

FARM: Total by Jurisdiction

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026
 FACILITY ASSOCIATION RESIDUAL MARKET - Ontario
 Operating Results for the 03 months March 31 2026 (IFRS 17 Basis)
 Source: IFRS 17 Monthly Operational Report
 (thousands of dollars)

	January Actual	February Actual	March Actual	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
Written Premium	11,541	12,568	17,102	18,907	21,564	24,320	23,881	14,730	18,364	18,479	15,721	11,271	41,211	208,446	201,953
Vehicle Counts	1,593	1,650	1,928	2,232	2,340	2,530	2,584	1,882	1,877	2,095	2,028	1,441	5,172	24,179	24,984
Average Written Premium	7,243	7,617	8,870	8,471	9,217	9,614	9,244	7,827	9,786	8,820	7,752	7,822	7,969	8,621	8,083
Received Premium	12,331	13,281	17,769	18,534	21,186	23,502	23,054	14,477	18,458	17,997	15,463	12,288	43,381	208,340	199,023
Earned Premium	16,839	14,952	16,841	16,867	17,601	17,187	18,151	18,241	17,690	18,338	17,592	18,252	48,632	208,550	203,276
Insurance Revenue	16,839	14,952	16,841	16,867	17,601	17,187	18,151	18,241	17,690	18,338	17,592	18,252	48,632	208,550	203,276
Prior Accident Years															
Undiscounted	(162)	(705)	16,209	(373)	0	(0)	0	(0)	0	0	0	0	15,343	14,969	(5,035)
Effect of Discounting (excluding IFE)	(479)	(772)	1,160	(254)	(824)	(620)	(1,003)	(600)	(600)	(515)	(515)	(515)	(91)	(5,536)	(7,229)
Discounted (excluding IFE)	(640)	(1,477)	17,369	(628)	(824)	(620)	(1,003)	(600)	(600)	(515)	(515)	(515)	15,252	9,433	(12,265)
Current Accident Year															
Undiscounted	13,258	11,749	15,850	13,753	14,349	14,007	14,789	14,863	14,415	14,948	14,351	14,896	40,856	171,226	167,898
Effect of Discounting (excluding IFE)	(294)	(257)	(1,105)	(515)	(538)	(519)	(498)	(496)	(474)	(466)	(631)	(473)	(1,656)	(6,267)	(5,661)
Discounted (excluding IFE)	12,963	11,492	14,745	13,238	13,811	13,488	14,291	14,367	13,940	14,481	13,720	14,424	39,199	164,959	162,238
Total Claims Incurred	12,323	10,014	32,114	12,610	12,987	12,868	13,288	13,767	13,341	13,967	13,205	13,909	54,451	174,392	162,973
Administrative Expense	2,015	1,758	2,340	2,458	2,853	3,057	3,035	1,912	2,377	2,530	2,182	1,568	6,113	28,084	26,569
Amortization of IACFs	1,209	1,068	1,162	1,123	1,122	1,136	1,137	1,138	1,140	1,142	1,142	1,150	3,439	13,668	14,201
Change in Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Service Expenses	15,547	12,841	35,616	16,190	16,962	17,060	17,460	16,817	16,858	17,638	16,529	16,627	64,003	216,145	190,742
Insurance Service Result	1,293	2,112	(18,775)	676	638	127	690	1,424	832	700	1,063	1,625	(15,371)	(7,595)	12,534
Prior Accident Years															
Insurance Finance Expense from PV FCF	(1,266)	(1,279)	2,934	(963)	(951)	(940)	(882)	(871)	(860)	(787)	(777)	(766)	388	(7,409)	(12,364)
Insurance Finance Expense from Risk Adjustment	(128)	(128)	314	(90)	(89)	(88)	(84)	(83)	(82)	(74)	(73)	(72)	59	(678)	(1,190)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(12)	(38)	42	(83)	(104)	(126)	(147)	(168)	(188)	(209)	(228)	(247)	(8)	(1,509)	(2,292)
Insurance Finance Expense from Risk Adjustment	(1)	(3)	4	(7)	(9)	(10)	(12)	(14)	(16)	(17)	(19)	(21)	(0)	(125)	(151)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Finance Income (Expense)	(1,407)	(1,448)	3,293	(1,143)	(1,153)	(1,164)	(1,125)	(1,136)	(1,146)	(1,088)	(1,097)	(1,107)	438	(9,721)	(15,998)
Investment Income	400	319	354	276	375	375	375	375	375	375	375	375	1,073	4,348	4,739
Operating Result	286	983	(15,128)	(191)	(140)	(663)	(60)	663	60	(13)	341	893	(13,859)	(12,968)	1,276
RATIOS:															
Claims & Adj. Expenses (as a % of insurance revenue)															
Prior Accident Years	(3.8%)	(9.9%)	103.1%	(3.7%)	(4.7%)	(3.6%)	(5.5%)	(3.3%)	(3.4%)	(2.8%)	(2.9%)	(2.8%)	31.4%	4.5%	(6.0%)
Current Accident Year	77.0%	76.9%	87.6%	78.5%	78.5%	78.5%	78.7%	78.8%	78.8%	79.0%	78.0%	79.0%	80.6%	79.1%	79.8%
All Accident Years Combined	73.2%	67.0%	190.7%	74.8%	73.8%	74.9%	73.2%	75.5%	75.4%	76.2%	75.1%	76.2%	112.0%	83.6%	73.8%
Underwriting & Admin Exp	19.1%	18.9%	20.8%	21.2%	22.6%	24.4%	23.0%	16.7%	19.9%	20.0%	18.9%	14.9%	19.6%	20.0%	20.1%
Insurance Service Result Ratio	92.3%	85.9%	211.5%	96.4%	96.4%	99.3%	96.2%	92.2%	95.3%	96.2%	94.0%	91.6%	131.6%	103.6%	93.8%
Insurance Finance Income Ratio	8.4%	9.7%	(19.6%)	6.8%	6.6%	6.8%	6.2%	6.2%	6.5%	5.9%	6.2%	6.1%	(0.9%)	4.7%	7.9%
Investment Income Ratio	(2.4%)	(2.1%)	(2.1%)	(1.6%)	(2.1%)	(2.2%)	(2.1%)	(2.1%)	(2.1%)	(2.0%)	(2.1%)	(2.1%)	(2.1%)	(2.2%)	(2.3%)
Combined Operating Ratio	98.3%	93.4%	189.8%	101.1%	100.8%	103.9%	100.3%	96.4%	99.7%	100.1%	98.1%	95.1%	128.5%	106.2%	99.4%

	January Actual	February Actual	March Actual	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	12,323	10,014	32,114	12,610	12,987	12,868	13,288	13,767	13,341	13,967	13,205	13,909	54,451	174,392
Prior Accident Years														
Paid Losses	15,768	5,997	7,436	6,266	6,266	6,266	5,914	5,914	5,914	5,075	5,075	5,075	29,201	80,965
Claims Service Fees	74	600	121	383	383	383	383	383	383	383	383	383	795	4,245
Change in Outstanding Losses	(6,845)	2,020	(1,358)	(1,336)	(962)	(962)	(1,539)	(1,539)	(1,539)	(1,230)	(1,230)	(1,230)	(6,183)	(17,749)
Change in Undiscounted IBNR	(9,298)	(8,322)	(8,538)	(5,303)	(5,303)	(5,303)	(4,375)	(4,375)	(4,375)	(3,846)	(3,846)	(3,846)	(9,082)	(49,654)
Change in Undiscounted Retro Claims Expense	139	(1,000)	1,473	(383)	(383)	(383)	(383)	(383)	(383)	(383)	(383)	(383)	612	(2,838)
Change in Undiscounted Risk Adjustment on Unpaid Claims	(1,369)	(551)	1,244	(629)	(824)	(620)	(1,003)	(600)	(600)	(515)	(515)	(515)	(675)	(6,495)
Change in Discounting on Unpaid Claims (excluding IFE)	788	(201)	(46)	373	0	0	0	0	0	(0)	(0)	(0)	541	914
Change in Discounting on Risk Adjustment (excluding IFE)	102	(20)	(38)	1	(0)	0	(0)	(0)	(0)	(0)	(0)	(0)	43	44
Current Accident Year														
Paid Losses	241	1,585	2,487	2,920	2,920	2,920	3,954	3,954	3,954	4,469	4,469	4,469	4,314	38,342
Claims Service Fees	2,096	1,855	2,059	2,025	2,113	2,064	2,179	2,190	2,124	2,202	2,112	2,191	6,010	25,211
Change in Outstanding Losses	925	1,670	1,518	1,718	1,718	1,718	1,954	1,954	1,954	2,124	2,124	2,124	4,114	21,502
Change in Undiscounted IBNR	9,501	6,202	9,049	6,530	7,014	6,734	6,098	6,159	5,795	5,544	5,061	5,506	24,751	79,192
Change in Undiscounted Retro Claims Expense	494	437	736	560	584	571	603	606	587	610	585	606	1,667	6,979
Change in Undiscounted Risk Adjustment on Unpaid Claims	937	724	1,086	796	841	814	788	793	760	759	522	738	2,747	9,559
Change in Discounting on Unpaid Claims (excluding IFE)	(1,141)	(909)	(2,013)	(1,210)	(1,273)	(1,231)	(1,187)	(1,191)	(1,139)	(1,131)	(1,065)	(1,118)	(4,063)	(14,607)
Change in Discounting on Risk Adjustment (excluding IFE)	(91)	(73)	(177)	(101)	(106)	(102)	(99)	(99)	(95)	(94)	(89)	(93)	(341)	(1,219)

