OLIVER WYMAN

ANNUAL REVIEW OF INDUSTRY EXPERIENCE

AS OF DECEMBER 31, 2015

PRIVATE PASSENGER VEHICLES

ALBERTA AUTO INSURANCE RATE BOARD

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Introduction

This report was prepared by Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (the Board), as part of the Board's "2016 Annual Review" of Industry experience to determine benchmarks for rate filings submitted between October 1, 2016 and March 31, 2017.

This report presents the results of our analysis of Alberta's Industry loss and expense experience for private passenger vehicles reported as of December 31, 2015.

The scope of our analysis includes all coverages:

Basic Coverage: Third Party Liability (TPL) and Accident Benefits (AB)

Additional Coverage: Collision, Comprehensive, All Perils, Specified Perils, and Underinsured Motorist

Data and Reliances

The data utilized in this study and presented in this report is based on information published by the General Insurance Statistical Agency (GISA) that has been compiled by the Insurance Bureau of Canada (IBC). We have not audited, verified, or reviewed this data for reasonableness, accuracy, or consistency, as it is outside the scope of our study. In the event material errors are found in this data, our findings may need to be revised.

Limitations

The assumptions and judgments we have made in selecting the factors, provisions, and methodologies that we present in this report for the Board's consideration in determining benchmarks that apply to rate filings submitted between October 1, 2016 and March 31, 2017 are based on data and information made available to us at the time of this analysis. While our assumptions, judgments, and findings are subject to uncertainty as is inherent in any loss forecast, we believe due to the Minor Injury Regulation, and challenges thereto since first introduced, as well as the recent downturn in the economic environment, that our assumptions, judgments, and findings continue to be subject to a greater than normal degree of uncertainty.

Our analysis reflects the experience of the insurance industry as a whole, including the Facility Association (FA), and the two Risk Sharing Pools (RSPs)[1], and may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

[1] We refer to the insurance companies operating in Alberta, including the Facility Association and the two Risk Sharing Pools, as the "Industry"; and we refer to the aggregate claim or expense experience as "Industry experience."

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Summary of Findings

In this report we present:

- assumptions, factors, and provisions we recommend[2] serve as benchmarks for rate filings submitted between October 1, 2016 and March 31, 2017
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between October 1, 2016 and March 31, 2017

We note that our recommended assumptions, factors, and provisions that we present in this report consider comments received from stakeholders on our preliminary report that was posted on the Board's website.

Analysis of Industry Claim Cost and Expense Experience

The analysis that we present in this report is of Industry claim cost and expense experience in Alberta over recent past years; including, for our analysis of trends, the claim experience that emerged under the reform measures that became effective in 2004; the claim experience that emerged between the February 8, 2008 ruling by the Alberta Court of Queen's Bench striking down the Minor Injury Regulation, the June 2009 Alberta Court of Appeal's decision to overturn the Court of Queen's Bench ruling, and the December 2009 Supreme Court of Canada's denial of the Plaintiff's request for leave to appeal; and the claim experience that subsequently emerged. We consider the Industry claim experience through December 31, 2015 as reported to GISA.

[2] We refer to these as selections in this report.

Other Comments

In this report we present assumptions, factors, and provisions for the Board's consideration in its review of individual rate filings. The projection of future rate needs is subject to considerable uncertainty. For this reason, we provide rationale for the assumptions, factors, and provisions we present, as well as information to help the Board evaluate their reasonableness.

We suggest that the Board also consider the reasonableness of additional information provided by stakeholders that may be more current or that may provide more insight into the Industry private passenger vehicle claim experience (particularly as respects the Bodily Injury coverage) that has emerged or is expected to emerge. However, in doing so the Board should also consider that the experience of one insurer may not be representative of the experience of the Industry.

We also suggest the Board recognize that while it may be that, alone, an alternative assumption, factor, or provision may be reasonable, it may not be reasonable to combine alternative assumptions, factors, or provisions.

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Recent Legislative Reforms and Government Actions

The Automobile Insurance Rate Board (AIRB) was established on October 5, 2004 to regulate automobile insurance premiums for Basic Coverage and to monitor premiums for Additional Coverage for private passenger vehicles in the Province of Alberta.

The Board was required under Section 602 of the Insurance Act and Section 4 of the Automobile Insurance Premiums Regulation to conduct an annual adjustment process that used the Industry-Wide experience to determine whether premiums for Basic Coverage on private passenger vehicles should be adjusted. As part of this process the Board would annually request its actuary, Oliver Wyman, to complete an analysis of the Industry-Wide experience. Stakeholders including the Consumer Representative were given the opportunity to respond to this analysis at an Open Meeting held during the month of June, in either Calgary or Edmonton.

The purpose of this meeting was to review past data related to the frequency and severity of claims, expected rate of return on investment, the economy, operating expenses, and other factors to determine a reasonable estimate of the average premium required to compensate claimants and provide companies with a fair profit after operating expenses. The Board considered its actuary's analysis, submissions by stakeholders, the information presented at the Open Meeting, as well as estimates of the average street premium to set an Industry-Wide adjustment. In the case of an increase, all insurers were permitted to increase rates up to the amount of the Board approved Industry-Wide Adjustment; in the case of a decrease, all insurers were required to fully implement the Board approved Industry-Wide Adjustment by November 1st.

On November 27, 2013, the *Enhancing Consumer Protection in Auto Insurance Act* was passed. The Act and a new, supporting, Automobile Insurance Premiums Regulation have come into force effective July 1, 2014. With the new Act and Premiums Regulation:

- the Board's mandate is expanded to also regulate Additional Coverage,
- the Industry-Wide Adjustment process is discontinued, and
- Alberta moves to a "file-and-approve" model where insurers must file on an individual company basis for revisions to their rating programs.

The Premiums Regulation requires the Board to conduct an Annual Review (AR) and a Semi-Annual Review (SAR) for private passenger vehicles. A component of these Reviews is to analyze Industry experience and develop benchmarks for rating factors for individual rate filings. The Board will consider all input in developing its reports. The reports will be posted on the AIRB website at www.airb.alberta.ca and will include information that insurers should consider in preparing their rate filings.

In 2003 the Alberta Government enacted Bill 53, which provided for:

- a cap on pain and suffering for minor injuries at $4,000[3];
- the consideration of collateral sources;
- the determination of wage loss based on net, rather than gross wages;
- the increase of medical/rehabilitation benefits under Accident Benefits to $50,000; and
- maximum diagnosis and treatment protocol fees for medical/rehabilitation benefits under Accident Benefits.

These reforms became effective October 1, 2004, with the exception of the consideration of collateral sources and the determination of wage loss based on net rather than gross wages, which became effective January 26, 2004.

[3] The $4,000 limit was increased to $4,144 effective January 1, 2007; to $4,339 effective January 1, 2008; to $4,504 effective January 1, 2009; to $4,518 effective January 1, 2010; to $4,559 effective January 1, 2011; to $4,641 effective January 1, 2012; to $4,725 effective January 1, 2013; to $4,777 effective January 1, 2014; to $4,892 effective January 1, 2015; and to $4,956 effective January 1, 2016.

On October 1, 2004, the Government introduced the Grid Rate System, which set maximum premiums to be charged for the Basic Coverage, and established two Risk Sharing Pools under a "take all comers" underwriting system.

Effective March 1, 2007, the Government revised the Accident Benefits coverage limits as follows: (1) increased the funeral benefits from $2,000 to $5,000 and (2) increased the maximum weekly disability income limit from $300 to $400 for employed individuals and from $100 to $135 for other individuals.

On February 8, 2008 the Alberta Court of Queen's Bench ruled that the Minor Injury Regulation be struck down. In June 2009 the Alberta Court of Appeal overturned the February 2008 decision of the Alberta Court of Queen's Bench. In December 2009 the Supreme Court of Canada denied the Plaintiff's request for leave to appeal, thereby affirming the cap on minor injuries.

On March 17, 2011 the Government extended the Minor Injury Regulation to September 30, 2016.

Maximum fees for certain diagnosis and treatment protocols have been updated regularly since introduced, with the most recent increases effective in June 2013.

A Renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014. [4]

[4] It is our understanding that the changes were administrative in nature (clarifications).

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Analysis – General Discussion

Introduction

In the sections that follow we present:

- an analysis and discussion of Industry loss development factors and trend rates
- the Industry loss development factors and trend rates we recommend[5] the Board consider in reviewing Industry's overall performance, and to serve as benchmarks to apply to rate filings submitted between October 1, 2016 and March 31, 2017
- other assumptions, factors, and provisions for the Board to consider in reviewing Industry's overall performance, and to consider in reviewing rate filings submitted between October 1, 2016 and March 31, 2017

The projection of future rate needs is subject to uncertainty. Therefore, we provide rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help the Board evaluate their reasonableness and the reasonableness of the views that may be presented by other interested parties.

Claim Cost – Data

The source for the claim data that we analyze is the AUTO7001-AB-2015 Automobile Industry Exhibit (as of December 31, 2015,) provided by GISA, and it includes the experience of all drivers in the province, including the Facility Association and the two RSPs (from the time they were formed). We refer to this as the AIX report.

[5] See previous comments on recommendations.

The claim data that is available through the Industry AIX report is in two categories:

> Paid Claim Amounts – claim cost payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).
>
> Case Reserves – the insurance company's estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

The total of the paid claim amounts made on each closed or open claim and the case reserve carried on each open claim is what is referred to as reported incurred claim amounts.

The case reserves (and hence the reported incurred claim amounts) reflect the views and opinions of the respective insurance company claim adjusters that handle the individual claims, and are based on the information available to the claim adjusters as of a particular point in time. Over time, the case reserves are revised by the claim adjusters to more accurately reflect the payments that are made or that are expected to be made based on additional information that becomes available to the claim adjusters.

It is important to note two points about case reserves:

1. How insurance companies determine case reserves varies from company to company. For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., $10,000 for Bodily Injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the "initial claim reserve." In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

2. The case reserves do not reflect the "actuarial reserve" (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements. This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (1) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (2) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. How insurance companies (their actuaries) determine the "actuarial reserve" varies from company to company.

Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach

We estimate the final (ultimate) number of all claims and cost[6] of all claims that arise from events that occur in the first and second half of the year, separately, through to December 2015 (referred to as "accident half-years") and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by performing our own estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA and which are published by GISA. In doing so we consider the Industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the Industry actuarial reserve by applying what are referred to as "loss development factors" to the reported incurred claim amounts. The selection of loss development factors that

[6] By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular year have been reported and settled.

we apply is based on an analysis that we perform to determine how accurate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical accuracy of the individual claim case reserves as loss development patterns.

We select loss[7] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 2015 (we group claims by the accident half-year that the events that give rise to the claims occur), separately for each of the coverages.[8] We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 2015, separately for each of the coverages.

Our selection of loss development factors and claim count development factors for each of the Basic coverages and Additional coverages is discussed in the next section.

[7] We use the terms "loss," "claim amount," and "claim cost" interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

[8] This actuarial technique is often referred to as the "Incurred Loss Development Method" or the "Reported Incurred Loss Development Method." As discussed later, we apply another method in estimating the ultimate Bodily Injury claim amount for the second half of Accident Year 2015.

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Selection of Claim Count and Claim Amount Development Factors

The data we use to select loss development factors and claim count development factors is the 2015-2 AUTO7001 Industry Alberta accident half-year[9] reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data.

Generally (exceptions discussed below), we select the weighted average of the last six development factors, adjusted, where appropriate, to reflect seasonality evident in the 6 to 12 month development period[10], as we consider this selection to be a reasonable balance between responsiveness and stability.[11] We refer to these selections as our default selections.

As part of the analysis we perform we examine the claim count and claim amount development triangles for each of the top eleven private passenger automobile insurers in Alberta. During the course of our review we identified insurers that reported Bodily Injury claim counts or claim amounts over recent accident half-years that appeared to be inconsistent with their reported claim counts and claim amounts over prior accident half-years. We discussed the numbers with actuaries of each of the insurers, and learned the following.

[9] Accident half-year refers to either the period January 1 through June 30, or July 1 through December 31 of the indicated year. We use the terms "accident half-year" and "semester" (i.e., first semester or second semester; or the June semester or December semester) interchangeably in this report. We also refer to accident half-years or semesters as XXXX-1 or XXXX-2, or XXXX.1 or XXXX.2 where "XXXX" refers to the indicated year.

[10] The 6-12 month development period refers to the six months following the end of the particular accident half-year. For example, the 6-12 month development period for the 2015-2 accident half-year is the period spanning June 1, 2015 through December 31, 2015. Other development periods referenced in this report (e.g., 12-18) are similarly defined.

[11] If seasonality is evident, our default selection is the weighted average of the December 2011, December 2012, December 2013 and December 2014 semester 6-12 month development factors.

- One insurer (which we will refer to as Insurer A) significantly strengthened its Bodily Injury case reserves for accident years 2014 and 2015. This strengthening occurred over the second half of 2015.

- One insurer (which we will refer to as Insurer B) experienced a rather significant delay in claim reporting/recording that affected accident half-year 2015-2, with a "catch-up" occurring during the first five months of 2016.

- One insurer (which we will refer to as Insurer C) changed the way it recorded (and reported to GISA) its Bodily Injury claims – essentially not reporting claims for which it was believed that no loss (indemnity or ALAE) amounts would be paid. This change began during the first half of 2015. The actuaries for Insurer C advised us that because "nuisance" claims were not reported, the company's reported claim amounts should not have been materially affected by the change in claim reporting/recording.

- Another insurer that we contacted attributed its favorable Bodily Injury claim experience over the second half of 2015 to weather conditions (relatively low snow precipitation).

As respects insurers A, B, and C, without any adjustments to recognize the reported changes, the claim count and claim amount development factors that we select, and hence the ultimate claim counts (frequency) and claim amounts (severity) that we select, would not be appropriate for the accident half-years affected by the changes. Following discussions with the respective actuaries for each these three insurers, we decided on the following approach.

Claim Amounts

- For accident years through 2013, we made no changes to our standard way of selecting development factors and ultimate claim counts and amounts as described in this report.

- For accident years 2014-1, 2014-2, and 2015-1, we adjusted the Industry claim amount triangle to remove Insurer A. We then selected claim amount development factors and

ultimate claim amounts for these three semesters based on the Industry data excluding Insurer A, added in the ultimate claim amounts we selected for Insurer A based on guidance provided by Insurer A's actuaries, combined the two estimates of ultimate claim amounts, and then backed into claim amount development factors for these three semesters.

- For accident half-year 2015-2, we adjusted the Industry claim amount triangle to remove Insurer A and Insurer B. We then selected claim amount development factors and ultimate claim amounts for this semester based on the Industry data excluding Insurer A and Insurer B, added in the ultimate claim amounts we selected for Insurer A and Insurer B based on guidance provided by Insurer A's and Insurer B's actuaries, combined the three estimates of ultimate claim amounts, and then backed into claim amount development factor for this semester.

Claim Counts

- For accident half-years 2015-1 and 2015-2, we adjusted the Industry claim count triangle to remove Insurer B and Insurer C. We then selected claim count development factors and ultimate claim counts for these semesters based on the Industry data excluding Insurer B and Insurer C, added in the ultimate claim counts we selected for Insurer B and Insurer C[12] based on guidance provided by Insurer B's and Insurer C's actuaries, combined the three estimates of ultimate claim counts, and then backed into claim count development factors for these semesters.

We made no adjustments for the reported favorable 2015-2 weather conditions in selecting development factors. We discuss weather conditions further in the section on trend.[13]

[12] Insurer C's actuaries were unable to provide us with an estimate of the number of claims that would have been reported had no changes been made to claim reporting/recording practices. We, therefore, assumed that Insurer C would have experienced the same change in claim frequency from 2014-1 and 2014-2 to 2015-1 and 2015-2, respectively, as the rest of the Industry (excluding Insurer B).

[13] We note that to protect the confidentiality of the reported claim experience for each of Insurers A, B, and C, we do not present the actual calculations that we performed (as described above) in this report. We recognize that this may present a problem for

Bodily Injury

Reported Claim Counts: For the 2016 Semi-Annual Review (2016 SAR), we selected a 6-12 month development factor of .983 for the June 2015 semester, which was the average of the actual 6-12 month development factors for the June 2012, June 2013, and June 2014 semesters. The actual factor that emerged, as reported by GISA before any adjustments for Insurer B and Insurer C, was .980.

As discussed earlier, due to the reported claim count issues that were identified for Insurer B and Insurer C, we backed into the 6-12 and 12-18 month development factors. The resulting factors are as follows.

6-12: 1.091[14]
12-18: .976

For the other time intervals, to be consistent with our selection of reported claim amount development factors, we select the four semester weighted average, subject to smoothing.

Reported Claim Amounts: The estimation of ultimate claim costs for the Bodily Injury coverage continues to be a challenge given the loss development that has occurred, information presented by IBC and other stakeholders concerning the erosion of the minor injury cap, and the reported claim amount issues that were identified for Insurer A and Insurer B.

For development intervals other than 6-12 months, in our 2016 SAR, based on a continued observed pattern of increasing development factors, we select the weighted average of the last four development factors, subject to smoothing.

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insurers and their actuaries. If this is the case, we would certainly be open to working with the Board staff, GISA, and representatives from the involved insurers to address this matter.

[14] Had we made no adjustments, we would have selected 6-12 and 12-18 month development factors of 1.053 and .941, respectively (the four semester seasonal average, and the four semester weighted average).

A comparison of our 2016 SAR selections and the actual development factors that have since emerged, as reported by GISA before any adjustments for Insurer A and Insurer B, for each development period up to 84 months follows.

Development Interval	OW Selected Factor For 2016 SAR	Actual Factors That Have Emerged
12-18	1.072	1.103
18-24	1.098	1.104
24-30	1.096	1.114
30-36	1.092	1.102
36-42	1.070	1.074
42-48	1.053	1.035
48-54	1.037	1.044
54-60	1.033	1.016
60-66	1.020	1.025
66-72	1.014	1.024
72-78	1.014	1.011
78-84	1.006	1.005

As can be seen from the above table, for 8 of the 12 development intervals the actual development factors that emerged were higher than what we had selected. Cumulatively, the actual development that occurred exceeded our expectations by approximately 5%.

Subject to the manner in which we addressed the issues concerning Insurer A and Insurer B, we continue to select the weighted average of the last four development factors, subject to smoothing.

As respects the 6-12 month development interval, in our 2016 SAR we selected a 6-12 month development factor for the June 2015 semester of 1.219, which was the average of actual development factors for the June 2012 (1.206), June 2013 (1.230), and June 2014 (1.222) semesters. The actual factor that emerged, as reported by GISA before any adjustments for Insurer A and Insurer B, was 1.261.

As discussed earlier, due to the reported claim amount issues that were identified for Insurer A and Insurer B, we backed into the 6-30 month development factors. The resulting factors are as follows.

6-12:	1.196[15]
12-18:	1.091
18-24:	1.107
24-30:	1.091

However, in selecting the 6-12 month claim amount development factor (for which the estimate is most uncertain) we then considered the estimate derived from an application of what is commonly referred to as the Bornhuetter-Ferguson Method (an actuarial ultimate loss estimation method). In applying this method we derived the a priori loss estimate by trending the estimated accident half-year pure premiums that we derived from the 12-ultimate claim amount development factors we select, over the period 2011-2 to 2015-1 at a rate of +7.3% per year (reflecting seasonality) and then multiplied by the earned exposure counts.[16] We used the selected cumulative incurred development factor to blend the resulting a priori loss estimate with the reported incurred losses. This resulted in an ultimate loss estimate from which we derived an estimated 6-12 month development factor of 1.230, somewhat higher than the 1.196 indicated factor discussed above. We select 1.230 as the 6-12 month development factor for the December 2015 semester.

[15] Had we made no adjustments for Insurers A and B, and not have applied the Bornhuetter-Ferguson Method, we would have selected 6-12, 12-18, 18-24, and 24-36 month development factors of 1.233, 1.082, 1.104, and 1.105, respectively (the three semester seasonal average for 6-12, and the four semester weighted average for the other intervals).

[16] We note that we did not make an adjustment for weather conditions in calculating the a priori loss estimate.

Property Damage

Reported Claim Counts: For the 2016 SAR, we selected a 6-12 month development factor for the June 2015 semester of 1.043. This was the weighted average of the actual June 2011, June 2012, June 2013, and June 2014 semester factors. The actual 6-12 month development factor for the June 2015 semester that emerged was 1.067. For this study, we followed a similar approach and select the weighted average of the actual December 2011 (1.093), December 2012 (1.076), December 2013 (1.096), and December 2014 (1.071) semester factors – and select a 6-12 month development factor of 1.084 for the December 2015[17] semester.

We select the default factors for other time periods, subject to smoothing.

Reported Claim Amounts: For the 2016 SAR, we selected a 6-12 month development factor for the June 2015 semester of 1.097. This was the weighted average of the actual 6-12 month development factors for the June 2011, June 2012, June 2013, and June 2014 semester factors – our default selection when seasonality is present[18]. The actual 6-12 month development factor for the June 2015 semester that emerged was 1.130. For this study, we again select our default selection, the weighted average of the actual 6-12 month development factors for the December 2011 (1.159), December 2012 (1.183), December 2013 (1.202), and December 2014 (1.174) semester factors, 1.181, for the December 2015 semester.

We select the default factors for other time periods, subject to smoothing.

[17] The Property Damage 6-12 month claim count development factors ending December are generally higher than those ending June.

[18] The Property Damage 6-12 month claim amount loss development factors ending December are generally higher than those ending June.

Accident Benefits - Medical/Rehab

Reported Claim Counts: For the 2016 SAR, we selected a 6-12 month development factor for the June 2015 semester of .877 – the average of the last six semester actual factors (our default selection when there is no evidence of seasonality). The actual 6-12 month development factor for the June 2015 semester that emerged was .894. For this study, we select .876 as the 6-12 month development for the December 2015 semester, the average of the last six semester actual factors.

We select the default factors for other time periods, subject to smoothing.

Reported Claim Amounts: For the 2016 SAR, we selected a 6-12 month development factor of .715 for the June 2015 semester – the average of the actual development factors for the June 2011, June 2012, June 2013, and June 2014 semesters. The actual 6-12 month development factor for the June 2015 semester that emerged was 0.758. For this study, we select 0.731 as the 6-12 month development factor for the December 2015 semester, the average of the actual development factors for the December 2011, December 2012, December 2013, and December 2014 semesters.[19]

We select the default factors for other time periods, subject to smoothing.

Accident Benefits - Disability Income

Reported Claim Counts: For the 2016 SAR, we selected a 6-12 month development factor for the June 2015 semester of 0.973 - the ten semester weighted average. The actual 6-12 month

[19] The Medical/Rehab 6-12 month claim amount loss development factors ending December are generally higher than those ending June.

development factor for the June 2015 semester that emerged was 1.009. For this study, we select the six semester weighted average for the December 2015 semester, which is 0.979.

We select the six semester average factor for all other time periods, subject to smoothing.

Reported Claim Amounts: For the 2016 SAR, we selected a 6-12 month development factor for the June 2015 semester of 1.357 – the four semester weighted average in recognition of what appeared to be an upward trend in development factors. The actual 6-12 month development factor for the June 2015 semester that emerged was 1.338. As the upward trend has not continued, we select the six semester weighted average for the December 2015 semester, which is 1.363.

We select the six semester weighted average for all other time periods, subject to smoothing.[20]

Accident Benefits - Death Benefits

Reported Claim Counts: For the 2016 SAR, we selected a 6-12 month development factor for the June 2015 semester of 0.980 – the twenty semester weighted average. The actual 6-12 month development factor for the June 2015 semester that emerged was 1.200. For this study, we again select the twenty semester weighted average for the December 2015 semester, which is 0.984.

We select the twenty semester weighted average (or all-year average as appropriate) for all other time periods, subject to smoothing.

Reported Claim Amounts: For the 2016 SAR, we selected a 6-12 month development factor for the June 2015 semester of 1.172 – the twenty semester weighted average. The actual 6-12 month

[20] Of note is the selection of the four semester average factor for the 72-78 month development period.

development factor for the June 2015 semester that emerged was 1.198. For this study, we again select the twenty semester weighted average for the December 2015 semester, which is 1.175.

We select the twenty semester weighted average (or all-year average as appropriate) for all other time periods, subject to smoothing.

Accident Benefits - Funeral

Reported Claim Counts: For the 2016 SAR, we selected a 6-12 month development factor for the June 2015 semester of 1.024 – the twenty semester weighted average. The actual 6-12 month development factor for the June 2015 semester that emerged was 1.111. For this study, we again select the twenty semester weighted average for the December 2015 semester, which is 1.029.

We select the twenty semester average (or all-year average as appropriate) for all other time periods, subject to smoothing.

Reported Claim Amounts: For the 2016 SAR, we selected a 6-12 month development factor for the June 2015 semester of 1.095 – the twenty semester weighted average. The actual 6-12 month development factor for the June 2015 semester that emerged was 1.235. For this study, we again select the twenty semester weighted average for the December 2015 semester, which is 1.098.

We select the twenty semester weighted average (or all-year average as appropriate) for all other time periods, subject to smoothing.

Accident Benefits - Uninsured Motorist

Reported Claim Counts: We select the all-semester weighted average for the December 2015 semester, which is 1.355.

We select the all-semester weighted average for all other time periods, subject to smoothing.

Reported Claim Amounts: We select the all-semester weighted average for the December 2015 semester, which is 1.583.

We select the all-semester weighted average for all other time periods, subject to smoothing.

Collision

Reported Claim Counts: For the 2016 SAR, we selected the weighted average of the actual 6-12 month development factors for the last six semesters (our default selection), .801, as the 6-12 month development factor for the June 2015 semester. The actual 6-12 month development factor for the June 2015 semester that emerged was 0.792. For this study, we again select the weighted average of the actual 6-12 month development factors for the last six semesters (our default selection) for the December 2015 semester, which is .799.

We select the default factors for other time periods, subject to smoothing.

Reported Claim Amounts: For the 2016 SAR, we selected the weighted average of the actual 6-12 month development factors for the last six semesters (our default selection), .725, as the 6-12 month development factor for the June 2015 semester. The actual 6-12 month development factor for the June 2015 semester that emerged was .684. For this study, we again select the weighted average of the actual 6-12 month development factors for the last six semesters (our default selection), for the December 2015 semester, which is .717.

We select the default factors for other time periods, subject to smoothing.

Comprehensive

Reported Claim Counts: For the 2016 SAR, we selected the weighted average of the actual 6-12 month development factors for the June 2011, June 2012, June 2013, and June 2014 semesters (our default selection when there is evidence of seasonality[21]), 1.075, as the 6-12 month development factor for the June 2015 semester. The actual 6-12 month development factor for the June 2015 semester that emerged was 1.063. For this study, we again select our default selection, the weighted average of the actual 6-12 month development factors for the December 2011, December 2012, December 2013, and December 2014 semesters for the December 2015 semester, which is 1.007.

We select the default factors for other time periods, subject to smoothing.

Reported Claim Amounts: For the 2016 SAR, we selected the weighted average of the actual 6-12 month development factors for the June 2011, June 2012, June 2013, and June 2014 semesters (our default selection when there is evidence of seasonality[22]), 1.091, as the 6-12 month development factor for the June 2015 semester. The actual 6-12 month development factor for the June 2015 semester that emerged was .983. For this study, we again select our default selection, the weighted average of the actual 6-12 month development factors for the December 2011, December 2012, December 2013, and December 2014 semesters for the December 2015 semester, which is 1.011.

We select the default factors for other time periods, subject to smoothing.

[21] The Comprehensive 6-12 month claim count loss development factors ending December are generally lower than those ending June.

[22] The Comprehensive 6-12 month claim amount loss development factors ending December are generally lower than those ending June.

All Perils

Reported Claim Counts: For the 2016 SAR, we selected the weighted average of the actual 6-12 month development factors for the June 2011, June 2012, June 2013, and June 2014 semesters, 1.105, as the 6-12 month development factor for the June 2015 semester. The actual 6-12 month development factor for the June 2015 semester that emerged was 1.036. As the evidence for seasonality is not strong, for this study we select the weighted average of the actual 6-12 month development factors over the last six semesters, which is 1.074.

We select the default factors for other time periods, subject to smoothing.

Reported Claim Amounts: For the 2016 SAR, we selected the weighted average of the last six semesters, 0.888, as the 6-12 month development factor for the June 2015 semester. The actual 6-12 month development factor for the June 2015 semester that emerged was 0.821. For this study, we again select the weighted average of the last six semesters 6-12 month development factors for the December 2015 semester, which is .885.

We select the default factors for other time periods, subject to smoothing.

Specified Perils

Reported Claim Counts: For the 2016 SAR, we selected the weighted average of the actual 6-12 month development factors for the June 2011, June 2012, June 2013, and June 2014 semesters, 1.011, as the 6-12 month development factor for the June 2015 semester. The actual 6-12 month development factor for the June 2015 semester that emerged was .962. Although there is some evidence of seasonality, given the volume of claims, for this study we select the weighted average of the actual 6-12 month development factors for the last twenty semesters, which is .992.

We select the twenty semester average (or all-year average as appropriate) for all other time periods, subject to smoothing.

Reported Claim Amounts: For the 2016 SAR, we selected the weighted average of the actual 6-12 month development factors for the June 2011, June 2012, June 2013, and June 2014 semesters, .961, as the 6-12 month development factor for the June 2015 semester. The actual 6-12 month development factor for the June 2015 semester that emerged was .745. Although there is some evidence of seasonality, given the volume of claims, for this study we select the weighted average of the actual 6-12 month development factors for the last twenty semesters, which is .947.

We select the twenty semester average (or all-year average as appropriate) for all other time periods, subject to smoothing.

Underinsured Motorist

Reported Claim Counts: For the 2016 SAR, we selected the all-semester weighted average of the actual 6-12 month development factors, 1.525, as the 6-12 month development factor for the June 2015 semester. The actual 6-12 month development factor for the June 2015 semester that emerged was 1.364. For this study, we again select the all-semester weighted average for the December 2015 semester, which is 1.519.

We select the all-semester weighted average for all other time periods, subject to smoothing.

Reported Claim Amounts: For the 2016 SAR, we selected the all-semester weighted average of the actual 6-12 month development factors, 2.865, as the 6-12 month development factor for the June 2015 semester. The actual 6-12 month development factor for the June 2015 semester that emerged was 3.708. For this study, we again select the all-semester weighted average for the December 2015 semester, which is 2.901.

We select the all-semester weighted average for all other time periods, subject to smoothing.

The historical development factors (patterns) and our selected factors are presented in Appendix A.

Selection of Ultimate Loss Costs, Frequencies, and Severities

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions. As a result of the claim experience that has emerged and the development factors we select (reflecting the noted adjustments we made), our estimates of ultimate loss costs, frequencies[23], and severities by accident year have changed from those we presented for the 2016 SAR.[24] The changes are as follows:

Bodily Injury

2016 SAR					2016 AR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015.1	$299.0	$55,910	5.35		$315.3	$56,373	5.59
2014	$307.7	$54,465	5.63		$310.2	$54,024	5.74
2013	$290.2	$50,427	5.75		$290.9	$49,753	5.85
2012	$278.0	$47,444	5.86		$274.4	$46,501	5.90
2011	$251.5	$42,216	5.96		$250.6	$41,887	5.98

Overall, for this four and one-half year period our estimates of ultimate loss costs have increased by 1.1% and our estimate for Accident Half-Year 2015-1 increased by 5.5%.

[23] Number of claims per 1,000 insured vehicles.

[24] These estimates include allocated loss adjustment expenses and a provision for unallocated loss adjustment expenses.

Property Damage

2016 SAR					2016 AR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015.1	$153.8	$5,227	29.42		$161.4	$5,320	30.34
2014	$163.5	$5,258	31.09		$166.6	$5,303	31.42
2013	$164.7	$5,188	31.74		$164.9	$5,185	31.80
2012	$155.3	$4,950	31.38		$155.2	$4,948	31.37
2011	$153.4	$4,710	32.57		$153.5	$4,714	32.57

Overall, for this four and one-half year period our estimates of ultimate loss costs have increased by 1.4% and our estimate for Accident Half-Year 2015-1 increased by 4.9%.

Accident Benefits–Medical/Rehabilitation

2016 SAR					2016 AR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015.1	$26.1	$3,156	8.26		$28.3	$3,313	8.55
2014	$28.3	$3,162	8.95		$29.2	$3,214	9.10
2013	$28.4	$3,104	9.14		$28.9	$3,149	9.16
2012	$28.5	$3,087	9.24		$28.6	$3,090	9.24
2011	$27.0	$2,894	9.32		$26.9	$2,887	9.32

Overall, for this four and one-half year period our estimates of ultimate loss costs have increased by 2.6% and our estimate for Accident Half-Year 2015-1 increased by 8.4%.

Accident Benefits - Disability Income

2016 SAR					2016 AR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015.1	$9.0	$9,784	0.92		$9.4	$9,727	0.97
2014	$9.5	$9,253	1.03		$10.2	$9,684	1.05
2013	$10.2	$9,486	1.07		$10.5	$9,743	1.08
2012	$10.9	$9,801	1.11		$11.1	$9,918	1.12
2011	$9.8	$9,021	1.09		$9.8	$9,004	1.09

Overall, for this four and one-half year period our estimates of ultimate loss costs have increased by 3.2% and our estimate for Accident Half-Year 2015-1 increased by 4.4%.

Collision

2016 SAR					2016 AR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015.1	$252.9	$5,913	42.77		$236.7	$5,637	41.99
2014	$257.5	$5,710	45.09		$252.4	$5,643	44.72
2013	$245.4	$5,484	44.75		$244.5	$5,467	44.73
2012	$227.3	$5,251	43.28		$227.3	$5,250	43.29
2011	$226.7	$4,849	45.82		$226.7	$4,947	45.82

Overall, for this four and one-half year period our estimates of ultimate loss costs have decreased by 1.8% and our estimate for Accident Half-Year 2015-1 decreased by 6.4%.

Comprehensive

2016 SAR					2016 AR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015.1	$111.1	$5,803	19.14		$101.2	$5,328	18.98
2014	$185.2	$6,301	29.40		$186.0	$6,307	29.49
2013	$167.3	$5,786	28.90		$167.4	$5,783	28.94
2012	$175.1	$5,004	35.00		$175.1	$5,002	35.01
2011	$110.3	$4,583	24.07		$110.3	$4,581	24.07

Overall, for this four and one-half year period our estimates of ultimate loss costs have decreased by 1.2% and our estimate for Accident Half-Year 2015-1 decreased by 8.9%.

6

Selection of Loss Trend Rates

Introduction

Loss trend rates are factors that are used to determine rate level indications. They are applied to the experience period incurred losses to adjust for the cost levels that are anticipated during the policy period covered under the proposed rate program.

The application of trend rates is, essentially, a two-step process. The data in the experience period under consideration is adjusted to reflect changes in cost conditions that have taken place (i.e., "past trend"), and then the data is further adjusted to reflect future changes in cost conditions that are expected to occur during the period the new premiums will be in effect (i.e., "future trend").

Therefore, past trend rates should reflect the underlying trend patterns that occurred during the experience period. Future trend rates should reflect those same patterns that occurred during the experience period, as well as the likelihood that those patterns may change.

To derive estimates of appropriate loss trend rates, we consider the observed severity, frequency, and loss cost trend patterns based on our estimates of the Industry Alberta ultimate claim frequency, claim severity and loss cost[25] by accident half-year that we derive (as we discuss in Section 5) and the results of regression analyses we perform by sub-coverage. In doing so, we reflect parameters that could have an impact on the trends, such as time, seasonality, and, as appropriate, "level changes," and coverage reforms. We also consider the results of statistical tests that we apply. As respects the Adjusted R-square, we generally refer to values of 80% greater as "high," values between 40% and 80% as "moderate," and values below 40% as "low."

[25] Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses.

We consider p-values under 5% to be "significant." The confidence interval presented represents a 95% probability level range.

The identification of the underlying trend patterns over the experience period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, or abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we modeled the data several different ways in an attempt to identify the underlying trends during the experience period: with and without certain data points to improve our understanding of the sensitivity of the calculated loss trend rates to the inclusion or exclusion of those points, and over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred. In selecting future trend rates, if appropriate, we adjusted our selected past trend rates after giving consideration to the changes that have occurred over the recent past if there is evidence of new patterns emerging.

Time Period

We present and consider the claim experience by accident half-year, spanning the period 2001-1 to 2015-2, but in selecting trends generally consider the claim experience since 2005 (following the 2004 reforms).[26]

Seasonality

Some coverages exhibit what is referred to as "seasonality" – where claim costs (number of claims or claim amounts) incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether or not seasonality is applied.

[26] Comprehensive coverage is the exception as we review this experience on an annual basis,

Weather

In the course of investigating the aforementioned company data issue, we were advised of relatively mild weather (low snow precipitation) during the second half of 2015 and that this may have contributed to a general decline in frequency during that period – particularly for Property Damage and Collision. We checked the recorded snow precipitation levels for the Edmonton and Calgary airports[27] and found that the snow precipitation level during the second half of 2015 was the lowest recorded level for the second half of a year since 2007, and about 35% below the average of all prior years (second half) since 2000. While we recognize that the Edmonton and Calgary airport areas are not fully representative of the driving conditions throughout Alberta and that the available data for these two areas is not complete, we tested the inclusion of snow precipitation as a parameter and found it to be significant (at the 95% level) for these two coverages, but that its inclusion didn't have made a material impact on the resulting measured trends. Given the limitations of our consideration of this parameter (which, in part is due to gaps of various degrees in the recording of snow precipitation throughout the province), and to some extent overlap with seasonality, we did not explicitly reflect snow precipitation in the measurement of trends.[28]

Reforms and Level Changes

The purpose of the reform or level change parameter is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified.

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[27] Source: http://climate.weather.gc.ca/historical_data/search_historic_data_stations_e.html?searchType=stnName&timeframe=1&txtStationName=edmonton&searchMethod=contains&optLimit=yearRange&StartYear=1840&EndYear=2016&Year=2011&Month=9&Day=30&selRowPerPage=100

[28] However, we suggest that insurers should consider the effect that weather conditions may have had on their 2015-2 claim experience in determining their rate level needs.

