

Canadian Military Engineers Association

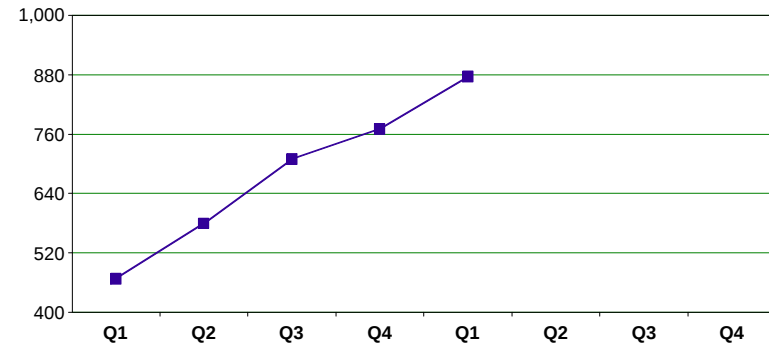
Home and Automobile Insurance Program - Canada

Participation Results 2015

(Calendar Based)

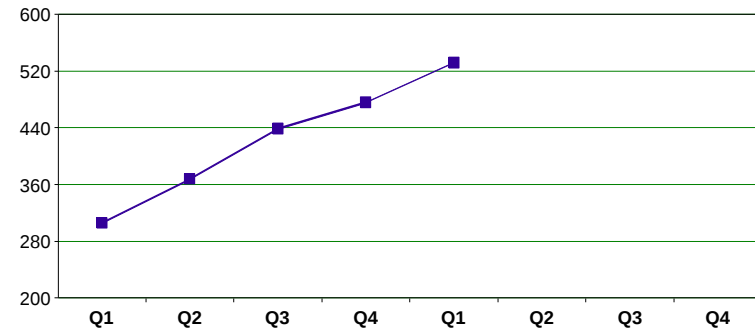
Active Policies

		Q1	Q2	Q3	Q4
Auto	2014	301	372	455	495
	2015	561			
	Growth	86%			
Home	2014	167	208	255	276
	2015	316			
	Growth	89%			
Total	2014	468	580	710	771
	2015	877			
	Growth	87%			



Clients

	Q1	Q2	Q3	Q4
2014	306	368	439	476
2015	532			



Client Retention

	Q1	Q2	Q3	Q4	Year to date	Total
2014	86.7%	67.4%	84.4%	94.2%	86.7%	84.0%
2015	84.9%				84.9%	

The client retention represents the proportion of clients that remain insured with our company over a 12-month period.



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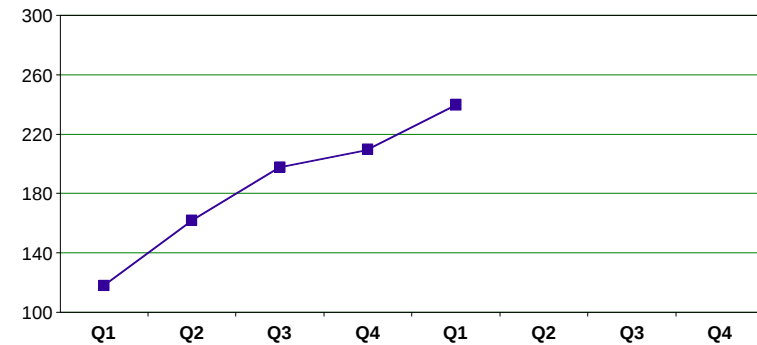
Home and Automobile Insurance Program - Western Provinces

Participation Results 2015

(Calendar Based)