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	January	February	March	April	May	June	July	August	September	October	November	December	CY2026	CY2026	CY2025
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	YTD	12 MONTHS Updated Projection	12 MONTHS Actual
Written Premium	11,128	10,483	12,564	12,077	15,903	18,528	15,780	16,180	13,437	14,340	9,820	8,435	34,174	158,674	159,746
Vehicle Counts	1,976	1,666	2,267	3,045	3,932	4,365	3,462	3,022	2,751	2,387	1,650	1,779	5,910	32,304	32,724
Average Written Premium	5,631	6,290	5,541	3,967	4,045	4,244	4,558	5,354	4,884	6,008	5,952	4,741	5,782	4,912	4,882
Received Premium	11,134	11,134	12,573	12,313	15,206	17,402	15,129	15,651	13,259	13,699	10,544	9,558	35,420	158,182	142,590
Earned Premium	13,098	12,035	13,305	12,752	13,402	13,214	13,992	14,165	13,585	14,005	13,804	14,815	38,438	162,172	166,897
Insurance Revenue	13,098	12,035	13,305	12,752	13,402	13,214	13,992	14,165	13,585	14,005	13,804	14,815	38,438	162,172	166,897
Prior Accident Years															
Undiscounted	(94)	441	13,241	0	(0)	(0)	0	(0)	(0)	0	(0)	0	13,589	13,589	(4,869)
Effect of Discounting (excluding IFE)	(497)	(457)	(96)	(493)	(432)	(432)	(418)	(418)	(418)	(528)	(363)	(363)	(1,050)	(4,915)	(4,336)
Discounted (excluding IFE)	(591)	(15)	13,146	(493)	(432)	(432)	(418)	(418)	(418)	(528)	(363)	(363)	12,539	8,674	(9,205)
Current Accident Year															
Undiscounted	9,919	9,159	11,126	9,927	10,473	10,326	10,934	11,071	10,617	10,948	10,789	11,581	30,204	126,871	129,467
Effect of Discounting (excluding IFE)	(212)	(202)	(733)	(380)	(399)	(388)	(388)	(370)	(370)	(355)	(348)	(372)	(1,147)	(4,534)	(3,213)
Discounted (excluding IFE)	9,707	8,957	10,393	9,548	10,074	9,935	10,549	10,683	10,247	10,593	10,442	11,209	29,057	122,337	126,254
Total Claims Incurred	9,116	8,942	23,538	9,055	9,642	9,503	10,131	10,265	9,829	10,065	10,079	10,847	41,596	131,010	117,049
Administrative Expense	1,760	1,416	1,639	1,473	1,977	2,181	1,878	1,971	1,632	1,850	1,284	1,126	4,815	20,186	19,963
Amortization of IACFs	1,083	1,041	1,139	1,104	1,105	1,106	1,105	1,104	1,057	1,058	1,098	1,098	3,264	13,098	14,201
Change in Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Service Expenses	11,960	11,399	26,317	11,632	12,724	12,790	13,113	13,339	12,518	12,973	12,461	13,070	49,675	164,295	151,213
Insurance Service Result	1,138	636	(13,011)	1,120	678	424	878	826	1,067	1,032	1,343	1,744	(11,238)	(2,123)	15,684
Prior Accident Years															
Insurance Finance Expense from PV FCF	(648)	(617)	489	(636)	(627)	(618)	(590)	(581)	(571)	(521)	(511)	(501)	(775)	(5,931)	(7,883)
Insurance Finance Expense from Risk Adjustment	(47)	(45)	35	(47)	(46)	(46)	(44)	(43)	(42)	(39)	(38)	(37)	(57)	(438)	(597)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(10)	(30)	60	(67)	(85)	(104)	(123)	(141)	(160)	(178)	(195)	(213)	20	(1,246)	(1,159)
Insurance Finance Expense from Risk Adjustment	(1)	(2)	4	(4)	(6)	(7)	(8)	(9)	(11)	(12)	(13)	(14)	1	(82)	(70)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Finance Income (Expense)	(706)	(693)	588	(755)	(764)	(775)	(764)	(774)	(784)	(749)	(757)	(765)	(810)	(7,698)	(9,709)
Investment Income	271	211	229	180	244	244	244	244	244	244	244	244	712	2,845	3,756
Operating Result	704	153	(12,194)	546	158	(107)	358	296	528	527	830	1,223	(11,337)	(6,976)	9,731
RATIOS:															
Claims & Adj. Expenses (as a % of insurance revenue)															
Prior Accident Years	(4.5%)	(0.1%)	98.8%	(3.9%)	(3.2%)	(3.3%)	(3.0%)	(3.0%)	(3.1%)	(3.8%)	(2.6%)	(2.4%)	32.6%	5.3%	(5.5%)
Current Accident Year	74.1%	74.4%	78.1%	74.9%	75.2%	75.2%	75.4%	75.4%	75.4%	75.6%	75.6%	75.7%	75.6%	75.4%	75.6%
All Accident Years Combined	69.6%	74.3%	176.9%	71.0%	71.9%	71.9%	72.4%	72.5%	72.3%	71.9%	73.0%	73.2%	108.2%	80.8%	70.1%
Underwriting & Admin Exp	21.7%	20.4%	20.9%	20.2%	23.0%	24.9%	21.3%	21.7%	19.8%	20.8%	17.3%	15.0%	21.0%	20.5%	20.5%
Insurance Service Result Ratio	91.3%	94.7%	197.8%	91.2%	94.9%	96.8%	93.7%	94.2%	92.1%	92.6%	90.3%	88.2%	129.2%	101.3%	90.6%
Insurance Finance Income Ratio	5.4%	5.8%	(4.4%)	5.9%	5.7%	5.9%	5.5%	5.5%	5.8%	5.3%	5.5%	5.2%	2.1%	4.7%	5.8%
Investment Income Ratio	(2.1%)	(1.8%)	(1.7%)	(1.4%)	(1.8%)	(1.8%)	(1.7%)	(1.7%)	(1.8%)	(1.7%)	(1.8%)	(1.6%)	(1.9%)	(1.8%)	(2.3%)
Combined Operating Ratio	94.6%	98.7%	191.6%	95.7%	98.8%	100.8%	97.4%	97.9%	96.1%	96.2%	94.0%	91.7%	129.5%	104.3%	94.2%

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026	CY2026
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	YTD	12 MONTHS Updated Projection
Total Claims Incurred	9,116	8,942	23,538	9,055	9,642	9,503	10,131	10,265	9,829	10,065	10,079	10,847	41,596	131,010
Prior Accident Years														
Paid Losses	15,363	8,950	10,171	5,702	5,702	5,480	5,480	5,480	4,724	4,724	4,724	4,724	34,484	82,203
Claims Service Fees	(12)	190	(4)	95	95	95	95	95	95	95	95	95	174	1,025
Change in Outstanding Losses	(6,740)	1,056	(15,727)	(823)	(823)	(823)	(1,450)	(1,450)	(1,450)	(1,045)	(1,045)	(1,045)	(21,410)	(31,362)
Change in Undiscounted IBNR	(8,704)	(10,016)	17,988	(4,880)	(4,880)	(4,880)	(4,030)	(4,030)	(4,030)	(3,679)	(3,679)	(3,679)	(732)	(38,499)
Change in Undiscounted Retro Claims Expense	(1)	262	812	(95)	(95)	(95)	(95)	(95)	(95)	(95)	(95)	(95)	1,073	222
Change in Undiscounted Risk Adjustment on Unpaid Claims	(1,138)	(660)	344	(497)	(432)	(432)	(418)	(418)	(418)	(528)	(363)	(363)	(1,455)	(5,324)
Change in Discounting on Unpaid Claims (excluding IFE)	568	189	(389)	(0)	0	(0)	(0)	(0)	0	0	0	(0)	368	368
Change in Discounting on Risk Adjustment (excluding IFE)	72	15	(51)	4	0	(0)	(0)	0	0	(0)	0	(0)	37	41
Current Accident Year														
Paid Losses	90	492	1,634	1,355	1,355	1,355	1,932	1,932	1,932	2,521	2,521	2,521	2,216	19,639
Claims Service Fees	1,305	1,301	1,311	1,278	1,343	1,324	1,402	1,419	1,361	1,403	1,383	1,484	3,917	16,314
Change in Outstanding Losses	1,459	2,098	2,270	2,339	2,339	2,339	2,925	2,925	2,925	3,490	3,490	3,490	5,827	32,090
Change in Undiscounted IBNR	6,996	5,203	5,764	4,896	5,335	5,208	4,568	4,296	3,426	3,291	3,973	3,973	17,963	57,641
Change in Undiscounted Retro Claims Expense	70	64	148	60	101	101	106	109	103	107	105	113	282	1,186
Change in Undiscounted Risk Adjustment on Unpaid Claims	605	526	618	536	568	568	559	568	539	521	511	561	1,750	6,672
Change in Discounting on Unpaid Claims (excluding IFE)	(768)	(684)	(1,265)	(859)	(907)	(891)	(886)	(897)	(853)	(821)	(805)	(874)	(2,717)	(10,510)
Change in Discounting on Risk Adjustment (excluding IFE)	(50)	(44)	(86)	(57)	(60)	(59)	(59)	(59)	(56)	(54)	(53)	(58)	(180)	(696)