As we consider the Bodily Injury claim experience that emerged following the Bill 53 reforms, we do not include a reform parameter in our Bodily Injury regression models. For Disability Income and Funeral Benefits we include a reform parameter in our regression models to reflect the 2007 reforms. We include level change factors in our analysis of the Bodily Injury and Comprehensive claim experience.

Other Considerations

In selecting loss trend rates, we also consider:

- variance in results based on different historical time periods selected (i.e., changes in trend patterns)
- relationship of frequency and severity trend patterns
- uncertainty in the estimated values

Selection of Loss Trend Rates[29]

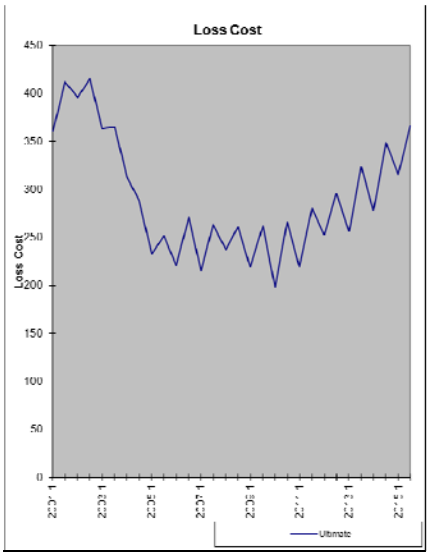
Bodily Injury

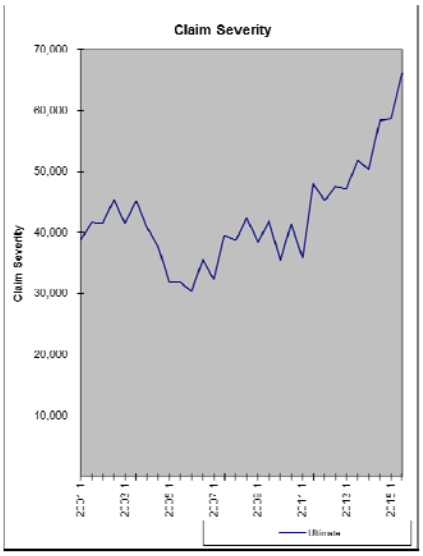
For the 2016 SAR, we selected a past loss cost trend through 2011-1 of +0.0%, a 2011-2 severity level change parameter of 1.11, and a past/future loss cost trend beginning 2011-2 of +6.0%.

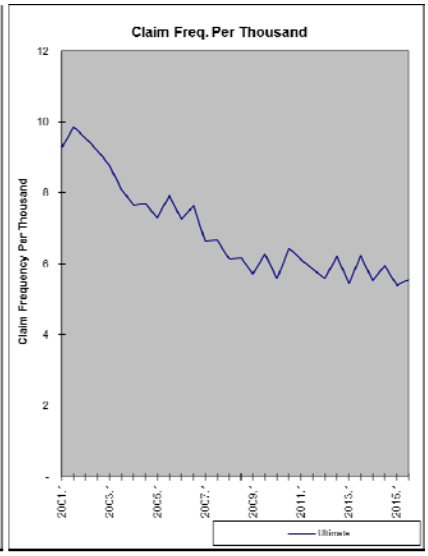
We estimate that during 2015-2, as compared to 2014-2, claim frequency decreased by 0.8%, severity increased by 6.8%, and loss cost increased by 6.0%. We also estimate that during the accident year ending December 31, 2015, as compared to the accident year ending December 31, 2014, claim frequency increased by 0.2%, severity increased by 9.6%, and loss cost increased by 9.8%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2.

[29] The past frequency rates, severities, and loss costs discussed in this section, including those presented in the graphs, represent our estimates of what the frequency rates, severities, and loss costs have been. Our estimates are based on our ultimate claim count and claim amount estimates discussed in the previous section; and include the allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses. Other actuaries may very well have different ultimate claim count and claim amount estimates, and hence different estimates of past frequency rates, severities, and loss costs.







A review of the historical data points (as depicted in the above graphs) shows that subject to variability, severity has exhibited an upward trend since Bill 53, with a leveling off during the period 2009 through the first half of 2011, and a rather sharp increase in the second half of 2011 and first half of 2012; frequency has generally exhibited a downward trend that has leveled off in recent years; and loss cost has exhibited a relatively flat trend following Bill 53, followed by an upward trend beginning in 2010.

As reported in our 2015 AR and 2016 SAR reports the sharp rise in severity in the second half of 2011 may be attributed to some extent to the January 2012 Sparrowhawk decision. We test for a change in severity level at that time; however, unlike recent past studies, we find the test results (p-values) not to be significant for severity. Nevertheless, we think it is reasonable to maintain the current +11% severity adjustment Benchmark.[30]

Although the change in severity level is no longer shown to be statistically significant, we continue to use the 2011-2 semester as the break point between the past and future trend. The

[30] With filings likely to reflect an experience period spanning 2011-2015, the adjustment factor, which would apply to the first half of 2011, is not expected to have a significant impact on rate indications.

indicated loss cost trends and Adjusted R-square values for the period ending just prior to the observed change in severity level are summarized below.

Bodily Injury

	Loss Cost	
	Trend	**Adjusted R2**
2005.2-2011.1	-0.3%	81%
2006.2-2011.1	-0.9%	82%
2007.2-2011.1	-1.5%	77%

We continue to select a past loss cost trend rate through 2011-1 of **+0.0%.**[31]

The measured severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1, with seasonality (which we find to be significant), with and without a level change parameter at 2011-2, and with no data exclusions, are presented in Appendix B. We show trends ending 2015-2 and 2015-1 given the uncertainties surrounding the adjustments made for the three insurers discussed earlier.

The measured severity trends with the level change parameter range from +3% to +8.4%. However, as noted above, the level change is not significant. Without the level change parameter the measured trends range from +5.9% to +9.2% - having high Adjusted R-squares and significant p-values, with the higher trends coming from the more recent trend periods. The measured severity trends over the periods 2011-2 to 2015-2 and 2011-2 to 2015-1, which are after the 2011-2 level change, are +7.3% and +7.1%, respectively – with high Adjusted R-squares and significant p-values. Based on these measured trends over the period beginning 2011-2 we select a severity trend rate of +7.0%.

[31] For rate filings submitted on or after October 1, 2016, this past trend rate is not expected to be material.

The measured frequency trends over periods beginning 2005-1 and later, without the level change parameter range from -2.6% to +0.4%. All but one have moderate Adjusted R-squares, but only those beginning 2005-1 through 2008-1 (the lower measured trends) have significant p-values; the more recent trend periods have p-values that are not significant. The measured frequency trends over the periods 2011-2 to 2015-2 and 2011-2 to 2015-1, are -0.1% and +0.4%, respectively – with moderate Adjusted R-squares and non-significant p-values. Based on these measured trends over the period beginning 2011-2 we select a frequency trend rate of +0.0%.

As a result, we select a past and future loss cost trend rate of +7.0% - one percentage point higher than our 2016 SAR selected trend.[32]

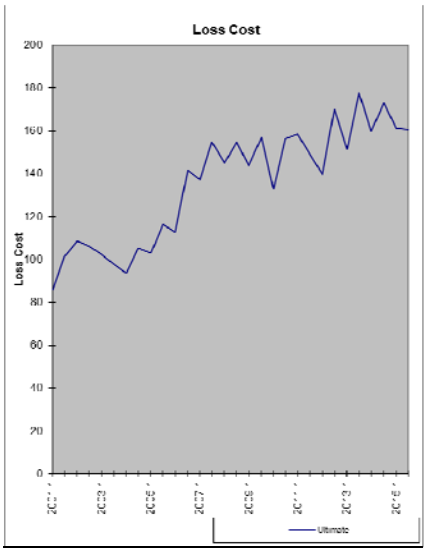
Property Damage

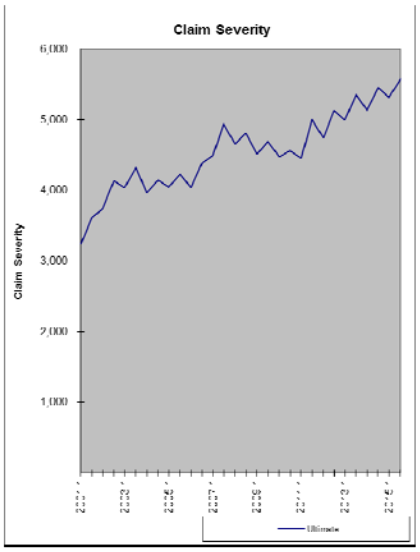
For the 2016 SAR we selected a past and future loss cost trend rate of +2.0%.

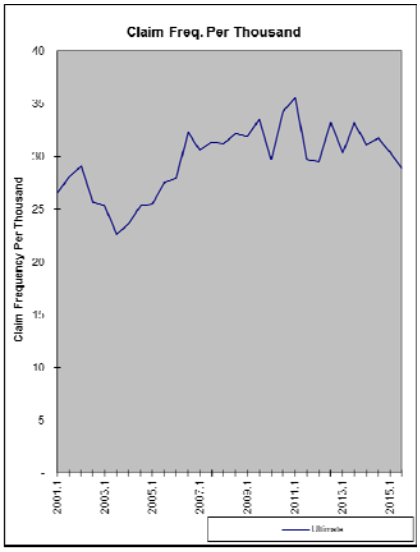
We estimate that during 2015-2, as compared to 2014-2, claim frequency decreased by 9.1%, severity increased by 2.2%, and loss cost decreased by 7.1%. We also estimate that during the accident year ending December 31, 2015, as compared to the accident year ending December 31, 2014, claim frequency decreased by 5.8%, severity increased by 2.7%, and loss cost decreased by 3.3%. As discussed earlier, the rather large decline in frequency may be, in part, attributed to weather conditions.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2.

[32] IBC selected a trend rate of +7.6%. We did not change our preliminary selection.







The historical data points show, subject to variability, severity generally exhibiting an upward trend, including the period from 2008 to 2011-1 in which severity declined; frequency exhibiting changing patterns, but generally leveling off in recent years; and loss cost exhibiting an upward trend, including a flat pattern from about 2007 to 2011. We note that the relatively high frequency rate in 2011-1 coincides with the highest recorded level of snowfall for the Edmonton and Calgary airports over the period 2006 to 2015.

The measured severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1, with and without seasonality, with and without 2011-1, with no level change, are presented in Appendix B. We show trends ending 2015-2 and 2015-1 given the noted weather conditions in 2015-2.

The measured severity trends with seasonality (which we find to be significant), with no exclusions, range from +2% to +4.4%, with moderate to high Adjusted R-squares and significant p-values, and with the higher trends coming from the more recent trend periods. We select a severity trend of +3.0% based on the measured trends over the period 2011-2 to 2015-2.

The measured frequency trends over periods beginning 2005-1 and later through 2015-1, with seasonality (which is generally significant when 2011-1 and 2015-2 are excluded), without 2011-1, range from -0.4% to +1.5%, all with low Adjusted R-squares, mostly non-significant p-values, and relatively wide confidence intervals. We select a frequency trend rate of +0.0%.

As a result, we select a past and future loss cost trend rate of **+3.0%** – one point higher than our 2016 SAR selected trend.[33]

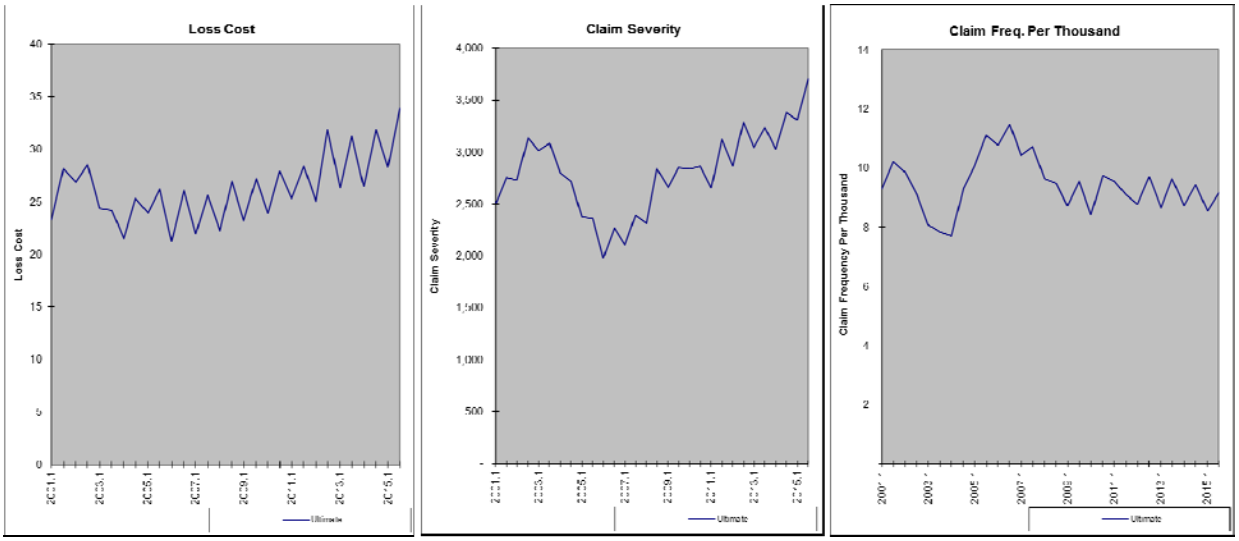
Accident Benefits–Medical/Rehabilitation

For the 2016 SAR we selected a past and future loss cost trend rate of +2.0%.

We estimate that during 2015-2, as compared to 2014-2, claim frequency decreased by 3.1%, severity increased by 9.6%, and loss cost increased by 6.2%. We also estimate that during the accident year ending December 31, 2015, as compared to the accident year ending December 31, 2014, claim frequency decreased by 2.7%, severity increased by 9.5%, and loss cost increased by 6.6%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2.

[33] IBC selected a trend rate of +2.0%. We changed our preliminary selection which was +3.5%.



The historical data points show, subject to variability, severity generally exhibiting an upward trend since 2005; frequency having changing patterns, but generally exhibiting a small negative trend in recent years; loss cost exhibiting an upward trend since 2005.

The measured severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1, with and without seasonality, with no data exclusions, with no level change, are presented in Appendix B.

The measured severity trends, with seasonality (which we find to be significant) cluster around +4.5%, ranging from +3.6% to +5.2%, with high Adjusted R-squares and significant p-values. We select a severity trend of +4.5%.

The measured frequency trends, with seasonality (which we find to be significant) range from -2.0% to -0.3%, with (one exception) moderate Adjusted R-squares and p-values that, with one exception (2012-1 to 2015-2), are only significant over the longer time periods. We select a frequency trend of -1.5%, which is in line with the longer-term trends as well as the measured trend over the period 2012-1 to 2015-2.

We note that the measured loss cost trends, with seasonality (which we find to be significant), range from +2.6% to +3.6%, with high Adjusted R-squares and significant p-values.

We select a past and future loss cost trend rate of **+3.0%** – one point higher than our 2016 SAR selected trend.[34]

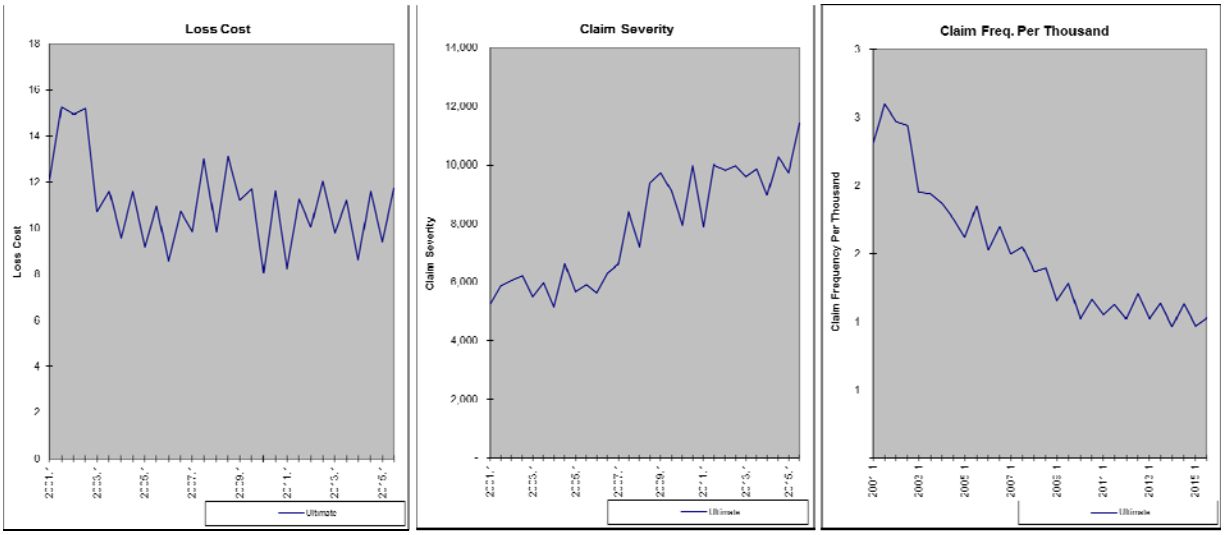
Accident Benefits - Disability Income

For the 2016 SAR we selected a past loss cost trend of -2.5% and a future loss cost trend of +0.0%.

We estimate that during 2015-2, as compared to 2014-2, claim frequency decreased by 9.1%, severity increased by 11.4%, and loss cost increased by 1.2%. We also estimate that during the accident year ending December 31, 2015, as compared to the accident year ending December 31, 2014, claim frequency decreased by 4.8%, severity increased by 9.7%, and loss cost increased by 4.4%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2.

[34] IBC selected a trend rate of +2.6%. We did not change our preliminary selection.



The historical data points show, subject to considerable variability, severity generally exhibiting an upward trend (in part, due to the 2007 reforms); frequency exhibiting a generally downward trend that has leveled off in recent years; and following a period of decline, loss cost exhibiting a small negative trend since the 2007 reforms.

The measured severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1, with seasonality (which we find to be significant), with a level change parameter at 2007-1, and no data exclusions, are presented in Appendix B.

The measured severity trends range from approximately +2% to +3%, with generally moderate to high Adjusted R-squares, significant p-values, and in some cases wide confidence intervals.

The measured frequency trends range from approximately -4% to -2%, with generally high Adjusted R-squares and significant p-values.

The measured loss cost trends range from approximately -1% to +1%, however each with a p-value, that is not significant and a relatively wide confidence interval.

Based on these severity, frequency, and loss cost results, and as IBC noted in the 2015 AR and 2016 SAR that the economic conditions could lead to higher Disability Income costs[35], we select a past and future loss cost trend rate of **-0.0%** – a past loss cost trend that is 2.5 percentage points higher than our 2016 SAR selected past trend, and a future loss cost trend that is the same as our 2016 SAR selected future loss cost trend.[36]

Accident Benefits - Death Benefits

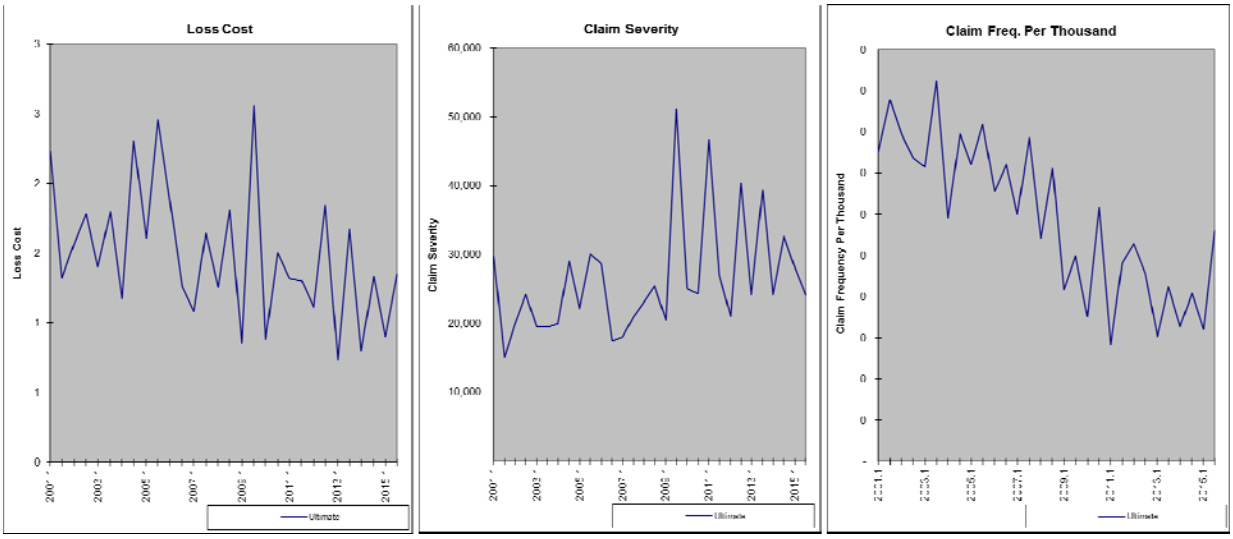
For the 2015 AR we selected a past and future loss cost trend rate of -4.0%.

We estimate that during 2015-2, as compared to 2014-2, claim frequency increased by 36.5%, severity decreased by 26.1%, and loss cost increased by 1.0%. We also estimate that during the accident year ending December 31, 2015, as compared to the accident year ending December 31, 2014, claim frequency increased by 19.3%, severity decreased by 11.8%, and loss cost increased by 5.3%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2.

[35] An increase in claim frequency has not yet been observed.

[36] IBC selected a loss trend rate of +2.9%. The higher trend appears to be largely due to IBC's consideration of longer term trend patterns. We did not change our preliminary selection.



The historical data points show, subject to considerable variability an upward trend pattern for severity; and generally downward trend patterns for frequency and loss cost, including an upward loss cost spike in 2009-2.

The measured severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1, with and without seasonality (which we find to be significant for frequency and loss cost), and without 2009-2, are presented in Appendix B.

Given the data variability, we base our selected trend on the loss cost experience.

The measured loss cost trends range from approximately -2% to -8% with moderate Adjusted R-squares, significant p-values only over the longer time periods, and wide confidence intervals.

Considering the low claim cost volume for this coverage and that the measured loss cost trends with significant p-values cluster around -4%, we continue to select -4.0% for the past and future loss cost trend rate.[37]

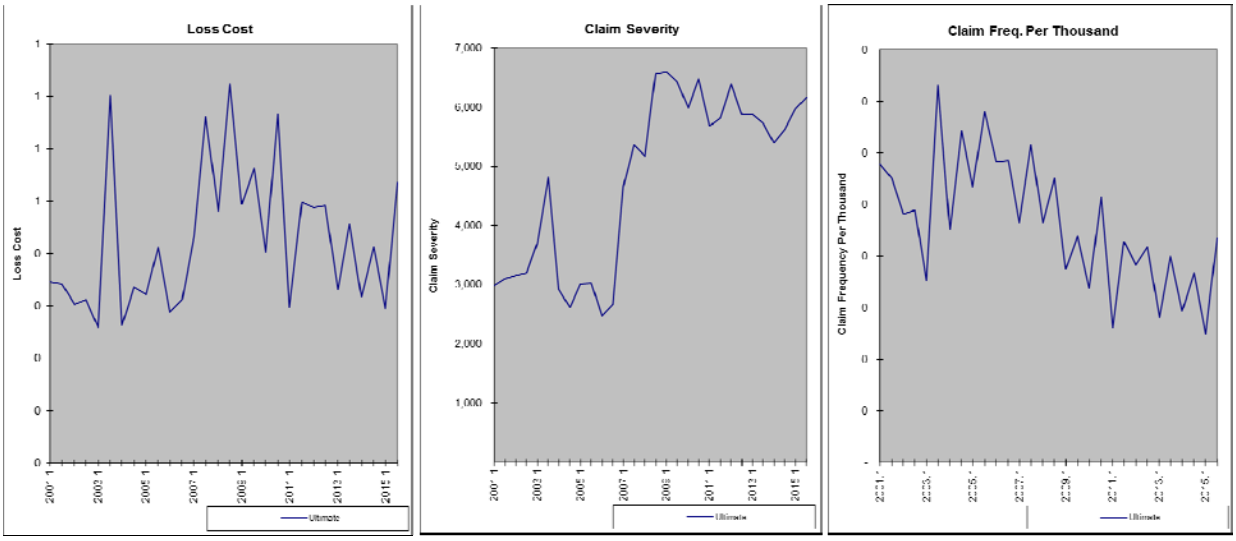
Accident Benefits - Funeral Benefits

For the 2015 AR we selected a past and future loss cost trend rate of -6.0%.

We estimate that during 2015-2, as compared to 2014-2, claim frequency increased by 18.2%, severity increased by 9.6%, and loss cost increased by 29.5%. We also estimate that during the accident year ending December 31, 2015, as compared to the accident year ending December 31, 2014, claim frequency increased by 3.3%, severity increased by 10.3%, and loss cost increased by 14.0%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2.

[37] We did not change our preliminary selection.



The historical data points reveal a considerable amount of variability, with severity generally exhibiting an upward trend that levels off following the 2007 reforms; frequency exhibiting a generally downward trend; and loss cost trending downward, particularly since 2007.

The measured severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1, with and without seasonality (which we find to be significant for frequency and loss cost), with and with a reform change at 2007-1, and no data exclusions, are presented in Appendix B.

Given the data variability, we base our selected trend on the loss cost experience.

The measured loss cost trends, with a level change at 2007-1 range from approximately -6.5% to -2.5%, but generally cluster around -5.5%, with moderate Adjusted R-squares, significant p-values over the longer time periods, and relatively wide confidence intervals over the more recent trend periods.

We select a past and future loss cost trend rate of -5.5%, one-half point higher than our 2016 SAR selected trend.[38]

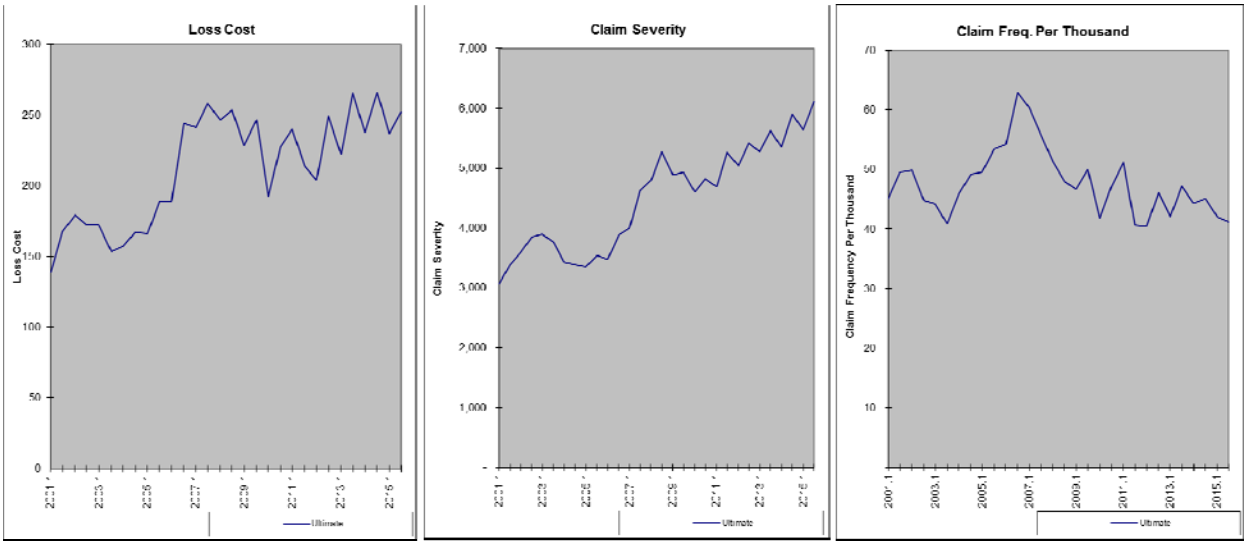
Collision

For the 2016 SAR we selected a past and future loss cost trend rate of +4.5%.

We estimate that during 2015-2, as compared to 2014-2, claim frequency decreased by 8.5%, severity increased by 3.4%, and loss cost decreased by 5.4%. We also estimate that during the accident year ending December 31, 2015, as compared to the accident year ending December 31, 2014, claim frequency decreased by 7.0%, severity increased by 4.1%, and loss cost decreased by 3.1%. As discussed earlier, the rather large decline in frequency may be, in part, attributed to weather conditions.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2.

[38] This represents a change from our preliminary selection of -5.0%.



The historical data points show a generally upward severity trend; a generally downward frequency trend since 2007 that flattens out to some extent over the more recent time periods; and an upward loss cost including a sharp increase in 2006-2, followed by a pattern of decline, and an upward trend over the more recent years. We note that the relatively high frequency rate in 2011-1 coincides with the highest recorded level of snowfall for the Edmonton and Calgary airports over the period 2006 to 2015.

The measured severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1, with and without seasonality, with and without 2011-1, no level change, are presented in Appendix B. We show trends ending 2015-2 and 2015-1 given noted weather conditions in 2015-2.

The measured severity trends, with seasonality (which we find to be significant), with no data exclusions, range from about +2.5% to +4.5% with moderate to high Adjusted R-squares and significant p-values. We select a severity trend of +4.0%, based on the measured trends with the highest Adjusted R-squares ending 2015-2.

The frequency results ending 2015-1, without seasonality (which we find not to be significant), with and without 2011-2, reveal a flattening of the trend rate since about 2008 from which time the trend has remained at approximately -1.5%, but with low Adjusted R-squares and non-significant p-values. We select a frequency trend of +0.0%.

As a result, we select a past and future loss cost trend rate of **+4.0% -** one-half percentage point lower than our 2016 SAR selected loss cost trend.[39]

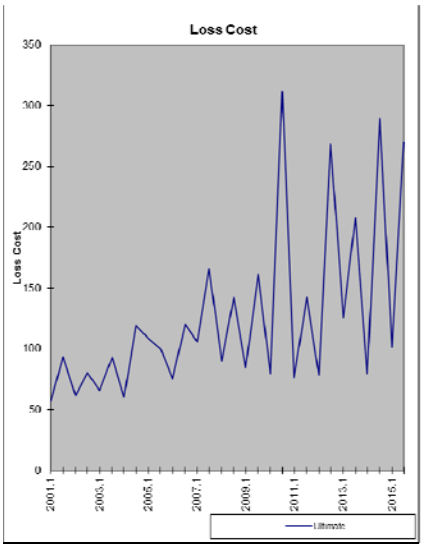
Comprehensive

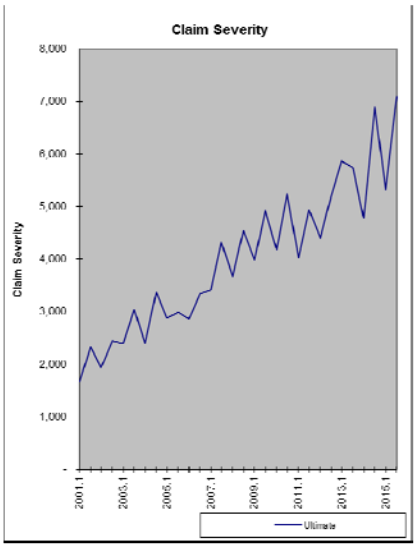
For the 2016 SAR we selected a past and future loss cost trend rate of +1.0%, based on claim experience excluding claims arising from catastrophes.

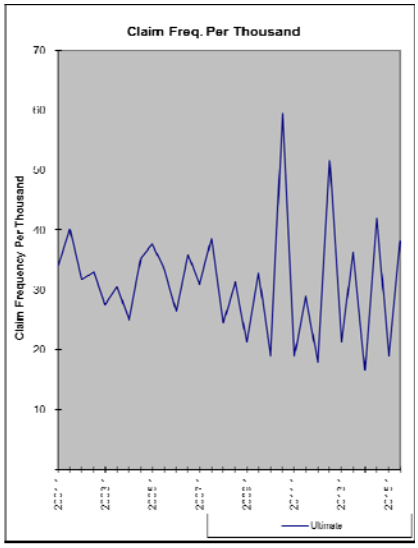
Including catastrophes, we estimate that during 2015-2, as compared to 2014-2, claim frequency decreased by 9.3%, severity increased by 2.8%, and loss cost decreased by 6.7%. We also estimate that during the accident year ending December 31, 2015, as compared to the accident year ending December 31, 2014, claim frequency decreased by 3.0%, severity increased by 3.2%, and loss cost increased by 0.1%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2.

[39] IBC selected a trend rate of +3.5%. We did not change our preliminary selection.





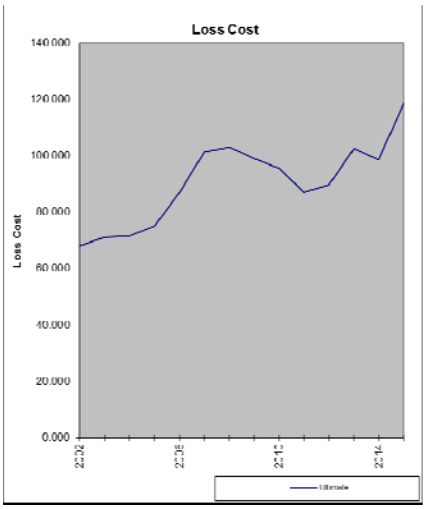


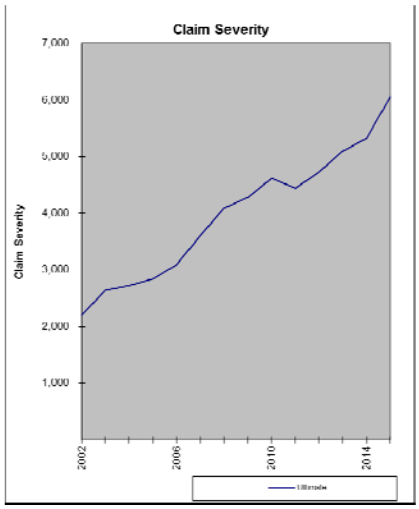
As can be seen from the graphs, the Comprehensive coverage claim experience has been quite volatile (particularly for frequency). This is largely due to the exposure to catastrophes. (See discussion of catastrophe losses later in this report.) For this reason, we find it appropriate to remove catastrophe losses from the historical experience for purposes of analyzing and selecting trend rates for this coverage.

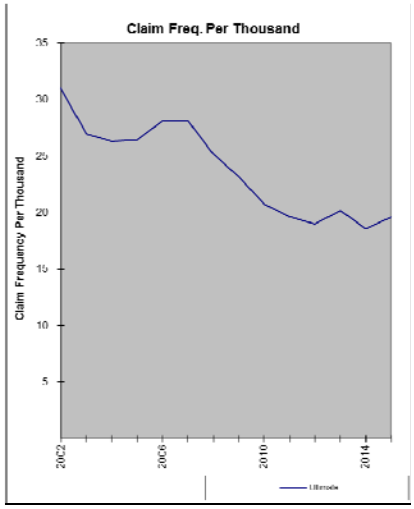
The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2, excluding claims attributed to catastrophes (as defined by GISA). Three sets of graphs are presented: Total Comprehensive, Comprehensive Excluding Theft claims, and Theft-only claims.[40]

[40] Comprehensive – Total, and Comprehensive – Excluding Theft are presented on an annual basis.

Comprehensive – Total (Excluding Catastrophes)

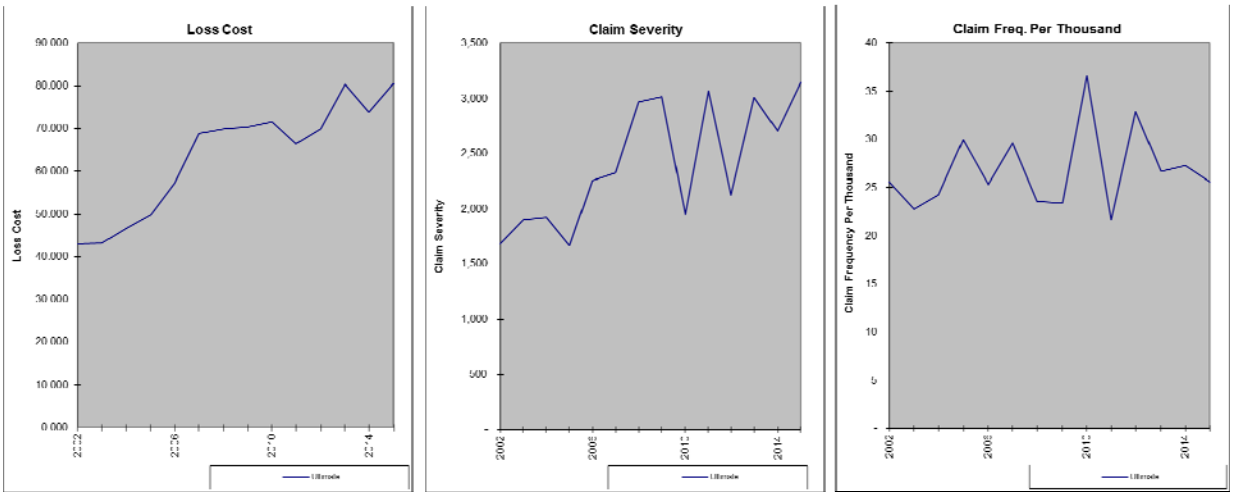






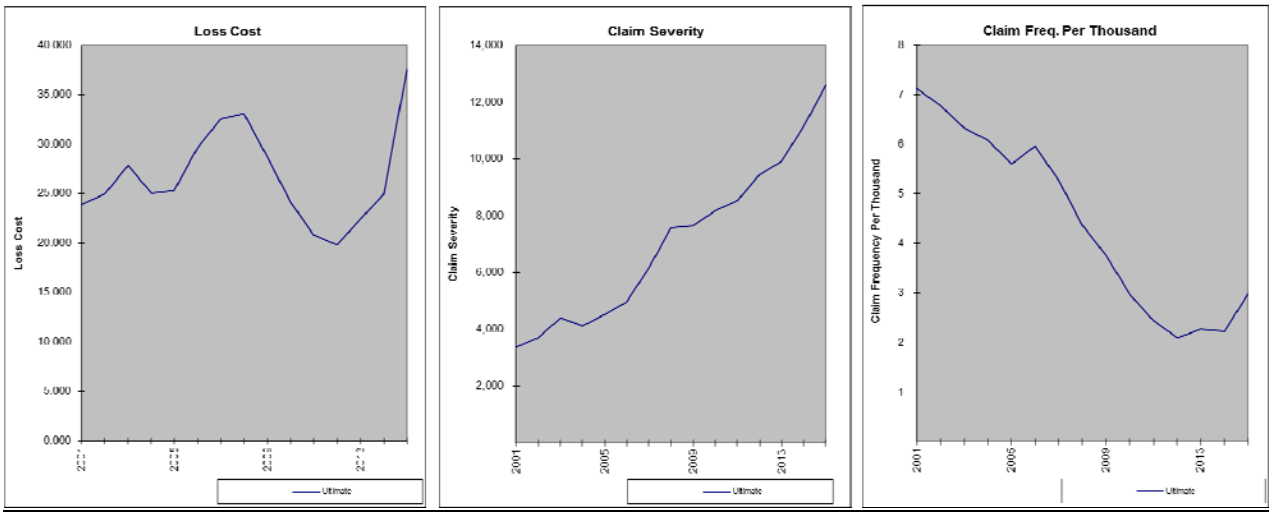
As can be seen from the graphs, even with the removal of catastrophe related claims the Comprehensive coverage claim experience has been quite variable. Subject to this variability, (a) severity has trended upward, (b) frequency has exhibited a small negative trend, and (c) loss cost has exhibited an upward trend, including a period of increasing loss cost through 2008, a decline in loss cost from 2008 through 2011, and an increasing loss cost thereafter.

