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Appointed actuary annual report

I have assessed LS Mutual Management's insurance liabilities and reinsurance reinsurance assets for its consolidated financial position financial position financial position as at December 31, 2015. This included the selection of the relevant valuation assumptions and methods. In my view, the insurance obligations which are exclusive of reinsurance lies are sufficient provisions for all policyholder obligations under the policies. The company's results are also presented accurately in the consolidated financial statements. The report is in accordance with the Quebec Act Respect insurance and its rules. Marie-Andrée Boucher, F.C.I.A., F.S.A. Appointed Actuary Montreal, 25.

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