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	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection			
Written Premium	2,143	2,126	2,695	3,675	3,784	3,818	3,636	3,224	3,024	3,350	2,420	2,975	6,964	36,871	36,491
Vehicle Counts	766	711	908	1,330	1,580	1,460	1,307	1,244	1,083	1,067	735	907	2,384	13,098	12,773
Average Written Premium	2,799	2,992	2,968	2,763	2,395	2,615	2,782	2,592	2,791	3,140	3,293	3,280	2,921	2,815	2,857
Received Premium	2,350	2,306	2,764	3,546	3,612	3,715	3,542	3,181	3,022	3,238	2,544	2,989	7,420	36,810	32,152
Earned Premium	3,066	2,758	3,037	2,934	3,062	2,991	3,148	3,173	3,108	3,260	3,186	3,482	8,860	37,205	35,682
Insurance Revenue	3,066	2,758	3,037	2,934	3,062	2,991	3,148	3,173	3,108	3,260	3,186	3,482	8,860	37,205	35,682
Prior Accident Years															
Undiscounted	63	(106)	(4,099)	(0)	(0)	(0)	0	(0)	0	(0)	0	0	(4,142)	(4,142)	(5,012)
Effect of Discounting (excluding IFE)	(133)	(107)	532	(79)	(75)	(75)	(103)	(102)	(67)	(60)	(60)	(60)	293	(387)	(994)
Discounted (excluding IFE)	(70)	(213)	(3,566)	(79)	(75)	(75)	(103)	(102)	(67)	(60)	(60)	(60)	(3,849)	(4,529)	(6,007)
Current Accident Year															
Undiscounted	2,141	1,929	1,989	2,004	2,091	2,044	2,151	2,168	2,124	2,228	2,178	2,379	6,058	25,425	22,703
Effect of Discounting (excluding IFE)	(59)	(59)	(279)	(113)	(117)	(102)	(97)	(97)	(92)	(84)	(80)	(129)	(397)	(1,318)	(1,048)
Discounted (excluding IFE)	2,082	1,869	1,710	1,891	1,974	1,932	2,054	2,071	2,032	2,144	2,098	2,250	5,661	24,107	21,655
Total Claims Incurred	2,011	1,657	(1,856)	1,813	1,899	1,856	1,951	1,969	1,965	2,084	2,038	2,191	1,812	19,578	15,648
Administrative Expense	358	276	340	449	471	450	434	392	367	432	316	397	974	4,683	4,613
Amortization of IACFs	291	298	324	313	313	314	314	313	313	312	314	312	913	3,731	3,753
Change in Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Service Expenses	2,660	2,232	(1,192)	2,575	2,683	2,620	2,699	2,675	2,644	2,828	2,669	2,901	3,699	27,992	24,015
Insurance Service Result	405	526	4,229	359	379	372	449	498	464	433	518	581	5,161	9,213	11,667
Prior Accident Years															
Insurance Finance Expense from PV FCF	(119)	(123)	676	(146)	(144)	(143)	(127)	(126)	(125)	(113)	(112)	(111)	434	(713)	(1,850)
Insurance Finance Expense from Risk Adjustment	(9)	(9)	51	(10)	(10)	(10)	(9)	(9)	(9)	(8)	(8)	(8)	33	(49)	(143)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(2)	(6)	17	(11)	(14)	(17)	(19)	(22)	(24)	(27)	(29)	(31)	10	(185)	(372)
Insurance Finance Expense from Risk Adjustment	(0)	(0)	1	(1)	(1)	(1)	(1)	(1)	(2)	(2)	(2)	(2)	0	(12)	(18)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Finance Income (Expense)	(129)	(137)	744	(168)	(169)	(171)	(156)	(158)	(160)	(150)	(151)	(152)	478	(958)	(2,383)
Investment Income	48	41	47	28	38	38	38	38	38	38	38	38	136	470	638
Operating Result	324	429	5,021	219	248	239	331	378	343	321	405	467	5,774	8,725	9,922
RATIOS:															
Claims & Adj. Expenses (as a % of insurance revenue)															
Prior Accident Years	(2.3%)	(7.7%)	(117.4%)	(2.7%)	(2.5%)	(2.5%)	(3.3%)	(3.2%)	(2.2%)	(1.8%)	(1.9%)	(1.7%)	(43.4%)	(12.2%)	(16.8%)
Current Accident Year	67.9%	67.8%	56.3%	64.5%	64.5%	64.6%	65.2%	65.3%	65.4%	65.7%	64.6%	64.6%	63.9%	64.8%	60.7%
All Accident Years Combined	65.6%	60.1%	(61.1%)	61.8%	62.0%	62.1%	62.0%	62.1%	63.2%	63.9%	64.0%	62.9%	20.4%	52.6%	43.9%
Underwriting & Admin Exp	21.2%	20.8%	21.9%	26.0%	25.6%	25.5%	23.8%	22.2%	21.9%	22.8%	19.8%	20.4%	21.3%	22.6%	23.4%
Insurance Service Result Ratio	86.8%	80.9%	(39.3%)	87.8%	87.6%	87.6%	85.7%	84.3%	85.1%	86.7%	83.8%	83.3%	41.8%	75.2%	67.3%
Insurance Finance Income Ratio	4.2%	5.0%	(24.5%)	5.7%	5.5%	5.7%	5.0%	5.0%	5.1%	4.6%	4.7%	4.4%	(5.4%)	2.6%	6.7%
Investment Income Ratio	(1.6%)	(1.5%)	(1.6%)	(1.0%)	(1.2%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.1%)	(1.5%)	(1.3%)	(1.8%)
Combined Operating Ratio	89.4%	84.4%	(65.3%)	92.5%	91.9%	92.0%	89.5%	88.1%	89.0%	90.2%	87.3%	86.6%	34.8%	76.5%	72.2%

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026 YTD	CY2026 12 MONTHS Updated Projection
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection		
Total Claims Incurred	2,011	1,657	(1,856)	1,813	1,899	1,856	1,951	1,969	1,965	2,084	2,038	2,191	1,812	19,578
Prior Accident Years														
Paid Losses	1,028	1,015	627	1,009	1,009	860	860	860	860	751	751	751	2,670	10,529
Claims Service Fees	0	(936)	(0)	44	44	44	44	44	44	44	44	44	(936)	(542)
Change in Outstanding Losses	293	(1,085)	43	(339)	(339)	(339)	(469)	(469)	(469)	(404)	(404)	(404)	(749)	(4,387)
Change in Undiscounted IBNR	(1,320)	68	(4,521)	(670)	(670)	(670)	(391)	(391)	(391)	(346)	(346)	(346)	(5,773)	(9,995)
Change in Undiscounted Retro Claims Expense	61	833	(247)	(44)	(44)	(44)	(44)	(44)	(44)	(44)	(44)	(44)	647	253
Change in Undiscounted Risk Adjustment on Unpaid Claims	(92)	(69)	(365)	(82)	(75)	(75)	(103)	(102)	(67)	(60)	(60)	(60)	(526)	(1,209)
Change in Discounting on Unpaid Claims (excluding IFE)	(40)	(35)	832	0	0	0	0	0	0	0	0	0	756	756
Change in Discounting on Risk Adjustment (excluding IFE)	(0)	(3)	66	3	0	(0)	0	0	(0)	0	0	0	63	66
Current Accident Year														
Paid Losses	90	162	606	543	543	543	761	761	761	940	940	940	858	7,589
Claims Service Fees	367	331	365	353	368	368	378	381	374	392	383	418	1,064	4,470
Change in Outstanding Losses	288	796	289	410	410	410	599	599	599	802	802	802	1,373	6,805
Change in Undiscounted IBNR	1,381	626	733	691	762	724	403	417	381	86	45	211	2,740	6,460
Change in Undiscounted Retro Claims Expense	15	13	(3)	8	8	8	8	8	8	9	9	9	25	100
Change in Undiscounted Risk Adjustment on Unpaid Claims	112	96	79	84	84	81	75	73	68	66	66	40	287	929
Change in Discounting on Unpaid Claims (excluding IFE)	(160)	(146)	(338)	(180)	(189)	(181)	(162)	(162)	(156)	(143)	(136)	(158)	(644)	(2,113)
Change in Discounting on Risk Adjustment (excluding IFE)	(10)	(9)	(21)	(11)	(12)	(11)	(10)	(10)	(10)	(9)	(9)	(10)	(40)	(134)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026
 FACILITY ASSOCIATION RESIDUAL MARKET - Nova Scotia
 Operating Results for the 03 months March 31 2026 (IFRS 17 Basis)
 Source: IFRS 17 Monthly Operational Report
 (thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026 YTD	CY2026 12 MONTHS Updated Projection	CY2025 12 MONTHS Actual
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection			
Written Premium	4,119	4,766	5,091	5,657	6,139	5,383	6,299	6,984	7,084	6,866	5,659	4,783	13,976	68,830	63,816
Vehicle Counts	1,409	1,522	1,807	2,271	2,317	2,239	2,234	2,256	2,111	2,157	1,709	1,484	4,738	23,517	22,798
Average Written Premium	2,922	3,132	2,817	2,491	2,650	2,404	2,819	3,095	3,355	3,184	3,312	3,223	2,950	2,927	2,799
Received Premium	4,580	5,060	5,148	5,527	5,836	5,289	5,962	6,433	6,517	6,254	5,607	5,081	14,788	67,294	51,355
Earned Premium	5,349	4,843	5,365	5,156	5,410	5,276	5,561	5,663	5,606	5,960	5,893	6,338	15,557	66,420	60,949
Insurance Revenue	5,349	4,843	5,365	5,156	5,410	5,276	5,561	5,663	5,606	5,960	5,893	6,338	15,557	66,420	60,949
Prior Accident Years															
Undiscounted	21	33	4,266	(0)	0	0	(0)	0	-	(0)	0	0	4,320	4,320	10,322
Effect of Discounting (excluding IFE)	(215)	(284)	652	(153)	(152)	(152)	(130)	(130)	(130)	(111)	(111)	(172)	153	(1,089)	(1,567)
Discounted (excluding IFE)	(194)	(250)	4,917	(153)	(152)	(152)	(130)	(130)	(130)	(111)	(111)	(172)	4,473	3,231	8,755
Current Accident Year															
Undiscounted	4,607	4,202	4,921	4,542	4,765	4,646	4,896	4,984	4,932	5,242	5,181	5,555	13,730	58,473	46,784
Effect of Discounting (excluding IFE)	(136)	(125)	(390)	(191)	(202)	(193)	(192)	(195)	(239)	(195)	(191)	(207)	(651)	(2,456)	(1,279)
Discounted (excluding IFE)	4,471	4,077	4,531	4,351	4,563	4,453	4,704	4,789	4,693	5,046	4,990	5,348	13,079	56,017	45,505
Total Claims Incurred	4,277	3,826	9,448	4,198	4,410	4,300	4,574	4,660	4,563	4,935	4,879	5,176	17,552	59,248	54,260
Administrative Expense	683	634	650	691	764	633	751	850	860	885	740	638	1,967	8,780	7,992
Amortization of IACFs	502	548	607	600	604	608	615	627	633	640	647	650	1,658	7,282	7,091
Change in Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Service Expenses	5,463	5,008	10,706	5,489	5,779	5,542	5,940	6,137	6,057	6,460	6,266	6,464	21,177	75,309	69,344
Insurance Service Result	(114)	(165)	(5,340)	(332)	(369)	(266)	(379)	(474)	(451)	(500)	(373)	(126)	(5,619)	(8,890)	(8,395)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(277)	(280)	1,073	(249)	(246)	(243)	(225)	(224)	(224)	(200)	(197)	(195)	516	(1,486)	(2,450)
Insurance Finance Expense from Risk Adjustment	(19)	(19)	73	(17)	(17)	(17)	(15)	(15)	(15)	(14)	(14)	(13)	35	(102)	(166)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(4)	(13)	85	(28)	(35)	(41)	(48)	(54)	(61)	(68)	(74)	(81)	68	(422)	(150)
Insurance Finance Expense from Risk Adjustment	(0)	(1)	5	(2)	(2)	(3)	(3)	(3)	(4)	(4)	(5)	(5)	4	(26)	(7)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Finance Income (Expense)	(300)	(312)	1,236	(296)	(300)	(303)	(291)	(297)	(304)	(285)	(290)	(294)	624	(2,036)	(2,774)
Investment Income	94	81	92	83	113	113	113	113	113	113	113	113	266	1,250	1,169
Operating Result	(321)	(396)	(4,012)	(545)	(556)	(457)	(557)	(659)	(643)	(673)	(550)	(307)	(4,729)	(9,676)	(9,999)
RATIOS:															
Claims & Adj. Expenses (as a % of insurance revenue)															
Prior Accident Years	(3.6%)	(5.2%)	91.6%	(3.0%)	(2.8%)	(2.9%)	(2.3%)	(2.3%)	(2.3%)	(1.9%)	(1.9%)	(2.7%)	28.8%	4.9%	14.4%
Current Accident Year	83.6%	84.2%	84.4%	84.4%	84.3%	84.4%	84.6%	84.7%	84.7%	84.7%	84.4%	84.4%	84.1%	84.3%	74.7%
All Accident Years Combined	80.0%	79.0%	176.1%	81.4%	81.5%	81.5%	82.2%	82.3%	81.4%	82.8%	82.8%	81.7%	112.8%	89.2%	89.0%
Underwriting & Admin Exp	22.2%	24.4%	23.4%	25.0%	25.3%	23.5%	24.6%	26.1%	26.6%	25.6%	23.5%	20.3%	20.3%	23.3%	24.2%
Insurance Service Result Ratio	102.1%	103.4%	199.5%	106.4%	106.8%	105.0%	106.8%	108.4%	108.1%	108.4%	106.3%	102.0%	136.1%	113.4%	113.8%
Insurance Finance Income Ratio	5.6%	6.4%	(23.0%)	5.7%	5.5%	5.7%	5.2%	5.4%	4.8%	4.9%	4.6%	(4.0%)	4.6%	3.1%	4.6%
Investment Income Ratio	(1.7%)	(1.7%)	(1.7%)	(1.6%)	(2.1%)	(2.1%)	(2.0%)	(2.0%)	(2.0%)	(1.9%)	(1.9%)	(1.8%)	(1.7%)	(1.9%)	(1.9%)
Combined Operating Ratio	106.0%	108.2%	174.8%	110.6%	110.3%	108.7%	110.0%	111.6%	111.5%	111.3%	109.3%	104.8%	130.4%	114.6%	116.4%