Comprehensive – Other Than Theft (Excluding Catastrophes)



Even with the removal of both catastrophe and theft claims, the Comprehensive coverage claim experience has been quite variable. Subject to this variability, (a) severity has trended upward, (b) frequency has been relatively flat, and (c) loss cost has exhibited an upward trend, including a higher trend through 2007 and a flatter trend since 2007.

Comprehensive – Theft Only



The Comprehensive-theft experience has been less variable: (a) severity has exhibited a high upward trend, including relatively large increases in 2007 and 2008, (b) frequency declined rather sharply through 2012 and has since increased, including a sharp increase in 2015, and (c) loss cost has exhibited an upward trend through 2008, followed by a declining trend through 2012, and an upward trend thereafter, including a sharp increase in 2015.

The measured severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods, on an annual basis, with and without catastrophe losses, are presented in Appendix B.

Given the variability in the data points and the relative flatness of frequency (except for theft), we base our selected trends on the loss cost experience (excluding catastrophes).

Over the fourteen year period (2001 through 2014, to exclude the sharp rise in theft claims and favorable weather conditions in 2015), the Comprehensive-Total (excluding catastrophes) loss

cost has trended at a rate of +3.2%, with a moderate Adjusted R-square and significant p-value. However, over the periods beginning 2006 through 2010 and ending 2014, the annual change in loss cost has been flatter, with low Adjusted R-squares, non-significant p-values, and wide confidence intervals; and over the period 2011-2014 (very few data points), loss cost has increased at a rate of 5.2% per year, with a moderate Adjusted R-square, non-significant p-value, and a very wide confidence interval.

Over the fifteen year period (2001 through 2015), the Comprehensive-Other Than Theft (excluding catastrophes) loss cost has trended at a rate of +5.0%, with a high Adjusted R-square and significant p-value. However, over the period 2007 through 2015 loss cost has trended at a rate of +1.7%, with a moderate Adjusted R-square and significant p-value.

Over the period 2001 through 2008, the Comprehensive-Theft Only loss cost has increased at an annual rate of +4.6%. Over the period 2008 through 2012 loss cost has declined at an annual rate of -12.7%. Over the period 2012 through 2014 loss cost increased at an annual rate of +12.3%. The theft loss cost increased by 51% in 2015.

Based on these results and giving consideration to the variability in the claim experience, and that theft losses represent approximately 25% of all Comprehensive losses excluding catastrophes[41], we select a past loss trend rate through 2014 of +3.0%, a level change beginning 2015 of +10%, and a future trend rate of +5%.

The +3.0% past trend rate through to December 31, 2014 represents the measured Comprehensive-Total (excluding catastrophes) trend over the period 2002 through 2014, with level change parameters at 2006 (+21%) and 2010 (-15%) (which we find to be significant). The level change of +10% represents 25% of an approximate 35% increase in theft loss cost in 2015 over the rate of theft loss cost increase in 2013 and 2014 (rounded); and the +5% future trend rate

[41] The 25% is prior to the large increase in 2015.

beginning January 1, 2015 represents an approximate weighted average[42] of +3.0% and a judgmentally selected theft trend of +10% (rounded).[43]

All Perils

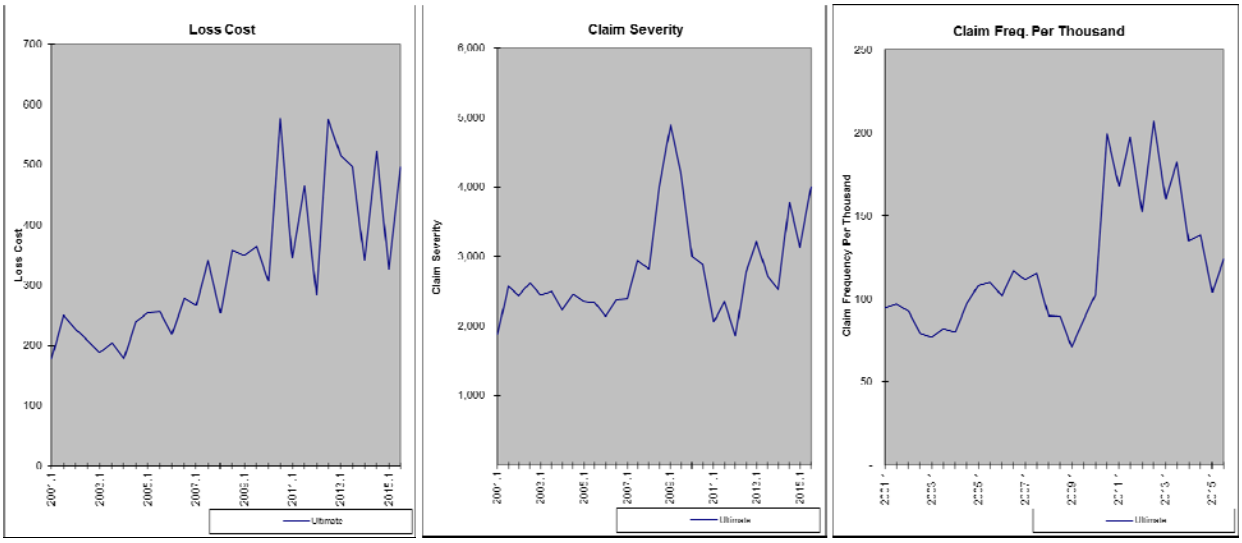
For the 2016 SAR we selected a past and future loss cost trend rate of +5.0%.

We estimate that during 2015-2, as compared to 2014-2, claim frequency decreased by 10.5%, severity increased by 5.8%, and loss cost decreased by 5.3%. We also estimate that during the accident year ending December 31, 2015, as compared to the accident year ending December 31, 2014, claim frequency decreased by 16.7%, severity increased by 12.4%, and loss cost decreased by 6.3%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2.

[42] The weights reflect the large increase in 2015.

[43] IBC selected a trend rate of +1.7%. We did not present a preliminary selection.



The historical data points indicate a considerable amount of variability, with severity generally exhibiting an upward trend (with an upward spike in 2008/2009 that dropped off sharply) that is more pronounced in recent years; frequency exhibiting a somewhat flat trend before spiking upward starting in 2009, but a declining trend in recent years; and loss cost showing a more consistent upward trend with spikes at 2010-2 and 2013-1.

The measured severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1, with and without seasonality (which we find to be significant for loss cost), with no level change, without 2010-2 and 2013-1, are presented in Appendix B. We show trends ending 2015-2 and 2015-1 given noted weather conditions in 2015-2.

Given the data variability, we base our selected trend on the loss cost experience.

The longer term loss cost trends (trend periods beginning 2005-1 through 2008-1, ending 2015-1) range from approximately +4% to +6.5%, with moderate Adjusted R-squares and significant p-values.

We select a past and future loss cost trend rate of **+5.0%** – the same as our 2016 SAR selected loss cost trend.[44]

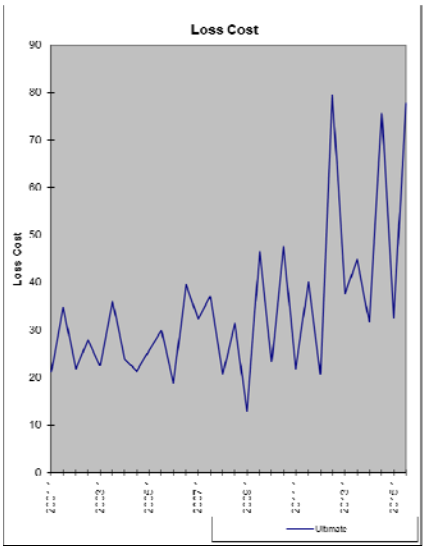
Specified Perils

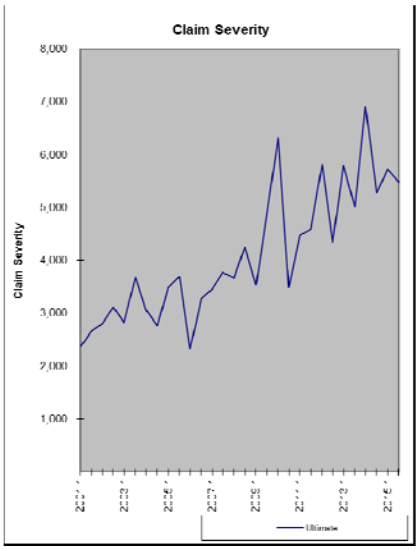
For the 2016 SAR we selected a past and future loss cost trend rate of +1.0%, the same as Comprehensive.

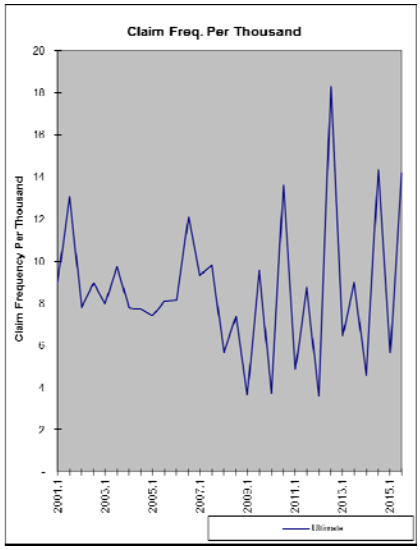
We estimate that during 2015-2, as compared to 2014-2, claim frequency decreased by 1.0%, severity increased by 4.1%, and loss cost increased by 3.1%. We also estimate that during the accident year ending December 31, 2015, as compared to the accident year ending December 31, 2014, claim frequency increased by 3.7%, severity decreased by 6.4%, and loss cost decreased by 3.0%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2.

[44] We did not change our preliminary selection.







The historical data points indicate a considerable amount of variability, with severity generally exhibiting an upward trend, frequency exhibiting an upward trend since 2009, and loss cost exhibiting an upward trend.

Given this variability, we select the same trend rates as we select for Comprehensive.[45]

Underinsured Motorists

We select a past and future loss cost trend rate that is in line with the observed Bodily Injury severity trends, **+7.0%.**[46]

[45] We did not present a preliminary selection.

[46] We did not change our preliminary selection.

****

The following table summarizes our selected loss trend rates by sub-coverage compared to the loss trend rates we selected in those that we selected in our 2016 SAR.

Estimated Annual Past/Future Loss Cost Trend Rates

Coverages	2016 SAR	2016 AR
TPL-Bodily Injury	+0.0%/+6.0%[47]	+0.0%/+7.0%[48]
TPL-Property Damage	+2.0%	+3.0%
TPL - Subtotal	+4.5%	+5.5%
AB-Death	-4.0%	-4.0%
AB-Funeral	-6.0%	-5.5%
AB-Medical/Rehab	+2.0%	+3.0%
AB-Disability Income	-2.5%/+0.0%	+0.0%/+0.0%
AB – Uninsured Motorist	+0.0%	+0.0%
AB – Total	+1.0%	+2.0%
Collision	+4.5%	+4.0%
Comprehensive	+1.0%	+3.0%/+5.0%[49]
All Perils	+5.0%	+5.0%
Specified Perils	+1.0%	+3.0%/+5.0%[50]
Underinsured Motorists	+6.0%	+7.0%

[47] Past/future cut-off is 2011.2; severity level adjustment of +11% for periods prior to 2011.2.

[48] Past/future cut-off is 2011.2; severity level adjustment of +11% for periods prior to 2011.2.

[49] With level change adjustment of +10% at 2015; future trend rate begins January 1, 2015.

[50] With level change adjustment of +10% at 2015; future trend rate begins January 1, 2015.

7

Loss Adjustment Expenses

In determining their rate level needs, insurers should include provisions in their claim costs for allocated loss adjustment expenses (such as the legal expenses associated with claim settlement) and for unallocated loss adjustment expenses (the claim and settlement related expense that cannot be associated directly with individual claims) that are based on their experience.

For the analysis we perform of loss development factors, allocated loss adjustment expenses are included with the reported Industry loss data. For the analysis we perform of trends, we provide for unallocated loss adjustment expenses (ULAE) through the application of factors that are published and applied by GISA in the AIX reports to the accident year experience.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Board with the Industry average ULAE expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

ULAE Provision - Total Auto
Province of Alberta

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
ULAE	9.7%	8.7%	8.9%	8.4%	10.5%	10.2%	9.5%	9.1%	9.9%	9.3%	10.3%

We include these provisions in our analysis.

8

Catastrophe Provision

Subsequent to the release our preliminary report and the Board's Open Meeting, GISA released its 2015 Catastrophe report.[51]

Comprehensive coverage (in particular) claim costs are affected by the occurrence (or non-occurrence) of catastrophes. GISA defines catastrophes as "weather-related events such as windstorms, hail, and flooding that caused multiple losses to the insurance industry." Since catastrophic losses cannot be predicted, in determining rate level indications insurers should remove actual Comprehensive coverage claim costs attributed to catastrophes that occurred in the experience period and include a provision for the amount of catastrophe losses that would be expected on average in any given year.

In the 2015 Annual Review, we had recommended a benchmark catastrophe provision of 55% (a factor of 1.55) and that the Board consider each insurer's distribution of business writings and catastrophe loss experience in reviewing rate level indications for the Comprehensive coverage. The 55% provision represented the approximate average of the relationship of catastrophic losses to non-catastrophic losses over (1) the past ten years and (2) over the past five years. IBC and other stakeholders that commented on the catastrophe provision generally expressed the view that the catastrophe provision benchmark should be higher – closer to 75% (the approximate average of the relationship of catastrophic losses to non-catastrophic losses over the past five years). The Board approved a benchmark catastrophe provision of 45%, but recognizing that a higher or lower provision may be more appropriate for individual insurers depending on where their risks are concentrated within the Province.

[51] We note that GISA changed the Catastrophe report so that all loss amounts are on an undeveloped basis (currently, total Comprehensive coverage incurred losses are developed, while catastrophe losses are not developed). However, the impact of this change appears to be immaterial.

The table below provides information on the catastrophe losses that have occurred in Alberta over the years 2002 – 2015 for private passenger vehicle Comprehensive coverage as reported in GISA's Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between the dollars of catastrophic losses to non-catastrophic losses. For example, over the last ten years approximately $1.0 billion of catastrophic losses have been reported as compared to approximately $1.9 billion of non-catastrophic losses - a ratio of 54.0%. Over the last five years approximately $681 million of catastrophic losses have been reported as compared to approximately $1.0 billion of non-catastrophic losses - a ratio of 66.3%.

In its letter to the Board following the Open Meeting and following GISA's release of the 2015 Catastrophe Report, IBC stated that it continues to recommend a benchmark provision that is based on the weighted average of the last five accident years, which, we note, would be a factor of 1.66.

We acknowledge that the province has experienced a much higher level of catastrophe related Comprehensive claims over the past five years (actually, last six years) as compared to the prior five (or four) years, and that this more recent experience should be given greater weight. However, we continue to find the approach of averaging the ten year and five year weighted averages to be reasonable. This approach results in an average provision of 60%.

However, the 60% doesn't fully reflect the higher level of theft losses that we assume will exist after 2015.[52] Making such an adjustment reduces the 60% to 55%[53], which we find to be a reasonable provision for catastrophe losses.

[52] We refer here to the 50% theft loss cost increase in 2015 and the assumed future loss cost trend of +10%.

[53] Prior to 2015, theft represented approximately 25% of non-catastrophe losses. So, if non-catastrophic losses are set to be equal to $100, then theft losses represented $25 and non-theft losses represented $75. The $25 of theft losses increased by the assumed 35% level change in 2015 and trended at 10% per year for 3.25 years is $46. The $75 of non-catastrophic losses trended at 3% per year for 3.25 years is $83. Catastrophe losses are assumed to be equal to 82% of non-catastrophic losses excluding theft (see later table). So, on a trended basis, 82% of $83, or $68, are catastrophic losses. $68 as a percent of the total amount of non-catastrophic losses on a trended basis of $129 ($46 + $83) is approximately 55% (rounded).

Alberta
Comprehensive Coverage - Private Passenger Automobiles

YEAR	NUMBER OF TOTAL CLAIMS	NUMBER OF CAT. CLAIMS	Catastrophe Claim %	AMOUNT OF NON-CAT. LOSSES	AMOUNT OF CAT. LOSSES	Catastrophe Factor
2002	46,052	1,933	4.2%	89,073,592	4,388,752	1.049
2003	43,059	3,154	7.3%	96,359,195	11,697,960	1.121
2004	46,327	6,137	13.2%	99,601,696	25,614,222	1.257
2005	57,486	14,712	25.6%	110,867,987	42,835,446	1.386
2006	54,272	5,547	10.2%	138,586,093	18,597,807	1.134
2007	64,922	12,555	19.3%	173,491,687	60,651,950	1.350
2008	55,210	5,479	9.9%	187,943,020	24,387,625	1.130
2009	55,106	8,003	14.5%	182,425,348	44,782,888	1.245
2010	81,711	38,856	47.6%	179,569,850	189,959,182	2.058
2011	50,830	9,339	18.4%	168,317,930	44,482,556	1.264
2012	76,441	34,908	45.7%	179,658,544	170,806,999	1.951
2013	65,349	19,831	30.3%	211,181,843	132,765,246	1.629
2014	68,716	25,469	37.1%	211,453,015	186,941,511	1.884
2015	67,253	21,272	31.6%	256,145,471	146,160,405	1.571
All Years	832,734	207,195	24.9%	2,284,675,271	1,104,072,549	1.483
Last 10 Years	639,810	181,259	28.3%	1,888,772,801	1,019,536,169	1.540
Last 5 Years	328,589	110,819	33.7%	1,026,756,803	681,156,717	1.663
Avg, of Last 10 and 5						1.602
Recommendation						1.550

EXCLUDING THEFT
Alberta
Comprehensive Coverage - Private Passenger Automobiles

YEAR	NUMBER OF TOTAL CLAIMS	NUMBER OF CAT. CLAIMS	Catastrophe Claim %	AMOUNT OF NON-CAT. LOSSES	AMOUNT OF CAT. LOSSES	Catastrophe Factor
2002	36,759	1,933	5.3%	56,860,891	4,388,752	1.077
2003	33,697	3,154	9.4%	58,583,473	11,697,960	1.200
2004	37,136	6,137	16.5%	64,818,578	25,614,222	1.395
2005	48,416	14,712	30.4%	73,479,158	42,835,446	1.583
2006	43,933	5,547	12.6%	91,277,298	18,597,807	1.204
2007	55,116	12,555	22.8%	117,822,764	60,651,950	1.515
2008	46,572	5,479	11.8%	127,581,265	24,387,625	1.191
2009	47,478	8,003	16.9%	129,593,963	44,782,888	1.346
2010	75,598	38,856	51.4%	134,169,646	189,959,182	2.416
2011	45,688	9,339	20.4%	128,186,066	44,482,556	1.347
2012	71,866	34,908	48.6%	140,072,868	170,806,999	2.219
2013	60,234	19,831	32.9%	165,024,510	132,765,246	1.805
2014	63,502	25,469	40.1%	157,923,888	186,941,511	2.184
2015	59,933	21,272	35.5%	173,292,766	146,160,405	1.843
All Years	725,929	207,195	28.5%	1,618,687,134	1,104,072,549	1.682
Last 10 Years	569,921	181,259	31.8%	1,364,945,034	1,019,536,169	1.747
Last 5 Years	301,223	110,819	36.8%	764,500,098	681,156,717	1.891
Avg, of Last 10 and 5						1.819

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Investment Income on Cash Flow

The selected provision for claim cost should be adjusted (reduced) to reflect the investment income earned on the cash flows arising from the insurance operations (i.e., the premium collected before it is used to pay claim costs and other expenses). It has been the Board's position that the selected investment rate should be a risk-free rate based on Government of Canada bond yields.

We now calculate an investment rate of 0.65% in a manner consistent with the way in which the Board selected the investment rate of 0.95% for the 2016 SAR; that is, based on the Alberta Government's forecast of risk-free investment rates.

The latest Alberta Government forecasts for short-term 3-month bills and 3-year bond yields are as follows:[54]

Fiscal Year [55]	3-Month	3-Year
2016-17	0.53%	0.59%
2017-18	0.75%	0.85%

Weighting the forecasted 3-month (30%) and 3-year (70%)[56] yields results in average yields of approximately 0.6% for 2016-17 and 0.8% for 2017-18. Weighting these estimated 2016-17 and 2017-18 yields by 75%/25%[57], respectively, results in an average yield of 0.65% (rounded).

[54] Source: Alberta Treasury Board and Finance.

[55] Fiscal years span April 1 – March 31

[56] The 30%/70% weights are intended to approximate a duration of 2.3 years – the average number of years to settle Basic and Additional coverages claims.

[57] The 75%/25% weights target an average written date of October 1, 2017. This date is based on the following assumptions: (a) the interest rate will apply to filings submitted between October 1, 2016 and March 31, 2017, (b) the average filing submitted

IBC and other stakeholders that commented on the investment rate stated that a lower investment rate is more appropriate. IBC presented an estimated investment rate of 0.50% for all coverages, which is not materially different from a 0.65% investment rate.

We recommend the Board consider the 0.65% rate as the risk-free interest rate benchmark for all coverages.

Should the Government of Alberta again update its interest rate forecast before October 1, 2016 we recommend the Board consider any such updates in determining the risk-free interest rate benchmark.

during this time period is January 1, 2017, (c) the average lag between filing submission and effective date is three months, and (d) the average written date is October 1, 2017.

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Health Cost Recovery

The Ministry of Health and Wellness has not yet announced the 2017 Health Cost Recovery assessment factor (percentage). The 2016 assessment factor (percentage) is 5.90% (of TPL written premium), and we recommend this continue to serve as the Board benchmark until the 2017 assessment is announced.

Citing the Ministry's pattern of increasing the annual assessment amount and noting that many policies affected by rate changes filed between October 1, 2016 and March 31, 2017 will be written in 2017 and 2018, IBC recommends the Board allow insurers to reflect a higher assessment in their filings – essentially recommending the Board forecast what the assessment factor will be in 2017 and 2018.

We agree with IBC that there is currently a timing lag between the assessment and the policies to which it applies, but we also recognize the "challenges" presented by IBC's recommendation. We also note that the Board has considered this recommendation from IBC in the past and decided not to change its position on how the benchmark should be set.

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Operating Expenses

In determining their rate level needs, insurers should include a provision for operating expenses that is based on their experience and expected future expense costs. To put the expense provisions of individual insurers in some perspective, we provide the Board with the Industry average expense provisions.

The IBC expense survey has been replaced with a new GISA Automobile Insurance Financial Information Report, beginning with the 2012 calendar year. The 2013 and 2014 reports have been provided by GISA, each released in the fall of the subsequent year. The 2015 report has not yet been released, but is expected to be released later in the fall of 2016.

The Automobile Insurance Financial Information Report includes an “Industry Expense Report” for private passenger vehicles, by province. The 2014 Industry expense ratios for Alberta as presented in the GISA report as a percentage of direct written premiums are as follows.

	2014 GISA Industry Expense Report
Direct Commissions	10.5%
Contingent Commissions	1.4%
Total Commissions	11.9%
Premium and Fire Taxes	2.8%
Other Acquisition Expenses	3.2%
General Expenses	6.3%
All Other Expenses	
Total Expenses	24.1%

We also note that the premium tax was increased by 1 percentage point effective April 1, 2016 from 3.0% to 4.0%. We have reflected this increase in the table that follows[58].

	2014 GISA Industry Expense Report
Direct Commissions	10.5%
Contingent Commissions	1.4%
Total Commissions	11.9%
Premium and Fire Taxes	4.0%
Other Acquisition Expenses	3.2%
General Expenses	6.3%
All Other Expenses	
Total Expenses	25.4%

[58] In doing so we reflected the actual premium tax and note that the reported 2.8% in 2014 for premium and fire taxes as a percentage of written premiums in the table above is less than the actual premium tax rate of 3.0%.

We previously noted that (a) the ratios presented in the 2014 Industry Expense Report represent the weighted average expense ratios calculated by GISA using the direct premiums written of each insurer as weights, (b) the weighted averages differ from a direct calculation of reported expense dollars divided by reported direct premium written, and (c) this is because some insurers (e.g., in run-off) report expenses, but do not report direct premium written. Given this, we had found the weighted average to be a more appropriate benchmark, although the weighted average premium tax, 2.8%, was lower than the actual premium tax, 3.0%.

IBC has suggested that it would be more appropriate to calculate the weighted average based on earned premium, rather than written premium – as doing so would recognize premium dollars for those insurers that report expenses but do not have direct premium written. Under this approach, the average expense ratio increases from 24.1% to 26.6% (including increasing the average premium tax to 4.0%) according to IBC.

We are of the view that given the purpose for which it serves, a weighted average based on written premium (which does not recognize insurers that, for example, may be in run-off), is more appropriate.

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Profit

The Board's current position is to allow a profit provision of 7% of premium.

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Definition of Key Terms

To assist the reader in his or her understanding of our report, in this section we define and explain several insurance terms.

Insurance Coverages

We begin with a general description of the insurance coverages. We note that throughout this discussion of the insurance coverages, the term "insured" is generally used to mean the family of the owner of the policy, as well as any passengers or other drivers using the car with the owner's permission.

Third Party Liability (TPL)
There are two parts to this Basic Coverage:

Bodily Injury (BI) coverage protects the insured against liability arising from an accident that causes bodily injury to another person. Coverage amounts available in Alberta range from the legal minimum of $200,000 per claim to well over $2,000,000 per claim.

Property Damage (PD) coverage protects the insured against liability arising from an accident that causes damage to the property of another person.

All drivers must purchase at least the legally required minimum amount of TPL coverage available in Alberta.

Accident Benefits (AB)
This Basic Coverage provides for such items as reimbursement of lost income, medical care costs, and funeral costs; it also provides benefits to the dependants of a deceased insured.

Underinsured Motorist (UIM)

This Additional Coverage protects the insured if he or she is caused bodily injury by an at-fault driver who is insured, but who does not have sufficient insurance to cover the liability; in this case the insured collects, from his or her own insurer, the amount of the damage that is in excess of the at-fault driver's liability coverage and up to the limit of UIM coverage purchased.

Collision

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured's vehicle arising out of a collision.

Comprehensive

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured's vehicle arising out of a peril other than collision (e.g., theft, vandalism, flood, hail, fire, etc.).

All Perils

This Additional Coverage combines the coverages for both collision and comprehensive into one coverage, subject to a common deductible level.

Specified Perils

This Additional Coverage, like collision and comprehensive, provides coverage (subject to a deductible) for specific perils to the insured's vehicle.

Other Terms

Accident Year

Accident year is the year in which an incident that gives rise to a claim occurred, regardless of when the claim is actually reported to an insurance company. For example, a claim reported on January 15, 2015 for injuries suffered in an automobile accident that occurred on December 15, 2014, is considered to be an accident year 2014 claim.

Allocated Loss Adjustment Expense (ALAE)

ALAE is the claim and settlement expense that can be associated directly with individual claims (e.g., legal expenses). (See ULAE)

Base Rate and Rate Differentials

Insurers generally determine the premium for a particular insured by multiplying a base rate by a series of rate differentials (or rate factors, or rate relativities) that reflect the particular characteristics of the insured. The terms rate differentials, rate factors and rate relativities are used interchangeably. Typically, there is one base rate for each combination of coverage and rating territory. For example, assume a base rate for the TPL coverage of $200 in Territory #1 and a base rate for the TPL coverage of $300 in Territory #2. Also assume the rate differential for a married male driver, age 40, is 1.25. The TPL premium for this driver would be $250 in Territory #1 ($200 times 1.25) and $375 in Territory #2 ($300 times 1.25).

Case Reserve

The Case Reserve is the provision established by insurance companies for the payment of future losses and claim related expenses associated with a particular claim.

Claim Frequency

Claim Frequency is the average number of claims that occur in a year, per insured vehicle. Claim frequency is a measure of the incidence of automobile claims. For example, if an insurance company provided insurance on 100 vehicles in year 2015 and 5 TPL claims occurred during 2015, the company's TPL claim frequency for 2015 would be 5 percent.

Claim Severity

Claim Severity is the average reported incurred loss and ALAE per claim. Claim severity is a measure of the average cost of automobile claims. For example, if the 5 claims in the previous example resulted in a total incurred loss and ALAE of $100,000, the claim severity would be $20,000.

Claim Count Development

Claim Count Development refers to the change in the number of reported claims for a particular accident year over time. (See Loss Development)

CLEAR

CLEAR refers to Canadian Loss Experience Automobile Rating, a system of categorizing Private Passenger vehicles, by make and model-year, for physical damage coverage rating purposes. CLEAR was developed by the Vehicle Information Centre of Canada (VICC), a part of the Insurance Bureau of Canada. CLEAR considers such elements as the reparability and damageability of the make and model-year. (See MSRP)

Combined Ratio

Combined Ratio is a common measure of premium adequacy. This is the sum of the loss ratio plus the expense ratio (operating expenses divided by written premium). A combined ratio in excess of 100 percent is an indication of premium inadequacy, before consideration of profit and investment income.

Earned Premium

Earned Premium is the amount of written premium that is associated with the portion of the policy term that has expired. For example, assume an automobile policy with a 12-month term is sold on January 1 for $1,000. The amount of earned premium would be $500 on June 30.

Exposure Unit

Exposure unit is a measure of loss potential. In Private Passenger vehicle insurance, the exposure unit that is commonly used is the number of insured vehicles. For example, all else being equal, it would be expected that the cost to an insurance company to insure 50 cars would be twice the cost to insure 25 cars.

Health Cost Recovery Assessment

As per Provincial legislation, each insurer is assessed to achieve a target amount set by Government. The Minister of Finance publishes the assessment percentage applied to Third

Party Liability written premiums every year. GISA calculates and provides the assessment as a percentage of earned third party liability premiums. Under the legislation, the Government has no subrogation rights against the at-fault parties who are insured by policies of TPL insurance; but instead, collects the assessment.

Loss Cost (Pure Premium)

Loss Cost is the average incurred loss and ALAE per insured vehicle. The loss cost is the product of claim frequency and claim severity. Using the above example, a claim frequency of 5 percent, multiplied by a claim severity of $20,000, produces a TPL loss cost of $1,000.

Loss Development

Loss Development is the amount by which reported incurred losses and ALAE for a particular accident year change over time. The two main reasons why reported incurred losses and ALAE amounts change (or develop) over time are:

(a) Reported incurred losses and ALAE only include case reserve estimates on claims for which the claim adjuster has knowledge, i.e., case reserves are only established on the claims that have been reported to the insurance company. Since typically some period of time elapses between the time of the incident and when it is reported as a claim, the number of reported claims for an accident year would be expected to increase over time. Claims that are reported after the close of an accident year are referred to as “late-reported” claims; and

(b) Reported incurred losses and ALAE also develop because, for a number of reasons, the initial case reserves established by claims adjusters, can not fully and accurately reflect the amount the claim will ultimately settle at. This pattern of under-reserving and over-reserving is common within the insurance Industry (although the degree to which reported incurred losses and ALAE are under-reserved or over-reserved varies by company, jurisdiction, line of business, etc.). We further note that, over time, the percentage by which reported incurred losses and ALAE develop for a given accident year should decline. This is because as accident years become more mature (i.e., become older), fewer and fewer reserve estimates

are adjusted to reflect newly reported late claims, actual payments, and additional information that becomes available to the claims adjuster.

Loss Ratio

Loss ratio is the common measure of premium adequacy. Loss ratio is usually defined as estimated ultimate incurred losses and ALAE, divided by earned premium. But the ultimate incurred losses and ALAE may also include provisions for ULAE and the Health Cost Recovery assessment. A loss ratio that exceeds a company's break-even loss ratio (100 percent less budgeted expenses) would suggest premium inadequacy.

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

Loss reserving methods are often based on historical data grouped into a triangle format. A common approach is to have the rows represent the accident years, and the columns representing the value of the loss at specific dates, such as 12 months, 24 months, 36 months etc., from the beginning of the accident year. The historical changes in the loss data from period to period is reviewed to estimate a pattern to predict how current accident years losses will change over time as claims are settled and closed. The Incurred Loss Method refers to the triangle method of analysis, based on reported incurred losses. The Paid Loss Method refers to the triangle method of analysis, based on paid losses.

MSRP

MSRP refers to the Manufacturer's Suggested Retail Price, and is a system of categorizing Private Passenger vehicles, by make and model-year, for rating purposes for physical damage coverages, according to the original price of the vehicle. (See CLEAR)

Operating Expenses

Insurance company expenses, other than ALAE and ULAE, are typically categorized as Commissions, Other Acquisition, General, Taxes, Licenses, and Fees.

Paid Losses

The total aggregate dollar amount of losses paid on all reported claims as of a certain date.

Premium Drift

Premium Drift is a more general term, and refers to the changes in the amount of premium collected by insurance companies that are attributed to the purchase of newer and more expensive cars (i.e., rate group drift) as well as to changes in the amount of insurance coverage that is purchased (e.g., the purchase of higher limits of liability coverage would increase the amount of premium collected by insurance companies, while the purchase of higher physical damage deductibles would reduce the amount of premium collected by insurance companies). (See Rate Group Drift)

Rate Group Drift

Rate Group Drift refers to the amount of additional premium collected by insurance companies that is attributed to the purchase of newer and more expensive cars by insureds. The premiums charged by insurance companies are higher for newer and more expensive cars. Therefore, as insureds purchase newer and more expensive cars, the amount of premium collected by insurance companies increases. (See Premium Drift)

Ratemaking Methods: Pure Premium Method and Loss Ratio Method

The Pure Premium Method of ratemaking develops indicated rates that are expected to provide for the expected losses and expenses, and provide for the expected profit. The Loss Ratio Method of ratemaking develops indicated rate changes rather than indicated rates.

Rating Territory

Automobile premiums vary by the principal garaging location of the vehicle. Based on Insurance Bureau of Canada's automobile statistical plan, Alberta is currently divided into three areas, or rating territories, of principal garaging location; and, therefore, has three separate sets of rates depending upon which of the three territories the vehicle is principally garaged. (see Statistical Territory)

Reported Incurred Loss

The sum of:

(a) the total aggregate dollar amount of losses paid on all reported claims as of a certain date (referred to as the valuation date), and

(b) the total aggregate dollar amount of losses set in reserve by the claim adjusters on each open claim (referred to as "case reserves") as of a certain date (the same evaluation date as for the paid loss amounts).

For example, if two claims were filed against an insurance company, one that settled for $50,000 and the other that was open with a paid amount of $25,000 and a "case reserve" (i.e., the claim adjuster's estimate of the dollars still to be paid on the claim) of $30,000, then the total reported incurred loss on the two claims would be $105,000 (the sum of $50,000, plus $25,000, plus $30,000).

Reserve

A Reserve is the aggregate provision identified by an insurance company for the payment of future losses and claim related expenses associated with claims that have been incurred.

Surplus

Surplus is the excess of the assets of an insurance company over its liabilities.

Statistical Territory

Automobile premiums vary by the principal garaging location of the vehicle. Alberta is divided into four statistical territories, of principal garaging location. Specific statistical territories are grouped together to represent a specific rating territory. In some cases there is one statistical territory in a rating territory, in other cases the rating territory is comprised of two or more statistical territories. (See Rating Territory.)

Total Return on Equity

Total Return on Equity (ROE) refers to an insurer's profit as a percentage of its surplus, where profit is the sum of (a) underwriting profit, and (b) investment income earned on both the underwriting operations of the company and on the surplus carried by the company.

Unallocated Loss Adjustment Expense (ULAE)

ULAE is the claim and settlement related expense that cannot be associated directly with individual claims (e.g., claim adjuster salaries). (See ALAE)

Underwriting Profit

Underwriting Profit is defined as earned premium, less reported incurred losses and ALAE, less ULAE, less operational expenses.

Underwriting Profit Margin

Underwriting Profit Margin is the provision that is included in the insurance premium for underwriting profit to be earned by the company.

Ultimate Incurred Loss

An estimate of the total amount of loss dollars that will ultimately be paid to settle all claims that occur during a particular accident year.

Written Premium

Written Premium represents the total amount of premium charged by an insurance company for the insurance policies it has sold. It is generally measured over a one-year period.

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Closing

This report was prepared by Paula Elliott, FCAS, FCIA and Ted Zubulake, FCAS, FCIA, MAAA of Oliver Wyman.

