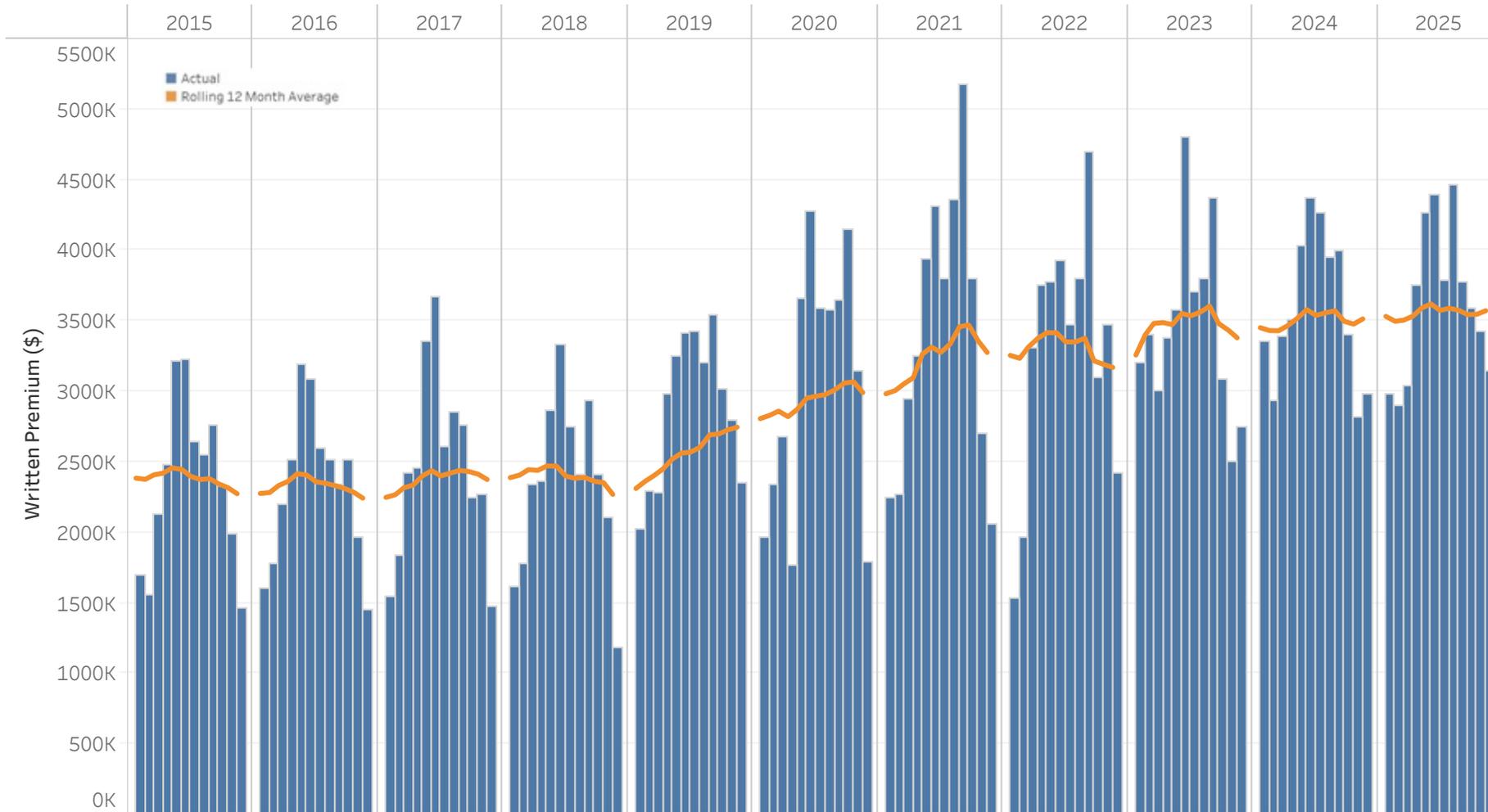


FARM Newfoundland and Labrador Written Premium (as at share date: December 2025)



Data: FARM transaction data reconciled with Monthly FARM operational reporting.