

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - Ontario

Operating Results for the 05 Months Ended May 31 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Actual	April Actual	May Actual	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	65,533	67,868	70,503	76,082	72,603	74,340	79,648	77,166	73,172	60,647	319,736	833,394	766,250
Vehicle Count	14,389	17,615	17,278	17,879	18,428	19,950	19,077	19,446	19,785	19,446	18,584	15,925	85,589	217,802	210,112
Average Written Premium	3,571	3,659	3,793	3,796	3,826	3,814	3,806	3,823	4,026	3,968	3,937	3,808	3,736	3,826	3,647
Decrease (Increase) in Unearned Premiums	(12,828)	5,894	(181)	4,024	4,439	10,865	4,912	6,776	13,729	7,499	5,109	(9,984)	1,348	40,255	15,163
Net Premiums Earned	64,213	58,553	65,714	63,844	66,064	65,217	67,690	67,564	65,918	69,667	68,063	70,631	318,388	793,138	751,086
Earned Expense Allowance	(21,029)	(19,118)	(21,305)	(20,665)	(21,349)	(21,979)	(21,979)	(21,938)	(21,404)	(22,623)	(22,106)	(22,945)	(103,467)	(257,639)	(246,780)
% of EP	32.7%	32.7%	32.4%	32.4%	32.3%	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%	32.9%
Insurance Revenue	43,184	39,434	44,409	43,180	44,714	44,040	45,711	45,626	44,515	47,043	45,957	47,686	214,921	535,500	504,307
Prior Accident Years															
Undiscounted	(781)	(477)	(57,389)	(321)	(11,415)	(0)	(0)	0	-	(0)	-	0	(70,384)	(70,384)	(85,066)
Effect of Discounting (excluding IFE)	26	(4,212)	2,785	(1,688)	2,199	(1,795)	(1,577)	(1,577)	(1,577)	(1,511)	(1,511)	(1,511)	(889)	(11,949)	(9,629)
Discounted (excluding IFE)	(755)	(4,689)	(54,604)	(2,009)	(9,215)	(1,795)	(1,577)	(1,577)	(1,577)	(1,511)	(1,511)	(1,511)	(71,273)	(82,333)	(94,695)
Current Accident Year															
Undiscounted	82,101	74,591	49,573	69,601	72,162	70,758	73,443	73,306	71,520	75,587	73,847	76,633	348,027	863,121	823,698
Effect of Discounting (excluding IFE)	2,028	63	(8,519)	(1,975)	(2,423)	(2,583)	(2,933)	(3,264)	(3,512)	(3,795)	(4,003)	(4,454)	(10,825)	(35,370)	(30,596)
Discounted (excluding IFE)	84,129	74,654	41,055	67,625	69,739	68,175	70,509	70,042	68,008	71,792	69,843	72,179	337,202	827,751	793,102
Total Claims Incurred	83,374	69,965	(13,550)	65,616	60,524	66,381	68,932	68,465	66,431	70,280	68,332	70,667	265,929	745,418	698,407
Administrative Expenses	494	223	263	176	288	237	239	235	230	323	282	282	1,444	3,271	2,673
Loss Component:															
Losses on Onerous Contracts	483,613	6,141	(247,258)	899	(113)	-	-	-	-	-	-	-	243,283	243,283	330,266
Reversals of Losses on Onerous Contracts	(39,368)	(35,425)	(39,716)	(26,141)	(27,071)	(25,718)	(26,692)	(26,643)	(25,993)	(27,474)	(26,845)	(27,863)	(167,721)	(354,949)	(428,454)
Insurance Service Expenses	528,113	40,904	(300,261)	40,550	33,628	40,899	42,478	42,058	40,668	43,129	41,769	43,086	342,935	637,022	602,892
Insurance Service Result	(484,929)	(1,470)	344,670	2,630	11,086	3,140	3,233	3,568	3,847	3,915	4,188	4,600	(128,013)	(101,523)	(98,585)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(4,352)	(2,475)	1,469	(2,468)	4,607	(2,936)	(2,656)	(2,643)	(2,629)	(2,515)	(2,499)	(2,484)	(3,219)	(21,581)	(37,720)
Insurance Finance Expense from Risk Adjustment	(307)	(191)	119	(194)	371	(238)	(216)	(215)	(214)	(204)	(203)	(202)	(202)	(1,694)	(2,734)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(76)	(266)	433	(384)	(3,758)	(607)	(686)	(763)	(837)	(911)	(977)	(1,040)	(4,051)	(9,872)	(11,570)
Insurance Finance Expense from Risk Adjustment	(5)	(16)	27	(24)	(232)	(38)	(42)	(47)	(52)	(56)	(60)	(64)	(60)	(610)	(548)
Insurance Finance Expense from Loss Component	(1,590)	(2,639)	2,263	(1,510)	5,841	(1,617)	(1,105)	(1,091)	(1,221)	(875)	(883)	(1,122)	2,365	(5,549)	(40,229)
Insurance Finance Income (Expense)	(6,330)	(5,587)	4,310	(4,579)	6,828	(5,436)	(4,706)	(4,759)	(4,952)	(4,561)	(4,623)	(4,912)	(5,357)	(39,307)	(92,801)
Operating Result	(491,259)	(7,057)	348,981	(1,949)	17,914	(2,296)	(1,473)	(1,190)	(1,105)	(647)	(435)	(912)	(133,371)	(140,829)	(191,386)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(1.7%)	(11.9%)	(123.0%)	(4.7%)	(20.6%)	(4.1%)	(3.4%)	(3.5%)	(3.5%)	(3.2%)	(3.3%)	(3.2%)	(33.2%)	(15.4%)	(18.8%)
Current Accident Year	194.8%	189.3%	92.4%	156.6%	156.0%	154.8%	154.2%	152.8%	152.8%	152.6%	152.0%	151.4%	156.9%	154.6%	157.3%
All Accident Years Combined	193.1%	177.4%	(30.5%)	152.0%	135.4%	150.7%	150.8%	150.1%	149.2%	149.4%	148.7%	148.2%	123.7%	139.2%	138.5%
Earned Expense Allowance	32.7%	32.7%	32.4%	32.4%	32.3%	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%	32.9%
Change in Loss Component (excluding IFE)	1,028.7%	(74.3%)	(646.2%)	(58.5%)	(60.8%)	(58.4%)	(58.4%)	(58.4%)	(58.4%)	(58.4%)	(58.4%)	(58.4%)	35.2%	(20.9%)	(19.5%)
Administrative Expenses	1.1%	0.6%	0.6%	0.4%	0.6%	0.5%	0.5%	0.5%	0.5%	0.7%	0.6%	0.6%	0.7%	0.6%	0.5%
Insurance Service Ratio	1,222.9%	103.7%	(676.1%)	93.9%	75.2%	92.9%	92.9%	92.2%	91.4%	91.7%	90.9%	90.4%	159.6%	119.0%	119.5%
Insurance Finance Income Ratio	14.7%	14.2%	(9.7%)	10.6%	(15.3%)	12.3%	10.3%	10.4%	11.1%	9.7%	10.1%	10.3%	2.5%	7.3%	18.4%
Combined Operating Ratio	1,237.6%	117.9%	(685.8%)	104.5%	59.9%	105.2%	103.2%	102.6%	102.5%	101.4%	100.9%	100.7%	162.1%	126.3%	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 Actual	April Actual	May Actual	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	(13,550)	65,616	60,524	66,381	68,932	68,465	66,431	70,280	68,332	70,667	265,929	745,418
Prior Accident Years														
Paid Claims	43,897	37,258	24,870	22,603	17,996	18,914	16,279	16,249	16,218	15,417	15,387	15,357	146,625	260,446
Paid Claims Expenses	3,115	3,388	3,399	3,270	3,444	3,075	3,007	3,038	3,068	3,061	3,091	3,121	16,616	38,078
Change in Case Reserve	(19,558)	(16,892)	(12,274)	(4,847)	(4,227)	(6,398)	(5,525)	(5,525)	(5,525)	(6,124)	(6,124)	(6,124)	(57,797)	(99,142)
Change in Undiscounted IBNR	(28,235)	(24,232)	(73,384)	(21,348)	(28,628)	(15,590)	(13,761)	(13,761)	(13,761)	(12,355)	(12,355)	(12,355)	(175,827)	(269,765)
Change in Undiscounted Risk Adjustment	(3,191)	(2,977)	(3,585)	(2,056)	956	(1,795)	(1,577)	(1,577)	(1,577)	(1,511)	(1,511)	(1,511)	(10,853)	(21,914)
Change in Discounting on Unpaid Claims (excluding IFE)	2,993	(1,129)	6,191	341	1,503	0	0	(0)	(0)	(0)	0	(0)	9,899	9,899
Change in Discounting on Risk Adjustment (excluding IFE)	224	(106)	179	28	(259)	0	-	(0)	(0)	(0)	(0)	(0)	65	65
Current Accident Year														
Paid Claims	6,098	23,039	37,292	37,147	32,382	39,507	41,786	41,786	41,786	46,488	46,488	46,488	337,202	827,751
Paid Claims Expenses	0	16	51	87	189	106	106	106	106	117	117	117	343	1,112
Change in Case Reserve	20,359	19,024	11,241	5,176	6,982	11,559	13,190	13,190	13,190	15,567	15,567	15,567	62,783	160,611
Change in Undiscounted IBNR	55,643	32,512	990	27,190	32,608	19,592	18,361	18,225	16,439	13,415	11,675	14,461	148,943	261,111
Change in Undiscounted Risk Adjustment	4,695	3,184	756	2,000	2,446	1,925	1,949	1,830	1,830	1,790	1,855	1,855	13,080	26,000
Change in Discounting on Unpaid Claims (excluding IFE)	(2,512)	(2,939)	(8,735)	(3,743)	(4,585)	(4,245)	(4,598)	(4,901)	(5,031)	(5,261)	(5,356)	(5,942)	(22,515)	(57,849)
Change in Discounting on Risk Adjustment (excluding IFE)	(155)	(182)	(540)	(231)	(283)	(262)	(284)	(303)	(311)	(325)	(331)	(367)	(1,391)	(3,574)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - Alberta Grid