We are available to answer any questions the Board may have on our report.

Sincerely,

Paula Elliott, FCIA, FCAS
paula.elliott@oliverwyman.com

Ted J. Zubulake, FCIA, FCAS
ted.zubulake@oliverwyman.com

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Appendix A

Exhibit 1: Selected reported claim count and reported incurred claim amount development factors.

Exhibit 2: Historical reported claim count, reported incurred claim amount, and reported paid claim amount (for Bodily Injury only) triangles.

Exhibit 3: Calculation of loss cost discount factors.

TPL BI
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	830,225	7,690	1.000	7,690
Dec-01	851,902	8,394	1.000	8,394
Jun-02	834,467	7,954	1.000	7,954
Dec-02	869,889	7,981	1.000	7,981
Jun-03	853,492	7,484	1.000	7,484
Dec-03	874,532	7,073	1.000	7,072
Jun-04	861,316	6,597	1.000	6,596
Dec-04	888,605	6,836	1.000	6,835
Jun-05	884,438	6,445	1.000	6,442
Dec-05	939,945	7,447	1.000	7,444
Jun-06	945,697	6,873	1.000	6,870
Dec-06	1,001,676	7,643	1.000	7,640
Jun-07	1,002,191	6,678	0.999	6,671
Dec-07	1,056,628	7,060	0.998	7,045
Jun-08	1,052,671	6,480	0.996	6,457
Dec-08	1,097,517	6,796	0.994	6,758
Jun-09	1,080,184	6,216	0.993	6,170
Dec-09	1,119,394	7,085	0.990	7,015
Jun-10	1,100,234	6,236	0.986	6,151
Dec-10	1,147,188	7,518	0.982	7,385
Jun-11	1,128,734	7,063	0.979	6,912
Dec-11	1,178,613	7,076	0.974	6,893
Jun-12	1,172,286	6,749	0.969	6,538
Dec-12	1,224,704	7,896	0.963	7,606
Jun-13	1,215,467	6,872	0.961	6,607
Dec-13	1,274,790	8,372	0.950	7,954
Jun-14	1,261,775	7,445	0.935	6,964
Dec-14	1,324,375	8,584	0.919	7,885
Jun-15	1,305,646	8,144	0.897	7,302
Dec-15	1,350,476	8,156	0.978	7,978
Total	31,729,059	218,843		214,695

TPL BI
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	830,225	277,838	1.000	277,838
Dec-01	851,902	325,929	1.000	325,929
Jun-02	834,467	303,127	1.000	303,127
Dec-02	869,889	332,129	1.000	332,129
Jun-03	853,492	283,914	1.000	283,914
Dec-03	874,532	291,905	1.000	291,905
Jun-04	861,316	244,451	1.000	244,451
Dec-04	888,605	232,294	1.000	232,294
Jun-05	884,438	187,480	1.000	187,480
Dec-05	939,945	216,016	1.000	216,016
Jun-06	945,697	192,246	1.000	192,246
Dec-06	1,001,676	249,417	1.003	250,134
Jun-07	1,002,191	196,698	1.006	197,907
Dec-07	1,056,628	251,175	1.017	255,359
Jun-08	1,052,671	226,052	1.021	230,762
Dec-08	1,097,517	256,984	1.029	264,551
Jun-09	1,080,184	206,462	1.038	214,217
Dec-09	1,119,394	254,574	1.043	265,616
Jun-10	1,100,234	187,222	1.058	198,017
Dec-10	1,147,188	258,805	1.071	277,266
Jun-11	1,128,734	206,782	1.097	226,771
Dec-11	1,178,613	268,776	1.122	301,566
Jun-12	1,172,286	233,536	1.162	271,326
Dec-12	1,224,704	272,208	1.217	331,398
Jun-13	1,215,467	217,747	1.301	283,361
Dec-13	1,274,790	263,967	1.423	375,560
Jun-14	1,261,775	204,018	1.552	316,595
Dec-14	1,324,375	242,898	1.718	417,316
Jun-15	1,305,646	199,152	1.874	373,232
Dec-15	1,350,476	193,828	2.306	446,976
Total	31,729,059	7,277,632		8,385,261

TPL PD
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	830,225	21,967	1.000	21,967
Dec-01	851,902	23,891	1.000	23,891
Jun-02	834,467	24,234	1.000	24,234
Dec-02	869,889	22,313	1.000	22,313
Jun-03	853,492	21,590	1.000	21,590
Dec-03	874,532	19,748	1.000	19,748
Jun-04	861,316	20,360	1.000	20,360
Dec-04	888,605	22,514	1.000	22,514
Jun-05	884,438	22,494	1.000	22,494
Dec-05	939,945	25,852	1.000	25,852
Jun-06	945,697	26,424	1.000	26,424
Dec-06	1,001,676	32,323	1.000	32,323
Jun-07	1,002,191	30,645	1.000	30,645
Dec-07	1,056,628	33,105	1.000	33,105
Jun-08	1,052,671	32,856	1.000	32,856
Dec-08	1,097,517	35,309	1.000	35,309
Jun-09	1,080,184	34,401	1.000	34,401
Dec-09	1,119,394	37,473	1.000	37,473
Jun-10	1,100,234	32,658	1.000	32,658
Dec-10	1,147,188	39,320	1.000	39,320
Jun-11	1,128,734	40,132	1.000	40,132
Dec-11	1,178,613	35,019	1.000	35,019
Jun-12	1,172,286	34,598	1.000	34,598
Dec-12	1,224,704	40,597	1.000	40,597
Jun-13	1,215,467	36,884	1.000	36,877
Dec-13	1,274,790	42,312	1.000	42,304
Jun-14	1,261,775	39,205	1.001	39,226
Dec-14	1,324,375	41,844	1.004	42,032
Jun-15	1,305,646	39,301	1.008	39,619
Dec-15	1,350,476	35,665	1.092	38,958
Total	31,729,059	945,034		948,838

TPL PD
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	830,225	66,305	1.000	66,305
Dec-01	851,902	80,355	1.000	80,355
Jun-02	834,467	83,280	1.000	83,280
Dec-02	869,889	84,780	1.000	84,780
Jun-03	853,492	79,855	1.000	79,855
Dec-03	874,532	78,206	1.000	78,206
Jun-04	861,316	73,256	1.000	73,256
Dec-04	888,605	84,646	1.000	84,638
Jun-05	884,438	83,063	1.000	83,054
Dec-05	939,945	99,754	1.000	99,745
Jun-06	945,697	98,209	1.000	98,199
Dec-06	1,001,676	130,638	1.000	130,625
Jun-07	1,002,191	126,397	1.000	126,385
Dec-07	1,056,628	150,329	1.000	150,314
Jun-08	1,052,671	141,042	1.000	141,029
Dec-08	1,097,517	156,703	1.000	156,688
Jun-09	1,080,184	140,591	1.000	140,577
Dec-09	1,119,394	159,021	1.000	159,005
Jun-10	1,100,234	132,638	1.000	132,625
Dec-10	1,147,188	162,781	1.000	162,766
Jun-11	1,128,734	163,448	1.000	163,432
Dec-11	1,178,613	160,240	1.000	160,225
Jun-12	1,172,286	150,289	1.000	150,275
Dec-12	1,224,704	190,709	1.000	190,691
Jun-13	1,215,467	167,418	1.000	167,467
Dec-13	1,274,790	206,078	0.999	205,961
Jun-14	1,261,775	183,757	1.004	184,504
Dec-14	1,324,375	206,974	1.013	209,736
Jun-15	1,305,646	185,042	1.033	191,099
Dec-15	1,350,476	161,464	1.219	196,859
Total	31,729,059	3,987,269		4,031,936

AB All Med Exp
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	812,444	7,545	1.000	7,545
Dec-01	844,102	8,614	1.000	8,614
Jun-02	832,380	8,204	1.000	8,204
Dec-02	869,521	7,909	1.000	7,909
Jun-03	853,159	6,908	1.000	6,908
Dec-03	875,870	6,869	1.000	6,869
Jun-04	864,302	6,659	1.000	6,659
Dec-04	893,636	8,323	1.000	8,323
Jun-05	888,576	8,941	1.000	8,941
Dec-05	941,650	10,452	1.000	10,452
Jun-06	945,398	10,177	1.000	10,177
Dec-06	1,000,815	11,493	1.000	11,493
Jun-07	1,001,482	10,460	1.000	10,460
Dec-07	1,056,480	11,323	1.000	11,323
Jun-08	1,053,269	10,153	1.000	10,153
Dec-08	1,098,120	10,410	1.000	10,410
Jun-09	1,080,605	9,428	1.000	9,427
Dec-09	1,119,822	10,689	1.000	10,686
Jun-10	1,100,481	9,262	1.000	9,259
Dec-10	1,147,364	11,181	1.000	11,177
Jun-11	1,128,485	10,785	1.000	10,781
Dec-11	1,178,586	10,726	1.000	10,722
Jun-12	1,172,590	10,284	1.000	10,281
Dec-12	1,225,518	11,888	1.000	11,884
Jun-13	1,216,300	10,538	1.000	10,535
Dec-13	1,275,652	12,315	0.999	12,304
Jun-14	1,262,516	11,061	0.998	11,034
Dec-14	1,323,934	12,555	0.995	12,493
Jun-15	1,304,085	11,335	0.984	11,155
Dec-15	1,347,595	14,301	0.862	12,324
Total	31,714,736	300,788		298,502

AB All Med Exp
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	812,444	17,625	1.000	17,625
Dec-01	844,102	22,088	1.000	22,088
Jun-02	832,380	20,575	1.000	20,575
Dec-02	869,521	22,748	1.000	22,748
Jun-03	853,159	19,073	1.000	19,073
Dec-03	875,870	19,393	1.000	19,393
Jun-04	864,302	16,896	1.000	16,897
Dec-04	893,636	20,525	1.000	20,526
Jun-05	888,576	19,386	1.000	19,387
Dec-05	941,650	22,479	1.000	22,480
Jun-06	945,398	18,529	1.000	18,529
Dec-06	1,000,815	24,037	1.000	24,038
Jun-07	1,001,482	20,229	1.000	20,230
Dec-07	1,056,480	24,874	1.001	24,893
Jun-08	1,053,269	21,748	0.997	21,692
Dec-08	1,098,120	27,374	0.997	27,291
Jun-09	1,080,605	22,791	0.997	22,712
Dec-09	1,119,822	27,717	0.996	27,595
Jun-10	1,100,481	23,894	1.000	23,883
Dec-10	1,147,364	29,063	1.001	29,083
Jun-11	1,128,485	26,109	1.001	26,141
Dec-11	1,178,586	30,530	1.001	30,572
Jun-12	1,172,590	26,897	1.003	26,965
Dec-12	1,225,518	35,699	1.003	35,793
Jun-13	1,216,300	28,963	1.007	29,165
Dec-13	1,275,652	36,118	1.004	36,247
Jun-14	1,262,516	31,084	0.983	30,544
Dec-14	1,323,934	38,897	0.993	38,631
Jun-15	1,304,085	34,998	0.957	33,509
Dec-15	1,347,595	59,123	0.700	41,384
Total	31,714,736	789,463		769,688

AB All DI
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	812,444	1,874	1.000	1,874
Dec-01	844,102	2,192	1.000	2,192
Jun-02	832,380	2,055	1.000	2,055
Dec-02	869,521	2,121	1.000	2,121
Jun-03	853,159	1,663	1.000	1,663
Dec-03	875,870	1,695	1.000	1,695
Jun-04	864,302	1,611	1.000	1,611
Dec-04	893,636	1,565	1.000	1,565
Jun-05	888,576	1,439	1.000	1,439
Dec-05	941,650	1,741	1.000	1,741
Jun-06	945,398	1,443	1.000	1,443
Dec-06	1,000,815	1,703	1.000	1,703
Jun-07	1,001,482	1,497	1.000	1,497
Dec-07	1,056,480	1,638	1.000	1,638
Jun-08	1,053,269	1,439	1.000	1,438
Dec-08	1,098,120	1,534	1.000	1,533
Jun-09	1,080,605	1,245	1.000	1,244
Dec-09	1,119,822	1,436	1.000	1,435
Jun-10	1,100,481	1,122	1.000	1,122
Dec-10	1,147,364	1,335	1.000	1,335
Jun-11	1,128,485	1,183	1.000	1,183
Dec-11	1,178,586	1,326	1.000	1,326
Jun-12	1,172,590	1,200	0.999	1,199
Dec-12	1,225,518	1,479	1.000	1,478
Jun-13	1,216,300	1,242	1.000	1,242
Dec-13	1,275,652	1,451	0.998	1,448
Jun-14	1,262,516	1,219	0.996	1,214
Dec-14	1,323,934	1,505	0.994	1,496
Jun-15	1,304,085	1,295	0.975	1,262
Dec-15	1,347,595	1,451	0.954	1,384
Total	31,714,736	45,699		45,575

AB All DI
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	812,444	9,157	1.000	9,157
Dec-01	844,102	11,956	1.000	11,956
Jun-02	832,380	11,412	1.000	11,412
Dec-02	869,521	12,129	1.000	12,129
Jun-03	853,159	8,354	1.000	8,354
Dec-03	875,870	9,288	1.000	9,288
Jun-04	864,302	7,517	1.000	7,517
Dec-04	893,636	9,389	1.000	9,389
Jun-05	888,576	7,441	1.000	7,441
Dec-05	941,650	9,397	1.000	9,397
Jun-06	945,398	7,467	1.000	7,467
Dec-06	1,000,815	9,896	1.000	9,896
Jun-07	1,001,482	9,069	1.000	9,069
Dec-07	1,056,480	12,610	1.000	12,610
Jun-08	1,053,269	9,554	1.000	9,554
Dec-08	1,098,120	13,281	1.000	13,281
Jun-09	1,080,605	10,922	1.003	10,952
Dec-09	1,119,822	11,817	1.003	11,855
Jun-10	1,100,481	8,029	1.008	8,093
Dec-10	1,147,364	11,995	1.009	12,097
Jun-11	1,128,485	8,415	1.012	8,518
Dec-11	1,178,586	11,911	1.017	12,116
Jun-12	1,172,590	10,504	1.028	10,803
Dec-12	1,225,518	13,207	1.024	13,530
Jun-13	1,216,300	10,442	1.038	10,837
Dec-13	1,275,652	12,347	1.053	12,996
Jun-14	1,262,516	9,440	1.055	9,964
Dec-14	1,323,934	12,451	1.128	14,045
Jun-15	1,304,085	8,651	1.287	11,130
Dec-15	1,347,595	8,180	1.754	14,346
Total	31,714,736	306,230		319,201

AB DB
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	812,444	61	1.000	61
Dec-01	844,102	74	1.000	74
Jun-02	832,380	66	1.000	66
Dec-02	869,521	64	1.000	64
Jun-03	853,159	61	1.000	61
Dec-03	875,870	81	1.000	81
Jun-04	864,302	51	1.000	51
Dec-04	893,636	71	1.000	71
Jun-05	888,576	64	1.000	64
Dec-05	941,650	77	1.000	77
Jun-06	945,398	62	1.000	62
Dec-06	1,000,815	72	1.000	72
Jun-07	1,001,482	60	1.000	60
Dec-07	1,056,480	83	1.000	83
Jun-08	1,053,269	57	1.000	57
Dec-08	1,098,120	78	1.000	78
Jun-09	1,080,605	45	1.000	45
Dec-09	1,119,822	56	0.998	56
Jun-10	1,100,481	39	0.997	39
Dec-10	1,147,364	71	0.997	71
Jun-11	1,128,485	32	0.997	32
Dec-11	1,178,586	57	0.995	57
Jun-12	1,172,590	63	0.984	62
Dec-12	1,225,518	57	0.980	56
Jun-13	1,216,300	38	0.972	37
Dec-13	1,275,652	56	0.967	54
Jun-14	1,262,516	44	0.942	41
Dec-14	1,323,934	59	0.918	54
Jun-15	1,304,085	48	0.869	42
Dec-15	1,347,595	88	0.855	75
Total	31,714,736	1,835		1,803

AB DB
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	812,444	1,686	1.000	1,686
Dec-01	844,102	1,037	1.000	1,037
Jun-02	832,380	1,202	1.000	1,202
Dec-02	869,521	1,423	1.000	1,423
Jun-03	853,159	1,092	1.000	1,092
Dec-03	875,870	1,442	1.000	1,442
Jun-04	864,302	922	1.000	922
Dec-04	893,636	1,871	1.000	1,871
Jun-05	888,576	1,299	1.000	1,299
Dec-05	941,650	2,110	1.000	2,110
Jun-06	945,398	1,638	1.000	1,638
Dec-06	1,000,815	1,161	1.000	1,161
Jun-07	1,001,482	997	1.000	997
Dec-07	1,056,480	1,597	1.000	1,597
Jun-08	1,053,269	1,213	1.004	1,218
Dec-08	1,098,120	1,827	1.005	1,835
Jun-09	1,080,605	833	1.005	837
Dec-09	1,119,822	2,579	1.004	2,589
Jun-10	1,100,481	880	1.006	886
Dec-10	1,147,364	1,538	1.016	1,563
Jun-11	1,128,485	1,348	1.012	1,363
Dec-11	1,178,586	1,384	1.013	1,401
Jun-12	1,172,590	1,198	1.002	1,200
Dec-12	1,225,518	2,071	0.999	2,069
Jun-13	1,216,300	821	0.994	816
Dec-13	1,275,652	1,974	0.983	1,940
Jun-14	1,262,516	936	0.982	919
Dec-14	1,323,934	1,639	0.987	1,618
Jun-15	1,304,085	1,096	0.973	1,066
Dec-15	1,347,595	1,442	1.143	1,648
Total	31,714,736	42,256		42,446

AB Funeral
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	812,444	94	1.000	94
Dec-01	844,102	93	1.000	93
Jun-02	832,380	80	1.000	80
Dec-02	869,521	85	1.000	85
Jun-03	853,159	60	1.000	60
Dec-03	875,870	128	1.000	128
Jun-04	864,302	78	1.000	78
Dec-04	893,636	115	1.000	115
Jun-05	888,576	95	1.000	95
Dec-05	941,650	128	1.000	128
Jun-06	945,398	110	1.000	110
Dec-06	1,000,815	117	1.000	117
Jun-07	1,001,482	93	1.000	93
Dec-07	1,056,480	130	1.000	130
Jun-08	1,053,269	98	1.000	98
Dec-08	1,098,120	121	1.000	121
Jun-09	1,080,605	81	1.000	81
Dec-09	1,119,822	98	1.000	98
Jun-10	1,100,481	74	1.000	74
Dec-10	1,147,364	118	1.000	118
Jun-11	1,128,485	59	1.000	59
Dec-11	1,178,586	101	1.000	101
Jun-12	1,172,590	90	0.995	90
Dec-12	1,225,518	103	0.994	102
Jun-13	1,216,300	69	0.992	68
Dec-13	1,275,652	103	0.989	102
Jun-14	1,262,516	76	0.978	74
Dec-14	1,323,934	101	0.963	97
Jun-15	1,304,085	70	0.924	65
Dec-15	1,347,595	123	0.951	117
Total	31,714,736	2,891		2,871

AB Funeral
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	812,444	262	1.000	262
Dec-01	844,102	268	1.000	268
Jun-02	832,380	232	1.000	232
Dec-02	869,521	249	1.000	249
Jun-03	853,159	203	1.000	203
Dec-03	875,870	563	1.000	563
Jun-04	864,302	207	1.000	207
Dec-04	893,636	272	1.000	272
Jun-05	888,576	261	1.000	261
Dec-05	941,650	353	1.000	353
Jun-06	945,398	251	1.000	251
Dec-06	1,000,815	288	1.000	288
Jun-07	1,001,482	399	1.000	399
Dec-07	1,056,480	641	1.000	641
Jun-08	1,053,269	468	1.000	468
Dec-08	1,098,120	733	1.000	733
Jun-09	1,080,605	484	1.000	484
Dec-09	1,119,822	570	1.000	570
Jun-10	1,100,481	402	1.000	402
Dec-10	1,147,364	696	0.997	694
Jun-11	1,128,485	308	0.994	306
Dec-11	1,178,586	541	0.992	537
Jun-12	1,172,590	532	0.986	525
Dec-12	1,225,518	560	0.985	552
Jun-13	1,216,300	373	0.982	366
Dec-13	1,275,652	547	0.969	530
Jun-14	1,262,516	383	0.957	367
Dec-14	1,323,934	530	0.945	501
Jun-15	1,304,085	380	0.920	350
Dec-15	1,347,595	648	1.010	654
Total	31,714,736	12,606		12,488

AB Uninsured
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	812,444	4	1.000	4
Dec-01	844,102	7	1.000	7
Jun-02	832,380	1	1.000	1
Dec-02	869,521	7	1.000	7
Jun-03	853,159	5	1.000	5
Dec-03	875,870	3	1.000	3
Jun-04	864,302	6	1.000	6
Dec-04	893,636	3	1.000	3
Jun-05	888,576	5	1.000	5
Dec-05	941,650	3	1.000	3
Jun-06	945,398	1	1.000	1
Dec-06	1,000,815	3	0.959	3
Jun-07	1,001,482	7	0.941	7
Dec-07	1,056,480	12	0.941	11
Jun-08	1,053,269	5	0.903	5
Dec-08	1,098,120	11	0.881	10
Jun-09	1,080,605	2	0.828	2
Dec-09	1,119,822	8	0.820	7
Jun-10	1,100,481	9	0.777	7
Dec-10	1,147,364	8	0.725	6
Jun-11	1,128,485	1	0.678	1
Dec-11	1,178,586	7	0.640	4
Jun-12	1,172,590	9	0.614	6
Dec-12	1,225,518	10	0.635	6
Jun-13	1,216,300	6	0.667	4
Dec-13	1,275,652	6	0.689	4
Jun-14	1,262,516	5	0.849	4
Dec-14	1,323,934	3	0.959	3
Jun-15	1,304,085	6	1.033	6
Dec-15	1,347,595	6	1.399	8
Total	31,714,736	169		148

AB Uninsured
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	812,444	86	1.000	86
Dec-01	844,102	197	1.000	197
Jun-02	832,380	101	1.000	101
Dec-02	869,521	151	1.000	151
Jun-03	853,159	39	1.000	39
Dec-03	875,870	20	1.000	20
Jun-04	864,302	41	1.000	41
Dec-04	893,636	92	1.000	92
Jun-05	888,576	819	1.000	819
Dec-05	941,650	1,642	1.000	1,642
Jun-06	945,398	52	1.000	52
Dec-06	1,000,815	677	1.000	677
Jun-07	1,001,482	353	0.997	352
Dec-07	1,056,480	1,629	0.998	1,626
Jun-08	1,053,269	20	1.025	21
Dec-08	1,098,120	1,572	1.036	1,629
Jun-09	1,080,605	883	0.940	829
Dec-09	1,119,822	564	1.038	586
Jun-10	1,100,481	1,626	1.127	1,832
Dec-10	1,147,364	626	1.106	692
Jun-11	1,128,485	148	1.090	161
Dec-11	1,178,586	521	1.139	594
Jun-12	1,172,590	861	1.118	963
Dec-12	1,225,518	541	1.267	685
Jun-13	1,216,300	18	1.416	25
Dec-13	1,275,652	231	1.769	409
Jun-14	1,262,516	50	2.282	115
Dec-14	1,323,934	38	2.443	93
Jun-15	1,304,085	109	5.582	606
Dec-15	1,347,595	44	8.834	387
Total	31,714,736	13,749		15,520

Collision
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	563,695	25,411	1.000	25,411
Dec-01	583,784	28,910	1.000	28,910
Jun-02	584,115	29,119	1.000	29,119
Dec-02	608,784	27,251	1.000	27,251
Jun-03	601,882	26,637	1.000	26,637
Dec-03	621,938	25,416	1.000	25,416
Jun-04	618,615	28,352	1.000	28,349
Dec-04	642,166	31,612	1.000	31,606
Jun-05	647,383	32,096	1.000	32,090
Dec-05	687,146	36,684	1.000	36,676
Jun-06	696,014	37,743	1.000	37,733
Dec-06	741,283	46,637	1.000	46,625
Jun-07	750,060	45,263	1.000	45,249
Dec-07	792,470	44,276	1.000	44,261
Jun-08	798,345	40,954	1.000	40,940
Dec-08	834,468	40,056	1.000	40,040
Jun-09	823,603	38,462	1.000	38,447
Dec-09	845,122	42,202	1.000	42,186
Jun-10	828,624	34,600	1.000	34,587
Dec-10	854,562	40,360	1.000	40,344
Jun-11	841,046	43,062	1.000	43,045
Dec-11	872,431	35,479	1.000	35,465
Jun-12	869,760	35,175	1.000	35,161
Dec-12	906,200	41,737	1.000	41,721
Jun-13	903,577	38,113	0.999	38,085
Dec-13	946,072	44,711	0.999	44,644
Jun-14	940,913	42,036	0.993	41,725
Dec-14	984,196	45,571	0.973	44,358
Jun-15	972,273	45,311	0.901	40,826
Dec-15	1,000,440	57,327	0.719	41,247
Total	23,360,967	1,130,563		1,108,153

Collision
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	563,695	72,571	1.000	72,571
Dec-01	583,784	90,958	1.000	90,958
Jun-02	584,115	96,054	1.000	96,054
Dec-02	608,784	96,353	1.000	96,353
Jun-03	601,882	94,939	1.000	94,939
Dec-03	621,938	87,422	1.000	87,422
Jun-04	618,615	88,302	1.000	88,295
Dec-04	642,166	97,227	1.000	97,214
Jun-05	647,383	98,123	1.000	98,108
Dec-05	687,146	118,405	1.000	118,373
Jun-06	696,014	120,870	1.000	120,832
Dec-06	741,283	166,758	1.000	166,700
Jun-07	750,060	166,308	1.000	166,239
Dec-07	792,470	188,038	1.000	187,961
Jun-08	798,345	181,709	1.000	181,634
Dec-08	834,468	195,245	1.000	195,165
Jun-09	823,603	170,277	1.000	170,206
Dec-09	845,122	188,488	1.000	188,410
Jun-10	828,624	144,740	1.000	144,680
Dec-10	854,562	176,540	1.000	176,467
Jun-11	841,046	184,404	1.000	184,328
Dec-11	872,431	170,645	1.000	170,575
Jun-12	869,760	162,719	1.000	162,651
Dec-12	906,200	207,464	0.999	207,270
Jun-13	903,577	183,227	0.998	182,870
Dec-13	946,072	229,622	0.995	228,514
Jun-14	940,913	209,397	0.977	204,568
Dec-14	984,196	256,705	0.934	239,858
Jun-15	972,273	260,969	0.800	208,652
Dec-15	1,000,440	399,034	0.573	228,594
Total	23,360,967	4,903,512		4,656,461

Comprehensive Total
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	672,444	22,827	1.000	22,827
Dec-01	699,556	28,029	1.000	28,029
Jun-02	704,350	22,350	1.000	22,350
Dec-02	731,460	24,135	1.000	24,135
Jun-03	729,421	20,110	1.000	20,110
Dec-03	751,856	22,953	1.000	22,953
Jun-04	753,861	18,912	1.000	18,912
Dec-04	778,048	27,540	1.000	27,540
Jun-05	785,901	29,597	1.000	29,597
Dec-05	832,748	27,889	1.000	27,888
Jun-06	842,891	22,280	1.000	22,280
Dec-06	890,498	31,992	1.000	31,991
Jun-07	905,984	28,050	1.000	28,049
Dec-07	955,162	36,872	1.000	36,870
Jun-08	967,929	23,659	1.000	23,658
Dec-08	1,007,534	31,551	1.000	31,550
Jun-09	1,003,882	21,404	1.000	21,403
Dec-09	1,028,560	33,702	1.000	33,699
Jun-10	1,018,734	19,397	1.000	19,395
Dec-10	1,047,657	62,314	1.000	62,306
Jun-11	1,040,162	19,796	1.000	19,794
Dec-11	1,071,642	31,034	1.000	31,031
Jun-12	1,074,141	19,256	1.000	19,254
Dec-12	1,109,197	57,185	1.000	57,178
Jun-13	1,109,324	23,653	1.000	23,651
Dec-13	1,148,758	41,696	1.000	41,691
Jun-14	1,147,021	19,027	1.000	19,035
Dec-14	1,185,800	49,689	1.002	49,770
Jun-15	1,175,436	22,193	1.005	22,315
Dec-15	1,198,078	45,060	1.012	45,608
Total	28,368,037	884,152		884,868

Comprehensive Total
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	672,444	35,511	1.000	35,511
Dec-01	699,556	60,896	1.000	60,896
Jun-02	704,350	39,958	1.000	39,958
Dec-02	731,460	54,247	1.000	54,247
Jun-03	729,421	44,075	1.000	44,075
Dec-03	751,856	63,982	1.000	63,982
Jun-04	753,861	41,139	1.000	41,138
Dec-04	778,048	84,077	1.000	84,070
Jun-05	785,901	77,589	1.000	77,580
Dec-05	832,748	76,115	1.000	76,104
Jun-06	842,891	58,710	1.000	58,699
Dec-06	890,498	98,474	1.000	98,453
Jun-07	905,984	88,165	1.000	88,143
Dec-07	955,162	145,979	1.000	145,942
Jun-08	967,929	80,141	1.000	80,117
Dec-08	1,007,534	132,189	1.000	132,145
Jun-09	1,003,882	77,153	1.000	77,128
Dec-09	1,028,560	150,055	1.000	149,998
Jun-10	1,018,734	73,679	1.000	73,655
Dec-10	1,047,657	295,850	1.000	295,753
Jun-11	1,040,162	72,923	1.000	72,899
Dec-11	1,071,642	139,878	1.000	139,832
Jun-12	1,074,141	77,698	1.000	77,673
Dec-12	1,109,197	272,768	1.000	272,679
Jun-13	1,109,324	126,190	1.000	126,149
Dec-13	1,148,758	217,757	0.999	217,565
Jun-14	1,147,021	83,533	0.998	83,362
Dec-14	1,185,800	314,862	0.996	313,619
Jun-15	1,175,436	109,079	0.988	107,798
Dec-15	1,198,078	293,227	0.999	292,956
Total	28,368,037	3,485,897		3,482,126

Comprehensive Theft
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	672,444	4,593	1.000	4,593
Dec-01	699,556	5,175	1.000	5,175
Jun-02	704,350	4,432	1.000	4,432
Dec-02	731,460	5,294	1.000	5,294
Jun-03	729,421	4,609	1.000	4,609
Dec-03	751,856	4,757	1.000	4,757
Jun-04	753,861	4,825	1.000	4,825
Dec-04	778,048	4,491	1.000	4,491
Jun-05	785,901	4,067	1.000	4,067
Dec-05	832,748	5,003	1.000	5,002
Jun-06	842,891	4,667	1.000	4,667
Dec-06	890,498	5,671	1.000	5,671
Jun-07	905,984	5,006	1.000	5,005
Dec-07	955,162	4,801	1.000	4,799
Jun-08	967,929	4,229	1.000	4,228
Dec-08	1,007,534	4,409	1.000	4,408
Jun-09	1,003,882	3,662	1.000	3,661
Dec-09	1,028,560	3,966	1.000	3,965
Jun-10	1,018,734	2,851	1.000	2,850
Dec-10	1,047,657	3,262	1.000	3,261
Jun-11	1,040,162	2,654	1.000	2,653
Dec-11	1,071,642	2,488	1.000	2,487
Jun-12	1,074,141	2,020	1.000	2,019
Dec-12	1,109,197	2,555	0.999	2,554
Jun-13	1,109,324	2,402	1.000	2,401
Dec-13	1,148,758	2,713	1.000	2,712
Jun-14	1,147,021	2,408	1.000	2,407
Dec-14	1,185,800	2,806	0.998	2,800
Jun-15	1,175,436	3,348	0.989	3,310
Dec-15	1,198,078	3,972	0.947	3,763
Total	28,368,037	117,136		116,864

Comprehensive Theft
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	672,444	13,676	1.000	13,676
Dec-01	699,556	16,842	1.000	16,842
Jun-02	704,350	14,242	1.000	14,242
Dec-02	731,460	18,713	1.000	18,713
Jun-03	729,421	18,185	1.000	18,185
Dec-03	751,856	19,591	1.000	19,591
Jun-04	753,861	16,893	1.000	16,892
Dec-04	778,048	17,890	1.000	17,887
Jun-05	785,901	16,807	1.000	16,801
Dec-05	832,748	20,582	1.000	20,574
Jun-06	842,891	20,506	1.000	20,498
Dec-06	890,498	26,803	1.000	26,792
Jun-07	905,984	25,659	1.000	25,649
Dec-07	955,162	30,010	1.000	29,998
Jun-08	967,929	27,753	1.000	27,743
Dec-08	1,007,534	32,608	1.000	32,595
Jun-09	1,003,882	25,154	1.000	25,144
Dec-09	1,028,560	27,678	1.000	27,667
Jun-10	1,018,734	21,245	1.000	21,236
Dec-10	1,047,657	24,156	1.000	24,146
Jun-11	1,040,162	19,005	1.000	18,997
Dec-11	1,071,642	21,127	1.000	21,119
Jun-12	1,074,141	16,738	1.000	16,732
Dec-12	1,109,197	22,847	1.000	22,838
Jun-13	1,109,324	20,566	1.000	20,558
Dec-13	1,148,758	25,591	0.998	25,530
Jun-14	1,147,021	23,445	0.997	23,369
Dec-14	1,185,800	30,084	0.992	29,838
Jun-15	1,175,436	35,250	0.973	34,289
Dec-15	1,198,078	47,603	0.977	46,531
Total	28,368,037	697,249		694,672

All Perils
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	26,476	2,506	1.000	2,506
Dec-01	26,756	2,599	1.000	2,599
Jun-02	27,383	2,537	1.000	2,537
Dec-02	28,982	2,295	1.000	2,295
Jun-03	27,792	2,129	1.000	2,129
Dec-03	28,818	2,362	1.000	2,362
Jun-04	27,917	2,231	1.000	2,231
Dec-04	27,107	2,639	1.000	2,639
Jun-05	22,856	2,469	1.000	2,469
Dec-05	20,220	2,221	1.000	2,221
Jun-06	19,577	2,002	1.000	2,002
Dec-06	19,882	2,326	1.000	2,326
Jun-07	19,349	2,158	1.000	2,158
Dec-07	20,802	2,404	1.000	2,404
Jun-08	19,098	1,717	1.000	1,717
Dec-08	16,151	1,447	1.000	1,447
Jun-09	13,978	998	1.000	998
Dec-09	13,536	1,179	1.000	1,179
Jun-10	12,104	1,239	1.000	1,239
Dec-10	11,946	2,385	1.000	2,384
Jun-11	10,949	1,836	1.000	1,835
Dec-11	10,787	2,132	1.000	2,131
Jun-12	10,258	1,569	1.000	1,568
Dec-12	10,193	2,110	1.000	2,109
Jun-13	9,878	1,585	1.000	1,584
Dec-13	10,275	1,874	1.000	1,875
Jun-14	10,310	1,388	1.003	1,393
Dec-14	12,086	1,656	1.010	1,673
Jun-15	12,248	1,243	1.026	1,275
Dec-15	12,260	1,379	1.102	1,519
Total	539,973	58,615		58,804

All Perils
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	26,476	4,384	1.000	4,384
Dec-01	26,756	6,228	1.000	6,228
Jun-02	27,383	5,689	1.000	5,689
Dec-02	28,982	5,521	1.000	5,521
Jun-03	27,792	4,778	1.000	4,778
Dec-03	28,818	5,395	1.000	5,395
Jun-04	27,917	4,522	1.000	4,521
Dec-04	27,107	5,898	1.000	5,897
Jun-05	22,856	5,303	1.000	5,302
Dec-05	20,220	4,725	1.000	4,724
Jun-06	19,577	3,941	1.000	3,940
Dec-06	19,882	5,101	1.000	5,100
Jun-07	19,349	4,750	1.000	4,748
Dec-07	20,802	6,507	1.000	6,505
Jun-08	19,098	4,466	1.000	4,465
Dec-08	16,151	5,345	1.000	5,343
Jun-09	13,978	4,418	1.000	4,417
Dec-09	13,536	4,474	1.000	4,473
Jun-10	12,104	3,375	1.000	3,374
Dec-10	11,946	6,251	0.999	6,247
Jun-11	10,949	3,458	0.998	3,452
Dec-11	10,787	4,590	1.000	4,588
Jun-12	10,258	2,669	1.000	2,669
Dec-12	10,193	5,391	0.997	5,376
Jun-13	9,878	4,644	0.997	4,630
Dec-13	10,275	4,656	0.996	4,639
Jun-14	10,310	3,285	0.978	3,213
Dec-14	12,086	6,035	0.959	5,787
Jun-15	12,248	4,049	0.896	3,627
Dec-15	12,260	6,949	0.793	5,511
Total	539,973	146,799		144,542

Specified Perils
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	19,513	175	1.000	175
Dec-01	17,834	233	1.000	233
Jun-02	17,164	134	1.000	134
Dec-02	16,307	146	1.000	146
Jun-03	15,427	123	1.000	123
Dec-03	14,869	145	1.000	145
Jun-04	14,258	111	1.000	111
Dec-04	15,389	119	1.000	119
Jun-05	14,848	110	1.000	110
Dec-05	12,705	103	1.000	103
Jun-06	11,792	96	1.000	96
Dec-06	11,496	139	1.000	139
Jun-07	11,142	104	1.000	104
Dec-07	11,091	109	1.000	109
Jun-08	10,398	59	1.000	59
Dec-08	9,620	71	1.000	71
Jun-09	9,642	35	1.000	35
Dec-09	9,737	93	1.000	93
Jun-10	9,750	36	1.000	36
Dec-10	9,692	132	1.000	132
Jun-11	9,665	47	1.000	47
Dec-11	9,483	83	1.000	83
Jun-12	9,508	34	0.999	34
Dec-12	9,297	170	0.999	170
Jun-13	9,264	60	1.001	60
Dec-13	8,884	80	1.000	80
Jun-14	8,922	41	1.001	41
Dec-14	8,758	126	0.998	126
Jun-15	8,795	50	0.991	50
Dec-15	8,633	123	0.983	121
Total	353,882	3,087		3,084

