

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - ALL JURISDICTIONS BY MONTH**  
Operating Results for the 12 months December 31, 2021 (Discounted Basis)  
Source: Monthly (Accident Year) Member Participation Report as at 12/2021  
(thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>UNDERWRITING REVENUE:</b>															
PREMIUMS WRITTEN	\$32,218	\$23,963	\$38,433	\$34,797	\$47,417	\$42,657	\$45,384	\$43,813	\$65,697	\$40,245	\$36,728	\$28,078	\$479,430	\$526,226	\$436,343
CHANGE IN UNEARNED PREMIUMS	5,065	8,172	-1,966	1,384	-9,157	-5,320	-5,771	-4,039	-23,675	1,568	3,366	12,782	-17,591	-23,913	-38,855
<b>NET PREMIUMS EARNED</b>	<b>\$37,283</b>	<b>\$32,135</b>	<b>\$36,467</b>	<b>\$36,181</b>	<b>\$38,260</b>	<b>\$37,337</b>	<b>\$39,613</b>	<b>\$39,774</b>	<b>\$42,022</b>	<b>\$41,813</b>	<b>\$40,094</b>	<b>\$40,860</b>	<b>\$461,839</b>	<b>\$502,313</b>	<b>\$397,488</b>
<b>CLAIMS INCURRED</b>															
PRIOR ACCIDENT YEARS															
UNDISCOUNTED	601	-12	12,467	-33	16,365	-47	-11	-12,475	-32	-3,872	-23	-5	12,923	0	35,287
EFFECT OF DISCOUNTING	-1,787	-1,313	1,326	-999	-4,657	-699	-366	-4,399	-646	-1,491	-712	-716	-16,459	-10,789	5,214
DISCOUNTED	-1,186	-1,325	13,793	-1,032	11,708	-746	-377	-16,874	-678	-5,363	-735	-721	-3,536	-10,789	40,501
CURRENT ACCIDENT YEAR															
UNDISCOUNTED	22,314	20,039	22,519	22,302	23,301	22,876	24,299	24,666	25,729	22,753	24,280	24,635	279,713	329,674	230,836
EFFECT OF DISCOUNTING	2,311	1,943	2,208	1,895	218	1,688	1,733	1,559	1,754	1,078	1,520	1,566	19,473	21,161	16,816
DISCOUNTED	24,625	21,982	24,727	24,197	23,519	24,564	26,032	26,225	27,483	23,831	25,800	26,201	299,186	350,835	247,652
<b>CLAIMS INCURRED</b>	<b>\$23,439</b>	<b>\$20,657</b>	<b>\$38,520</b>	<b>\$23,165</b>	<b>\$35,227</b>	<b>\$23,818</b>	<b>\$25,655</b>	<b>\$9,351</b>	<b>\$26,805</b>	<b>\$18,468</b>	<b>\$25,065</b>	<b>\$25,480</b>	<b>\$295,650</b>	<b>\$340,046</b>	<b>\$288,153</b>
<b>UNDERWRITING EXPENSES</b>															
OPERATING & SERVICE FEES	3,332	2,475	3,951	3,567	4,927	4,342	4,684	4,524	6,814	4,217	3,802	2,891	49,526	54,466	45,057
AGENTS COMMISSIONS	2,396	1,814	2,868	2,719	3,603	3,302	3,459	3,340	4,629	3,205	2,944	2,079	36,358	39,736	33,564
DRIVER RECORD ABSTRACTS	237	249	183	353	467	187	527	312	286	174	562	202	3,739	6,651	4,063
BAD DEBTS	507	-2	-1	-2	-4	-517	-19	-3	-3	194	-8	-4	138	0	-165
PREMIUM DEFICIENCY/(DPAC)															
UNDISCOUNTED	404	620	-168	43	-646	-434	-415	-326	-1,726	140	280	985	-1,243	-1,715	-2,839
EFFECT OF DISCOUNTING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-47
DISCOUNTED	404	620	-168	43	-646	-434	-415	-326	-1,726	140	280	985	-1,243	-1,715	-2,886
<b>UNDERWRITING EXPENSES</b>	<b>\$6,876</b>	<b>\$5,156</b>	<b>\$6,833</b>	<b>\$6,680</b>	<b>\$8,347</b>	<b>\$6,880</b>	<b>\$8,236</b>	<b>\$7,847</b>	<b>\$10,000</b>	<b>\$7,930</b>	<b>\$7,580</b>	<b>\$6,153</b>	<b>\$88,518</b>	<b>\$99,138</b>	<b>\$79,633</b>
<b>NET UNDERWRITING GAIN (LOSS)</b>	<b>\$6,968</b>	<b>\$6,322</b>	<b>-\$8,886</b>	<b>\$6,336</b>	<b>-\$5,314</b>	<b>\$6,639</b>	<b>\$5,722</b>	<b>\$22,576</b>	<b>\$5,217</b>	<b>\$15,415</b>	<b>\$7,449</b>	<b>\$9,227</b>	<b>\$77,671</b>	<b>\$63,129</b>	<b>\$29,702</b>
ADMINISTRATIVE EXPENSES	445	525	516	535	497	516	669	549	572	703	459	911	6,897	11,046	6,161
PREMIUM FINANCE FEE	-13	-13	-13	-17	-13	-15	-15	-15	-15	-16	-18	-14	-177	0	-149
INVESTMENT INCOME	32	29	26	27	34	25	34	43	43	48	69	54	464	507	626
<b>OPERATING RESULTS</b>	<b>\$6,542</b>	<b>\$5,813</b>	<b>-\$9,389</b>	<b>\$5,811</b>	<b>-\$5,790</b>	<b>\$6,133</b>	<b>\$5,072</b>	<b>\$22,055</b>	<b>\$4,673</b>	<b>\$14,744</b>	<b>\$7,041</b>	<b>\$8,356</b>	<b>\$71,061</b>	<b>\$52,590</b>	<b>\$24,018</b>
<b>RATIOS:</b>															
Claims & Adj Expenses Incurred (Earned)															
Prior Accident Years	-3.2%	-4.1%	37.8%	-2.9%	30.6%	-2.0%	-1.0%	-42.4%	-1.6%	-12.8%	-1.8%	-1.8%	-0.8%	-2.1%	10.2%
Current Accident Year	66.0%	68.4%	67.8%	66.9%	61.5%	65.8%	65.7%	65.9%	65.4%	57.0%	64.3%	64.1%	64.8%	69.8%	62.3%
All Accident Years Combined	62.8%	64.3%	105.6%	64.0%	92.1%	63.8%	64.7%	23.5%	63.8%	44.2%	62.5%	62.3%	64.0%	67.7%	72.5%
Underwriting & Admin Exp.(Earned)	19.6%	17.7%	20.2%	19.9%	23.1%	19.8%	22.5%	21.1%	25.2%	20.6%	20.1%	17.3%	20.7%	21.9%	21.6%
COMBINED OPERATING RATIO	82.4%	82.0%	125.8%	83.9%	115.2%	83.6%	87.2%	44.6%	89.0%	64.8%	82.6%	79.6%	84.7%	89.6%	94.1%

Note: Amounts shown above do not reflect costs incurred directly by member companies e.g. income and premium taxes, health levies, association dues, cost of capital as a result of their compulsory participation in Facility Association and investment income earned on Facility Association premium dollars invested directly by members.

Rounding Difference may apply

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - ALL JURISDICTIONS BY MONTH**  
**Operating Results for the 12 months December 31, 2021 (Discounted Basis)**  
*Source: Monthly (Accident Year) Member Participation Report as at 12/2021*  
(Thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>Claims Incurred</b>															
Paid Losses	13,711	11,371	13,970	13,190	12,812	9,951	8,502	9,227	12,142	10,907	13,966	12,984	142,733		
Claims Service Fee	4,560	-2,150	4,257	4,462	4,455	4,527	4,638	4,752	4,782	4,902	4,677	4,630	48,492		
Change in Outstanding Losses	-3,644	801	2,491	-363	-4,031	3,013	3,051	4,299	-134	1,079	8,237	1,869	16,668		
Change in IBNR Provision	8,939	4,413	15,936	5,862	22,312	6,441	9,251	-6,854	9,580	1,580	-2,063	5,704	81,101		
Change in Retro Claims Expense	-127	6,222	1,866	14	-321	-114	213	-2,073	435	0	248	293	6,656		
<b>Claims Incurred</b>	<b>23,439</b>	<b>20,657</b>	<b>38,520</b>	<b>23,165</b>	<b>35,227</b>	<b>23,818</b>	<b>25,655</b>	<b>9,351</b>	<b>26,805</b>	<b>18,468</b>	<b>25,065</b>	<b>25,480</b>	<b>295,650</b>		
<b>Ratios</b>															
Paid Losses	36.8%	35.4%	38.3%	36.5%	33.5%	26.7%	21.5%	23.2%	28.9%	26.1%	34.8%	31.8%	30.9%		
Claims Service Fee	12.2%	-6.7%	11.7%	12.3%	11.6%	12.1%	11.7%	11.9%	11.4%	11.7%	11.7%	11.3%	10.5%		
Change in Outstanding Losses	-9.8%	2.5%	6.8%	-1.0%	-10.5%	8.1%	7.7%	10.8%	-0.3%	2.6%	20.5%	4.6%	3.6%		
Change in IBNR Provision	24.0%	13.7%	43.7%	16.2%	58.3%	17.3%	23.4%	-17.2%	22.8%	3.8%	-5.1%	14.0%	17.6%		
Change in Retro Claims Expense	-0.3%	19.4%	5.1%	0.0%	-0.8%	-0.3%	0.5%	-5.2%	1.0%	0.0%	0.6%	0.7%	1.4%		
<b>Loss Ratio</b>	<b>62.8%</b>	<b>64.3%</b>	<b>105.6%</b>	<b>64.0%</b>	<b>92.1%</b>	<b>63.8%</b>	<b>64.7%</b>	<b>23.5%</b>	<b>63.8%</b>	<b>44.2%</b>	<b>62.5%</b>	<b>62.3%</b>	<b>64.0%</b>		
Expense Ratio	19.6%	17.7%	20.2%	19.9%	23.1%	19.8%	22.5%	21.1%	25.2%	20.6%	20.1%	17.3%	20.7%		
<b>Combined Ratio</b>	<b>82.4%</b>	<b>82.0%</b>	<b>125.8%</b>	<b>83.9%</b>	<b>115.2%</b>	<b>83.6%</b>	<b>87.2%</b>	<b>44.6%</b>	<b>89.0%</b>	<b>64.8%</b>	<b>82.6%</b>	<b>79.6%</b>	<b>84.7%</b>		
<b>Loss Ratio</b>															
From Servicing Carriers	39.1%	31.2%	56.8%	47.8%	34.6%	46.8%	40.8%	46.0%	40.0%	40.4%	67.0%	47.6%	45.0%		
From FA	23.6%	33.1%	48.8%	16.2%	57.5%	16.9%	23.9%	-22.4%	23.8%	3.8%	-4.5%	14.7%	19.0%		
<b>Total Loss Ratio</b>	<b>62.8%</b>	<b>64.3%</b>	<b>105.6%</b>	<b>64.0%</b>	<b>92.1%</b>	<b>63.8%</b>	<b>64.7%</b>	<b>23.5%</b>	<b>63.8%</b>	<b>44.2%</b>	<b>62.5%</b>	<b>62.3%</b>	<b>64.0%</b>		

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - ALL JURISDICTIONS**  
Operating Results for the 12 months December 31, 2021 (Discounted Basis)  
Source: Monthly (Accident Year) Member Participation Report as at 12/2021  
(thousands of dollars)

	Alberta	Ontario	NS	PE	NB	NL	Yukon	NWT	Nunavut	Total	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>UNDERWRITING REVENUE:</b>												
PREMIUMS WRITTEN	\$136,944	\$196,691	\$55,177	\$7,461	\$33,721	\$40,813	\$2,723	\$4,610	\$1,290	\$479,430	\$526,226	\$436,343
CHANGE IN UNEARNED PREMIUMS	-3,178	-9,886	-2,196	-464	-51	-1,384	-240	-50	-142	-17,591	-23,913	-38,855
<b>NET PREMIUMS EARNED</b>	<b>\$133,766</b>	<b>\$186,805</b>	<b>\$52,981</b>	<b>\$6,997</b>	<b>\$33,670</b>	<b>\$39,429</b>	<b>\$2,483</b>	<b>\$4,560</b>	<b>\$1,148</b>	<b>\$461,839</b>	<b>\$502,313</b>	<b>\$397,488</b>
<b>CLAIMS INCURRED</b>												
PRIOR ACCIDENT YEARS												
UNDISCOUNTED		33,919	-2,524	-3,903	-3,216	-4,079	-947	-1,246	-366	12,923	0	35,287
EFFECT OF DISCOUNTING	-4,715	-3,490	-1,944	-759	-1,786	-2,804	-180	-261	-55	-16,459	-10,789	5,214
DISCOUNTED	-9,895	30,429	-4,468	-4,662	-5,002	-6,883	-1,127	-1,507	-421	-3,536	-10,789	40,501
CURRENT ACCIDENT YEAR												
UNDISCOUNTED	81,745	106,833	33,322	3,986	21,887	27,844	1,347	2,362	387	279,713	329,674	230,836
EFFECT OF DISCOUNTING	5,387	8,473	2,119	265	1,342	1,634	88	141	24	19,473	21,161	16,816
DISCOUNTED	87,132	115,306	35,441	4,251	23,229	29,478	1,435	2,503	411	299,186	350,835	247,652
<b>CLAIMS INCURRED</b>	<b>\$77,237</b>	<b>\$145,735</b>	<b>\$30,973</b>	<b>-\$411</b>	<b>\$18,227</b>	<b>\$22,595</b>	<b>\$308</b>	<b>\$996</b>	<b>-\$10</b>	<b>\$295,650</b>	<b>\$340,046</b>	<b>\$288,153</b>
<b>UNDERWRITING EXPENSES</b>												
OPERATING & SERVICE FEES	13,700	21,236	5,517	747	3,371	4,094	272	462	127	49,526	54,466	45,057
AGENTS COMMISSIONS	10,643	12,722	4,692	679	3,072	3,748	234	457	111	36,358	39,736	33,564
DRIVER RECORD ABSTRACTS	766	552	1,024	198	607	540	6	45	1	3,739	6,651	4,063
BAD DEBTS	-28	194	24	-184	30	135	-28	3	-8	138	0	-165
PREMIUM DEFICIENCY/(DPAC)												
UNDISCOUNTED	-237	-647	-175	-41	12	-115	-20	-7	-13	-1,243	-1,715	-2,839
EFFECT OF DISCOUNTING	0	0	0	0	0	0	0	0	0	0	0	-47
DISCOUNTED	-237	-647	-175	-41	12	-115	-20	-7	-13	-1,243	-1,715	-2,886
<b>UNDERWRITING EXPENSES</b>	<b>\$24,844</b>	<b>\$34,057</b>	<b>\$11,082</b>	<b>\$1,399</b>	<b>\$7,092</b>	<b>\$8,402</b>	<b>\$464</b>	<b>\$960</b>	<b>\$218</b>	<b>\$88,518</b>	<b>\$99,138</b>	<b>\$79,633</b>
<b>NET UNDERWRITING GAIN (LOSS)</b>	<b>\$31,685</b>	<b>\$7,013</b>	<b>\$10,926</b>	<b>\$6,009</b>	<b>\$8,351</b>	<b>\$8,432</b>	<b>\$1,711</b>	<b>\$2,604</b>	<b>\$940</b>	<b>\$77,671</b>	<b>\$63,129</b>	<b>\$29,702</b>
ADMINISTRATIVE EXPENSES	1,911	2,670	777	171	512	590	86	112	68	6,897	11,046	6,161
PREMIUM FINANCE FEE	-47	-89	-15	0	-12	-14	0	0	0	-177	0	-149
INVESTMENT INCOME	128	199	45	7	35	44	1	5	0	464	507	626
<b>OPERATING RESULTS</b>	<b>\$29,855</b>	<b>\$4,453</b>	<b>\$10,179</b>	<b>\$5,845</b>	<b>\$7,862</b>	<b>\$7,872</b>	<b>\$1,626</b>	<b>\$2,497</b>	<b>\$872</b>	<b>\$71,061</b>	<b>\$52,590</b>	<b>\$24,018</b>
<b>RATIOS:</b>												
Claims & Adj Expenses Incurred (Earned)												
Prior Accident Years	-7.4%	16.3%	-8.4%	-66.6%	-14.9%	-17.5%	-45.4%	-33.0%	-36.7%	-0.8%	-2.1%	10.2%
Current Accident Year	65.1%	61.7%	66.9%	60.8%	69.0%	74.8%	57.8%	54.9%	35.8%	64.8%	69.8%	62.3%
All Accident Years Combined	57.7%	78.0%	58.5%	-5.8%	54.1%	57.3%	12.4%	21.9%	-0.9%	64.0%	67.7%	72.5%
Underwriting & Admin Exp.(Earned)	20.0%	19.7%	22.4%	22.4%	22.6%	22.8%	22.2%	23.5%	24.9%	20.7%	21.9%	21.6%
COMBINED OPERATING RATIO	77.7%	97.7%	80.9%	16.6%	76.7%	80.1%	34.6%	45.4%	24.0%	84.7%	89.6%	94.1%

