

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - Ontario

Operating Results for the 02 Months Ended February 28 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection	CY2025 12 MONTHS Actual
Net Premiums Written	51,385	64,447	66,591	65,291	73,274	75,545	72,278	76,248	76,393	76,460	73,514	62,665	115,832	834,090	766,250
Vehicle Count	14,389	17,615	17,652	17,403	19,444	19,579	18,789	19,842	20,029	19,975	18,958	16,597	32,004	220,271	210,112
Average Written Premium	3,571	3,659	3,772	3,752	3,769	3,858	3,847	3,843	3,814	3,828	3,878	3,776	3,619	3,787	3,647
Decrease (Increase) in Unearned Premiums	(12,828)	5,894	(1,587)	(48)	5,854	10,783	5,201	9,317	11,180	7,809	6,547	(6,824)	(6,934)	41,297	15,163
Net Premiums Earned	64,213	58,553	68,179	65,339	67,420	64,762	67,077	66,930	65,213	68,650	66,967	69,489	122,766	792,793	751,086
Earned Expense Allowance	(21,029)	(19,118)	(22,247)	(21,300)	(21,963)	(21,086)	(21,839)	(21,790)	(21,232)	(22,357)	(21,816)	(22,649)	(40,148)	(258,426)	(246,780)
% of EP	32.7%	32.7%	32.6%	32.6%	32.6%	32.6%	32.6%	32.6%	32.6%	32.6%	32.6%	32.6%	32.7%	32.6%	32.9%
Insurance Revenue	43,184	39,434	45,932	44,039	45,458	43,676	45,238	45,140	43,981	46,294	45,151	46,840	82,618	534,366	504,307
Prior Accident Years															
Undiscounted	(781)	(477)	0	(0)	0	0	(0)	0	0	(0)	(0)	0	(1,258)	(1,258)	(85,066)
Effect of Discounting (excluding IFE)	26	(4,212)	(1,889)	(1,648)	(1,648)	(1,648)	(1,531)	(1,531)	(1,531)	(1,457)	(1,457)	(1,457)	(4,186)	(19,984)	(9,629)
Discounted (excluding IFE)	(755)	(4,689)	(1,889)	(1,648)	(1,648)	(1,648)	(1,531)	(1,531)	(1,531)	(1,457)	(1,457)	(1,457)	(5,444)	(21,242)	(94,695)
Current Accident Year															
Undiscounted	82,101	74,591	86,213	82,621	85,254	81,892	84,819	84,634	82,463	86,809	84,680	87,870	156,692	1,003,946	823,698
Effect of Discounting (excluding IFE)	2,028	63	(852)	(2,091)	(2,827)	(3,539)	(4,187)	(4,836)	(5,395)	(2,800)	(2,852)	(3,127)	2,091	(30,414)	(30,596)
Discounted (excluding IFE)	84,129	74,654	85,361	80,531	82,427	78,353	80,632	79,798	77,068	84,009	81,828	84,742	158,783	973,532	793,102
Total Claims Incurred	83,374	69,965	83,472	78,883	80,779	76,705	79,100	78,267	75,537	82,552	80,371	83,285	153,339	952,290	698,407
Administrative Expenses	494	223	231	243	297	237	239	235	230	323	282	282	718	3,316	2,673
Loss Component:															
Losses on Onerous Contracts	483,613	6,141	-	-	-	-	-	-	-	-	-	-	489,754	489,754	330,266
Reversals of Losses on Onerous Contracts	(39,368)	(35,425)	(39,716)	(38,042)	(39,238)	(37,680)	(39,027)	(38,940)	(37,942)	(39,947)	(38,975)	(40,455)	(74,793)	(464,756)	(428,454)
Insurance Service Expenses	528,113	40,904	43,987	41,084	41,838	39,261	40,313	39,562	37,824	42,927	41,678	43,113	569,017	980,604	602,892
Insurance Service Result	(484,929)	(1,470)	1,945	2,955	3,620	4,414	4,925	5,578	6,157	3,366	3,473	3,728	(486,399)	(446,238)	(98,585)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(4,352)	(2,475)	(2,458)	(2,078)	(2,082)	(2,086)	(1,937)	(1,935)	(1,934)	(2,611)	(2,593)	(2,574)	(6,827)	(29,115)	(37,720)
Insurance Finance Expense from Risk Adjustment	(307)	(191)	(190)	(165)	(165)	(165)	(155)	(154)	(154)	(194)	(193)	(192)	(498)	(2,226)	(2,734)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(76)	(266)	(405)	(529)	(617)	(702)	(780)	(851)	(918)	(1,021)	(1,089)	(1,153)	(342)	(8,407)	(11,570)
Insurance Finance Expense from Risk Adjustment	(5)	(16)	(25)	(33)	(38)	(43)	(48)	(53)	(57)	(63)	(67)	(71)	(21)	(519)	(548)
Insurance Finance Expense from Loss Component	(1,590)	(2,639)	(2,658)	(2,202)	(2,059)	(1,963)	(1,622)	(1,572)	(1,549)	(1,341)	(1,282)	(1,382)	(4,229)	(21,859)	(40,229)
Insurance Finance Income (Expense)	(6,330)	(5,587)	(5,736)	(5,007)	(4,962)	(4,960)	(4,542)	(4,565)	(4,611)	(5,223)	(5,223)	(5,972)	(11,917)	(62,126)	(92,801)
Operating Result	(491,259)	(7,057)	(3,791)	(2,052)	(1,342)	(545)	383	1,013	1,546	(1,865)	(1,751)	(1,644)	(498,316)	(508,363)	(191,386)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(1.7%)	(11.9%)	(4.1%)	(3.7%)	(3.6%)	(3.8%)	(3.4%)	(3.4%)	(3.5%)	(3.1%)	(3.2%)	(3.1%)	(6.6%)	(4.0%)	(18.8%)
Current Accident Year	194.8%	189.3%	185.8%	182.9%	181.3%	179.4%	178.2%	176.8%	175.2%	181.5%	180.9%	180.9%	192.2%	182.2%	157.3%
All Accident Years Combined	193.1%	177.4%	181.7%	179.1%	177.7%	175.6%	174.9%	173.4%	171.7%	178.3%	178.0%	177.8%	185.6%	178.2%	138.5%
Earned Expense Allowance	32.7%	32.7%	32.6%	32.6%	32.6%	32.6%	32.6%	32.6%	32.6%	32.6%	32.6%	32.6%	32.7%	32.6%	32.9%
Change in Loss Component (excluding IFE)	1,028.7%	(74.3%)	(86.3%)	(86.4%)	(86.3%)	(86.3%)	(86.3%)	(86.3%)	(86.3%)	(86.3%)	(86.3%)	(86.4%)	502.3%	4.7%	(19.5%)
Administrative Expenses	1.1%	0.6%	0.5%	0.6%	0.7%	0.5%	0.5%	0.5%	0.5%	0.7%	0.6%	0.6%	0.9%	0.6%	0.5%
Insurance Service Ratio	1,222.9%	103.7%	95.8%	93.3%	92.0%	89.9%	89.1%	87.6%	86.0%	92.7%	92.3%	92.0%	688.7%	183.5%	119.5%
Insurance Finance Income Ratio	14.7%	14.2%	12.5%	11.4%	10.9%	11.4%	10.0%	10.1%	10.5%	11.3%	11.6%	11.5%	14.4%	11.6%	18.4%
Combined Operating Ratio	1,237.6%	117.9%	108.3%	104.7%	103.0%	101.2%	99.2%	97.8%	96.5%	104.0%	103.9%	103.5%	703.2%	195.1%	138.0%

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.

Note: Rounding differences may apply.