Specified Perils
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	19,513	387	1.000	387
Dec-01	17,834	578	1.000	578
Jun-02	17,164	345	1.000	345
Dec-02	16,307	418	1.000	418
Jun-03	15,427	318	1.000	318
Dec-03	14,869	489	1.000	489
Jun-04	14,258	309	1.000	309
Dec-04	15,389	298	1.000	298
Jun-05	14,848	350	1.000	350
Dec-05	12,705	347	1.000	347
Jun-06	11,792	205	1.000	205
Dec-06	11,496	419	1.000	419
Jun-07	11,142	330	1.000	330
Dec-07	11,091	377	1.000	377
Jun-08	10,398	200	1.000	200
Dec-08	9,620	279	1.000	279
Jun-09	9,642	112	1.000	112
Dec-09	9,737	409	1.000	409
Jun-10	9,750	206	1.000	206
Dec-10	9,692	419	1.000	419
Jun-11	9,665	193	1.000	193
Dec-11	9,483	348	0.999	348
Jun-12	9,508	181	0.999	181
Dec-12	9,297	678	0.999	677
Jun-13	9,264	319	0.999	318
Dec-13	8,884	367	0.997	366
Jun-14	8,922	262	0.995	260
Dec-14	8,758	607	0.999	607
Jun-15	8,795	263	0.971	256
Dec-15	8,633	616	0.920	566
Total	353,882	10,628		10,567

Underinsured
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 12/31/2015	Claim Counts as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Jun-01	786,424	30	1.000	30
Dec-01	816,118	24	1.000	24
Jun-02	811,212	30	1.000	30
Dec-02	846,295	31	1.000	31
Jun-03	756,040	10	1.000	10
Dec-03	775,095	21	1.000	21
Jun-04	761,569	14	1.007	14
Dec-04	786,350	15	1.007	15
Jun-05	774,687	27	1.007	27
Dec-05	811,810	14	0.964	13
Jun-06	809,743	19	0.955	18
Dec-06	855,046	21	0.907	19
Jun-07	852,944	11	0.876	10
Dec-07	899,626	27	0.847	23
Jun-08	1,038,913	14	0.816	11
Dec-08	1,084,284	24	0.784	19
Jun-09	1,067,336	22	0.729	16
Dec-09	1,106,402	28	0.686	19
Jun-10	1,089,429	33	0.629	21
Dec-10	1,137,650	22	0.585	13
Jun-11	1,118,921	19	0.531	10
Dec-11	1,168,798	43	0.491	21
Jun-12	1,162,745	34	0.462	16
Dec-12	1,215,085	40	0.441	18
Jun-13	1,205,885	39	0.444	17
Dec-13	1,264,795	38	0.493	19
Jun-14	1,250,573	6	0.672	4
Dec-14	1,309,726	26	0.802	21
Jun-15	1,288,692	15	0.996	15
Dec-15	1,329,886	26	1.513	39
Total	30,182,074	723		564

Underinsured
Estimated Ultimate Incurred Losses
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 12/31/2015	Losses as of 12/31/2015	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Jun-01	786,424	6,200	1.000	6,200
Dec-01	816,118	2,994	1.000	2,994
Jun-02	811,212	3,208	1.005	3,223
Dec-02	846,295	2,797	1.006	2,813
Jun-03	756,040	854	1.006	859
Dec-03	775,095	3,093	1.016	3,144
Jun-04	761,569	2,531	1.033	2,614
Dec-04	786,350	2,406	1.033	2,485
Jun-05	774,687	3,573	1.035	3,699
Dec-05	811,810	5,643	1.035	5,842
Jun-06	809,743	4,612	1.029	4,746
Dec-06	855,046	3,790	1.025	3,884
Jun-07	852,944	1,679	1.035	1,738
Dec-07	899,626	4,766	1.048	4,997
Jun-08	1,038,913	2,553	1.027	2,623
Dec-08	1,084,284	3,318	1.031	3,420
Jun-09	1,067,336	3,689	1.009	3,722
Dec-09	1,106,402	5,134	1.023	5,253
Jun-10	1,089,429	5,735	1.055	6,048
Dec-10	1,137,650	1,344	1.068	1,435
Jun-11	1,118,921	3,211	1.091	3,502
Dec-11	1,168,798	7,311	1.104	8,073
Jun-12	1,162,745	4,725	1.120	5,294
Dec-12	1,215,085	8,704	1.171	10,194
Jun-13	1,205,885	2,657	1.276	3,392
Dec-13	1,264,795	1,651	1.447	2,390
Jun-14	1,250,573	340	1.821	619
Dec-14	1,309,726	4,641	2.140	9,933
Jun-15	1,288,692	1,035	2.872	2,974
Dec-15	1,329,886	1,018	8.331	8,481
Total	30,182,074	105,216		126,592