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026 YTD	CY2026 12 MONTHS Updated Projection
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection		
Total Claims Incurred	4,277	3,826	9,448	4,198	4,410	4,300	4,574	4,660	4,563	4,935	4,879	5,176	17,552	59,248
Prior Accident Years														
Paid Losses	2,171	3,013	2,160	2,159	2,159	2,159	1,848	1,848	1,848	1,555	1,555	1,555	7,343	24,029
Claims Service Fees	4	(17)	(1)	45	45	45	45	45	45	45	45	45	(14)	392
Change in Outstanding Losses	53	(1,137)	331	(878)	(878)	(878)	(801)	(801)	(801)	(619)	(619)	(619)	(754)	(7,647)
Change in Undiscounted IBNR	(2,206)	(1,884)	1,521	(1,281)	(1,281)	(1,281)	(1,048)	(1,048)	(1,048)	(936)	(936)	(936)	(2,569)	(12,361)
Change in Undiscounted Retro Claims Expense	(1)	59	256	(45)	(45)	(45)	(45)	(45)	(45)	(45)	(45)	(45)	313	(92)
Change in Undiscounted Risk Adjustment on Unpaid Claims	(193)	(248)	236	(154)	(152)	(152)	(130)	(130)	(130)	(111)	(111)	(111)	(205)	(1,448)
Change in Discounting on Unpaid Claims (excluding IFE)	(30)	(33)	393	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	330	330
Change in Discounting on Risk Adjustment (excluding IFE)	8	(3)	22	1	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	27	28
Current Accident Year														
Paid Losses	110	357	753	1,266	1,266	1,266	1,489	1,489	1,489	1,757	1,757	1,757	1,220	14,756
Claims Service Fees	639	582	646	620	650	634	678	680	674	716	708	761	1,868	7,979
Change in Outstanding Losses	757	828	1,321	810	810	810	1,054	1,054	1,054	1,139	1,139	1,139	2,906	11,912
Change in Undiscounted IBNR	3,001	2,343	2,085	1,745	1,933	1,832	1,576	1,649	1,606	1,513	1,462	1,774	7,429	22,519
Change in Undiscounted Retro Claims Expense	100	91	117	101	105	104	109	112	110	117	116	124	308	1,306
Change in Undiscounted Risk Adjustment on Unpaid Claims	254	216	251	185	198	191	191	196	145	189	185	207	722	2,409
Change in Discounting on Unpaid Claims (excluding IFE)	(367)	(322)	(603)	(353)	(376)	(361)	(360)	(368)	(361)	(361)	(354)	(389)	(1,292)	(4,576)
Change in Discounting on Risk Adjustment (excluding IFE)	(23)	(20)	(39)	(22)	(24)	(23)	(23)	(23)	(23)	(23)	(22)	(25)	(82)	(289)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026
 FACILITY ASSOCIATION RESIDUAL MARKET - Prince Edward Island
 Operating Results for the 03 months March 31 2026 (IFRS 17 Basis)
 Source: IFRS 17 Monthly Operational Report
 (thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026	CY2026	CY2025
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	YTD	12 MONTHS	12 MONTHS
														Updated	Actual
Written Premium	444	461	577	814	899	845	776	712	664	977	694	700	1,482	8,564	7,969
Vehicle Counts	244	159	255	374	415	482	416	335	323	428	374	263	658	4,068	3,817
Average Written Premium	1,819	2,907	2,263	2,175	2,167	1,755	1,865	2,123	2,054	2,283	1,857	2,666	2,253	2,105	2,088
Received Premium	505	520	604	776	837	800	756	703	676	899	690	700	1,628	8,465	6,755
Earned Premium	661	601	667	640	679	673	714	726	717	762	754	823	1,929	8,416	7,570
Insurance Revenue	661	601	667	640	679	673	714	726	717	762	754	823	1,929	8,416	7,570
Prior Accident Years															
Undiscounted	(55)	85	(580)	0	(0)	-	(0)	0	(0)	0	(0)	0	(550)	(550)	(314)
Effect of Discounting (excluding IFE)	(25)	44	120	(25)	(15)	(16)	(28)	(13)	(13)	(14)	(14)	(21)	139	(19)	(246)
Discounted (excluding IFE)	(80)	129	(460)	(25)	(16)	(16)	(28)	(13)	(13)	(14)	(14)	(21)	(411)	(569)	(560)
Current Accident Year															
Undiscounted	387	348	370	364	387	383	407	413	408	433	429	469	1,105	4,798	3,955
Effect of Discounting (excluding IFE)	(4)	(6)	(12)	(10)	(8)	(9)	(9)	(10)	(10)	(10)	(11)	(12)	(21)	(110)	(118)
Discounted (excluding IFE)	383	342	358	354	378	374	398	403	398	423	418	458	1,084	4,688	3,837
Total Claims Incurred	303	472	(102)	329	363	358	370	390	386	409	404	436	673	4,119	3,277
Administrative Expense	75	60	73	100	112	100	94	87	81	126	89	93	208	1,090	1,045
Amortization of IACFs	69	73	79	80	80	83	82	83	84	84	85	87	221	969	883
Change in Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Service Expenses	448	605	49	509	554	542	546	560	551	620	578	616	1,102	6,178	5,204
Insurance Service Result	213	(4)	618	131	125	131	168	166	165	142	175	207	827	2,238	2,367
Prior Accident Years															
Insurance Finance Expense from PV FCF	(38)	(39)	141	(29)	(29)	(29)	(26)	(26)	(26)	(27)	(27)	(27)	64	(183)	(345)
Insurance Finance Expense from Risk Adjustment	(3)	(3)	11	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	5	(15)	(26)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(0)	(1)	(3)	(2)	(3)	(3)	(4)	(4)	(5)	(5)	(5)	(6)	(5)	(41)	(56)
Insurance Finance Expense from Risk Adjustment	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(3)	(3)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Finance Income (Expense)	(42)	(43)	149	(34)	(34)	(35)	(32)	(32)	(33)	(35)	(35)	(36)	64	(242)	(431)
Investment Income	11	9	10	6	8	8	8	8	8	8	8	8	29	103	112
Operating Result	182	(38)	776	103	99	105	145	142	141	115	148	179	920	2,099	2,048
RATIOS:															
Claims & Adj. Expenses (as a % of insurance revenue)															
Prior Accident Years	(12.1%)	21.5%	(69.1%)	(3.9%)	(2.3%)	(2.3%)	(3.9%)	(1.7%)	(1.8%)	(1.8%)	(1.9%)	(2.6%)	(21.3%)	(6.8%)	(7.4%)
Current Accident Year	57.9%	57.0%	53.8%	55.3%	55.7%	55.6%	55.7%	55.5%	55.6%	55.5%	55.5%	55.6%	56.2%	55.7%	50.7%
All Accident Years Combined	45.9%	78.5%	(15.3%)	51.5%	53.4%	53.3%	51.8%	53.8%	53.8%	53.7%	53.6%	53.0%	34.9%	48.9%	43.3%
Underwriting & Admin Exp	21.8%	22.2%	22.7%	28.1%	28.2%	27.2%	24.6%	23.4%	23.1%	27.7%	23.1%	21.9%	22.2%	24.5%	25.5%
Insurance Service Result Ratio	67.7%	100.7%	7.4%	79.5%	81.6%	80.5%	76.4%	77.1%	76.9%	81.4%	76.7%	74.9%	57.1%	73.4%	68.7%
Insurance Finance Income Ratio	6.3%	7.2%	(22.3%)	5.3%	5.0%	5.1%	4.5%	4.5%	4.6%	4.6%	4.7%	4.4%	(3.3%)	2.9%	5.7%
Investment Income Ratio	(1.6%)	(1.5%)	(1.5%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.1%)	(1.1%)	(1.0%)	(1.5%)	(1.2%)	(1.5%)
Combined Operating Ratio	72.4%	106.4%	(16.4%)	83.8%	85.4%	84.4%	79.7%	80.4%	80.3%	84.9%	80.3%	78.2%	52.3%	75.1%	73.0%

