,000
	2010	102,000	102,000	100,000	98,000
	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	157,000	157,000	154,000	151,000
	2015	138,000	138,000	136,000	134,000
	2016	29,000	34,000	36,771	40,771
Non Private Passenger Total		1,355,000	1,360,000	1,339,771	1,320,771
Grand Total		3,216,000	3,227,000	3,166,889	3,109,889

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts




		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM 			
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
 Private Passenger	prior	491,000	491,000	482,000	474,000
	2007	277,000	277,000	271,000	266,000
	2008	378,000	378,000	370,000	363,000
	2009	274,000	274,000	269,000	264,000
	2010	136,000	152,000	149,000	146,000
	2011	152,000	152,000	149,000	146,000
	2012	149,000	149,000	147,000	145,000
	2013	106,000	106,000	104,000	102,000
	2014	83,000	83,000	81,000	79,000
	2015	113,000	113,000	111,000	109,000
	2016	43,000	49,000	54,140	61,140
Private Passenger Total		2,202,000	2,224,000	2,187,140	2,155,140
 Non Private Passenger	prior	113,000	113,000	112,000	111,000
	2007	63,000	63,000	62,000	61,000
	2008	112,000	112,000	110,000	108,000
	2009	112,000	112,000	110,000	108,000
	2010	96,000	107,000	105,000	103,000
	2011	150,000	150,000	147,000	144,000
	2012	166,000	166,000	163,000	160,000
	2013	129,000	129,000	126,000	123,000
	2014	109,000	109,000	106,000	103,000
	2015	154,000	154,000	151,000	148,000
	2016	59,000	67,000	74,476	81,476
Non Private Passenger Total		1,263,000	1,282,000	1,266,476	1,250,476
Grand Total		3,465,000	3,506,000	3,453,616	3,405,616

EXHIBIT C

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





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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
<input checked="" type="checkbox"/> Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2007	20,000	20,000	20,000	20,000
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	14,000	14,000	13,000	12,000
	2011	43,000	43,000	42,000	41,000
	2012	31,000	31,000	30,000	29,000
	2013	41,000	41,000	40,000	39,000
	2014	16,000	16,000	15,000	14,000
	2015	48,000	48,000	47,000	46,000
	2016	9,000	10,000	19,997	19,997
Private Passenger Total		244,000	245,000	248,997	242,997
<input checked="" type="checkbox"/> Non Private Passenger	prior	(24,000)	(24,000)	(23,000)	(22,000)
	2007	8,000	8,000	8,000	8,000
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	9,000	9,000	9,000	9,000
	2011	26,000	26,000	26,000	26,000
	2012	18,000	18,000	18,000	18,000
	2013	26,000	26,000	25,000	24,000
	2014	10,000	10,000	9,000	8,000
	2015	32,000	32,000	31,000	30,000
	2016	6,000	7,000	12,241	12,241
Non Private Passenger Total		149,000	150,000	153,241	151,241
Grand Total		393,000	395,000	402,238	394,238

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts







		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
 Private Passenger	prior	4,219,000	4,219,000	4,093,000	3,971,000
	2007	1,519,000	1,519,000	1,473,000	1,429,000
	2008	1,162,000	1,162,000	1,127,000	1,093,000
	2009	866,000	866,000	840,000	815,000
	2010	845,000	840,000	815,000	791,000
	2011	623,000	609,000	579,000	550,000
	2012	1,128,000	1,128,000	1,098,000	1,069,000
	2013	743,000	726,000	704,000	682,000
	2014	380,000	379,000	360,000	342,000
	2015	493,000	493,000	477,000	462,000
	2016	166,000	187,000	203,544	223,544
Private Passenger Total		12,144,000	12,128,000	11,769,544	11,427,544
 Non Private Passenger	prior	1,114,000	1,114,000	1,092,000	1,070,000
	2007	704,000	704,000	690,000	676,000
	2008	536,000	536,000	525,000	514,000
	2009	491,000	491,000	481,000	471,000
	2010	633,000	630,000	617,000	605,000
	2011	494,000	483,000	467,000	452,000
	2012	1,033,000	1,033,000	1,015,000	997,000
	2013	1,132,000	1,106,000	1,083,000	1,061,000
	2014	708,000	706,000	683,000	660,000
	2015	1,098,000	1,098,000	1,075,000	1,052,000
	2016	374,000	422,000	459,353	504,353
Non Private Passenger Total		8,317,000	8,323,000	8,187,353	8,062,353
Grand Total		20,461,000	20,451,000	19,956,897	19,489,897

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts








		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM 			
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
 Private Passenger	prior	153,000	153,000	151,000	149,000
	2007	102,000	102,000	100,000	98,000
	2008	122,000	122,000	120,000	118,000
	2009	102,000	102,000	100,000	98,000
	2010	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	(21,000)	(23,000)	(21,897)	(23,897)
Private Passenger Total		1,024,000	1,022,000	1,003,103	981,103
 Non Private Passenger	prior	123,000	123,000	123,000	123,000
	2007	331,000	331,000	328,000	325,000
	2008	426,000	426,000	422,000	418,000
	2009	364,000	364,000	360,000	356,000
	2010	284,000	284,000	281,000	278,000
	2011	330,000	330,000	327,000	324,000
	2012	383,000	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	(109,000)	(122,000)	(111,651)	(122,651)
Non Private Passenger Total		3,347,000	3,333,000	3,310,349	3,266,349
Grand Total		4,371,000	4,355,000	4,313,452	4,247,452

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts




		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM 			
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
 Private Passenger	prior	(42,000)	(42,000)	(41,000)	(40,000)
	2007	12,000	12,000	12,000	12,000
	2008	12,000	12,000	12,000	12,000
	2009	8,000	8,000	8,000	8,000
	2010	3,000	3,000	3,000	3,000
	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	10,000	10,000	10,000	10,000
	2016	(4,000)	(4,000)	(4,308)	(4,308)
Private Passenger Total		2,000	2,000	2,692	3,692
 Non Private Passenger	prior	(19,000)	(19,000)	(18,000)	(18,000)
	2007	7,000	7,000	7,000	7,000
	2008	7,000	7,000	7,000	7,000
	2009	7,000	7,000	7,000	7,000
	2010	4,000	4,000	4,000	4,000
	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	14,000	14,000	14,000	14,000
	2016	(7,000)	(8,000)	(7,165)	(8,165)
Non Private Passenger Total		15,000	14,000	15,835	14,835
Grand Total		17,000	16,000	18,527	18,527

EXHIBIT C

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

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Jurisdiction Desc	Northwest Territories	
AccountCode Desc	Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
 Private Passenger	prior	28,000	28,000	28,000	28,000
	2007	24,000	24,000	24,000	24,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	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	27,000	27,000	27,000	27,000
	2014	11,000	11,000	11,000	11,000
	2015	87,000	87,000	87,000	87,000
	2016	(40,000)	(45,000)	(57,863)	(62,863)
Private Passenger Total		281,000	276,000	263,137	258,137
 Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2007	7,000	7,000	7,000	7,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	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	10,000	10,000	10,000	10,000
	2014	4,000	4,000	4,000	4,000
	2015	28,000	28,000	28,000	28,000
	2016	(14,000)	(17,000)	(22,046)	(23,046)
Non Private Passenger Total		89,000	86,000	80,954	79,954
Grand Total		370,000	362,000	344,091	338,091

EXHIBIT C

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
<input checked="" type="checkbox"/> Private Passenger	prior		-	-	-
	2007	3,000	3,000	3,000	3,000
	2008	5,000	5,000	5,000	5,000
	2009	6,000	6,000	6,000	6,000
	2010	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	(9,000)	(9,000)	(9,000)	(9,000)
	2014	16,000	16,000	16,000	16,000
	2015	6,000	6,000	6,000	6,000
	2016	(10,000)	(11,000)	(8,672)	(9,672)
Private Passenger Total		38,000	37,000	39,328	38,328
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-
	2007	2,000	2,000	2,000	2,000
	2008	2,000	2,000	2,000	2,000
	2009	4,000	4,000	4,000	4,000
	2010	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	(7,000)	(7,000)	(7,000)	(7,000)
	2014	13,000	13,000	13,000	13,000
	2015	5,000	5,000	5,000	5,000
	2016	(11,000)	(13,000)	(10,561)	(10,561)
Non Private Passenger Total		22,000	20,000	22,439	22,439
Grand Total		60,000	57,000	61,767	60,767

EXHIBIT C

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201608	201609	201610	201611
 Private Passenger	prior	5,046,000	5,046,000	4,910,000	4,779,000
	2007	2,191,000	2,191,000	2,131,000	2,074,000
	2008	1,936,000	1,936,000	1,885,000	1,836,000
	2009	1,568,000	1,568,000	1,528,000	1,489,000
	2010	1,386,000	1,397,000	1,361,000	1,326,000
	2011	1,564,000	1,547,000	1,502,000	1,459,000
	2012	2,081,000	2,081,000	2,036,000	1,992,000
	2013	1,519,000	1,501,000	1,463,000	1,425,000
	2014	1,108,000	1,106,000	1,071,000	1,037,000
	2015	1,368,000	1,367,000	1,335,000	1,305,000
	2016	502,000	566,000	638,334	703,334
Private Passenger Total		20,269,000	20,306,000	19,860,334	19,425,334
 Non Private Passenger	prior	1,381,000	1,381,000	1,360,000	1,338,000
	2007	1,274,000	1,274,000	1,253,000	1,232,000
	2008	1,249,000	1,249,000	1,230,000	1,211,000
	2009	1,171,000	1,171,000	1,151,000	1,132,000
	2010	1,190,000	1,198,000	1,177,000	1,157,000
	2011	1,311,000	1,299,000	1,273,000	1,248,000
	2012	1,926,000	1,925,000	1,896,000	1,867,000
	2013	1,927,000	1,901,000	1,866,000	1,832,000
	2014	1,475,000	1,472,000	1,437,000	1,402,000
	2015	1,959,000	1,959,000	1,925,000	1,891,000
	2016	427,000	484,000	559,159	615,159
Non Private Passenger Total		15,290,000	15,313,000	15,127,159	14,925,159
Grand Total		35,559,000	35,619,000	34,987,493	34,350,493