Note: Amounts shown above do not reflect costs incurred directly by member companies e.g. income and premium taxes, health levies, association dues, cost of capital as a result of their compulsory participation in Facility Association and investment income earned on Facility Association premium dollars invested directly by members.

Rounding Difference may apply

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - ALL JURISDICTIONS**  
**Operating Results for the 12 months December 31, 2021 (Discounted Basis)**  
*Source: Monthly (Accident Year) Member Participation Report as at 12/2021*  
(Thousands of dollars)

	Alberta	Ontario	NS	PE	NB	NL	Yukon	NWT	Nunavut	Total	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>Claims Incurred</b>												
Paid Losses	37,656	49,799	17,240	2,235	12,184	21,441	666	1,429	84	142,734		
Claims Service Fee	13,804	19,260	5,931	695	3,971	4,180	171	374	102	48,488		
Change in Outstanding Losses	12,418	7,049	1,041	-1,323	53	-1,239	-158	-1,066	-104	16,671		
Change in IBNR Provision	14,438	62,709	6,654	-1,816	2,020	-1,030	-360	220	-111	82,724		
Change in Retro Claims Expense	-1,079	6,918	107	-202	-1	-757	-11	39	19	5,033		
<b>Claims Incurred</b>	<b>77,237</b>	<b>145,735</b>	<b>30,973</b>	<b>-411</b>	<b>18,227</b>	<b>22,595</b>	<b>308</b>	<b>996</b>	<b>-10</b>	<b>295,650</b>		
<b>Ratios</b>												
Paid Losses	28.2%	26.7%	32.5%	31.9%	36.2%	54.4%	26.8%	31.3%	7.3%	30.9%		
Claims Service Fee	10.3%	10.3%	11.2%	9.9%	11.8%	10.6%	6.9%	8.2%	8.9%	10.5%		
Change in Outstanding Losses	9.3%	3.8%	2.0%	-18.9%	0.2%	-3.1%	-6.4%	-23.4%	-9.1%	3.6%		
Change in IBNR Provision	10.8%	33.6%	12.6%	-26.0%	6.0%	-2.6%	-14.5%	4.8%	-9.7%	17.9%		
Change in Retro Claims Expense	-0.8%	3.7%	0.2%	-2.9%	0.0%	-1.9%	-0.4%	0.9%	1.7%	1.1%		
<b>Loss Ratio</b>	<b>57.7%</b>	<b>78.0%</b>	<b>58.5%</b>	<b>-5.8%</b>	<b>54.1%</b>	<b>57.3%</b>	<b>12.4%</b>	<b>21.8%</b>	<b>-0.9%</b>	<b>64.0%</b>		
Expense Ratio	20.0%	19.7%	22.4%	22.4%	22.6%	22.8%	22.2%	23.5%	24.9%	20.7%		
<b>Combined Ratio</b>	<b>77.6%</b>	<b>97.7%</b>	<b>80.8%</b>	<b>16.7%</b>	<b>76.8%</b>	<b>80.1%</b>	<b>34.6%</b>	<b>45.5%</b>	<b>24.0%</b>	<b>84.7%</b>		
<b>Loss Ratio</b>												
From Servicing Carriers	47.8%	40.7%	45.7%	23.0%	48.1%	61.8%	27.3%	16.2%	7.1%	45.0%		
From FA	10.0%	37.3%	12.8%	-28.8%	6.0%	-4.5%	-14.9%	5.7%	-8.0%	19.0%		
<b>Total Loss Ratio</b>	<b>57.7%</b>	<b>78.0%</b>	<b>58.5%</b>	<b>-5.9%</b>	<b>54.1%</b>	<b>57.3%</b>	<b>12.4%</b>	<b>21.8%</b>	<b>-0.9%</b>	<b>64.0%</b>		

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - ALBERTA**  
Operating Results for the 12 months December 31, 2021 (Discounted Basis)  
Source: Monthly (Accident Year) Member Participation Report as at 12/2021  
(thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>UNDERWRITING REVENUE:</b>															
PREMIUMS WRITTEN	\$9,190	\$5,262	\$12,734	\$11,459	\$11,500	\$12,795	\$13,029	\$12,136	\$16,784	\$10,991	\$11,550	\$9,514	\$136,944	136,852	\$133,693
CHANGE IN UNEARNED PREMIUMS	1,432	3,829	-2,072	-863	-587	-2,183	-1,586	-576	-4,700	1,208	283	2,637	-3,178	-536	-11,134
<b>NET PREMIUMS EARNED</b>	<b>\$10,622</b>	<b>\$9,091</b>	<b>\$10,662</b>	<b>\$10,596</b>	<b>\$10,913</b>	<b>\$10,612</b>	<b>\$11,443</b>	<b>\$11,560</b>	<b>\$12,084</b>	<b>\$12,199</b>	<b>\$11,833</b>	<b>\$12,151</b>	<b>\$133,766</b>	<b>\$136,316</b>	<b>\$122,559</b>
<b>CLAIMS INCURRED</b>															
PRIOR ACCIDENT YEARS															
UNDISCOUNTED	120	-112	3,287	-13	698	-12	-5	-4,891	2	-3,784	-2	-3	-4,715	0	15,076
EFFECT OF DISCOUNTING	-366	-398	86	-365	-1,301	-186	-78	-1,455	-142	-667	-154	-154	-5,180	-3,022	1,380
DISCOUNTED	-246	-510	3,373	-378	-603	-198	-83	-6,346	-140	-4,451	-156	-157	-9,895	-3,022	16,456
CURRENT ACCIDENT YEAR															
UNDISCOUNTED	7,020	6,269	6,342	6,849	6,851	6,828	7,338	5,816	7,534	6,222	7,271	7,405	81,745	92,027	75,154
EFFECT OF DISCOUNTING	733	629	582	626	-88	461	546	286	470	282	450	410	5,387	6,327	4,946
DISCOUNTED	7,753	6,898	6,924	7,475	6,763	7,289	7,884	6,102	8,004	6,504	7,721	7,815	87,132	98,354	80,100
<b>CLAIMS INCURRED</b>	<b>\$7,507</b>	<b>\$6,388</b>	<b>10,297</b>	<b>\$7,097</b>	<b>\$6,160</b>	<b>\$7,091</b>	<b>\$7,801</b>	<b>-\$244</b>	<b>\$7,864</b>	<b>\$2,053</b>	<b>\$7,565</b>	<b>\$7,658</b>	<b>\$77,237</b>	<b>\$95,332</b>	<b>\$96,556</b>
<b>UNDERWRITING EXPENSES</b>															
OPERATING & SERVICE FEES	918	520	1,274	1,154	1,158	1,293	1,303	1,196	1,678	1,100	1,155	951	13,700	13,690	13,370
AGENTS COMMISSIONS	672	426	963	867	896	1,013	1,032	982	1,285	882	887	738	10,643	10,770	10,716
DRIVER RECORD ABSTRACTS	32	24	68	74	130	47	50	24	146	37	84	50	766	1,505	842
BAD DEBTS	0	1	-1	0	-3	0	-17	-1	-1	-6	-1	1	-28	0	125
PREMIUM DEFICIENCY/(DPAC)															
UNDISCOUNTED	118	299	-161	-71	-44	-174	-121	-46	-366	96	23	210	-237	-35	-773
EFFECT OF DISCOUNTING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DISCOUNTED	118	299	-161	-71	-44	-174	-121	-46	-366	96	23	210	-237	-35	-773
<b>UNDERWRITING EXPENSES</b>	<b>\$1,740</b>	<b>\$1,270</b>	<b>\$2,143</b>	<b>\$2,024</b>	<b>\$2,137</b>	<b>\$2,179</b>	<b>\$2,247</b>	<b>\$2,155</b>	<b>\$2,742</b>	<b>\$2,109</b>	<b>\$2,148</b>	<b>\$1,950</b>	<b>\$24,844</b>	<b>\$25,930</b>	<b>\$24,280</b>
<b>NET UNDERWRITING GAIN (LOSS)</b>	<b>\$1,375</b>	<b>\$1,433</b>	<b>-\$1,778</b>	<b>\$1,475</b>	<b>\$2,616</b>	<b>\$1,342</b>	<b>\$1,395</b>	<b>\$9,649</b>	<b>\$1,478</b>	<b>\$8,037</b>	<b>\$2,120</b>	<b>\$2,543</b>	<b>\$31,685</b>	<b>\$15,054</b>	<b>\$1,723</b>
ADMINISTRATIVE EXPENSES	123	117	159	169	104	158	183	137	139	183	138	301	1,911	2,876	1,638
PREMIUM FINANCE FEE	-3	-3	-4	-5	-3	-4	-4	-4	-4	-4	-5	-4	-47	0	-42
INVESTMENT INCOME	9	9	7	8	10	7	10	13	11	13	17	14	128	140	181
<b>OPERATING RESULTS</b>	<b>\$1,258</b>	<b>\$1,322</b>	<b>-\$1,934</b>	<b>\$1,309</b>	<b>\$2,519</b>	<b>\$1,187</b>	<b>\$1,218</b>	<b>\$9,521</b>	<b>\$1,346</b>	<b>\$7,863</b>	<b>\$1,994</b>	<b>\$2,252</b>	<b>\$29,855</b>	<b>\$12,318</b>	<b>\$224</b>
<b>AVERAGE YTD OPERATING RESULT</b>	<b>\$1,258</b>	<b>\$1,290</b>	<b>\$215</b>	<b>\$489</b>	<b>\$895</b>	<b>\$944</b>	<b>\$983</b>	<b>\$2,050</b>	<b>\$1,972</b>	<b>\$2,561</b>	<b>\$2,509</b>	<b>\$2,488</b>	<b>\$2,488</b>	<b>\$1,027</b>	<b>\$19</b>
<b>RATIOS:</b>															
Claims & Adj Expenses Incurred (Earned)															
Prior Accident Years	-2.3%	-5.6%	31.6%	-3.6%	-5.5%	-1.9%	-0.7%	-54.9%	-1.2%	-36.5%	-1.3%	-1.3%	-7.4%	-2.2%	13.4%
Current Accident Year	73.0%	75.9%	64.9%	70.5%	62.0%	68.7%	68.9%	52.8%	66.2%	53.3%	65.2%	64.3%	65.1%	72.2%	65.4%
All Accident Years Combined	70.7%	70.3%	96.5%	66.9%	56.5%	66.8%	68.2%	-2.1%	65.0%	16.8%	63.9%	63.0%	57.7%	70.0%	78.8%
Underwriting & Admin Exp.(Earned)	17.5%	15.3%	21.6%	20.7%	20.5%	22.0%	21.2%	19.8%	23.8%	18.8%	19.3%	18.5%	20.0%	21.1%	21.1%
COMBINED OPERATING RATIO	88.2%	85.6%	118.1%	87.6%	77.0%	88.8%	89.4%	17.7%	88.8%	35.6%	83.2%	81.5%	77.7%	91.1%	99.9%

Note: Amounts shown above do not reflect costs incurred directly by member companies e.g. income and premium taxes, health levies, association dues, cost of capital as a result of their compulsory participation in Facility Association and investment income earned on Facility Association premium dollars invested directly by members.