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection
Total Claims Incurred	83,374	69,965	83,472	78,883	80,779	76,705	79,100	78,267	75,537	82,552	80,371	83,285	153,339	952,290
Prior Accident Years														
Paid Claims	(755)	(4,689)	(1,889)	(1,648)	(1,648)	(1,648)	(1,531)	(1,531)	(1,531)	(1,457)	(1,457)	(1,457)	(5,444)	(21,242)
Paid Claims Expenses	43,897	37,258	22,177	18,463	18,425	18,386	16,784	16,748	16,712	15,738	15,738	15,703	81,155	256,063
Change in Case Reserve	3,115	3,388	3,159	3,131	3,170	3,209	3,186	3,222	3,258	3,240	3,275	3,311	6,504	38,663
Change in Undiscounted IBNR	(19,558)	(16,892)	(4,738)	(2,925)	(2,925)	(2,925)	(3,859)	(3,859)	(3,859)	(4,590)	(4,590)	(4,590)	(36,450)	(75,310)
Change in Undiscounted Risk Adjustment	(28,235)	(24,232)	(20,598)	(18,670)	(18,670)	(18,670)	(16,110)	(16,110)	(16,110)	(14,423)	(14,423)	(14,423)	(52,475)	(220,675)
Change in Undiscounted Risk Adjustment	(3,191)	(2,977)	(1,889)	(1,648)	(1,648)	(1,648)	(1,531)	(1,531)	(1,531)	(1,457)	(1,457)	(1,457)	(6,168)	(21,966)
Change in Discounting on Unpaid Claims (excluding IFE)	2,993	(1,129)	0	0	0	0	0	0	0	0	0	0	1,864	1,864
Change in Discounting on Risk Adjustment (excluding IFE)	224	(106)	0	0	0	0	0	0	0	0	0	0	118	118
Current Accident Year														
Paid Claims	84,129	74,654	85,361	80,531	82,427	78,353	80,632	79,798	77,068	84,009	81,828	84,742	158,783	973,532
Paid Claims Expenses	6,098	23,039	24,365	24,365	45,794	50,769	50,769	50,769	50,769	57,147	57,147	57,147	29,137	514,630
Change in Case Reserve	0	16	13	25	25	25	28	28	28	32	32	32	16	285
Change in Undiscounted IBNR	20,359	19,024	19,719	11,987	11,987	13,652	13,652	13,652	13,652	15,224	15,224	15,224	39,384	181,691
Change in Undiscounted Risk Adjustment	55,643	32,512	42,115	24,815	27,448	24,086	20,370	20,185	18,014	14,407	12,279	15,468	88,155	307,341
Change in Undiscounted Risk Adjustment	4,695	3,184	3,820	2,274	2,229	2,102	2,102	1,956	1,831	1,831	1,896	1,896	7,879	30,212
Change in Discounting on Unpaid Claims (excluding IFE)	(2,512)	(2,939)	(4,400)	(4,110)	(4,957)	(5,432)	(5,923)	(6,523)	(6,923)	(4,361)	(4,286)	(4,731)	(5,451)	(57,099)
Change in Discounting on Risk Adjustment (excluding IFE)	(155)	(182)	(272)	(254)	(306)	(336)	(366)	(403)	(428)	(269)	(265)	(292)	(337)	(3,528)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - Alberta Grid

Operating Results for the 02 Months Ended February 28 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection	CY2025 12 MONTHS Actual
Net Premiums Written	18,226	16,849	14,566	17,376	20,267	14,808	15,567	19,046	19,834	20,556	18,535	16,415	35,074	212,044	309,109
Vehicle Count	3,957	3,437	3,353	4,008	4,644	3,482	3,647	4,331	4,508	4,643	4,200	3,768	7,394	47,977	79,350
Average Written Premium	4,606	4,902	4,344	4,335	4,365	4,252	4,269	4,397	4,400	4,428	4,413	4,357	4,743	4,420	3,896
Decrease (Increase) in Unearned Premiums	(9,010)	(7,989)	(13,473)	(9,308)	(6,867)	(10,653)	(9,642)	(4,660)	(1,637)	(188)	2	(1,425)	(16,999)	(74,849)	23,530
Net Premiums Earned	27,235	24,838	28,040	26,684	27,134	25,461	25,209	23,706	21,471	20,744	18,533	17,840	52,073	286,893	285,579
Earned Expense Allowance	(10,057)	(9,137)	(10,297)	(9,774)	(9,920)	(9,312)	(9,214)	(8,654)	(7,839)	(7,575)	(6,774)	(6,530)	(19,194)	(105,084)	(103,179)
% of EP	36.9%	36.8%	36.7%	36.6%	36.6%	36.6%	36.6%	36.5%	36.5%	36.5%	36.6%	36.6%	36.9%	36.6%	36.1%
Insurance Revenue	17,179	15,701	17,743	16,910	17,214	16,149	15,995	15,052	13,632	13,169	11,758	11,309	32,879	181,809	182,401
Prior Accident Years															
Undiscounted	(225)	(270)	0	(0)	(0)	(0)	0	0	(0)	0	0	0	(496)	(496)	34,867
Effect of Discounting (excluding IFE)	(1,386)	(1,071)	(1,138)	(1,092)	(1,092)	(1,092)	(1,085)	(1,085)	(1,085)	(1,026)	(1,026)	(1,026)	(2,457)	(13,203)	(12,081)
Discounted (excluding IFE)	(1,611)	(1,341)	(1,138)	(1,092)	(1,092)	(1,092)	(1,085)	(1,085)	(1,085)	(1,026)	(1,026)	(1,026)	(2,952)	(13,698)	22,786
Current Accident Year															
Undiscounted	22,378	20,472	22,819	21,716	22,082	20,721	20,515	19,292	17,473	16,882	15,082	14,518	42,850	233,951	247,078
Effect of Discounting (excluding IFE)	862	289	(25)	(489)	(825)	(1,163)	(1,427)	(1,635)	(1,787)	(452)	(403)	(390)	1,151	(7,444)	(7,695)
Discounted (excluding IFE)	23,241	20,761	22,795	21,228	21,256	19,558	19,089	17,657	15,686	16,429	14,680	14,128	44,001	226,507	239,383
Total Claims Incurred	21,630	19,419	21,657	20,135	20,164	18,465	18,004	16,573	14,602	15,404	13,654	13,103	41,049	212,809	262,170
Administrative Expenses	265	129	142	150	183	146	147	145	141	199	174	173	394	1,993	1,768
Loss Component:															
Losses on Onerous Contracts	(1,645)	3,569	-	-	-	-	-	-	-	-	-	-	1,924	1,924	61,868
Reversals of Losses on Onerous Contracts	(4,598)	(4,090)	(4,630)	(4,382)	(4,436)	(4,167)	(4,120)	(3,864)	(3,500)	(3,383)	(3,029)	(2,925)	(8,688)	(47,124)	(49,582)
Insurance Service Expenses	15,651	19,027	17,169	15,903	15,910	14,444	14,031	12,854	11,243	12,219	10,799	10,351	34,678	169,601	276,223
Insurance Service Result	1,527	(3,326)	574	1,007	1,304	1,705	1,963	2,198	2,389	949	960	958	(1,799)	12,207	(93,823)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(1,857)	(1,465)	(1,449)	(1,390)	(1,379)	(1,367)	(1,349)	(1,336)	(1,323)	(1,188)	(1,179)	(1,169)	(3,322)	(16,450)	(16,833)
Insurance Finance Expense from Risk Adjustment	(153)	(122)	(121)	(116)	(115)	(114)	(113)	(112)	(111)	(99)	(98)	(98)	(275)	(1,373)	(1,462)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(24)	(78)	(124)	(169)	(207)	(243)	(274)	(297)	(315)	(349)	(364)	(376)	(102)	(2,819)	(2,321)
Insurance Finance Expense from Risk Adjustment	(2)	(6)	(10)	(13)	(16)	(19)	(21)	(23)	(25)	(27)	(28)	(29)	(8)	(220)	(166)
Insurance Finance Expense from Loss Component	(248)	(295)	(324)	(308)	(270)	(228)	(204)	(161)	(116)	(84)	(48)	(16)	(543)	(2,304)	(5,438)
Insurance Finance Income (Expense)	(2,283)	(1,967)	(2,028)	(1,997)	(1,987)	(1,971)	(1,962)	(1,929)	(1,890)	(1,748)	(1,718)	(1,688)	(4,250)	(23,168)	(26,220)
Operating Result	(756)	(5,293)	(1,454)	(990)	(684)	(266)	2	269	499	(798)	(758)	(730)	(6,049)	(10,960)	(120,042)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(9.4%)	(8.5%)	(6.4%)	(6.5%)	(6.3%)	(6.8%)	(6.8%)	(7.2%)	(8.0%)	(7.8%)	(8.7%)	(9.1%)	(9.0%)	(7.5%)	12.5%
Current Accident Year	135.3%	132.2%	128.5%	125.5%	123.5%	121.1%	119.3%	117.3%	115.1%	124.8%	124.9%	124.9%	133.8%	124.6%	131.2%
All Accident Years Combined	125.9%	123.7%	122.1%	119.1%	117.1%	114.3%	112.6%	110.1%	107.1%	117.0%	116.1%	115.9%	124.8%	117.1%	143.7%
Earned Expense Allowance	36.9%	36.8%	36.7%	36.6%	36.6%	36.6%	36.6%	36.5%	36.5%	36.6%	36.6%	36.6%	36.9%	36.6%	36.1%
Change in Loss Component (excluding IFE)	(36.3%)	(3.3%)	(26.1%)	(25.9%)	(25.8%)	(25.8%)	(25.8%)	(25.7%)	(25.7%)	(25.7%)	(25.8%)	(25.9%)	(20.6%)	(24.9%)	6.7%
Administrative Expenses	1.5%	0.8%	0.8%	0.9%	1.1%	0.9%	0.9%	1.0%	1.0%	1.5%	1.5%	1.5%	1.2%	1.1%	1.0%
Insurance Service Ratio	91.1%	121.2%	96.8%	94.0%	92.4%	89.4%	87.7%	85.4%	82.5%	92.8%	91.8%	91.5%	105.5%	93.3%	151.4%
Insurance Finance Income Ratio	13.3%	12.5%	11.4%	11.8%	11.5%	12.2%	12.3%	12.8%	13.9%	13.3%	14.6%	14.9%	12.9%	12.7%	14.4%
Combined Operating Ratio	104.4%	133.7%	108.2%	105.9%	104.0%	101.6%	100.0%	98.2%	96.3%	106.1%	106.4%	106.5%	118.4%	106.0%	165.8%

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.