Operating Results for the 05 Months Ended May 31 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Actual	April Actual	May Actual	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	17,681	19,761	25,786	20,246	21,336	23,770	23,795	23,921	20,547	18,535	98,303	250,452	309,109
Vehicle Count	3,957	3,437	3,524	3,635	5,111	4,085	4,331	4,974	5,021	4,977	4,372	3,949	19,493	51,202	79,350
Average Written Premium	4,606	4,902	5,274	5,436	5,046	4,956	4,926	4,779	4,739	4,806	4,700	4,694	5,043	4,891	3,896
Decrease (Increase) in Unearned Premiums	(9,010)	(7,989)	(9,086)	(4,750)	(503)	(6,725)	(5,920)	(2,401)	(409)	51	(1,238)	(2,839)	(31,338)	(50,819)	23,530
Net Premiums Earned	27,235	24,838	26,767	24,511	26,289	26,971	27,256	26,171	24,204	23,870	21,785	21,374	129,640	301,271	285,579
Earned Expense Allowance	(10,057)	(9,137)	(9,817)	(9,583)	(9,584)	(9,584)	(9,584)	(9,539)	(8,824)	(8,706)	(7,953)	(7,813)	(47,548)	(110,171)	(103,179)
% of EP	36.9%	36.8%	36.7%	36.5%	36.5%	36.5%	36.5%	36.5%	36.5%	36.5%	36.5%	36.6%	36.7%	36.6%	36.1%
Insurance Revenue	17,179	15,701	16,951	15,558	16,705	17,126	17,314	16,631	15,380	15,164	13,832	13,561	82,092	191,100	182,401
Prior Accident Years															
Undiscounted	(225)	(270)	3,939	(963)	3,915	0	-	(0)	0	(0)	0	-	6,395	6,395	34,867
Effect of Discounting (excluding IFE)	(1,386)	(1,071)	(775)	(1,094)	(620)	(1,218)	(1,152)	(1,152)	(1,152)	(1,071)	(1,071)	(1,071)	(4,946)	(12,833)	(12,081)
Discounted (excluding IFE)	(1,611)	(1,341)	3,164	(2,057)	3,295	(1,218)	(1,152)	(1,152)	(1,152)	(1,071)	(1,071)	(1,071)	1,449	(6,438)	22,786
Current Accident Year															
Undiscounted	22,378	20,472	17,647	19,382	22,760	20,874	21,095	20,254	18,732	18,474	16,860	16,542	102,639	235,470	247,078
Effect of Discounting (excluding IFE)	862	289	(2,998)	(711)	(846)	(860)	(885)	(892)	(870)	(854)	(820)	(834)	(3,403)	(9,418)	(7,695)
Discounted (excluding IFE)	23,241	20,761	14,649	18,671	21,915	20,014	20,210	19,362	17,862	17,620	16,040	15,708	99,235	226,051	239,383
Total Claims Incurred	21,630	19,419	17,813	16,613	25,209	18,797	19,058	18,210	16,710	16,549	14,969	14,637	100,684	219,613	262,170
Administrative Expenses	265	129	145	121	158	146	147	145	141	199	174	173	817	1,941	1,768
Loss Component:															
Losses on Onerous Contracts	(1,645)	3,569	(12,070)	109	3,452	-	-	-	-	-	-	-	(6,585)	(6,585)	61,868
Reversals of Losses on Onerous Contracts	(4,598)	(4,090)	(4,630)	(2,556)	(2,611)	(2,895)	(2,919)	(2,795)	(2,587)	(2,555)	(2,340)	(2,305)	(18,485)	(36,881)	(49,582)
Insurance Service Expenses	15,651	19,027	1,258	14,287	26,207	16,047	16,286	15,559	14,264	14,193	12,803	12,506	76,430	178,088	276,223
Insurance Service Result	1,527	(3,326)	15,693	1,271	(9,503)	1,079	1,028	1,072	1,116	971	1,029	1,056	5,662	13,012	(93,823)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(1,857)	(1,465)	(778)	(1,516)	1,142	(1,628)	(1,546)	(1,531)	(1,516)	(1,427)	(1,410)	(1,393)	(4,474)	(14,926)	(16,833)
Insurance Finance Expense from Risk Adjustment	(153)	(122)	(69)	(127)	97	(139)	(132)	(130)	(129)	(121)	(120)	(119)	(373)	(1,263)	(1,462)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(24)	(78)	352	(142)	(244)	(240)	(280)	(318)	(353)	(386)	(413)	(438)	(135)	(2,563)	(2,321)
Insurance Finance Expense from Risk Adjustment	(2)	(6)	27	(11)	(19)	(19)	(22)	(25)	(28)	(30)	(32)	(34)	(11)	(200)	(166)
Insurance Finance Expense from Loss Component	(248)	(295)	546	(249)	568	(228)	(204)	(166)	(125)	(94)	(56)	(19)	322	(570)	(5,438)
Insurance Finance Income (Expense)	(2,283)	(1,967)	80	(2,045)	1,544	(2,253)	(2,184)	(2,170)	(2,150)	(2,059)	(2,032)	(2,003)	(4,671)	(19,523)	(26,220)
Operating Result	(756)	(5,293)	15,773	(774)	(7,959)	(1,174)	(1,155)	(1,098)	(1,035)	(1,088)	(1,003)	(948)	991	(6,510)	(120,042)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(9.4%)	(8.5%)	18.7%	(13.2%)	19.7%	(7.1%)	(6.7%)	(6.9%)	(7.5%)	(7.1%)	(7.7%)	(7.9%)	1.8%	(3.4%)	12.5%
Current Accident Year	135.3%	132.2%	86.4%	120.0%	131.2%	116.9%	116.7%	116.4%	116.1%	116.2%	116.0%	115.8%	120.9%	118.3%	131.2%
All Accident Years Combined	125.9%	123.7%	105.1%	106.8%	150.9%	109.8%	110.1%	109.5%	108.6%	109.1%	108.2%	107.9%	122.6%	114.9%	143.7%
Earned Expense Allowance	36.9%	36.8%	36.7%	36.5%	36.5%	36.5%	36.5%	36.5%	36.5%	36.5%	36.5%	36.6%	36.7%	36.6%	36.1%
Change in Loss Component (excluding IFE)	(36.3%)	(3.3%)	(98.5%)	(15.7%)	5.0%	(16.9%)	(16.9%)	(16.8%)	(16.8%)	(16.8%)	(16.9%)	(17.0%)	(30.5%)	(22.7%)	6.7%
Administrative Expenses	1.5%	0.8%	0.9%	0.8%	0.9%	0.9%	0.8%	0.9%	0.9%	1.3%	1.3%	1.3%	1.0%	1.0%	1.0%
Insurance Service Ratio	91.1%	121.2%	7.4%	91.8%	156.9%	93.7%	94.1%	93.6%	92.7%	93.6%	92.6%	92.2%	93.1%	93.2%	151.4%
Insurance Finance Income Ratio	13.3%	12.5%	(0.5%)	13.1%	(9.2%)	13.2%	12.6%	13.0%	14.0%	13.6%	14.7%	14.8%	5.7%	10.2%	14.4%
Combined Operating Ratio	104.4%	133.7%	6.9%	105.0%	147.6%	106.9%	106.7%	106.6%	106.7%	107.2%	107.3%	107.0%	98.8%	103.4%	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.