EXHIBIT D

Future Expected Cost Ratios - Member Statements

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio	ShareYMM				
BusinessSegment Desc	Jurisdiction Desc	201608	201609	201610	201611
Private Passenger	Newfoundland & Labrador	86.2%	85.9%	85.5%	85.1%
	New Brunswick	77.7%	77.8%	77.9%	78.0%
	Nova Scotia	83.2%	83.1%	83.1%	82.9%
	Prince Edward Island	65.9%	64.3%	62.8%	61.1%
	Ontario	66.6%	66.9%	67.1%	67.5%
	Alberta	76.1%	76.2%	76.2%	76.3%
	Yukon	84.2%	83.8%	82.9%	82.3%
	Northwest Territories	61.3%	61.4%	61.1%	61.1%
	Nunavut	42.5%	41.6%	42.1%	40.9%
Non Private Passenger	Newfoundland & Labrador	115.1%	113.7%	112.4%	110.9%
	New Brunswick	65.7%	65.6%	65.4%	65.2%
	Nova Scotia	76.8%	76.9%	76.8%	76.9%
	Prince Edward Island	73.4%	73.0%	72.6%	72.8%
	Ontario	71.8%	72.2%	72.6%	73.1%
	Alberta	72.8%	72.4%	71.9%	71.5%
	Yukon	62.7%	63.7%	64.4%	65.7%
	Northwest Territories	46.6%	46.9%	47.3%	47.8%
	Nunavut	58.2%	57.5%	56.3%	55.2%
Grand Total		75.8%	75.7%	75.4%	75.3%

Future Expected Cost Ratios – Excluding Actuarial Present Value Adjustments

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
BusinessSegment Desc	Jurisdiction Desc	201608	201609	201610	201611
Private Passenger	Newfoundland & Labrador	80.9%	80.6%	80.3%	80.0%
	New Brunswick	72.6%	72.6%	72.7%	72.8%
	Nova Scotia	77.6%	77.5%	77.5%	77.4%
	Prince Edward Island	61.4%	60.0%	58.4%	56.9%
	Ontario	61.9%	62.2%	62.4%	62.7%
	Alberta	70.8%	70.8%	70.9%	71.0%
	Yukon	77.9%	77.6%	76.9%	76.4%
	Northwest Territories	57.2%	57.3%	57.0%	57.0%
	Nunavut	40.6%	39.1%	39.3%	38.4%
Non Private Passenger	Newfoundland & Labrador	107.4%	106.2%	104.9%	103.5%
	New Brunswick	61.5%	61.3%	61.2%	61.0%
	Nova Scotia	71.7%	71.7%	71.7%	71.7%
	Prince Edward Island	68.1%	67.8%	67.5%	67.5%
	Ontario	65.8%	66.2%	66.5%	67.0%
	Alberta	68.3%	67.9%	67.5%	67.1%
	Yukon	58.6%	59.3%	60.2%	61.5%
	Northwest Territories	43.8%	44.1%	44.7%	45.2%
	Nunavut	54.2%	53.6%	52.6%	51.8%
Grand Total		70.6%	70.6%	70.3%	70.3%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NEWFOUNDLAND AND LABRADOR

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

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	9.0%	10.0%	10.0%	5.0%	9.4%
	discount rate:			0.69%	discount rate:			0.69%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NEW BRUNSWICK

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

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development		Other Coverages	TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages		
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2014	12.4%	10.4%	5.0%	12.1%	12.5%	10.1%	5.0%	11.8%	11.8%
2015	12.5%	10.0%	5.0%	11.6%	12.4%	10.2%	5.0%	11.5%	11.5%
2016	12.4%	10.1%	5.0%	11.6%	12.2%	10.2%	5.0%	11.2%	11.2%
prem liab	11.9%	10.0%	5.0%	10.0%	11.6%	10.1%	5.0%	10.3%	10.3%
discount rate:				0.69%	discount rate:				0.69%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NOVA SCOTIA

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

	Private Passenger					Non-Private Passenger					
Accident Year	Selected Margins for Adverse Development				TOTAL	Selected Margins for Adverse Development					
	Third Party Liability	Accident Benefits	Other Coverages			Third Party Liability	Accident Benefits	Other Coverages	TOTAL		
1995	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
1996	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
1997	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
1998	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
1999	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2000	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2001	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2002	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2003	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2004	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2005	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2006	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2007	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2008	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2009	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2010	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2011	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2012	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
2013	12.5%	10.0%	5.0%		12.2%	12.5%	10.1%	5.0%		12.0%	
2014	12.5%	10.0%	5.0%		11.9%	12.5%	10.1%	5.0%		11.6%	
2015	12.5%	10.1%	5.0%		12.0%	12.5%	10.2%	5.0%		11.8%	
2016	12.3%	10.1%	5.0%		11.7%	12.2%	10.2%	5.0%		11.4%	
prem liab	11.9%	10.0%	5.0%		10.1%	11.5%	10.1%	5.0%		10.3%	
discount rate:					0.69%	discount rate:					0.69%
margin (basis points):					25	margin (basis points):					25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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PRINCE EDWARD ISLAND

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

	Private Passenger					Non-Private Passenger			
	Selected Margins for Adverse Development					Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
2015	12.5%	10.1%	5.0%	12.2%		12.5%	10.3%	5.0%	11.4%
2016	12.3%	10.2%	5.0%	12.4%		12.2%	10.3%	5.0%	11.3%
prem liab	12.1%	10.0%	5.0%	11.2%		11.7%	10.2%	5.0%	10.7%
discount rate:				0.69%	discount rate:				0.69%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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ONTARIO

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

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	10.0%	10.0%	1995	10.0%	10.0%	10.0%	10.0%
1996	10.0%	10.0%	10.0%	10.0%	1996	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	1997	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	1998	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	1999	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	2000	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	2001	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	2002	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	2003	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	2004	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	2005	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	2006	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	2007	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	2008	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	2009	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	2010	10.0%	10.0%	10.0%	10.0%
2011	9.9%	10.0%	10.0%	10.0%	2011	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	9.7%	10.0%	2012	10.0%	10.0%	10.0%	10.0%
2013	12.1%	12.5%	5.0%	12.3%	2013	12.4%	12.5%	7.1%	12.4%
2014	12.5%	12.5%	8.3%	12.5%	2014	12.5%	12.5%	12.3%	12.5%
2015	14.7%	15.0%	8.8%	14.8%	2015	14.9%	15.0%	15.0%	15.0%
2016	14.6%	15.0%	6.4%	14.4%	2016	14.4%	15.0%	7.7%	14.5%
prem liab	11.6%	15.0%	5.1%	11.5%	prem liab	13.7%	15.0%	6.3%	13.8%
discount rate: 0.69%					discount rate: 0.69%				
margin (basis points): 25					margin (basis points): 25				

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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ALBERTA

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

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development		Other Coverages	TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages		
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2014	12.5%	10.6%	5.0%	12.4%	12.5%	11.1%	5.0%	12.5%	12.5%
2015	12.5%	10.5%	5.0%	12.4%	12.4%	10.8%	5.0%	12.4%	12.4%
2016	12.2%	10.3%	5.0%	12.0%	11.8%	10.5%	5.0%	10.8%	10.8%
prem liab	12.0%	10.1%	5.0%	10.5%	11.7%	10.2%	5.0%	9.0%	9.0%
discount rate:				0.69%	discount rate:				0.69%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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YUKON

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

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	12.5%	11.1%	5.0%	12.5%	12.4%	11.8%	5.0%	12.4%
2015	12.5%	10.8%	5.0%	12.4%	12.4%	12.4%	5.0%	12.4%
2016	12.3%	10.6%	5.0%	12.3%	11.5%	11.2%	5.0%	11.0%
prem liab	12.2%	10.5%	5.0%	11.3%	11.1%	10.6%	5.0%	10.0%
	discount rate:			0.69%	discount rate:			0.69%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NORTHWEST TERRITORIES

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

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	12.5%	11.7%	5.0%	12.5%	12.5%	11.1%	5.0%	12.3%
2015	12.5%	11.4%	5.0%	12.4%	12.3%	11.2%	5.0%	11.0%
2016	12.1%	11.2%	5.0%	11.9%	12.1%	11.2%	5.0%	11.2%
prem liab	12.2%	10.3%	5.0%	10.8%	11.9%	10.9%	5.0%	9.1%
	discount rate:			0.69%	discount rate:			0.69%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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NUNAVUT