Note: Rounding differences may apply.

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Total Claims Incurred	21,630	19,419	21,657	20,135	20,164	18,465	18,004	16,573	14,602	15,404	13,654	13,103	41,049	212,809
Prior Accident Years	(1,611)	(1,341)	(1,138)	(1,092)	(1,092)	(1,092)	(1,085)	(1,085)	(1,085)	(1,026)	(1,026)	(1,026)	(2,952)	(13,698)
Paid Claims	17,742	13,570	12,869	12,361	12,351	12,599	12,599	12,251	12,242	11,593	11,585	11,577	31,312	152,738
Paid Claims Expenses	736	665	531	532	540	549	548	557	565	547	555	563	1,401	6,887
Change in Case Reserve	(3,364)	(4,430)	(4,211)	(4,556)	(4,556)	(4,556)	(4,937)	(4,937)	(4,704)	(4,704)	(4,704)	(4,704)	(7,794)	(54,597)
Change in Undiscounted IBNR	(15,340)	(10,076)	(9,155)	(8,346)	(8,346)	(8,346)	(8,707)	(8,707)	(8,707)	(7,436)	(7,436)	(7,436)	(25,416)	(105,525)
Change in Undiscounted Risk Adjustment	(1,544)	(1,210)	(1,138)	(1,092)	(1,092)	(1,092)	(1,085)	(1,085)	(1,085)	(1,026)	(1,026)	(1,026)	(2,754)	(13,500)
Change in Discounting on Unpaid Claims (excluding IFE)	147	129	-	-	0	0	(0)	0	0	(0)	(0)	(0)	277	277
Change in Discounting on Risk Adjustment (excluding IFE)	11	10	0	0	(0)	0	(0)	0	0	0	0	0	21	21
Current Accident Year	23,241	20,761	22,795	21,228	21,256	19,558	19,089	17,657	15,686	16,429	14,680	14,128	44,001	226,507
Paid Claims	989	2,919	2,841	2,894	5,399	5,399	8,894	8,894	8,894	10,008	10,008	10,008	3,908	79,654
Paid Claims Expenses	1	7	6	10	10	10	17	17	17	19	19	19	8	155
Change in Case Reserve	5,752	6,193	6,033	4,898	4,898	4,898	8,768	8,768	8,768	4,006	4,006	4,006	11,945	70,994
Change in Undiscounted IBNR	15,637	11,352	13,940	11,409	11,774	10,413	2,836	1,613	(206)	2,848	1,048	484	26,989	83,148
Change in Undiscounted Risk Adjustment	1,668	1,368	1,558	1,272	1,300	1,194	905	810	608	535	394	350	3,037	12,022
Change in Discounting on Unpaid Claims (excluding IFE)	(748)	(1,001)	(1,468)	(1,633)	(1,972)	(2,186)	(2,163)	(2,268)	(2,277)	(916)	(739)	(687)	(1,749)	(18,057)
Change in Discounting on Risk Adjustment (excluding IFE)	(58)	(78)	(114)	(127)	(154)	(171)	(169)	(177)	(178)	(71)	(58)	(54)	(136)	(1,408)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - Alberta Non-Grid

Operating Results for the 02 Months Ended February 28 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection	CY2025 12 MONTHS Actual
Net Premiums Written	24,355	24,582	28,221	29,717	31,384	28,816	25,342	25,253	25,361	25,485	22,650	20,153	48,937	311,319	288,391
Vehicle Count	9,703	9,522	10,968	11,511	11,887	11,046	9,615	9,637	9,951	10,191	9,222	8,303	19,225	121,558	122,556
Average Written Premium	2,510	2,582	2,573	2,582	2,640	2,609	2,636	2,620	2,549	2,501	2,456	2,427	2,510	2,561	2,353
Decrease (Increase) in Unearned Premiums	(739)	1,556	2,525	4,467	4,600	2,457	(2,325)	(2,310)	(1,134)	(1,649)	(2,946)	(6,116)	816	(1,616)	14,837
Net Premiums Earned	25,094	23,026	25,697	25,249	26,784	26,359	27,667	27,563	26,496	27,134	25,596	26,270	48,121	312,935	273,554
Earned Expense Allowance	(9,248)	(8,435)	(9,379)	(9,191)	(9,736)	(9,578)	(10,056)	(10,017)	(9,629)	(9,866)	(9,314)	(9,567)	(17,684)	(114,017)	(99,043)
% of EP	36.9%	36.6%	36.5%	36.4%	36.3%	36.3%	36.3%	36.3%	36.3%	36.4%	36.4%	36.4%	36.7%	36.4%	36.2%
Insurance Revenue	15,846	14,591	16,317	16,058	17,048	17,048	17,611	17,547	16,867	17,268	16,282	16,702	30,437	198,919	174,511
Prior Accident Years															
Undiscounted	(150)	(129)	0	(0)	-	(0)	-	0	-	-	0	(0)	(280)	(280)	33,660
Effect of Discounting (excluding IFE)	(1,872)	(1,127)	(1,161)	(745)	(745)	(745)	(951)	(951)	(951)	(1,094)	(1,094)	(1,094)	(2,999)	(12,527)	(7,813)
Discounted (excluding IFE)	(2,022)	(1,256)	(1,161)	(745)	(745)	(745)	(951)	(951)	(951)	(1,094)	(1,094)	(1,094)	(3,279)	(12,807)	25,847
Current Accident Year															
Undiscounted	32,965	30,239	33,586	33,001	35,006	34,452	36,161	36,025	34,630	35,465	33,454	34,334	63,203	409,318	320,947
Effect of Discounting (excluding IFE)	1,138	338	(105)	(721)	(1,143)	(1,603)	(1,941)	(2,233)	(2,479)	(1,163)	(1,148)	(1,222)	1,476	(12,283)	(10,296)
Discounted (excluding IFE)	34,103	30,577	33,480	32,280	33,863	32,849	34,219	33,793	32,151	34,301	32,306	33,112	64,680	397,035	310,651
Total Claims Incurred	32,081	29,320	32,320	31,535	33,119	32,104	33,268	32,842	31,200	33,208	31,212	32,019	61,401	384,228	336,497
Administrative Expenses	267	130	142	150	183	146	147	145	141	199	174	173	397	1,996	1,768
Loss Component:															
Losses on Onerous Contracts	155,781	10,542	-	-	-	-	-	-	-	-	-	-	166,322	166,322	219,222
Reversals of Losses on Onerous Contracts	(16,694)	(15,117)	(17,145)	(16,822)	(17,830)	(17,544)	(18,418)	(18,347)	(17,637)	(18,067)	(17,050)	(17,507)	(31,811)	(208,178)	(146,454)
Insurance Service Expenses	171,435	24,875	15,317	14,863	15,471	14,705	14,997	14,640	13,705	15,339	14,336	14,686	196,310	344,368	411,033
Insurance Service Result	(155,588)	(10,284)	1,001	1,196	1,577	2,076	2,613	2,907	3,162	1,929	1,946	2,017	(165,873)	(145,449)	(236,522)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(2,249)	(1,369)	(1,325)	(845)	(845)	(844)	(1,025)	(1,008)	(991)	(1,618)	(1,596)	(1,574)	(3,618)	(15,289)	(10,764)
Insurance Finance Expense from Risk Adjustment	(181)	(118)	(113)	(74)	(74)	(74)	(90)	(89)	(87)	(130)	(128)	(127)	(298)	(1,284)	(945)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(34)	(114)	(182)	(244)	(298)	(352)	(400)	(432)	(461)	(506)	(526)	(544)	(147)	(4,090)	(2,388)
Insurance Finance Expense from Risk Adjustment	(2)	(8)	(13)	(17)	(21)	(25)	(28)	(31)	(33)	(36)	(37)	(39)	(10)	(290)	(159)
Insurance Finance Expense from Loss Component	(669)	(959)	(1,020)	(829)	(765)	(752)	(656)	(640)	(637)	(538)	(490)	(525)	(1,628)	(8,481)	(15,301)
Insurance Finance Income (Expense)	(3,135)	(2,567)	(2,653)	(2,010)	(2,002)	(2,046)	(2,199)	(2,199)	(2,209)	(2,828)	(2,778)	(2,808)	(5,702)	(29,434)	(29,558)
Operating Result	(158,723)	(12,851)	(1,653)	(814)	(425)	31	414	708	954	(900)	(833)	(791)	(171,575)	(174,884)	(266,080)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(12.8%)	(8.6%)	(7.1%)	(4.6%)	(4.4%)	(4.4%)	(5.4%)	(5.4%)	(5.6%)	(6.3%)	(6.7%)	(6.5%)	(10.8%)	(6.4%)	14.8%
Current Accident Year	215.2%	209.6%	205.2%	201.0%	198.6%	195.7%	194.3%	192.6%	190.6%	198.6%	198.2%	198.2%	212.5%	199.6%	178.0%
All Accident Years Combined	202.5%	201.0%	198.1%	196.4%	194.3%	191.3%	188.9%	187.2%	185.0%	192.3%	191.7%	191.7%	201.7%	193.2%	192.8%
Earned Expense Allowance	36.9%	36.6%	36.5%	36.4%	36.3%	36.3%	36.3%	36.3%	36.3%	36.4%	36.4%	36.4%	36.7%	36.4%	36.2%
Change in Loss Component (excluding IFE)	877.7%	(31.4%)	(105.1%)	(104.8%)	(104.6%)	(104.5%)	(104.6%)	(104.6%)	(104.6%)	(104.6%)	(104.7%)	(104.8%)	441.9%	(21.0%)	41.7%
Administrative Expenses	1.7%	0.9%	0.9%	1.1%	0.9%	0.9%	0.8%	0.8%	0.8%	1.2%	1.1%	1.0%	1.3%	1.0%	1.0%
Insurance Service Ratio	1,081.9%	170.5%	93.9%	92.6%	90.7%	87.6%	85.2%	83.4%	81.3%	88.8%	88.0%	87.9%	645.0%	173.1%	235.5%
Insurance Finance Income Ratio	19.8%	17.6%	16.3%	12.5%	11.7%	12.2%	12.5%	12.5%	13.1%	16.4%	17.1%	16.8%	18.7%	14.8%	16.9%
Combined Operating Ratio	1,101.7%	188.1%	110.1%	105.1%	102.5%	99.8%	97.7%	96.0%	94.3%	105.2%	105.1%	104.7%	663.7%	187.9%	252.5%