Rounding Difference may apply

SUMMARY OF OPERATIONS - CALENDAR YEAR 2021  
FACILITY ASSOCIATION RESIDUAL MARKET - ALBERTA  
Operating Results for the 12 months December 31, 2021 (Discounted Basis)  
Source: Monthly (Accident Year) Member Participation Report as at 12/2021  
(thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>Claims Incurred</b>															
Paid Losses	2,686	3,652	5,170	3,863	2,908	2,968	1,529	2,452	2,911	2,996	2,992	3,529	37,656		
Claims Service Fee	1,073	821	1,105	1,414	1,064	1,112	1,177	1,134	1,215	1,258	1,235	1,196	13,804		
Change in Outstanding Losses	1,417	621	-510	-672	2,963	1,079	1,190	2,001	356	-1,051	4,995	29	12,418		
Change in IBNR Provision	2,396	1,146	4,188	2,883	-711	2,004	3,976	-6,811	3,387	-916	-17	2,913	14,438		
Change in Retro Claims Expense	-65	148	344	-391	-64	-72	-71	980	-5	-234	-1,640	-9	-1,079		
<b>Claims Incurred</b>	<b>7,507</b>	<b>6,388</b>	<b>10,297</b>	<b>7,097</b>	<b>6,160</b>	<b>7,091</b>	<b>7,801</b>	<b>-244</b>	<b>7,864</b>	<b>2,053</b>	<b>7,565</b>	<b>7,658</b>	<b>77,237</b>		
<b>Ratios</b>															
Paid Losses	25.3%	40.2%	48.5%	36.5%	26.6%	28.0%	13.4%	21.2%	24.1%	24.6%	25.3%	29.0%	28.2%		
Claims Service Fee	10.1%	9.0%	10.4%	13.3%	9.7%	10.5%	10.3%	9.8%	10.1%	10.3%	10.4%	9.8%	10.3%		
Change in Outstanding Losses	13.3%	6.8%	-4.8%	-6.3%	27.2%	10.2%	10.4%	17.3%	2.9%	-8.6%	42.2%	0.2%	9.3%		
Change in IBNR Provision	22.6%	12.6%	39.3%	27.2%	-6.5%	18.9%	34.7%	-58.9%	28.0%	-7.5%	-0.1%	24.0%	10.8%		
Change in Retro Claims Expense	-0.6%	1.6%	3.2%	-3.7%	-0.6%	-0.7%	-0.6%	8.5%	0.0%	-1.9%	-13.9%	-0.1%	-0.8%		
<b>Loss Ratio</b>	<b>70.7%</b>	<b>70.3%</b>	<b>96.5%</b>	<b>66.9%</b>	<b>56.5%</b>	<b>66.8%</b>	<b>68.2%</b>	<b>-2.1%</b>	<b>65.0%</b>	<b>16.8%</b>	<b>63.9%</b>	<b>63.0%</b>	<b>57.7%</b>		
Expense Ratio	17.5%	15.3%	21.6%	20.7%	20.5%	22.0%	21.2%	19.8%	23.8%	18.8%	19.3%	18.5%	20.0%		
<b>Combined Ratio</b>	<b>88.2%</b>	<b>85.6%</b>	<b>118.1%</b>	<b>87.6%</b>	<b>77.0%</b>	<b>88.8%</b>	<b>89.4%</b>	<b>17.7%</b>	<b>88.8%</b>	<b>35.6%</b>	<b>83.2%</b>	<b>81.5%</b>	<b>77.7%</b>		
<b>Loss Ratio</b>															
From Servicing Carriers	48.7%	56.0%	54.0%	43.4%	63.6%	48.6%	34.0%	48.3%	37.0%	26.2%	77.9%	39.1%	47.8%		
From FA	21.9%	14.2%	42.5%	23.5%	-7.1%	18.2%	34.1%	-50.4%	28.0%	-9.4%	-14.0%	23.9%	10.0%		
<b>Total Loss Ratio</b>	<b>70.7%</b>	<b>70.3%</b>	<b>96.5%</b>	<b>66.9%</b>	<b>56.5%</b>	<b>66.8%</b>	<b>68.2%</b>	<b>-2.1%</b>	<b>65.0%</b>	<b>16.8%</b>	<b>63.9%</b>	<b>63.0%</b>	<b>57.7%</b>		

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - ONTARIO**  
Operating Results for the 12 months December 31, 2021 (Discounted Basis)  
Source: Monthly (Accident Year) Member Participation Report as at 12/2021  
(thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>UNDERWRITING REVENUE:</b>															
PREMIUMS WRITTEN	\$13,685	\$10,599	\$13,277	\$11,247	\$21,724	\$14,650	\$18,085	\$18,323	\$30,598	\$17,000	\$15,951	\$11,552	\$196,691	\$228,130	\$171,969
CHANGE IN UNEARNED PREMIUMS	1,546	2,351	1,071	3,088	-6,105	380	-2,221	-2,251	-13,057	-150	219	5,243	-9,886	-15,316	-17,853
<b>NET PREMIUMS EARNED</b>	<b>\$15,231</b>	<b>\$12,950</b>	<b>\$14,348</b>	<b>\$14,335</b>	<b>\$15,619</b>	<b>\$15,030</b>	<b>\$15,864</b>	<b>\$16,072</b>	<b>\$17,541</b>	<b>\$16,850</b>	<b>\$16,170</b>	<b>\$16,795</b>	<b>\$186,805</b>	<b>\$212,814</b>	<b>\$154,116</b>
<b>CLAIMS INCURRED</b>															
PRIOR ACCIDENT YEARS															
UNDISCOUNTED	289	-39	11,988	-23	18,169	-29	-19	5,350	-9	-1,733	-20	-5	33,919	0	29,948
EFFECT OF DISCOUNTING	-898	-451	1,864	-343	-890	-237	-119	-1,262	-180	-513	-193	-268	-3,490	-4,318	3,723
DISCOUNTED	-609	-490	13,852	-366	17,279	-266	-138	4,088	-189	-2,246	-213	-273	30,429	-4,318	33,671
CURRENT ACCIDENT YEAR															
UNDISCOUNTED	7,659	6,826	9,190	8,039	8,688	8,331	8,850	10,835	9,976	9,698	9,214	9,527	106,833	128,174	75,996
EFFECT OF DISCOUNTING	870	736	1,091	722	126	715	666	791	786	626	647	697	8,473	8,620	6,205
DISCOUNTED	8,529	7,562	10,281	8,761	8,814	9,046	9,516	11,626	10,762	10,324	9,861	10,224	115,306	136,794	82,201
<b>CLAIMS INCURRED</b>	<b>\$7,920</b>	<b>\$7,072</b>	<b>\$24,133</b>	<b>\$8,395</b>	<b>\$26,093</b>	<b>\$8,780</b>	<b>\$9,378</b>	<b>\$15,714</b>	<b>\$10,573</b>	<b>\$8,078</b>	<b>\$9,648</b>	<b>\$9,951</b>	<b>\$145,735</b>	<b>\$132,476</b>	<b>\$115,872</b>
<b>UNDERWRITING EXPENSES</b>															
OPERATING & SERVICE FEES	1,479	1,145	1,434	1,212	2,349	1,525	1,954	1,980	3,304	1,891	1,723	1,240	21,236	24,640	18,572
AGENTS COMMISSIONS	898	697	820	767	1,444	949	1,192	1,117	1,729	1,228	1,206	675	12,722	14,316	10,909
DRIVER RECORD ABSTRACTS	40	41	21	44	55	24	83	56	35	18	93	42	552	1,141	471
BAD DEBTS	513	-1	0	0	0	-514	0	0	0	198	2	-4	194	0	-156
PREMIUM DEFICIENCY/(DPAC)															
UNDISCOUNTED	95	147	69	195	-384	26	-140	-165	-821	-11	13	329	-647	-961	-1,211
EFFECT OF DISCOUNTING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DISCOUNTED	95	147	69	195	-384	26	-140	-165	-821	-11	13	329	-647	-961	-1,211
<b>UNDERWRITING EXPENSES</b>	<b>\$3,025</b>	<b>\$2,029</b>	<b>\$2,344</b>	<b>\$2,218</b>	<b>\$3,464</b>	<b>\$2,010</b>	<b>\$3,089</b>	<b>\$2,988</b>	<b>\$4,247</b>	<b>\$3,324</b>	<b>\$3,037</b>	<b>\$2,282</b>	<b>\$34,057</b>	<b>\$39,136</b>	<b>\$28,585</b>
<b>NET UNDERWRITING GAIN (LOSS)</b>	<b>\$4,286</b>	<b>\$3,849</b>	<b>-\$12,129</b>	<b>\$3,722</b>	<b>-\$13,938</b>	<b>\$4,240</b>	<b>\$3,397</b>	<b>-\$2,630</b>	<b>\$2,721</b>	<b>\$5,448</b>	<b>\$3,485</b>	<b>\$4,562</b>	<b>\$7,013</b>	<b>\$41,202</b>	<b>\$9,659</b>
ADMINISTRATIVE EXPENSES	156	206	160	170	218	172	247	210	280	283	186	382	2,670	4,791	2,182
PREMIUM FINANCE FEE	-7	-7	-6	-7	-7	-7	-7	-8	-8	-8	-10	-7	-89	0	-72
INVESTMENT INCOME	12	11	11	13	15	11	14	12	21	23	31	25	199	233	236
<b>OPERATING RESULTS</b>	<b>\$4,135</b>	<b>\$3,647</b>	<b>-\$12,284</b>	<b>\$3,558</b>	<b>-\$14,148</b>	<b>\$4,072</b>	<b>\$3,157</b>	<b>-\$2,836</b>	<b>\$2,454</b>	<b>\$5,180</b>	<b>\$3,320</b>	<b>\$4,198</b>	<b>\$4,453</b>	<b>\$36,644</b>	<b>\$7,641</b>
<b>AVERAGE YTD OPERATING RESULT</b>	<b>\$4,135</b>	<b>\$3,891</b>	<b>-\$1,501</b>	<b>-\$236</b>	<b>-\$3,018</b>	<b>-\$1,837</b>	<b>-\$1,123</b>	<b>-\$1,337</b>	<b>-\$916</b>	<b>-\$307</b>	<b>\$23</b>	<b>\$371</b>	<b>\$371</b>	<b>\$3,054</b>	<b>\$637</b>
<b>RATIOS:</b>															
Claims & Adj Expenses Incurred (Earned)															
Prior Accident Years	-4.0%	-3.8%	96.5%	-2.6%	110.6%	-1.8%	-0.9%	25.4%	-1.1%	-13.3%	-1.3%	-1.6%	16.3%	-2.0%	21.8%
Current Accident Year	56.0%	58.4%	71.7%	61.1%	56.4%	60.2%	60.0%	72.3%	61.4%	61.3%	61.0%	60.9%	61.7%	64.3%	53.3%
All Accident Years Combined	52.0%	54.6%	168.2%	58.5%	167.0%	58.4%	59.1%	97.7%	60.3%	48.0%	59.7%	59.3%	78.0%	62.3%	75.1%
Underwriting & Admin Exp.(Earned)	20.9%	17.3%	17.5%	16.7%	23.6%	14.5%	21.0%	19.9%	25.8%	21.4%	19.9%	15.9%	19.7%	20.6%	20.0%
COMBINED OPERATING RATIO	72.9%	71.9%	185.7%	75.2%	190.6%	72.9%	80.1%	117.6%	86.1%	69.4%	79.6%	75.2%	97.7%	82.9%	95.1%

Note: Amounts shown above do not reflect costs incurred directly by member companies e.g. income and premium taxes, health levies, association dues, cost of capital as a result of their compulsory participation in Facility Association and investment income earned on Facility Association premium dollars invested directly by members.

Rounding Difference may apply

SUMMARY OF OPERATIONS - CALENDAR YEAR 2021  
FACILITY ASSOCIATION RESIDUAL MARKET - ONTARIO  
Operating Results for the 12 months December 31, 2021 (Discounted Basis)  
Source: Monthly (Accident Year) Member Participation Report as at 12/2021  
(thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>Claims Incurred</b>															
Paid Losses	5,444	3,828	4,065	4,775	4,953	2,915	3,224	3,624	3,861	3,519	4,487	5,104	49,799		
Claims Service Fee	2,173	-2,848	1,732	1,726	2,034	1,995	2,037	2,045	2,131	2,144	2,020	2,071	19,260		
Change in Outstanding Losses	-3,386	-17	3,329	748	-1,021	1,865	725	1,069	487	895	2,803	-448	7,049		
Change in IBNR Provision	3,839	1,403	13,143	772	20,105	1,960	3,146	10,477	3,686	1,281	27	2,870	62,709		
Change in Retro Claims Expense	-150	4,706	1,864	374	22	45	246	-1,501	408	239	311	354	6,918		
<b>Claims Incurred</b>	<b>7,920</b>	<b>7,072</b>	<b>24,133</b>	<b>8,395</b>	<b>26,093</b>	<b>8,780</b>	<b>9,378</b>	<b>15,714</b>	<b>10,573</b>	<b>8,078</b>	<b>9,648</b>	<b>9,951</b>	<b>145,735</b>		
<b>Ratios</b>															
Paid Losses	35.7%	29.6%	28.3%	33.3%	31.7%	19.4%	20.3%	22.5%	22.0%	20.9%	27.7%	30.4%	26.7%		
Claims Service Fee	14.3%	-22.0%	12.1%	12.0%	13.0%	13.3%	12.8%	12.7%	12.1%	12.7%	12.5%	12.3%	10.3%		
Change in Outstanding Losses	-22.2%	-0.1%	23.2%	5.2%	-6.5%	12.4%	4.6%	6.7%	2.8%	5.3%	17.3%	-2.7%	3.8%		
Change in IBNR Provision	25.2%	10.8%	91.6%	5.4%	128.7%	13.0%	19.8%	65.2%	21.0%	7.6%	0.2%	17.1%	33.6%		
Change in Retro Claims Expense	-1.0%	36.3%	13.0%	2.6%	0.1%	0.3%	1.6%	-9.3%	2.3%	1.4%	1.9%	2.1%	3.7%		
<b>Loss Ratio</b>	<b>52.0%</b>	<b>54.6%</b>	<b>168.2%</b>	<b>58.5%</b>	<b>167.0%</b>	<b>58.4%</b>	<b>59.1%</b>	<b>97.7%</b>	<b>60.3%</b>	<b>48.0%</b>	<b>59.7%</b>	<b>59.3%</b>	<b>78.0%</b>		
Expense Ratio	20.9%	17.3%	17.5%	16.7%	23.6%	14.5%	21.0%	19.9%	25.8%	21.4%	19.9%	15.9%	19.7%		
<b>Combined Ratio</b>	<b>72.9%</b>	<b>71.9%</b>	<b>185.7%</b>	<b>75.2%</b>	<b>190.6%</b>	<b>72.9%</b>	<b>80.1%</b>	<b>117.6%</b>	<b>86.1%</b>	<b>69.4%</b>	<b>79.6%</b>	<b>75.2%</b>	<b>97.7%</b>		
<b>Loss Ratio</b>															
From Servicing Carriers	27.8%	7.4%	63.6%	50.5%	38.1%	45.1%	37.7%	41.8%	36.9%	39.0%	57.6%	40.1%	40.7%		
From FA	24.2%	47.2%	104.6%	8.0%	128.9%	13.3%	21.4%	55.8%	23.3%	9.0%	2.1%	19.2%	37.3%		
<b>Total Loss Ratio</b>	<b>52.0%</b>	<b>54.6%</b>	<b>168.2%</b>	<b>58.5%</b>	<b>167.0%</b>	<b>58.4%</b>	<b>59.1%</b>	<b>97.7%</b>	<b>60.3%</b>	<b>48.0%</b>	<b>59.7%</b>	<b>59.3%</b>	<b>78.0%</b>		