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026	CY2026
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	YTD	12 MONTHS
														Updated
Total Claims Incurred	303	472	(102)	329	363	358	370	390	386	409	404	436	673	4,119
Prior Accident Years														
Paid Losses	199	293	499	205	205	205	158	158	180	180	180	180	991	2,622
Claims Service Fees	(1)	3	(0)	6	6	6	6	6	6	6	6	6	2	60
Change in Outstanding Losses	101	94	(426)	(125)	(125)	(125)	(86)	(86)	(117)	(117)	(117)	(63)	(21)	(1,216)
Change in Undiscounted IBNR	(304)	(388)	(592)	(80)	(80)	(80)	(73)	(73)	(73)	(63)	(63)	(63)	(1,284)	(1,930)
Change in Undiscounted Retro Claims Expense	(50)	82	(60)	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(28)	(86)
Change in Undiscounted Risk Adjustment on Unpaid Claims	(15)	(4)	(78)	(35)	(16)	(16)	(28)	(13)	(13)	(14)	(14)	(21)	(96)	(265)
Change in Discounting on Unpaid Claims (excluding IFE)	(10)	54	183	0	0	0	0	0	0	0	0	0	226	226
Change in Discounting on Risk Adjustment (excluding IFE)	(0)	(6)	15	10	0	(0)	(0)	0	(0)	0	(0)	(0)	9	19
Current Accident Year														
Paid Losses	-	37	59	119	119	119	159	159	159	191	191	191	97	1,504
Claims Service Fees	80	73	80	77	82	81	86	86	92	91	99	99	233	1,013
Change in Outstanding Losses	45	87	116	90	90	90	78	78	78	96	96	96	248	1,041
Change in Undiscounted IBNR	266	156	121	83	101	98	90	95	91	61	58	90	543	1,310
Change in Undiscounted Retro Claims Expense	(5)	(4)	(7)	(6)	(6)	(6)	(5)	(7)	(6)	(6)	(7)	(6)	(16)	(70)
Change in Undiscounted Risk Adjustment on Unpaid Claims	24	17	21	11	15	15	13	14	13	13	13	15	62	184
Change in Discounting on Unpaid Claims (excluding IFE)	(26)	(22)	(30)	(20)	(22)	(22)	(21)	(22)	(22)	(22)	(22)	(25)	(78)	(275)
Change in Discounting on Risk Adjustment (excluding IFE)	(2)	(1)	(2)	(1)	(1)	(1)	(1)	(2)	(2)	(2)	(2)	(2)	(5)	(19)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026
 FACILITY ASSOCIATION RESIDUAL MARKET - Newfoundland & Labrador
 Operating Results for the 03 months March 31 2026 (IFRS 17 Basis)
 Source: IFRS 17 Monthly Operational Report
 (thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026 YTD	CY2026 12 MONTHS Updated Projection	CY2025 12 MONTHS Actual
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection			
Written Premium	2,640	2,906	3,195	3,293	3,850	4,202	3,535	4,227	3,508	3,678	3,439	3,116	8,741	41,588	43,467
Vehicle Counts	1,184	1,133	850	1,679	2,107	2,107	2,090	1,902	1,674	1,662	1,474	1,225	3,166	19,085	19,729
Average Written Premium	2,230	2,564	3,761	1,962	1,828	1,994	1,692	2,222	2,095	2,213	2,332	2,545	2,760	2,179	2,203
Received Premium	3,045	3,297	3,237	3,493	3,790	4,121	3,552	3,989	3,579	3,443	3,337	3,296	9,579	42,180	43,727
Earned Premium	3,585	3,255	3,616	3,480	3,593	3,464	3,600	3,605	3,491	3,637	3,554	3,806	10,457	42,686	42,684
Insurance Revenue	3,585	3,255	3,616	3,480	3,593	3,464	3,600	3,605	3,491	3,637	3,554	3,806	10,457	42,686	42,684
Prior Accident Years															
Undiscounted	15	57	3,046	0	(0)	0	(0)	0	(0)	0	(0)	(0)	3,118	3,118	7,374
Effect of Discounting (excluding IFE)	(168)	(167)	53	(165)	(163)	(163)	(120)	(120)	(120)	(113)	(155)	(113)	(282)	(1,515)	(1,468)
Discounted (excluding IFE)	(153)	(110)	3,099	(165)	(163)	(163)	(120)	(120)	(120)	(113)	(155)	(113)	2,836	1,603	5,906
Current Accident Year															
Undiscounted	3,440	3,115	3,216	3,232	3,333	3,211	3,333	3,336	3,228	3,362	3,284	3,514	9,772	39,605	30,610
Effect of Discounting (excluding IFE)	(67)	(59)	160	(0)	(6)	(13)	(18)	(51)	(33)	(34)	(40)	(44)	33	(206)	(634)
Discounted (excluding IFE)	3,373	3,056	3,376	3,232	3,327	3,198	3,315	3,285	3,195	3,328	3,244	3,470	9,805	39,398	29,976
Total Claims Incurred	3,220	2,946	6,475	3,067	3,164	3,035	3,195	3,164	3,075	3,215	3,089	3,357	12,640	41,001	35,882
Administrative Expense	448	383	405	402	479	494	421	515	427	474	450	417	1,237	5,317	5,413
Amortization of IACFs	346	341	385	360	358	356	352	351	346	347	347	347	1,072	4,237	4,488
Change in Loss Component	328	291	278	208	234	201	193	210	128	209	154	47	897	2,481	-
Insurance Service Expenses	4,342	3,961	7,543	4,037	4,234	4,086	4,161	4,241	3,977	4,246	4,040	4,169	15,846	53,036	45,783
Insurance Service Result	(757)	(706)	(3,926)	(557)	(641)	(623)	(561)	(636)	(486)	(608)	(487)	(363)	(5,389)	(10,350)	(3,100)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(187)	(193)	(161)	(135)	(141)	(147)	(118)	(124)	(129)	(117)	(120)	(123)	(541)	(1,695)	(2,413)
Insurance Finance Expense from Risk Adjustment	(14)	(14)	(15)	(10)	(11)	(11)	(9)	(10)	(10)	(9)	(10)	(10)	(43)	(133)	(167)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(3)	(10)	(33)	(22)	(28)	(33)	(38)	(43)	(47)	(52)	(56)	(60)	(46)	(424)	(436)
Insurance Finance Expense from Risk Adjustment	(0)	(1)	(2)	(2)	(2)	(3)	(3)	(3)	(3)	(4)	(4)	(4)	(3)	(29)	(25)
Insurance Finance Expense from Loss Component	-	(1)	144	(2)	(3)	(3)	(4)	(5)	(5)	(5)	(6)	(7)	143	102	-
Insurance Finance Income (Expense)	(204)	(219)	(68)	(171)	(184)	(196)	(172)	(184)	(195)	(187)	(195)	(203)	(490)	(2,178)	(3,042)
Investment Income	68	60	72	63	86	86	86	86	86	86	86	86	200	953	891
Operating Result	(892)	(865)	(3,922)	(665)	(739)	(733)	(647)	(733)	(595)	(709)	(596)	(480)	(5,679)	(11,576)	(5,250)
RATIOS:															
Claims & Adj. Expenses (as a % of insurance revenue)															
Prior Accident Years	(4.3%)	(3.4%)	85.7%	(4.7%)	(4.5%)	(4.7%)	(3.3%)	(3.3%)	(3.4%)	(3.1%)	(4.4%)	(3.0%)	27.1%	3.8%	13.8%
Current Accident Year	94.1%	93.9%	93.3%	92.6%	92.3%	92.3%	91.1%	91.5%	91.5%	91.5%	91.2%	91.2%	93.8%	92.3%	70.2%
All Accident Years Combined	89.8%	90.5%	179.0%	88.1%	88.0%	87.6%	88.7%	87.8%	88.1%	88.4%	86.9%	88.2%	120.9%	96.1%	84.1%
Underwriting & Admin Exp	31.3%	31.2%	29.5%	27.9%	29.8%	30.4%	26.8%	29.9%	25.8%	28.3%	26.8%	21.3%	30.7%	28.2%	23.2%
Insurance Service Result Ratio	121.1%	121.7%	208.6%	116.0%	117.8%	118.0%	115.6%	117.6%	113.9%	116.7%	113.7%	109.5%	151.5%	124.2%	107.3%
Insurance Finance Income Ratio	5.7%	6.7%	1.9%	4.9%	5.1%	5.7%	4.8%	5.1%	5.6%	5.1%	5.5%	5.3%	4.7%	5.1%	7.1%
Investment Income Ratio	(1.9%)	(1.8%)	(2.0%)	(1.8%)	(2.4%)	(2.5%)	(2.4%)	(2.4%)	(2.5%)	(2.4%)	(2.4%)	(2.3%)	(1.9%)	(2.2%)	(2.1%)
Combined Operating Ratio	124.9%	126.6%	208.5%	119.1%	120.6%	121.2%	118.0%	120.3%	117.0%	119.5%	116.8%	112.6%	154.3%	127.1%	112.3%