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL BI
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	830,225	9,115	9,310	8,735	8,514	8,256	8,074	7,986	7,897	7,836	7,781	7,762	7,736	7,716	7,697	7,717	7,698	7,695	7,693	7,695	7,693	7,690	7,690	7,690	7,690	7,690	7,690	7,690	7,690	7,690	7,690
Dec-01	851,902	10,031	10,550	9,889	9,370	9,080	8,906	8,821	8,703	8,566	8,519	8,473	8,445	8,412	8,436	8,420	8,421	8,411	8,406	8,404	8,401	8,399	8,397	8,396	8,396	8,394	8,394	8,394	8,394	8,394	
Jun-02	834,467	10,107	10,259	9,352	8,876	8,613	8,430	8,312	8,128	8,082	8,043	8,021	7,984	7,987	7,976	7,981	7,974	7,969	7,971	7,964	7,960	7,959	7,959	7,954	7,953	7,954	7,954	7,954	7,954		
Dec-02	869,889	10,122	10,123	9,279	8,964	8,758	8,566	8,320	8,248	8,161	8,112	8,059	8,056	8,028	8,027	8,009	8,008	8,004	7,993	7,989	7,991	7,986	7,985	7,983	7,983	7,983	7,981	7,981			
Jun-03	853,492	9,418	9,241	8,673	8,393	8,134	7,796	7,767	7,706	7,655	7,577	7,573	7,533	7,542	7,524	7,507	7,510	7,500	7,495	7,494	7,490	7,488	7,486	7,485	7,486	7,485	7,484				
Dec-03	874,532	8,425	8,728	8,216	7,948	7,589	7,438	7,439	7,355	7,257	7,212	7,156	7,167	7,137	7,132	7,126	7,110	7,097	7,094	7,082	7,080	7,076	7,077	7,075	7,074	7,073					
Jun-04	861,316	8,065	8,083	7,590	7,100	7,010	6,928	6,912	6,769	6,734	6,679	6,698	6,671	6,656	6,646	6,628	6,614	6,616	6,607	6,603	6,603	6,600	6,598	6,597	6,597						
Dec-04	888,605	7,905	8,203	7,489	7,363	7,291	7,218	7,126	7,052	6,980	6,981	6,944	6,914	6,900	6,868	6,860	6,871	6,853	6,851	6,846	6,844	6,840	6,840	6,836							
Jun-05	884,438	7,736	7,562	7,159	7,065	6,951	6,775	6,688	6,612	6,622	6,573	6,578	6,558	6,522	6,505	6,512	6,475	6,471	6,454	6,453	6,448	6,447	6,445								
Dec-05	939,945	8,255	8,592	8,148	8,024	7,904	7,669	7,653	7,667	7,617	7,612	7,580	7,544	7,512	7,523	7,489	7,476	7,465	7,457	7,451	7,448	7,447									
Jun-06	945,697	8,020	8,004	7,660	7,474	7,185	7,075	7,141	7,069	7,058	7,015	6,980	6,951	6,979	6,925	6,914	6,902	6,884	6,881	6,875	6,873										
Dec-06	1,001,676	8,682	8,903	8,633	8,064	8,035	8,094	7,984	7,968	7,910	7,846	7,805	7,822	7,748	7,719	7,691	7,671	7,660	7,648	7,643											
Jun-07	1,002,191	7,585	7,697	7,019	6,952	7,097	6,943	6,963	6,910	6,878	6,820	6,847	6,772	6,750	6,722	6,710	6,693	6,685	6,678												
Dec-07	1,056,628	7,356	7,777	7,392	7,437	7,447	7,406	7,403	7,338	7,261	7,264	7,173	7,137	7,099	7,088	7,075	7,064	7,060													
Jun-08	1,052,671	6,888	7,155	6,791	6,735	6,903	6,787	6,759	6,710	6,745	6,625	6,596	6,567	6,527	6,509	6,490	6,480														
Dec-08	1,097,517	6,879	7,455	7,031	7,162	7,127	7,059	7,060	7,102	6,977	6,930	6,896	6,857	6,825	6,801	6,796															
Jun-09	1,080,184	6,951	6,769	6,608	6,517	6,503	6,451	6,518	6,403	6,349	6,307	6,279	6,246	6,228	6,216																
Dec-09	1,119,394	7,411	8,124	7,528	7,504	7,445	7,404	7,278	7,230	7,195	7,146	7,122	7,100	7,085																	
Jun-10	1,100,234	7,331	7,056	6,678	6,553	6,642	6,401	6,371	6,326	6,302	6,274	6,248	6,236																		
Dec-10	1,147,188	8,507	8,633	8,127	8,119	7,844	7,686	7,662	7,622	7,563	7,543	7,518																			
Jun-11	1,128,734	8,415	8,009	7,645	7,322	7,245	7,176	7,172	7,127	7,095	7,063																				
Dec-11	1,178,613	8,069	8,287	7,615	7,464	7,303	7,190	7,162	7,119	7,076																					
Jun-12	1,172,286	7,869	7,636	7,209	7,049	6,926	6,806	6,783	6,749																						
Dec-12	1,224,704	7,978	8,663	8,261	8,131	7,970	7,896	7,896																							
Jun-13	1,215,467	7,611	7,608	7,190	7,033	6,908	6,872																								
Dec-13	1,274,790	8,670	9,306	8,626	8,438	8,372																									
Jun-14	1,261,775	8,086	7,920	7,538	7,445																										
Dec-14	1,324,375	8,853	9,097	8,584																											
Jun-15	1,305,646	8,311	8,144																												
Dec-15	1,350,476	8,156																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.021	0.938	0.975	0.970	0.978	0.989	0.989	0.992	0.993	0.998	0.997	0.997	0.998	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.052	0.937	0.948	0.969	0.981	0.990	0.987	0.984	0.995	0.995	0.997	0.996	1.003	0.998	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	1.015	0.912	0.949	0.970	0.979	0.986	0.978	0.994	0.995	0.997	0.995	1.000	0.999	1.001	0.999	0.999	1.000	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000			
Dec-02	1.000	0.917	0.966	0.977	0.978	0.971	0.991	0.989	0.994	0.993	1.000	0.997	1.000	0.998	1.000	1.000	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	0.981	0.939	0.968	0.969	0.958	0.996	0.992	0.993	0.990	0.999	0.995	1.001	0.998	0.998	1.000	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	1.036	0.941	0.967	0.955	0.980	1.000	0.989	0.987	0.994	0.992	1.002	0.996	0.999	0.999	0.998	0.998	1.000	0.998	1.000	0.999	1.000	1.000	1.000	1.000						
Jun-04	1.002	0.939	0.935	0.987	0.988	0.998	0.979	0.995	0.992	1.003	0.996	0.998	0.998	0.997	0.998	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.038	0.913	0.983	0.990	0.990	0.987	0.990	0.990	1.000	0.995	0.996	0.998	0.995	0.999	1.002	0.997	1.000	0.999	1.000	0.999	1.000	0.999								
Jun-05	0.978	0.947	0.987	0.984	0.975	0.987	0.989	1.002	0.993	1.001	0.997	0.995	0.997	1.001	0.994	0.999	0.997	1.000	0.999	1.000	1.000									
Dec-05	1.041	0.948	0.985	0.985	0.970	0.998	1.002	0.993	0.999	0.996	0.995	0.996	1.001	0.995	0.998	0.999	0.999	0.999	1.000	1.000										
Jun-06	0.998	0.957	0.976	0.961	0.985	1.009	0.990	0.998	0.994	0.995	0.996	1.004	0.992	0.998	0.998	0.997	1.000	0.999	1.000											
Dec-06	1.025	0.970	0.934	0.996	1.007	0.986	0.998	0.993	0.992	0.995	1.002	0.991	0.996	0.996	0.997	0.999	0.998	0.999												
Jun-07	1.015	0.912	0.990	1.021	0.978	1.003	0.992	0.995	0.992	1.004	0.989	0.997	0.996	0.998	0.997	0.999	0.999													
Dec-07	1.057	0.950	1.006	1.001	0.994	1.000	0.991	0.990	1.000	0.987	0.995	0.995	0.998	0.998	0.998	0.999														
Jun-08	1.039	0.949	0.992	1.025	0.983	0.996	0.993	1.005	0.982	0.996	0.996	0.994	0.997	0.997	0.998															
Dec-08	1.084	0.943	1.019	0.995	0.990	1.000	1.006	0.982	0.993	0.995	0.994	0.995	0.996	0.999																
Jun-09	0.974	0.976	0.986	0.998	0.992	1.010	0.982	0.992	0.993	0.996	0.995	0.997	0.998																	
Dec-09	1.096	0.927	0.997	0.992	0.994	0.983	0.993	0.995	0.993	0.997	0.997	0.998																		
Jun-10	0.962	0.946	0.981	1.014	0.964	0.995	0.993	0.996	0.996	0.996	0.998																			
Dec-10	1.015	0.941	0.999	0.966	0.980	0.997	0.995	0.992	0.997	0.997																				
Jun-11	0.952	0.955	0.958	0.989	0.990	0.999	0.994	0.996	0.995																					
Dec-11	1.027	0.919	0.980	0.978	0.985	0.996	0.994	0.994																						
Jun-12	0.970	0.944	0.978	0.983	0.983	0.997	0.995																							
Dec-12	1.086	0.954	0.984	0.980	0.991	1.000																								
Jun-13	1.000	0.945	0.978	0.982	0.995																									
Dec-13	1.073	0.927	0.978	0.992																										
Jun-14	0.979	0.952	0.988																											
Dec-14	1.028	0.944																												
Jun-15	0.980																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.018	0.941	0.977	0.986	0.984	0.995	0.991	0.993	0.994	0.996	0.996	0.997	0.998	0.999	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.020	0.945	0.984	0.991	0.986	0.997	0.992	0.994	0.994	0.996																				
10 Semesters	1.011	0.943	0.982	0.987	0.986	0.997	0.994	0.994	0.993	0.996	0.996	0.996	0.997	0.998	0.998	0.999	0.999	0.999	1.000	1.000										
6 Semesters	1.024	0.944	0.981	0.984	0.987	0.997	0.994	0.994	0.995	0.996	0.996	0.996	0.997	0.998	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	1.015	0.942	0.982	0.984	0.988	0.998	0.994	0.994	0.995	0.996	0.996	0.996	0.998	0.998	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.004	0.948	0.983	0.987	0.993	0.998	0.994	0.995	0.996	0.996	0.997	0.998	0.997	0.998	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.018	0.941	0.977	0.985	0.984	0.995	0.991	0.993	0.994	0.996	0.996	0.997	0.998	0.998	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.020	0.946	0.980	0.984	0.987	0.997	0.994	0.994	0.994	0.996	0.996	0.996	0.997	0.998	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.018	0.940	0.976	0.985	0.983	0.994	0.991	0.993	0.994	0.996	0.996	0.997	0.998	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.020	0.945	0.983	0.991	0.986	0.997	0.993	0.993	0.994	0.996																				
10 Semesters	1.011	0.942	0.982	0.987	0.986	0.997	0.994	0.994	0.993	0.996	0.996	0.996	0.997	0.998	0.998	0.999	0.999	0.999	1.000	1.000										
6 Semester	1.025	0.944	0.981	0.984	0.987	0.997	0.994	0.994	0.995	0.996	0.996	0.996	0.997	0.998	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	1.016	0.941	0.982	0.985	0.988	0.998	0.994	0.994	0.995	0.996	0.996	0.996	0.998	0.998	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.004	0.947	0.983	0.988	0.993	0.998	0.994	0.995	0.996	0.996	0.997	0.998	0.997	0.998	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.053	0.936	0.985																											
Last 4 Semesters ending in 6	0.982	0.949	0.975																											
Selected																														
Age To Age	**1.091**	**0.976**	**0.982**	**0.985**	**0.988**	**0.998**	**0.994**	**0.994**	**0.995**	**0.996**	**0.996**	**0.996**	**0.998**	**0.998**	**0.998**	**0.999**	**0.999**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.978	0.897	0.919	0.935	0.950	0.961	0.963	0.969	0.974	0.979	0.982	0.986	0.990	0.993	0.994	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL BI
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	830,225	175,853	204,253	220,946	230,774	240,960	251,732	258,990	261,644	264,933	266,346	268,788	271,973	272,702	273,645	274,819	275,324	275,372	276,776	277,456	277,349	277,273	276,968	276,997	277,391	277,491	277,633	277,738	277,614	277,614	277,838
Dec-01	851,902	196,019	253,382	270,955	283,114	295,717	302,141	308,020	311,653	310,632	312,964	313,936	314,244	316,281	318,992	321,291	323,412	324,260	324,464	324,777	324,792	325,465	325,704	325,803	325,621	326,187	326,090	326,097	326,001	325,929	
Jun-02	834,467	183,933	233,688	250,409	266,059	274,657	284,098	288,459	293,772	293,053	295,512	297,923	299,711	299,340	299,752	300,749	300,057	300,647	301,183	301,721	301,602	302,146	303,155	302,896	302,956	303,476	303,494	303,497	303,127		
Dec-02	869,889	196,904	253,853	273,672	290,937	302,824	308,401	314,959	321,246	326,084	328,773	328,408	330,494	330,400	332,185	332,029	333,027	332,166	331,796	332,325	332,448	332,408	332,238	332,298	332,146	332,249	332,167	332,129			
Jun-03	853,492	181,013	224,362	236,298	244,627	253,826	260,666	264,997	270,365	274,262	275,368	276,878	277,090	278,642	278,001	279,715	280,079	281,375	280,587	282,585	283,947	283,967	284,300	284,094	283,875	283,764	283,914				
Dec-03	874,532	189,513	234,007	243,565	252,964	262,823	271,472	277,028	279,819	281,123	282,201	285,607	286,473	287,380	287,025	287,445	289,112	289,162	288,824	290,579	290,878	291,692	291,364	291,899	291,842	291,905					
Jun-04	861,316	170,374	202,974	204,931	208,969	213,647	219,450	225,783	229,277	232,303	232,937	234,768	236,243	235,557	236,734	238,002	240,317	241,589	242,455	244,117	243,765	243,935	244,815	244,639	244,451						
Dec-04	888,605	168,599	197,662	196,670	204,657	208,154	212,401	216,967	220,477	225,528	227,551	228,528	229,164	229,595	227,257	229,326	229,314	232,434	232,416	232,500	234,061	232,423	232,387	232,294							
Jun-05	884,438	132,381	145,575	146,170	148,635	150,596	154,820	162,221	167,478	171,292	171,530	172,840	175,057	178,434	182,266	183,980	184,985	186,284	187,669	186,461	187,570	187,405	187,480								
Dec-05	939,945	140,797	164,877	161,245	163,987	165,687	175,879	185,292	193,135	195,138	195,625	197,445	200,366	204,156	208,161	210,086	212,191	213,929	215,500	216,803	216,454	216,016									
Jun-06	945,697	137,451	147,050	142,699	142,320	150,169	156,122	162,609	163,101	166,974	172,082	175,312	177,860	182,044	185,362	187,359	188,190	190,510	191,960	192,186	192,246										
Dec-06	1,001,676	159,373	189,608	173,602	176,228	190,380	200,385	206,825	210,728	219,939	221,994	225,733	231,229	235,397	238,328	238,958	242,558	243,168	246,989	249,417											
Jun-07	1,002,191	113,309	128,951	128,606	134,978	146,440	152,527	157,870	160,737	167,279	173,607	178,944	186,585	188,928	190,628	193,962	194,967	194,741	196,698												
Dec-07	1,056,628	135,785	163,960	170,226	178,737	186,606	194,409	207,715	215,258	219,843	226,608	233,725	240,849	243,507	247,063	248,746	250,280	251,175													
Jun-08	1,052,671	120,258	140,609	141,311	142,263	149,705	160,333	173,691	182,588	195,122	204,581	211,237	217,254	224,090	223,854	224,546	226,052														
Dec-08	1,097,517	136,879	167,168	164,686	171,682	188,009	202,364	211,816	226,011	237,973	245,715	248,619	253,435	254,632	255,466	256,984															
Jun-09	1,080,184	121,587	127,292	123,751	128,009	139,215	147,289	161,999	176,501	185,189	196,422	203,827	203,522	205,418	206,462																
Dec-09	1,119,394	142,842	160,447	161,646	174,045	181,501	197,740	214,396	225,829	237,575	244,666	249,218	251,826	254,574																	
Jun-10	1,100,234	116,441	126,394	123,675	129,667	139,349	151,022	161,833	170,909	177,150	180,508	182,903	187,222																		
Dec-10	1,147,188	155,703	172,780	172,365	182,698	195,603	216,373	233,266	244,784	246,283	252,485	258,805																			
Jun-11	1,128,734	125,730	133,891	133,993	140,110	153,119	168,234	183,071	191,723	203,468	206,782																				
Dec-11	1,178,613	149,121	171,113	179,144	194,363	210,816	229,263	243,350	257,564	268,776																					
Jun-12	1,172,286	133,657	161,252	164,395	177,049	197,651	213,666	225,539	233,536																						
Dec-12	1,224,704	147,885	179,414	192,384	213,394	230,022	253,426	272,208																							
Jun-13	1,215,467	123,133	151,392	162,836	177,739	197,604	217,747																								
Dec-13	1,274,790	158,189	201,439	213,384	236,869	263,967																									
Jun-14	1,261,775	139,349	170,269	184,783	204,018																										
Dec-14	1,324,375	181,485	220,142	242,898																											
Jun-15	1,305,646	157,874	199,152																												
Dec-15	1,350,476	193,828																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.161	1.082	1.044	1.044	1.045	1.029	1.010	1.013	1.005	1.009	1.012	1.003	1.003	1.004	1.002	1.000	1.005	1.002	1.000	1.000	0.999	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	
Dec-01	1.293	1.069	1.045	1.045	1.022	1.019	1.012	0.997	1.008	1.003	1.001	1.006	1.009	1.007	1.007	1.003	1.001	1.001	1.000	1.002	1.001	1.000	0.999	1.002	1.000	1.000	1.000	1.000		
Jun-02	1.271	1.072	1.062	1.032	1.034	1.015	1.018	0.998	1.008	1.008	1.006	0.999	1.001	1.003	0.998	1.002	1.002	1.002	1.000	1.002	1.003	0.999	1.000	1.002	1.000	1.000	0.999			
Dec-02	1.289	1.078	1.063	1.041	1.018	1.021	1.020	1.015	1.008	0.999	1.006	1.000	1.005	1.000	1.003	0.997	0.999	1.002	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000				
Jun-03	1.239	1.053	1.035	1.038	1.027	1.017	1.020	1.014	1.004	1.005	1.001	1.006	0.998	1.006	1.001	1.005	0.997	1.007	1.005	1.000	1.001	0.999	0.999	1.000	1.001					
Dec-03	1.235	1.041	1.039	1.039	1.033	1.020	1.010	1.005	1.004	1.012	1.003	1.003	0.999	1.001	1.006	1.000	0.999	1.006	1.001	1.003	0.999	1.002	1.000	1.000						
Jun-04	1.191	1.010	1.020	1.022	1.027	1.029	1.015	1.013	1.003	1.008	1.006	0.997	1.005	1.005	1.010	1.005	1.004	1.007	0.999	1.001	1.004	0.999	0.999							
Dec-04	1.172	0.995	1.041	1.017	1.020	1.021	1.016	1.023	1.009	1.004	1.003	1.002	0.990	1.009	1.000	1.014	1.000	1.000	1.007	0.993	1.000	1.000								
Jun-05	1.100	1.004	1.017	1.013	1.028	1.048	1.032	1.023	1.001	1.008	1.013	1.019	1.021	1.009	1.005	1.007	1.007	0.994	1.006	0.999	1.000									
Dec-05	1.171	0.978	1.017	1.010	1.062	1.054	1.042	1.010	1.002	1.009	1.015	1.019	1.020	1.009	1.010	1.008	1.007	1.006	0.998	0.998										
Jun-06	1.070	0.970	0.997	1.055	1.040	1.042	1.003	1.024	1.031	1.019	1.015	1.024	1.018	1.011	1.004	1.012	1.008	1.001	1.000											
Dec-06	1.190	0.916	1.015	1.080	1.053	1.032	1.019	1.044	1.009	1.017	1.024	1.018	1.012	1.003	1.015	1.003	1.016	1.010												
Jun-07	1.138	0.997	1.050	1.085	1.042	1.035	1.018	1.041	1.038	1.031	1.043	1.013	1.009	1.017	1.005	0.999	1.010													
Dec-07	1.207	1.038	1.050	1.044	1.042	1.068	1.036	1.021	1.031	1.031	1.030	1.011	1.015	1.007	1.006	1.004														
Jun-08	1.169	1.005	1.007	1.052	1.071	1.083	1.051	1.069	1.048	1.033	1.028	1.031	0.999	1.003	1.007															
Dec-08	1.221	0.985	1.042	1.095	1.076	1.047	1.067	1.053	1.033	1.012	1.019	1.005	1.003	1.006																
Jun-09	1.047	0.972	1.034	1.088	1.058	1.100	1.090	1.049	1.061	1.038	0.999	1.009	1.005																	
Dec-09	1.123	1.007	1.077	1.043	1.089	1.084	1.053	1.052	1.030	1.019	1.010	1.011																		
Jun-10	1.085	0.978	1.048	1.075	1.084	1.072	1.056	1.037	1.019	1.013	1.024																			
Dec-10	1.110	0.998	1.060	1.071	1.106	1.078	1.049	1.006	1.025	1.025																				
Jun-11	1.065	1.001	1.046	1.093	1.099	1.088	1.047	1.061	1.016																					
Dec-11	1.147	1.047	1.085	1.085	1.088	1.061	1.058	1.044																						
Jun-12	1.206	1.019	1.077	1.116	1.081	1.056	1.035																							
Dec-12	1.213	1.072	1.109	1.078	1.102	1.074																								
Jun-13	1.230	1.076	1.092	1.112	1.102																									
Dec-13	1.273	1.059	1.110	1.114																										
Jun-14	1.222	1.085	1.104																											
Dec-14	1.213	1.103																												
Jun-15	1.261																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.183	1.025	1.051	1.061	1.058	1.050	1.034	1.028	1.019	1.015	1.014	1.010	1.007	1.006	1.005	1.004	1.004	1.003	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000	0.999	1.000	1.001	
20 Semesters	1.168	1.016	1.054	1.067	1.065	1.055	1.037	1.030	1.019	1.015																				
10 Semesters	1.194	1.044	1.081	1.087	1.088	1.074	1.054	1.043	1.031	1.024	1.021	1.016	1.009	1.008	1.007	1.006	1.005	1.003	1.002	1.000										
6 Semesters	1.235	1.069	1.096	1.100	1.096	1.071	1.050	1.041	1.031	1.023	1.018	1.013	1.007	1.008	1.008	1.005	1.008	1.003	1.002	0.999	1.001	1.000	1.000	1.001						
4 Semesters	1.242	1.081	1.104	1.105	1.093	1.070	1.048	1.037	1.023	1.024	1.013	1.014	1.005	1.008	1.008	1.004	1.010	1.003	1.003	0.998	1.001	1.000	0.999	1.000	1.000	1.000				
2 Semesters	1.237	1.094	1.107	1.113	1.102	1.065	1.047	1.052	1.021	1.019	1.017	1.010	1.004	1.005	1.006	1.001	1.013	1.006	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	0.999	1.000		
All Semester ex hi/lo	1.184	1.027	1.051	1.061	1.058	1.049	1.033	1.027	1.017	1.015	1.013	1.009	1.007	1.006	1.005	1.004	1.004	1.003	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.232	1.073	1.097	1.101	1.097	1.071	1.052	1.045	1.027	1.022	1.020	1.011	1.007	1.007	1.007	1.005	1.008	1.004	1.001	0.999	1.000	1.000	1.000	1.001						
$ Weighted Averages																														
All Semesters	1.190	1.031	1.053	1.059	1.055	1.046	1.032	1.025	1.017	1.014	1.012	1.009	1.006	1.006	1.005	1.004	1.004	1.003	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000	0.999	1.000	1.001	
20 Semesters	1.172	1.019	1.057	1.068	1.065	1.053	1.036	1.028	1.018	1.014																				
10 Semesters	1.196	1.048	1.084	1.088	1.090	1.073	1.054	1.042	1.030	1.023	1.020	1.016	1.009	1.008	1.007	1.005	1.004	1.004	1.001	1.000										
6 Semester	1.236	1.071	1.097	1.100	1.096	1.071	1.050	1.040	1.030	1.023	1.018	1.013	1.007	1.007	1.008	1.005	1.008	1.003	1.002	0.999	1.000	1.000	1.000	1.001						
4 Semester	1.242	1.082	1.104	1.105	1.093	1.069	1.048	1.035	1.023	1.024	1.013	1.014	1.006	1.008	1.008	1.004	1.010	1.003	1.003	0.998	1.001	1.000	0.999	1.000	1.000	1.000				
2 Semester	1.236	1.095	1.107	1.113	1.102	1.066	1.047	1.051	1.021	1.020	1.016	1.010	1.004	1.005	1.006	1.002	1.013	1.006	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	0.999	1.000		
Last 4 Semesters ending in 12	1.213	1.072	1.093																											
Last 4 Semesters ending in 6	1.231	1.047	1.082																											
Selected																														
Age To Age	**1.230**	**1.091**	**1.107**	**1.091**	**1.093**	**1.069**	**1.048**	**1.035**	**1.023**	**1.024**	**1.013**	**1.014**	**1.006**	**1.008**	**1.008**	**1.004**	**1.010**	**1.003**	**1.003**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	2.306	1.874	1.718	1.552	1.423	1.301	1.217	1.162	1.122	1.097	1.071	1.058	1.043	1.038	1.029	1.021	1.017	1.006	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL PD
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	830,225	22,843	22,542	22,295	22,190	22,121	22,072	22,038	22,007	21,997	21,985	21,980	21,980	21,976	21,974	21,972	21,970	21,968	21,968	21,969	21,967	21,967	21,967	21,967	21,967	21,967	21,967	21,967	21,967	21,967	21,967
Dec-01	851,902	24,497	24,782	24,362	24,184	24,065	23,985	23,957	23,946	23,921	23,907	23,902	23,900	23,898	23,896	23,894	23,893	23,892	23,891	23,891	23,891	23,890	23,890	23,891	23,891	23,891	23,891	23,891	23,891	23,891	
Jun-02	834,467	25,750	24,973	24,635	24,496	24,419	24,362	24,315	24,277	24,258	24,249	24,246	24,242	24,238	24,239	24,237	24,237	24,236	24,235	24,236	24,235	24,233	24,233	24,234	24,234	24,234	24,234	24,234	24,234		
Dec-02	869,889	23,941	23,017	22,611	22,543	22,491	22,429	22,376	22,347	22,333	22,327	22,326	22,320	22,318	22,317	22,318	22,317	22,316	22,314	22,314	22,314	22,314	22,314	22,313	22,313	22,313	22,313	22,313			
Jun-03	853,492	23,476	22,091	21,879	21,823	21,768	21,676	21,641	21,638	21,623	21,608	21,603	21,601	21,600	21,599	21,596	21,595	21,594	21,594	21,592	21,592	21,592	21,591	21,590	21,590	21,590	21,590				
Dec-03	874,532	20,545	20,243	20,019	19,987	19,902	19,843	19,815	19,804	19,783	19,773	19,765	19,763	19,757	19,755	19,754	19,752	19,753	19,750	19,750	19,750	19,749	19,748	19,748	19,748	19,748					
Jun-04	861,316	21,007	20,863	20,630	20,549	20,496	20,463	20,439	20,422	20,391	20,386	20,377	20,373	20,369	20,365	20,365	20,364	20,363	20,362	20,361	20,360	20,360	20,360	20,360	20,360						
Dec-04	888,605	22,251	23,049	22,690	22,687	22,629	22,598	22,579	22,551	22,543	22,532	22,529	22,522	22,520	22,515	22,515	22,515	22,514	22,515	22,514	22,515	22,515	22,514	22,514							
Jun-05	884,438	23,199	23,034	22,689	22,660	22,623	22,566	22,555	22,540	22,527	22,518	22,516	22,514	22,506	22,505	22,505	22,504	22,502	22,499	22,498	22,496	22,495	22,494								
Dec-05	939,945	25,143	26,258	26,031	26,073	26,005	25,926	25,909	25,892	25,880	25,870	25,866	25,863	25,857	25,856	25,855	25,855	25,854	25,855	25,854	25,853	25,852									
Jun-06	945,697	26,362	26,711	26,730	26,536	26,512	26,480	26,472	26,444	26,446	26,436	26,434	26,431	26,432	26,431	26,427	26,427	26,427	26,426	26,425	26,424										
Dec-06	1,001,676	31,087	32,939	32,487	32,308	32,473	32,452	32,380	32,366	32,352	32,347	32,342	32,334	32,329	32,325	32,323	32,324	32,324	32,324	32,323											
Jun-07	1,002,191	30,154	30,867	30,251	30,479	30,852	30,697	30,695	30,684	30,676	30,671	30,667	30,657	30,652	30,648	30,648	30,647	30,645	30,645												
Dec-07	1,056,628	30,401	32,239	32,571	32,653	33,156	33,139	33,131	33,126	33,120	33,120	33,117	33,112	33,108	33,107	33,105	33,106	33,105													
Jun-08	1,052,671	30,618	32,844	32,566	32,775	32,952	32,921	32,907	32,897	32,891	32,879	32,872	32,865	32,863	32,857	32,856	32,856														
Dec-08	1,097,517	31,132	35,387	35,346	35,473	35,382	35,346	35,338	35,336	35,323	35,320	35,317	35,314	35,308	35,309	35,309															
Jun-09	1,080,184	32,772	34,517	34,552	34,555	34,469	34,439	34,436	34,422	34,416	34,412	34,411	34,407	34,405	34,401																
Dec-09	1,119,394	33,450	37,560	37,570	37,620	37,559	37,510	37,490	37,486	37,484	37,480	37,476	37,474	37,473																	
Jun-10	1,100,234	30,674	32,658	32,660	32,728	32,723	32,674	32,676	32,668	32,670	32,662	32,663	32,658																		
Dec-10	1,147,188	33,861	39,237	39,415	39,470	39,359	39,340	39,329	39,326	39,323	39,318	39,320																			
Jun-11	1,128,734	38,259	39,992	40,307	40,191	40,179	40,163	40,156	40,143	40,135	40,132																				
Dec-11	1,178,613	32,517	35,539	34,981	35,021	35,063	35,027	35,020	35,020	35,019																					
Jun-12	1,172,286	33,046	34,583	34,536	34,618	34,625	34,603	34,602	34,598																						
Dec-12	1,224,704	37,511	40,354	40,574	40,638	40,627	40,617	40,597																							
Jun-13	1,215,467	34,798	36,606	36,755	36,818	36,882	36,884																								
Dec-13	1,274,790	38,408	42,100	41,829	42,232	42,312																									
Jun-14	1,261,775	37,523	38,626	38,959	39,205																										
Dec-14	1,324,375	38,656	41,391	41,844																											
Jun-15	1,305,646	36,843	39,301																												
Dec-15	1,350,476	35,665																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	0.987	0.989	0.995	0.997	0.998	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.012	0.983	0.993	0.995	0.997	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	0.970	0.986	0.994	0.997	0.998	0.998	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.961	0.982	0.997	0.998	0.997	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	0.941	0.990	0.997	0.997	0.996	0.998	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	0.985	0.989	0.998	0.996	0.997	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	0.993	0.989	0.996	0.997	0.998	0.999	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.036	0.984	1.000	0.997	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	0.993	0.985	0.999	0.998	0.997	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.044	0.991	1.002	0.997	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	1.013	1.001	0.993	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	1.060	0.986	0.994	1.005	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	1.024	0.980	1.008	1.012	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	1.060	1.010	1.003	1.015	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	1.073	0.992	1.006	1.005	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	1.137	0.999	1.004	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
Jun-09	1.053	1.001	1.000	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
Dec-09	1.123	1.000	1.001	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000																		
Jun-10	1.065	1.000	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000																			
Dec-10	1.159	1.005	1.001	0.997	1.000	1.000	1.000	1.000	1.000	1.000																				
Jun-11	1.045	1.008	0.997	1.000	1.000	1.000	1.000	1.000	1.000																					
Dec-11	1.093	0.984	1.001	1.001	0.999	1.000	1.000	1.000																						
Jun-12	1.047	0.999	1.002	1.000	0.999	1.000	1.000																							
Dec-12	1.076	1.005	1.002	1.000	1.000	1.000																								
Jun-13	1.052	1.004	1.002	1.002	1.000																									
Dec-13	1.096	0.994	1.010	1.002																										
Jun-14	1.029	1.009	1.006																											
Dec-14	1.071	1.011																												
Jun-15	1.067																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.044	0.995	1.000	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.069	0.998	1.002	1.001	0.999	0.999	1.000	1.000	1.000	1.000																				
10 Semesters	1.073	1.002	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.065	1.004	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	1.066	1.004	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.069	1.010	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.043	0.995	1.000	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.066	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.050	0.996	1.001	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.070	0.999	1.002	1.001	0.999	0.999	1.000	1.000	1.000	1.000																				
10 Semesters	1.073	1.002	1.003	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	1.065	1.004	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	1.066	1.004	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.069	1.010	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.084	0.999	1.004																											
Last 4 Semesters ending in 6	1.049	1.005	1.002																											
Selected																														
Age To Age	**1.084**	**1.004**	**1.004**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.092	1.008	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL PD
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	830,225	60,795	66,324	67,309	66,746	66,684	66,613	66,297	66,284	66,084	66,078	66,047	66,056	66,067	66,064	66,252	66,266	66,259	66,260	66,260	66,292	66,306	66,306	66,306	66,306	66,306	66,306	66,306	66,306	66,305	66,305
Dec-01	851,902	70,525	82,076	80,853	80,694	80,574	80,194	80,399	80,373	80,369	80,363	80,321	80,324	80,320	80,431	80,204	80,199	80,198	80,407	80,404	80,404	80,403	80,395	80,394	80,356	80,356	80,355	80,355	80,355	80,355	
Jun-02	834,467	76,293	84,978	85,309	85,054	84,846	84,682	84,548	84,302	84,215	84,151	83,440	83,363	83,355	83,368	83,336	83,332	83,316	83,295	83,293	83,287	83,286	83,283	83,282	83,282	83,281	83,281	83,281	83,280		
Dec-02	869,889	70,955	84,293	85,153	85,288	85,785	86,126	85,973	85,861	85,785	85,789	85,060	84,908	84,822	84,761	84,807	84,806	84,806	84,802	84,801	84,797	84,794	84,792	84,785	84,785	84,784	84,784	84,780			
Jun-03	853,492	70,624	79,743	80,408	80,288	80,833	80,072	79,875	80,009	79,889	79,806	79,780	79,784	79,750	79,889	79,895	79,890	79,890	79,890	79,887	79,887	79,908	79,853	79,853	79,854	79,855	79,855				
Dec-03	874,532	68,048	78,906	78,475	78,654	78,419	78,287	78,268	78,199	78,101	77,807	78,156	78,149	78,270	78,239	78,231	78,224	78,290	78,264	78,260	78,255	78,229	78,217	78,214	78,210	78,206					
Jun-04	861,316	65,363	73,117	73,900	73,822	73,757	73,615	73,564	73,463	73,433	73,381	73,338	73,318	73,283	73,270	73,276	73,349	73,344	73,344	73,271	73,268	73,285	73,268	73,256	73,256						
Dec-04	888,605	68,068	83,607	84,484	84,823	84,888	84,889	84,785	84,640	84,639	84,652	84,735	84,701	84,686	84,679	84,660	84,702	84,702	84,697	84,694	84,698	84,696	84,647	84,646							
Jun-05	884,438	73,681	83,152	83,735	83,928	83,749	83,582	83,402	83,391	83,449	83,378	83,368	83,260	83,107	83,084	83,082	83,086	83,086	83,079	83,077	83,069	83,065	83,063								
Dec-05	939,945	80,919	97,548	99,300	100,742	100,874	100,673	99,843	99,742	99,795	99,792	99,757	99,811	99,790	100,026	100,000	99,999	99,957	99,957	99,843	99,760	99,754									
Jun-06	945,697	85,293	96,252	97,452	98,283	98,724	98,844	98,736	98,675	98,616	98,482	98,254	98,196	98,202	98,211	98,227	98,227	98,234	98,228	98,221	98,209										
Dec-06	1,001,676	98,512	123,876	127,606	130,667	131,770	131,779	131,608	130,870	130,780	130,761	130,853	130,743	130,659	130,651	130,607	130,590	130,588	130,702	130,638											
Jun-07	1,002,191	95,993	117,646	121,521	124,185	127,237	126,961	126,999	126,862	126,951	126,898	126,665	126,586	126,512	126,482	126,472	126,473	126,477	126,397												
Dec-07	1,056,628	100,780	136,079	142,117	146,583	150,628	150,651	150,706	150,429	150,457	150,463	150,489	150,476	150,448	150,398	150,377	150,390	150,329													
Jun-08	1,052,671	108,738	131,626	135,284	138,106	141,062	140,818	141,207	140,759	140,843	140,723	140,699	141,085	141,151	141,056	141,047	141,042														
Dec-08	1,097,517	115,924	152,127	154,988	156,244	156,804	156,718	156,787	156,686	156,715	156,798	156,762	156,771	156,723	156,711	156,703															
Jun-09	1,080,184	123,576	139,369	140,411	140,882	140,825	140,618	140,427	140,220	140,883	140,935	140,918	140,766	140,634	140,591																
Dec-09	1,119,394	126,535	157,059	158,590	159,024	159,190	158,876	158,916	159,058	158,916	159,200	159,050	159,008	159,021																	
Jun-10	1,100,234	116,464	131,555	132,697	133,240	132,909	132,528	132,839	132,476	132,719	132,666	132,682	132,638																		
Dec-10	1,147,188	132,975	161,804	162,991	163,379	163,174	162,825	162,778	162,833	162,859	163,015	162,781																			
Jun-11	1,128,734	147,296	161,621	163,532	163,486	163,800	163,490	163,559	163,494	163,445	163,448																				
Dec-11	1,178,613	134,779	156,199	157,362	158,701	159,946	159,731	159,791	159,995	160,240																					
Jun-12	1,172,286	135,727	147,517	149,125	149,703	150,212	150,249	150,321	150,289																						
Dec-12	1,224,704	157,604	186,429	188,016	189,524	190,648	190,801	190,709																							
Jun-13	1,215,467	146,670	163,332	166,939	167,101	167,588	167,418																								
Dec-13	1,274,790	166,165	199,763	201,351	204,967	206,078																									
Jun-14	1,261,775	162,172	176,889	181,309	183,757																										
Dec-14	1,324,375	169,657	199,247	206,974																											
Jun-15	1,305,646	163,769	185,042																												
Dec-15	1,350,476	161,464																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.091	1.015	0.992	0.999	0.999	0.995	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.164	0.985	0.998	0.999	0.995	1.003	1.000	1.000	1.000	0.999	1.000	1.000	1.001	0.997	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	1.114	1.004	0.997	0.998	0.998	0.998	0.997	0.999	0.999	0.992	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	1.188	1.010	1.002	1.006	1.004	0.998	0.999	0.999	1.000	0.991	0.998	0.999	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	1.129	1.008	0.999	1.007	0.991	0.998	1.002	0.998	0.999	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000					
Dec-03	1.160	0.995	1.002	0.997	0.998	1.000	0.999	0.999	0.996	1.004	1.000	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	1.119	1.011	0.999	0.999	0.998	0.999	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.228	1.010	1.004	1.001	1.000	0.999	0.998	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000								
Jun-05	1.129	1.007	1.002	0.998	0.998	0.998	1.000	1.001	0.999	1.000	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.205	1.018	1.015	1.001	0.998	0.992	0.999	1.001	1.000	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	0.999	0.999	1.000										
Jun-06	1.128	1.012	1.009	1.004	1.001	0.999	0.999	0.999	0.999	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	1.257	1.030	1.024	1.008	1.000	0.999	0.994	0.999	1.000	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.001	1.000												
Jun-07	1.226	1.033	1.022	1.025	0.998	1.000	0.999	1.001	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000	0.999													
Dec-07	1.350	1.044	1.031	1.028	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	1.210	1.028	1.021	1.021	0.998	1.003	0.997	1.001	0.999	1.000	1.003	1.000	0.999	1.000	1.000															
Dec-08	1.312	1.019	1.008	1.004	0.999	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000																
Jun-09	1.128	1.007	1.003	1.000	0.999	0.999	0.999	1.005	1.000	1.000	0.999	0.999	1.000																	
Dec-09	1.241	1.010	1.003	1.001	0.998	1.000	1.001	0.999	1.002	0.999	1.000	1.000																		
Jun-10	1.130	1.009	1.004	0.998	0.997	1.002	0.997	1.002	1.000	1.000	1.000																			
Dec-10	1.217	1.007	1.002	0.999	0.998	1.000	1.000	1.000	1.001	0.999																				
Jun-11	1.097	1.012	1.000	1.002	0.998	1.000	1.000	1.000	1.000																					
Dec-11	1.159	1.007	1.009	1.008	0.999	1.000	1.001	1.002																						
Jun-12	1.087	1.011	1.004	1.003	1.000	1.000	1.000																							
Dec-12	1.183	1.009	1.008	1.006	1.001	1.000																								
Jun-13	1.114	1.022	1.001	1.003	0.999																									
Dec-13	1.202	1.008	1.018	1.005																										
Jun-14	1.091	1.025	1.014																											
Dec-14	1.174	1.039																												
Jun-15	1.130																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.171	1.014	1.007	1.005	0.999	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.182	1.018	1.010	1.006	0.999	0.999	0.999	1.000	1.000	0.999																				
10 Semesters	1.145	1.015	1.006	1.002	0.999	1.000	0.999	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.149	1.019	1.009	1.005	0.999	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	1.149	1.023	1.010	1.004	1.000	1.000	1.000	1.001	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.152	1.032	1.016	1.004	1.000	1.000	1.001	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.168	1.014	1.007	1.004	0.999	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.150	1.017	1.008	1.004	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.170	1.015	1.008	1.005	0.999	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.176	1.018	1.010	1.006	0.999	1.000	0.999	1.000	1.000	0.999																				
10 Semesters	1.146	1.015	1.007	1.003	0.999	1.000	0.999	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	1.150	1.019	1.009	1.005	0.999	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	1.150	1.023	1.010	1.005	1.000	1.000	1.000	1.001	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.153	1.032	1.016	1.004	1.000	1.000	1.001	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.181	1.016	1.010																											
Last 4 Semesters ending in 6	1.106	1.018	1.005																											
Selected																														
Age To Age	**1.181**	**1.019**	**1.009**	**1.005**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.219	1.033	1.013	1.004	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB All Med Exp
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	812,444	9,790	8,049	7,587	7,599	7,579	7,556	7,552	7,548	7,547	7,545	7,545	7,544	7,545	7,545	7,545	7,545	7,544	7,544	7,544	7,545	7,545	7,545	7,545	7,545	7,545	7,545	7,545	7,545	7,545	7,545
Dec-01	844,102	11,159	9,286	8,855	8,750	8,675	8,646	8,638	8,632	8,621	8,620	8,615	8,615	8,615	8,615	8,614	8,614	8,614	8,614	8,614	8,614	8,614	8,615	8,614	8,614	8,614	8,614	8,614	8,614	8,614	
Jun-02	832,380	10,532	8,796	8,376	8,268	8,227	8,228	8,223	8,214	8,213	8,211	8,209	8,208	8,207	8,206	8,206	8,205	8,206	8,205	8,205	8,205	8,205	8,204	8,204	8,204	8,204	8,204	8,204	8,204		
Dec-02	869,521	10,581	8,674	8,104	8,037	7,978	7,948	7,929	7,920	7,914	7,914	7,913	7,910	7,910	7,910	7,910	7,910	7,909	7,909	7,909	7,909	7,909	7,909	7,909	7,909	7,909	7,909	7,909			
Jun-03	853,159	9,236	7,338	7,069	6,966	6,951	6,929	6,918	6,912	6,912	6,913	6,914	6,913	6,912	6,911	6,910	6,909	6,909	6,909	6,908	6,908	6,908	6,908	6,908	6,908	6,908	6,908				
Dec-03	875,870	8,737	7,372	7,092	6,968	6,890	6,886	6,881	6,878	6,879	6,877	6,877	6,876	6,875	6,873	6,873	6,873	6,872	6,870	6,869	6,869	6,869	6,869	6,869	6,869	6,869					
Jun-04	864,302	8,237	7,136	6,819	6,668	6,667	6,662	6,664	6,662	6,660	6,660	6,660	6,660	6,660	6,660	6,660	6,660	6,659	6,659	6,659	6,659	6,659	6,659	6,659	6,659						
Dec-04	893,636	10,157	8,871	8,360	8,369	8,357	8,337	8,335	8,331	8,328	8,328	8,326	8,324	8,324	8,324	8,324	8,325	8,324	8,323	8,323	8,323	8,323	8,323	8,323							
Jun-05	888,576	10,370	9,016	8,976	8,945	8,972	8,955	8,949	8,944	8,942	8,943	8,942	8,943	8,942	8,941	8,941	8,940	8,941	8,941	8,941	8,941	8,941	8,941								
Dec-05	941,650	11,850	10,685	10,436	10,491	10,462	10,454	10,456	10,457	10,462	10,459	10,458	10,455	10,455	10,455	10,453	10,453	10,452	10,452	10,452	10,452	10,452									
Jun-06	945,398	11,822	10,474	10,332	10,244	10,195	10,187	10,180	10,182	10,183	10,183	10,178	10,177	10,177	10,177	10,177	10,177	10,177	10,177	10,177	10,177										
Dec-06	1,000,815	14,072	11,955	11,735	11,512	11,512	11,503	11,501	11,500	11,500	11,498	11,495	11,496	11,496	11,495	11,493	11,492	11,492	11,493	11,493											
Jun-07	1,001,482	12,229	10,762	10,499	10,500	10,492	10,474	10,477	10,474	10,470	10,466	10,469	10,467	10,465	10,461	10,460	10,460	10,460	10,460												
Dec-07	1,056,480	13,153	11,515	11,387	11,364	11,350	11,336	11,336	11,334	11,330	11,330	11,328	11,326	11,327	11,324	11,324	11,323	11,323													
Jun-08	1,053,269	11,118	10,314	10,207	10,192	10,186	10,171	10,164	10,163	10,161	10,157	10,153	10,153	10,153	10,154	10,153	10,153														
Dec-08	1,098,120	11,845	10,630	10,510	10,503	10,464	10,446	10,430	10,425	10,422	10,420	10,417	10,415	10,412	10,411	10,410															
Jun-09	1,080,605	10,564	9,541	9,475	9,464	9,455	9,450	9,445	9,441	9,436	9,433	9,430	9,429	9,428	9,428																
Dec-09	1,119,822	12,094	10,966	10,785	10,748	10,711	10,711	10,693	10,689	10,689	10,687	10,688	10,690	10,689																	
Jun-10	1,100,481	10,698	9,420	9,327	9,295	9,298	9,268	9,266	9,265	9,262	9,261	9,262	9,262																		
Dec-10	1,147,364	13,317	11,410	11,259	11,289	11,192	11,192	11,188	11,188	11,182	11,181	11,181																			
Jun-11	1,128,485	12,346	10,949	11,014	10,812	10,800	10,792	10,790	10,787	10,787	10,785																				
Dec-11	1,178,586	12,642	11,511	10,799	10,756	10,735	10,734	10,726	10,724	10,726																					
Jun-12	1,172,590	11,579	10,465	10,339	10,314	10,300	10,283	10,283	10,284																						
Dec-12	1,225,518	13,963	12,160	11,998	11,936	11,901	11,888	11,888																							
Jun-13	1,216,300	12,083	10,724	10,586	10,549	10,538	10,538																								
Dec-13	1,275,652	14,713	12,550	12,338	12,324	12,315																									
Jun-14	1,262,516	12,407	11,131	11,048	11,061																										
Dec-14	1,323,934	14,666	12,601	12,555																											
Jun-15	1,304,085	12,674	11,335																												
Dec-15	1,347,595	14,301																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	0.822	0.943	1.002	0.997	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	0.832	0.954	0.988	0.991	0.997	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	0.835	0.952	0.987	0.995	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.820	0.934	0.992	0.993	0.996	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	0.794	0.963	0.985	0.998	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	0.844	0.962	0.983	0.989	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	0.866	0.956	0.978	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	0.873	0.942	1.001	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	0.869	0.996	0.997	1.003	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	0.902	0.977	1.005	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	0.886	0.986	0.991	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.850	0.982	0.981	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	0.880	0.976	1.000	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	0.875	0.989	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	0.928	0.990	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	0.897	0.989	0.999	0.996	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
Jun-09	0.903	0.993	0.999	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000																	
Dec-09	0.907	0.983	0.997	0.997	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000																		
Jun-10	0.881	0.990	0.997	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000																			
Dec-10	0.857	0.987	1.003	0.991	1.000	1.000	1.000	0.999	1.000	1.000																				
Jun-11	0.887	1.006	0.982	0.999	0.999	1.000	1.000	1.000	1.000																					
Dec-11	0.911	0.938	0.996	0.998	1.000	0.999	1.000	1.000																						
Jun-12	0.904	0.988	0.998	0.999	0.998	1.000	1.000																							
Dec-12	0.871	0.987	0.995	0.997	0.999	1.000																								
Jun-13	0.888	0.987	0.997	0.999	1.000																									
Dec-13	0.853	0.983	0.999	0.999																										
Jun-14	0.897	0.993	1.001																											
Dec-14	0.859	0.996																												