	January Actual	February Actual	March Actual	April Actual	May Actual	June Projection	July Projection	August Projection	September Projection	October Projection	November Projection	December Projection	CY2026 YTD	CY2026 12 MONTHS Updated Projection
Total Claims Incurred	21,630	19,419	17,813	16,613	25,212	18,793	19,058	18,210	16,710	16,549	14,969	14,637	100,687	219,613
Prior Accident Years														
Paid Claims	(1,611)	(1,341)	3,164	(2,057)	3,298	(1,221)	(1,152)	(1,152)	(1,152)	(1,071)	(1,071)	(1,071)	1,452	(6,438)
Paid Claims Expenses	17,742	13,570	13,912	10,166	10,559	12,877	12,885	12,870	11,958	11,951	11,944	11,944	65,949	153,981
Change in Case Reserve	736	665	882	778	699	554	539	546	554	530	537	543	3,760	7,563
Change in Undiscounted IBNR	(3,364)	(4,430)	(11,661)	761	(786)	(5,144)	(5,141)	(5,141)	(5,141)	(4,744)	(4,744)	(4,744)	(19,479)	(54,280)
Change in Undiscounted Risk Adjustment	(15,340)	(10,076)	806	(12,668)	(6,557)	(8,957)	(8,282)	(8,282)	(8,282)	(7,744)	(7,744)	(7,744)	(43,835)	(100,869)
Change in Discounting on Unpaid Claims (excluding IFE)	(1,544)	(1,210)	(671)	(999)	123	(1,221)	(1,152)	(1,152)	(1,152)	(1,071)	(1,071)	(1,071)	(4,302)	(12,192)
Change in Discounting on Risk Adjustment (excluding IFE)	147	129	(75)	(87)	(616)	0	0	0	0	0	0	0	(501)	(501)
Change in Discounting on Risk Adjustment (excluding IFE)	11	10	(29)	(8)	(124)	0	0	0	0	0	0	0	(140)	(140)
Current Accident Year														
Paid Claims	23,241	20,761	14,649	18,671	21,915	20,014	20,210	19,362	17,862	17,620	16,040	15,708	99,235	226,051
Paid Claims Expenses	989	2,919	5,600	4,481	4,815	5,321	5,989	5,989	5,989	7,030	7,030	7,030	18,805	63,183
Change in Case Reserve	1	7	30	47	60	41	46	46	46	54	54	54	144	485
Change in Undiscounted IBNR	5,752	6,193	8,604	4,653	4,135	4,458	5,404	5,404	5,404	5,951	5,951	5,951	29,337	67,861
Change in Undiscounted Risk Adjustment	15,637	11,352	3,413	10,200	13,750	11,054	9,655	8,815	7,293	5,439	3,825	3,507	54,353	103,941
Change in Discounting on Unpaid Claims (excluding IFE)	1,668	1,368	937	1,158	1,395	1,210	1,109	990	990	888	762	738	6,527	13,399
Change in Discounting on Risk Adjustment (excluding IFE)	(748)	(1,001)	(3,650)	(1,734)	(2,078)	(1,920)	(1,910)	(1,856)	(1,726)	(1,616)	(1,468)	(1,458)	(9,212)	(21,167)
Change in Discounting on Risk Adjustment (excluding IFE)	(58)	(78)	(285)	(135)	(162)	(150)	(149)	(145)	(135)	(126)	(115)	(114)	(718)	(1,651)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - Alberta Non-Grid

Operating Results for the 05 Months Ended May 31 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Actual	April Actual	May Actual	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	28,475	30,385	32,935	28,364	28,217	28,964	28,286	27,991	23,104	20,150	140,732	325,808	288,391
Vehicle Count	9,703	9,522	10,382	10,413	11,290	10,589	10,401	10,659	10,234	10,540	8,929	7,799	51,311	120,462	122,556
Average Written Premium	2,510	2,582	2,743	2,918	2,917	2,679	2,713	2,717	2,764	2,656	2,588	2,584	2,743	2,705	2,353
Decrease (Increase) in Unearned Premiums	(739)	1,556	2,616	4,857	5,802	1,739	178	759	914	(267)	(3,680)	(7,358)	14,092	6,376	14,837
Net Premiums Earned	25,094	23,026	25,859	25,528	27,132	26,626	28,039	28,205	27,372	28,258	26,784	27,508	126,640	319,432	273,554
Earned Expense Allowance	(9,248)	(8,435)	(9,436)	(9,289)	(9,858)	(9,675)	(10,186)	(9,243)	(9,942)	(10,271)	(9,744)	(10,014)	(46,267)	(116,341)	(99,043)
% of EP	36.9%	36.6%	36.5%	36.4%	36.3%	36.3%	36.3%	36.3%	36.3%	36.3%	36.4%	36.4%	36.5%	36.4%	36.2%
Insurance Revenue	15,846	14,591	16,423	16,239	17,275	16,951	17,853	17,962	17,430	17,987	17,040	17,494	80,374	203,090	174,511
Prior Accident Years															
Undiscounted	(150)	(129)	4,035	(120)	6,699	(0)	(0)	0	(0)	0	(0)	0	10,334	10,334	33,660
Effect of Discounting (excluding IFE)	(1,872)	(1,127)	(549)	(897)	612	(1,094)	(858)	(858)	(858)	(808)	(808)	(808)	(3,832)	(9,922)	(7,813)
Discounted (excluding IFE)	(2,022)	(1,256)	3,486	(1,017)	7,311	(1,094)	(858)	(858)	(858)	(808)	(808)	(808)	6,502	412	25,847
Current Accident Year															
Undiscounted	32,965	30,239	35,177	33,914	35,320	35,082	36,944	37,163	36,065	37,232	35,290	36,244	167,615	421,634	320,947
Effect of Discounting (excluding IFE)	1,138	338	(4,349)	(1,129)	(1,282)	(1,457)	(1,599)	(1,745)	(1,838)	(1,846)	(1,874)	(2,019)	(5,284)	(17,662)	(10,296)
Discounted (excluding IFE)	34,103	30,577	30,828	32,786	34,038	33,624	35,345	35,418	34,227	35,386	33,416	34,224	162,331	403,972	310,651
Total Claims Incurred	32,081	29,320	34,314	31,769	41,349	32,530	34,487	34,560	33,370	34,579	32,608	33,417	168,833	404,384	336,497
Administrative Expenses	267	130	212	71	162	146	147	145	141	199	174	173	842	1,966	1,768
Loss Component:															