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026 YTD	CY2026 12 MONTHS Updated Projection
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection		
Total Claims Incurred	3,220	2,946	6,475	3,067	3,164	3,035	3,195	3,164	3,075	3,215	3,089	3,357	12,640	41,001
Prior Accident Years														
Paid Losses	1,826	1,302	1,823	2,292	2,292	2,292	1,576	1,576	1,576	1,500	1,500	1,500	4,951	21,056
Claims Service Fees	36	(288)	(1)	39	39	39	39	39	39	39	39	39	(253)	97
Change in Outstanding Losses	81	346	(701)	(1,544)	(1,544)	(1,544)	(901)	(901)	(901)	(907)	(907)	(907)	(1,830)	(10,329)
Change in Undiscounted IBNR	(1,930)	(1,663)	1,763	(748)	(748)	(748)	(675)	(675)	(675)	(593)	(593)	(593)	(1,830)	(7,879)
Change in Undiscounted Retro Claims Expense	2	359	163	(39)	(39)	(39)	(39)	(39)	(39)	(39)	(39)	(39)	524	174
Change in Undiscounted Risk Adjustment on Unpaid Claims	(171)	(93)	67	(165)	(163)	(163)	(120)	(120)	(120)	(113)	(155)	(113)	(198)	(1,431)
Change in Discounting on Unpaid Claims (excluding IFE)	(1)	(69)	(4)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(75)	(75)
Change in Discounting on Risk Adjustment (excluding IFE)	4	(5)	(9)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(10)	(10)
Current Accident Year														
Paid Losses	22	138	643	809	809	809	1,036	1,036	1,036	1,289	1,289	1,289	804	10,207
Claims Service Fees	363	329	364	349	360	347	361	361	350	364	356	381	1,056	4,285
Change in Outstanding Losses	427	859	887	815	815	815	834	834	834	1,043	1,043	1,043	2,172	10,246
Change in Undiscounted IBNR	2,537	1,707	1,253	1,175	1,265	1,159	1,020	927	581	513	513	513	5,497	13,871
Change in Undiscounted Retro Claims Expense	91	82	70	84	84	84	83	85	82	85	83	88	242	996
Change in Undiscounted Risk Adjustment on Unpaid Claims	218	190	171	155	162	154	147	119	137	129	124	139	579	1,843
Change in Discounting on Unpaid Claims (excluding IFE)	(268)	(234)	(12)	(146)	(157)	(156)	(155)	(160)	(159)	(153)	(154)	(172)	(514)	(1,925)
Change in Discounting on Risk Adjustment (excluding IFE)	(18)	(15)	0	(9)	(10)	(10)	(10)	(10)	(10)	(10)	(10)	(11)	(33)	(125)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026
 FACILITY ASSOCIATION RESIDUAL MARKET - Yukon
 Operating Results for the 03 months March 31 2026 (IFRS 17 Basis)
 Source: IFRS 17 Monthly Operational Report
 (thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026	CY2026	CY2025
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	YTD	12 MONTHS	12 MONTHS
														Updated	Actual
Written Premium	177	329	199	323	686	615	289	334	246	305	256	388	704	4,146	3,528
Vehicle Counts	82	151	154	265	336	248	143	189	120	128	143	127	387	2,088	1,863
Average Written Premium	2,158	2,172	1,291	1,218	2,039	2,477	2,021	1,765	2,046	2,374	1,786	3,066	1,819	1,986	1,894
Received Premium	208	321	230	317	615	544	297	324	256	293	275	385	759	4,066	3,133
Earned Premium	294	282	305	286	311	306	323	333	328	337	334	388	881	3,826	3,502
Insurance Revenue	294	282	305	286	311	306	323	333	328	337	334	388	881	3,826	3,502
Prior Accident Years															
Undiscounted	2	(0)	419	0	(0)	0	(0)	(0)	0	0	(0)	0	420	420	2,385
Effect of Discounting (excluding IFE)	3	(10)	25	(33)	(7)	(7)	(8)	(12)	(8)	(6)	(6)	(6)	18	(74)	(51)
Discounted (excluding IFE)	4	(10)	444	(33)	(7)	(7)	(8)	(12)	(8)	(6)	(6)	(6)	438	346	2,334
Current Accident Year															
Undiscounted	132	132	173	154	157	154	165	168	166	171	173	208	437	1,953	1,568
Effect of Discounting (excluding IFE)	0	(1)	(18)	(6)	(6)	(6)	(5)	(5)	(5)	(5)	(5)	(9)	(19)	(70)	(31)
Discounted (excluding IFE)	132	131	155	148	152	148	160	163	161	166	169	198	418	1,883	1,537
Total Claims Incurred	136	121	598	116	145	141	152	151	153	160	163	193	856	2,229	3,871
Administrative Expense	30	45	24	39	85	72	35	41	30	39	34	51	99	524	445
Amortization of IACFs	26	24	29	27	26	28	26	26	27	29	28	29	79	323	312
Change in Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Service Expenses	192	190	652	181	256	241	212	218	209	228	225	273	1,034	3,077	4,628
Insurance Service Result	102	91	(346)	105	55	65	111	115	119	109	108	115	(153)	749	(1,126)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(9)	(9)	11	(13)	(12)	(12)	(13)	(13)	(12)	(10)	(9)	(9)	(7)	(110)	(75)
Insurance Finance Expense from Risk Adjustment	(1)	(1)	1	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(8)	(6)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(0)	(0)	0	(1)	(1)	(1)	(2)	(2)	(2)	(2)	(2)	(3)	(0)	(17)	(12)
Insurance Finance Expense from Risk Adjustment	(0)	(0)	0	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(0)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Finance Income (Expense)	(10)	(10)	12	(15)	(14)	(14)	(16)	(16)	(15)	(13)	(13)	(13)	(8)	(136)	(93)
Investment Income	5	4	5	4	5	5	5	5	5	5	5	5	14	61	65
Operating Result	97	85	(330)	94	46	56	101	105	109	102	101	108	(148)	674	(1,153)
RATIOS:															
Claims & Adj. Expenses (as a % of insurance revenue)															
Prior Accident Years	1.5%	(3.5%)	145.4%	(11.4%)	(2.2%)	(2.2%)	(2.6%)	(3.5%)	(2.6%)	(1.7%)	(1.7%)	(1.5%)	49.7%	9.1%	66.6%
Current Accident Year	44.8%	46.5%	50.8%	51.9%	48.8%	48.4%	49.5%	48.9%	49.1%	49.3%	50.6%	51.1%	47.4%	49.2%	43.9%
All Accident Years Combined	46.3%	43.0%	196.1%	40.5%	46.7%	46.2%	46.9%	45.4%	46.5%	47.6%	48.9%	49.7%	97.1%	58.3%	110.5%
Underwriting & Admin Exp	19.0%	24.5%	17.4%	22.9%	35.7%	32.5%	18.6%	20.1%	17.3%	20.0%	18.6%	20.6%	20.2%	22.2%	21.6%
Insurance Service Result Ratio	65.3%	67.5%	213.5%	63.3%	82.4%	78.7%	65.5%	65.5%	63.8%	67.7%	67.5%	70.3%	117.4%	80.4%	132.1%
Insurance Finance Income Ratio	3.4%	3.6%	(3.9%)	5.1%	4.7%	4.7%	4.8%	4.7%	4.7%	3.8%	3.8%	3.3%	0.9%	3.6%	2.6%
Investment Income Ratio	(1.7%)	(1.4%)	(1.5%)	(1.4%)	(1.8%)	(1.8%)	(1.7%)	(1.6%)	(1.7%)	(1.6%)	(1.6%)	(1.4%)	(1.5%)	(1.6%)	(1.9%)
Combined Operating Ratio	67.0%	69.8%	208.1%	67.0%	85.3%	81.6%	68.7%	68.5%	66.8%	69.8%	69.7%	72.2%	116.8%	82.4%	132.9%