Jun-15	0.894																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	0.872	0.976	0.994	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.886	0.986	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	0.882	0.985	0.996	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	0.877	0.989	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.876	0.990	0.998	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.877	0.994	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.873	0.976	0.995	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	0.878	0.989	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.873	0.977	0.995	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.885	0.985	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	0.881	0.985	0.996	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	0.876	0.989	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	0.874	0.990	0.998	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.875	0.995	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	0.872	0.977	0.998																											
Last 4 Semesters ending in 6	0.896	0.993	0.994																											
Selected																														
Age To Age	**0.876**	**0.989**	**0.997**	**0.998**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.862	0.984	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB All Med Exp
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	812,444	19,622	18,744	18,606	18,568	17,643	17,868	17,860	17,642	17,627	17,614	17,729	17,677	17,663	17,643	17,638	17,637	17,635	17,635	17,635	17,637	17,628	17,628	17,628	17,625	17,625	17,625	17,625	17,625	17,625	17,625
Dec-01	844,102	23,478	25,044	23,491	23,039	22,341	21,993	21,999	22,067	22,102	21,974	22,050	22,088	22,062	22,095	22,092	22,038	22,057	22,064	21,927	21,955	22,053	22,054	22,061	22,089	22,089	22,088	22,088	22,088	22,088	
Jun-02	832,380	22,656	21,979	21,298	21,168	20,582	20,408	20,457	20,485	20,350	20,371	20,367	20,414	20,370	20,362	20,349	20,443	20,443	20,460	20,460	20,560	20,560	20,560	20,560	20,560	20,560	20,576	20,575	20,575		
Dec-02	869,521	23,319	24,275	23,534	23,265	22,420	22,207	22,285	22,242	22,209	22,257	22,210	22,345	22,358	22,452	22,540	22,556	22,379	22,662	22,657	22,646	22,640	22,644	22,649	22,649	22,662	22,746	22,748			
Jun-03	853,159	21,878	20,547	19,835	19,626	19,087	19,041	19,032	19,014	19,033	19,044	19,039	19,064	19,047	19,063	19,070	19,094	19,089	19,089	19,079	19,078	19,081	19,081	19,081	19,081	19,073	19,073				
Dec-03	875,870	22,876	21,882	20,840	20,407	20,092	19,836	19,652	19,672	19,699	19,632	19,625	19,454	19,493	19,468	19,404	19,408	19,406	19,388	19,378	19,368	19,369	19,369	19,362	19,393	19,393					
Jun-04	864,302	20,009	18,282	17,774	17,278	16,813	16,812	16,796	16,924	17,016	16,977	16,987	16,919	16,921	16,921	16,920	16,921	16,914	16,914	16,897	16,897	16,897	16,897	16,897	16,896						
Dec-04	893,636	25,908	22,565	21,240	20,735	19,964	19,897	19,894	19,866	19,860	19,807	19,914	19,938	20,554	20,562	20,587	20,598	20,613	20,538	20,538	20,538	20,538	20,525	20,525							
Jun-05	888,576	25,503	21,032	20,039	19,889	19,533	19,548	19,498	19,452	19,389	19,506	19,650	19,662	19,522	19,584	19,407	19,434	19,402	19,375	19,376	19,381	19,381	19,386								
Dec-05	941,650	30,135	23,874	22,876	23,058	22,450	22,301	22,407	22,352	22,197	22,312	22,225	22,232	22,195	22,218	22,218	22,271	22,277	22,469	22,427	22,426	22,479									
Jun-06	945,398	28,096	21,403	20,104	19,620	19,075	18,814	18,659	18,640	18,602	18,608	18,543	18,544	18,544	18,528	18,529	18,528	18,533	18,533	18,529	18,529										
Dec-06	1,000,815	35,781	27,354	25,727	25,537	24,758	24,842	24,539	24,555	24,501	24,521	24,506	24,533	24,546	24,527	24,456	24,454	24,042	24,043	24,037											
Jun-07	1,001,482	30,219	22,612	21,227	21,037	20,410	20,273	20,303	20,319	20,394	20,367	20,291	20,296	20,305	20,275	20,280	20,227	20,229	20,229												
Dec-07	1,056,480	34,594	26,845	25,106	25,029	24,260	24,002	24,102	24,156	24,229	24,298	24,258	24,394	24,760	24,892	24,940	24,874	24,874													
Jun-08	1,053,269	29,026	23,844	22,678	22,464	22,059	21,774	21,720	21,740	21,697	21,706	21,880	21,887	21,885	21,756	21,744	21,748														
Dec-08	1,098,120	34,480	28,966	27,529	27,505	26,742	27,422	27,241	27,265	27,339	27,531	27,530	27,493	27,465	27,399	27,374															
Jun-09	1,080,605	30,072	24,571	23,599	23,633	22,832	22,678	22,493	22,472	22,503	22,511	22,499	22,576	22,818	22,791																
Dec-09	1,119,822	42,092	32,342	29,599	29,153	28,129	27,947	27,985	27,932	27,978	27,780	27,737	27,732	27,717																	
Jun-10	1,100,481	36,867	26,358	24,951	24,101	23,763	23,743	23,778	23,827	23,957	23,907	23,901	23,894																		
Dec-10	1,147,364	47,772	34,586	29,457	29,713	29,010	28,756	28,958	28,968	29,025	29,092	29,063																			
Jun-11	1,128,485	41,504	28,616	26,956	26,953	26,093	26,058	26,124	26,146	26,104	26,109																				
Dec-11	1,178,586	45,761	32,573	30,660	31,470	30,522	30,551	30,612	30,572	30,530																					
Jun-12	1,172,590	39,731	29,286	27,856	27,863	27,167	26,727	26,862	26,897																						
Dec-12	1,225,518	49,390	38,235	36,024	36,323	35,467	35,462	35,699																							
Jun-13	1,216,300	42,721	30,346	29,353	29,361	28,853	28,963																								
Dec-13	1,275,652	52,858	37,732	35,820	36,181	36,118																									
Jun-14	1,262,516	42,950	31,112	30,526	31,084																										
Dec-14	1,323,934	54,031	39,167	38,897																											
Jun-15	1,304,085	46,194	34,998																												
Dec-15	1,347,595	59,123																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	0.955	0.993	0.998	0.950	1.013	1.000	0.988	0.999	0.999	1.007	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.067	0.938	0.981	0.970	0.984	1.000	1.003	1.002	0.994	1.003	1.002	0.999	1.001	1.000	0.998	1.001	1.000	0.994	1.001	1.004	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
Jun-02	0.970	0.969	0.994	0.972	0.992	1.002	1.001	0.993	1.001	1.000	1.002	0.998	1.000	0.999	1.005	1.000	1.001	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
Dec-02	1.041	0.969	0.989	0.964	0.991	1.003	0.998	0.999	1.002	0.998	1.006	1.001	1.004	1.004	1.001	0.992	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.004	1.000				
Jun-03	0.939	0.965	0.989	0.973	0.998	1.000	0.999	1.001	1.001	1.000	1.001	0.999	1.001	1.000	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	0.957	0.952	0.979	0.985	0.987	0.991	1.001	1.001	0.997	1.000	0.991	1.002	0.999	0.997	1.000	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.002	1.000						
Jun-04	0.914	0.972	0.972	0.973	1.000	0.999	1.008	1.005	0.998	1.001	0.996	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000							
Dec-04	0.871	0.941	0.976	0.963	0.997	1.000	0.999	1.000	0.997	1.005	1.001	1.031	1.000	1.001	1.001	1.001	0.996	1.000	1.000	1.000	0.999	1.000								
Jun-05	0.825	0.953	0.993	0.982	1.001	0.997	0.998	0.997	1.006	1.007	1.001	0.993	1.003	0.991	1.001	0.998	0.999	1.000	1.000	1.000	1.000									
Dec-05	0.792	0.958	1.008	0.974	0.993	1.005	0.998	0.993	1.005	0.996	1.000	0.998	1.001	1.000	1.002	1.000	1.009	0.998	1.000	1.002										
Jun-06	0.762	0.939	0.976	0.972	0.986	0.992	0.999	0.998	1.000	0.997	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.764	0.941	0.993	0.969	1.003	0.988	1.001	0.998	1.001	0.999	1.001	1.001	0.999	0.997	1.000	0.983	1.000	1.000												
Jun-07	0.748	0.939	0.991	0.970	0.993	1.001	1.001	1.004	0.999	0.996	1.000	1.000	0.999	1.000	0.997	1.000	1.000													
Dec-07	0.776	0.935	0.997	0.969	0.989	1.004	1.002	1.003	1.003	0.998	1.006	1.015	1.005	1.002	0.997	1.000														
Jun-08	0.821	0.951	0.991	0.982	0.987	0.998	1.001	0.998	1.000	1.008	1.000	1.000	0.994	0.999	1.000															
Dec-08	0.840	0.950	0.999	0.972	1.025	0.993	1.001	1.003	1.007	1.000	0.999	0.999	0.998	0.999																
Jun-09	0.817	0.960	1.001	0.966	0.993	0.992	0.999	1.001	1.000	0.999	1.003	1.011	0.999																	
Dec-09	0.768	0.915	0.985	0.965	0.994	1.001	0.998	1.002	0.993	0.998	1.000	0.999																		
Jun-10	0.715	0.947	0.966	0.986	0.999	1.001	1.002	1.005	0.998	1.000	1.000																			
Dec-10	0.724	0.852	1.009	0.976	0.991	1.007	1.000	1.002	1.002	0.999																				
Jun-11	0.689	0.942	1.000	0.968	0.999	1.003	1.001	0.998	1.000																					
Dec-11	0.712	0.941	1.026	0.970	1.001	1.002	0.999	0.999																						
Jun-12	0.737	0.951	1.000	0.975	0.984	1.005	1.001																							
Dec-12	0.774	0.942	1.008	0.976	1.000	1.007																								
Jun-13	0.710	0.967	1.000	0.983	1.004																									
Dec-13	0.714	0.949	1.010	0.998																										
Jun-14	0.724	0.981	1.018																											
Dec-14	0.725	0.993																												
Jun-15	0.758																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	0.814	0.950	0.994	0.973	0.996	1.000	1.000	1.000	1.000	1.001	1.000	1.002	1.000	0.999	1.000	0.998	1.001	0.999	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	
20 Semesters	0.754	0.945	0.997	0.975	0.996	0.999	1.000	1.000	1.000	1.001																				
10 Semesters	0.727	0.947	1.002	0.976	0.999	1.001	1.000	1.001	1.000	1.000	1.001	1.002	1.000	0.999	1.000	0.998	1.002	1.000	1.001	1.001										
6 Semesters	0.734	0.964	1.011	0.978	0.996	1.004	1.000	1.001	1.000	1.001	1.001	1.004	0.999	1.000	1.000	0.997	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.730	0.973	1.009	0.983	0.997	1.004	1.000	1.001	0.998	0.999	1.000	1.002	0.999	1.000	0.999	0.996	1.002	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000				
2 Semesters	0.741	0.987	1.014	0.990	1.002	1.006	1.000	0.999	1.001	0.999	1.000	1.005	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.002	1.000	1.000	1.000		
All Semester ex hi/lo	0.809	0.952	0.994	0.973	0.995	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	0.730	0.962	1.009	0.976	0.998	1.004	1.000	1.001	1.000	1.000	1.001	1.003	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.790	0.949	0.996	0.974	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	0.999	1.000	0.998	1.001	0.999	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	
20 Semesters	0.749	0.945	0.999	0.975	0.997	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	0.727	0.947	1.003	0.977	0.999	1.001	1.000	1.001	1.000	1.000	1.001	1.002	1.000	0.999	1.000	0.998	1.002	1.000	1.001	1.001										
6 Semester	0.734	0.964	1.011	0.979	0.997	1.004	1.000	1.001	1.000	1.001	1.001	1.004	0.999	1.000	1.000	0.997	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	0.730	0.973	1.009	0.984	0.997	1.004	1.000	1.001	0.998	0.999	1.000	1.002	0.999	1.000	0.999	0.995	1.002	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000				
2 Semester	0.740	0.988	1.014	0.991	1.002	1.006	1.000	0.999	1.001	0.999	1.000	1.004	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.002	1.000	1.000	1.000		
Last 4 Semesters ending in 12	0.731	0.957	1.013																											
Last 4 Semesters ending in 6	0.733	0.961	1.005																											
Selected																														
Age To Age	**0.731**	**0.964**	**1.011**	**0.979**	**0.997**	**1.004**	**1.000**	**1.001**	**1.000**	**1.001**	**1.001**	**1.004**	**0.999**	**1.000**	**1.000**	**0.997**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.700	0.957	0.993	0.983	1.004	1.007	1.003	1.003	1.001	1.001	1.001	1.000	0.996	0.997	0.997	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB All DI
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	812,444	1,810	1,968	1,907	1,907	1,897	1,883	1,885	1,880	1,877	1,877	1,875	1,875	1,875	1,875	1,875	1,875	1,874	1,874	1,874	1,874	1,874	1,874	1,876	1,874	1,874	1,874	1,874	1,874	1,874	1,874
Dec-01	844,102	2,164	2,298	2,241	2,220	2,206	2,205	2,197	2,194	2,193	2,193	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	2,192	
Jun-02	832,380	2,052	2,184	2,108	2,076	2,068	2,062	2,058	2,057	2,057	2,057	2,056	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055		
Dec-02	869,521	2,062	2,267	2,161	2,147	2,132	2,128	2,122	2,123	2,123	2,123	2,123	2,123	2,121	2,120	2,120	2,120	2,120	2,120	2,120	2,121	2,120	2,120	2,120	2,121	2,121	2,121	2,121			
Jun-03	853,159	1,692	1,767	1,712	1,685	1,673	1,669	1,665	1,664	1,664	1,664	1,663	1,663	1,663	1,663	1,663	1,663	1,663	1,663	1,663	1,663	1,663	1,663	1,663	1,663	1,663	1,663				
Dec-03	875,870	1,787	1,799	1,736	1,721	1,706	1,698	1,698	1,698	1,698	1,696	1,697	1,698	1,697	1,697	1,696	1,696	1,696	1,694	1,694	1,694	1,694	1,694	1,695	1,695	1,695					
Jun-04	864,302	1,626	1,689	1,638	1,626	1,616	1,615	1,614	1,614	1,612	1,611	1,611	1,611	1,611	1,611	1,611	1,611	1,611	1,611	1,611	1,611	1,611	1,611	1,611	1,611						
Dec-04	893,636	1,548	1,633	1,587	1,592	1,579	1,570	1,568	1,569	1,567	1,567	1,567	1,567	1,567	1,566	1,566	1,566	1,566	1,565	1,565	1,565	1,565	1,565	1,565							
Jun-05	888,576	1,458	1,473	1,449	1,441	1,444	1,444	1,442	1,442	1,441	1,441	1,440	1,440	1,440	1,440	1,440	1,440	1,439	1,439	1,439	1,439	1,439	1,439								
Dec-05	941,650	1,719	1,815	1,770	1,759	1,748	1,747	1,747	1,746	1,745	1,746	1,746	1,743	1,743	1,743	1,743	1,743	1,743	1,743	1,741	1,741	1,741									
Jun-06	945,398	1,473	1,510	1,461	1,459	1,457	1,448	1,447	1,445	1,445	1,445	1,445	1,444	1,446	1,444	1,443	1,443	1,443	1,443	1,443	1,443										
Dec-06	1,000,815	1,805	1,794	1,755	1,721	1,711	1,710	1,708	1,707	1,706	1,705	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703											
Jun-07	1,001,482	1,604	1,577	1,514	1,504	1,504	1,501	1,502	1,500	1,498	1,498	1,496	1,495	1,495	1,497	1,497	1,497	1,497	1,497												
Dec-07	1,056,480	1,813	1,716	1,664	1,665	1,654	1,648	1,649	1,646	1,645	1,643	1,642	1,640	1,640	1,640	1,639	1,638	1,638													
Jun-08	1,053,269	1,582	1,497	1,465	1,453	1,447	1,448	1,444	1,441	1,439	1,440	1,440	1,439	1,438	1,439	1,439	1,439														
Dec-08	1,098,120	1,693	1,617	1,572	1,560	1,551	1,541	1,538	1,541	1,537	1,537	1,537	1,535	1,535	1,534	1,534															
Jun-09	1,080,605	1,361	1,297	1,264	1,254	1,249	1,249	1,247	1,246	1,245	1,245	1,245	1,245	1,245	1,245																
Dec-09	1,119,822	1,445	1,482	1,467	1,452	1,436	1,435	1,434	1,436	1,434	1,434	1,434	1,435	1,436																	
Jun-10	1,100,481	1,156	1,137	1,132	1,126	1,121	1,121	1,121	1,122	1,122	1,122	1,122	1,122																		
Dec-10	1,147,364	1,374	1,369	1,333	1,340	1,337	1,336	1,335	1,337	1,336	1,335	1,335																			
Jun-11	1,128,485	1,314	1,247	1,212	1,183	1,185	1,183	1,182	1,182	1,183	1,183																				
Dec-11	1,178,586	1,475	1,407	1,342	1,338	1,332	1,330	1,329	1,327	1,326																					
Jun-12	1,172,590	1,254	1,234	1,216	1,210	1,200	1,198	1,200	1,200																						
Dec-12	1,225,518	1,558	1,506	1,483	1,483	1,481	1,476	1,479																							
Jun-13	1,216,300	1,308	1,280	1,253	1,249	1,245	1,242																								
Dec-13	1,275,652	1,561	1,495	1,449	1,445	1,451																									
Jun-14	1,262,516	1,239	1,252	1,218	1,219																										
Dec-14	1,323,934	1,581	1,519	1,505																											
Jun-15	1,304,085	1,283	1,295																												
Dec-15	1,347,595	1,451																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.087	0.969	1.000	0.995	0.993	1.001	0.997	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.062	0.975	0.991	0.994	1.000	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	1.064	0.965	0.985	0.996	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	1.099	0.953	0.994	0.993	0.998	0.997	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	1.044	0.969	0.984	0.993	0.998	0.998	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	1.007	0.965	0.991	0.991	0.995	1.000	1.000	1.000	0.999	1.001	1.001	0.999	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.000						
Jun-04	1.039	0.970	0.993	0.994	0.999	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.055	0.972	1.003	0.992	0.994	0.999	1.001	0.999	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.010	0.984	0.994	1.002	1.000	0.999	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.056	0.975	0.994	0.994	0.999	1.000	0.999	0.999	1.001	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000										
Jun-06	1.025	0.968	0.999	0.999	0.994	0.999	0.999	1.000	1.000	1.000	0.999	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.994	0.978	0.981	0.994	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	0.983	0.960	0.993	1.000	0.998	1.001	0.999	0.999	1.000	0.999	0.999	1.000	1.001	1.000	1.000	1.000	1.000													
Dec-07	0.946	0.970	1.001	0.993	0.996	1.001	0.998	0.999	0.999	0.999	0.999	1.000	1.000	0.999	0.999	1.000														
Jun-08	0.946	0.979	0.992	0.996	1.001	0.997	0.998	0.999	1.001	1.000	0.999	0.999	1.001	1.000	1.000															
Dec-08	0.955	0.972	0.992	0.994	0.994	0.998	1.002	0.997	1.000	1.000	0.999	1.000	0.999	1.000																
Jun-09	0.953	0.975	0.992	0.996	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000																	
Dec-09	1.026	0.990	0.990	0.989	0.999	0.999	1.001	0.999	1.000	1.000	1.001	1.001																		
Jun-10	0.984	0.996	0.995	0.996	1.000	1.000	1.001	1.000	1.000	1.000	1.000																			
Dec-10	0.996	0.974	1.005	0.998	0.999	0.999	1.001	0.999	0.999	1.000																				
Jun-11	0.949	0.972	0.976	1.002	0.998	0.999	1.000	1.001	1.000																					
Dec-11	0.954	0.954	0.997	0.996	0.998	0.999	0.998	0.999																						
Jun-12	0.984	0.985	0.995	0.992	0.998	1.002	1.000																							
Dec-12	0.967	0.985	1.000	0.999	0.997	1.002																								
Jun-13	0.979	0.979	0.997	0.997	0.998																									
Dec-13	0.958	0.969	0.997	1.004																										
Jun-14	1.010	0.973	1.001																											
Dec-14	0.961	0.991																												
Jun-15	1.009																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.004	0.974	0.994	0.996	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.982	0.976	0.995	0.996	0.998	0.999	1.000	0.999	1.000	1.000																				
10 Semesters	0.977	0.978	0.995	0.997	0.998	0.999	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	0.981	0.980	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.985	0.978	0.999	0.998	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.985	0.982	0.999	1.000	0.997	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.002	0.974	0.994	0.996	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	0.979	0.980	0.998	0.998	0.998	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.007	0.973	0.993	0.995	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.981	0.976	0.995	0.996	0.998	0.999	1.000	0.999	1.000	1.000																				
10 Semesters	0.975	0.977	0.995	0.997	0.998	0.999	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	0.979	0.980	0.998	0.998	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	0.982	0.978	0.999	0.998	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.983	0.983	0.999	1.001	0.997	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	0.960	0.975	1.000																											
Last 4 Semesters ending in 6	0.995	0.977	0.992																											
Selected																														
Age To Age	**0.979**	**0.980**	**0.998**	**0.998**	**0.998**	**1.000**	**1.000**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.954	0.975	0.994	0.996	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB All DI
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	812,444	7,011	8,396	8,774	9,021	9,020	9,199	9,507	9,220	9,187	9,190	9,147	9,185	9,185	9,167	9,166	9,164	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157
Dec-01	844,102	9,079	10,929	11,149	11,759	11,714	11,940	11,740	11,835	11,887	11,925	11,998	11,940	11,890	11,890	11,891	12,036	12,036	12,035	11,974	11,974	11,958	11,958	11,956	11,956	11,956	11,956	11,956	11,956	11,956	
Jun-02	832,380	7,557	9,600	10,063	10,242	10,341	10,388	10,404	10,429	10,417	10,455	10,495	10,525	10,557	10,591	10,620	11,045	11,052	11,061	11,084	11,084	11,084	11,084	11,385	11,385	11,429	11,426	11,412	11,412		
Dec-02	869,521	8,733	10,945	11,788	12,282	12,028	11,719	11,737	11,769	11,739	11,743	11,741	11,711	11,685	11,674	11,674	11,662	11,662	11,662	11,662	11,662	11,662	11,662	11,662	12,076	12,109	12,116	12,129			
Jun-03	853,159	6,470	7,865	8,206	8,424	8,374	8,301	8,309	8,293	8,292	8,309	8,281	8,297	8,293	8,317	8,317	8,331	8,331	8,331	8,343	8,346	8,371	8,371	8,371	8,371	8,354	8,354				
Dec-03	875,870	7,343	8,467	9,551	9,898	9,623	9,593	9,340	9,314	9,463	9,491	9,480	9,371	9,396	9,417	9,413	9,422	9,386	9,262	9,241	9,238	9,238	9,238	9,288	9,288	9,288					
Jun-04	864,302	5,623	6,908	7,507	7,727	7,571	7,585	7,575	7,585	7,563	7,523	7,522	7,522	7,523	7,523	7,523	7,523	7,521	7,521	7,517	7,517	7,517	7,517	7,517	7,517						
Dec-04	893,636	5,937	7,429	8,248	8,357	8,180	8,136	8,160	8,166	8,190	8,173	8,583	8,583	9,427	9,426	9,426	9,420	9,420	9,389	9,389	9,389	9,389	9,389	9,389							
Jun-05	888,576	5,177	6,536	7,031	7,168	7,224	7,235	7,257	7,241	7,197	7,197	7,315	7,365	7,364	7,364	7,479	7,452	7,444	7,444	7,441	7,441	7,441	7,441								
Dec-05	941,650	5,925	7,765	8,762	9,358	9,058	9,044	9,565	9,246	9,107	9,095	9,193	9,179	9,179	9,150	9,150	9,154	9,154	9,287	9,274	9,274	9,397									
Jun-06	945,398	5,479	6,719	7,573	7,598	7,545	7,493	7,480	7,492	7,469	7,467	7,466	7,472	7,473	7,467	7,467	7,467	7,467	7,467	7,467	7,467										
Dec-06	1,000,815	7,241	8,490	8,762	8,969	8,943	9,176	9,314	9,303	9,722	9,716	9,697	9,677	9,677	9,692	9,915	9,911	9,866	9,866	9,896											
Jun-07	1,001,482	6,134	7,810	8,341	8,722	8,663	8,722	8,759	8,968	9,039	9,019	9,032	9,057	9,058	9,049	9,049	9,068	9,069	9,069												
Dec-07	1,056,480	8,510	10,731	11,637	12,227	12,080	11,731	11,983	12,007	11,982	11,931	11,931	11,985	12,613	12,607	12,602	12,603	12,610													
Jun-08	1,053,269	6,677	7,852	9,119	9,603	9,606	9,588	9,570	9,672	9,545	9,545	9,585	9,578	9,601	9,580	9,555	9,554														
Dec-08	1,098,120	8,189	10,901	12,198	13,130	13,159	13,165	13,094	13,164	13,206	13,493	13,449	13,271	13,311	13,302	13,281															
Jun-09	1,080,605	6,488	8,937	10,028	10,573	10,690	10,606	10,280	10,277	10,296	10,341	10,435	10,608	10,863	10,922																
Dec-09	1,119,822	7,980	10,496	11,273	11,855	11,873	12,140	12,148	11,728	11,727	11,791	11,910	11,923	11,817																	
Jun-10	1,100,481	5,820	7,342	7,903	8,155	8,117	8,093	8,052	8,070	8,069	8,045	8,045	8,029																		
Dec-10	1,147,364	7,655	9,567	10,689	11,581	11,696	11,632	11,828	11,896	11,966	11,962	11,995																			
Jun-11	1,128,485	5,987	7,529	8,170	8,350	8,012	8,084	8,052	8,083	8,471	8,415																				
Dec-11	1,178,586	7,074	9,364	10,497	11,296	11,288	11,595	11,654	11,703	11,911																					
Jun-12	1,172,590	6,140	8,005	9,379	10,005	10,231	10,287	10,493	10,504																						
Dec-12	1,225,518	7,656	10,761	11,857	12,660	12,695	12,780	13,207																							
Jun-13	1,216,300	5,918	7,957	9,248	9,864	9,988	10,442																								
Dec-13	1,275,652	7,463	10,325	11,555	12,209	12,347																									
Jun-14	1,262,516	5,742	7,823	8,726	9,440																										
Dec-14	1,323,934	7,886	10,555	12,451																											
Jun-15	1,304,085	6,468	8,651																												
Dec-15	1,347,595	8,180																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.197	1.045	1.028	1.000	1.020	1.033	0.970	0.996	1.000	0.995	1.004	1.000	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.204	1.020	1.055	0.996	1.019	0.983	1.008	1.004	1.003	1.006	0.995	0.996	1.000	1.000	1.012	1.000	1.000	0.995	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	1.270	1.048	1.018	1.010	1.005	1.001	1.002	0.999	1.004	1.004	1.003	1.003	1.003	1.003	1.040	1.001	1.001	1.002	1.000	1.000	1.000	1.027	1.000	1.004	1.000	0.999	1.000			
Dec-02	1.253	1.077	1.042	0.979	0.974	1.001	1.003	0.997	1.000	1.000	0.997	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.035	1.003	1.001	1.001				
Jun-03	1.216	1.043	1.026	0.994	0.991	1.001	0.998	1.000	1.002	0.997	1.002	0.999	1.003	1.000	1.002	1.000	1.000	1.001	1.000	1.003	1.000	1.000	1.000	0.998	1.000					
Dec-03	1.153	1.128	1.036	0.972	0.997	0.974	0.997	1.016	1.003	0.999	0.989	1.003	1.002	1.000	1.001	0.996	0.987	0.998	1.000	1.000	1.000	1.005	1.000	1.000						
Jun-04	1.229	1.087	1.029	0.980	1.002	0.999	1.001	0.997	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.251	1.110	1.013	0.979	0.995	1.003	1.001	1.003	0.998	1.050	1.000	1.098	1.000	1.000	0.999	1.000	0.997	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.262	1.076	1.020	1.008	1.002	1.003	0.998	0.994	1.000	1.016	1.007	1.000	1.000	1.016	0.996	0.999	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.311	1.128	1.068	0.968	0.998	1.058	0.967	0.985	0.999	1.011	0.998	1.000	0.997	1.000	1.000	1.000	1.015	0.999	1.000	1.013										
Jun-06	1.226	1.127	1.003	0.993	0.993	0.998	1.002	0.997	1.000	1.000	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	1.172	1.032	1.024	0.997	1.026	1.015	0.999	1.045	0.999	0.998	0.998	1.000	1.002	1.023	1.000	0.996	1.000	1.003												
Jun-07	1.273	1.068	1.046	0.993	1.007	1.004	1.024	1.008	0.998	1.001	1.003	1.000	0.999	1.000	1.002	1.000	1.000													
Dec-07	1.261	1.084	1.051	0.988	0.971	1.021	1.002	0.998	0.996	1.000	1.004	1.052	1.000	1.000	1.000	1.001														
Jun-08	1.176	1.161	1.053	1.000	0.998	0.998	1.011	0.987	1.000	1.004	0.999	1.002	0.998	0.997	1.000															
Dec-08	1.331	1.119	1.076	1.002	1.000	0.995	1.005	1.003	1.022	0.997	0.987	1.003	0.999	0.998																
Jun-09	1.378	1.122	1.054	1.011	0.992	0.969	1.000	1.002	1.004	1.009	1.017	1.024	1.005																	
Dec-09	1.315	1.074	1.052	1.002	1.022	1.001	0.965	1.000	1.005	1.010	1.001	0.991																		
Jun-10	1.262	1.076	1.032	0.995	0.997	0.995	1.002	1.000	0.997	1.000	0.998																			
Dec-10	1.250	1.117	1.083	1.010	0.995	1.017	1.006	1.006	1.000	1.003																				
Jun-11	1.258	1.085	1.022	0.960	1.009	0.996	1.004	1.048	0.993																					
Dec-11	1.324	1.121	1.076	0.999	1.027	1.005	1.004	1.018																						
Jun-12	1.304	1.172	1.067	1.023	1.005	1.020	1.001																							
Dec-12	1.406	1.102	1.068	1.003	1.007	1.033																								
Jun-13	1.344	1.162	1.067	1.013	1.045																									
Dec-13	1.383	1.119	1.057	1.011																										
Jun-14	1.362	1.115	1.082																											
Dec-14	1.338	1.180																												
Jun-15	1.338																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.278	1.100	1.046	0.996	1.004	1.005	0.999	1.005	1.001	1.005	1.000	1.009	1.000	1.002	1.003	0.999	1.000	1.000	1.000	1.001	1.000	1.004	1.005	1.001	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.301	1.112	1.051	0.997	1.004	1.005	0.999	1.005	1.001	1.005																				
10 Semesters	1.331	1.125	1.060	1.003	1.010	1.003	1.000	1.007	1.001	1.002	1.001	1.007	1.000	1.003	1.000	0.999	1.000	1.000	1.000	1.001										
6 Semesters	1.362	1.142	1.069	1.001	1.015	1.011	0.997	1.012	1.004	1.004	1.001	1.012	1.000	1.003	1.000	0.999	1.002	1.000	1.000	1.003	1.000	1.005	1.006	1.001						
4 Semesters	1.355	1.144	1.068	1.012	1.021	1.014	1.004	1.018	0.999	1.005	1.001	1.005	1.001	0.999	1.000	0.999	1.004	1.000	1.000	1.003	1.000	1.001	1.009	1.001	1.000	1.000				
2 Semesters	1.338	1.147	1.069	1.012	1.026	1.027	1.003	1.033	0.996	1.001	1.000	1.008	1.002	0.998	1.000	1.000	1.000	1.002	1.000	1.007	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.277	1.100	1.046	0.996	1.004	1.004	0.999	1.004	1.000	1.003	1.000	1.005	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.357	1.142	1.069	1.006	1.012	1.009	1.003	1.006	1.002	1.004	1.001	1.007	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.001						
$ Weighted Averages																														
All Semesters	1.277	1.100	1.048	0.996	1.004	1.005	0.999	1.005	1.001	1.005	1.000	1.009	1.000	1.002	1.004	0.999	1.000	1.000	1.000	1.001	1.000	1.004	1.006	1.001	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.302	1.112	1.053	0.998	1.005	1.006	0.999	1.005	1.001	1.005																				
10 Semesters	1.332	1.126	1.062	1.004	1.010	1.004	1.000	1.006	1.002	1.002	1.000	1.008	1.000	1.003	1.000	0.999	1.000	1.000	1.000	1.001										
6 Semester	1.363	1.141	1.069	1.003	1.014	1.013	0.996	1.011	1.005	1.004	1.001	1.013	1.000	1.003	1.000	0.999	1.002	1.000	1.000	1.003	1.000	1.006	1.007	1.001						
4 Semester	1.355	1.145	1.067	1.012	1.020	1.015	1.004	1.017	0.999	1.006	1.000	1.005	1.001	0.999	1.000	0.999	1.004	1.000	1.000	1.004	1.000	1.001	1.011	1.001	1.000	1.000				
2 Semester	1.338	1.152	1.067	1.012	1.024	1.027	1.003	1.030	0.997	1.002	1.000	1.007	1.002	0.998	1.000	1.000	1.000	1.002	1.000	1.007	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.363	1.131	1.071																											
Last 4 Semesters ending in 6	1.337	1.134	1.060																											
Selected																														
Age To Age	**1.363**	**1.141**	**1.069**	**1.003**	**1.014**	**1.013**	**0.996**	**1.011**	**1.005**	**1.004**	**1.001**	**1.005**	**1.000**	**1.003**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.754	1.287	1.128	1.055	1.053	1.038	1.024	1.028	1.017	1.012	1.009	1.008	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB DB
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	812,444	70	69	66	65	65	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
Dec-01	844,102	71	77	83	81	79	76	75	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	
Jun-02	832,380	58	64	65	69	69	69	69	69	67	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66		
Dec-02	869,521	71	69	65	66	66	67	68	67	65	65	65	65	65	65	65	65	65	65	64	64	64	64	64	64	64	64	64			
Jun-03	853,159	72	63	62	62	60	60	60	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61				
Dec-03	875,870	90	93	92	90	87	85	84	82	82	82	82	82	82	82	81	81	81	81	81	81	81	81	81	81	81					
Jun-04	864,302	57	50	55	56	54	53	52	52	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51						
Dec-04	893,636	71	72	73	72	71	72	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71							
Jun-05	888,576	64	66	68	68	67	67	64	65	64	64	64	64	64	64	64	64	64	64	64	64	64	64								
Dec-05	941,650	80	90	83	81	78	79	77	77	76	76	76	77	76	77	77	77	77	77	77	77	77									
Jun-06	945,398	80	66	67	64	63	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62										
Dec-06	1,000,815	92	85	79	77	76	75	74	74	74	74	73	72	72	72	72	72	72	72	72											
Jun-07	1,001,482	72	78	69	67	63	63	62	62	62	60	62	62	62	60	60	60	60	60												
Dec-07	1,056,480	95	88	82	84	84	83	83	83	83	83	83	83	83	83	83	83	83													
Jun-08	1,053,269	55	62	61	58	57	56	57	57	57	57	57	57	57	57	57	57														
Dec-08	1,098,120	87	89	88	82	82	82	80	80	79	79	79	79	79	78	78															
Jun-09	1,080,605	55	55	49	48	46	46	46	46	46	46	46	45	45	45																
Dec-09	1,119,822	73	64	58	58	55	57	57	57	56	56	55	56	56																	
Jun-10	1,100,481	44	42	41	40	40	39	39	39	39	39	39	39																		
Dec-10	1,147,364	91	83	82	78	74	74	75	75	71	71	71																			
Jun-11	1,128,485	42	37	35	35	34	34	34	32	32	32																				
Dec-11	1,178,586	66	68	64	61	57	58	58	58	57																					
Jun-12	1,172,590	60	72	71	67	66	65	65	63																						
Dec-12	1,225,518	60	62	57	61	58	57	57																							
Jun-13	1,216,300	46	46	43	42	40	38																								
Dec-13	1,275,652	69	63	55	55	56																									
Jun-14	1,262,516	55	52	49	44																										
Dec-14	1,323,934	72	63	59																											
Jun-15	1,304,085	40	48																												
Dec-15	1,347,595	88																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	0.986	0.957	0.985	1.000	0.954	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.085	1.078	0.976	0.975	0.962	0.987	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	1.103	1.016	1.062	1.000	1.000	1.000	1.000	0.971	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.972	0.942	1.015	1.000	1.015	1.015	0.985	0.970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	0.875	0.984	1.000	0.968	1.000	1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	1.033	0.989	0.978	0.967	0.977	0.988	0.976	1.000	1.000	1.000	1.000	1.000	1.000	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	0.877	1.100	1.018	0.964	0.981	0.981	1.000	0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.014	1.014	0.986	0.986	1.014	0.986	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.031	1.030	1.000	0.985	1.000	0.955	1.016	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.125	0.922	0.976	0.963	1.013	0.975	1.000	0.987	1.000	1.000	1.013	0.987	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	0.825	1.015	0.955	0.984	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.924	0.929	0.975	0.987	0.987	0.987	1.000	1.000	1.000	0.986	0.986	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	1.083	0.885	0.971	0.940	1.000	0.984	1.000	1.000	0.968	1.033	1.000	1.000	0.968	1.000	1.000	1.000	1.000													
Dec-07	0.926	0.932	1.024	1.000	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	1.127	0.984	0.951	0.983	0.982	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	1.023	0.989	0.932	1.000	1.000	0.976	1.000	0.988	1.000	1.000	1.000	1.000	0.987	1.000																
Jun-09	1.000	0.891	0.980	0.958	1.000	1.000	1.000	1.000	1.000	1.000	0.978	1.000	1.000																	
Dec-09	0.877	0.906	1.000	0.948	1.036	1.000	1.000	0.982	1.000	0.982	1.018	1.000																		
Jun-10	0.955	0.976	0.976	1.000	0.975	1.000	1.000	1.000	1.000	1.000	1.000																			
Dec-10	0.912	0.988	0.951	0.949	1.000	1.014	1.000	0.947	1.000	1.000																				
Jun-11	0.881	0.946	1.000	0.971	1.000	1.000	0.941	1.000	1.000																					
Dec-11	1.030	0.941	0.953	0.934	1.018	1.000	1.000	0.983																						
Jun-12	1.200	0.986	0.944	0.985	0.985	1.000	0.969																							
Dec-12	1.033	0.919	1.070	0.951	0.983	1.000																								
Jun-13	1.000	0.935	0.977	0.952	0.950																									
Dec-13	0.913	0.873	1.000	1.018																										
Jun-14	0.945	0.942	0.898																											
Dec-14	0.875	0.937																												
Jun-15	1.200																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	0.994	0.965	0.983	0.976	0.992	0.994	0.995	0.991	0.998	1.000	1.000	0.999	0.998	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.993	0.946	0.976	0.973	0.994	0.993	0.995	0.990	0.998	1.000																				
10 Semesters	0.999	0.944	0.977	0.967	0.995	1.001	0.991	0.990	0.997	1.000	1.000	0.999	0.997	1.000	1.000	1.000	1.000	0.998	1.000	1.000										
6 Semesters	0.994	0.932	0.974	0.969	0.989	1.002	0.985	0.985	1.000	0.997	0.999	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.983	0.922	0.986	0.977	0.984	1.000	0.978	0.982	1.000	0.996	0.999	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.038	0.939	0.949	0.985	0.966	1.000	0.985	0.991	1.000	1.000	1.009	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.993	0.963	0.983	0.976	0.992	0.994	0.997	0.992	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	0.973	0.933	0.968	0.965	0.992	1.000	0.992	0.991	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.989	0.965	0.982	0.976	0.992	0.993	0.996	0.990	0.998	1.000	1.000	0.999	0.998	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.984	0.947	0.975	0.974	0.994	0.992	0.996	0.989	0.998	1.000																				
10 Semesters	0.988	0.946	0.975	0.965	0.996	1.000	0.993	0.988	0.997	1.000	1.000	0.998	0.997	1.000	1.000	1.000	1.000	0.999	1.000	1.000										
6 Semester	0.977	0.933	0.973	0.969	0.991	1.003	0.988	0.980	1.000	0.997	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	0.958	0.920	0.990	0.978	0.986	1.000	0.983	0.975	1.000	0.995	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.991	0.939	0.952	0.990	0.969	1.000	0.984	0.989	1.000	1.000	1.011	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	0.959	0.918	0.988																											
Last 4 Semesters ending in 6	1.085	0.957	0.949																											
Selected																														
Age To Age	**0.984**	**0.947**	**0.975**	**0.974**	**0.994**	**0.992**	**0.996**	**0.989**	**0.998**	**1.000**	**1.000**	**0.999**	**0.998**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.855	0.869	0.918	0.942	0.967	0.972	0.980	0.984	0.995	0.997	0.997	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB DB
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
	(1)																														
Jun-01	812,444	1,002	1,695	1,649	1,612	1,658	1,629	1,625	1,630	1,630	1,621	1,561	1,561	1,561	1,562	1,569	1,583	1,597	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686
Dec-01	844,102	1,097	1,209	1,250	1,162	1,107	1,072	1,071	1,036	1,036	1,036	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	
Jun-02	832,380	1,016	1,213	1,218	1,254	1,259	1,276	1,292	1,292	1,191	1,203	1,199	1,199	1,181	1,181	1,181	1,181	1,202	1,202	1,202	1,202	1,202	1,202	1,202	1,202	1,202	1,202	1,202	1,202		
Dec-02	869,521	1,253	1,458	1,416	1,440	1,425	1,469	1,502	1,467	1,446	1,446	1,446	1,446	1,446	1,446	1,446	1,446	1,493	1,493	1,423	1,423	1,423	1,423	1,423	1,423	1,423	1,423	1,423			
Jun-03	853,159	988	1,088	1,063	1,038	1,027	1,027	1,051	1,084	1,082	1,082	1,082	1,082	1,082	1,089	1,088	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092				
Dec-03	875,870	1,638	1,782	1,593	1,722	1,611	1,592	1,522	1,502	1,497	1,497	1,452	1,452	1,452	1,452	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442					
Jun-04	864,302	848	889	1,025	991	1,085	959	938	938	938	938	922	922	922	922	922	922	922	922	922	922	922	922	922	922						
Dec-04	893,636	1,064	1,678	1,696	1,841	1,875	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871							
Jun-05	888,576	1,130	1,262	1,268	1,305	1,306	1,296	1,270	1,308	1,306	1,306	1,306	1,306	1,306	1,306	1,299	1,299	1,299	1,299	1,299	1,299	1,299	1,299								
Dec-05	941,650	1,508	2,039	1,941	1,887	1,826	1,868	1,865	1,869	1,838	1,838	1,838	2,085	2,085	2,106	2,121	2,110	2,110	2,110	2,110	2,110	2,110									
Jun-06	945,398	1,729	1,740	1,667	1,696	1,633	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638										
Dec-06	1,000,815	1,255	1,319	1,265	1,256	1,237	1,198	1,173	1,173	1,173	1,173	1,210	1,161	1,161	1,161	1,161	1,161	1,161	1,161	1,161											
Jun-07	1,001,482	1,080	1,219	1,081	1,101	1,000	1,038	1,024	1,024	1,024	997	1,024	1,024	1,024	997	997	997	997	997												
Dec-07	1,056,480	1,462	1,515	1,533	1,558	1,618	1,613	1,613	1,613	1,610	1,613	1,600	1,600	1,597	1,597	1,597	1,597	1,597													
Jun-08	1,053,269	1,099	1,356	1,323	1,249	1,248	1,211	1,219	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213														
Dec-08	1,098,120	1,481	1,803	1,925	1,884	1,883	1,883	1,845	1,842	1,842	1,842	1,842	1,842	1,842	1,827	1,827															
Jun-09	1,080,605	775	917	841	805	844	843	844	844	844	843	843	833	833	833																
Dec-09	1,119,822	1,311	1,980	1,935	1,940	1,904	1,893	1,918	1,950	1,907	1,952	1,892	2,500	2,579																	
Jun-10	1,100,481	871	969	990	963	948	880	880	880	880	880	880	880																		
Dec-10	1,147,364	1,552	1,666	1,705	1,637	1,565	1,602	1,614	1,614	1,538	1,538	1,538																			
Jun-11	1,128,485	859	1,382	1,475	1,422	1,425	1,425	1,420	1,348	1,348	1,348																				
Dec-11	1,178,586	1,339	1,482	1,499	1,473	1,373	1,398	1,398	1,402	1,384																					
Jun-12	1,172,590	1,141	1,377	1,401	1,295	1,368	1,257	1,258	1,198																						
Dec-12	1,225,518	1,465	1,806	1,750	2,205	2,090	2,081	2,071																							
Jun-13	1,216,300	852	1,088	934	912	856	821																								
Dec-13	1,275,652	1,744	1,734	1,618	1,658	1,974																									
Jun-14	1,262,516	1,006	1,051	1,017	936																										
Dec-14	1,323,934	1,300	1,536	1,639																											
Jun-15	1,304,085	914	1,096																												
Dec-15	1,347,595	1,442																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.691	0.973	0.978	1.028	0.983	0.998	1.002	1.000	0.995	0.963	1.000	1.000	1.000	1.005	1.009	1.009	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.102	1.034	0.929	0.953	0.968	0.999	0.967	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	1.194	1.004	1.029	1.004	1.013	1.012	1.000	0.922	1.010	0.997	1.000	0.985	1.000	1.000	1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	1.164	0.971	1.017	0.990	1.031	1.023	0.977	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.033	1.000	0.953	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	1.102	0.977	0.977	0.989	1.000	1.023	1.031	0.998	1.000	1.000	1.000	1.000	1.006	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	1.088	0.894	1.081	0.935	0.988	0.956	0.987	0.997	1.000	0.970	1.000	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	1.048	1.154	0.967	1.095	0.883	0.979	1.000	1.000	1.000	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.576	1.011	1.085	1.018	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.117	1.005	1.029	1.000	0.992	0.980	1.030	0.998	1.000	1.000	1.000	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.352	0.952	0.972	0.967	1.023	0.998	1.002	0.983	1.000	1.000	1.134	1.000	1.010	1.007	0.995	1.000	1.000	1.000	1.000	1.000										
Jun-06	1.006	0.958	1.017	0.963	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	1.051	0.959	0.993	0.985	0.969	0.979	1.000	1.000	1.000	1.032	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	1.129	0.886	1.019	0.908	1.038	0.986	1.000	1.000	0.974	1.027	1.000	1.000	0.974	1.000	1.000	1.000	1.000													
Dec-07	1.036	1.012	1.016	1.039	0.997	1.000	1.000	0.998	1.002	0.992	1.000	0.998	1.000	1.000	1.000	1.000														
Jun-08	1.234	0.975	0.944	1.000	0.970	1.006	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	1.217	1.068	0.979	0.999	1.000	0.980	0.998	1.000	1.000	1.000	1.000	1.000	0.992	1.000																
Jun-09	1.182	0.917	0.958	1.048	1.000	1.000	1.000	1.000	1.000	1.000	0.988	1.000	1.000																	
Dec-09	1.510	0.977	1.003	0.981	0.994	1.013	1.017	0.978	1.024	0.969	1.321	1.032																		
Jun-10	1.113	1.022	0.972	0.984	0.929	1.000	1.000	1.000	1.000	1.000	1.000																			
Dec-10	1.074	1.023	0.960	0.956	1.024	1.007	1.000	0.953	1.000	1.000																				
Jun-11	1.608	1.067	0.964	1.002	1.000	0.996	0.949	1.000	1.000																					
Dec-11	1.107	1.011	0.983	0.932	1.018	1.000	1.003	0.987																						
Jun-12	1.207	1.018	0.924	1.057	0.919	1.000	0.953																							
Dec-12	1.233	0.969	1.260	0.948	0.996	0.995																								
Jun-13	1.278	0.859	0.976	0.939	0.959																									
Dec-13	0.994	0.934	1.025	1.191																										
Jun-14	1.045	0.967	0.921																											
Dec-14	1.182	1.067																												
Jun-15	1.198																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.201	0.988	0.999	0.997	0.988	0.997	0.996	0.991	1.000	0.997	1.021	1.001	0.999	1.000	1.000	1.004	1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.188	0.982	1.000	1.001	0.985	0.995	0.997	0.990	1.000	0.997																				
10 Semesters	1.193	0.994	0.999	1.004	0.984	1.000	0.992	0.992	1.000	1.002	1.040	1.003	0.998	1.000	0.999	1.000	1.000	0.995	1.000	1.000										
6 Semesters	1.155	0.969	1.015	1.011	0.986	1.000	0.987	0.986	1.004	0.995	1.052	1.005	0.994	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	1.105	0.957	1.045	1.033	0.973	0.998	0.976	0.985	1.006	0.992	1.077	1.008	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.190	1.017	0.973	1.065	0.977	0.998	0.978	0.993	1.000	1.000	1.161	1.016	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.191	0.987	0.992	0.992	0.990	0.998	0.997	0.994	1.000	0.997	1.007	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.164	0.972	0.977	0.986	0.993	0.999	0.989	0.991	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.189	0.987	1.004	0.996	0.991	0.997	0.996	0.990	1.001	0.995	1.031	1.002	0.999	1.000	1.000	1.004	1.005	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.175	0.985	1.006	0.999	0.989	0.995	0.997	0.989	1.001	0.995																				
10 Semesters	1.168	0.995	1.008	1.003	0.988	0.999	0.993	0.990	1.002	0.999	1.057	1.005	0.999	1.001	0.999	1.000	1.000	0.995	1.000	1.000										