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

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	9.9%	10.0%	5.0%	9.9%	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%	10.1%	10.9%	5.0%	10.2%
2015	12.3%	11.6%	5.0%	10.8%	12.4%	11.2%	5.0%	11.3%
2016	12.2%	11.4%	5.0%	12.0%	12.2%	10.9%	5.0%	11.8%
prem liab	11.9%	11.3%	5.0%	10.2%	12.3%	10.8%	5.0%	10.3%
	discount rate:			0.69%	discount rate:			0.69%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	763	725	690	656	624	594	721	712
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1,325	1,286	1,250	1,215	1,182	1,151	1,282	1,273
2008	146	145	144	143	142	142	145	145
2009	650	643	637	631	625	620	643	641
2010	430	426	422	419	416	412	426	425
2011	2,719	2,694	2,669	2,645	2,621	2,599	2,691	2,685
2012	4,956	4,910	4,865	4,822	4,780	4,738	4,905	4,893
2013	5,515	5,462	5,410	5,358	5,308	5,260	5,456	5,442
2014	10,571	10,465	10,363	10,262	10,163	10,067	10,452	10,428
2015	13,980	13,827	13,678	13,533	13,390	13,253	13,809	13,772
2016	16,926	16,712	16,506	16,304	16,106	15,917	16,687	16,637
Total	57,981	57,295	56,634	55,988	55,357	54,753	57,217	57,053
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
Total	686	-	(661)	(1,307)	(1,938)	(2,542)	(78)	(242)
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	5.2%	-	(4.8%)	(9.5%)	(13.9%)	(18.1%)	(0.6%)	(1.8%)
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3.0%	-	(2.8%)	(5.5%)	(8.1%)	(10.5%)	(0.3%)	(1.0%)
2008	0.7%	-	(0.7%)	(1.4%)	(2.1%)	(2.1%)	-	-
2009	1.1%	-	(0.9%)	(1.9%)	(2.8%)	(3.6%)	-	(0.3%)
2010	0.9%	-	(0.9%)	(1.6%)	(2.3%)	(3.3%)	-	(0.2%)
2011	0.9%	-	(0.9%)	(1.8%)	(2.7%)	(3.5%)	(0.1%)	(0.3%)
2012	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(3.5%)	(0.1%)	(0.3%)
2013	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(3.7%)	(0.1%)	(0.4%)
2014	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.1%)	(0.4%)
2015	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(4.2%)	(0.1%)	(0.4%)
2016	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.8%)	(0.1%)	(0.4%)
Total	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.4%)	(0.1%)	(0.4%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	213	212	211	210	209	208	212	212
2004	-	-	-	-	-	-	-	-
2005	214	207	201	194	188	182	207	205
2006	222	217	212	207	203	199	216	215
2007	61	59	57	56	54	52	59	58
2008	335	329	322	317	312	307	328	327
2009	500	492	483	476	470	462	490	489
2010	498	493	487	482	477	471	492	491
2011	1,913	1,894	1,875	1,858	1,841	1,824	1,891	1,887
2012	2,338	2,317	2,297	2,276	2,258	2,239	2,315	2,310
2013	5,398	5,345	5,293	5,243	5,194	5,147	5,339	5,327
2014	5,416	5,356	5,298	5,241	5,185	5,131	5,348	5,334
2015	6,884	6,792	6,702	6,615	6,529	6,446	6,782	6,760
2016	8,276	8,151	8,029	7,911	7,795	7,685	8,136	8,106
Total	32,268	31,864	31,467	31,086	30,715	30,353	31,815	31,721
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
Total	404	-	(397)	(778)	(1,149)	(1,511)	(49)	(143)
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	0.5%	-	(0.5%)	(0.9%)	(1.4%)	(1.9%)	-	-
2004	-	-	-	-	-	-	-	-
2005	3.4%	-	(2.9%)	(6.3%)	(9.2%)	(12.1%)	-	(1.0%)
2006	2.3%	-	(2.3%)	(4.6%)	(6.5%)	(8.3%)	(0.5%)	(0.9%)
2007	3.4%	-	(3.4%)	(5.1%)	(8.5%)	(11.9%)	-	(1.7%)
2008	1.8%	-	(2.1%)	(3.6%)	(5.2%)	(6.7%)	(0.3%)	(0.6%)
2009	1.6%	-	(1.8%)	(3.3%)	(4.5%)	(6.1%)	(0.4%)	(0.6%)
2010	1.0%	-	(1.2%)	(2.2%)	(3.2%)	(4.5%)	(0.2%)	(0.4%)
2011	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(3.7%)	(0.2%)	(0.4%)
2012	0.9%	-	(0.9%)	(1.8%)	(2.5%)	(3.4%)	(0.1%)	(0.3%)
2013	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(3.7%)	(0.1%)	(0.3%)
2014	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(4.2%)	(0.1%)	(0.4%)
2015	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.1%)	(0.5%)
2016	1.5%	-	(1.5%)	(2.9%)	(4.4%)	(5.7%)	(0.2%)	(0.6%)
Total	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(0.2%)	(0.4%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	520	504	489	474	459	446	502	498
2005	477	461	446	432	419	406	459	456
2006	1,170	1,133	1,099	1,066	1,035	1,006	1,129	1,120
2007	375	363	353	343	333	324	362	360
2008	510	496	484	472	461	451	495	492
2009	860	849	839	828	819	810	848	845
2010	1,059	1,041	1,026	1,010	995	981	1,040	1,036
2011	1,425	1,392	1,361	1,331	1,304	1,277	1,388	1,380
2012	2,235	2,204	2,173	2,143	2,115	2,088	2,200	2,192
2013	3,230	3,182	3,136	3,093	3,050	3,010	3,175	3,165
2014	4,263	4,199	4,137	4,077	4,020	3,965	4,191	4,177
2015	5,208	5,125	5,048	4,972	4,899	4,829	5,116	5,097
2016	7,426	7,310	7,198	7,090	6,985	6,886	7,295	7,269
Total	28,758	28,259	27,789	27,331	26,894	26,479	28,200	28,087
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
Total	499	-	(470)	(928)	(1,365)	(1,780)	(59)	(172)
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.2%	-	(3.0%)	(6.0%)	(8.9%)	(11.5%)	(0.4%)	(1.2%)
2005	3.5%	-	(3.3%)	(6.3%)	(9.1%)	(11.9%)	(0.4%)	(1.1%)
2006	3.3%	-	(3.0%)	(5.9%)	(8.6%)	(11.2%)	(0.4%)	(1.1%)
2007	3.3%	-	(2.8%)	(5.5%)	(8.3%)	(10.7%)	(0.3%)	(0.8%)
2008	2.8%	-	(2.4%)	(4.8%)	(7.1%)	(9.1%)	(0.2%)	(0.8%)
2009	1.3%	-	(1.2%)	(2.5%)	(3.5%)	(4.6%)	(0.1%)	(0.5%)
2010	1.7%	-	(1.4%)	(3.0%)	(4.4%)	(5.8%)	(0.1%)	(0.5%)
2011	2.4%	-	(2.2%)	(4.4%)	(6.3%)	(8.3%)	(0.3%)	(0.9%)
2012	1.4%	-	(1.4%)	(2.8%)	(4.0%)	(5.3%)	(0.2%)	(0.5%)
2013	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.2%)	(0.5%)
2014	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.5%)
2015	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.5%)
2016	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.2%)	(0.6%)
Total	1.8%	-	(1.7%)	(3.3%)	(4.8%)	(6.3%)	(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)

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

PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2009	-	-	-	-	-	-	-	-
2010	274	272	269	266	264	262	271	271
2011	772	762	752	743	735	726	761	758
2012	908	892	875	861	847	833	889	885
2013	244	241	237	234	231	228	240	240
2014	749	738	729	718	709	700	736	734
2015	1,545	1,524	1,505	1,486	1,468	1,450	1,522	1,517
2016	2,022	1,995	1,967	1,942	1,917	1,893	1,991	1,984
Total	6,513	6,423	6,333	6,249	6,170	6,091	6,409	6,388
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
Total	90	-	(90)	(174)	(253)	(332)	(14)	(35)
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	0.7%	-	(1.1%)	(2.2%)	(2.9%)	(3.7%)	(0.4%)	(0.4%)
2011	1.3%	-	(1.3%)	(2.5%)	(3.5%)	(4.7%)	(0.1%)	(0.5%)
2012	1.8%	-	(1.9%)	(3.5%)	(5.0%)	(6.6%)	(0.3%)	(0.8%)
2013	1.2%	-	(1.7%)	(2.9%)	(4.1%)	(5.4%)	(0.4%)	(0.4%)
2014	1.5%	-	(1.2%)	(2.7%)	(3.9%)	(5.1%)	(0.3%)	(0.5%)
2015	1.4%	-	(1.2%)	(2.5%)	(3.7%)	(4.9%)	(0.1%)	(0.5%)
2016	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.1%)	(0.2%)	(0.6%)
Total	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.2%)	(0.2%)	(0.5%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	5,406	5,355	5,306	5,257	5,210	5,164	5,350	5,338
2003	3,369	3,276	3,188	3,103	3,021	2,943	3,265	3,244
2004	3,837	3,721	3,609	3,503	3,401	3,304	3,707	3,680
2005	2,778	2,685	2,597	2,512	2,432	2,357	2,674	2,652
2006	3,290	3,188	3,090	2,997	2,908	2,824	3,175	3,152
2007	6,913	6,679	6,459	6,250	6,051	5,864	6,653	6,598
2008	1,248	1,214	1,182	1,152	1,123	1,095	1,210	1,202
2009	3,509	3,433	3,359	3,290	3,224	3,162	3,424	3,406
2010	3,659	3,581	3,507	3,437	3,369	3,307	3,573	3,554
2011	6,013	5,902	5,798	5,698	5,602	5,512	5,890	5,864
2012	10,274	10,114	9,963	9,818	9,679	9,548	10,096	10,059
2013	14,540	14,372	14,212	14,057	13,909	13,766	14,353	14,314
2014	14,334	14,170	14,012	13,858	13,709	13,567	14,151	14,112
2015	17,476	17,234	17,003	16,777	16,557	16,347	17,205	17,149
2016	16,985	16,713	16,450	16,195	15,947	15,710	16,681	16,616
Total	113,631	111,637	109,735	107,904	106,142	104,470	111,407	110,940
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
Total	1,994	-	(1,902)	(3,733)	(5,495)	(7,167)	(230)	(697)
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	1.0%	-	(0.9%)	(1.8%)	(2.7%)	(3.6%)	(0.1%)	(0.3%)
2003	2.8%	-	(2.7%)	(5.3%)	(7.8%)	(10.2%)	(0.3%)	(1.0%)
2004	3.1%	-	(3.0%)	(5.9%)	(8.6%)	(11.2%)	(0.4%)	(1.1%)
2005	3.5%	-	(3.3%)	(6.4%)	(9.4%)	(12.2%)	(0.4%)	(1.2%)
2006	3.2%	-	(3.1%)	(6.0%)	(8.8%)	(11.4%)	(0.4%)	(1.1%)
2007	3.5%	-	(3.3%)	(6.4%)	(9.4%)	(12.2%)	(0.4%)	(1.2%)
2008	2.8%	-	(2.6%)	(5.1%)	(7.5%)	(9.8%)	(0.3%)	(1.0%)
2009	2.2%	-	(2.2%)	(4.2%)	(6.1%)	(7.9%)	(0.3%)	(0.8%)
2010	2.2%	-	(2.1%)	(4.0%)	(5.9%)	(7.7%)	(0.2%)	(0.8%)
2011	1.9%	-	(1.8%)	(3.5%)	(5.1%)	(6.6%)	(0.2%)	(0.6%)
2012	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.5%)
2013	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	(0.1%)	(0.4%)
2014	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.1%)	(0.4%)
2015	1.4%	-	(1.3%)	(2.7%)	(3.9%)	(5.1%)	(0.2%)	(0.5%)
2016	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.6%)
Total	1.8%	-	(1.7%)	(3.3%)	(4.9%)	(6.4%)	(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)