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.

Note: Rounding differences may apply.

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection
Total Claims Incurred	32,081	29,320	32,320	31,535	33,119	32,104	33,268	32,842	31,200	33,208	31,212	32,019	61,401	384,228
Prior Accident Years														
Paid Claims	(2,022)	(1,256)	(1,161)	(745)	(745)	(745)	(951)	(951)	(951)	(1,094)	(1,094)	(1,094)	(3,279)	(12,807)
Paid Claims Expenses	17,096	16,918	13,331	8,528	8,521	10,732	10,723	10,713	12,288	12,276	12,288	12,276	34,014	141,904
Change in Case Reserve	583	671	505	449	455	461	507	517	526	564	577	589	1,254	6,405
Change in Undiscounted IBNR	(2,660)	(6,986)	(6,290)	(1,279)	(1,279)	(1,279)	(4,040)	(4,040)	(5,900)	(5,900)	(5,900)	(5,901)	(9,646)	(49,594)
Change in Undiscounted Risk Adjustment	(15,170)	(10,732)	(7,546)	(7,697)	(7,697)	(7,697)	(7,200)	(7,200)	(7,200)	(6,952)	(6,952)	(6,952)	(25,902)	(98,995)
Change in Discounting on Unpaid Claims (excluding IFE)	(1,358)	(1,439)	(1,161)	(745)	(745)	(745)	(951)	(951)	(951)	(1,094)	(1,094)	(1,094)	(2,797)	(12,326)
Change in Discounting on Risk Adjustment (excluding IFE)	(474)	291	-	0	0	0	(0)	(0)	(0)	(0)	0	0	(182)	(182)
Change in Discounting on Risk Adjustment (excluding IFE)	(40)	21	0	(0)	(0)	(0)	(0)	(0)	(0)	0	-	-	(19)	(19)
Current Accident Year														
Paid Claims	34,103	30,577	33,480	32,280	33,863	32,849	34,219	33,793	32,151	34,301	32,306	33,112	64,680	397,035
Paid Claims Expenses	1,341	4,897	5,400	11,024	11,024	11,024	20,731	20,731	25,655	25,655	25,655	25,655	6,238	183,868
Change in Case Reserve	1	8	8	17	17	17	31	31	31	39	39	39	9	276
Change in Undiscounted IBNR	8,908	9,257	10,069	5,165	5,165	5,165	15,348	15,348	15,348	3,519	3,519	3,519	18,165	100,329
Change in Undiscounted Risk Adjustment	22,713	16,077	18,109	16,796	18,801	18,246	50	(85)	(1,480)	6,253	4,242	5,123	38,791	124,844
Change in Discounting on Unpaid Claims (excluding IFE)	2,243	1,797	1,998	1,558	1,700	1,660	1,092	1,984	693	1,984	550	613	4,039	15,970
Change in Discounting on Risk Adjustment (excluding IFE)	(1,031)	(1,362)	(1,964)	(2,128)	(2,654)	(3,047)	(2,833)	(3,096)	(3,234)	(1,733)	(1,586)	(1,713)	(2,393)	(26,382)
Change in Discounting on Risk Adjustment (excluding IFE)	(73)	(97)	(139)	(151)	(188)	(216)	(201)	(220)	(229)	(123)	(112)	(122)	(170)	(1,871)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - New Brunswick

Operating Results for the 02 Months Ended February 28 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection	CY2025 12 MONTHS Actual
Net Premiums Written	2,216	2,203	2,793	2,688	3,086	3,039	3,064	3,455	3,655	3,263	2,640	2,325	4,418	34,425	29,199
Vehicle Count	1,229	1,383	1,558	1,505	1,736	1,645	1,650	1,805	1,918	1,723	1,385	1,202	2,611	18,739	17,345
Average Written Premium	1,803	1,593	1,793	1,786	1,777	1,847	1,857	1,915	1,905	1,893	1,905	1,934	1,692	1,837	1,683
Decrease (Increase) in Unearned Premiums	(376)	(163)	211	161	423	454	358	728	1,122	771	280	(121)	(539)	3,850	3,541
Net Premiums Earned	2,592	2,365	2,582	2,527	2,662	2,585	2,706	2,727	2,532	2,492	2,359	2,446	4,957	30,575	25,658
Earned Expense Allowance	(1,023)	(933)	(1,018)	(996)	(1,048)	(1,018)	(1,065)	(1,074)	(998)	(981)	(929)	(964)	(1,956)	(12,046)	(10,217)
% of EP	39.5%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.5%	39.4%	39.8%
Insurance Revenue	1,569	1,432	1,564	1,531	1,614	1,567	1,641	1,653	1,534	1,510	1,430	1,482	3,001	18,528	15,440
Prior Accident Years															
Undiscounted	1	(6)	(0)	0	-	-	(0)	-	0	-	(0)	-	(5)	(5)	1,293
Effect of Discounting (excluding IFE)	(46)	(37)	(60)	(60)	(60)	(60)	(52)	(52)	(52)	(53)	(53)	(53)	(83)	(637)	(665)
Discounted (excluding IFE)	(45)	(43)	(60)	(60)	(60)	(60)	(52)	(52)	(52)	(53)	(53)	(53)	(88)	(642)	628
Current Accident Year															
Undiscounted	2,496	2,285	2,488	2,435	2,565	2,490	2,607	2,627	2,439	2,400	2,273	2,356	4,781	29,459	21,985
Effect of Discounting (excluding IFE)	62	(3)	(26)	(66)	(97)	(128)	(158)	(188)	(209)	(98)	(96)	(104)	59	(1,111)	(967)
Discounted (excluding IFE)	2,558	2,282	2,462	2,368	2,467	2,362	2,449	2,439	2,231	2,302	2,177	2,252	4,840	28,348	21,019
Total Claims Incurred	2,513	2,239	2,402	2,309	2,408	2,302	2,397	2,386	2,178	2,249	2,124	2,199	4,752	27,706	21,647
Administrative Expenses	169	84	89	93	114	91	92	90	88	124	109	108	252	1,252	1,155
Loss Component:															
Losses on Onerous Contracts	10,456	2,542	-	-	-	-	-	-	-	-	-	-	12,997	12,997	7,621
Reversals of Losses on Onerous Contracts	(853)	(760)	(901)	(882)	(928)	(901)	(943)	(950)	(884)	(869)	(822)	(853)	(1,614)	(10,545)	(7,575)
Insurance Service Expenses	12,284	4,104	1,590	1,521	1,594	1,492	1,546	1,526	1,383	1,505	1,410	1,454	16,388	31,410	22,848
Insurance Service Result	(10,715)	(2,671)	(26)	11	20	74	95	127	151	5	20	28	(13,387)	(12,881)	(7,407)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(119)	(79)	(77)	(70)	(70)	(70)	(64)	(64)	(63)	(80)	(79)	(78)	(198)	(914)	(1,196)
Insurance Finance Expense from Risk Adjustment	(10)	(7)	(7)	(7)	(7)	(7)	(6)	(6)	(6)	(7)	(7)	(7)	(17)	(82)	(106)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(2)	(7)	(11)	(14)	(18)	(21)	(24)	(26)	(29)	(33)	(34)	(36)	(9)	(255)	(377)
Insurance Finance Expense from Risk Adjustment	(0)	(1)	(1)	(1)	(1)	(1)	(2)	(2)	(2)	(2)	(2)	(3)	(1)	(18)	(25)
Insurance Finance Expense from Loss Component	(38)	(62)	(71)	(55)	(52)	(49)	(37)	(38)	(32)	(16)	(30)	(43)	(100)	(522)	(840)
Insurance Finance Income (Expense)	(169)	(156)	(166)	(147)	(147)	(147)	(132)	(136)	(132)	(138)	(153)	(167)	(325)	(1,790)	(2,544)
Operating Result	(10,885)	(2,827)	(192)	(136)	(127)	(73)	(37)	(9)	19	(132)	(133)	(139)	(13,712)	(14,672)	(9,951)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(2.9%)	(3.0%)	(3.8%)	(3.9%)	(3.7%)	(3.8%)	(3.2%)	(3.2%)	(3.4%)	(3.5%)	(3.7%)	(3.6%)	(2.9%)	(3.5%)	4.1%
Current Accident Year	163.1%	159.3%	157.4%	154.7%	152.9%	150.7%	149.3%	147.5%	145.4%	152.4%	152.2%	151.9%	161.3%	153.0%	136.1%
All Accident Years Combined	160.2%	156.3%	153.5%	150.8%	149.2%	146.9%	146.1%	144.3%	142.0%	149.0%	148.5%	148.4%	158.3%	149.5%	140.2%
Earned Expense Allowance	39.5%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.4%	39.5%	39.4%	39.8%
Change in Loss Component (excluding IFE)	612.1%	124.4%	(57.6%)	(57.6%)	(57.5%)	(57.5%)	(57.5%)	(57.5%)	(57.6%)	(57.5%)	(57.5%)	(57.6%)	379.3%	13.2%	0.3%
Administrative Expenses	10.8%	5.8%	5.7%	6.1%	7.1%	5.8%	5.6%	5.5%	5.8%	8.2%	7.6%	7.3%	8.4%	6.8%	7.5%
Insurance Service Ratio	783.1%	286.5%	101.6%	99.3%	98.8%	95.2%	94.2%	92.3%	90.1%	99.6%	98.6%	98.1%	546.1%	169.5%	148.0%
Insurance Finance Income Ratio	10.8%	10.9%	10.6%	9.6%	9.1%	9.4%	8.0%	8.2%	8.6%	9.1%	10.7%	11.2%	10.8%	9.7%	16.5%
Combined Operating Ratio	793.9%	297.4%	112.3%	108.9%	107.9%	104.7%	102.2%	100.6%	98.8%	108.8%	109.3%	109.4%	556.9%	179.2%	164.4%