Losses on Onerous Contracts	155,781	10,542	9,431	1,022	(1,957)	-	-	-	-	-	-	-	174,819	174,819	219,222
Reversals of Losses on Onerous Contracts	(16,694)	(15,117)	(17,145)	(16,401)	(17,435)	(16,913)	(17,809)	(17,911)	(17,384)	(17,952)	(17,025)	(17,492)	(82,792)	(205,278)	(146,454)
Insurance Service Expenses	171,435	24,875	26,812	16,461	22,119	15,763	16,825	16,794	16,127	16,825	15,757	16,098	261,701	375,891	411,033
Insurance Service Result	(155,588)	(10,284)	(10,389)	(221)	(4,845)	1,188	1,028	1,168	1,303	1,162	1,283	1,395	(181,328)	(172,801)	(236,522)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(2,249)	(1,369)	(2,023)	(1,217)	1,788	(1,445)	(1,261)	(1,246)	(1,232)	(1,170)	(1,156)	(1,143)	(5,070)	(13,723)	(10,764)
Insurance Finance Expense from Risk Adjustment	(181)	(118)	(161)	(101)	152	(124)	(109)	(107)	(106)	(101)	(100)	(99)	(408)	(1,153)	(945)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(34)	(114)	401	(230)	(744)	(385)	(448)	(509)	(569)	(629)	(677)	(723)	(721)	(4,661)	(2,388)
Insurance Finance Expense from Risk Adjustment	(2)	(8)	28	(16)	(53)	(27)	(32)	(36)	(40)	(45)	(48)	(51)	(51)	(331)	(159)
Insurance Finance Expense from Loss Component	(669)	(959)	2,332	(838)	3,224	(890)	(716)	(664)	(724)	(567)	(526)	(641)	3,090	(1,640)	(15,301)
Insurance Finance Income (Expense)	(3,135)	(2,567)	577	(2,402)	4,367	(2,871)	(2,565)	(2,563)	(2,672)	(2,512)	(2,508)	(2,656)	(3,161)	(21,508)	(29,558)
Operating Result	(158,723)	(12,851)	(9,812)	(2,624)	(478)	(1,683)	(1,537)	(1,395)	(1,369)	(1,349)	(1,225)	(1,261)	(184,488)	(194,308)	(266,980)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(12.8%)	(8.6%)	21.2%	(6.3%)	42.3%	(6.5%)	(4.8%)	(4.8%)	(4.9%)	(4.5%)	(4.7%)	(4.6%)	8.1%	0.2%	14.8%
Current Accident Year	215.2%	209.6%	187.7%	201.9%	197.0%	198.4%	198.0%	197.2%	196.4%	196.7%	195.6%	195.6%	202.0%	198.9%	178.0%
All Accident Years Combined	202.5%	201.0%	208.9%	195.6%	239.4%	191.9%	193.2%	192.4%	191.4%	192.2%	191.4%	191.0%	210.1%	199.1%	192.8%
Earned Expense Allowance	36.9%	36.6%	36.5%	36.4%	36.3%	36.3%	36.3%	36.3%	36.3%	36.3%	36.4%	36.4%	36.5%	36.4%	36.2%
Change in Loss Component (excluding IFE)	877.7%	(31.4%)	(47.0%)	(94.7%)	(112.3%)	(99.8%)	(99.8%)	(99.7%)	(99.7%)	(99.8%)	(99.9%)	(100.0%)	114.5%	(15.0%)	41.7%
Administrative Expenses	1.7%	0.9%	1.3%	0.4%	0.9%	0.9%	0.8%	0.8%	0.8%	1.1%	1.0%	1.0%	1.0%	1.0%	1.0%
Insurance Service Ratio	1,081.9%	170.5%	163.3%	101.4%	128.0%	93.0%	94.2%	93.5%	92.5%	93.5%	92.5%	92.0%	325.6%	185.1%	235.5%
Insurance Finance Income Ratio	19.8%	17.6%	(3.5%)	14.8%	(25.3%)	16.9%	14.4%	14.3%	15.3%	14.0%	14.7%	15.2%	3.9%	10.6%	16.9%
Combined Operating Ratio	1,101.7%	188.1%	159.7%	116.2%	102.8%	109.9%	108.6%	107.8%	107.9%	107.5%	107.2%	107.2%	329.5%	195.7%	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 Actual	April Actual	May Actual	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	34,314	31,769	41,349	32,530	34,487	34,560	33,370	34,579	32,608	33,417	168,833	404,384
Prior Accident Years														
Paid Claims	17,096	16,918	12,624	13,232	8,432	8,432	9,356	9,349	9,343	8,751	8,745	8,738	68,303	134,672
Paid Claims Expenses	583	671	811	672	626	528	459	465	471	466	472	478	3,362	6,701
Change in Case Reserve	(2,660)	(6,986)	(3,855)	(7,321)	(363)	(4,445)	(2,354)	(2,354)	(2,354)	(2,167)	(2,167)	(2,167)	(21,184)	(39,192)
Change in Undiscounted IBNR	(15,170)	(10,732)	(5,545)	(6,704)	(1,996)	(8,170)	(7,460)	(7,460)	(7,460)	(7,050)	(7,050)	(7,050)	(40,147)	(91,847)
Change in Undiscounted Risk Adjustment	(1,358)	(1,439)	(267)	(1,164)	1,554	(1,094)	(858)	(858)	(858)	(808)	(808)	(808)	(2,674)	(8,764)
Change in Discounting on Unpaid Claims (excluding IFE)	(474)	291	(212)	247	(713)	0	(0)	0	0	(0)	0	0	(860)	(860)
Change in Discounting on Risk Adjustment (excluding IFE)	(40)	21	(70)	20	(229)	0	-	(0)	(0)	0	0	0	(298)	(298)
Current Accident Year														
Paid Claims	1,341	4,897	9,307	10,046	8,723	11,116	12,885	12,885	12,885	17,076	33,416	34,224	162,331	403,972
Paid Claims Expenses	1	8	16	32	39	31	36	36	36	48	48	48	96	379
Change in Case Reserve	8,908	9,257	8,049	4,703	4,515	6,696	9,371	9,371	9,371	12,021	12,021	12,021	35,433	106,303
Change in Undiscounted IBNR	22,713	16,077	17,805	19,134	22,042	17,239	14,652	14,871	13,773	8,088	6,146	7,100	97,771	179,639
Change in Undiscounted Risk Adjustment	2,243	1,797	1,834	1,691	1,883	1,698	1,704	1,719	1,641	1,426	1,288	1,356	9,447	20,280
Change in Discounting on Unpaid Claims (excluding IFE)	(1,031)	(1,362)	(5,774)	(2,632)	(2,956)	(2,946)	(3,084)	(3,235)	(3,249)	(3,055)	(2,953)	(3,152)	(13,755)	(35,429)
Change in Discounting on Risk Adjustment (excluding IFE)	(73)	(97)	(409)	(187)	(210)	(209)	(229)	(229)	(230)	(217)	(209)	(224)	(976)	(2,513)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - New Brunswick