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

ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	44	43	43	43	42	42	43	43
2003	80	78	76	73	71	69	78	77
2004	225	218	211	206	199	194	217	215
2005	464	448	433	420	407	395	446	443
2006	263	254	246	238	231	224	253	251
2007	659	642	628	613	600	587	641	637
2008	1,172	1,150	1,129	1,110	1,091	1,074	1,147	1,143
2009	252	249	247	244	242	239	249	248
2010	2,807	2,777	2,748	2,720	2,693	2,667	2,773	2,766
2011	6,712	6,637	6,567	6,498	6,432	6,368	6,629	6,613
2012	6,435	6,363	6,294	6,228	6,163	6,100	6,355	6,338
2013	9,994	9,868	9,745	9,626	9,511	9,399	9,852	9,823
2014	14,248	14,045	13,850	13,661	13,474	13,298	14,021	13,974
2015	20,092	19,773	19,465	19,165	18,873	18,593	19,735	19,659
2016	23,457	23,125	22,807	22,497	22,196	21,908	23,087	23,010
Total	86,904	85,670	84,489	83,342	82,225	81,157	85,526	85,240
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
Total	1,234	-	(1,181)	(2,328)	(3,445)	(4,513)	(144)	(430)
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	2.3%	-	-	-	(2.3%)	(2.3%)	-	-
2003	2.6%	-	(2.6%)	(6.4%)	(9.0%)	(11.5%)	-	(1.3%)
2004	3.2%	-	(3.2%)	(5.5%)	(8.7%)	(11.0%)	(0.5%)	(1.4%)
2005	3.6%	-	(3.3%)	(6.3%)	(9.2%)	(11.8%)	(0.4%)	(1.1%)
2006	3.5%	-	(3.1%)	(6.3%)	(9.1%)	(11.8%)	(0.4%)	(1.2%)
2007	2.6%	-	(2.2%)	(4.5%)	(6.5%)	(8.6%)	(0.2%)	(0.8%)
2008	1.9%	-	(1.8%)	(3.5%)	(5.1%)	(6.6%)	(0.3%)	(0.6%)
2009	1.2%	-	(0.8%)	(2.0%)	(2.8%)	(4.0%)	-	(0.4%)
2010	1.1%	-	(1.0%)	(2.1%)	(3.0%)	(4.0%)	(0.1%)	(0.4%)
2011	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.1%)	(0.1%)	(0.4%)
2012	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.1%)	(0.1%)	(0.4%)
2013	1.3%	-	(1.2%)	(2.5%)	(3.6%)	(4.8%)	(0.2%)	(0.5%)
2014	1.4%	-	(1.4%)	(2.7%)	(4.1%)	(5.3%)	(0.2%)	(0.5%)
2015	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.2%)	(0.6%)
2016	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.5%)
Total	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.5%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	10	10	10	10	10	10	10	10
2009	13	13	13	13	12	12	13	13
2010	164	162	160	159	157	156	162	161
2011	305	302	299	295	292	290	301	301
2012	105	104	102	101	100	99	104	103
2013	137	134	133	131	129	128	134	134
2014	318	313	308	305	300	296	313	312
2015	2,116	2,082	2,048	2,016	1,984	1,954	2,078	2,069
2016	867	853	840	827	815	802	851	848
Total	4,035	3,973	3,913	3,857	3,799	3,747	3,966	3,951
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
Total	62	-	(60)	(116)	(174)	(226)	(7)	(22)
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	(7.7%)	(7.7%)	-	-
2010	1.2%	-	(1.2%)	(1.9%)	(3.1%)	(3.7%)	-	(0.6%)
2011	1.0%	-	(1.0%)	(2.3%)	(3.3%)	(4.0%)	(0.3%)	(0.3%)
2012	1.0%	-	(1.9%)	(2.9%)	(3.8%)	(4.8%)	-	(1.0%)
2013	2.2%	-	(0.7%)	(2.2%)	(3.7%)	(4.5%)	-	-
2014	1.6%	-	(1.6%)	(2.6%)	(4.2%)	(5.4%)	-	(0.3%)
2015	1.6%	-	(1.6%)	(3.2%)	(4.7%)	(6.1%)	(0.2%)	(0.6%)
2016	1.6%	-	(1.5%)	(3.0%)	(4.5%)	(6.0%)	(0.2%)	(0.6%)
Total	1.6%	-	(1.5%)	(2.9%)	(4.4%)	(5.7%)	(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)

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

NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1	1	1	1	1	1	1	1
2008	15	15	15	15	15	14	15	15
2009	234	231	229	226	224	221	231	230
2010	2	2	2	2	2	2	2	2
2011	121	120	119	118	117	116	120	120
2012	202	200	197	194	192	190	199	199
2013	749	740	730	721	712	703	738	736
2014	2,107	2,077	2,047	2,017	1,989	1,963	2,073	2,065
2015	1,806	1,775	1,745	1,715	1,687	1,659	1,771	1,764
2016	1,289	1,268	1,248	1,229	1,209	1,191	1,265	1,260
Total	6,526	6,429	6,333	6,238	6,148	6,060	6,415	6,392
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
Total	97	-	(96)	(191)	(281)	(369)	(14)	(37)
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	(6.7%)	-	-
2009	1.3%	-	(0.9%)	(2.2%)	(3.0%)	(4.3%)	-	(0.4%)
2010	-	-	-	-	-	-	-	-
2011	0.8%	-	(0.8%)	(1.7%)	(2.5%)	(3.3%)	-	-
2012	1.0%	-	(1.5%)	(3.0%)	(4.0%)	(5.0%)	(0.5%)	(0.5%)
2013	1.2%	-	(1.4%)	(2.6%)	(3.8%)	(5.0%)	(0.3%)	(0.5%)
2014	1.4%	-	(1.4%)	(2.9%)	(4.2%)	(5.5%)	(0.2%)	(0.6%)
2015	1.7%	-	(1.7%)	(3.4%)	(5.0%)	(6.5%)	(0.2%)	(0.6%)
2016	1.7%	-	(1.6%)	(3.1%)	(4.7%)	(6.1%)	(0.2%)	(0.6%)
Total	1.5%	-	(1.5%)	(3.0%)	(4.4%)	(5.7%)	(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)

page 9 of 10

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

NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1	1	1	1	1	1	1	1
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	3	3	3	3	3	3	3	3
2011	12	12	12	12	11	11	12	12
2012	89	88	87	86	85	84	88	88
2013	49	49	48	48	47	46	49	49
2014	640	633	627	621	614	607	633	631
2015	327	323	318	313	309	304	322	321
2016	494	486	478	470	463	455	485	483
Total	1,615	1,595	1,574	1,554	1,533	1,511	1,593	1,588
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
Total	20	-	(21)	(41)	(62)	(84)	(2)	(7)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	(8.3%)	(8.3%)	-	-
2012	1.1%	-	(1.1%)	(2.3%)	(3.4%)	(4.5%)	-	-
2013	-	-	(2.0%)	(2.0%)	(4.1%)	(6.1%)	-	-
2014	1.1%	-	(0.9%)	(1.9%)	(3.0%)	(4.1%)	-	(0.3%)
2015	1.2%	-	(1.5%)	(3.1%)	(4.3%)	(5.9%)	(0.3%)	(0.6%)
2016	1.6%	-	(1.6%)	(3.3%)	(4.7%)	(6.4%)	(0.2%)	(0.6%)
Total	1.3%	-	(1.3%)	(2.6%)	(3.9%)	(5.3%)	(0.1%)	(0.4%)
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

page 10 of 10

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

ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2016 projected Unpaid							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	5,450	5,398	5,349	5,300	5,252	5,206	5,393	5,381
2003	3,662	3,566	3,475	3,386	3,301	3,220	3,555	3,533
2004	5,345	5,168	4,999	4,839	4,683	4,538	5,147	5,105
2005	3,933	3,801	3,677	3,558	3,446	3,340	3,786	3,756
2006	4,945	4,792	4,647	4,508	4,377	4,253	4,773	4,738
2007	9,335	9,031	8,749	8,479	8,222	7,980	8,999	8,928
2008	3,435	3,358	3,285	3,218	3,153	3,092	3,349	3,333
2009	6,018	5,910	5,807	5,708	5,616	5,526	5,898	5,872
2010	8,896	8,757	8,624	8,498	8,376	8,261	8,742	8,709
2011	19,992	19,715	19,452	19,198	18,955	18,723	19,683	19,620
2012	27,542	27,192	26,853	26,529	26,219	25,919	27,151	27,067
2013	39,856	39,393	38,944	38,511	38,091	37,687	39,336	39,230
2014	52,646	51,996	51,371	50,760	50,163	49,594	51,918	51,767
2015	69,434	68,455	67,512	66,592	65,696	64,835	68,340	68,108
2016	77,742	76,613	75,523	74,465	73,433	72,447	76,478	76,213
Total	338,231	333,145	328,267	323,549	318,983	314,621	332,548	331,360
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
Total	5,086	-	(4,878)	(9,596)	(14,162)	(18,524)	(597)	(1,785)
	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							
	0.19%	0.69%	1.19%	1.69%	2.19%	2.69%	0.75%	0.87%
2002 & prior	1.0%	-	(0.9%)	(1.8%)	(2.7%)	(3.6%)	(0.1%)	(0.3%)
2003	2.7%	-	(2.6%)	(5.0%)	(7.4%)	(9.7%)	(0.3%)	(0.9%)
2004	3.4%	-	(3.3%)	(6.4%)	(9.4%)	(12.2%)	(0.4%)	(1.2%)
2005	3.5%	-	(3.3%)	(6.4%)	(9.3%)	(12.1%)	(0.4%)	(1.2%)
2006	3.2%	-	(3.0%)	(5.9%)	(8.7%)	(11.2%)	(0.4%)	(1.1%)
2007	3.4%	-	(3.1%)	(6.1%)	(9.0%)	(11.6%)	(0.4%)	(1.1%)
2008	2.3%	-	(2.2%)	(4.2%)	(6.1%)	(7.9%)	(0.3%)	(0.7%)
2009	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.5%)	(0.2%)	(0.6%)
2010	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.7%)	(0.2%)	(0.5%)
2011	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.0%)	(0.2%)	(0.5%)
2012	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(0.2%)	(0.5%)
2013	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	(0.1%)	(0.4%)
2014	1.3%	-	(1.2%)	(2.4%)	(3.5%)	(4.6%)	(0.2%)	(0.4%)
2015	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.2%)	(0.5%)
2016	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(5.4%)	(0.2%)	(0.5%)
Total	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.2%)	(0.5%)
	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	201609	▼
Jurisdiction Desc	Newfoundland & Labrador	▼
AccountCode Desc	IBNR Provisor	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	21	-	-	-	-	-	21
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	17	(1)	1	-	-	-	17
	2008	23	(1)	1	-	-	-	23
	2009	109	(2)	3	-	1	0.9%	110
	2010	69	(2)	2	-	-	-	69
	2011	187	(3)	3	-	-	-	187
	2012	200	(4)	5	-	1	0.5%	201
	2013	625	(21)	(40)	-	(61)	(9.8%)	564
	2014	1,714	(113)	95	-	(18)	(1.1%)	1,696
	2015	2,138	(204)	250	-	46	2.2%	2,184
	2016	3,444	348	(762)	-	(414)	(12.0%)	3,030
Private Passenger Total		8,547	(3)	(442)	-	(445)	(5.2%)	8,102
Non Private								
Passenger	prior	4	-	-	-	-	-	4
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	67	(1)	1	-	-	-	67
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	17	-	-	-	-	-	17
	2011	229	(3)	3	-	-	-	229
	2012	375	(4)	24	-	20	5.3%	395
	2013	375	(14)	(3)	-	(17)	(4.5%)	358
	2014	1,358	(55)	(30)	-	(85)	(6.3%)	1,273
	2015	1,007	(33)	131	-	98	9.7%	1,105
	2016	1,861	248	97	-	345	18.5%	2,206
Non Private Passenger Total		5,296	138	223	-	361	6.8%	5,657
Grand Total		13,843	135	(219)	-	(84)	(0.6%)	13,759