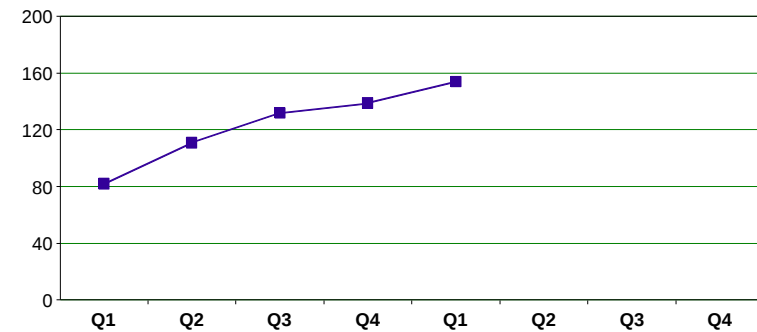
Active Policies

		Q1	Q2	Q3	Q4
Auto	2014	76	105	127	134
	2015	151			
	Growth	99%			
Home	2014	42	57	71	76
	2015	89			
	Growth	112%			
Total	2014	118	162	198	210
	2015	240			
	Growth	103%			



Clients

	Q1	Q2	Q3	Q4
2014	82	111	132	139
2015	154			



Client Retention

	Q1	Q2	Q3	Q4	Year to date	Total
2014	94.2%	96.3%	92.7%	96.8%	94.2%	95.1%
2015	88.0%				88.0%	

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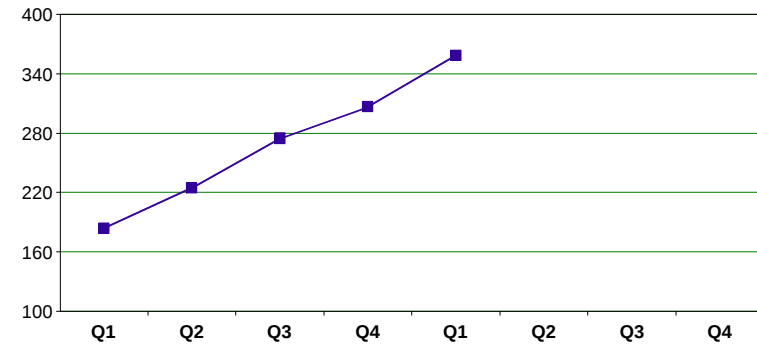
Home and Automobile Insurance Program - Ontario

Participation Results 2015

(Calendar Based)

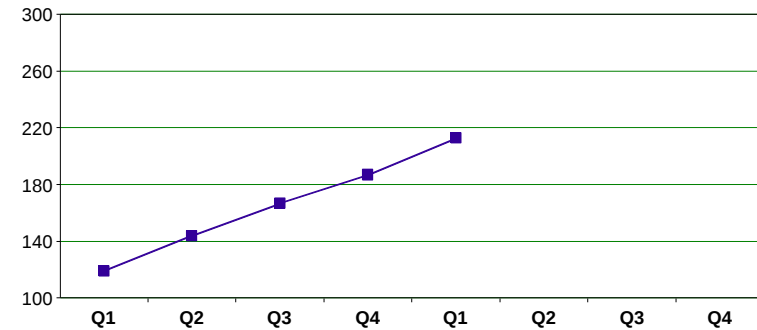
Active Policies

		Q1	Q2	Q3	Q4
Auto	2014	121	148	184	206
	2015	241			
	Growth	99%			
Home	2014	63	77	91	101
	2015	118			
	Growth	87%			
Total	2014	184	225	275	307
	2015	359			
	Growth	95%			



Clients

	Q1	Q2	Q3	Q4
2014	119	144	167	187
2015	213			



Client Retention

	Q1	Q2	Q3	Q4	Year to date	Total
2014	92.3%	81.6%	78.8%	91.5%	92.3%	85.8%
2015	89.0%				89.0%	

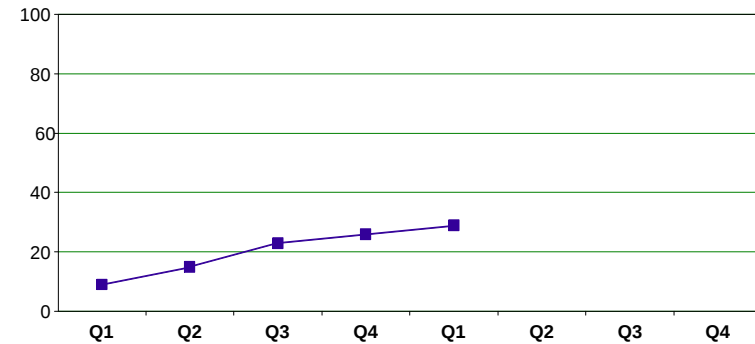
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Home and Automobile Insurance Program - Quebec
Participation Results 2015
(Calendar Based)