**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - NOVA SCOTIA**  
Operating Results for the 12 months December 31, 2021 (Discounted Basis)  
Source: Monthly (Accident Year) Member Participation Report as at 12/2021  
(thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>UNDERWRITING REVENUE:</b>															
PREMIUMS WRITTEN	\$3,956	\$3,370	\$5,345	\$4,305	\$4,607	\$5,865	\$5,851	\$4,188	\$7,898	\$4,824	\$3,091	\$1,877	\$55,177	\$59,018	\$47,047
CHANGE IN UNEARNED PREMIUMS	367	361	-1,027	-58	-242	-1,406	-1,076	188	-3,220	58	1,485	2,374	-2,196	-1,729	-5,704
<b>NET PREMIUMS EARNED</b>	<b>\$4,323</b>	<b>\$3,731</b>	<b>\$4,318</b>	<b>\$4,247</b>	<b>\$4,365</b>	<b>\$4,459</b>	<b>\$4,775</b>	<b>\$4,376</b>	<b>\$4,678</b>	<b>\$4,882</b>	<b>\$4,576</b>	<b>\$4,251</b>	<b>\$52,981</b>	<b>\$57,289</b>	<b>\$41,343</b>
<b>CLAIMS INCURRED</b>															
PRIOR ACCIDENT YEARS															
UNDISCOUNTED	152	12	1,625	0	-808	0	-1	-4,257	-26	775	4	0	-2,524	0	-3,904
EFFECT OF DISCOUNTING	-131	-135	151	-70	-687	-166	-43	-499	-110	-111	-44	-99	-1,944	-994	-172
DISCOUNTED	21	-123	1,776	-70	-1,495	-166	-44	-4,756	-136	664	-40	-99	-4,468	-994	-4,076
CURRENT ACCIDENT YEAR															
UNDISCOUNTED	2,773	2,535	2,819	2,842	2,902	2,984	3,196	2,407	3,082	2,217	2,889	2,676	33,322	42,547	26,504
EFFECT OF DISCOUNTING	273	215	255	241	47	222	211	128	172	32	163	160	2,119	2,449	1,868
DISCOUNTED	3,046	2,750	3,074	3,083	2,949	3,206	3,407	2,535	3,254	2,249	3,052	2,836	35,441	44,996	28,372
<b>CLAIMS INCURRED</b>	<b>\$3,067</b>	<b>\$2,627</b>	<b>\$4,850</b>	<b>\$3,013</b>	<b>\$1,454</b>	<b>\$3,040</b>	<b>\$3,363</b>	<b>-\$2,221</b>	<b>\$3,118</b>	<b>\$2,913</b>	<b>\$3,012</b>	<b>\$2,737</b>	<b>\$30,973</b>	<b>\$44,002</b>	<b>\$24,296</b>
<b>UNDERWRITING EXPENSES</b>															
OPERATING & SERVICE FEES	396	337	534	430	461	586	585	419	790	483	309	187	5,517	5,904	4,704
AGENTS COMMISSIONS	322	291	449	380	401	482	468	396	625	393	286	199	4,692	5,044	4,048
DRIVER RECORD ABSTRACTS	73	89	50	90	107	52	179	93	45	53	146	47	1,024	2,478	1,125
BAD DEBTS	0	0	0	0	0	0	0	0	0	25	-1	0	24	0	-50
PREMIUM DEFICIENCY/(DPAC)															
UNDISCOUNTED	33	28	-82	-14	-21	-111	-78	3	-264	11	121	199	-175	-99	-456
EFFECT OF DISCOUNTING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-47
DISCOUNTED	33	28	-82	-14	-21	-111	-78	3	-264	11	121	199	-175	-99	-503
<b>UNDERWRITING EXPENSES</b>	<b>\$824</b>	<b>\$745</b>	<b>\$951</b>	<b>\$886</b>	<b>\$948</b>	<b>\$1,009</b>	<b>\$1,154</b>	<b>\$911</b>	<b>\$1,196</b>	<b>\$965</b>	<b>\$861</b>	<b>\$632</b>	<b>\$11,082</b>	<b>\$13,327</b>	<b>\$9,324</b>
<b>NET UNDERWRITING GAIN (LOSS)</b>	<b>\$432</b>	<b>\$359</b>	<b>-\$1,483</b>	<b>\$348</b>	<b>\$1,963</b>	<b>\$410</b>	<b>\$258</b>	<b>\$5,686</b>	<b>\$364</b>	<b>\$1,004</b>	<b>\$703</b>	<b>\$882</b>	<b>\$10,926</b>	<b>-\$40</b>	<b>\$7,723</b>
ADMINISTRATIVE EXPENSES	53	68	69	66	46	72	85	61	69	82	39	67	777	1,239	682
PREMIUM FINANCE FEE	-1	-1	-1	-2	-1	-2	-2	-1	-1	-1	-1	-1	-15	0	-13
INVESTMENT INCOME	3	3	2	3	4	3	3	5	3	4	7	5	45	42	62
<b>OPERATING RESULTS</b>	<b>\$381</b>	<b>\$293</b>	<b>-\$1,551</b>	<b>\$283</b>	<b>\$1,920</b>	<b>\$339</b>	<b>\$174</b>	<b>\$5,629</b>	<b>\$297</b>	<b>\$925</b>	<b>\$670</b>	<b>\$819</b>	<b>\$10,179</b>	<b>-\$1,237</b>	<b>\$7,090</b>
<b>AVERAGE YTD OPERATING RESULT</b>	<b>\$381</b>	<b>\$337</b>	<b>-\$292</b>	<b>-\$149</b>	<b>\$265</b>	<b>\$278</b>	<b>\$263</b>	<b>\$934</b>	<b>\$863</b>	<b>\$869</b>	<b>\$851</b>	<b>\$848</b>	<b>\$848</b>	<b>-\$103</b>	<b>\$591</b>
<b>RATIOS:</b>															
Claims & Adj Expenses Incurred (Earned)															
Prior Accident Years	0.5%	-3.3%	41.1%	-1.6%	-34.2%	-3.7%	-0.9%	-108.7%	-2.9%	13.6%	-0.9%	-2.3%	-8.4%	-1.7%	-9.9%
Current Accident Year	70.5%	73.7%	71.2%	72.6%	67.6%	71.9%	71.4%	57.9%	69.6%	46.1%	66.7%	66.7%	66.9%	78.5%	68.6%
All Accident Years Combined	71.0%	70.4%	112.3%	71.0%	33.4%	68.2%	70.5%	-50.8%	66.7%	59.7%	65.8%	64.4%	58.5%	76.8%	58.7%
Underwriting & Admin Exp.(Earned)	20.3%	21.8%	23.6%	22.4%	22.8%	24.2%	25.9%	22.2%	27.0%	21.4%	19.7%	16.4%	22.4%	25.4%	24.2%
COMBINED OPERATING RATIO	91.3%	92.2%	135.9%	93.4%	56.2%	92.4%	96.4%	-28.6%	93.7%	81.1%	85.5%	80.8%	80.9%	102.2%	82.9%

Note: Amounts shown above do not reflect costs incurred directly by member companies e.g. income and premium taxes, health levies, association dues, cost of capital as a result of their compulsory participation in Facility Association and investment income earned on Facility Association premium dollars invested directly by members.

Rounding Difference may apply

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - NOVA SCOTIA**  
**Operating Results for the 12 months December 31, 2021 (Discounted Basis)**  
*Source: Monthly (Accident Year) Member Participation Report as at 12/2021*  
(Thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>Claims Incurred</b>															
Paid Losses	1,578	1,369	1,630	1,155	1,097	2,051	1,190	1,352	2,043	1,109	1,350	1,316	17,240		
Claims Service Fee	519	-177	529	510	524	573	575	652	565	602	549	510	5,931		
Change in Outstanding Losses	-312	47	-154	58	-705	-962	928	439	-917	1,517	630	472	1,041		
Change in IBNR Provision	1,228	733	2,677	1,253	649	1,423	639	-4,017	1,420	-280	465	464	6,654		
Change in Retro Claims Expense	54	655	168	37	-111	-45	31	-647	7	-35	18	-25	107		
<b>Claims Incurred</b>	<b>3,067</b>	<b>2,627</b>	<b>4,850</b>	<b>3,013</b>	<b>1,454</b>	<b>3,040</b>	<b>3,363</b>	<b>-2,221</b>	<b>3,118</b>	<b>2,913</b>	<b>3,012</b>	<b>2,737</b>	<b>30,973</b>		
<b>Ratios</b>															
Paid Losses	36.5%	36.7%	37.7%	27.2%	25.1%	46.0%	24.9%	30.9%	43.7%	22.7%	29.5%	31.0%	32.5%		
Claims Service Fee	12.0%	-4.7%	12.3%	12.0%	12.0%	12.9%	12.0%	14.9%	12.1%	12.3%	12.0%	12.0%	11.2%		
Change in Outstanding Losses	-7.2%	1.3%	-3.6%	1.4%	-16.2%	-21.6%	19.4%	10.0%	-19.6%	31.1%	13.8%	11.1%	2.0%		
Change in IBNR Provision	28.4%	19.6%	62.0%	29.5%	14.9%	31.9%	13.4%	-91.8%	30.4%	-5.7%	10.2%	10.9%	12.6%		
Change in Retro Claims Expense	1.2%	17.6%	3.9%	0.9%	-2.5%	-1.0%	0.6%	-14.8%	0.1%	-0.7%	0.4%	-0.6%	0.2%		
<b>Loss Ratio</b>	<b>71.0%</b>	<b>70.4%</b>	<b>112.3%</b>	<b>71.0%</b>	<b>33.4%</b>	<b>68.2%</b>	<b>70.5%</b>	<b>-50.8%</b>	<b>66.7%</b>	<b>59.7%</b>	<b>65.8%</b>	<b>64.4%</b>	<b>58.5%</b>		
Expense Ratio	20.3%	21.8%	23.6%	22.4%	22.8%	24.2%	25.9%	22.2%	27.0%	21.4%	19.7%	16.4%	22.4%		
<b>Combined Ratio</b>	<b>91.3%</b>	<b>92.2%</b>	<b>135.9%</b>	<b>93.4%</b>	<b>56.2%</b>	<b>92.4%</b>	<b>96.4%</b>	<b>-28.6%</b>	<b>93.7%</b>	<b>81.1%</b>	<b>85.5%</b>	<b>80.8%</b>	<b>80.8%</b>		
<b>Loss Ratio</b>															
From Servicing Carriers	41.4%	33.2%	46.4%	40.7%	21.1%	37.3%	56.5%	55.8%	36.1%	66.1%	55.3%	54.1%	45.7%		
From FA	29.7%	37.2%	65.9%	30.4%	12.3%	30.9%	14.0%	-106.6%	30.5%	-6.5%	10.6%	10.3%	12.8%		
<b>Total Loss Ratio</b>	<b>71.0%</b>	<b>70.4%</b>	<b>112.3%</b>	<b>71.0%</b>	<b>33.4%</b>	<b>68.2%</b>	<b>70.5%</b>	<b>-50.8%</b>	<b>66.7%</b>	<b>59.7%</b>	<b>65.8%</b>	<b>64.4%</b>	<b>58.5%</b>		

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - PRINCE EDWARD ISLAND**  
**Operating Results for the 12 months December 31, 2021 (Discounted Basis)**  
*Source: Monthly (Accident Year) Member Participation Report as at 12/2021*  
(Thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>UNDERWRITING REVENUE:</b>															
PREMIUMS WRITTEN	\$362	\$353	\$557	\$690	\$652	\$578	\$813	\$651	\$609	\$946	\$626	\$624	\$7,461	\$7,632	\$6,737
CHANGE IN UNEARNED PREMIUMS	184	174	-9	-143	-72	-14	-225	-31	11	-321	-14	-4	-464	-91	-481
<b>NET PREMIUMS EARNED</b>	<b>\$546</b>	<b>\$527</b>	<b>\$548</b>	<b>\$547</b>	<b>\$580</b>	<b>\$564</b>	<b>\$588</b>	<b>\$620</b>	<b>\$620</b>	<b>\$625</b>	<b>\$612</b>	<b>\$620</b>	<b>\$6,997</b>	<b>\$7,541</b>	<b>\$6,256</b>
<b>CLAIMS INCURRED</b>															
PRIOR ACCIDENT YEARS															
UNDISCOUNTED	-1	18	-1,046	1	-502	0	1	-2,641	-1	267	-1	2	-3,903	0	-910
EFFECT OF DISCOUNTING	-10	-30	-158	-3	-252	1	-8	-275	-5	-3	-14	-2	-759	-113	106
DISCOUNTED	-11	-12	-1,204	-2	-754	1	-7	-2,916	-6	264	-15	0	-4,662	-113	-804
CURRENT ACCIDENT YEAR															
UNDISCOUNTED	358	338	306	339	343	345	361	222	358	315	349	352	3,986	4,307	4,287
EFFECT OF DISCOUNTING	32	23	15	33	12	29	31	11	30	14	18	17	265	269	359
DISCOUNTED	390	361	321	372	355	374	392	233	388	329	367	369	4,251	4,576	4,646
<b>CLAIMS INCURRED</b>	<b>\$379</b>	<b>\$349</b>	<b>-\$883</b>	<b>\$370</b>	<b>-\$399</b>	<b>\$375</b>	<b>\$385</b>	<b>-\$2,683</b>	<b>\$382</b>	<b>\$593</b>	<b>\$352</b>	<b>\$369</b>	<b>-\$411</b>	<b>\$4,463</b>	<b>\$3,842</b>
<b>UNDERWRITING EXPENSES</b>															
OPERATING & SERVICE FEES	37	35	56	69	65	58	81	65	61	95	63	62	747	766	676
AGENTS COMMISSIONS	36	31	50	60	52	62	71	56	69	86	56	50	679	699	613
DRIVER RECORD ABSTRACTS	14	14	7	19	25	10	33	16	11	7	38	4	198	271	215
BAD DEBTS	0	0	0	0	0	0	0	0	0	-184	0	0	-184	0	165
PREMIUM DEFICIENCY/(DPAC)															
UNDISCOUNTED	16	13	3	-13	-7	0	-20	-4	-3	-27	0	1	-41	-7	-38
EFFECT OF DISCOUNTING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DISCOUNTED	16	13	3	-13	-7	0	-20	-4	-3	-27	0	1	-41	-7	-38
<b>UNDERWRITING EXPENSES</b>	<b>\$103</b>	<b>\$93</b>	<b>\$116</b>	<b>\$135</b>	<b>\$135</b>	<b>\$130</b>	<b>\$165</b>	<b>\$133</b>	<b>\$138</b>	<b>-\$23</b>	<b>\$157</b>	<b>\$117</b>	<b>\$1,399</b>	<b>\$1,729</b>	<b>\$1,631</b>
<b>NET UNDERWRITING GAIN (LOSS)</b>	<b>\$64</b>	<b>\$85</b>	<b>\$1,315</b>	<b>\$42</b>	<b>\$844</b>	<b>\$59</b>	<b>\$38</b>	<b>\$3,170</b>	<b>\$100</b>	<b>\$55</b>	<b>\$103</b>	<b>\$134</b>	<b>\$6,009</b>	<b>\$1,349</b>	<b>\$783</b>
ADMINISTRATIVE EXPENSES	13	15	17	13	13	7	18	20	4	20	12	19	171	158	207
PREMIUM FINANCE FEE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
INVESTMENT INCOME	1	1	1	0	0	0	1	1	0	0	1	1	7	8	14
<b>OPERATING RESULTS</b>	<b>\$52</b>	<b>\$71</b>	<b>\$1,299</b>	<b>\$29</b>	<b>\$831</b>	<b>\$52</b>	<b>\$21</b>	<b>\$3,151</b>	<b>\$96</b>	<b>\$35</b>	<b>\$92</b>	<b>\$116</b>	<b>\$5,845</b>	<b>\$1,199</b>	<b>\$590</b>
<b>AVERAGE YTD OPERATING RESULT</b>	<b>\$52</b>	<b>\$62</b>	<b>\$474</b>	<b>\$363</b>	<b>\$456</b>	<b>\$389</b>	<b>\$336</b>	<b>\$688</b>	<b>\$622</b>	<b>\$564</b>	<b>\$521</b>	<b>\$487</b>	<b>\$487</b>	<b>\$100</b>	<b>\$49</b>
<b>RATIOS:</b>															
Claims & Adj Expenses Incurred (Earned)															
Prior Accident Years	-2.0%	-2.3%	-219.7%	-0.4%	-130.0%	0.2%	-1.2%	-470.3%	-1.0%	42.2%	-2.5%	0.0%	-66.6%	-1.5%	-12.9%
Current Accident Year	71.4%	68.5%	58.6%	68.0%	61.2%	66.3%	66.7%	37.6%	62.6%	52.6%	60.0%	59.5%	60.8%	60.7%	74.3%
All Accident Years Combined	69.4%	66.2%	-161.1%	67.6%	-68.8%	66.5%	65.5%	-432.7%	61.6%	94.8%	57.5%	59.5%	-5.8%	59.2%	61.4%
Underwriting & Admin Exp.(Earned)	21.2%	20.5%	24.3%	27.1%	25.5%	24.3%	31.1%	24.7%	22.9%	-0.5%	27.6%	21.9%	22.4%	25.0%	29.4%
COMBINED OPERATING RATIO	90.6%	86.7%	-136.8%	94.7%	-43.3%	90.8%	96.6%	-408.0%	84.5%	94.3%	85.1%	81.4%	16.6%	84.2%	90.8%