Operating Results for the 05 Months Ended May 31 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Actual	April Actual	May Actual	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	2,650	3,080	3,061	3,119	3,267	3,385	3,470	3,518	2,982	2,900	13,209	35,848	29,199
Vehicle Count	1,229	1,383	1,491	1,751	1,773	1,742	1,803	1,790	1,850	1,766	1,653	1,549	7,626	19,778	17,345
Average Written Premium	1,803	1,593	1,778	1,759	1,726	1,791	1,812	1,891	1,875	1,992	1,804	1,872	1,732	1,812	1,683
Decrease (Increase) in Unearned Premiums	(376)	(163)	33	546	385	520	532	628	915	993	570	361	425	4,944	3,541
Net Premiums Earned	2,592	2,365	2,617	2,534	2,676	2,599	2,735	2,757	2,555	2,524	2,411	2,539	12,784	30,904	25,658
Earned Expense Allowance	(1,023)	(933)	(1,032)	(998)	(1,054)	(1,024)	(1,077)	(1,085)	(1,006)	(994)	(949)	(1,000)	(5,039)	(12,176)	(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%	39.4%	39.4%	39.8%
Insurance Revenue	1,569	1,432	1,586	1,536	1,622	1,576	1,658	1,671	1,548	1,530	1,462	1,539	7,745	18,729	15,440
Prior Accident Years															
Undiscounted	1	(6)	1,144	(10)	(774)	0	-	(0)	(0)	0	(0)	-	355	355	1,293
Effect of Discounting (excluding IFE)	(46)	(37)	(10)	(56)	65	(146)	(51)	(51)	(51)	(52)	(52)	(52)	(84)	(542)	(665)
Discounted (excluding IFE)	(45)	(43)	1,134	(67)	(709)	(146)	(51)	(51)	(51)	(52)	(52)	(52)	270	(187)	628
Current Accident Year															
Undiscounted	2,496	2,285	2,388	2,404	3,422	2,635	2,773	2,795	2,590	2,560	2,445	2,574	12,995	31,367	21,985
Effect of Discounting (excluding IFE)	62	(3)	(292)	(67)	(129)	(122)	(133)	(145)	(140)	(111)	(106)	(120)	(429)	(1,305)	(967)
Discounted (excluding IFE)	2,558	2,282	2,096	2,337	3,293	2,514	2,639	2,650	2,450	2,449	2,339	2,455	12,566	30,062	21,019
Total Claims Incurred	2,513	2,239	3,230	2,270	2,584	2,367	2,588	2,599	2,399	2,397	2,286	2,402	12,836	29,875	21,647
Administrative Expenses	169	84	140	35	98	91	92	90	88	124	109	108	525	1,228	1,155
Loss Component:															
Losses on Onerous Contracts	10,456	2,542	1,349	(794)	1,256	-	-	-	-	-	-	-	14,808	14,808	7,621
Reversals of Losses on Onerous Contracts	(853)	(760)	(901)	(872)	(916)	(1,057)	(1,112)	(1,121)	(1,039)	(1,027)	(980)	(1,033)	(4,303)	(11,672)	(7,575)
Insurance Service Expenses	12,284	4,104	3,818	639	3,022	1,401	1,568	1,569	1,448	1,494	1,415	1,478	23,866	34,238	22,848
Insurance Service Result	(10,715)	(2,671)	(2,232)	897	(1,400)	174	90	103	100	36	47	61	(16,121)	(15,510)	(7,407)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(119)	(79)	137	(86)	179	(115)	(87)	(86)	(85)	(86)	(85)	(84)	32	(598)	(1,196)
Insurance Finance Expense from Risk Adjustment	(10)	(7)	13	(8)	16	(11)	(8)	(8)	(8)	(8)	(8)	(8)	4	(55)	(106)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(2)	(7)	(42)	(12)	106	(22)	(25)	(28)	(31)	(34)	(35)	(36)	43	(167)	(377)
Insurance Finance Expense from Risk Adjustment	(0)	(1)	(3)	(1)	8	(2)	(2)	(2)	(2)	(2)	(2)	(3)	3	(12)	(25)
Insurance Finance Expense from Loss Component	(38)	(62)	108	(58)	213	(64)	(42)	(42)	(44)	(22)	(31)	(49)	163	(130)	(840)
Insurance Finance Income (Expense)	(169)	(156)	214	(165)	521	(213)	(164)	(167)	(170)	(152)	(162)	(180)	245	(962)	(2,544)
Operating Result	(10,885)	(2,827)	(2,018)	732	(878)	(39)	(74)	(64)	(70)	(116)	(114)	(119)	(15,876)	(16,472)	(9,951)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(2.9%)	(3.0%)	71.5%	(4.3%)	(43.7%)	(9.3%)	(3.1%)	(3.1%)	(3.3%)	(3.4%)	(3.6%)	(3.4%)	3.5%	(1.0%)	4.1%
Current Accident Year	163.1%	159.3%	132.2%	152.1%	203.0%	159.5%	159.2%	158.6%	158.3%	160.0%	160.0%	159.5%	162.3%	160.5%	136.1%
All Accident Years Combined	160.2%	156.3%	203.7%	147.8%	159.3%	150.2%	156.1%	155.5%	154.9%	156.6%	156.4%	156.1%	165.7%	159.5%	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%	39.4%	39.4%	39.8%
Change in Loss Component (excluding IFE)	612.1%	124.4%	28.2%	(108.5%)	21.0%	(67.1%)	(67.1%)	(67.1%)	(67.1%)	(67.1%)	(67.1%)	(67.1%)	135.6%	16.7%	0.3%
Administrative Expenses	10.8%	5.8%	8.8%	2.3%	6.0%	5.8%	5.5%	5.4%	5.7%	8.1%	7.4%	7.0%	6.8%	6.6%	7.5%
Insurance Service Ratio	783.1%	286.5%	240.7%	41.6%	186.3%	88.9%	94.6%	93.9%	93.5%	97.6%	96.8%	96.0%	308.2%	182.8%	148.0%
Insurance Finance Income Ratio	10.8%	10.9%	(13.5%)	10.7%	(32.1%)	13.5%	9.9%	10.0%	11.0%	10.0%	11.1%	11.7%	(3.2%)	5.1%	16.5%
Combined Operating Ratio	793.9%	297.4%	227.2%	52.3%	154.1%	102.5%	104.4%	103.8%	104.5%	107.6%	107.8%	107.7%	305.0%	187.9%	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 Actual	April Actual	May Actual	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	3,230	2,270	2,584	2,367	2,588	2,599	2,399	2,397	2,286	2,402	12,836	29,875
Prior Accident Years	(45)	(43)	1,134	(67)	(709)	(146)	(51)	(51)	(51)	(52)	(52)	(52)	270	(187)
Paid Claims	1,248	1,271	618	794	273	1,385	483	483	483	492	492	492	4,204	8,513
Paid Claims Expenses	78	102	71	105	25	125	61	61	62	62	62	62	381	875
Change in Case Reserve	(331)	(1,205)	(278)	(479)	729	(1,333)	(368)	(368)	(368)	(211)	(211)	(211)	(1,564)	(4,635)
Change in Undiscounted IBNR	(994)	(173)	733	(430)	(1,801)	(177)	(176)	(176)	(176)	(343)	(343)	(343)	(2,665)	(4,399)
Change in Undiscounted Risk Adjustment	(97)	(116)	67	(77)	36	(146)	(51)	(51)	(51)	(52)	(52)	(52)	(187)	(644)
Change in Discounting on Unpaid Claims (excluding IFE)	48	73	(68)	19	42	(0)	0	(0)	0	-	0	(0)	115	115
Change in Discounting on Risk Adjustment (excluding IFE)	3	6	(9)	1	(12)	0	0	0	0	0	(0)	(0)	(12)	(12)
Current Accident Year	2,558	2,282	2,096	2,337	3,293	2,514	2,639	2,650	2,450	2,449	2,339	2,455	12,566	30,062
Paid Claims	401	1,052	1,463	1,246	1,013	1,385	1,491	1,491	1,970	1,970	1,970	1,970	5,175	16,943
Paid Claims Expenses	-	0	4	8	10	6	6	6	6	8	8	8	22	71
Change in Case Reserve	843	1,135	1,572	923	292	222	222	222	222	446	446	446	4,765	7,040
Change in Undiscounted IBNR	1,251	98	(651)	227	2,108	972	1,054	1,076	871	135	21	150	3,034	7,312
Change in Undiscounted Risk Adjustment	149	88	66	82	171	89	91	92	78	41	33	42	555	1,022
Change in Discounting on Unpaid Claims (excluding IFE)	(81)	(85)	(334)	(139)	(280)	(196)	(209)	(221)	(203)	(142)	(130)	(151)	(919)	(2,172)
Change in Discounting on Risk Adjustment (excluding IFE)	(6)	(6)	(24)	(10)	(20)	(14)	(15)	(16)	(14)	(10)	(9)	(11)	(65)	(155)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - Nova Scotia