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	201609	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	65	-	-	-	-	-	65
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	10	-	-	-	-	-	10
	2008	56	-	-	-	-	-	56
	2009	20	-	-	-	-	-	20
	2010	112	(3)	3	-	-	-	112
	2011	214	(3)	3	-	-	-	214
	2012	219	(4)	(172)	-	(176)	(80.4%)	43
	2013	569	(10)	29	-	19	3.3%	588
	2014	771	(24)	191	-	167	21.7%	938
	2015	1,630	(79)	34	-	(45)	(2.8%)	1,585
	2016	1,369	62	27	-	89	6.5%	1,458
Private Passenger Total		5,035	(61)	115	-	54	1.1%	5,089
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	30	(3)	(3)	-	(6)	(20.0%)	24
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	40	(4)	4	-	-	-	40
	2008	14	(1)	1	-	-	-	14
	2009	56	(2)	109	-	107	191.1%	163
	2010	57	(15)	14	-	(1)	(1.8%)	56
	2011	146	(29)	29	-	-	-	146
	2012	281	(50)	41	-	(9)	(3.2%)	272
	2013	366	(18)	229	-	211	57.7%	577
	2014	313	(48)	44	-	(4)	(1.3%)	309
	2015	(168)	(38)	451	-	413	(245.8%)	245
	2016	1,098	135	(98)	-	37	3.4%	1,135
Non Private Passenger Total		2,233	(73)	821	-	748	33.5%	2,981
Grand Total		7,268	(134)	936	-	802	11.0%	8,070

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	201609	
Jurisdiction Desc	Nova Scotia	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	585	(7)	7	-	-	-	585
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	192	(3)	3	-	-	-	192
	2008	3	-	-	-	-	-	3
	2009	137	(5)	9	-	4	2.9%	141
	2010	50	1	(54)	-	(53)	(106.0%)	(3)
	2011	20	-	-	-	-	-	20
	2012	377	(20)	20	-	-	-	377
	2013	161	(3)	3	-	-	-	161
	2014	649	(29)	25	-	(4)	(0.6%)	645
	2015	1,012	(46)	50	-	4	0.4%	1,016
	2016	1,184	225	(41)	-	184	15.5%	1,368
Private Passenger Total		4,370	113	22	-	135	3.1%	4,505
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	6	-	-	-	-	-	6
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(4)	-	(1)	-	(1)	25.0%	(5)
	2008	17	(1)	1	-	-	-	17
	2009	(5)	-	-	-	-	-	(5)
	2010	25	(1)	1	-	-	-	25
	2011	89	(1)	7	-	6	6.7%	95
	2012	134	(4)	(26)	-	(30)	(22.4%)	104
	2013	(270)	19	(28)	-	(9)	3.3%	(279)
	2014	303	(4)	(23)	-	(27)	(8.9%)	276
	2015	1,881	(114)	(7)	-	(121)	(6.4%)	1,760
	2016	1,685	41	185	-	226	13.4%	1,911
Non Private Passenger Total		3,861	(65)	109	-	44	1.1%	3,905
Grand Total		8,231	48	131	-	179	2.2%	8,410

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	201609	▼
	Prince Edward	
Jurisdiction Desc	Island	▼
AccountCode Desc	IBNR Provisor	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	21	-	-	-	-	-	21
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	(1)	-	-	-	-	-	(1)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	28	(1)	1	-	-	-	28
	2011	61	-	-	-	-	-	61
	2012	78	(1)	22	-	21	26.9%	99
	2013	81	(1)	45	-	44	54.3%	125
	2014	104	(2)	78	-	76	73.1%	180
	2015	319	(25)	40	-	15	4.7%	334
	2016	198	(16)	48	-	32	16.2%	230
Private Passenger Total		888	(46)	234	-	188	21.2%	1,076
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	21	-	-	-	-	-	21
	2012	130	(1)	-	-	(1)	(0.8%)	129
	2013	59	(1)	1	-	-	-	59
	2014	264	(5)	10	-	5	1.9%	269
	2015	469	(12)	(21)	-	(33)	(7.0%)	436
	2016	319	13	(205)	-	(192)	(60.2%)	127
Non Private Passenger Total		1,259	(6)	(215)	-	(221)	(17.6%)	1,038
Grand Total		2,147	(52)	19	-	(33)	(1.5%)	2,114

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	201609	
Jurisdiction Desc	Ontario	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	522	(23)	51	-	28	5.4%	550
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,458	(28)	37	-	9	0.6%	1,467
	2008	465	(8)	2	-	(6)	(1.3%)	459
	2009	500	(12)	(155)	-	(167)	(33.4%)	333
	2010	373	(7)	17	-	10	2.7%	383
	2011	127	(1)	(68)	-	(69)	(54.3%)	58
	2012	78	2	(52)	-	(50)	(64.1%)	28
	2013	720	(6)	(55)	-	(61)	(8.5%)	659
	2014	1,145	19	(10)	-	9	0.8%	1,154
	2015	2,344	59	(100)	-	(41)	(1.7%)	2,303
	2016	2,439	348	(17)	-	331	13.6%	2,770
Private Passenger Total		10,171	343	(350)	-	(7)	(0.1%)	10,164
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	483	(7)	6	-	(1)	(0.2%)	482
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	197	(4)	2	-	(2)	(1.0%)	195
	2008	183	(5)	5	-	-	-	183
	2009	311	(7)	(381)	-	(388)	(124.8%)	(77)
	2010	333	(6)	13	-	7	2.1%	340
	2011	(286)	7	45	-	52	(18.2%)	(234)
	2012	867	(14)	(25)	-	(39)	(4.5%)	828
	2013	3,851	(60)	50	-	(10)	(0.3%)	3,841
	2014	5,000	(95)	(62)	-	(157)	(3.1%)	4,843
	2015	7,310	(138)	113	-	(25)	(0.3%)	7,285
	2016	7,201	761	(631)	-	130	1.8%	7,331
Non Private Passenger Total		25,450	432	(865)	-	(433)	(1.7%)	25,017
Grand Total		35,621	775	(1,215)	-	(440)	(1.2%)	35,181

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	201609	
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								
<input checked="" type="checkbox"/> Passenger	prior	(128)	4	9	-	13	(10.2%)	(115)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	47	(1)	1	-	-	-	47
	2008	58	(1)	1	-	-	-	58
	2009	52	(1)	1	-	-	-	52
	2010	375	(5)	5	-	-	-	375
	2011	542	(9)	9	-	-	-	542
	2012	809	(27)	21	-	(6)	(0.7%)	803
	2013	1,267	(54)	54	-	-	-	1,267
	2014	2,156	(106)	9	-	(97)	(4.5%)	2,059
	2015	2,692	(162)	172	-	10	0.4%	2,702
	2016	2,361	283	(7)	-	276	11.7%	2,637
Private Passenger Total		10,231	(79)	275	-	196	1.9%	10,427
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(60)	9	(9)	-	-	-	(60)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	92	(4)	4	-	-	-	92
	2008	136	(6)	(88)	-	(94)	(69.1%)	42
	2009	144	(13)	13	-	-	-	144
	2010	427	(20)	21	-	1	0.2%	428
	2011	1,046	(43)	(107)	-	(150)	(14.3%)	896
	2012	856	(32)	(14)	-	(46)	(5.4%)	810
	2013	1,838	(69)	(151)	-	(220)	(12.0%)	1,618
	2014	3,918	(135)	(339)	-	(474)	(12.1%)	3,444
	2015	6,525	(230)	(42)	-	(272)	(4.2%)	6,253
	2016	7,611	219	273	-	492	6.5%	8,103
Non Private Passenger Total		22,533	(324)	(439)	-	(763)	(3.4%)	21,770
Grand Total		32,764	(403)	(164)	-	(567)	(1.7%)	32,197

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	201609	
Jurisdiction Desc	Yukon	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	15	-	-	-	-	-	15
	2009	15	-	-	-	-	-	15
	2010	35	-	-	-	-	-	35
	2011	57	-	-	-	-	-	57
	2012	60	(1)	1	-	-	-	60
	2013	99	(1)	1	-	-	-	99
	2014	198	(2)	5	-	3	1.5%	201
	2015	382	(17)	17	-	-	-	382
	2016	256	11	29	-	40	15.6%	296
Private Passenger Total		1,122	(10)	53	-	43	3.8%	1,165
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	2	-	-	-	-	-	2
	2011	6	-	-	-	-	-	6
	2012	(34)	(1)	1	-	-	-	(34)
	2013	52	(1)	1	-	-	-	52
	2014	95	(2)	2	-	-	-	95
	2015	173	(3)	(49)	-	(52)	(30.1%)	121
	2016	311	25	(30)	-	(5)	(1.6%)	306
Non Private Passenger Total		607	18	(75)	-	(57)	(9.4%)	550
Grand Total		1,729	8	(22)	-	(14)	(0.8%)	1,715

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	201609	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Desc	IBNR Provisor	
AccountCode	(All)	

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	23	-	-	-	-	-	23
	2009	(6)	(1)	1	-	-	-	(6)
	2010	3	-	1	-	1	33.3%	4
	2011	50	-	-	-	-	-	50
	2012	107	(1)	1	-	-	-	107
	2013	114	(1)	(65)	-	(66)	(57.9%)	48
	2014	192	(3)	3	-	-	-	192
	2015	561	(13)	18	-	5	0.9%	566
	2016	508	66	32	-	98	19.3%	606
Private Passenger Total		1,553	47	(9)	-	38	2.4%	1,591
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	9	-	-	-	-	-	9
	2013	76	-	-	-	-	-	76
	2014	196	(3)	3	-	-	-	196
	2015	218	(12)	13	-	1	0.5%	219
	2016	208	27	(27)	-	-	-	208
Non Private Passenger Total		710	12	(11)	-	1	0.1%	711
Grand Total		2,263	59	(20)	-	39	1.7%	2,302

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	201609	
Jurisdiction Desc	Nunavut	
AccountCode Desc	IBNR Provision	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	6	-	-	-	-	-	6
	2011	14	-	-	-	-	-	14
	2012	29	-	-	-	-	-	29
	2013	33	-	-	-	-	-	33
	2014	54	-	-	-	-	-	54
	2015	197	(7)	7	-	-	-	197
	2016	66	11	(20)	-	(9)	(13.6%)	57
Private Passenger Total		399	4	(13)	-	(9)	(2.3%)	390
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	7	-	-	-	-	-	7
	2013	23	-	-	-	-	-	23
	2014	97	-	-	-	-	-	97
	2015	185	(2)	(2)	-	(4)	(2.2%)	181
	2016	148	30	11	-	41	27.7%	189
Non Private Passenger Total		460	28	9	-	37	8.0%	497
Grand Total		859	32	(4)	-	28	3.3%	887