Note: Amounts shown above do not reflect costs incurred directly by member companies e.g. income and premium taxes, health levies, association dues, cost of capital as a result of their compulsory participation in Facility Association and investment income earned on Facility Association premium dollars invested directly by members.

Rounding Difference may apply

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - PRINCE EDWARD ISLAND**  
**Operating Results for the 12 months December 31, 2021 (Discounted Basis)**  
*Source: Monthly (Accident Year) Member Participation Report as at 12/2021*  
(Thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>Claims Incurred</b>															
Paid Losses	71	265	554	78	363	41	127	105	103	73	278	177	2,235		
Claims Service Fee	66	-92	78	65	69	67	71	75	74	75	73	74	695		
Change in Outstanding Losses	-127	-133	-492	-75	-1,323	169	187	117	-5	170	-19	208	-1,323		
Change in IBNR Provision	360	151	-903	297	560	96	-4	-2,777	211	261	22	-90	-1,816		
Change in Retro Claims Expense	9	158	-120	5	-68	2	4	-203	-1	14	-2	0	-202		
<b>Claims Incurred</b>	<b>379</b>	<b>349</b>	<b>-883</b>	<b>370</b>	<b>-399</b>	<b>375</b>	<b>385</b>	<b>-2,683</b>	<b>382</b>	<b>593</b>	<b>352</b>	<b>369</b>	<b>-411</b>		
<b>Ratios</b>															
Paid Losses	13.0%	50.3%	101.1%	14.3%	62.6%	7.3%	21.6%	16.9%	16.6%	11.7%	45.4%	28.5%	31.9%		
Claims Service Fee	12.1%	-17.5%	14.2%	11.9%	11.9%	11.9%	12.1%	12.1%	11.9%	12.0%	11.9%	11.9%	9.9%		
Change in Outstanding Losses	-23.3%	-25.2%	-89.8%	-13.7%	-228.1%	30.0%	31.8%	18.9%	-0.8%	27.2%	-3.1%	33.5%	-18.9%		
Change in IBNR Provision	65.9%	28.7%	-164.8%	54.3%	96.6%	17.0%	-0.7%	-447.9%	34.0%	41.8%	3.6%	-14.5%	-26.0%		
Change in Retro Claims Expense	1.6%	30.0%	-21.9%	0.9%	-11.7%	0.4%	0.7%	-32.7%	-0.2%	2.2%	-0.3%	0.0%	-2.9%		
<b>Loss Ratio</b>	<b>69.4%</b>	<b>66.2%</b>	<b>-161.1%</b>	<b>67.6%</b>	<b>-68.8%</b>	<b>66.5%</b>	<b>65.5%</b>	<b>-432.7%</b>	<b>61.6%</b>	<b>94.8%</b>	<b>57.5%</b>	<b>59.5%</b>	<b>-5.8%</b>		
Expense Ratio	21.2%	20.5%	24.3%	27.1%	25.5%	24.3%	31.1%	24.7%	22.9%	-0.5%	27.6%	21.9%	22.4%		
<b>Combined Ratio</b>	<b>90.6%</b>	<b>86.7%</b>	<b>-136.8%</b>	<b>94.7%</b>	<b>-43.3%</b>	<b>90.8%</b>	<b>96.6%</b>	<b>-408.0%</b>	<b>84.5%</b>	<b>94.3%</b>	<b>85.1%</b>	<b>81.4%</b>	<b>16.6%</b>		
<b>Loss Ratio</b>															
From Servicing Carriers	1.8%	7.6%	25.5%	12.4%	-153.6%	49.1%	65.5%	47.9%	27.7%	50.8%	54.2%	74.0%	23.0%		
From FA	67.6%	58.6%	-186.7%	55.2%	84.8%	17.4%	0.0%	-480.6%	33.9%	44.0%	3.3%	-14.5%	-28.8%		
<b>Total Loss Ratio</b>	<b>69.4%</b>	<b>66.2%</b>	<b>-161.1%</b>	<b>67.6%</b>	<b>-68.8%</b>	<b>66.5%</b>	<b>65.5%</b>	<b>-432.7%</b>	<b>61.6%</b>	<b>94.8%</b>	<b>57.5%</b>	<b>59.5%</b>	<b>-5.8%</b>		

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - NEW BRUNSWICK**  
**Operating Results for the 12 months December 31, 2021 (Discounted Basis)**  
**Source: Monthly (Accident Year) Member Participation Report as at 12/2021**  
**(thousands of dollars)**

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>UNDERWRITING REVENUE:</b>															
PREMIUMS WRITTEN	\$2,283	\$1,628	\$2,850	\$3,213	\$3,610	\$3,541	\$3,114	\$3,542	\$3,835	\$1,981	\$2,219	\$1,905	\$33,721	\$36,914	\$32,343
CHANGE IN UNEARNED PREMIUMS	461	790	-128	-499	-770	-751	-217	-558	-881	951	599	952	-51	-1,588	-1,855
<b>NET PREMIUMS EARNED</b>	<b>\$2,744</b>	<b>\$2,418</b>	<b>\$2,722</b>	<b>\$2,714</b>	<b>\$2,840</b>	<b>\$2,790</b>	<b>\$2,897</b>	<b>\$2,984</b>	<b>\$2,954</b>	<b>\$2,932</b>	<b>\$2,818</b>	<b>\$2,857</b>	<b>\$33,670</b>	<b>\$35,326</b>	<b>\$30,488</b>
<b>CLAIMS INCURRED</b>															
PRIOR ACCIDENT YEARS															
UNDISCOUNTED	11	31	978	0	-943	0	9	-3,537	1	233	0	1	-3,216	0	-959
EFFECT OF DISCOUNTING	-136	-66	107	-73	-708	-26	-40	-508	-138	-87	-9	-102	-1,786	-967	224
DISCOUNTED	-125	-35	1,085	-73	-1,651	-26	-31	-4,045	-137	146	-9	-101	-5,002	-967	-735
CURRENT ACCIDENT YEAR															
UNDISCOUNTED	1,794	1,607	1,710	1,765	1,780	1,802	1,864	1,991	1,916	1,959	1,837	1,862	21,887	25,289	20,394
EFFECT OF DISCOUNTING	176	138	132	142	24	120	96	110	118	81	88	117	1,342	1,389	1,447
DISCOUNTED	1,970	1,745	1,842	1,907	1,804	1,922	1,960	2,101	2,034	2,040	1,925	1,979	23,229	26,678	21,841
<b>CLAIMS INCURRED</b>	<b>\$1,845</b>	<b>\$1,710</b>	<b>\$2,927</b>	<b>\$1,834</b>	<b>\$153</b>	<b>\$1,896</b>	<b>\$1,929</b>	<b>-\$1,944</b>	<b>\$1,897</b>	<b>\$2,186</b>	<b>\$1,916</b>	<b>\$1,878</b>	<b>\$18,227</b>	<b>\$25,711</b>	<b>\$21,106</b>
<b>UNDERWRITING EXPENSES</b>															
OPERATING & SERVICE FEES	228	163	285	321	361	354	311	354	383	198	222	191	3,371	3,692	3,231
AGENTS COMMISSIONS	206	163	261	280	327	315	276	319	359	193	209	164	3,072	3,373	3,008
DRIVER RECORD ABSTRACTS	39	43	24	59	88	24	94	55	25	38	93	25	607	592	733
BAD DEBTS	0	-1	0	0	0	0	-1	0	0	33	-1	0	30	0	-55
UNDISCOUNTED	44	67	-9	-40	-66	-60	-15	-47	-92	86	52	92	12	-139	-162
EFFECT OF DISCOUNTING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DISCOUNTED	44	67	-9	-40	-66	-60	-15	-47	-92	86	52	92	12	-139	-162
<b>UNDERWRITING EXPENSES</b>	<b>\$517</b>	<b>\$435</b>	<b>\$561</b>	<b>\$620</b>	<b>\$710</b>	<b>\$633</b>	<b>\$665</b>	<b>\$681</b>	<b>\$675</b>	<b>\$548</b>	<b>\$575</b>	<b>\$472</b>	<b>\$7,092</b>	<b>\$7,518</b>	<b>\$6,755</b>
<b>NET UNDERWRITING GAIN (LOSS)</b>	<b>\$382</b>	<b>\$273</b>	<b>-\$766</b>	<b>\$260</b>	<b>\$1,977</b>	<b>\$261</b>	<b>\$303</b>	<b>\$4,247</b>	<b>\$382</b>	<b>\$198</b>	<b>\$327</b>	<b>\$507</b>	<b>\$8,351</b>	<b>\$2,097</b>	<b>\$2,627</b>
ADMINISTRATIVE EXPENSES	35	41	47	49	41	43	50	46	30	41	30	59	512	773	493
PREMIUM FINANCE FEE	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-12	0	-9
INVESTMENT INCOME	3	2	2	2	3	2	2	4	3	3	5	4	35	38	55
<b>OPERATING RESULTS</b>	<b>\$349</b>	<b>\$233</b>	<b>-\$812</b>	<b>\$212</b>	<b>\$1,938</b>	<b>\$219</b>	<b>\$254</b>	<b>\$4,204</b>	<b>\$354</b>	<b>\$159</b>	<b>\$301</b>	<b>\$451</b>	<b>\$7,862</b>	<b>\$1,362</b>	<b>\$2,180</b>
<b>AVERAGE YTD OPERATING RESULT</b>	<b>\$349</b>	<b>\$291</b>	<b>-\$77</b>	<b>-\$5</b>	<b>\$384</b>	<b>\$357</b>	<b>\$342</b>	<b>\$825</b>	<b>\$772</b>	<b>\$711</b>	<b>\$674</b>	<b>\$655</b>	<b>\$655</b>	<b>\$114</b>	<b>\$182</b>
<b>RATIOS:</b>															
Claims & Adj Expenses Incurred (Earned)															
Prior Accident Years	-4.6%	-1.4%	39.9%	-2.7%	-58.1%	-0.9%	-1.1%	-135.6%	-4.6%	5.0%	-0.3%	-3.5%	-14.9%	-2.7%	-2.4%
Current Accident Year	71.8%	72.2%	67.7%	70.3%	63.5%	68.9%	67.7%	70.4%	68.9%	69.6%	68.3%	69.3%	69.0%	75.5%	71.6%
All Accident Years Combined	67.2%	70.8%	107.6%	67.6%	5.4%	68.0%	66.6%	-65.2%	64.3%	74.6%	68.0%	65.8%	54.1%	72.8%	69.2%
Underwriting & Admin Exp.(Earned)	20.1%	19.7%	22.3%	24.6%	26.4%	24.2%	24.7%	24.4%	23.9%	20.1%	21.5%	18.6%	22.6%	23.5%	23.8%
COMBINED OPERATING RATIO	87.3%	90.5%	129.9%	92.2%	31.8%	92.2%	91.3%	-40.8%	88.2%	94.7%	89.5%	84.4%	76.7%	96.3%	93.0%

Note: Amounts shown above do not reflect costs incurred directly by member companies e.g. income and premium taxes, health levies, association dues, cost of capital as a result of their compulsory participation in Facility Association and investment income earned on Facility Association premium dollars invested directly by members.