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.

Note: Rounding differences may apply.

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection
Total Claims Incurred	2,513	2,239	2,402	2,309	2,408	2,302	2,397	2,386	2,178	2,249	2,124	2,199	4,752	27,706
Prior Accident Years	(45)	(43)	(60)	(60)	(60)	(60)	(52)	(52)	(52)	(53)	(53)	(53)	(88)	(642)
Paid Claims	1,248	1,271	615	590	589	519	519	519	519	519	518	518	2,519	8,015
Paid Claims Expenses	78	102	56	60	60	61	58	59	59	59	60	60	180	774
Change in Case Reserve	(331)	(1,205)	(318)	(294)	(294)	(294)	(233)	(233)	(233)	(242)	(242)	(232)	(1,537)	(4,164)
Change in Undiscounted IBNR	(994)	(173)	(354)	(356)	(356)	(356)	(345)	(345)	(345)	(336)	(336)	(336)	(1,167)	(4,630)
Change in Undiscounted Risk Adjustment	(97)	(116)	(60)	(60)	(60)	(60)	(52)	(52)	(52)	(53)	(53)	(53)	(212)	(766)
Change in Discounting on Unpaid Claims (excluding IFE)	48	73	0	-	(0)	0	(0)	0	-	(0)	0	0	121	121
Change in Discounting on Risk Adjustment (excluding IFE)	3	6	(0)	-	0	-	(0)	(0)	0	(0)	0	0	8	8
Current Accident Year	2,558	2,282	2,462	2,368	2,467	2,362	2,449	2,439	2,231	2,302	2,177	2,252	4,840	28,348
Paid Claims	401	1,052	701	1,125	1,125	1,277	1,277	1,277	1,532	1,532	1,532	1,532	1,452	13,957
Paid Claims Expenses	-	0	0	0	0	0	0	0	0	0	0	0	0	3
Change in Case Reserve	843	1,135	772	315	315	315	482	482	482	549	549	549	1,978	6,789
Change in Undiscounted IBNR	1,251	98	1,014	994	1,124	1,049	847	867	680	319	192	275	1,350	8,709
Change in Undiscounted Risk Adjustment	149	88	127	93	102	97	95	96	83	62	53	62	237	1,103
Change in Discounting on Unpaid Claims (excluding IFE)	(81)	(85)	(143)	(149)	(186)	(210)	(235)	(265)	(272)	(149)	(139)	(152)	(166)	(2,067)
Change in Discounting on Risk Adjustment (excluding IFE)	(6)	(6)	(10)	(11)	(13)	(15)	(17)	(19)	(19)	(11)	(10)	(11)	(12)	(147)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - Nova Scotia