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	201609	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,087	(26)	67	-	41	3.8%	1,128
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,727	(33)	42	-	9	0.5%	1,736
	2008	643	(10)	4	-	(6)	(0.9%)	637
	2009	827	(21)	(141)	-	(162)	(19.6%)	665
	2010	1,051	(17)	(25)	-	(42)	(4.0%)	1,009
	2011	1,272	(16)	(53)	-	(69)	(5.4%)	1,203
	2012	1,957	(56)	(154)	-	(210)	(10.7%)	1,747
	2013	3,669	(97)	(28)	-	(125)	(3.4%)	3,544
	2014	6,983	(260)	396	-	136	1.9%	7,119
	2015	11,275	(494)	488	-	(6)	(0.1%)	11,269
	2016	11,825	1,338	(711)	-	627	5.3%	12,452
Private Passenger Total		42,316	308	(115)	-	193	0.5%	42,509
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	465	(1)	(6)	-	(7)	(1.5%)	458
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	392	(13)	10	-	(3)	(0.8%)	389
	2008	349	(13)	(81)	-	(94)	(26.9%)	255
	2009	509	(22)	(259)	-	(281)	(55.2%)	228
	2010	862	(42)	49	-	7	0.8%	869
	2011	1,251	(69)	(23)	-	(92)	(7.4%)	1,159
	2012	2,625	(106)	1	-	(105)	(4.0%)	2,520
	2013	6,370	(144)	99	-	(45)	(0.7%)	6,325
	2014	11,544	(347)	(395)	-	(742)	(6.4%)	10,802
	2015	17,600	(582)	587	-	5	-	17,605
	2016	20,442	1,499	(425)	-	1,074	5.3%	21,516
Non Private Passenger Total		62,409	160	(443)	-	(283)	(0.5%)	62,126
Grand Total		104,725	468	(558)	-	(90)	(0.1%)	104,635

EXHIBIT G-2

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

page 1 of 10

ShareDate	201609	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Desc	Undiscounted	VR Provision
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(14)	-	-	-	-	-	(14)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(3)	-	-	-	-	-	(3)
	2008	2	-	-	-	-	-	2
	2009	72	(1)	2	-	1	1.4%	73
	2010	45	(1)	1	-	-	-	45
	2011	5	-	-	-	-	-	5
	2012	(62)	2	(1)	-	1	(1.6%)	(61)
	2013	207	(12)	(49)	-	(61)	(29.5%)	146
	2014	982	(98)	94	-	(4)	(0.4%)	978
	2015	1,340	(188)	247	-	59	4.4%	1,399
	2016	2,828	283	(756)	-	(473)	(16.7%)	2,355
Private Passenger Total		5,402	(15)	(462)	-	(477)	(8.8%)	4,925
Non Private								
Passenger	prior	4	-	-	-	-	-	4
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(2)	-	-	-	-	-	(2)
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	-	-	-	-	-	-	-
	2011	131	(3)	3	-	-	-	131
	2012	145	(3)	22	-	19	13.1%	164
	2013	245	(12)	(3)	-	(15)	(6.1%)	230
	2014	1,049	(52)	(27)	-	(79)	(7.5%)	970
	2015	528	(26)	125	-	99	18.8%	627
	2016	1,528	203	96	-	299	19.6%	1,827
Non Private Passenger Total		3,631	107	216	-	323	8.9%	3,954
Grand Total		9,033	92	(246)	-	(154)	(1.7%)	8,879

EXHIBIT G-2

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

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 ShareDate 201609
 Jurisdiction Desc New Brunswick
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private								
<input checked="" type="checkbox"/> Passenger	prior	32	-	-	-	-	-	32
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	9	-	-	-	-	-	9
	2008	8	-	-	-	-	-	8
	2009	4	-	-	-	-	-	4
	2010	80	(2)	2	-	-	-	80
	2011	78	(2)	2	-	-	-	78
	2012	76	(2)	(162)	-	(164)	(215.8%)	(88)
	2013	351	(7)	26	-	19	5.4%	370
	2014	381	(19)	186	-	167	43.8%	548
	2015	1,161	(70)	29	-	(41)	(3.5%)	1,120
	2016	1,017	20	28	-	48	4.7%	1,065
Private Passenger Total		3,197	(82)	111	-	29	0.9%	3,226
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	8	(2)	(4)	-	(6)	(75.0%)	2
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	37	(4)	4	-	-	-	37
	2008	11	(1)	1	-	-	-	11
	2009	17	(2)	117	-	115	676.5%	132
	2010	38	(15)	14	-	(1)	(2.6%)	37
	2011	71	(28)	28	-	-	-	71
	2012	162	(49)	40	-	(9)	(5.6%)	153
	2013	45	(14)	229	-	215	477.8%	260
	2014	131	(46)	44	-	(2)	(1.5%)	129
	2015	(364)	(36)	454	-	418	(114.8%)	54
	2016	929	115	(90)	-	25	2.7%	954
Non Private Passenger Total		1,085	(82)	837	-	755	69.6%	1,840
Grand Total		4,282	(164)	948	-	784	18.3%	5,066

EXHIBIT G-2

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

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 ShareDate 201609
 Jurisdiction Desc Nova Scotia
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	443	(4)	4	-	-	-	443
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	166	(2)	2	-	-	-	166
	2008	(25)	1	(1)	-	-	-	(25)
	2009	51	(3)	7	-	4	7.8%	55
	2010	(24)	2	(55)	-	(53)	220.8%	(77)
	2011	(5)	-	-	-	-	-	(5)
	2012	271	(19)	19	-	-	-	271
	2013	6	-	-	-	-	-	6
	2014	479	(29)	25	-	(4)	(0.8%)	475
	2015	765	(46)	52	-	6	0.8%	771
	2016	978	195	(40)	-	155	15.8%	1,133
Private Passenger Total		3,105	95	13	-	108	3.5%	3,213
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(4)	-	(1)	-	(1)	25.0%	(5)
	2008	4	-	1	-	1	25.0%	5
	2009	(6)	-	-	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	(2)	-	6	-	6	(300.0%)	4
	2012	53	(2)	2	-	-	-	53
	2013	(466)	19	(27)	-	(8)	1.7%	(474)
	2014	43	(2)	(20)	-	(22)	(51.2%)	21
	2015	1,600	(112)	(6)	-	(118)	(7.4%)	1,482
	2016	1,419	20	180	-	200	14.1%	1,619
Non Private Passenger Total		2,638	(77)	135	-	58	2.2%	2,696
Grand Total		5,743	18	148	-	166	2.9%	5,909

EXHIBIT G-2

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

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ShareDate	201609	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Desc	Undiscounted	VR Provision
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	1	-	-	-	-	-	1
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	(1)	-	-	-	-	-	(1)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	70	(1)	22	-	21	30.0%	91
	2013	69	(1)	45	-	44	63.8%	113
	2014	63	(2)	78	-	76	120.6%	139
	2015	208	(25)	41	-	16	7.7%	224
	2016	110	(24)	46	-	22	20.0%	132
Private Passenger Total		521	(53)	232	-	179	34.4%	700
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	3	-	-	-	-	-	3
	2012	62	(1)	-	-	(1)	(1.6%)	61
	2013	53	(1)	1	-	-	-	53
	2014	241	(5)	10	-	5	2.1%	246
	2015	415	(12)	(22)	-	(34)	(8.2%)	381
	2016	266	9	(206)	-	(197)	(74.1%)	69
Non Private Passenger Total		1,037	(10)	(217)	-	(227)	(21.9%)	810
Grand Total		1,558	(63)	15	-	(48)	(3.1%)	1,510

EXHIBIT G-2

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

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 ShareDate 201609
 Jurisdiction Desc Ontario
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(738)	(6)	42	-	36	(4.9%)	(702)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,114	(22)	33	-	11	1.0%	1,125
	2008	411	(8)	9	-	1	0.2%	412
	2009	325	(7)	(158)	-	(165)	(50.8%)	160
	2010	122	(2)	47	-	45	36.9%	167
	2011	(40)	1	(70)	-	(69)	172.5%	(109)
	2012	(309)	6	(39)	-	(33)	10.7%	(342)
	2013	348	(2)	(58)	-	(60)	(17.2%)	288
	2014	707	25	(9)	-	16	2.3%	723
	2015	1,891	66	(102)	-	(36)	(1.9%)	1,855
	2016	2,085	314	(24)	-	290	13.9%	2,375
Private Passenger Total		5,916	365	(329)	-	36	0.6%	5,952
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	247	(4)	4	-	-	-	247
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	79	(2)	1	-	(1)	(1.3%)	78
	2008	124	(2)	2	-	-	-	124
	2009	202	(4)	(384)	-	(388)	(192.1%)	(186)
	2010	284	(6)	13	-	7	2.5%	291
	2011	(650)	13	40	-	53	(8.2%)	(597)
	2012	263	(5)	(29)	-	(34)	(12.9%)	229
	2013	2,261	(45)	55	-	10	0.4%	2,271
	2014	3,836	(77)	(77)	-	(154)	(4.0%)	3,682
	2015	5,616	(112)	104	-	(8)	(0.1%)	5,608
	2016	6,188	641	(615)	-	26	0.4%	6,214
Non Private Passenger Total		18,450	397	(886)	-	(489)	(2.7%)	17,961
Grand Total		24,366	762	(1,215)	-	(453)	(1.9%)	23,913

EXHIBIT G-2

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

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 ShareDate 201609
 Jurisdiction Desc Alberta
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						Sum of Current Month Final Amount
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private								
<input checked="" type="checkbox"/> Passenger	prior	(170)	4	4	-	8	(4.7%)	(162)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	44	(1)	1	-	-	-	44
	2008	43	(1)	1	-	-	-	43
	2009	48	(1)	1	-	-	-	48
	2010	194	(4)	4	-	-	-	194
	2011	360	(7)	7	-	-	-	360
	2012	618	(25)	33	-	8	1.3%	626
	2013	1,041	(52)	52	-	-	-	1,041
	2014	1,697	(102)	16	-	(86)	(5.1%)	1,611
	2015	2,244	(157)	169	-	12	0.5%	2,256
	2016	2,047	248	5	-	253	12.4%	2,300
Private Passenger Total		8,166	(98)	293	-	195	2.4%	8,361
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(95)	7	(7)	-	-	-	(95)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	30	(3)	3	-	-	-	30
	2008	28	(3)	(84)	-	(87)	(310.7%)	(59)
	2009	118	(12)	12	-	-	-	118
	2010	308	(15)	16	-	1	0.3%	309
	2011	593	(30)	(120)	-	(150)	(25.3%)	443
	2012	452	(23)	(18)	-	(41)	(9.1%)	411
	2013	1,091	(60)	(159)	-	(219)	(20.1%)	872
	2014	2,885	(115)	(306)	-	(421)	(14.6%)	2,464
	2015	4,903	(196)	(39)	-	(235)	(4.8%)	4,668
	2016	6,393	84	346	-	430	6.7%	6,823
Non Private Passenger Total		16,706	(366)	(356)	-	(722)	(4.3%)	15,984
Grand Total		24,872	(464)	(63)	-	(527)	(2.1%)	24,345