Rounding Difference may apply

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - NEW BRUNSWICK**  
**Operating Results for the 12 months December 31, 2021 (Discounted Basis)**  
*Source: Monthly (Accident Year) Member Participation Report as at 12/2021*  
(Thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>Claims Incurred</b>															
Paid Losses	1,163	602	983	1,025	986	717	962	735	1,788	906	846	1,471	12,184		
Claims Service Fee	329	36	388	359	341	335	357	379	361	405	338	343	3,971		
Change in Outstanding Losses	-640	96	85	-636	-1,059	-100	138	588	-290	-232	2,054	49	53		
Change in IBNR Provision	1,004	690	1,396	1,100	-15	921	476	-3,398	43	1,111	-1,346	38	2,020		
Change in Retro Claims Expense	-11	286	75	-14	-100	23	-4	-248	-5	-4	24	-23	-1		
<b>Claims Incurred</b>	<b>1,845</b>	<b>1,710</b>	<b>2,927</b>	<b>1,834</b>	<b>153</b>	<b>1,896</b>	<b>1,929</b>	<b>-1,944</b>	<b>1,897</b>	<b>2,186</b>	<b>1,916</b>	<b>1,878</b>	<b>18,227</b>		
<b>Ratios</b>															
Paid Losses	42.4%	24.9%	36.1%	37.8%	34.7%	25.7%	33.2%	24.6%	60.5%	30.9%	30.0%	51.5%	36.2%		
Claims Service Fee	12.0%	1.5%	14.3%	13.2%	12.0%	12.0%	12.3%	12.7%	12.2%	13.8%	12.0%	12.0%	11.8%		
Change in Outstanding Losses	-23.3%	4.0%	3.1%	-23.4%	-37.3%	-3.6%	4.8%	19.7%	-9.8%	-7.9%	72.9%	1.7%	0.2%		
Change in IBNR Provision	36.6%	28.5%	51.3%	40.5%	-0.5%	33.0%	16.4%	-113.9%	1.5%	37.9%	-47.8%	1.3%	6.0%		
Change in Retro Claims Expense	-0.4%	11.8%	2.8%	-0.5%	-3.5%	0.8%	-0.1%	-8.3%	-0.2%	-0.1%	0.9%	-0.8%	0.0%		
<b>Loss Ratio</b>	<b>67.2%</b>	<b>70.8%</b>	<b>107.6%</b>	<b>67.6%</b>	<b>5.4%</b>	<b>68.0%</b>	<b>66.6%</b>	<b>-65.2%</b>	<b>64.3%</b>	<b>74.6%</b>	<b>68.0%</b>	<b>65.8%</b>	<b>54.1%</b>		
Expense Ratio	20.1%	19.7%	22.3%	24.6%	26.4%	24.2%	24.7%	24.4%	23.9%	20.1%	21.5%	18.6%	22.6%		
<b>Combined Ratio</b>	<b>87.3%</b>	<b>90.5%</b>	<b>129.9%</b>	<b>92.2%</b>	<b>31.8%</b>	<b>92.2%</b>	<b>91.3%</b>	<b>-40.8%</b>	<b>88.2%</b>	<b>94.7%</b>	<b>89.5%</b>	<b>84.4%</b>	<b>76.7%</b>		
<b>Loss Ratio</b>															
From Servicing Carriers	31.0%	30.5%	53.6%	27.6%	9.4%	34.1%	50.3%	56.9%	63.0%	36.8%	114.9%	65.3%	48.1%		
From FA	36.2%	40.4%	54.0%	40.0%	-4.0%	33.8%	16.3%	-122.2%	1.3%	37.8%	-46.9%	0.5%	6.0%		
<b>Total Loss Ratio</b>	<b>67.2%</b>	<b>70.8%</b>	<b>107.6%</b>	<b>67.6%</b>	<b>5.4%</b>	<b>68.0%</b>	<b>66.6%</b>	<b>-65.2%</b>	<b>64.3%</b>	<b>74.6%</b>	<b>68.0%</b>	<b>65.8%</b>	<b>54.1%</b>		

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - NEWFOUNDLAND & LABRADOR**  
**Operating Results for the 12 months December 31, 2021 (Discounted Basis)**

*Source: Monthly (Accident Year) Member Participation Report as at 12/2021*

(thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>UNDERWRITING REVENUE:</b>															
PREMIUMS WRITTEN	\$2,238	\$2,270	\$2,938	\$3,247	\$3,937	\$4,310	\$3,796	\$4,353	\$5,174	\$3,795	\$2,697	\$2,058	\$40,813	\$48,979	\$36,555
CHANGE IN UNEARNED PREMIUMS	933	548	267	-155	-690	-1,113	-437	-905	-1,721	-219	725	1,383	-1,384	-4,651	-1,471
<b>NET PREMIUMS EARNED</b>	<b>\$3,171</b>	<b>\$2,818</b>	<b>\$3,205</b>	<b>\$3,092</b>	<b>\$3,247</b>	<b>\$3,197</b>	<b>\$3,359</b>	<b>\$3,448</b>	<b>\$3,453</b>	<b>\$3,576</b>	<b>\$3,422</b>	<b>\$3,441</b>	<b>\$39,429</b>	<b>\$44,328</b>	<b>\$35,084</b>
<b>CLAIMS INCURRED</b>															
PRIOR ACCIDENT YEARS															
UNDISCOUNTED	24	62	-4,032	0	398	-3	4	-838	1	308	-2	-1	-4,079	0	-1,754
EFFECT OF DISCOUNTING	-223	-191	-685	-139	-680	-79	-74	-203	-60	-97	-286	-87	-2,804	-1,273	40
DISCOUNTED	-199	-129	-4,717	-139	-282	-82	-70	-1,041	-59	211	-288	-88	-6,883	-1,273	-1,714
CURRENT ACCIDENT YEAR															
UNDISCOUNTED	2,361	2,144	1,876	2,157	2,289	2,235	2,346	3,024	2,495	2,061	2,421	2,435	27,844	32,941	24,658
EFFECT OF DISCOUNTING	194	172	116	128	71	127	151	212	153	28	140	142	1,634	1,860	1,727
DISCOUNTED	2,555	2,316	1,992	2,285	2,360	2,362	2,497	3,236	2,648	2,089	2,561	2,577	29,478	34,801	26,385
<b>CLAIMS INCURRED</b>	<b>\$2,356</b>	<b>\$2,187</b>	<b>-\$2,725</b>	<b>\$2,146</b>	<b>\$2,078</b>	<b>\$2,280</b>	<b>\$2,427</b>	<b>\$2,195</b>	<b>\$2,589</b>	<b>\$2,300</b>	<b>\$2,273</b>	<b>\$2,489</b>	<b>\$22,595</b>	<b>\$33,528</b>	<b>\$24,671</b>
<b>UNDERWRITING EXPENSES</b>															
OPERATING & SERVICE FEES	224	228	295	327	397	434	380	436	518	380	270	205	4,094	4,902	3,703
AGENTS COMMISSIONS	213	160	262	305	369	402	354	404	478	354	245	202	3,748	4,723	3,521
DRIVER RECORD ABSTRACTS	33	38	12	53	58	22	87	68	16	17	106	30	540	537	606
BAD DEBTS	-6	-1	0	-2	-1	-2	-1	-2	-2	159	-6	-1	135	0	-248
PREMIUM DEFICIENCY/(DPAC)															
UNDISCOUNTED	87	57	18	-16	-67	-99	-39	-74	-165	-19	66	136	-115	-476	-164
EFFECT OF DISCOUNTING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DISCOUNTED	87	57	18	-16	-67	-99	-39	-74	-165	-19	66	136	-115	-476	-164
<b>UNDERWRITING EXPENSES</b>	<b>\$551</b>	<b>\$482</b>	<b>\$587</b>	<b>\$667</b>	<b>\$756</b>	<b>\$757</b>	<b>\$781</b>	<b>\$832</b>	<b>\$845</b>	<b>\$891</b>	<b>\$681</b>	<b>\$572</b>	<b>\$8,402</b>	<b>\$9,686</b>	<b>\$7,418</b>
<b>NET UNDERWRITING GAIN (LOSS)</b>	<b>\$264</b>	<b>\$149</b>	<b>\$5,343</b>	<b>\$279</b>	<b>\$413</b>	<b>\$160</b>	<b>\$151</b>	<b>\$421</b>	<b>\$19</b>	<b>\$385</b>	<b>\$468</b>	<b>\$380</b>	<b>\$8,432</b>	<b>\$1,114</b>	<b>\$2,995</b>
ADMINISTRATIVE EXPENSES	31	47	40	50	45	53	58	55	44	65	35	67	590	1,030	543
PREMIUM FINANCE FEE	-1	-1	-1	-2	-1	-1	-1	-1	-1	-2	-1	-1	-14	0	-13
INVESTMENT INCOME	4	3	3	1	2	2	3	6	4	5	7	4	44	40	68
<b>OPERATING RESULTS</b>	<b>\$236</b>	<b>\$104</b>	<b>\$5,305</b>	<b>\$228</b>	<b>\$369</b>	<b>\$108</b>	<b>\$95</b>	<b>\$371</b>	<b>-\$22</b>	<b>\$323</b>	<b>\$439</b>	<b>\$316</b>	<b>\$7,872</b>	<b>\$124</b>	<b>\$2,507</b>
<b>AVERAGE YTD OPERATING RESULT</b>	<b>\$236</b>	<b>\$170</b>	<b>\$1,882</b>	<b>\$1,468</b>	<b>\$1,248</b>	<b>\$1,058</b>	<b>\$921</b>	<b>\$852</b>	<b>\$755</b>	<b>\$712</b>	<b>\$687</b>	<b>\$656</b>	<b>\$656</b>	<b>\$10</b>	<b>\$209</b>
<b>RATIOS:</b>															
Claims & Adj Expenses Incurred (Earned)															
Prior Accident Years	-6.3%	-4.6%	-147.2%	-4.5%	-8.7%	-2.6%	-2.1%	-30.2%	-1.7%	5.9%	-8.4%	-2.6%	-17.5%	-2.9%	-4.9%
Current Accident Year	80.6%	82.2%	62.2%	73.9%	72.7%	73.9%	74.3%	93.9%	76.7%	58.4%	74.8%	74.9%	74.8%	78.5%	75.2%
All Accident Years Combined	74.3%	77.6%	-85.0%	69.4%	64.0%	71.3%	72.2%	63.7%	75.0%	64.3%	66.4%	72.3%	57.3%	75.6%	70.3%
Underwriting & Admin Exp.(Earned)	18.4%	18.8%	19.6%	23.2%	24.7%	25.3%	25.0%	25.7%	25.7%	26.7%	20.9%	18.6%	22.8%	24.2%	22.7%
COMBINED OPERATING RATIO	92.7%	96.4%	-65.4%	92.6%	88.7%	96.6%	97.2%	89.4%	100.7%	91.0%	87.3%	90.9%	80.1%	99.8%	93.0%

Note: Amounts shown above do not reflect costs incurred directly by member companies e.g. income and premium taxes, health levies, association dues, cost of capital as a result of their compulsory participation in Facility Association and investment income earned on Facility Association premium dollars invested directly by members.

Rounding Difference may apply

<b>Claims Incurred</b>													
Paid Losses	2,604	1,253	1,427	1,995	2,485	1,063	1,393	865	1,256	2,103	3,718	1,279	21,441
Claims Service Fee	317	318	342	317	327	368	352	374	346	356	420	343	4,180
Change in Outstanding Losses	-550	723	243	432	-2,272	1,184	-329	128	352	157	-2,355	1,048	-1,239
Change in IBNR Provision	-53	-92	-4,309	-613	1,492	-281	997	1,195	596	-345	570	-187	-1,030
Change in Retro Claims Expense	38	-15	-428	15	46	-54	14	-367	39	29	-80	6	-757
<b>Claims Incurred</b>	<b>2,356</b>	<b>2,187</b>	<b>-2,725</b>	<b>2,146</b>	<b>2,078</b>	<b>2,280</b>	<b>2,427</b>	<b>2,195</b>	<b>2,589</b>	<b>2,300</b>	<b>2,273</b>	<b>2,489</b>	<b>22,595</b>
<b>Ratios</b>													
Paid Losses	82.1%	44.5%	44.5%	64.5%	76.5%	33.2%	41.5%	25.1%	36.4%	58.8%	108.6%	37.2%	54.4%
Claims Service Fee	10.0%	11.3%	10.7%	10.3%	10.1%	11.5%	10.5%	10.8%	10.0%	10.0%	12.3%	10.0%	10.6%
Change in Outstanding Losses	-17.3%	25.7%	7.6%	14.0%	-70.0%	37.0%	-9.8%	3.7%	10.2%	4.4%	-68.8%	30.5%	-3.1%
Change in IBNR Provision	-1.7%	-3.3%	-134.4%	-19.8%	46.0%	-8.8%	29.7%	34.7%	17.3%	-9.6%	16.7%	-5.4%	-2.6%
Change in Retro Claims Expense	1.2%	-0.5%	-13.4%	0.5%	1.4%	-1.7%	0.4%	-10.6%	1.1%	0.8%	-2.3%	0.2%	-1.9%
<b>Loss Ratio</b>	<b>74.3%</b>	<b>77.6%</b>	<b>-85.0%</b>	<b>69.4%</b>	<b>64.0%</b>	<b>71.3%</b>	<b>72.2%</b>	<b>63.7%</b>	<b>75.0%</b>	<b>64.3%</b>	<b>66.4%</b>	<b>72.3%</b>	<b>57.3%</b>
Expense Ratio	18.4%	18.8%	19.6%	23.2%	24.7%	25.3%	25.0%	25.7%	25.7%	26.7%	20.9%	18.6%	22.8%
<b>Combined Ratio</b>	<b>92.7%</b>	<b>96.4%</b>	<b>-65.4%</b>	<b>92.6%</b>	<b>88.7%</b>	<b>96.6%</b>	<b>97.2%</b>	<b>89.4%</b>	<b>100.7%</b>	<b>91.0%</b>	<b>87.3%</b>	<b>90.9%</b>	<b>80.1%</b>
<b>Loss Ratio</b>													
From Servicing Carriers	74.8%	81.4%	62.8%	88.7%	16.6%	81.8%	42.1%	39.6%	56.6%	73.2%	52.1%	77.6%	61.8%
From FA	-0.5%	-3.8%	-147.8%	-19.3%	47.4%	-10.5%	30.1%	24.0%	18.4%	-8.8%	14.3%	-5.3%	-4.5%
<b>Total Loss Ratio</b>	<b>74.3%</b>	<b>77.6%</b>	<b>-85.0%</b>	<b>69.4%</b>	<b>64.0%</b>	<b>71.3%</b>	<b>72.2%</b>	<b>63.7%</b>	<b>75.0%</b>	<b>64.3%</b>	<b>66.4%</b>	<b>72.3%</b>	<b>57.3%</b>