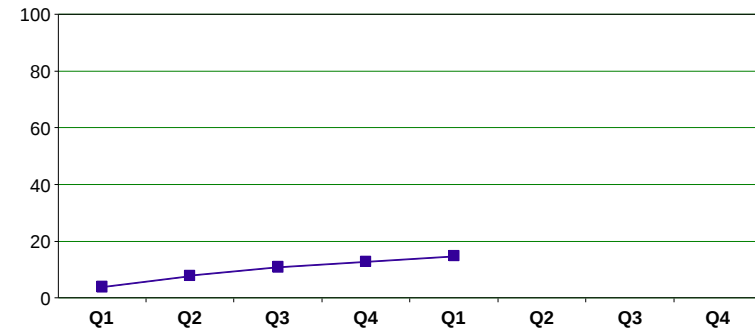
Active Policies

		Q1	Q2	Q3	Q4
Auto	2014	5	8	13	15
	2015	16			
	Growth	--			
Home	2014	4	7	10	11
	2015	13			
	Growth	--			
Total	2014	9	15	23	26
	2015	29			
	Growth	--			



Clients

	Q1	Q2	Q3	Q4
2014	4	8	11	13
2015	15			



Client Retention

	Q1	Q2	Q3	Q4	Year to date	Total
2014	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2015	100.0%				100.0%	

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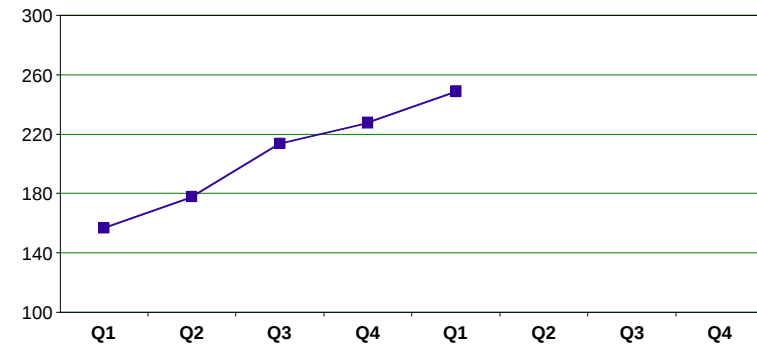
Home and Automobile Insurance Program - Atlantic Provinces

Participation Results 2015

(Calendar Based)

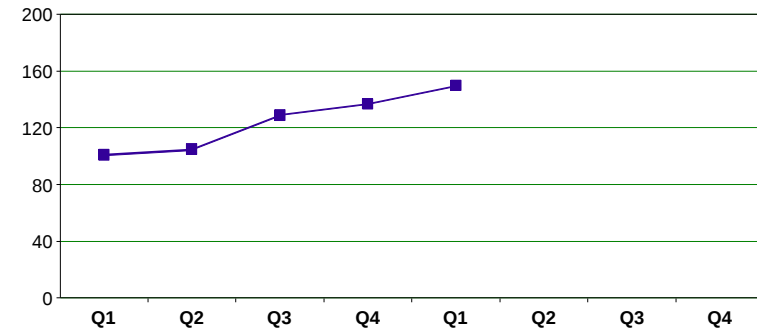
Active Policies

		Q1	Q2	Q3	Q4
Auto	2014	99	111	131	140
	2015	153			
	Growth	55%			
Home	2014	58	67	83	88
	2015	96			
	Growth	66%			
Total	2014	157	178	214	228
	2015	249			
	Growth	59%			



Clients

	Q1	Q2	Q3	Q4
2014	101	105	129	137
2015	150			



Client Retention

	Q1	Q2	Q3	Q4	Year to date	Total
2014	74.4%	74.0%	82.0%	94.7%	74.4%	71.1%
2015	74.6%				74.6%	

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