EXHIBIT G-2

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

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 ShareDate 201609
 Jurisdiction Desc Yukon
 AccountCode Desc Undiscounted IBNR Provision
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	5	-	-	-	-	-	5
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	14	-	-	-	-	-	14
	2009	14	-	-	-	-	-	14
	2010	16	-	-	-	-	-	16
	2011	28	-	-	-	-	-	28
	2012	55	(1)	1	-	-	-	55
	2013	91	(1)	1	-	-	-	91
	2014	178	(2)	5	-	3	1.7%	181
	2015	237	(17)	17	-	-	-	237
	2016	226	8	29	-	37	16.4%	263
Private Passenger Total		864	(13)	53	-	40	4.6%	904
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	1	-	-	-	-	-	1
	2005		-	-	-	-	-	
	2006		-	-	-	-	-	
	2007	-	-	-	-	-	-	-
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	2	-	-	-	-	-	2
	2011	5	-	-	-	-	-	5
	2012	(39)	-	-	-	-	-	(39)
	2013	48	(1)	1	-	-	-	48
	2014	80	(2)	2	-	-	-	80
	2015	104	(2)	(51)	-	(53)	(51.0%)	51
	2016	282	21	(30)	-	(9)	(3.2%)	273
Non Private Passenger Total		484	16	(78)	-	(62)	(12.8%)	422
Grand Total		1,348	3	(25)	-	(22)	(1.6%)	1,326

EXHIBIT G-2

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

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ShareDate	201609	
Jurisdiction Desc	Northwest	
AccountCode Desc	Territories	
AccountCode	Undiscounted	VR Provision
	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	3	-	-	-	-	-	3
	2008	21	-	-	-	-	-	21
	2009	(19)	-	-	-	-	-	(19)
	2010	3	-	1	-	1	33.3%	4
	2011	38	-	-	-	-	-	38
	2012	89	(1)	1	-	-	-	89
	2013	93	(1)	(65)	-	(66)	(71.0%)	27
	2014	73	(2)	2	-	-	-	73
	2015	410	(12)	17	-	5	1.2%	415
	2016	436	58	30	-	88	20.2%	524
Private Passenger Total		1,145	42	(14)	-	28	2.4%	1,173
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	8	-	-	-	-	-	8
	2013	28	-	-	-	-	-	28
	2014	89	(3)	3	-	-	-	89
	2015	196	(12)	13	-	1	0.5%	197
	2016	187	23	(25)	-	(2)	(1.1%)	185
Non Private Passenger Total		511	8	(9)	-	(1)	(0.2%)	510
Grand Total		1,656	50	(23)	-	27	1.6%	1,683

EXHIBIT G-2

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

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 ShareDate 201609
 Jurisdiction Desc Nunavut
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	13	-	-	-	-	-	13
	2012	20	-	-	-	-	-	20
	2013	31	-	-	-	-	-	31
	2014	49	-	-	-	-	-	49
	2015	180	(7)	7	-	-	-	180
	2016	57	9	(18)	-	(9)	(15.8%)	48
Private Passenger Total		355	2	(11)	-	(9)	(2.5%)	346
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	6	-	-	-	-	-	6
	2013	21	-	-	-	-	-	21
	2014	42	-	-	-	-	-	42
	2015	167	(2)	(1)	-	(3)	(1.8%)	164
	2016	123	28	11	-	39	31.7%	162
Non Private Passenger Total		359	26	10	-	36	10.0%	395
Grand Total		714	28	(1)	-	27	3.8%	741

EXHIBIT G-2

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

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 ShareDate 201609
 Jurisdiction Desc (All)
 AccountCode Desc Undiscounted
 AccountCode (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<input checked="" type="checkbox"/> Passenger	prior	(445)	(6)	50	-	44	(9.9%)	(401)
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	1,333	(25)	36	-	11	0.8%	1,344
	2008	474	(8)	9	-	1	0.2%	475
	2009	495	(12)	(148)	-	(160)	(32.3%)	335
	2010	440	(7)	-	-	(7)	(1.6%)	433
	2011	480	(8)	(61)	-	(69)	(14.4%)	411
	2012	828	(41)	(126)	-	(167)	(20.2%)	661
	2013	2,237	(76)	(48)	-	(124)	(5.5%)	2,113
	2014	4,609	(229)	397	-	168	3.6%	4,777
	2015	8,436	(456)	477	-	21	0.2%	8,457
	2016	9,784	1,111	(700)	-	411	4.2%	10,195
Private Passenger Total		28,671	243	(114)	-	129	0.4%	28,800
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	165	1	(7)	-	(6)	(3.6%)	159
	2005	-	-	-	-	-	-	-
	2006	-	-	-	-	-	-	-
	2007	140	(9)	7	-	(2)	(1.4%)	138
	2008	166	(6)	(80)	-	(86)	(51.8%)	80
	2009	334	(18)	(255)	-	(273)	(81.7%)	61
	2010	631	(36)	43	-	7	1.1%	638
	2011	151	(48)	(43)	-	(91)	(60.3%)	60
	2012	1,112	(83)	17	-	(66)	(5.9%)	1,046
	2013	3,326	(114)	97	-	(17)	(0.5%)	3,309
	2014	8,396	(302)	(371)	-	(673)	(8.0%)	7,723
	2015	13,165	(510)	577	-	67	0.5%	13,232
	2016	17,315	1,144	(333)	-	811	4.7%	18,126
Non Private Passenger Total		44,901	19	(348)	-	(329)	(0.7%)	44,572
Grand Total		73,572	262	(462)	-	(200)	(0.3%)	73,372

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	(72)	(67)	-	-	-	-	(67)	
2000	-	(3)	(11)	(14)	-	-	-	-	(14)	
2001	-	(3)	9	6	-	-	-	-	6	
2002	-	1	34	35	-	-	-	-	35	
2003	-	-	83	83	-	-	-	-	83	
2004	651	(10)	114	755	(43)	15	60	32	787	
2005	-	5	33	38	-	-	-	-	38	
2006	-	4	93	97	-	-	-	-	97	
2007	1,193	(5)	139	1,327	(47)	18	114	85	1,412	
2008	204	2	62	268	(2)	1	21	20	288	
2009	319	73	122	514	(5)	2	38	35	549	
2010	373	42	198	613	(4)	1	41	38	651	
2011	2,776	127	450	3,353	(39)	15	286	262	3,615	
2012	5,047	93	399	5,539	(65)	21	507	463	6,002	
2013	5,355	339	321	6,015	(77)	27	561	511	6,526	
2014	8,580	1,715	332	10,627	(138)	49	1,015	926	11,553	
2015	10,611	1,627	374	12,612	(183)	65	1,206	1,088	13,700	
PAYs (sub-total):	35,109	4,003	2,680	41,792	(603)	214	3,851	3,462	45,254	
CAY (2016)	10,858	4,445	619	15,922	(270)	102	1,503	1,335	17,257	
claims liabilities:	45,967	8,448	3,299	57,714	(873)	316	5,354	4,797	62,511	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	13,920	(812)		13,108	(163)	52	902	791	13,361	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				70,822	(1,036)	368	6,256	5,588	75,872	

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

PPV & non-PPV ending 2016		New Brunswick - 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	-	10	1	11	-	-	2	2		13
1997	-	(2)	5	3	-	-	-	-		3
1998	-	2	4	6	-	-	-	-		6
1999	-	1	5	6	-	-	-	-		6
2000	-	1	4	5	-	-	-	-		5
2001	-	(1)	15	14	-	-	-	-		14
2002	1	(1)	58	58	-	-	2	2		60
2003	230	(15)	(10)	205	(2)	1	22	21		226
2004	-	8	(47)	(39)	-	-	1	1		(38)
2005	192	16	(134)	74	(10)	3	20	13		87
2006	199	13	120	332	(6)	2	20	16		348
2007	10	36	220	266	(2)	1	5	4		270
2008	605	16	240	861	(15)	5	61	51		912
2009	452	100	265	817	(13)	4	54	45		862
2010	463	93	208	764	(9)	3	55	49		813
2011	2,164	114	402	2,680	(30)	9	225	204		2,884
2012	2,643	40	487	3,170	(33)	12	264	243		3,413
2013	5,148	531	379	6,058	(75)	26	559	510		6,568
2014	4,314	579	372	5,265	(72)	25	579	532		5,797
2015	4,674	985	338	5,997	(105)	40	641	576		6,573
PAYs (sub-total):	21,095	2,526	2,932	26,553	(372)	131	2,510	2,269		28,822
CAY (2016)	4,420	2,923	120	7,463	(154)	59	825	730		8,193
claims liabilities:	25,515	5,449	3,052	34,016	(526)	190	3,335	2,999		37,015
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	10,024	(960)		9,064	(95)	32	543	480		9,064
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				43,080	(621)	222	3,878	3,479		46,079

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nova Scotia

PPV & non-PPV

ending 2016

PPV & non-PPV		Nova Scotia - Projected Balances as at Dec. 31, 2016 (\$000s)							
ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	(37)	(34)	-	-	2	2	(32)
1997	-	-	(14)	(14)	-	-	-	-	(14)
1998	-	6	4	10	-	-	-	-	10
1999	-	(1)	3	2	-	-	-	-	2
2000	-	1	6	7	-	-	-	-	7
2001	-	4	15	19	-	-	-	-	19
2002	-	14	1	15	-	-	1	1	16
2003	-	(21)	64	43	-	-	3	3	46
2004	460	29	135	624	(21)	7	47	33	657
2005	83	317	16	416	(18)	6	38	26	442
2006	996	78	383	1,457	(45)	16	103	74	1,531
2007	205	155	321	681	(15)	5	35	25	706
2008	540	(20)	462	982	(18)	6	50	38	1,020
2009	893	46	365	1,304	(17)	7	94	84	1,388
2010	1,240	(76)	244	1,408	(26)	9	115	98	1,506
2011	1,456	(1)	286	1,741	(46)	16	140	110	1,851
2012	1,425	334	300	2,059	(35)	11	173	149	2,208
2013	3,497	(449)	220	3,268	(62)	22	362	322	3,590
2014	3,278	518	177	3,973	(79)	28	436	385	4,358
2015	2,610	1,913	252	4,775	(99)	36	526	463	5,238
PAYs (sub-total):	16,683	2,850	3,203	22,736	(481)	169	2,125	1,813	24,549
CAY (2016)	4,113	2,641	155	6,909	(145)	54	762	671	7,580
claims liabilities:	20,796	5,491	3,358	29,645	(626)	223	2,887	2,484	32,129
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,798	(775)		8,023	(89)	31	528	470	8,023
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				37,668	(715)	254	3,415	2,954	40,152