Operating Results for the 02 Months Ended February 28 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection	CY2025 12 MONTHS Actual
Net Premiums Written	3,152	3,297	3,582	3,841	3,623	3,545	3,490	4,295	4,425	4,300	3,751	3,025	6,449	44,326	38,955
Vehicle Count	1,613	1,851	1,829	2,025	1,877	1,802	1,757	2,055	2,077	2,127	1,815	1,481	3,464	22,309	20,412
Average Written Premium	1,954	1,782	1,959	1,897	1,930	1,967	1,987	2,090	2,131	2,022	2,067	2,042	1,862	1,987	1,908
Decrease (Increase) in Unearned Premiums	(114)	255	113	480	177	264	89	928	1,139	435	(871)	(2,190)	141	706	5,060
Net Premiums Earned	3,266	3,042	3,469	3,361	3,446	3,281	3,401	3,366	3,285	3,865	4,622	5,215	6,308	43,620	33,895
Earned Expense Allowance	(1,181)	(1,093)	(1,242)	(1,200)	(1,232)	(1,169)	(1,212)	(1,199)	(1,170)	(1,369)	(1,642)	(1,861)	(2,274)	(15,571)	(12,275)
% of EP	36.2%	35.9%	35.8%	35.7%	35.7%	35.6%	35.6%	35.6%	35.6%	35.4%	35.5%	35.7%	36.0%	35.7%	36.2%
Insurance Revenue	2,085	1,949	2,227	2,161	2,214	2,112	2,189	2,167	2,115	2,495	2,980	3,354	4,035	28,049	21,620
Prior Accident Years															
Undiscounted	(5)	(9)	0	(0)	0	(0)	0	0	-	(0)	-	(0)	(14)	(14)	(9,272)
Effect of Discounting (excluding IFE)	(78)	(33)	(74)	(62)	(62)	(62)	(60)	(60)	(60)	(50)	(50)	(50)	(111)	(701)	(661)
Discounted (excluding IFE)	(83)	(43)	(74)	(62)	(62)	(62)	(60)	(60)	(60)	(50)	(50)	(50)	(125)	(715)	(9,933)
Current Accident Year															
Undiscounted	3,110	2,903	3,298	3,195	3,276	3,119	3,234	3,200	3,123	3,674	4,394	4,958	6,013	41,484	29,421
Effect of Discounting (excluding IFE)	55	(3)	(45)	(86)	(114)	(140)	(164)	(188)	(208)	(125)	(164)	(201)	52	(1,384)	(1,176)
Discounted (excluding IFE)	3,165	2,900	3,252	3,110	3,162	2,979	3,069	3,013	2,915	3,548	4,229	4,757	6,065	40,100	28,245
Total Claims Incurred	3,082	2,857	3,179	3,048	3,100	2,918	3,010	2,953	2,855	3,498	4,179	4,707	5,939	39,385	18,312
Administrative Expenses	169	84	89	93	114	91	92	90	88	124	109	108	254	1,253	1,157
Loss Component:															
Losses on Onerous Contracts	14,288	1,364	-	-	-	-	-	-	-	-	-	-	15,652	15,652	9,246
Reversals of Losses on Onerous Contracts	(1,129)	(1,008)	(1,165)	(1,125)	(1,155)	(1,096)	(1,136)	(1,125)	(1,097)	(1,283)	(1,539)	(1,745)	(2,136)	(14,604)	(11,706)
Insurance Service Expenses	16,411	3,297	2,102	2,016	2,060	1,913	1,965	1,919	1,847	2,339	2,748	3,070	19,708	41,686	17,009
Insurance Service Result	(14,325)	(1,348)	124	145	155	200	224	248	269	156	231	284	(15,673)	(13,637)	4,612
Prior Accident Years															
Insurance Finance Expense from PV FCF	(141)	(89)	(88)	(66)	(66)	(66)	(61)	(61)	(62)	(78)	(77)	(76)	(230)	(931)	(1,731)
Insurance Finance Expense from Risk Adjustment	(8)	(6)	(6)	(4)	(4)	(4)	(4)	(4)	(4)	(5)	(5)	(5)	(14)	(60)	(119)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(3)	(10)	(17)	(22)	(26)	(29)	(33)	(36)	(38)	(43)	(46)	(52)	(13)	(354)	(494)
Insurance Finance Expense from Risk Adjustment	(0)	(1)	(1)	(1)	(1)	(1)	(2)	(2)	(2)	(2)	(2)	(3)	(1)	(18)	(23)
Insurance Finance Expense from Loss Component	(55)	(79)	(85)	(66)	(59)	(49)	(54)	(49)	(39)	(35)	(59)	(58)	(135)	(688)	(1,387)
Insurance Finance Income (Expense)	(208)	(185)	(196)	(159)	(156)	(151)	(154)	(152)	(145)	(162)	(189)	(192)	(393)	(2,050)	(3,754)
Operating Result	(14,533)	(1,533)	(72)	(14)	(1)	49	70	96	124	(6)	42	92	(16,066)	(15,687)	858
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(4.0%)	(2.2%)	(3.3%)	(2.9%)	(2.8%)	(2.9%)	(2.7%)	(2.8%)	(2.8%)	(2.0%)	(1.7%)	(1.5%)	(3.1%)	(2.5%)	(45.9%)
Current Accident Year	151.8%	148.8%	146.1%	143.9%	140.8%	141.0%	140.2%	139.0%	137.8%	142.2%	141.9%	141.8%	150.3%	143.0%	130.6%
All Accident Years Combined	147.8%	146.6%	142.8%	141.0%	140.0%	138.1%	137.5%	136.3%	135.0%	140.2%	140.3%	140.3%	147.2%	140.4%	84.7%
Earned Expense Allowance	36.2%	35.9%	35.8%	35.7%	35.7%	35.6%	35.6%	35.6%	35.6%	35.4%	35.5%	35.7%	36.0%	35.7%	36.2%
Change in Loss Component (excluding IFE)	631.1%	18.3%	(52.3%)	(52.1%)	(52.2%)	(51.9%)	(51.9%)	(51.9%)	(51.8%)	(51.4%)	(51.7%)	(52.0%)	335.0%	3.7%	(11.4%)
Administrative Expenses	8.1%	4.3%	4.0%	4.3%	5.2%	4.3%	4.2%	4.2%	4.2%	5.0%	3.6%	3.2%	6.3%	4.5%	5.4%
Insurance Service Ratio	787.0%	169.1%	94.4%	93.3%	93.0%	90.6%	89.8%	88.6%	87.3%	93.7%	92.2%	91.5%	488.5%	148.6%	78.7%
Insurance Finance Income Ratio	10.0%	9.5%	8.8%	7.4%	7.1%	7.1%	7.0%	7.0%	6.9%	6.5%	6.4%	5.7%	9.7%	7.3%	17.4%
Combined Operating Ratio	797.0%	178.6%	103.2%	100.7%	100.1%	97.7%	96.8%	95.6%	94.2%	100.2%	98.6%	97.3%	498.2%	155.9%	96.0%

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.

Note: Rounding differences may apply.

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection
Total Claims Incurred	3,082	2,857	3,179	3,048	3,100	2,918	3,010	2,953	2,855	3,498	4,179	4,707	5,939	39,385
Prior Accident Years	(83)	(43)	(74)	(62)	(62)	(62)	(60)	(60)	(60)	(50)	(50)	(50)	(125)	(715)
Paid Claims	1,777	1,649	1,127	892	892	892	849	848	848	848	715	715	3,426	11,918
Paid Claims Expenses	50	105	57	56	56	57	59	59	60	55	55	56	155	725
Change in Case Reserve	(543)	(1,211)	(607)	(513)	(513)	(513)	(450)	(450)	(450)	(315)	(315)	(315)	(1,754)	(6,197)
Change in Undiscounted IBNR	(1,288)	(553)	(577)	(435)	(435)	(435)	(457)	(457)	(457)	(455)	(455)	(455)	(1,842)	(6,460)
Change in Undiscounted Risk Adjustment	(95)	(96)	(74)	(62)	(62)	(62)	(60)	(60)	(60)	(50)	(50)	(50)	(192)	(781)
Change in Discounting on Unpaid Claims (excluding IFE)	17	60	(0)	0	(0)	0	0	(0)	0	-	0	-	78	78
Change in Discounting on Risk Adjustment (excluding IFE)	0	3	(0)	0	(0)	0	0	-	(0)	0	0	-	3	3
Current Accident Year	3,165	2,900	3,252	3,110	3,162	2,979	3,069	3,013	2,915	3,548	4,229	4,757	6,065	40,100
Paid Claims	215	514	1,628	1,628	1,628	1,628	1,819	1,819	1,819	2,324	2,324	2,324	729	18,860
Paid Claims Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Case Reserve	945	1,087	1,175	839	839	839	628	628	628	1,101	1,101	1,101	2,032	10,909
Change in Undiscounted IBNR	1,950	1,302	1,306	728	809	652	787	754	676	249	969	1,533	3,252	11,715
Change in Undiscounted Risk Adjustment	145	120	124	79	83	75	71	69	65	68	104	132	265	1,135
Change in Discounting on Unpaid Claims (excluding IFE)	(86)	(117)	(162)	(157)	(187)	(205)	(224)	(245)	(261)	(184)	(255)	(317)	(203)	(2,399)
Change in Discounting on Risk Adjustment (excluding IFE)	(4)	(6)	(8)	(8)	(9)	(10)	(11)	(12)	(13)	(9)	(13)	(16)	(10)	(120)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026
RISK SHARING POOL - Newfoundland & Labrador
Operating Results for the 02 Months Ended February 28 2026 (IFRS 17 Basis)
Source: IFRS 17 Monthly Operational Report
(thousands of dollars)