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026	CY2026
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	YTD	12 MONTHS
														Updated
Total Claims Incurred	136	121	598	116	145	141	152	151	153	160	163	193	856	2,229
Prior Accident Years														
Paid Losses	152	157	11	97	97	97	110	110	110	74	74	74	320	1,161
Claims Service Fees	(0)	(133)	(0)	2	2	2	2	2	2	2	2	2	(134)	(117)
Change in Outstanding Losses	(204)	(133)	(31)	(54)	(54)	(54)	(78)	(78)	(78)	(45)	(45)	(45)	(369)	(900)
Change in Undiscounted IBNR	52	(23)	407	(42)	(42)	(42)	(32)	(32)	(32)	(29)	(29)	(29)	136	126
Change in Undiscounted Retro Claims Expense	2	133	32	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	467	150
Change in Undiscounted Risk Adjustment on Unpaid Claims	(8)	(14)	59	(34)	(7)	(7)	(8)	(12)	(8)	(6)	(6)	(6)	38	(55)
Change in Discounting on Unpaid Claims (excluding IFE)	10	3	(31)	0	0	0	0	0	0	0	0	0	(18)	(18)
Change in Discounting on Risk Adjustment (excluding IFE)	1	0	(3)	2	0	0	0	0	0	0	0	0	(2)	(1)
Current Accident Year														
Paid Losses	-	-	-	31	31	31	52	52	52	60	60	60	-	429
Claims Service Fees	31	36	29	34	37	39	39	40	39	40	40	47	96	450
Change in Outstanding Losses	25	17	55	21	21	21	27	27	27	45	45	45	96	375
Change in Undiscounted IBNR	82	85	93	64	73	72	51	55	53	31	34	59	260	751
Change in Undiscounted Retro Claims Expense	(6)	(6)	(3)	5	(5)	(6)	(4)	(6)	(6)	(6)	(6)	(3)	(15)	(53)
Change in Undiscounted Risk Adjustment on Unpaid Claims	6	6	11	4	6	6	5	5	5	5	6	4	23	69
Change in Discounting on Unpaid Claims (excluding IFE)	(6)	(6)	(28)	(10)	(11)	(11)	(9)	(10)	(10)	(9)	(10)	(12)	(40)	(132)
Change in Discounting on Risk Adjustment (excluding IFE)	(0)	(0)	(2)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(2)	(8)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026
 FACILITY ASSOCIATION RESIDUAL MARKET - Northwest Territories
 Operating Results for the 03 months March 31 2026 (IFRS 17 Basis)
 Source: IFRS 17 Monthly Operational Report
 (thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026	CY2026	CY2025
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	YTD	12 MONTHS Updated Projection	12 MONTHS Actual
Written Premium	282	595	717	449	489	650	479	588	404	597	587	351	1,594	6,187	5,490
Vehicle Counts	184	268	352	253	301	373	280	275	242	326	346	206	803	3,403	3,257
Average Written Premium	1,531	2,222	2,040	1,774	1,627	1,741	1,714	2,141	1,672	1,831	1,699	1,702	1,984	1,818	1,685
Received Premium	346	545	655	434	480	610	488	581	418	505	581	432	1,547	6,074	4,358
Earned Premium	452	437	479	433	462	469	495	507	493	526	513	540	1,367	5,806	5,357
Insurance Revenue	452	437	479	433	462	469	495	507	493	526	513	540	1,367	5,806	5,357
Prior Accident Years															
Undiscounted	(1)	0	1,244	(0)	0	(0)	(0)	0	(0)	0	(0)	0	1,244	1,244	407
Effect of Discounting (excluding IFE)	(11)	(6)	(53)	(13)	(7)	(7)	(8)	(8)	(8)	(7)	(11)	(7)	(70)	(147)	7
Discounted (excluding IFE)	(12)	(6)	1,191	(13)	(7)	(7)	(8)	(8)	(8)	(7)	(11)	(7)	1,174	1,097	414
Current Accident Year															
Undiscounted	278	290	338	257	297	302	318	326	319	340	332	352	907	3,749	2,911
Effect of Discounting (excluding IFE)	(3)	(3)	(28)	(7)	(8)	(8)	(8)	(8)	(8)	(7)	(7)	(7)	(34)	(102)	(51)
Discounted (excluding IFE)	276	287	310	250	289	294	310	318	312	333	325	344	873	3,646	2,861
Total Claims Incurred	264	281	1,501	237	282	287	302	309	303	326	314	338	2,046	4,744	3,275
Administrative Expense	48	82	95	54	61	77	58	72	50	78	78	47	225	799	685
Amortization of IACFs	46	42	46	48	50	50	49	49	50	50	51	53	134	584	547
Change in Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Service Expenses	358	405	1,642	339	392	413	408	430	403	454	443	438	2,405	6,126	4,508
Insurance Service Result	94	32	(1,163)	95	70	55	87	77	90	72	70	103	(1,037)	(320)	850
Prior Accident Years															
Insurance Finance Expense from PV FCF	(10)	(10)	1	(11)	(11)	(11)	(11)	(10)	(10)	(9)	(8)	(8)	(19)	(109)	(101)
Insurance Finance Expense from Risk Adjustment	(1)	(1)	0	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(8)	(7)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(0)	(1)	(2)	(2)	(2)	(2)	(3)	(3)	(3)	(4)	(4)	(5)	(3)	(31)	(26)
Insurance Finance Expense from Risk Adjustment	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(2)	(1)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Finance Income (Expense)	(11)	(12)	(1)	(14)	(14)	(14)	(14)	(15)	(15)	(13)	(14)	(14)	(24)	(150)	(137)
Investment Income	2	2	3	5	7	7	7	7	7	7	7	7	7	70	69
Operating Result	85	22	(1,161)	86	63	48	80	69	83	66	63	96	(1,055)	(400)	782
RATIOS:															
Claims & Adj. Expenses (as a % of insurance revenue)															
Prior Accident Years	(2.6%)	(1.3%)	248.9%	(2.9%)	(1.5%)	(1.5%)	(1.7%)	(1.7%)	(1.7%)	(1.3%)	(2.2%)	(1.2%)	85.8%	18.9%	7.7%
Current Accident Year	61.0%	65.7%	64.8%	57.6%	62.6%	62.7%	62.6%	62.7%	63.2%	63.4%	63.7%	63.8%	63.8%	62.8%	53.4%
All Accident Years Combined	58.5%	64.4%	313.6%	54.7%	61.0%	61.2%	60.9%	61.0%	61.5%	62.0%	61.2%	62.5%	149.7%	81.7%	61.1%
Underwriting & Admin Exp	20.7%	28.2%	29.5%	23.5%	23.9%	27.0%	21.6%	23.9%	20.3%	24.4%	25.2%	18.5%	26.2%	23.8%	23.0%
Insurance Service Result Ratio	79.2%	92.6%	343.1%	78.2%	84.9%	88.2%	82.5%	84.9%	81.7%	86.4%	86.4%	81.0%	175.9%	105.5%	84.1%
Insurance Finance Income Ratio	2.5%	2.7%	0.2%	3.2%	3.1%	3.0%	2.9%	2.9%	3.0%	2.5%	2.6%	2.5%	1.7%	2.6%	2.5%
Investment Income Ratio	(0.4%)	(0.4%)	(0.6%)	(1.2%)	(1.6%)	(1.6%)	(1.5%)	(1.4%)	(1.5%)	(1.4%)	(1.4%)	(1.4%)	(0.5%)	(1.2%)	(1.3%)
Combined Operating Ratio	81.3%	94.9%	342.7%	80.1%	86.4%	89.7%	83.9%	86.3%	83.3%	87.5%	87.7%	82.2%	177.1%	106.9%	85.4%

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026	CY2026
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	YTD	12 MONTHS Updated Projection
Total Claims Incurred	264	281	1,501	237	282	287	302	309	303	326	314	338	2,046	4,744
Prior Accident Years														
Paid Losses	90	144	59	96	96	96	107	107	107	81	81	81	1,174	1,097
Claims Service Fees	(0)	(144)	(0)	3	3	3	3	3	3	3	3	3	(145)	(114)
Change in Outstanding Losses	124	132	87	(61)	(61)	(79)	(79)	(79)	(79)	(59)	(59)	(22)	343	(252)
Change in Undiscounted IBNR	(214)	(276)	983	(36)	(36)	(36)	(28)	(28)	(28)	(22)	(22)	(22)	493	235
Change in Undiscounted Retro Claims Expense	0	145	115	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	260	229
Change in Undiscounted Risk Adjustment on Unpaid Claims	(11)	(8)	9	(13)	(7)	(7)	(8)	(8)	(8)	(7)	(11)	(7)	(10)	(87)
Change in Discounting on Unpaid Claims (excluding IFE)	(0)	2	(61)	0	(0)	0	(0)	(0)	(0)	0	0	0	(59)	(59)
Change in Discounting on Risk Adjustment (excluding IFE)	0	0	(1)	0	(0)	0	0	(0)	0	0	-	0	(1)	(1)
Current Accident Year														
Paid Losses	-	15	114	100	100	100	111	111	111	135	135	135	129	1,167
Claims Service Fees	49	70	69	52	56	56	60	61	59	63	62	65	188	721
Change in Outstanding Losses	97	145	859	(20)	(20)	(20)	1	1	1	21	21	21	1,101	1,107
Change in Undiscounted IBNR	135	63	(704)	150	165	167	149	155	149	124	117	133	(506)	803
Change in Undiscounted Retro Claims Expense	(3)	(3)	(0)	(25)	(3)	(2)	(3)	(2)	(1)	(3)	(3)	(2)	(6)	(49)
Change in Undiscounted Risk Adjustment on Unpaid Claims	15	14	11	9	10	10	10	11	11	10	10	11	40	132
Change in Discounting on Unpaid Claims (excluding IFE)	(17)	(16)	(36)	(15)	(17)	(17)	(17)	(18)	(17)	(17)	(16)	(17)	(69)	(221)
Change in Discounting on Risk Adjustment (excluding IFE)	(1)	(1)	(2)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(4)	(14)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026
 FACILITY ASSOCIATION RESIDUAL MARKET - Total
 Operating Results for the 03 months March 31 2026 (IFRS 17 Basis)
 Source: IFRS 17 Monthly Operational Report
 (thousands of dollars)