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Prince Edward Island

Prince Edward Island - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
1997	-	(1)	1	-	-	-	-	-	-
1998	-	-	1	1	-	-	-	-	1
1999	-	(1)	1	-	-	-	-	-	-
2000	-	(1)	2	1	-	-	-	-	1
2001	-	-	2	2	-	-	-	-	2
2002	-	-	12	12	-	-	-	-	12
2003	-	(2)	16	14	-	-	-	-	14
2004	-	4	17	21	-	-	-	-	21
2005	198	-	76	274	-	-	20	20	294
2006	-	-	(190)	(190)	-	-	-	-	(190)
2007	-	(1)	28	27	-	-	-	-	27
2008	-	(3)	53	50	-	-	-	-	50
2009	-	-	48	48	-	-	-	-	48
2010	300	(1)	20	319	(4)	1	30	27	346
2011	869	6	66	941	(17)	6	85	74	1,015
2012	799	146	46	991	(27)	10	92	75	1,066
2013	34	160	62	256	(3)	1	20	18	274
2014	372	359	21	752	(14)	5	71	62	814
2015	964	506	74	1,544	(27)	10	172	155	1,699
PAYs (sub-total):	3,536	1,172	356	5,064	(92)	33	490	431	5,495
CAY (2016)	1,181	642	34	1,857	(34)	12	214	192	2,049
claims liabilities:	4,717	1,814	390	6,921	(126)	45	704	623	7,544
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,420	(231)		2,189	(20)	7	122	109	2,189
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				9,110	(146)	52	826	732	9,733

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

PPV & non-PPV

ending 2016

PPV & non-PPV

Ontario - Projected Balances as at Dec. 31, 2016 (\$000s)									
ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,895	(1,025)	13	4,883	(24)	9	494	479	5,362
1997	826	2	36	864	(16)	6	81	71	935
1998	-	11	19	30	-	-	1	1	31
1999	-	1	-	1	-	-	-	-	1
2000	-	13	19	32	-	-	1	1	33
2001	-	-	(74)	(74)	-	-	2	2	(72)
2002	692	(8)	265	949	(23)	8	67	52	1,001
2003	2,982	(29)	617	3,570	(113)	42	287	216	3,786
2004	3,771	(450)	1,406	4,727	(137)	49	319	231	4,958
2005	2,244	269	1,192	3,705	(114)	40	239	165	3,870
2006	2,365	730	1,409	4,504	(131)	46	297	212	4,716
2007	5,508	1,131	2,048	8,687	(307)	107	633	433	9,120
2008	832	506	1,564	2,902	(46)	16	128	98	3,000
2009	3,406	(23)	1,253	4,636	(99)	36	328	265	4,901
2010	2,782	428	1,360	4,570	(94)	33	312	251	4,821
2011	6,862	(648)	959	7,173	(156)	52	606	502	7,675
2012	11,117	(112)	2,020	13,025	(233)	80	1,077	924	13,949
2013	14,117	2,348	1,700	18,165	(264)	102	2,007	1,845	20,010
2014	9,453	3,983	962	14,398	(209)	71	1,653	1,515	15,913
2015	6,460	5,783	1,477	13,720	(230)	83	1,798	1,651	15,371
PAYs (sub-total):	79,312	12,910	18,245	110,467	(2,196)	780	10,330	8,914	119,381
CAY (2016)	5,830	9,213	790	15,833	(323)	117	2,131	1,925	17,758
claims liabilities:	85,142	22,123	19,035	126,300	(2,519)	897	12,461	10,839	137,139
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	18,810	(1,126)		17,684	(219)	80	1,220	1,081	17,684
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				143,984	(2,738)	977	13,681	11,920	154,823

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

Alberta - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(43)	5	(38)	1	-	14	15	(23)
1997	-	(37)	15	(22)	-	-	4	4	(18)
1998	-	14	(3)	11	-	-	1	1	12
1999	-	11	13	24	-	-	1	1	25
2000	-	(16)	21	5	-	-	2	2	7
2001	-	24	29	53	-	-	2	2	55
2002	-	(12)	54	42	-	-	2	2	44
2003	67	(12)	88	143	(2)	1	6	5	148
2004	237	(97)	37	177	(6)	2	15	11	188
2005	401	(4)	(151)	246	(18)	7	38	27	273
2006	216	(56)	162	322	(7)	2	15	10	332
2007	743	66	418	1,227	(26)	9	78	61	1,288
2008	1,316	(3)	530	1,843	(33)	11	128	106	1,949
2009	164	140	448	752	(5)	2	31	28	780
2010	2,689	454	349	3,492	(46)	16	309	279	3,771
2011	5,942	734	413	7,089	(103)	38	657	592	7,681
2012	5,086	968	469	6,523	(90)	30	597	537	7,060
2013	8,598	1,774	487	10,859	(179)	62	1,020	903	11,762
2014	8,157	3,998	489	12,644	(239)	85	1,487	1,333	13,977
2015	11,000	6,744	468	18,212	(385)	132	2,154	1,901	20,113
PAYs (sub-total):	44,616	14,647	4,341	63,604	(1,138)	397	6,561	5,820	69,424
CAY (2016)	11,496	8,854	(159)	20,191	(395)	151	2,203	1,959	22,150
claims liabilities:	56,112	23,501	4,182	83,795	(1,533)	548	8,764	7,779	91,574
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	28,458	(2,473)		25,985	(260)	89	1,464	1,293	25,985
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				109,780	(1,793)	637	10,228	9,072	117,559

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	-	-	(74)	(74)	-	-	-	-	(74)
2006	-	-	17	17	-	-	-	-	17
2007	-	-	19	19	-	-	-	-	19
2008	-	15	19	34	-	-	1	1	35
2009	-	14	15	29	-	-	1	1	30
2010	184	18	7	209	(3)	1	20	18	227
2011	281	33	18	332	(4)	2	32	30	362
2012	89	16	15	120	(2)	-	10	8	128
2013	2	132	(3)	131	(3)	1	14	12	143
2014	48	246	(25)	269	(6)	2	36	32	301
2015	1,639	233	24	1,896	(42)	15	227	200	2,096
PAYs (sub-total):	2,243	713	32	2,988	(60)	21	341	302	3,290
CAY (2016)	328	410	(12)	726	(16)	5	84	73	799
claims liabilities:	2,571	1,123	20	3,714	(76)	26	425	375	4,089
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	944	(85)		859	(11)	4	53	46	859
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,573	(87)	30	478	421	4,948

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

Northwest Territories - Projected Balances as at Dec. 31, 2016 (\$000s)									
PPV & non-PPV ending 2016	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
1997	-	1	-	1	-	-	-	-	1
1998	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	17	17	-	-	-	-	17
2006	-	(2)	19	17	-	-	-	-	17
2007	-	3	31	34	-	-	-	-	34
2008	-	21	44	65	-	-	2	2	67
2009	146	(19)	40	167	(2)	1	13	12	179
2010	-	5	32	37	-	-	-	-	37
2011	91	37	36	164	(2)	1	13	12	176
2012	104	93	38	235	(3)	1	20	18	253
2013	705	54	37	796	(14)	5	75	66	862
2014	1,887	151	15	2,053	(41)	15	248	222	2,275
2015	1,126	530	115	1,771	(39)	13	197	171	1,942
PAYs (sub-total):	4,059	875	424	5,358	(101)	36	568	503	5,861
CAY (2016)	563	559	(92)	1,030	(26)	9	129	112	1,142
claims liabilities:	4,622	1,434	332	6,388	(127)	45	697	615	7,003
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,866	(188)		1,678	(17)	6	80	69	1,678
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				8,066	(144)	51	777	684	8,681

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV
 ending 2016

Nunavut - Projected Balances as at Dec. 31, 2016 (\$000s)									
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	1	5	6	-	-	-	-	6
2008	-	1	7	8	-	-	-	-	8
2009	-	-	10	10	-	-	-	-	10
2010	-	5	10	15	-	-	1	1	16
2011	-	13	12	25	-	-	1	1	26
2012	63	26	13	102	(1)	-	9	8	110
2013	(1)	52	(16)	35	(1)	-	5	4	39
2014	541	91	29	661	(9)	3	65	59	720
2015	39	308	11	358	(7)	2	38	33	391
PAYs (sub-total):	642	495	81	1,218	(18)	5	119	106	1,324
CAY (2016)	222	231	(24)	429	(11)	4	52	45	474
claims liabilities:	864	726	57	1,647	(29)	9	171	151	1,798
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	704	(66)		638	(5)	2	24	21	638
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,285	(34)	11	195	172	2,436

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	5,895	(1,066)	(18)	4,811	(23)	9	513	499	5,310
1997	826	(38)	43	831	(16)	6	85	75	906
1998	-	40	25	65	-	-	3	3	68
1999	-	19	(50)	(31)	-	-	1	1	(30)
2000	-	(6)	41	35	-	-	3	3	38
2001	-	25	(4)	21	-	-	4	4	25
2002	693	(6)	424	1,111	(23)	8	72	57	1,168
2003	3,279	(78)	858	4,059	(117)	44	318	245	4,304
2004	5,119	(518)	1,662	6,263	(207)	73	442	308	6,571
2005	3,118	603	975	4,696	(160)	56	355	251	4,947
2006	3,776	767	2,013	6,556	(189)	66	435	312	6,868
2007	7,659	1,386	3,229	12,274	(397)	140	865	608	12,882
2008	3,497	535	2,981	7,013	(114)	39	391	316	7,329
2009	5,380	331	2,566	8,277	(141)	52	559	470	8,747
2010	8,031	968	2,428	11,427	(186)	64	883	761	12,188
2011	20,441	415	2,642	23,498	(397)	139	2,045	1,787	25,285
2012	26,373	1,604	3,787	31,764	(489)	165	2,749	2,425	34,189
2013	37,455	4,941	3,187	45,583	(678)	246	4,623	4,191	49,774
2014	36,630	11,640	2,372	50,642	(807)	283	5,590	5,066	55,708
2015	39,123	18,629	3,133	60,885	(1,117)	396	6,959	6,238	67,123
PAYs (sub-total):	207,295	40,191	32,294	279,780	(5,061)	1,786	26,895	23,620	303,400
CAY (2016)	39,011	29,918	1,431	70,360	(1,374)	513	7,903	7,042	77,402
claims liabilities:	246,306	70,109	33,725	350,140	(6,435)	2,299	34,798	30,662	380,802
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	85,944	(6,716)		79,228	(879)	303	4,936	4,360	79,481
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				429,368	(7,314)	2,602	39,734	35,022	460,283