**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - YUKON**  
Operating Results for the 12 months December 31, 2021 (Discounted Basis)  
Source: Monthly (Accident Year) Member Participation Report as at 12/2021  
(thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>UNDERWRITING REVENUE:</b>															
PREMIUMS WRITTEN	\$81	\$75	\$131	\$205	\$648	\$499	\$173	\$187	\$270	\$201	\$85	\$168	\$2,723	\$2,785	\$2,163
CHANGE IN UNEARNED PREMIUMS	101	90	50	-28	-442	-290	37	33	-34	51	120	72	-240	-45	-63
<b>NET PREMIUMS EARNED</b>	<b>\$182</b>	<b>\$165</b>	<b>\$181</b>	<b>\$177</b>	<b>\$206</b>	<b>\$209</b>	<b>\$210</b>	<b>\$220</b>	<b>\$236</b>	<b>\$252</b>	<b>\$205</b>	<b>\$240</b>	<b>\$2,483</b>	<b>\$2,740</b>	<b>\$2,100</b>
<b>CLAIMS INCURRED</b>															
PRIOR ACCIDENT YEARS															
UNDISCOUNTED	1	-4	-55	0	-95	-2	0	-968	0	175	0	1	-947	0	-987
EFFECT OF DISCOUNTING	-13	-8	-4	-3	-39	-6	-1	-111	0	16	-9	-2	-180	-39	-40
DISCOUNTED	-12	-12	-59	-3	-134	-8	-1	-1,079	0	191	-9	-1	-1,127	-39	-1,027
CURRENT ACCIDENT YEAR															
UNDISCOUNTED	114	103	82	99	135	120	117	151	136	67	81	142	1,347	1,530	1,132
EFFECT OF DISCOUNTING	12	9	7	0	7	4	11	8	9	8	3	10	88	96	86
DISCOUNTED	126	112	89	99	142	124	128	159	145	75	84	152	1,435	1,626	1,218
<b>CLAIMS INCURRED</b>	<b>\$114</b>	<b>\$100</b>	<b>\$30</b>	<b>\$96</b>	<b>\$8</b>	<b>\$116</b>	<b>\$127</b>	<b>-\$920</b>	<b>\$145</b>	<b>\$266</b>	<b>\$75</b>	<b>\$151</b>	<b>\$308</b>	<b>\$1,587</b>	<b>\$191</b>
<b>UNDERWRITING EXPENSES</b>															
OPERATING & SERVICE FEES	8	7	13	17	62	50	17	25	27	20	9	17	272	281	217
AGENTS COMMISSIONS	8	7	10	18	52	38	16	20	24	19	7	15	234	240	189
DRIVER RECORD ABSTRACTS	0	0	0	2	1	2	0	0	1	0	0	0	6	40	8
BAD DEBTS	0	0	0	0	0	-1	0	0	0	-26	-1	0	-28	0	45
PREMIUM DEFICIENCY/(DPAC)															
UNDISCOUNTED	9	7	5	-3	-36	-23	3	2	-4	4	9	7	-20	-4	-6
EFFECT OF DISCOUNTING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DISCOUNTED	9	7	5	-3	-36	-23	3	2	-4	4	9	7	-20	-4	-6
<b>UNDERWRITING EXPENSES</b>	<b>\$25</b>	<b>\$21</b>	<b>\$28</b>	<b>\$34</b>	<b>\$79</b>	<b>\$66</b>	<b>\$36</b>	<b>\$47</b>	<b>\$48</b>	<b>\$17</b>	<b>\$24</b>	<b>\$39</b>	<b>\$464</b>	<b>\$557</b>	<b>\$453</b>
<b>NET UNDERWRITING GAIN (LOSS)</b>	<b>\$43</b>	<b>\$44</b>	<b>\$123</b>	<b>\$47</b>	<b>\$119</b>	<b>\$27</b>	<b>\$47</b>	<b>\$1,093</b>	<b>\$43</b>	<b>-\$31</b>	<b>\$106</b>	<b>\$50</b>	<b>\$1,711</b>	<b>\$596</b>	<b>\$1,456</b>
ADMINISTRATIVE EXPENSES	10	9	7	6	12	6	9	7	2	9	5	4	86	58	134
PREMIUM FINANCE FEE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
INVESTMENT INCOME	0	0	0	0	0	0	0	1	0	0	0	0	1	2	3
<b>OPERATING RESULTS</b>	<b>\$33</b>	<b>\$35</b>	<b>\$116</b>	<b>\$41</b>	<b>\$107</b>	<b>\$21</b>	<b>\$38</b>	<b>\$1,087</b>	<b>\$41</b>	<b>-\$40</b>	<b>\$101</b>	<b>\$46</b>	<b>\$1,626</b>	<b>\$540</b>	<b>\$1,325</b>
<b>AVERAGE YTD OPERATING RESULT</b>	<b>\$33</b>	<b>\$34</b>	<b>\$61</b>	<b>\$56</b>	<b>\$66</b>	<b>\$59</b>	<b>\$56</b>	<b>\$185</b>	<b>\$169</b>	<b>\$148</b>	<b>\$144</b>	<b>\$136</b>	<b>\$136</b>	<b>\$45</b>	<b>\$110</b>
<b>RATIOS:</b>															
Claims & Adj Expenses Incurred (Earned)															
Prior Accident Years	-6.6%	-7.3%	-32.6%	-1.7%	-65.0%	-3.8%	-0.5%	-490.5%	0.0%	75.8%	-4.4%	-0.4%	-45.4%	-1.4%	-48.9%
Current Accident Year	69.2%	67.9%	49.2%	55.9%	68.9%	59.3%	61.0%	72.3%	61.4%	29.8%	41.0%	63.3%	57.8%	59.3%	58.0%
All Accident Years Combined	62.6%	60.6%	16.6%	54.2%	3.9%	55.5%	60.5%	-418.2%	61.4%	105.6%	36.6%	62.9%	12.4%	57.9%	9.1%
Underwriting & Admin Exp.(Earned)	19.2%	18.2%	19.3%	22.6%	44.2%	34.4%	21.4%	24.5%	21.2%	10.3%	14.1%	17.9%	22.2%	22.4%	28.0%
COMBINED OPERATING RATIO	81.8%	78.8%	35.9%	76.8%	48.1%	89.9%	81.9%	-393.7%	82.6%	115.9%	50.7%	80.8%	34.6%	80.3%	37.1%

Note: Amounts shown above do not reflect costs incurred directly by member companies e.g. income and premium taxes, health levies, association dues, cost of capital as a result of their compulsory participation in Facility Association and investment income earned on Facility Association premium dollars invested directly by members.

Rounding Difference may apply

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - YUKON**  
**Operating Results for the 12 months December 31, 2021 (Discounted Basis)**  
*Source: Monthly (Accident Year) Member Participation Report as at 12/2021*  
(Thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>Claims Incurred</b>															
Paid Losses	91	53	23	113	-8	99	15	22	28	27	179	24	666		
Claims Service Fee	22	-71	21	20	41	24	24	30	28	5	-10	37	171		
Change in Outstanding Losses	-25	-81	9	-8	-617	-108	203	-13	-26	71	112	325	-158		
Change in IBNR Provision	26	116	-16	-27	602	103	-112	-887	118	156	-206	-233	-360		
Change in Retro Claims Expense	0	83	-7	-2	-10	-2	-3	-72	-3	7	0	-2	-11		
<b>Claims Incurred</b>	<b>114</b>	<b>100</b>	<b>30</b>	<b>96</b>	<b>8</b>	<b>116</b>	<b>127</b>	<b>-920</b>	<b>145</b>	<b>266</b>	<b>75</b>	<b>151</b>	<b>308</b>		
<b>Ratios</b>															
Paid Losses	50.0%	32.1%	12.7%	63.8%	-3.9%	47.4%	7.1%	10.0%	11.9%	10.7%	87.3%	10.0%	26.8%		
Claims Service Fee	12.1%	-43.0%	11.6%	11.3%	19.9%	11.5%	11.4%	13.6%	11.9%	2.0%	-4.9%	15.4%	6.9%		
Change in Outstanding Losses	-13.7%	-49.1%	5.0%	-4.5%	-299.5%	-51.7%	96.7%	-5.9%	-11.0%	28.2%	54.6%	135.4%	-6.4%		
Change in IBNR Provision	14.3%	70.3%	-8.8%	-15.3%	292.2%	49.3%	-53.3%	-403.2%	50.0%	61.9%	-100.5%	-97.1%	-14.5%		
Change in Retro Claims Expense	0.0%	50.3%	-3.9%	-1.1%	-4.9%	-1.0%	-1.4%	-32.7%	-1.3%	2.8%	0.0%	-0.8%	-0.4%		
<b>Loss Ratio</b>	<b>62.6%</b>	<b>60.6%</b>	<b>16.6%</b>	<b>54.2%</b>	<b>3.9%</b>	<b>55.5%</b>	<b>60.5%</b>	<b>-418.2%</b>	<b>61.4%</b>	<b>105.6%</b>	<b>36.6%</b>	<b>62.9%</b>	<b>12.4%</b>		
Expense Ratio	19.2%	18.2%	19.3%	22.6%	44.2%	34.4%	21.4%	24.5%	21.2%	10.3%	14.1%	17.9%	22.2%		
<b>Combined Ratio</b>	<b>81.8%</b>	<b>78.8%</b>	<b>35.9%</b>	<b>76.8%</b>	<b>48.1%</b>	<b>89.9%</b>	<b>81.9%</b>	<b>-393.7%</b>	<b>82.6%</b>	<b>115.9%</b>	<b>50.7%</b>	<b>80.8%</b>	<b>34.6%</b>		
<b>Loss Ratio</b>															
From Servicing Carriers	48.4%	-60.0%	29.3%	70.6%	-283.5%	7.2%	115.2%	17.7%	12.7%	40.9%	137.1%	160.8%	27.3%		
From FA	14.3%	120.6%	-12.7%	-16.4%	287.4%	48.3%	-54.8%	-435.9%	48.7%	64.7%	-100.5%	-97.9%	-14.9%		
<b>Total Loss Ratio</b>	<b>62.6%</b>	<b>60.6%</b>	<b>16.6%</b>	<b>54.2%</b>	<b>3.9%</b>	<b>55.5%</b>	<b>60.5%</b>	<b>-418.2%</b>	<b>61.4%</b>	<b>105.6%</b>	<b>36.6%</b>	<b>62.9%</b>	<b>12.4%</b>		

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - NWT**  
**Operating Results for the 12 months December 31, 2021 (Discounted Basis)**  
**Source: Monthly (Accident Year) Member Participation Report as at 12/2021**  
**(thousands of dollars)**

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>UNDERWRITING REVENUE:</b>															
PREMIUMS WRITTEN	\$314	\$365	\$532	\$403	\$675	\$338	\$263	\$366	\$368	\$345	\$356	\$285	\$4,610	\$4,626	\$4,762
CHANGE IN UNEARNED PREMIUMS	66	-12	-144	-19	-279	48	121	29	-9	42	0	107	-50	55	-241
<b>NET PREMIUMS EARNED</b>	<b>\$380</b>	<b>\$353</b>	<b>\$388</b>	<b>\$384</b>	<b>\$396</b>	<b>\$386</b>	<b>\$384</b>	<b>\$395</b>	<b>\$359</b>	<b>\$387</b>	<b>\$356</b>	<b>\$392</b>	<b>\$4,560</b>	<b>\$4,681</b>	<b>\$4,521</b>
<b>CLAIMS INCURRED</b>															
PRIOR ACCIDENT YEARS															
UNDISCOUNTED	6	18	-182	2	-468	0	0	-536	-1	-84	-1	0	-1,246	0	-790
EFFECT OF DISCOUNTING	-9	-33	-23	-3	-84	0	-3	-66	-12	-23	-3	-2	-261	-54	-22
DISCOUNTED	-3	-15	-205	-1	-552	0	-3	-602	-13	-107	-4	-2	-1,507	-54	-812
CURRENT ACCIDENT YEAR															
UNDISCOUNTED	202	184	161	178	274	198	192	210	199	184	181	199	2,362	2,420	2,339
EFFECT OF DISCOUNTING	19	18	7	0	17	9	18	14	13	7	8	11	141	125	147
DISCOUNTED	221	202	168	178	291	207	210	224	212	191	189	210	2,503	2,545	2,486
<b>CLAIMS INCURRED</b>	<b>\$218</b>	<b>\$187</b>	<b>-\$37</b>	<b>\$177</b>	<b>-\$261</b>	<b>\$207</b>	<b>\$207</b>	<b>-\$378</b>	<b>\$199</b>	<b>\$84</b>	<b>\$185</b>	<b>\$208</b>	<b>\$996</b>	<b>\$2,491</b>	<b>\$1,674</b>
<b>UNDERWRITING EXPENSES</b>															
OPERATING & SERVICE FEES	31	36	53	34	67	34	27	43	37	35	36	29	462	461	476
AGENTS COMMISSIONS	32	35	47	39	56	34	29	39	46	36	35	29	457	458	468
DRIVER RECORD ABSTRACTS	6	0	0	12	3	6	1	0	7	4	2	4	45	72	62
BAD DEBTS	0	0	0	0	0	0	0	0	0	3	0	0	3	0	19
PREMIUM DEFICIENCY/(DPAC)															
UNDISCOUNTED	5	-3	-12	-1	-23	5	9	3	-5	5	0	10	-7	6	-24
EFFECT OF DISCOUNTING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DISCOUNTED	5	-3	-12	-1	-23	5	9	3	-5	5	0	10	-7	6	-24
<b>UNDERWRITING EXPENSES</b>	<b>\$74</b>	<b>\$68</b>	<b>\$88</b>	<b>\$84</b>	<b>\$103</b>	<b>\$79</b>	<b>\$66</b>	<b>\$85</b>	<b>\$85</b>	<b>\$83</b>	<b>\$73</b>	<b>\$72</b>	<b>\$960</b>	<b>\$997</b>	<b>\$1,001</b>
<b>NET UNDERWRITING GAIN (LOSS)</b>	<b>\$88</b>	<b>\$98</b>	<b>\$337</b>	<b>\$123</b>	<b>\$554</b>	<b>\$100</b>	<b>\$111</b>	<b>\$688</b>	<b>\$75</b>	<b>\$220</b>	<b>\$98</b>	<b>\$112</b>	<b>\$2,604</b>	<b>\$1,193</b>	<b>\$1,846</b>
ADMINISTRATIVE EXPENSES	13	14	11	8	12	4	10	9	2	12	8	9	112	97	160
PREMIUM FINANCE FEE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
INVESTMENT INCOME	0	0	0	0	0	0	1	1	1	0	1	1	5	3	6
<b>OPERATING RESULTS</b>	<b>\$75</b>	<b>\$84</b>	<b>\$326</b>	<b>\$115</b>	<b>\$542</b>	<b>\$96</b>	<b>\$102</b>	<b>\$680</b>	<b>\$74</b>	<b>\$208</b>	<b>\$91</b>	<b>\$104</b>	<b>\$2,497</b>	<b>\$1,099</b>	<b>\$1,692</b>
<b>AVERAGE YTD OPERATING RESULT</b>	<b>\$75</b>	<b>\$80</b>	<b>\$162</b>	<b>\$150</b>	<b>\$228</b>	<b>\$206</b>	<b>\$191</b>	<b>\$253</b>	<b>\$233</b>	<b>\$230</b>	<b>\$218</b>	<b>\$208</b>	<b>\$208</b>	<b>\$92</b>	<b>\$141</b>
<b>RATIOS:</b>															
Claims & Adj Expenses Incurred (Earned)															
Prior Accident Years	-0.8%	-4.2%	-52.8%	-0.3%	-139.4%	0.0%	-0.8%	-152.4%	-3.6%	-27.6%	-1.1%	-0.5%	-33.0%	-1.2%	-18.0%
Current Accident Year	58.2%	57.2%	43.3%	46.4%	73.5%	53.6%	54.7%	56.7%	59.1%	49.4%	53.1%	53.6%	54.9%	54.4%	55.0%
All Accident Years Combined	57.4%	53.0%	-9.5%	46.1%	-65.9%	53.6%	53.9%	-95.7%	55.5%	21.8%	52.0%	53.1%	21.9%	53.2%	37.0%
Underwriting & Admin Exp.(Earned)	22.9%	23.2%	25.5%	24.0%	29.0%	21.5%	19.8%	23.8%	24.2%	24.5%	22.8%	20.7%	23.5%	23.4%	25.7%
COMBINED OPERATING RATIO	80.3%	76.2%	16.0%	70.1%	-36.9%	75.1%	73.7%	-71.9%	79.7%	46.3%	74.8%	73.8%	45.4%	76.6%	62.7%

Note: Amounts shown above do not reflect costs incurred directly by member companies e.g. income and premium taxes, health levies, association dues, cost of capital as a result of their compulsory participation in Facility Association and investment income earned on Facility Association premium dollars invested directly by members.