Operating Results for the 05 Months Ended May 31 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Actual	April Actual	May Actual	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	3,398	3,982	4,051	3,251	3,190	3,443	3,076	2,535	2,894	2,283	17,881	38,552	38,955
Vehicle Count	1,613	1,851	1,727	2,029	2,027	1,952	1,844	1,857	1,668	1,472	1,847	1,486	9,247	21,374	20,412
Average Written Premium	1,954	1,782	1,968	1,962	1,998	1,665	1,730	1,854	1,844	1,722	1,567	1,536	1,934	1,804	1,908
Decrease (Increase) in Unearned Premiums	(114)	255	15	653	553	(178)	(342)	(13)	(219)	(1,043)	(1,090)	(2,134)	1,362	(3,657)	5,060
Net Premiums Earned	3,266	3,042	3,384	3,329	3,498	3,429	3,532	3,456	3,294	3,579	3,984	4,417	16,519	42,209	33,895
Earned Expense Allowance	(1,181)	(1,093)	(1,212)	(1,188)	(1,247)	(1,222)	(1,259)	(1,232)	(1,272)	(1,272)	(1,416)	(1,577)	(5,920)	(15,073)	(12,275)
% of EP	36.2%	35.9%	35.8%	35.7%	35.6%	35.6%	35.7%	35.6%	35.7%	35.5%	35.5%	35.7%	35.8%	35.7%	36.2%
Insurance Revenue	2,085	1,949	2,172	2,141	2,251	2,207	2,273	2,224	2,119	2,307	2,568	2,840	10,598	27,136	21,620
Prior Accident Years															
Undiscounted	(5)	(9)	(3,198)	(2)	(1,339)	(0)	0	-	0	(0)	0	(0)	(4,553)	(4,553)	(9,272)
Effect of Discounting (excluding IFE)	(78)	(33)	60	(45)	44	(172)	(61)	(61)	(61)	(55)	(55)	(55)	(51)	(569)	(661)
Discounted (excluding IFE)	(83)	(43)	(3,138)	(46)	(1,295)	(172)	(61)	(61)	(61)	(55)	(55)	(55)	(4,604)	(5,123)	(9,933)
Current Accident Year															
Undiscounted	3,110	2,903	2,873	3,048	2,989	3,093	3,186	3,118	2,972	3,228	3,594	3,984	14,923	38,099	29,421
Effect of Discounting (excluding IFE)	55	(3)	(361)	(77)	(88)	(120)	(131)	(143)	(151)	(151)	(179)	(215)	(474)	(1,565)	(1,176)
Discounted (excluding IFE)	3,165	2,900	2,512	2,971	2,902	2,974	3,055	2,974	2,821	3,077	3,415	3,770	14,449	36,534	28,245
Total Claims Incurred	3,082	2,857	(626)	2,925	1,607	2,802	2,995	2,914	2,760	3,022	3,360	3,715	9,844	31,412	18,312
Administrative Expenses	169	84	123	55	98	91	92	90	88	124	109	108	529	1,232	1,157
Loss Component:															
Losses on Onerous Contracts	14,288	1,364	(6,878)	356	531	-	-	-	-	-	-	-	9,662	9,662	9,246
Reversals of Losses on Onerous Contracts	(1,129)	(1,008)	(1,165)	(1,025)	(1,066)	(998)	(1,029)	(1,007)	(960)	(1,038)	(1,157)	(1,289)	(5,393)	(12,871)	(11,706)
Insurance Service Expenses	16,411	3,297	(8,546)	2,310	1,170	1,894	2,057	1,998	1,888	2,108	2,312	2,534	14,643	29,435	17,009
Insurance Service Result	(14,325)	(1,348)	10,718	(170)	1,081	313	215	227	231	199	256	305	(4,044)	(2,299)	4,612
Prior Accident Years															
Insurance Finance Expense from PV FCF	(141)	(89)	(82)	(77)	193	(103)	(85)	(84)	(83)	(76)	(75)	(74)	(196)	(777)	(1,731)
Insurance Finance Expense from Risk Adjustment	(8)	(6)	(4)	(5)	13	(7)	(6)	(6)	(6)	(5)	(5)	(5)	(10)	(50)	(119)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(3)	(10)	(108)	(19)	(94)	(30)	(34)	(36)	(39)	(41)	(43)	(46)	(234)	(504)	(494)
Insurance Finance Expense from Risk Adjustment	(0)	(1)	(5)	(1)	(5)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(12)	(25)	(23)
Insurance Finance Expense from Loss Component	(55)	(79)	60	(50)	218	(49)	(45)	(39)	(38)	(33)	(52)	(49)	92	(212)	(1,387)
Insurance Finance Income (Expense)	(208)	(185)	(140)	(153)	326	(191)	(171)	(166)	(167)	(158)	(178)	(176)	(360)	(1,568)	(3,754)
Operating Result	(14,533)	(1,533)	10,577	(323)	1,407	122	44	60	64	40	78	129	(4,405)	(3,867)	858
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(4.0%)	(2.2%)	(144.5%)	(2.2%)	(57.5%)	(7.8%)	(2.7%)	(2.7%)	(2.9%)	(2.4%)	(2.1%)	(1.9%)	(43.4%)	(18.9%)	(45.9%)
Current Accident Year	151.8%	148.8%	115.6%	138.8%	128.9%	134.7%	134.4%	133.7%	133.1%	133.4%	133.0%	132.7%	136.3%	134.6%	130.6%
All Accident Years Combined	147.8%	146.6%	(28.8%)	136.6%	71.4%	126.9%	131.8%	131.0%	130.2%	131.0%	130.9%	130.8%	92.9%	115.8%	84.7%
Earned Expense Allowance	36.2%	35.9%	35.8%	35.7%	35.6%	35.6%	35.7%	35.6%	35.7%	35.5%	35.5%	35.7%	35.8%	35.7%	36.2%
Change in Loss Component (excluding IFE)	631.1%	18.3%	(370.3%)	(31.3%)	(23.7%)	(45.2%)	(45.3%)	(45.3%)	(45.3%)	(45.0%)	(45.0%)	(45.4%)	40.3%	(11.8%)	(11.4%)
Administrative Expenses	8.1%	4.3%	5.7%	2.6%	4.3%	4.1%	4.0%	4.1%	4.2%	5.4%	4.2%	3.8%	5.0%	4.5%	5.4%
Insurance Service Ratio	787.0%	169.1%	(393.5%)	107.9%	52.0%	85.8%	90.5%	89.8%	89.1%	91.4%	90.0%	89.2%	138.2%	108.5%	78.7%
Insurance Finance Income Ratio	10.0%	9.5%	6.5%	7.2%	(14.5%)	8.7%	7.5%	7.5%	7.9%	6.9%	6.9%	6.2%	3.4%	5.8%	17.4%
Combined Operating Ratio	797.0%	178.6%	(387.0%)	115.1%	37.5%	94.5%	98.0%	97.3%	97.0%	98.2%	97.0%	95.5%	141.6%	114.2%	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 Actual	April Actual	May Actual	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	(626)	2,925	1,607	2,802	2,995	2,914	2,760	3,022	3,360	3,715	9,844	31,412
Prior Accident Years	(83)	(43)	(3,138)	(46)	(1,295)	(172)	(61)	(61)	(61)	(55)	(55)	(55)	(4,604)	(5,123)
Paid Claims	1,777	1,649	1,325	1,335	482	2,282	817	817	816	735	735	735	6,568	13,505
Paid Claims Expenses	50	105	93	33	69	169	60	61	61	58	59	59	351	878
Change in Case Reserve	(543)	(1,211)	(1,831)	(916)	(326)	(2,091)	(556)	(556)	(556)	(471)	(471)	(471)	(4,828)	(9,999)
Change in Undiscounted IBNR	(1,288)	(553)	(2,785)	(454)	(1,564)	(360)	(322)	(322)	(322)	(323)	(323)	(323)	(6,644)	(8,938)
Change in Undiscounted Risk Adjustment	(95)	(96)	(268)	(85)	3	(172)	(61)	(61)	(61)	(55)	(55)	(55)	(541)	(1,059)
Change in Discounting on Unpaid Claims (excluding IFE)	17	60	311	38	50	0	0	(0)	0	(0)	0	(0)	476	476
Change in Discounting on Risk Adjustment (excluding IFE)	0	3	17	2	(9)	0	-	(0)	-	0	(0)	0	14	14
Current Accident Year	3,165	2,900	2,512	2,971	2,902	2,974	3,055	2,974	2,821	3,077	3,415	3,770	14,449	36,534
Paid Claims	215	514	1,271	1,350	1,201	1,690	1,974	1,974	1,974	2,490	2,490	2,490	4,551	19,632
Paid Claims Expenses	-	-	0	6	1	3	3	3	3	4	4	4	7	31
Change in Case Reserve	945	1,087	433	288	334	760	607	607	607	1,056	1,056	1,056	3,087	8,836
Change in Undiscounted IBNR	1,950	1,302	1,168	1,404	1,453	640	602	533	387	(321)	45	435	7,278	9,599
Change in Undiscounted Risk Adjustment	145	120	80	85	90	70	61	57	57	37	55	57	520	925
Change in Discounting on Unpaid Claims (excluding IFE)	(86)	(117)	(421)	(154)	(169)	(181)	(183)	(191)	(191)	(179)	(223)	(276)	(946)	(2,371)
Change in Discounting on Risk Adjustment (excluding IFE)	(4)	(6)	(21)	(8)	(8)	(9)	(9)	(10)	(10)	(9)	(11)	(14)	(47)	(119)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026
RISK SHARING POOL - Newfoundland & Labrador
Operating Results for the 05 Months Ended May 31 2026 (IFRS 17 Basis)
Source: IFRS 17 Monthly Operational Report
(thousands of dollars)