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026	CY2026	CY2025
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	YTD	12 MONTHS	12 MONTHS
														Updated	Actual
Written Premium	32,610	34,392	42,211	45,283	53,518	58,576	54,947	47,291	46,947	48,914	38,778	32,137	109,213	535,605	524,263
Vehicle Counts	7,524	7,356	8,571	11,521	13,468	13,946	12,667	11,339	10,347	10,493	8,568	7,490	23,451	123,290	123,297
Average Written Premium	4,334	4,675	4,925	3,931	3,974	4,200	4,338	4,171	4,537	4,662	4,526	4,291	4,657	4,344	4,252
Received Premium	35,231	36,638	43,080	45,051	51,765	56,161	53,035	45,615	46,385	46,586	39,233	34,876	114,950	533,657	484,581
Earned Premium	43,498	39,306	43,769	42,699	44,680	43,738	46,152	46,587	45,193	47,017	45,823	48,663	126,573	537,125	527,644
Insurance Revenue	43,498	39,306	43,769	42,699	44,680	43,738	46,152	46,587	45,193	47,017	45,823	48,663	126,573	537,125	527,644
Prior Accident Years															
Undiscounted	(211)	(398)	33,459	(373)	(0)	0	(0)	(0)	(0)	0	(0)	0	32,851	32,478	4,824
Effect of Discounting (excluding IFE)	(1,527)	(1,760)	2,387	(1,215)	(1,678)	(1,474)	(1,819)	(1,403)	(1,365)	(1,353)	(1,234)	(1,256)	(900)	(13,699)	(15,898)
Discounted (excluding IFE)	(1,738)	(2,158)	35,847	(1,588)	(1,678)	(1,474)	(1,819)	(1,403)	(1,365)	(1,353)	(1,234)	(1,256)	31,951	18,779	(11,074)
Current Accident Year															
Undiscounted	34,207	30,969	38,020	34,272	35,897	35,117	37,038	37,378	36,258	37,725	36,771	39,016	103,196	432,667	406,426
Effect of Discounting (excluding IFE)	(775)	(714)	(2,410)	(1,223)	(1,252)	(1,214)	(1,252)	(1,233)	(1,158)	(1,158)	(1,255)	(1,313)	(3,898)	(15,085)	(12,049)
Discounted (excluding IFE)	33,433	30,255	35,610	33,049	34,611	33,865	35,824	36,125	35,024	36,567	35,457	37,761	99,298	417,582	394,377
Total Claims Incurred	31,695	28,097	71,457	31,461	32,933	32,390	34,005	34,722	33,659	35,214	34,224	36,505	131,249	436,361	383,303
Administrative Expense	5,439	4,677	5,575	5,676	6,827	7,089	6,738	5,877	5,851	6,455	5,196	4,352	15,691	69,752	66,948
Amortization of IACFs	3,586	3,449	3,784	3,667	3,697	3,697	3,709	3,669	3,680	3,730	3,745	10,818	44,084	45,643	
Change in Loss Component	328	291	278	208	234	201	193	210	128	209	154	47	897	2,481	-
Insurance Service Expenses	41,048	36,514	81,093	41,012	43,666	43,378	44,633	44,518	43,307	45,558	43,303	44,649	158,655	552,679	495,894
Insurance Service Result	2,450	2,792	(37,324)	1,687	1,014	360	1,520	2,069	1,887	1,459	2,520	4,014	(32,082)	(15,553)	31,751
Prior Accident Years															
Insurance Finance Expense from PV FCF	(2,557)	(2,552)	5,170	(2,184)	(2,165)	(2,145)	(1,992)	(1,976)	(1,959)	(1,785)	(1,764)	(1,742)	61	(17,650)	(27,514)
Insurance Finance Expense from Risk Adjustment	(221)	(219)	470	(179)	(177)	(176)	(166)	(164)	(163)	(148)	(146)	(144)	30	(1,432)	(2,305)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(31)	(99)	169	(217)	(272)	(328)	(384)	(438)	(491)	(545)	(595)	(646)	39	(3,876)	(4,511)
Insurance Finance Expense from Risk Adjustment	(2)	(7)	11	(16)	(20)	(24)	(28)	(32)	(35)	(39)	(43)	(47)	2	(280)	(278)
Insurance Finance Expense from Loss Component	-	(1)	144	(2)	(3)	(3)	(4)	(5)	(5)	(5)	(6)	(7)	143	102	-
Insurance Finance Income (Expense)	(2,811)	(2,877)	5,964	(2,598)	(2,636)	(2,675)	(2,573)	(2,614)	(2,654)	(2,522)	(2,554)	(2,586)	276	(23,136)	(34,608)
Investment Income	900	728	812	647	878	878	878	878	878	878	878	878	2,440	10,108	11,456
Operating Result	539	642	(30,548)	(264)	(745)	(1,437)	(176)	333	110	(186)	843	2,306	(29,367)	(28,582)	8,599
RATIOS:															
Claims & Adj. Expenses (as a % of insurance revenue)															
Prior Accident Years	(4.0%)	(5.5%)	81.9%	(3.7%)	(3.8%)	(3.4%)	(3.9%)	(3.0%)	(3.0%)	(2.9%)	(2.7%)	(2.6%)	25.2%	3.5%	(2.1%)
Current Accident Year	76.9%	77.0%	81.4%	77.4%	77.5%	77.4%	77.6%	77.5%	77.5%	77.8%	77.4%	77.6%	78.5%	77.7%	74.7%
All Accident Years Combined	72.9%	71.5%	163.3%	73.7%	73.7%	74.1%	73.7%	74.5%	74.5%	74.9%	74.7%	75.0%	103.7%	81.2%	72.6%
Underwriting & Admin Exp	21.5%	21.4%	22.0%	22.4%	24.0%	25.1%	23.0%	21.0%	21.3%	22.0%	19.8%	16.7%	21.7%	21.7%	21.3%
Insurance Service Result Ratio	94.4%	92.9%	185.3%	96.0%	97.7%	99.2%	96.7%	95.6%	95.8%	96.9%	94.5%	91.8%	125.3%	102.9%	94.0%
Insurance Finance Income Ratio	6.5%	7.3%	(13.6%)	6.1%	5.9%	6.1%	5.6%	5.6%	5.9%	5.4%	5.6%	5.3%	(0.2%)	4.3%	6.6%
Investment Income Ratio	(2.1%)	(1.9%)	(1.9%)	(1.5%)	(2.0%)	(2.0%)	(1.9%)	(1.9%)	(1.9%)	(1.9%)	(1.9%)	(1.8%)	(1.9%)	(1.9%)	(2.2%)
Combined Operating Ratio	98.8%	98.4%	169.8%	100.6%	101.7%	103.3%	100.4%	99.3%	99.8%	100.4%	98.2%	95.3%	123.2%	105.3%	98.4%

	January	February	March	April	May	June	July	August	September	October	November	December	CY2026	CY2026
	Actual	Actual	Actual	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	YTD	12 MONTHS
														Updated
Total Claims Incurred	31,695	28,097	71,457	31,461	32,933	32,390	34,005	34,722	33,659	35,214	34,224	36,505	131,249	436,361
Prior Accident Years														
Paid Losses	(1,738)	(2,158)	35,847	(1,588)	(1,678)	(1,474)	(1,819)	(1,403)	(1,365)	(1,353)	(1,234)	(1,256)	31,951	18,779
Claims Service Fees	36,600	20,874	22,786	17,853	17,853	17,853	16,063	16,063	13,948	13,948	13,948	13,948	80,259	223,852
Change in Outstanding Losses	101	(780)	114	618	618	618	618	618	618	618	618	618	(564)	4,998
Change in Undiscounted Losses	(13,160)	1,330	(17,777)	(5,173)	(4,800)	(4,800)	(5,404)	(5,404)	(4,428)	(4,428)	(4,428)	(4,428)	(29,607)	(73,878)
Change in Undiscounted IBNR	(23,903)	(22,545)	25,799	(13,053)	(13,053)	(13,053)	(10,659)	(10,659)	(10,659)	(9,520)	(9,520)	(9,520)	(20,649)	(120,344)
Change in Undiscounted Retro Claims Expense	152	723	2,538	(618)	(618)	(618)	(618)	(618)	(618)	(618)	(618)	(618)	3,413	(2,150)
Change in Undiscounted Risk Adjustment on Unpaid Claims	(2,997)	(1,646)	1,492	(1,609)	(1,678)	(1,474)	(1,819)	(1,403)	(1,365)	(1,353)	(1,234)	(1,256)	(3,150)	(16,343)
Change in Discounting on Unpaid Claims (excluding IFE)	1,283	(93)	893	373	0	0	0	(0)	0	0	0	0	2,082	2,455
Change in Discounting on Risk Adjustment (excluding IFE)	186	(21)	2	21	(0)	(0)	0	0	(0)	0	0	0	168	189
Current Accident Year														
Paid Losses	33,433	30,255	35,610	33,049	34,611	33,865	35,824	36,125	35,024	36,567	35,457	37,761	99,298	417,582
Claims Service Fees	554	2,786	6,297	7,152	7,152	7,152	9,505	9,506	9,506	11,378	11,378	11,378	9,637	93,743
Change in Outstanding Losses	4,950	4,597	4,941	4,806	4,921	5,193	5,088	5,241	5,088	5,296	5,088	5,473	14,488	60,692
Change in Undiscounted IBNR	4,029	6,504	7,338	6,184	6,184	6,184	7,481	7,481	7,481	8,775	8,775	8,775	17,871	85,193
Change in Undiscounted Retro Claims Expense	23,922	16,410	18,390	15,351	16,667	16,012	13,966	14,248	13,310	11,368	10,583	12,465	58,722	182,693
Change in Undiscounted Risk Adjustment on Unpaid Claims	752	671	1,054	780	866	848	892	901	872	908	877	925	2,477	10,347
Change in Discounting on Unpaid Claims (excluding IFE)	2,173	1,791	2,250	1,884	1,831	1,790	1,790	1,684	1,695	1,695	1,438	1,714	6,214	21,809
Change in Discounting on Risk Adjustment (excluding IFE)	(2,754)	(2,341)	(4,331)	(2,796)	(2,954)	(2,874)	(2,800)	(2,830)	(2,719)	(2,659)	(2,564)	(2,768)	(9,425)	(34,390)
Change in Discounting on Risk Adjustment (excluding IFE)	(194)	(164)	(329)	(204)	(215)	(209)	(204)	(206)	(198)	(194)	(187)	(201)	(687)	(2,504)