Rounding Difference may apply

SUMMARY OF OPERATIONS - CALENDAR YEAR 2021  
FACILITY ASSOCIATION RESIDUAL MARKET - NWT  
Operating Results for the 12 months December 31, 2021 (Discounted Basis)  
Source: Monthly (Accident Year) Member Participation Report as at 12/2021  
(thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>Claims Incurred</b>															
Paid Losses	74	322	117	186	19	97	54	36	158	173	116	77	1,429		
Claims Service Fee	50	-112	51	40	44	42	34	52	50	44	38	41	374		
Change in Outstanding Losses	22	-419	-25	-210	-31	-72	15	-3	-78	-447	9	173	-1,066		
Change in IBNR Provision	71	230	-153	170	-259	148	106	-442	73	328	26	-78	220		
Change in Retro Claims Expense	1	166	-27	-9	-34	-8	-2	-21	-4	-14	-4	-5	39		
<b>Claims Incurred</b>	<b>218</b>	<b>187</b>	<b>-37</b>	<b>177</b>	<b>-261</b>	<b>207</b>	<b>207</b>	<b>-378</b>	<b>199</b>	<b>84</b>	<b>185</b>	<b>208</b>	<b>996</b>		
<b>Ratios</b>															
Paid Losses	19.5%	91.2%	30.2%	48.4%	4.8%	25.1%	14.1%	9.1%	44.0%	44.7%	32.6%	19.6%	31.3%		
Claims Service Fee	13.2%	-31.7%	13.1%	10.4%	11.1%	10.9%	8.9%	13.2%	13.9%	11.4%	10.7%	10.5%	8.2%		
Change in Outstanding Losses	5.8%	-118.7%	-6.4%	-54.7%	-7.8%	-18.7%	3.9%	-0.8%	-21.7%	-115.5%	2.5%	44.1%	-23.4%		
Change in IBNR Provision	18.7%	65.2%	-39.4%	44.3%	-65.4%	38.3%	27.6%	-111.9%	20.3%	84.8%	7.3%	-19.9%	4.8%		
Change in Retro Claims Expense	0.3%	47.0%	-7.0%	-2.3%	-8.6%	-2.1%	-0.5%	-5.3%	-1.1%	-3.6%	-1.1%	-1.3%	0.9%		
<b>Loss Ratio</b>	<b>57.4%</b>	<b>53.0%</b>	<b>-9.5%</b>	<b>46.1%</b>	<b>-65.9%</b>	<b>53.6%</b>	<b>53.9%</b>	<b>-95.7%</b>	<b>55.5%</b>	<b>21.8%</b>	<b>52.0%</b>	<b>53.1%</b>	<b>21.9%</b>		
Expense Ratio	22.9%	23.2%	25.5%	24.0%	29.0%	21.5%	19.8%	23.8%	24.2%	24.5%	22.8%	20.7%	23.5%		
<b>Combined Ratio</b>	<b>80.3%</b>	<b>76.2%</b>	<b>16.0%</b>	<b>70.1%</b>	<b>-36.9%</b>	<b>75.1%</b>	<b>73.7%</b>	<b>-71.9%</b>	<b>79.7%</b>	<b>46.3%</b>	<b>74.8%</b>	<b>73.8%</b>	<b>45.4%</b>		
<b>Loss Ratio</b>															
From Servicing Carriers	38.4%	-59.2%	36.9%	4.2%	8.1%	17.4%	26.8%	21.5%	36.3%	-59.3%	45.8%	74.2%	16.2%		
From FA	18.9%	112.2%	-46.4%	41.9%	-74.0%	36.3%	27.1%	-117.2%	19.2%	81.1%	6.2%	-21.2%	5.7%		
<b>Total Loss Ratio</b>	<b>57.4%</b>	<b>53.0%</b>	<b>-9.5%</b>	<b>46.1%</b>	<b>-65.9%</b>	<b>53.6%</b>	<b>53.9%</b>	<b>-95.7%</b>	<b>55.5%</b>	<b>21.8%</b>	<b>52.0%</b>	<b>53.1%</b>	<b>21.9%</b>		

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - NUNAVUT**  
Operating Results for the 12 months December 31, 2021 (Discounted Basis)  
Source: Monthly (Accident Year) Member Participation Report as at 12/2021  
(thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>UNDERWRITING REVENUE:</b>															
PREMIUMS WRITTEN	\$109	\$41	\$69	\$28	\$64	\$81	\$260	\$67	\$161	\$162	\$153	\$95	\$1,290	\$1,290	\$1,074
CHANGE IN UNEARNED PREMIUMS	-25	41	26	61	30	9	-167	32	-64	-52	-51	18	-142	-12	-53
<b>NET PREMIUMS EARNED</b>	<b>\$84</b>	<b>\$82</b>	<b>\$95</b>	<b>\$89</b>	<b>\$94</b>	<b>\$90</b>	<b>\$93</b>	<b>\$99</b>	<b>\$97</b>	<b>\$110</b>	<b>\$102</b>	<b>\$113</b>	<b>\$1,148</b>	<b>\$1,278</b>	<b>\$1,021</b>
<b>CLAIMS INCURRED</b>															
PRIOR ACCIDENT YEARS															
UNDISCOUNTED	-1	2	-96	0	-84	-1	0	-157	1	-29	-1	0	-366	0	-433
EFFECT OF DISCOUNTING	-1	-1	-12	0	-16	0	0	-20	1	-6	0	0	-55	-9	-25
DISCOUNTED	-2	1	-108	0	-100	-1	0	-177	2	-35	-1	0	-421	-9	-458
CURRENT ACCIDENT YEAR															
UNDISCOUNTED	33	33	33	34	39	33	35	10	33	30	37	37	387	439	372
EFFECT OF DISCOUNTING	2	3	3	3	2	1	3	-1	3	0	3	2	24	26	31
DISCOUNTED	35	36	36	37	41	34	38	9	36	30	40	39	411	465	403
<b>CLAIMS INCURRED</b>	<b>\$33</b>	<b>\$37</b>	<b>-\$72</b>	<b>\$37</b>	<b>-\$59</b>	<b>\$33</b>	<b>\$38</b>	<b>-\$168</b>	<b>\$38</b>	<b>-\$5</b>	<b>\$39</b>	<b>\$39</b>	<b>-\$10</b>	<b>\$456</b>	<b>-\$55</b>
<b>UNDERWRITING EXPENSES</b>															
OPERATING & SERVICE FEES	11	4	7	3	7	8	26	6	16	15	15	9	127	130	108
AGENTS COMMISSIONS	9	4	6	3	6	7	21	7	14	14	13	7	111	113	92
DRIVER RECORD ABSTRACTS	0	0	1	0	0	0	0	0	0	0	0	0	1	15	1
BAD DEBTS	0	0	0	0	0	0	0	0	0	-8	0	0	-8	0	-10
PREMIUM DEFICIENCY/(DPAC)															
UNDISCOUNTED	-3	5	1	6	2	2	-14	2	-6	-5	-4	1	-13	0	-5
EFFECT OF DISCOUNTING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DISCOUNTED	-3	5	1	6	2	2	-14	2	-6	-5	-4	1	-13	0	-5
<b>UNDERWRITING EXPENSES</b>	<b>\$17</b>	<b>\$13</b>	<b>\$15</b>	<b>\$12</b>	<b>\$15</b>	<b>\$17</b>	<b>\$33</b>	<b>\$15</b>	<b>\$24</b>	<b>\$16</b>	<b>\$24</b>	<b>\$17</b>	<b>\$218</b>	<b>\$258</b>	<b>\$186</b>
<b>NET UNDERWRITING GAIN (LOSS)</b>	<b>\$34</b>	<b>\$32</b>	<b>\$152</b>	<b>\$40</b>	<b>\$138</b>	<b>\$40</b>	<b>\$22</b>	<b>\$252</b>	<b>\$35</b>	<b>\$99</b>	<b>\$39</b>	<b>\$57</b>	<b>\$940</b>	<b>\$564</b>	<b>\$890</b>
ADMINISTRATIVE EXPENSES	11	8	6	4	6	1	9	4	2	8	6	3	68	24	122
PREMIUM FINANCE FEE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
INVESTMENT INCOME	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
<b>OPERATING RESULTS</b>	<b>\$23</b>	<b>\$24</b>	<b>\$146</b>	<b>\$36</b>	<b>\$132</b>	<b>\$39</b>	<b>\$13</b>	<b>\$248</b>	<b>\$33</b>	<b>\$91</b>	<b>\$33</b>	<b>\$54</b>	<b>\$872</b>	<b>\$541</b>	<b>\$769</b>
<b>AVERAGE YTD OPERATING RESULT</b>	<b>\$23</b>	<b>\$24</b>	<b>\$64</b>	<b>\$57</b>	<b>\$72</b>	<b>\$67</b>	<b>\$59</b>	<b>\$83</b>	<b>\$77</b>	<b>\$79</b>	<b>\$74</b>	<b>\$73</b>	<b>\$73</b>	<b>\$45</b>	<b>\$64</b>
<b>RATIOS:</b>															
Claims & Adj Expenses Incurred (Earned)															
Prior Accident Years	-2.4%	1.2%	-113.7%	0.0%	-106.4%	-1.1%	0.0%	-178.8%	2.1%	-31.8%	-1.0%	0.0%	-36.7%	-0.7%	-44.9%
Current Accident Year	41.7%	43.9%	37.9%	41.6%	43.6%	37.8%	40.9%	9.1%	37.1%	27.3%	39.2%	34.5%	35.8%	36.4%	39.5%
All Accident Years Combined	39.3%	45.1%	-75.8%	41.6%	-62.8%	36.7%	40.9%	-169.7%	39.2%	-4.5%	38.2%	34.5%	-0.9%	35.7%	-5.4%
Underwriting & Admin Exp.(Earned)	33.3%	25.6%	22.1%	18.0%	22.3%	20.0%	45.2%	19.2%	26.8%	21.8%	29.4%	17.7%	24.9%	22.1%	30.2%
COMBINED OPERATING RATIO	72.6%	70.7%	-53.7%	59.6%	-40.5%	56.7%	86.1%	-150.5%	66.0%	17.3%	67.6%	52.2%	24.0%	57.8%	24.8%

Note: Amounts shown above do not reflect costs incurred directly by member companies e.g. income and premium taxes, health levies, association dues, cost of capital as a result of their compulsory participation in Facility Association and investment income earned on Facility Association premium dollars invested directly by members.

Rounding Difference may apply

**SUMMARY OF OPERATIONS - CALENDAR YEAR 2021**  
**FACILITY ASSOCIATION RESIDUAL MARKET - NUNAVUT**  
**Operating Results for the 12 months December 31, 2021 (Discounted Basis)**  
*Source: Monthly (Accident Year) Member Participation Report as at 12/2021*  
(Thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2021 YTD	CY2022 12 Months Updated Projections	CY2020 12 Months Actual
<b>Claims Incurred</b>															
Paid Losses	0	27	1	0	9	0	8	36	-6	0	0	9	84		
Claims Service Fee	11	-25	11	11	11	11	11	11	12	13	12	13	102		
Change in Outstanding Losses	-43	-36	6	0	34	-42	-6	-27	-13	0	10	13	-104		
Change in IBNR Provision	68	36	-87	27	-111	67	27	-194	46	-16	19	7	-111		
Change in Retro Claims Expense	-3	35	-3	-1	-2	-3	-2	6	-1	-2	-2	-3	19		
<b>Claims Incurred</b>	<b>33</b>	<b>37</b>	<b>-72</b>	<b>37</b>	<b>-59</b>	<b>33</b>	<b>38</b>	<b>-168</b>	<b>38</b>	<b>-5</b>	<b>39</b>	<b>39</b>	<b>-10</b>		
<b>Ratios</b>															
Paid Losses	0.0%	32.9%	1.1%	0.0%	9.6%	0.0%	8.6%	36.4%	-6.2%	0.0%	0.0%	8.0%	7.3%		
Claims Service Fee	13.1%	-30.5%	11.6%	12.4%	11.7%	12.2%	11.8%	11.1%	12.4%	11.8%	11.8%	11.5%	8.9%		
Change in Outstanding Losses	-51.2%	-43.9%	6.3%	0.0%	36.2%	-46.7%	-6.5%	-27.3%	-13.4%	0.0%	9.8%	11.5%	-9.1%		
Change in IBNR Provision	81.0%	43.9%	-91.6%	30.3%	-118.1%	74.4%	29.0%	-196.0%	47.4%	-14.5%	18.6%	6.2%	-9.7%		
Change in Retro Claims Expense	-3.6%	42.7%	-3.2%	-1.1%	-2.1%	-3.3%	-2.2%	6.1%	-1.0%	-1.8%	-2.0%	-2.7%	1.7%		
<b>Loss Ratio</b>	<b>39.3%</b>	<b>45.1%</b>	<b>-75.8%</b>	<b>41.6%</b>	<b>-62.8%</b>	<b>36.7%</b>	<b>40.9%</b>	<b>-169.7%</b>	<b>39.2%</b>	<b>-4.5%</b>	<b>38.2%</b>	<b>34.5%</b>	<b>-0.9%</b>		
Expense Ratio	33.3%	25.6%	22.1%	18.0%	22.3%	20.0%	45.2%	19.2%	26.8%	21.8%	29.4%	17.7%	24.9%		
<b>Combined Ratio</b>	<b>72.6%</b>	<b>70.7%</b>	<b>-53.7%</b>	<b>59.6%</b>	<b>-40.5%</b>	<b>56.7%</b>	<b>86.1%</b>	<b>-150.5%</b>	<b>66.0%</b>	<b>17.3%</b>	<b>67.6%</b>	<b>52.2%</b>	<b>24.0%</b>		
<b>Loss Ratio</b>															
From Servicing Carriers	-38.1%	-41.5%	18.9%	12.4%	57.4%	-34.4%	14.0%	20.2%	-7.2%	11.8%	21.6%	31.0%	7.1%		
From FA	77.4%	86.6%	-94.7%	29.2%	-120.2%	71.1%	26.9%	-189.9%	46.4%	-16.4%	16.7%	3.5%	-8.0%		
<b>Total Loss Ratio</b>	<b>39.3%</b>	<b>45.1%</b>	<b>-75.8%</b>	<b>41.6%</b>	<b>-62.8%</b>	<b>36.7%</b>	<b>40.9%</b>	<b>-169.7%</b>	<b>39.2%</b>	<b>-4.5%</b>	<b>38.2%</b>	<b>34.5%</b>	<b>-0.9%</b>		