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection	CY2025 12 MONTHS Actual
Net Premiums Written	1,169	862	2,177	2,169	2,402	2,433	2,227	2,133	2,068	2,211	2,369	1,876	2,031	24,096	15,580
Vehicle Count	673	513	1,057	1,076	1,203	1,231	1,116	1,058	1,014	1,107	1,204	931	1,186	12,184	8,834
Average Written Premium	1,736	1,681	2,060	2,016	1,997	1,976	1,996	2,016	2,038	1,997	1,967	2,015	1,713	1,978	1,764
Decrease (Increase) in Unearned Premiums	(215)	(417)	714	673	813	844	494	374	360	199	(105)	(968)	(632)	2,766	3,853
Net Premiums Earned	1,384	1,279	1,463	1,496	1,589	1,589	1,733	1,758	1,708	2,012	2,473	2,845	2,663	21,329	11,727
Earned Expense Allowance	(487)	(448)	(509)	(519)	(551)	(549)	(599)	(608)	(591)	(692)	(853)	(986)	(935)	(7,391)	(4,159)
% of EP	35.2%	35.0%	34.8%	34.7%	34.7%	34.6%	34.6%	34.6%	34.6%	34.4%	34.5%	34.6%	35.1%	34.7%	35.5%
Insurance Revenue	897	831	955	977	1,037	1,040	1,134	1,150	1,117	1,320	1,621	1,859	1,728	13,938	7,568
Prior Accident Years															
Undiscounted	(2)	(2)	0	(0)	(0)	0	(0)	(0)	0	0	(0)	0	(3)	(3)	(827)
Effect of Discounting (excluding IFE)	(33)	(19)	(19)	(16)	(16)	(16)	(17)	(17)	(17)	(17)	(17)	(17)	(52)	(220)	(77)
Discounted (excluding IFE)	(35)	(20)	(19)	(16)	(16)	(16)	(17)	(17)	(17)	(17)	(17)	(17)	(55)	(223)	(903)
Current Accident Year															
Undiscounted	1,391	1,286	1,469	1,502	1,595	1,596	1,740	1,766	1,715	2,020	2,484	2,857	2,677	21,421	12,056
Effect of Discounting (excluding IFE)	37	5	0	(19)	(31)	(46)	(60)	(76)	(90)	(47)	(60)	(73)	42	(459)	(331)
Discounted (excluding IFE)	1,428	1,291	1,470	1,483	1,564	1,550	1,680	1,690	1,625	1,974	2,424	2,783	2,719	20,962	11,725
Total Claims Incurred	1,394	1,271	1,451	1,467	1,548	1,534	1,663	1,673	1,609	1,957	2,407	2,766	2,665	20,739	10,821
Administrative Expenses	136	68	71	75	91	73	73	72	71	99	87	87	204	1,003	937
Loss Component:															
Losses on Onerous Contracts	9,687	(171)	-	-	-	-	-	-	-	-	-	-	9,515	9,515	3,613
Reversals of Losses on Onerous Contracts	(572)	(513)	(601)	(613)	(652)	(650)	(709)	(720)	(700)	(820)	(1,009)	(1,166)	(1,085)	(8,725)	(4,868)
Insurance Service Expenses	10,644	655	921	928	987	957	1,028	1,026	980	1,236	1,484	1,687	11,298	22,532	10,503
Insurance Service Result	(9,747)	176	34	49	50	83	106	124	137	84	137	172	(9,571)	(8,594)	(2,936)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(40)	(20)	(20)	(17)	(17)	(17)	(18)	(19)	(19)	(25)	(24)	(24)	(60)	(260)	(209)
Insurance Finance Expense from Risk Adjustment	(3)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(2)	(2)	(2)	(4)	(17)	(14)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(1)	(4)	(7)	(9)	(11)	(13)	(16)	(18)	(20)	(23)	(26)	(29)	(6)	(177)	(161)
Insurance Finance Expense from Risk Adjustment	(0)	(0)	(0)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(2)	(0)	(10)	(8)
Insurance Finance Expense from Loss Component	(26)	(51)	(56)	(34)	(33)	(25)	(29)	(29)	(30)	(28)	(38)	(35)	(77)	(415)	(665)
Insurance Finance Income (Expense)	(71)	(77)	(85)	(62)	(63)	(57)	(66)	(68)	(72)	(79)	(91)	(91)	(147)	(879)	(1,057)
Operating Result	(9,817)	100	(51)	(13)	(13)	26	41	56	65	5	46	81	(9,718)	(9,474)	(3,993)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(3.9%)	(2.4%)	(2.0%)	(1.6%)	(1.6%)	(1.5%)	(1.5%)	(1.4%)	(1.5%)	(1.3%)	(1.1%)	(0.9%)	(3.2%)	(1.6%)	(11.9%)
Current Accident Year	159.2%	155.4%	153.9%	151.8%	150.7%	149.0%	148.2%	147.0%	145.5%	149.6%	149.5%	149.7%	157.4%	150.4%	154.9%
All Accident Years Combined	155.4%	153.0%	151.9%	150.1%	149.2%	147.5%	146.7%	145.5%	144.0%	148.3%	148.5%	148.8%	154.2%	148.8%	143.0%
Earned Expense Allowance	35.2%	35.0%	34.8%	34.7%	34.7%	34.6%	34.6%	34.6%	34.4%	34.6%	34.5%	34.6%	35.1%	34.7%	35.5%
Change in Loss Component (excluding IFE)	1,016.0%	(82.3%)	(63.0%)	(62.8%)	(62.8%)	(62.5%)	(62.5%)	(62.6%)	(62.6%)	(62.1%)	(62.3%)	(62.7%)	487.9%	5.7%	(16.6%)
Administrative Expenses	15.1%	8.2%	7.5%	7.6%	8.8%	7.0%	6.5%	6.3%	6.3%	7.5%	5.4%	4.7%	11.8%	7.2%	12.4%
Insurance Service Ratio	1,186.5%	78.8%	96.4%	95.0%	95.2%	92.0%	90.6%	89.2%	87.7%	93.7%	91.6%	90.7%	653.9%	161.7%	138.8%
Insurance Finance Income Ratio	7.9%	9.2%	8.9%	6.3%	6.1%	5.5%	5.8%	5.9%	6.4%	6.0%	5.6%	4.9%	8.5%	6.3%	14.0%
Combined Operating Ratio	1,194.4%	88.0%	105.3%	101.3%	101.3%	97.5%	96.4%	95.1%	94.1%	99.6%	97.2%	95.6%	662.4%	168.0%	152.8%

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.
Note: Rounding differences may apply.

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection
Total Claims Incurred	1,394	1,271	1,451	1,467	1,548	1,534	1,663	1,673	1,609	1,957	2,407	2,766	2,665	20,739
Prior Accident Years	(35)	(20)	(19)	(16)	(16)	(16)	(17)	(17)	(17)	(17)	(17)	(17)	(55)	(223)
Paid Claims	633	199	290	247	247	261	261	261	261	269	269	269	831	3,451
Paid Claims Expenses	6	6	1	1	1	1	1	1	1	1	1	1	12	22
Change in Case Reserve	555	(217)	186	32	32	32	(110)	(110)	(110)	(31)	(31)	(31)	337	196
Change in Undiscounted IBNR	(1,195)	11	(477)	(280)	(280)	(280)	(152)	(152)	(152)	(239)	(239)	(239)	(1,184)	(3,673)
Change in Undiscounted Risk Adjustment	(39)	(12)	(19)	(16)	(16)	(17)	(17)	(17)	(17)	(17)	(17)	(17)	(51)	(220)
Change in Discounting on Unpaid Claims (excluding IFE)	6	(6)	(0)	0	0	(0)	-	-	-	0	0	(0)	(0)	(0)
Change in Discounting on Risk Adjustment (excluding IFE)	0	(0)	0	0	-	(0)	-	(0)	-	(0)	(0)	(0)	(0)	(0)
Current Accident Year	1,428	1,291	1,470	1,483	1,564	1,550	1,680	1,690	1,625	1,974	2,424	2,783	2,719	20,962
Paid Claims	141	555	656	656	656	656	747	747	747	1,206	1,206	1,206	696	8,904
Paid Claims Expenses	-	0	0	0	0	0	0	0	0	0	0	0	0	1
Change in Case Reserve	493	666	132	238	238	238	415	415	415	529	529	529	1,159	4,840
Change in Undiscounted IBNR	757	65	957	608	701	701	578	603	553	285	748	1,121	822	7,676
Change in Undiscounted Risk Adjustment	70	41	61	47	53	53	56	57	54	46	72	93	111	702
Change in Discounting on Unpaid Claims (excluding IFE)	(31)	(34)	(58)	(63)	(80)	(93)	(110)	(126)	(137)	(87)	(125)	(157)	(65)	(1,099)
Change in Discounting on Risk Adjustment (excluding IFE)	(2)	(2)	(3)	(4)	(4)	(5)	(6)	(7)	(8)	(5)	(7)	(9)	(4)	(62)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - Total