	January Actual	February Actual	March Actual	April Actual	May Actual	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	986	1,407	1,650	1,574	1,457	1,459	1,400	1,315	1,161	986	6,075	15,428	15,580
Vehicle Count	673	513	595	820	898	840	772	752	712	676	575	494	3,500	8,321	8,834
Average Written Premium	1,736	1,681	1,657	1,716	1,837	1,874	1,887	1,940	1,966	1,947	2,018	1,997	1,736	1,854	1,764
Decrease (Increase) in Unearned Premiums	(215)	(417)	(435)	24	214	175	(7)	27	54	(177)	(496)	(802)	(828)	(2,052)	3,853
Net Premiums Earned	1,384	1,279	1,421	1,383	1,436	1,399	1,464	1,432	1,346	1,492	1,656	1,788	6,903	17,480	11,727
Earned Expense Allowance	(487)	(448)	(497)	(481)	(478)	(485)	(508)	(467)	(451)	(515)	(573)	(621)	(2,411)	(6,076)	(4,159)
% of EP	35.2%	35.0%	34.9%	34.8%	34.7%	34.7%	34.7%	34.7%	34.7%	34.5%	34.6%	34.7%	34.9%	34.8%	35.5%
Insurance Revenue	897	831	925	902	938	914	956	935	879	977	1,084	1,167	4,493	11,404	7,568
Prior Accident Years															
Undiscounted	(2)	(2)	(960)	(1)	(705)	0	(0)	0	-	(0)	(0)	0	(1,669)	(1,669)	(827)
Effect of Discounting (excluding IFE)	(33)	(19)	9	(17)	44	(17)	(14)	(14)	(14)	(16)	(16)	(16)	(16)	(125)	(77)
Discounted (excluding IFE)	(35)	(20)	(950)	(18)	(661)	(17)	(14)	(14)	(14)	(16)	(16)	(16)	(1,685)	(1,793)	(903)
Current Accident Year															
Undiscounted	1,391	1,286	1,138	1,291	1,744	1,387	1,451	1,420	1,335	1,479	1,643	1,773	6,850	17,339	12,056
Effect of Discounting (excluding IFE)	37	5	(106)	(18)	(34)	(42)	(44)	(49)	(51)	(52)	(60)	(70)	(115)	(484)	(331)
Discounted (excluding IFE)	1,428	1,291	1,032	1,273	1,710	1,345	1,407	1,371	1,284	1,428	1,582	1,704	6,735	16,856	11,725
Total Claims Incurred	1,394	1,271	81	1,255	1,049	1,328	1,393	1,357	1,269	1,412	1,566	1,688	5,050	15,063	10,821
Administrative Expenses	136	68	0	70	75	73	73	72	71	99	87	87	348	910	937
Loss Component:															
Losses on Onerous Contracts	9,687	(171)	(7,342)	(6)	678	-	-	-	-	-	-	-	2,845	2,845	3,613
Reversals of Losses on Onerous Contracts	(572)	(513)	(601)	(465)	(477)	(549)	(574)	(562)	(528)	(583)	(648)	(703)	(2,628)	(6,775)	(4,868)
Insurance Service Expenses	10,644	655	(7,862)	854	1,325	852	892	867	812	928	1,005	1,072	5,615	12,043	10,503
Insurance Service Result	(9,747)	176	8,787	48	(387)	62	64	68	67	49	79	95	(1,123)	(639)	(2,936)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(40)	(20)	(1)	(21)	50	(25)	(21)	(21)	(21)	(23)	(23)	(23)	(32)	(189)	(209)
Insurance Finance Expense from Risk Adjustment	(3)	(1)	0	(1)	4	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(13)	(14)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(1)	(4)	(5)	(7)	(11)	(12)	(15)	(17)	(18)	(20)	(22)	(23)	(29)	(157)	(161)
Insurance Finance Expense from Risk Adjustment	(0)	(0)	(0)	(0)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(2)	(9)	(8)
Insurance Finance Expense from Loss Component	(26)	(51)	24	(28)	105	(24)	(19)	(17)	(18)	(14)	(22)	(23)	24	(114)	(665)
Insurance Finance Income (Expense)	(71)	(77)	17	(58)	148	(64)	(57)	(58)	(60)	(60)	(70)	(72)	(41)	(482)	(1,057)
Operating Result	(9,817)	100	8,804	(10)	(239)	(2)	7	10	7	(12)	9	24	(1,164)	(1,120)	(3,993)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(3.9%)	(2.4%)	(102.8%)	(2.0%)	(70.5%)	(1.9%)	(1.5%)	(1.5%)	(1.6%)	(1.7%)	(1.5%)	(1.4%)	(37.5%)	(15.7%)	(11.9%)
Current Accident Year	159.2%	155.4%	111.6%	141.2%	182.4%	147.2%	147.2%	146.7%	146.0%	146.1%	146.0%	146.0%	149.9%	147.8%	154.9%
All Accident Years Combined	155.4%	153.0%	8.8%	139.2%	111.9%	145.3%	145.7%	145.1%	144.4%	144.5%	144.5%	144.6%	112.4%	132.1%	143.0%
Earned Expense Allowance	35.2%	35.0%	34.9%	34.8%	34.7%	34.7%	34.7%	34.7%	34.7%	34.5%	34.6%	34.7%	34.9%	34.8%	35.5%
Change in Loss Component (excluding IFE)	1,016.0%	(82.3%)	(858.8%)	(52.2%)	21.4%	(60.0%)	(60.1%)	(60.1%)	(60.1%)	(59.6%)	(59.8%)	(60.2%)	4.8%	(34.5%)	(16.6%)
Administrative Expenses	15.1%	8.2%	0.0%	7.7%	8.0%	8.0%	7.7%	7.7%	8.0%	10.2%	8.0%	7.4%	7.8%	8.0%	12.4%
Insurance Service Ratio	1,186.5%	78.8%	(850.0%)	94.7%	141.3%	93.2%	93.3%	92.7%	92.3%	95.0%	92.7%	91.8%	125.0%	105.6%	138.8%
Insurance Finance Income Ratio	7.9%	9.2%	(1.8%)	6.4%	(15.8%)	7.0%	6.0%	6.1%	6.8%	6.2%	6.4%	6.1%	0.9%	4.2%	14.0%
Combined Operating Ratio	1,194.4%	88.0%	(851.9%)	101.1%	125.5%	100.2%	99.3%	98.9%	99.2%	101.2%	99.1%	98.0%	125.9%	109.8%	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 Actual	April Actual	May Actual	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	81	1,255	1,049	1,328	1,393	1,357	1,269	1,412	1,566	1,688	5,050	15,063
Prior Accident Years														
Paid Claims	(35)	(20)	(950)	(18)	(661)	(17)	(14)	(14)	(14)	(16)	(16)	(16)	(1,685)	(1,793)
Paid Claims Expenses	633	199	290	259	337	244	200	200	200	226	226	226	1,716	3,240
Change in Case Reserve	6	6	11	7	6	0	(0)	(0)	(0)	(0)	(0)	(0)	36	35
Change in Undiscounted IBNR	555	(217)	1	14	(346)	(33)	(4)	(4)	(4)	(125)	(125)	(125)	7	(413)
Change in Undiscounted Risk Adjustment	(1,195)	11	(1,262)	(281)	(701)	(211)	(196)	(196)	(196)	(101)	(101)	(101)	(3,428)	(4,531)
Change in Discounting on Unpaid Claims (excluding IFE)	(39)	(12)	(68)	(17)	(16)	(17)	(14)	(14)	(14)	(16)	(16)	(16)	(152)	(261)
Change in Discounting on Risk Adjustment (excluding IFE)	6	(6)	74	(0)	60	(0)	0	(0)	(0)	0	(0)	(0)	133	133
Change in Discounting on Risk Adjustment (excluding IFE)	0	(0)	4	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	3	3
Current Accident Year														
Paid Claims	1,428	1,291	1,032	1,273	1,710	1,345	1,407	1,371	1,284	1,428	1,582	1,704	6,735	16,856
Paid Claims Expenses	141	555	570	829	663	445	674	674	674	956	956	956	2,758	8,093
Change in Case Reserve	-	0	1	2	2	1	1	1	1	2	2	2	5	16
Change in Undiscounted IBNR	493	666	704	213	313	161	295	295	295	304	304	304	2,389	4,347
Change in Undiscounted Risk Adjustment	757	65	(137)	247	766	780	481	450	365	218	381	512	1,697	4,884
Change in Discounting on Unpaid Claims (excluding IFE)	70	41	32	26	61	53	44	42	37	29	38	46	229	518
Change in Discounting on Risk Adjustment (excluding IFE)	(31)	(34)	(130)	(42)	(89)	(90)	(83)	(86)	(84)	(76)	(94)	(109)	(326)	(948)
Change in Discounting on Risk Adjustment (excluding IFE)	(2)	(2)	(7)	(2)	(5)	(5)	(5)	(5)	(5)	(4)	(5)	(6)	(18)	(53)