Operating Results for the 02 Months Ended February 28 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection	CY2025 12 MONTHS Actual
Net Premiums Written	100,503	112,239	117,931	121,083	134,036	128,186	121,967	130,428	131,735	132,275	123,457	106,459	212,742	1,460,299	1,447,483
Vehicle Count	31,565	34,320	36,416	37,528	40,791	38,786	36,573	38,729	39,497	39,766	36,785	32,282	65,885	443,037	458,609
Average Written Premium	3,184	3,270	3,238	3,226	3,286	3,305	3,335	3,368	3,335	3,326	3,356	3,298	3,229	3,296	3,156
Decrease (Increase) in Unearned Premiums	(23,282)	(864)	(11,498)	(13,574)	5,001	4,149	(5,825)	4,378	11,029	7,378	2,907	(17,645)	(24,146)	(27,846)	65,984
Net Premiums Earned	123,785	113,103	129,429	124,656	129,035	124,037	127,793	126,051	120,706	124,897	120,550	124,104	236,888	1,488,145	1,381,500
Earned Expense Allowance	(43,025)	(39,165)	(44,691)	(42,980)	(44,450)	(42,711)	(43,986)	(43,342)	(41,459)	(42,841)	(41,328)	(42,557)	(82,190)	(512,536)	(475,653)
% of EP	34.8%	34.6%	34.5%	34.5%	34.4%	34.4%	34.4%	34.4%	34.3%	34.3%	34.3%	34.3%	34.7%	34.4%	34.4%
Insurance Revenue	80,760	73,938	84,738	81,677	84,585	81,325	83,807	82,708	79,246	82,056	79,222	81,547	154,698	975,609	905,847
Prior Accident Years															
Undiscounted	(1,162)	(894)	0	(0)	0	(0)	0	0	-	(0)	(0)	0	(2,056)	(2,056)	(25,345)
Effect of Discounting (excluding IFE)	(3,388)	(6,499)	(4,340)	(3,623)	(3,623)	(3,623)	(3,696)	(3,696)	(3,696)	(3,696)	(3,696)	(3,696)	(9,887)	(47,272)	(30,926)
Discounted (excluding IFE)	(4,550)	(7,393)	(4,340)	(3,623)	(3,623)	(3,623)	(3,696)	(3,696)	(3,696)	(3,696)	(3,696)	(3,696)	(11,943)	(49,328)	(56,270)
Current Accident Year															
Undiscounted	144,441	131,775	149,872	144,470	149,778	144,269	149,076	147,544	141,844	147,250	142,367	146,893	276,216	1,739,579	1,455,185
Effect of Discounting (excluding IFE)	4,183	689	(1,052)	(3,471)	(5,038)	(6,618)	(7,938)	(9,155)	(10,168)	(4,686)	(4,723)	(5,118)	4,872	(53,095)	(51,061)
Discounted (excluding IFE)	148,624	132,464	148,820	141,000	144,740	137,651	141,138	138,389	131,676	142,564	137,643	141,775	281,088	1,686,484	1,404,124
Total Claims Incurred	144,074	125,071	144,480	137,377	141,117	134,028	137,442	134,694	127,981	138,868	133,947	138,079	269,144	1,637,156	1,347,854
Administrative Expenses	1,500	718	766	804	983	783	789	777	760	1,068	934	932	2,218	10,813	9,458
Loss Component:															
Losses on Onerous Contracts	672,179	23,985	-	-	-	-	-	-	-	-	-	-	696,164	696,164	631,836
Reversals of Losses on Onerous Contracts	(63,214)	(56,912)	(64,160)	(61,866)	(64,240)	(62,038)	(64,353)	(63,945)	(61,759)	(64,370)	(62,425)	(64,651)	(120,126)	(753,933)	(648,639)
Insurance Service Expenses	754,538	92,862	81,085	76,314	77,860	72,773	73,879	71,526	66,982	75,566	72,456	74,360	847,400	1,590,201	1,340,508
Insurance Service Result	(673,778)	(18,924)	3,653	5,363	6,725	8,553	9,928	11,183	12,264	6,490	6,766	7,187	(692,702)	(614,592)	(434,661)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(8,759)	(5,496)	(5,416)	(4,468)	(4,459)	(4,450)	(4,455)	(4,423)	(4,392)	(5,600)	(5,547)	(5,495)	(14,255)	(62,959)	(68,454)
Insurance Finance Expense from Risk Adjustment	(661)	(445)	(438)	(368)	(367)	(365)	(369)	(366)	(363)	(437)	(433)	(429)	(1,107)	(5,042)	(5,379)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(140)	(480)	(745)	(987)	(1,176)	(1,360)	(1,526)	(1,659)	(1,781)	(1,974)	(2,085)	(2,190)	(619)	(16,103)	(17,311)
Insurance Finance Expense from Risk Adjustment	(9)	(32)	(50)	(66)	(79)	(91)	(102)	(111)	(119)	(132)	(139)	(146)	(41)	(1,075)	(929)
Insurance Finance Expense from Loss Component	(2,627)	(4,085)	(4,216)	(3,494)	(3,238)	(3,065)	(2,602)	(2,490)	(2,403)	(2,043)	(1,948)	(2,059)	(6,712)	(34,270)	(63,860)
Insurance Finance Income (Expense)	(12,196)	(10,538)	(10,865)	(9,382)	(9,318)	(9,332)	(9,054)	(9,049)	(9,058)	(10,153)	(10,153)	(10,318)	(22,734)	(119,448)	(155,933)
Operating Result	(685,974)	(29,462)	(7,212)	(4,019)	(2,592)	(779)	873	2,134	3,207	(3,696)	(3,387)	(3,131)	(715,436)	(734,040)	(590,594)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(5.6%)	(10.0%)	(5.1%)	(4.4%)	(4.3%)	(4.5%)	(4.4%)	(4.5%)	(4.7%)	(4.5%)	(4.7%)	(4.5%)	(7.7%)	(5.1%)	(6.2%)
Current Accident Year	184.0%	179.2%	175.6%	172.6%	171.1%	169.3%	168.4%	167.3%	166.2%	173.7%	173.5%	173.9%	181.7%	172.9%	155.0%
All Accident Years Combined	178.4%	169.2%	170.5%	168.2%	166.8%	164.8%	164.0%	162.9%	161.5%	169.2%	169.1%	169.3%	174.0%	167.8%	148.8%
Earned Expense Allowance	34.8%	34.6%	34.5%	34.5%	34.4%	34.4%	34.4%	34.4%	34.3%	34.3%	34.3%	34.3%	34.7%	34.4%	34.4%
Change in Loss Component (excluding IFE)	754.0%	(44.5%)	(75.7%)	(75.7%)	(75.9%)	(76.3%)	(76.8%)	(77.3%)	(77.9%)	(78.4%)	(78.8%)	(79.3%)	372.4%	(5.9%)	(1.9%)
Administrative Expenses	1.9%	1.0%	0.9%	1.0%	1.2%	1.0%	0.9%	1.0%	1.0%	1.2%	1.2%	1.1%	1.4%	1.1%	1.0%
Insurance Service Ratio	934.3%	125.6%	95.7%	93.4%	92.0%	89.5%	88.2%	86.5%	84.5%	92.1%	91.5%	91.2%	547.8%	163.0%	148.0%
Insurance Finance Income Ratio	15.1%	14.3%	12.8%	11.5%	11.0%	11.5%	10.8%	10.9%	11.4%	12.4%	12.8%	12.7%	14.7%	12.2%	17.2%
Combined Operating Ratio	949.4%	139.8%	108.5%	104.9%	103.1%	101.0%	99.0%	97.4%	96.0%	104.5%	104.3%	103.8%	562.5%	175.2%	165.2%

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Note: Rounding differences may apply.

	January Actual	February Actual	March Projection	April Projection	May Projection	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection
Total Claims Incurred	144,074	125,071	144,480	137,377	141,117	134,028	137,442	134,694	127,981	138,868	133,947	138,079	269,144	1,637,156
Prior Accident Years														
Paid Claims	(4,550)	(7,393)	(4,340)	(3,623)	(3,623)	(3,623)	(3,696)	(3,696)	(3,696)	(3,696)	(3,696)	(3,696)	(11,943)	(49,328)
Paid Claims Expenses	82,392	70,865	50,376	41,090	41,035	40,981	41,294	41,349	41,294	41,157	41,101	41,044	153,258	574,090
Change in Case Reserve	4,569	4,938	4,308	4,229	4,283	4,338	4,359	4,414	4,469	4,467	4,523	4,579	9,506	53,476
Change in Undiscounted IBNR	(25,901)	(30,941)	(15,978)	(9,535)	(9,535)	(9,535)	(13,629)	(13,629)	(13,629)	(15,784)	(15,784)	(15,784)	(56,842)	(189,665)
Change in Undiscounted Risk Adjustment	(62,222)	(45,756)	(38,707)	(35,783)	(35,783)	(35,783)	(32,134)	(32,134)	(32,134)	(29,840)	(29,840)	(29,840)	(107,978)	(439,568)
Change in Discounting on Unpaid Claims (excluding IFE)	(6,325)	(5,850)	(4,341)	(3,623)	(3,623)	(3,623)	(3,696)	(3,696)	(3,696)	(3,696)	(3,696)	(3,696)	(12,174)	(49,560)
Change in Discounting on Risk Adjustment (excluding IFE)	2,738	(581)	(0)	0	(0)	(0)	(0)	0	(0)	(0)	(0)	(0)	2,157	2,157
Change in Discounting on Risk Adjustment (excluding IFE)	(99)	(68)	-	0	(0)	(0)	(0)	0	(0)	0	0	0	130	131
Current Accident Year														
Paid Claims	148,624	132,464	148,820	141,000	144,740	137,651	141,138	138,389	131,676	142,564	137,643	141,775	281,088	1,686,484
Paid Claims Expenses	9,184	32,976	34,504	65,626	65,626	65,626	84,238	84,238	84,238	97,872	97,872	97,872	42,161	819,872
Change in Case Reserve	3	31	27	53	53	53	77	77	77	90	90	90	34	720
Change in Undiscounted IBNR	37,301	37,362	37,901	23,443	23,443	23,443	39,294	39,294	39,294	24,927	24,927	24,927	74,663	375,554
Change in Undiscounted Risk Adjustment	97,953	61,405	77,440	60,657	60,657	55,148	25,467	23,936	18,236	24,361	19,477	24,004	159,358	543,433
Change in Discounting on Unpaid Claims (excluding IFE)	8,971	6,598	7,689	5,322	5,674	5,308	4,320	4,205	3,810	3,233	2,872	3,143	15,568	61,144
Change in Discounting on Risk Adjustment (excluding IFE)	(4,489)	(5,539)	(8,194)	(8,239)	(10,037)	(11,173)	(11,488)	(12,522)	(13,103)	(7,431)	(7,130)	(7,130)	(10,028)	(107,103)
Change in Discounting on Risk Adjustment (excluding IFE)	(298)	(370)	(547)	(554)	(675)	(753)	(770)	(838)	(875)	(489)	(465)	(503)	(669)	(7,136)