SUMMARY OF OPERATIONS - CALENDAR YEAR 2026

RISK SHARING POOL - Total

Operating Results for the 05 Months Ended May 31 2026 (IFRS 17 Basis)

Source: IFRS 17 Monthly Operational Report

(thousands of dollars)

	January Actual	February Actual	March Actual	April Actual	May Actual	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	118,725	126,484	137,985	132,636	130,069	135,361	139,674	136,446	123,860	105,501	595,936	1,499,482	1,447,483
Vehicle Count	31,565	34,320	34,825	36,529	39,528	39,157	38,228	39,479	39,271	38,876	35,960	31,202	176,766	438,939	458,609
Average Written Premium	3,184	3,270	3,409	3,463	3,491	3,387	3,402	3,429	3,557	3,510	3,444	3,381	3,371	3,416	3,156
Decrease (Increase) in Unearned Premiums	(23,282)	(864)	(7,038)	5,354	10,891	6,396	(647)	5,776	14,985	7,057	(824)	(22,756)	(14,938)	(4,953)	65,984
Net Premiums Earned	123,785	113,103	125,763	121,130	127,094	126,241	130,716	129,585	124,690	129,389	124,683	128,257	610,874	1,504,435	1,381,500
Earned Expense Allowance	(43,025)	(39,165)	(43,298)	(41,574)	(43,590)	(43,427)	(44,952)	(44,535)	(42,818)	(44,380)	(42,741)	(43,970)	(210,652)	(517,476)	(475,653)
% of EP	34.8%	34.6%	34.4%	34.3%	34.3%	34.4%	34.4%	34.4%	34.3%	34.3%	34.3%	34.3%	34.5%	34.4%	34.4%
Insurance Revenue	80,760	73,938	82,465	79,555	83,504	82,813	85,764	85,050	81,872	85,009	81,942	84,287	400,223	986,959	905,847
Prior Accident Years															
Undiscounted	(1,162)	(894)	(52,429)	(1,418)	(3,619)	(0)	(0)	0	-	(0)	(0)	0	(59,522)	(59,522)	(25,345)
Effect of Discounting (excluding IFE)	(3,388)	(6,499)	1,521	(3,797)	2,344	(4,442)	(3,713)	(3,713)	(3,713)	(3,513)	(3,513)	(3,513)	(9,819)	(35,940)	(30,926)
Discounted (excluding IFE)	(4,550)	(7,393)	(50,908)	(5,215)	(1,275)	(4,442)	(3,713)	(3,713)	(3,713)	(3,513)	(3,513)	(3,513)	(69,341)	(95,462)	(56,270)
Current Accident Year															
Undiscounted	144,441	131,775	108,796	129,640	138,397	133,830	138,892	138,056	133,215	138,560	133,678	137,751	653,048	1,607,029	1,455,185
Effect of Discounting (excluding IFE)	4,183	689	(16,625)	(3,977)	(4,800)	(5,184)	(5,726)	(6,237)	(6,262)	(6,808)	(7,044)	(7,711)	(20,530)	(68,803)	(51,061)
Discounted (excluding IFE)	148,624	132,464	92,171	125,663	133,597	128,646	133,165	131,818	126,953	131,752	126,634	130,039	632,518	1,541,226	1,404,124
Total Claims Incurred	144,074	125,071	41,263	120,448	132,321	124,201	129,452	128,105	122,939	128,238	123,121	126,526	563,177	1,445,764	1,347,854
Administrative Expenses	1,500	718	882	527	878	783	789	777	760	1,068	934	932	4,505	10,548	9,458
Loss Component:															
Losses on Onerous Contracts	672,179	23,985	(262,767)	1,586	3,848	-	-	-	-	-	-	-	438,830	438,830	631,836
Reversals of Losses on Onerous Contracts	(63,214)	(56,912)	(64,160)	(47,461)	(49,575)	(48,130)	(50,135)	(50,039)	(48,492)	(50,229)	(48,994)	(50,684)	(281,323)	(628,425)	(648,639)
Insurance Service Expenses	754,538	92,862	(284,782)	75,100	87,472	76,857	80,107	78,844	75,208	78,677	75,061	76,774	725,190	1,266,717	1,340,508
Insurance Service Result	(673,778)	(18,924)	367,247	4,455	(3,968)	5,956	5,658	6,206	6,664	6,332	6,881	7,512	(324,967)	(279,758)	(434,661)
Prior Accident Years															
Insurance Finance Expense from PV FCF	(8,759)	(5,496)	(1,279)	(5,385)	7,959	(6,253)	(5,657)	(5,611)	(5,566)	(5,298)	(5,249)	(5,201)	(12,959)	(51,794)	(68,454)
Insurance Finance Expense from Risk Adjustment	(661)	(445)	(102)	(436)	654	(520)	(472)	(468)	(464)	(442)	(438)	(434)	(991)	(4,228)	(5,379)
Insurance Finance Expense from Loss Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Accident Year															
Insurance Finance Expense from PV FCF	(140)	(480)	1,031	(794)	(4,745)	(1,296)	(1,487)	(1,671)	(1,848)	(2,021)	(2,167)	(2,306)	(5,128)	(17,924)	(17,311)
Insurance Finance Expense from Risk Adjustment	(9)	(32)	74	(53)	(302)	(87)	(100)	(113)	(125)	(137)	(146)	(156)	(322)	(1,186)	(929)
Insurance Finance Expense from Loss Component	(2,627)	(4,085)	5,333	(2,734)	10,168	(2,873)	(2,130)	(2,020)	(2,169)	(1,607)	(1,570)	(1,902)	6,056	(8,216)	(63,860)
Insurance Finance Income (Expense)	(12,196)	(10,538)	5,057	(9,402)	13,734	(11,029)	(9,846)	(9,883)	(10,172)	(9,503)	(9,572)	(9,999)	(13,345)	(83,348)	(155,933)
Operating Result	(685,974)	(29,462)	372,305	(4,947)	9,766	(5,073)	(4,188)	(3,677)	(3,508)	(3,172)	(2,690)	(2,487)	(338,312)	(363,106)	(590,594)
RATIOS:															
Claims & Expenses (as a % of insurance revenue)															
Prior Accident Years	(5.6%)	(10.0%)	(61.7%)	(6.6%)	(1.5%)	(5.4%)	(4.3%)	(4.4%)	(4.5%)	(4.1%)	(4.3%)	(4.2%)	(17.3%)	(9.7%)	(6.2%)
Current Accident Year	184.0%	179.2%	111.8%	158.0%	160.0%	155.3%	155.3%	155.0%	154.7%	155.0%	154.5%	154.3%	158.0%	156.2%	155.0%
All Accident Years Combined	178.4%	169.2%	50.0%	151.4%	158.5%	150.0%	150.9%	150.6%	150.2%	150.9%	150.3%	150.1%	140.7%	146.5%	148.8%
Earned Expense Allowance	34.8%	34.6%	34.4%	34.3%	34.3%	34.4%	34.4%	34.4%	34.3%	34.3%	34.3%	34.3%	34.5%	34.4%	34.4%
Change in Loss Component (excluding IFE)	754.0%	(44.5%)	(396.4%)	(57.7%)	(54.8%)	(58.1%)	(58.5%)	(58.8%)	(59.2%)	(59.6%)	(59.8%)	(60.1%)	39.4%	(19.2%)	(1.9%)
Administrative Expenses	1.9%	1.0%	1.1%	0.7%	1.1%	0.9%	0.9%	0.9%	0.9%	1.3%	1.1%	1.1%	1.1%	1.1%	1.0%
Insurance Service Ratio	934.3%	125.6%	(345.3%)	94.4%	104.8%	92.8%	93.4%	92.7%	91.9%	92.6%	91.6%	91.1%	181.2%	128.3%	148.0%
Insurance Finance Income Ratio	15.1%	14.3%	(6.1%)	11.8%	(16.4%)	13.3%	11.5%	11.6%	12.4%	11.2%	11.7%	11.9%	3.3%	8.4%	17.2%
Combined Operating Ratio	949.4%	139.8%	(351.5%)	106.2%	88.3%	106.1%	104.9%	104.3%	104.3%	103.7%	103.3%	103.0%	184.5%	136.8%	165.2%

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 Actual	April Actual	May Actual	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	41,263	120,448	132,325	124,201	129,452	128,105	122,939	128,238	123,121	126,526	563,181	1,445,764
Prior Accident Years														
Paid Claims	(4,550)	(7,393)	(50,908)	(5,215)	(1,272)	(4,445)	(3,713)	(3,713)	(3,713)	(3,513)	(3,513)	(3,513)	(69,337)	(95,462)
Paid Claims Expenses	82,392	70,865	53,639	48,389	38,079	40,021	39,975	39,930	37,579	37,536	37,492	37,492	294,365	574,358
Change in Case Reserve	4,569	4,938	5,268	4,864	4,868	4,451	4,126	4,171	4,216	4,177	4,220	4,264	24,506	54,130
Change in Undiscounted IBNR	(25,901)	(30,941)	(29,898)	(12,787)	(5,318)	(19,445)	(13,949)	(13,949)	(13,949)	(13,841)	(13,841)	(13,841)	(104,846)	(207,660)
Change in Undiscounted Risk Adjustment	(62,222)	(45,756)	(81,438)	(41,884)	(41,248)	(33,465)	(30,198)	(30,198)	(30,198)	(27,915)	(27,915)	(27,915)	(272,548)	(480,349)
Change in Discounting on Unpaid Claims (excluding IFE)	(6,325)	(5,850)	(4,792)	(4,398)	2,655	(4,445)	(3,713)	(3,713)	(3,713)	(3,513)	(3,513)	(3,513)	(18,709)	(44,834)
Change in Discounting on Risk Adjustment (excluding IFE)	2,738	(581)	6,221	558	326	0	0	0	0	0	0	0	9,261	9,261
Change in Discounting on Risk Adjustment (including IFE)	199	(68)	92	43	(633)	0	0	0	0	0	0	0	(357)	(357)
Current Accident Year	148,624	132,464	92,171	125,663	133,597	128,646	133,165	131,818	126,653	131,752	126,634	130,039	632,518	1,541,226
Paid Claims	9,184	32,976	55,503	55,100	48,797	59,464	64,799	64,799	64,799	76,010	76,010	76,010	201,560	683,450
Paid Claims Expenses	3	31	102	181	301	181	198	198	198	233	233	233	618	2,094
Change in Case Reserve	37,301	37,362	30,603	15,956	16,572	23,908	29,089	29,089	29,089	35,343	35,343	35,343	137,794	354,998
Change in Undiscounted IBNR	97,953	61,405	22,588	58,403	72,727	50,277	44,805	43,969	39,128	22,092	22,092	26,165	313,076	566,487
Change in Undiscounted Risk Adjustment	8,971	6,598	3,704	5,041	6,045	5,044	5,022	4,960	4,627	4,212	3,861	4,112	30,359	62,197
Change in Discounting on Unpaid Claims (excluding IFE)	(4,489)	(5,539)	(19,044)	(8,445)	(10,157)	(9,578)	(10,068)	(10,491)	(10,484)	(10,329)	(10,224)	(11,088)	(47,273)	(119,936)
Change in Discounting on Risk Adjustment (excluding IFE)	(298)	(370)	(1,286)	(573)	(688)	(649)	(681)	(707)	(705)	(691)	(681)	(735)	(3,216)	(8,064)