6 Semester	1.141	0.973	1.032	1.014	0.989	1.000	0.989	0.983	1.005	0.993	1.072	1.008	0.995	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	1.091	0.963	1.074	1.036	0.977	0.998	0.978	0.982	1.008	0.988	1.110	1.012	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.189	1.026	0.985	1.101	0.985	0.997	0.979	0.993	1.000	1.000	1.219	1.024	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.121	0.992	1.061																											
Last 4 Semesters ending in 6	1.179	0.985	0.946																											
Selected																														
Age To Age	**1.175**	**0.985**	**1.006**	**0.999**	**0.989**	**0.995**	**0.997**	**0.989**	**1.001**	**0.995**	**1.010**	**1.002**	**0.999**	**1.000**	**1.000**	**1.004**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.143	0.973	0.987	0.982	0.983	0.994	0.999	1.002	1.013	1.012	1.016	1.006	1.004	1.005	1.005	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Funeral
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	812,444	88	99	96	97	96	96	95	95	95	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94
Dec-01	844,102	102	105	102	101	100	97	95	94	93	94	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	
Jun-02	832,380	89	87	83	80	80	82	82	82	82	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80		
Dec-02	869,521	97	96	91	91	88	87	87	87	85	85	85	85	85	85	85	85	85	86	85	85	85	85	85	85	85	85	85			
Jun-03	853,159	70	69	67	66	62	61	61	62	62	61	61	61	61	61	60	60	60	60	60	60	60	60	60	60	60	60				
Dec-03	875,870	128	135	136	133	131	131	129	127	127	127	127	127	127	127	127	127	127	128	128	128	128	128	128	128	128					
Jun-04	864,302	77	84	82	81	80	80	79	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78						
Dec-04	893,636	105	117	115	116	116	115	116	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115							
Jun-05	888,576	106	103	101	101	99	100	96	96	95	95	95	95	95	95	95	95	95	95	95	95	95	95								
Dec-05	941,650	122	137	130	126	126	129	130	130	129	129	129	129	129	129	129	128	128	128	128	128	128									
Jun-06	945,398	118	115	117	119	112	112	112	112	110	110	110	110	110	110	110	110	110	110	110	110										
Dec-06	1,000,815	134	132	128	123	120	120	120	120	120	120	119	118	117	117	117	117	117	117	117											
Jun-07	1,001,482	96	108	98	95	93	93	93	93	93	93	93	93	93	93	93	93	93	93												
Dec-07	1,056,480	128	136	126	128	131	130	130	130	130	130	130	130	130	130	130	130	130													
Jun-08	1,053,269	92	99	100	98	98	98	98	98	98	98	98	98	98	98	98	98														
Dec-08	1,098,120	130	132	129	127	126	124	122	123	122	122	122	122	122	121	121															
Jun-09	1,080,605	82	92	81	84	82	83	84	83	83	83	83	81	81	81																
Dec-09	1,119,822	120	107	101	99	100	100	99	99	99	99	97	98	98																	
Jun-10	1,100,481	78	80	79	77	77	74	74	75	74	74	74	74																		
Dec-10	1,147,364	126	128	123	121	117	118	119	119	118	118	118																			
Jun-11	1,128,485	65	64	62	61	60	59	59	59	59	59																				
Dec-11	1,178,586	103	111	110	102	100	101	101	101	101																					
Jun-12	1,172,590	90	96	96	94	92	90	90	90																						
Dec-12	1,225,518	101	100	98	102	104	103	103																							
Jun-13	1,216,300	79	78	76	71	71	69																								
Dec-13	1,275,652	112	110	104	104	103																									
Jun-14	1,262,516	87	82	82	76																										
Dec-14	1,323,934	109	118	101																											
Jun-15	1,304,085	63	70																												
Dec-15	1,347,595	123																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.125	0.970	1.010	0.990	1.000	0.990	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.029	0.971	0.990	0.990	0.970	0.979	0.989	0.989	1.011	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	0.978	0.954	0.964	1.000	1.025	1.000	1.000	1.000	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.990	0.948	1.000	0.967	0.989	1.000	1.000	0.977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.012	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	0.986	0.971	0.985	0.939	0.984	1.000	1.016	1.000	0.984	1.000	1.000	1.000	1.000	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	1.055	1.007	0.978	0.985	1.000	0.985	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	1.091	0.976	0.988	0.988	1.000	0.988	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.114	0.983	1.009	1.000	0.991	1.009	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	0.972	0.981	1.000	0.980	1.010	0.960	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.123	0.949	0.969	1.000	1.024	1.008	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000										
Jun-06	0.975	1.017	1.017	0.941	1.000	1.000	1.000	0.982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.985	0.970	0.961	0.976	1.000	1.000	1.000	1.000	1.000	0.992	0.992	0.992	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	1.125	0.907	0.969	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	1.063	0.926	1.016	1.023	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	1.076	1.010	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	1.015	0.977	0.984	0.992	0.984	0.984	1.008	0.992	1.000	1.000	1.000	1.000	0.992	1.000																
Jun-09	1.122	0.880	1.037	0.976	1.012	1.012	0.988	1.000	1.000	1.000	0.976	1.000	1.000																	
Dec-09	0.892	0.944	0.980	1.010	1.000	0.990	1.000	1.000	1.000	0.980	1.010	1.000																		
Jun-10	1.026	0.988	0.975	1.000	0.961	1.000	1.014	0.987	1.000	1.000	1.000																			
Dec-10	1.016	0.961	0.984	0.967	1.009	1.008	1.000	0.992	1.000	1.000																				
Jun-11	0.985	0.969	0.984	0.984	0.983	1.000	1.000	1.000	1.000																					
Dec-11	1.078	0.991	0.927	0.980	1.010	1.000	1.000	1.000																						
Jun-12	1.067	1.000	0.979	0.979	0.978	1.000	1.000																							
Dec-12	0.990	0.980	1.041	1.020	0.990	1.000																								
Jun-13	0.987	0.974	0.934	1.000	0.972																									
Dec-13	0.982	0.945	1.000	0.990																										
Jun-14	0.943	1.000	0.927																											
Dec-14	1.083	0.856																												
Jun-15	1.111																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.034	0.965	0.985	0.987	0.995	0.996	0.999	0.995	0.998	0.998	0.999	1.000	1.000	0.999	0.999	1.000	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.032	0.961	0.984	0.989	0.996	0.997	0.999	0.996	0.999	0.998																				
10 Semesters	1.024	0.966	0.973	0.991	0.990	0.999	1.001	0.997	1.000	0.997	0.998	0.999	0.999	1.000	0.999	1.000	1.002	0.999	1.000	1.000										
6 Semesters	1.016	0.959	0.968	0.992	0.990	1.001	1.002	0.996	1.000	0.997	0.998	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	1.030	0.944	0.975	0.997	0.988	1.000	1.000	0.995	1.000	0.995	0.997	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.097	0.928	0.963	0.995	0.981	1.000	1.000	1.000	1.000	1.000	1.005	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.036	0.967	0.985	0.987	0.996	0.997	0.999	0.996	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.011	0.975	0.960	0.989	0.990	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.032	0.964	0.985	0.987	0.996	0.996	0.999	0.995	0.999	0.998	0.999	0.999	0.999	0.999	0.999	1.000	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.029	0.960	0.984	0.989	0.997	0.997	0.999	0.995	0.999	0.998																				
10 Semesters	1.024	0.963	0.974	0.990	0.991	0.999	1.001	0.997	1.000	0.997	0.998	0.999	0.999	1.000	0.999	1.000	1.002	0.999	1.000	1.000										
6 Semester	1.013	0.954	0.970	0.993	0.993	1.002	1.002	0.996	1.000	0.997	0.998	1.000	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	1.024	0.936	0.981	0.997	0.989	1.000	1.000	0.994	1.000	0.995	0.997	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.093	0.915	0.968	0.994	0.983	1.000	1.000	1.000	1.000	1.000	1.006	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.033	0.941	0.986																											
Last 4 Semesters ending in 6	1.022	0.988	0.956																											
Selected																														
Age To Age	**1.029**	**0.960**	**0.984**	**0.989**	**0.997**	**0.997**	**0.999**	**0.995**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.951	0.924	0.963	0.978	0.989	0.992	0.994	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Funeral
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	812,444	234	275	278	285	268	267	265	264	264	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262
Dec-01	844,102	259	298	287	292	284	291	287	285	281	270	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	
Jun-02	832,380	211	238	240	235	235	234	235	235	232	229	229	229	228	228	228	228	228	228	228	228	232	232	232	232	232	232	232	232		
Dec-02	869,521	260	287	271	271	259	255	254	254	250	250	250	250	250	250	250	250	249	259	249	249	249	249	249	249	249	249	249			
Jun-03	853,159	217	237	236	225	216	210	210	213	213	206	205	205	205	205	203	203	203	203	203	203	203	203	203	203	203	203				
Dec-03	875,870	316	324	343	332	319	319	313	309	309	309	309	309	309	309	309	309	309	563	563	563	563	563	563	563	563					
Jun-04	864,302	193	197	194	207	205	205	203	201	201	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207						
Dec-04	893,636	263	278	273	274	274	272	276	272	272	272	272	272	272	272	272	272	272	272	272	272	272	272	272							
Jun-05	888,576	245	289	321	275	271	279	264	264	261	261	261	261	261	261	261	261	261	261	261	261	261	261								
Dec-05	941,650	316	370	360	351	369	376	385	383	381	381	381	358	358	358	358	353	353	353	353	353	353									
Jun-06	945,398	278	264	260	285	273	273	273	273	251	251	251	251	251	251	251	251	251	251	251	251										
Dec-06	1,000,815	349	354	357	358	344	329	331	331	331	331	329	327	288	288	288	288	288	288	288											
Jun-07	1,001,482	370	429	418	406	399	399	399	399	399	399	399	399	399	399	399	399	399	399												
Dec-07	1,056,480	653	693	661	658	674	641	641	641	641	641	641	641	641	641	641	641	641													
Jun-08	1,053,269	440	483	485	475	476	473	473	473	468	468	468	468	468	468	468	468														
Dec-08	1,098,120	720	748	740	729	711	748	739	738	738	738	738	738	738	733	733															
Jun-09	1,080,605	403	502	458	498	491	496	501	496	496	496	491	484	484	484																
Dec-09	1,119,822	613	658	628	619	631	581	571	571	571	571	561	570	570																	
Jun-10	1,100,481	392	429	426	418	413	402	402	412	402	402	402	402																		
Dec-10	1,147,364	722	767	735	751	715	696	701	701	696	696	696																			
Jun-11	1,128,485	324	330	320	323	313	308	308	308	308	308																				
Dec-11	1,178,586	524	624	630	562	540	541	541	541	541																					
Jun-12	1,172,590	512	585	589	578	562	532	532	532																						
Dec-12	1,225,518	506	546	537	563	570	565	560																							
Jun-13	1,216,300	383	424	406	383	383	373																								
Dec-13	1,275,652	554	598	565	557	547																									
Jun-14	1,262,516	411	409	404	383																										
Dec-14	1,323,934	497	595	530																											
Jun-15	1,304,085	308	380																												
Dec-15	1,347,595	648																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.178	1.010	1.026	0.941	0.993	0.992	0.997	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.151	0.962	1.016	0.973	1.027	0.986	0.993	0.985	0.961	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	1.129	1.005	0.981	1.001	0.997	1.000	1.000	0.987	0.988	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	1.104	0.943	1.002	0.953	0.985	0.999	1.000	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.036	0.965	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	1.090	0.999	0.951	0.960	0.976	1.000	1.011	1.000	0.967	0.997	1.000	1.000	1.001	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	1.026	1.060	0.966	0.963	1.000	0.981	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.820	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	1.019	0.985	1.069	0.989	1.000	0.989	0.990	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.056	0.981	1.004	1.002	0.993	1.013	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.177	1.114	0.857	0.985	1.028	0.946	1.001	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.169	0.973	0.976	1.051	1.019	1.024	0.994	0.995	1.000	1.000	0.941	1.000	1.000	1.000	0.986	1.000	1.000	1.000	1.000	1.000										
Jun-06	0.948	0.985	1.096	0.957	1.001	1.000	1.000	0.919	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	1.014	1.009	1.004	0.962	0.954	1.007	1.000	1.000	1.000	0.994	0.994	0.880	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	1.159	0.975	0.970	0.985	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	1.061	0.954	0.995	1.024	0.952	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	1.098	1.003	0.980	1.003	0.993	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	1.039	0.990	0.985	0.975	1.052	0.987	0.999	1.000	1.000	1.000	1.000	1.000	0.993	1.000																
Jun-09	1.245	0.912	1.088	0.986	1.010	1.010	0.990	1.000	1.000	0.990	0.985	1.000	1.000																	
Dec-09	1.072	0.954	0.986	1.020	0.921	0.983	1.000	1.000	1.000	0.982	1.017	1.000																		
Jun-10	1.095	0.993	0.982	0.988	0.973	1.000	1.023	0.977	1.000	1.000	1.000																			
Dec-10	1.062	0.958	1.021	0.953	0.974	1.007	1.000	0.992	1.000	1.000																				
Jun-11	1.019	0.970	1.009	0.969	0.984	1.000	1.000	1.000	1.000																					
Dec-11	1.190	1.009	0.892	0.962	1.002	1.000	1.000	1.000																						
Jun-12	1.142	1.007	0.981	0.972	0.947	1.000	1.000																							
Dec-12	1.079	0.984	1.047	1.013	0.991	0.992																								
Jun-13	1.107	0.958	0.944	0.998	0.974																									
Dec-13	1.078	0.945	0.987	0.983																										
Jun-14	0.994	0.989	0.948																											
Dec-14	1.196	0.891																												
Jun-15	1.235																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.101	0.983	0.991	0.983	0.990	0.997	0.999	0.992	0.997	0.998	0.997	0.993	1.000	0.999	0.999	1.000	1.066	0.997	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.100	0.979	0.987	0.989	0.988	0.997	0.999	0.992	0.997	0.998																				
10 Semesters	1.110	0.970	0.980	0.984	0.983	0.998	1.001	0.996	1.000	0.997	0.994	0.988	0.999	1.000	0.999	1.000	1.086	0.996	1.000	1.002										
6 Semesters	1.115	0.962	0.966	0.983	0.979	1.000	1.004	0.995	1.000	0.995	1.000	1.000	0.999	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	1.126	0.946	0.981	0.991	0.979	0.998	1.000	0.992	1.000	0.993	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.216	0.940	0.967	0.990	0.983	0.996	1.000	1.000	1.000	1.000	1.008	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.101	0.981	0.992	0.982	0.990	0.998	0.998	0.995	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.115	0.969	0.965	0.980	0.981	1.000	1.000	0.998	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.099	0.977	0.989	0.985	0.987	0.997	0.999	0.993	0.998	0.997	0.997	0.994	0.999	1.000	0.999	1.000	1.074	0.997	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.098	0.974	0.987	0.989	0.986	0.997	0.999	0.993	0.998	0.997																				
10 Semesters	1.109	0.969	0.980	0.984	0.984	0.997	1.001	0.996	1.000	0.997	0.995	0.991	0.999	1.000	0.999	1.000	1.094	0.997	1.000	1.001										
6 Semester	1.110	0.960	0.966	0.983	0.978	1.000	1.003	0.995	1.000	0.996	1.001	1.000	0.998	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	1.119	0.941	0.986	0.991	0.979	0.998	1.000	0.992	1.000	0.993	1.001	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.211	0.931	0.971	0.989	0.984	0.996	1.000	1.000	1.000	1.000	1.010	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.135	0.957	0.986																											
Last 4 Semesters ending in 6	1.114	0.984	0.970																											
Selected																														
Age To Age	**1.098**	**0.974**	**0.987**	**0.989**	**0.986**	**0.997**	**0.999**	**0.993**	**0.998**	**0.997**	**0.997**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.010	0.920	0.945	0.957	0.969	0.982	0.985	0.986	0.992	0.994	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Uninsured
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	812,444	1	2	2	2	3	3	4	5	6	5	6	5	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Dec-01	844,102	2	6	5	6	6	6	6	6	7	9	8	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	
Jun-02	832,380	7	4	3	2	6	6	5	5	4	4	3	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1		
Dec-02	869,521	6	8	7	8	10	8	10	10	8	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7			
Jun-03	853,159	4	9	6	7	8	9	9	10	10	9	8	8	8	7	7	8	8	8	7	6	6	6	6	5	5	5				
Dec-03	875,870	1	4	4	7	7	8	8	7	6	5	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3					
Jun-04	864,302	9	10	12	11	10	10	10	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	6	6						
Dec-04	893,636	2	3	4	6	4	4	4	6	4	4	3	2	3	3	3	3	3	3	3	3	3	3	3							
Jun-05	888,576	6	8	7	4	5	5	8	7	7	7	6	5	6	6	6	6	5	5	5	5	5	5								
Dec-05	941,650	3	4	4	4	3	4	4	5	5	5	5	5	4	5	4	4	4	3	4	3	3									
Jun-06	945,398	0	1	1	3	6	4	4	4	4	4	3	2	2	1	1	1	1	1	1	1										
Dec-06	1,000,815	2	1	4	4	5	6	7	7	8	9	8	5	4	4	4	3	3	4	3											
Jun-07	1,001,482	1	4	5	6	8	9	8	9	10	9	8	7	8	8	8	7	7	7												
Dec-07	1,056,480	5	4	5	5	6	9	10	13	13	13	12	14	14	16	13	13	12													
Jun-08	1,053,269	8	5	5	7	8	11	9	9	9	8	7	7	7	7	5	5														
Dec-08	1,098,120	8	5	7	6	11	12	14	14	16	11	14	12	10	11	11															
Jun-09	1,080,605	1	3	3	2	6	5	6	6	4	6	6	6	3	2																
Dec-09	1,119,822	2	7	7	9	10	11	12	11	12	9	8	9	8																	
Jun-10	1,100,481	5	4	6	7	8	10	10	12	11	11	10	9																		
Dec-10	1,147,364	0	2	3	5	10	11	11	11	8	9	8																			
Jun-11	1,128,485	5	5	8	8	7	3	2	4	3	1																				
Dec-11	1,178,586	3	7	9	9	9	9	9	8	7																					
Jun-12	1,172,590	3	2	3	4	7	7	9	9																						
Dec-12	1,225,518	1	5	5	7	9	10	10																							
Jun-13	1,216,300	4	4	4	7	8	6																								
Dec-13	1,275,652	2	4	4	5	6																									
Jun-14	1,262,516	2	6	5	5																										
Dec-14	1,323,934	4	4	3																											
Jun-15	1,304,085	4	6																												
Dec-15	1,347,595	6																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	2.000	1.000	1.000	1.500	1.000	1.333	1.250	1.200	0.833	1.200	0.833	1.000	1.000	1.000	1.000	0.800	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	3.000	0.833	1.200	1.000	1.000	1.000	1.000	1.167	1.286	0.889	1.000	1.000	0.875	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	0.571	0.750	0.667	3.000	1.000	0.833	1.000	0.800	1.000	0.750	1.000	0.667	1.000	1.000	0.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	1.333	0.875	1.143	1.250	0.800	1.250	1.000	0.800	1.000	1.000	0.875	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	2.250	0.667	1.167	1.143	1.125	1.000	1.111	1.000	0.900	0.889	1.000	1.000	0.875	1.000	1.143	1.000	1.000	0.875	0.857	1.000	1.000	1.000	0.833	1.000	1.000					
Dec-03	4.000	1.000	1.750	1.000	1.143	1.000	0.875	0.857	0.833	0.800	1.000	1.000	0.750	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	1.111	1.200	0.917	0.909	1.000	1.000	0.700	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.857	1.000							
Dec-04	1.500	1.333	1.500	0.667	1.000	1.000	1.500	0.667	1.000	0.750	0.667	1.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.333	0.875	0.571	1.250	1.000	1.600	0.875	1.000	1.000	0.857	0.833	1.200	1.000	1.000	1.000	0.833	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.333	1.000	1.000	0.750	1.333	1.000	1.250	1.000	1.000	1.000	1.000	0.800	1.250	0.800	1.000	1.000	0.750	1.333	0.750	1.000										
Jun-06	9.990	1.000	3.000	2.000	0.667	1.000	1.000	1.000	1.000	0.750	0.667	1.000	0.500	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.500	4.000	1.000	1.250	1.200	1.167	1.000	1.143	1.125	0.889	0.625	0.800	1.000	1.000	0.750	1.000	1.333	0.750												
Jun-07	4.000	1.250	1.200	1.333	1.125	0.889	1.125	1.111	0.900	0.889	0.875	1.143	1.000	1.000	0.875	1.000	1.000													
Dec-07	0.800	1.250	1.000	1.200	1.500	1.111	1.300	1.000	1.000	0.923	1.167	1.000	1.143	0.813	1.000	0.923														
Jun-08	0.625	1.000	1.400	1.143	1.375	0.818	1.000	1.000	0.889	0.875	1.000	1.000	1.000	0.714	1.000															
Dec-08	0.625	1.400	0.857	1.833	1.091	1.167	1.000	1.143	0.688	1.273	0.857	0.833	1.100	1.000																
Jun-09	3.000	1.000	0.667	3.000	0.833	1.200	1.000	0.667	1.500	1.000	1.000	0.500	0.667																	
Dec-09	3.500	1.000	1.286	1.111	1.100	1.091	0.917	1.091	0.750	0.889	1.125	0.889																		
Jun-10	0.800	1.500	1.167	1.143	1.250	1.000	1.200	0.917	1.000	0.909	0.900																			
Dec-10	#DIV/0!	1.500	1.667	2.000	1.100	1.000	1.000	0.727	1.125	0.889																				
Jun-11	1.000	1.600	1.000	0.875	0.429	0.667	2.000	0.750	0.333																					
Dec-11	2.333	1.286	1.000	1.000	1.000	1.000	0.889	0.875																						
Jun-12	0.667	1.500	1.333	1.750	1.000	1.286	1.000																							
Dec-12	5.000	1.000	1.400	1.286	1.111	1.000																								
Jun-13	1.000	1.000	1.750	1.143	0.750																									
Dec-13	2.000	1.000	1.250	1.200																										
Jun-14	3.000	0.833	1.000																											
Dec-14	1.000	0.750																												
Jun-15	1.500																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	NA	1.193	1.218	1.374	1.037	1.059	1.087	0.951	0.960	0.921	0.917	0.963	0.951	0.958	0.951	0.968	1.006	0.997	0.964	1.000	1.000	0.982	0.976	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	NA	1.287	1.252	1.342	1.050	1.050	1.087	0.927	0.966	0.921																				
10 Semesters	NA	1.197	1.285	1.451	0.966	1.023	1.131	0.928	0.931	0.929	0.922	0.917	0.966	0.933	0.963	0.976	1.008	0.996	0.961	1.000										
6 Semesters	2.250	1.014	1.289	1.209	0.898	0.992	1.168	0.838	0.899	0.972	1.008	0.894	0.985	0.921	0.938	0.959	1.014	1.014	0.958	1.000	1.000	0.976	0.972	1.000						
4 Semesters	1.875	0.896	1.350	1.345	0.965	0.988	1.222	0.817	0.802	0.922	0.971	0.806	0.977	0.882	0.906	0.981	1.021	1.021	0.938	1.000	1.000	0.964	0.958	1.000	1.000	1.000				
2 Semesters	1.250	0.792	1.125	1.171	0.931	1.143	0.944	0.813	0.729	0.899	1.013	0.694	0.883	0.857	1.000	0.962	1.167	0.875	0.875	1.000	1.000	0.929	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	NA	1.105	1.173	1.336	1.044	1.052	1.062	0.952	0.965	0.911	0.920	0.958	0.961	0.972	0.971	0.980	1.000	0.988	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.875	0.958	1.246	1.157	0.963	1.000	1.029	0.817	0.891	0.922	1.006	0.931	1.025	0.953	0.969	0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.355	1.076	1.130	1.232	1.033	1.050	1.034	0.960	0.944	0.934	0.933	0.948	0.990	0.939	0.976	0.960	1.000	0.981	0.959	1.000	1.000	0.974	0.971	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.315	1.153	1.141	1.227	1.048	1.045	1.030	0.945	0.949	0.934																				
10 Semesters	1.607	1.163	1.222	1.270	0.988	1.034	1.054	0.959	0.915	0.944	0.938	0.917	1.033	0.912	0.963	0.964	1.000	0.976	0.956	1.000										
6 Semester	1.706	0.960	1.233	1.150	0.920	1.020	1.038	0.865	0.870	0.981	1.000	0.909	1.043	0.894	0.943	0.941	1.000	1.000	0.957	1.000	1.000	0.963	0.967	1.000						
4 Semester	1.667	0.889	1.333	1.304	0.970	1.034	1.032	0.829	0.882	0.914	0.947	0.824	1.059	0.881	0.933	0.958	1.000	1.000	0.923	1.000	1.000	0.947	0.955	1.000	1.000	1.000				
2 Semester	1.250	0.800	1.111	1.167	0.941	1.118	0.944	0.833	0.909	0.900	1.000	0.733	1.000	0.889	1.000	0.950	1.100	0.800	0.800	1.000	1.000	0.900	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	2.000	1.050	1.238																											
Last 4 Semesters ending in 6	1.385	1.176	1.200																											
Selected																														
Age To Age	**1.355**	**1.076**	**1.130**	**1.232**	**1.033**	**1.050**	**1.034**	**0.960**	**0.944**	**0.934**	**0.933**	**0.948**	**0.990**	**0.939**	**0.976**	**0.960**	**1.000**	**0.981**	**0.959**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.399	1.033	0.959	0.849	0.689	0.667	0.635	0.614	0.640	0.678	0.725	0.777	0.820	0.828	0.881	0.903	0.941	0.941	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Uninsured
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	812,444	30	30	30	30	48	39	89	95	95	90	98	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86
Dec-01	844,102	5	20	20	27	164	164	164	295	306	401	411	361	361	222	201	201	197	197	197	197	197	197	197	197	197	197	197	197	197	
Jun-02	832,380	56	80	70	43	35	86	101	101	101	170	105	102	102	102	102	101	101	101	101	101	101	101	101	101	101	101	101	101		
Dec-02	869,521	46	118	131	123	157	141	181	186	158	171	171	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151			
Jun-03	853,159	7	69	49	64	74	115	115	115	105	81	80	69	69	59	59	65	65	65	59	59	59	59	59	39	39	39				
Dec-03	875,870	25	29	2	60	38	48	48	48	48	52	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20					
Jun-04	864,302	47	47	108	110	185	232	232	159	62	41	41	46	61	61	61	61	61	61	61	61	61	61	41	41						
Dec-04	893,636	35	86	154	175	175	189	219	219	188	142	126	56	68	83	83	83	92	92	92	92	92	92	92							
Jun-05	888,576	21	35	97	109	109	109	138	148	955	919	894	819	819	819	819	819	819	819	819	819	819	819								
Dec-05	941,650	12	5	255	264	234	221	221	232	229	227	226	297	790	1,819	1,649	1,649	1,649	1,642	1,649	1,642	1,642									
Jun-06	945,398	28	226	224	281	307	387	387	385	385	385	244	244	244	52	52	52	52	52	52	52										
Dec-06	1,000,815	13	7	26	24	53	448	448	443	443	470	470	681	677	677	677	677	677	692	677											
Jun-07	1,001,482	5	75	40	48	381	381	381	381	404	917	920	920	1,035	1,035	352	353	353	353												
Dec-07	1,056,480	10	13	107	110	818	1,178	1,286	1,539	1,010	1,072	998	1,009	1,321	1,339	1,421	1,481	1,629													
Jun-08	1,053,269	24	78	78	88	41	118	105	106	101	246	96	203	203	193	20	20														
Dec-08	1,098,120	25	269	358	358	544	616	863	943	975	982	1,150	1,216	1,223	1,359	1,572															
Jun-09	1,080,605	3	38	887	889	935	929	935	884	987	1,029	1,036	1,031	883	883																
Dec-09	1,119,822	21	177	157	107	126	167	747	772	785	661	661	681	564																	
Jun-10	1,100,481	873	26	82	88	537	1,291	1,270	1,397	1,536	1,804	2,055	1,626																		
Dec-10	1,147,364	2	541	618	648	907	996	1,189	1,286	707	720	626																			
Jun-11	1,128,485	26	57	332	322	170	163	160	690	685	148																				
Dec-11	1,178,586	32	162	347	408	435	349	267	568	521																					
Jun-12	1,172,590	46	26	41	122	869	924	911	861																						
Dec-12	1,225,518	31	48	1,610	1,610	524	549	541																							
Jun-13	1,216,300	8	19	19	24	28	18																								
Dec-13	1,275,652	11	24	38	162	231																									
Jun-14	1,262,516	16	63	50	50																										
Dec-14	1,323,934	240	245	38																											
Jun-15	1,304,085	20	109																												
Dec-15	1,347,595	44																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.005	1.008	1.000	1.592	0.814	2.268	1.067	1.000	0.947	1.081	0.879	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	3.650	1.002	1.395	5.988	1.000	1.000	1.795	1.039	1.310	1.024	0.878	1.000	0.615	0.905	1.000	0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	1.425	0.872	0.619	0.813	2.449	1.168	1.002	1.000	1.686	0.615	0.971	0.999	1.000	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	2.586	1.112	0.940	1.277	0.899	1.284	1.023	0.853	1.077	1.002	0.883	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	9.453	0.705	1.310	1.157	1.565	1.000	1.000	0.913	0.764	0.995	0.864	1.000	0.856	1.000	1.098	1.000	1.000	0.909	1.000	1.000	1.000	1.000	0.662	1.000	1.000					
Dec-03	1.171	0.063	33.138	0.636	1.261	0.994	0.998	1.001	1.092	0.373	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	1.003	2.289	1.021	1.680	1.255	1.000	0.684	0.388	0.661	1.000	1.140	1.306	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.671	1.000							
Dec-04	2.428	1.783	1.137	1.000	1.081	1.159	1.000	0.859	0.755	0.890	0.440	1.225	1.220	1.000	1.000	1.106	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.621	2.806	1.123	1.006	1.000	1.265	1.072	6.429	0.962	0.973	0.916	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	0.422	51.556	1.035	0.887	0.944	1.000	1.048	0.991	0.989	0.998	1.313	2.657	2.303	0.907	1.000	1.000	0.995	1.005	0.995	1.000										
Jun-06	8.065	0.990	1.256	1.093	1.260	1.000	0.996	1.000	1.000	0.634	1.000	1.000	0.211	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.546	3.760	0.914	2.210	8.466	1.000	0.989	1.000	1.063	1.000	1.449	0.994	1.000	1.000	1.000	1.000	1.022	0.978												
Jun-07	14.782	0.540	1.186	7.942	1.000	1.000	1.000	1.061	2.269	1.003	1.000	1.125	1.000	0.340	1.001	1.000	1.000													
Dec-07	1.253	8.220	1.030	7.419	1.441	1.092	1.196	0.656	1.062	0.931	1.011	1.309	1.014	1.061	1.042	1.100														
Jun-08	3.314	0.995	1.141	0.463	2.873	0.894	1.004	0.960	2.429	0.391	2.109	1.000	0.951	0.106	1.000															
Dec-08	10.703	1.330	0.998	1.522	1.133	1.400	1.092	1.034	1.007	1.171	1.057	1.006	1.111	1.157																
Jun-09	12.964	23.617	1.002	1.051	0.994	1.006	0.946	1.116	1.043	1.007	0.996	0.856	1.000																	
Dec-09	8.471	0.887	0.681	1.173	1.333	4.462	1.033	1.016	0.842	1.000	1.031	0.828																		
Jun-10	0.030	3.124	1.071	6.105	2.405	0.984	1.100	1.099	1.175	1.139	0.791																			
Dec-10	313.676	1.142	1.049	1.400	1.098	1.194	1.082	0.550	1.019	0.869																				
Jun-11	2.212	5.815	0.971	0.528	0.960	0.982	4.302	0.993	0.216																					
Dec-11	5.076	2.148	1.174	1.066	0.803	0.765	2.122	0.918																						
Jun-12	0.564	1.583	2.991	7.098	1.063	0.987	0.945																							
Dec-12	1.567	33.637	1.000	0.325	1.048	0.986																								
Jun-13	2.487	0.971	1.287	1.167	0.638																									
Dec-13	2.147	1.565	4.300	1.430																										
Jun-14	3.811	0.805	1.000																											
Dec-14	1.017	0.155																												
Jun-15	5.401																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	14.581	5.517	2.436	2.232	1.551	1.245	1.239	1.176	1.113	0.905	1.038	1.128	1.017	0.905	1.009	1.013	1.001	0.991	1.000	1.000	1.000	0.959	0.952	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	19.925	7.282	1.317	2.328	1.603	1.208	1.232	1.192	1.121	0.905																				
10 Semesters	33.796	5.095	1.552	2.134	1.148	1.366	1.482	0.940	1.212	0.915	1.176	1.177	1.081	0.857	1.004	1.021	1.002	0.989	1.000	1.000										
6 Semesters	2.738	6.453	1.959	1.936	0.935	0.983	1.764	0.949	0.884	0.930	1.166	1.021	1.013	0.777	1.007	1.017	1.003	0.997	0.999	1.000	1.000	0.945	0.944	1.000						
4 Semesters	3.094	0.874	1.897	2.505	0.888	0.930	2.113	0.890	0.813	1.004	0.969	0.922	1.019	0.666	1.011	1.025	1.004	0.996	0.999	1.000	1.000	0.918	0.915	1.000	1.000	1.000				
2 Semesters	3.209	0.480	2.650	1.298	0.843	0.986	1.534	0.955	0.617	1.004	0.911	0.842	1.056	0.631	1.021	1.050	1.011	0.989	0.998	1.000	1.000	0.835	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	4.042	3.956	1.280	2.073	1.290	1.121	1.120	0.953	1.091	0.920	1.011	1.051	0.984	0.944	1.003	1.008	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	2.503	1.231	1.613	1.048	0.969	0.984	1.334	1.007	0.978	1.004	1.024	0.997	1.003	0.850	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.583	2.285	1.070	1.291	1.249	1.118	1.133	0.981	1.045	0.986	0.981	1.085	1.104	0.907	1.011	1.026	1.002	0.997	0.998	1.000	1.000	0.974	0.969	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.526	2.534	1.067	1.279	1.256	1.112	1.124	0.980	1.046	0.986																				
10 Semesters	2.993	2.624	1.075	1.087	1.183	1.145	1.170	0.900	1.055	0.996	1.007	1.092	1.137	0.902	1.012	1.030	1.002	0.996	0.998	1.000										
6 Semester	1.552	4.234	1.129	0.852	1.023	1.016	1.226	0.933	0.942	1.033	0.962	1.033	1.027	0.880	1.015	1.029	1.002	0.998	0.997	1.000	1.000	0.959	0.965	1.000						
4 Semester	1.526	0.413	1.076	0.861	0.992	0.947	1.347	0.875	0.898	1.039	0.929	0.917	1.040	0.857	1.025	1.058	1.003	0.998	0.997	1.000	1.000	0.914	0.926	1.000	1.000	1.000				
2 Semester	1.355	0.288	2.408	1.396	1.027	0.986	1.212	0.959	0.624	1.062	0.850	0.845	1.065	1.026	1.042	1.080	1.015	0.980	0.996	1.000	1.000	0.869	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.522	4.252	1.082																											
Last 4 Semesters ending in 6	2.400	2.681	1.175																											
Selected																														
Age To Age	**1.583**	**2.285**	**1.070**	**1.291**	**1.249**	**1.118**	**1.133**	**0.981**	**1.045**	**0.986**	**0.981**	**1.085**	**1.104**	**0.907**	**1.011**	**1.026**	**1.002**	**0.997**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	8.834	5.582	2.443	2.282	1.769	1.416	1.267	1.118	1.139	1.090	1.106	1.127	1.038	0.940	1.036	1.025	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Collision
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	563,695	31,732	26,520	25,721	25,574	25,475	25,460	25,450	25,446	25,445	25,442	25,437	25,438	25,443	25,441	25,443	25,442	25,442	25,441	25,436	25,431	25,429	25,429	25,430	25,429	25,427	25,427	25,427	25,426	25,419	25,411
Dec-01	583,784	37,633	30,667	29,435	29,126	29,035	29,005	28,994	28,988	28,972	28,970	28,970	28,970	28,968	28,956	28,952	28,951	28,949	28,947	28,944	28,943	28,942	28,943	28,937	28,930	28,923	28,918	28,914	28,911	28,910	
Jun-02	584,115	37,078	30,662	29,522	29,308	29,206	29,189	29,167	29,151	29,146	29,144	29,143	29,140	29,130	29,125	29,122	29,123	29,122	29,121	29,121	29,121	29,122	29,120	29,120	29,120	29,119	29,119	29,119	29,119		
Dec-02	608,784	36,597	28,829	27,803	27,472	27,390	27,354	27,332	27,320	27,311	27,314	27,307	27,302	27,296	27,295	27,295	27,291	27,280	27,277	27,274	27,275	27,273	27,273	27,273	27,269	27,264	27,257	27,251			
Jun-03	601,882	34,119	28,007	26,993	26,824	26,761	26,719	26,707	26,700	26,702	26,696	26,685	26,675	26,665	26,659	26,655	26,653	26,650	26,648	26,645	26,644	26,643	26,642	26,641	26,640	26,639	26,637				
Dec-03	621,938	31,800	26,536	25,781	25,609	25,510	25,489	25,475	25,475	25,471	25,476	25,465	25,453	25,447	25,441	25,434	25,428	25,423	25,421	25,420	25,420	25,419	25,418	25,418	25,418	25,416					
Jun-04	618,615	33,524	29,508	28,792	28,434	28,392	28,384	28,380	28,372	28,377	28,372	28,372	28,371	28,369	28,365	28,363	28,363	28,364	28,362	28,361	28,360	28,355	28,354	28,354	28,352						
Dec-04	642,166	38,441	33,423	31,849	31,698	31,645	31,650	31,649	31,643	31,631	31,623	31,621	31,620	31,619	31,617	31,615	31,614	31,614	31,611	31,611	31,612	31,612	31,612	31,612							
Jun-05	647,383	39,184	33,429	32,446	32,240	32,219	32,194	32,188	32,169	32,161	32,152	32,143	32,126	32,119	32,114	32,106	32,099	32,099	32,099	32,098	32,097	32,095	32,096								
Dec-05	687,146	42,994	38,165	37,168	36,954	36,820	36,806	36,763	36,732	36,726	36,709	36,696	36,693	36,691	36,691	36,689	36,687	36,687	36,685	36,684	36,685	36,684									
Jun-06	696,014	44,226	39,976	38,683	38,104	37,947	37,807	37,776	37,768	37,762	37,759	37,754	37,752	37,751	37,748	37,747	37,747	37,746	37,744	37,743	37,743										
Dec-06	741,283	58,764	52,353	49,121	47,677	46,830	46,690	46,680	46,663	46,675	46,654	46,651	46,653	46,648	46,646	46,643	46,643	46,643	46,642	46,637											
Jun-07	750,060	59,747	51,747	47,969	46,623	45,565	45,371	45,327	45,346	45,303	45,289	45,283	45,279	45,274	45,267	45,266	45,263	45,263	45,263												
Dec-07	792,470	62,914	51,884	48,029	45,975	44,935	44,417	44,793	44,380	44,296	44,294	44,290	44,288	44,284	44,283	44,281	44,277	44,276													
Jun-08	798,345	55,303	47,481	43,926	42,154	41,087	41,016	40,997	40,988	40,990	40,972	40,966	40,964	40,961	40,956	40,954	40,954														
Dec-08	834,468	55,298	44,581	41,074	40,402	40,180	40,150	40,147	40,134	40,110	40,096	40,088	40,077	40,074	40,065	40,056															
Jun-09	823,603	50,623	40,588	38,899	38,677	38,567	38,547	38,534	38,516	38,500	38,497	38,485	38,478	38,470	38,462																
Dec-09	845,122	53,915	44,613	42,766	42,430	42,329	42,290	42,242	42,231	42,221	42,213	42,210	42,207	42,202																	
Jun-10	828,624	43,726	36,432	35,069	34,793	34,709	34,656	34,640	34,629	34,619	34,612	34,610	34,600																		
Dec-10	854,562	54,589	43,438	41,103	40,666	40,422	40,392	40,375	40,367	40,364	40,361	40,360																			
Jun-11	841,046	55,780	46,048	43,991	43,290	43,117	43,091	43,078	43,069	43,063	43,062																				
Dec-11	872,431	47,032	38,891	36,250	35,716	35,515	35,494	35,483	35,477	35,479																					
Jun-12	869,760	46,878	38,193	35,941	35,403	35,219	35,184	35,176	35,175																						
Dec-12	906,200	59,833	47,315	43,046	42,066	41,795	41,750	41,737																							
Jun-13	903,577	52,801	42,062	39,105	38,388	38,136	38,113																								
Dec-13	946,072	62,839	49,891	46,086	45,048	44,711																									
Jun-14	940,913	56,056	45,830	42,944	42,036																										
Dec-14	984,196	62,020	49,692	45,571																											
Jun-15	972,273	57,220	45,311																												
Dec-15	1,000,440	57,327																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	0.836	0.970	0.994	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	0.815	0.960	0.990	0.997	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	0.827	0.963	0.993	0.997	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.788	0.964	0.988	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	0.821	0.964	0.994	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	0.834	0.972	0.993	0.996	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	0.880	0.976	0.988	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	0.869	0.953	0.995	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	0.853	0.971	0.994	0.999	0.999	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	0.888	0.974	0.994	0.996	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	0.904	0.968	0.985	0.996	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.891	0.938	0.971	0.982	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	0.866	0.927	0.972	0.977	0.996	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	0.825	0.926	0.957	0.977	0.988	1.008	0.991	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	0.859	0.925	0.960	0.975	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	0.806	0.921	0.984	0.995	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000																
Jun-09	0.802	0.958	0.994	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
Dec-09	0.827	0.959	0.992	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000																		
Jun-10	0.833	0.963	0.992	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000																			
Dec-10	0.796	0.946	0.989	0.994	0.999	1.000	1.000	1.000	1.000	1.000																				
Jun-11	0.826	0.955	0.984	0.996	0.999	1.000	1.000	1.000	1.000																					
Dec-11	0.827	0.932	0.985	0.994	0.999	1.000	1.000	1.000																						
Jun-12	0.815	0.941	0.985	0.995	0.999	1.000	1.000																							
Dec-12	0.791	0.910	0.977	0.994	0.999	1.000																								
Jun-13	0.797	0.930	0.982	0.993	0.999																									
Dec-13	0.794	0.924	0.977	0.993																										
Jun-14	0.818	0.937	0.979																											
Dec-14	0.801	0.917																												
Jun-15	0.792																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	0.830	0.948	0.985	0.993	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.828	0.941	0.982	0.992	0.998	1.000	0.999	1.000	1.000	1.000																				
10 Semesters	0.805	0.935	0.984	0.995	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	0.799	0.926	0.981	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.801	0.927	0.979	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.797	0.927	0.978	0.993	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.829	0.948	0.985	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	0.796	0.927	0.981	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.828	0.945	0.983	0.992	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.826	0.939	0.981	0.992	0.998	1.000	0.999	1.000	1.000	1.000																				
10 Semesters	0.805	0.934	0.984	0.995	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	0.799	0.926	0.981	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	0.801	0.927	0.979	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.797	0.927	0.978	0.993	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	0.802	0.920	0.982																											
Last 4 Semesters ending in 6	0.805	0.941	0.982																											
Selected																														
Age To Age	**0.799**	**0.926**	**0.981**	**0.994**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.719	0.901	0.973	0.993	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Collision
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	563,695	98,425	77,941	74,634	73,421	72,975	72,785	72,763	72,721	72,690	72,652	72,626	72,628	72,629	72,617	72,606	72,603	72,605	72,615	72,608	72,604	72,602	72,601	72,598	72,596	72,590	72,583	72,582	72,578	72,572	72,571
Dec-01	583,784	122,600	99,251	94,066	92,504	92,030	92,071	91,725	91,637	91,245	91,237	91,198	91,159	91,127	91,103	91,099	91,096	91,074	91,063	91,068	91,061	90,973	90,968	90,966	90,961	90,960	90,971	90,963	90,960	90,958	
Jun-02	584,115	126,704	103,237	98,302	97,189	96,628	96,433	96,375	96,247	96,235	96,120	96,103	96,074	96,052	96,052	96,058	96,097	96,080	96,067	96,043	96,072	96,072	96,069	96,064	96,064	96,060	96,063	96,056	96,054		
Dec-02	608,784	128,196	104,294	99,093	97,569	97,094	96,917	96,781	96,697	96,582	96,556	96,509	96,478	96,467	96,499	96,468	96,449	96,417	96,412	96,402	96,397	96,393	96,374	96,384	96,378	96,376	96,360	96,353			
Jun-03	601,882	121,813	101,442	96,833	96,054	95,671	95,476	95,367	95,276	95,173	95,169	95,146	95,123	95,107	95,080	95,060	95,056	95,036	95,023	94,997	94,992	94,986	94,977	94,969	94,965	94,950	94,939				
Dec-03	621,938	118,713	93,966	89,613	88,523	87,960	88,321	87,743	87,686	87,637	87,601	87,604	87,540	87,577	87,552	87,522	87,503	87,487	87,481	87,471	87,462	87,471	87,457	87,445	87,434	87,422					
Jun-04	618,615	113,871	94,609	90,769	89,368	88,864	88,698	88,612	88,511	88,458	88,432	88,415	88,467	88,443	88,436	88,405	88,374	88,359	88,349	88,340	88,337	88,328	88,312	88,305	88,302						
Dec-04	642,166	129,976	107,882	100,175	98,189	97,729	97,762	97,616	97,561	97,401	97,326	97,324	97,336	97,309	97,309	97,263	97,244	97,240	97,216	97,222	97,217	97,222	97,221	97,227							
Jun-05	647,383	134,121	108,691	100,696	99,214	98,697	98,547	98,399	98,296	98,233	98,218	98,178	98,166	98,158	98,141	98,123	98,165	98,158	98,148	98,141	98,152	98,125	98,123								
Dec-05	687,146	166,545	131,861	122,784	120,282	119,361	119,069	118,940	118,719	118,623	118,572	118,560	118,493	118,457	118,512	118,489	118,442	118,433	118,433	118,412	118,404	118,405									
Jun-06	696,014	170,115	139,706	126,941	124,008	121,825	121,187	121,131	121,097	121,113	121,078	121,001	120,964	120,949	120,971	120,942	120,933	120,916	120,887	120,880	120,870										
Dec-06	741,283	231,707	205,989	183,295	173,304	167,876	166,957	166,809	166,769	166,894	166,850	166,825	166,795	166,747	166,727	166,691	166,667	166,774	166,763	166,758											
Jun-07	750,060	237,992	205,686	183,008	174,447	167,599	166,891	166,629	166,576	166,598	166,512	166,507	166,455	166,429	166,404	166,341	166,320	166,320	166,308												
Dec-07	792,470	257,565	240,761	210,004	199,026	189,803	188,848	188,587	188,436	188,423	188,393	188,315	188,262	188,206	188,160	188,097	188,062	188,038													
Jun-08	798,345	266,462	222,395	197,041	189,457	182,586	182,199	182,020	182,017	181,949	181,917	181,799	181,783	181,825	181,807	181,742	181,709														
Dec-08	834,468	291,067	230,313	204,373	198,391	196,157	195,888	195,748	195,629	195,561	195,494	195,421	195,374	195,353	195,293	195,245															
Jun-09	823,603	258,831	188,751	174,303	171,969	170,977	170,804	170,629	170,584	170,562	170,562	170,465	170,383	170,321	170,277																
Dec-09	845,122	280,529	212,388	194,848	190,907	189,620	189,037	188,861	188,761	188,617	188,571	188,545	188,522	188,488																	
Jun-10	828,624	221,216	162,917	149,660	146,771	145,519	145,269	145,028	144,921	144,853	144,817	144,773	144,740																		
Dec-10	854,562	288,913	209,269	184,722	178,931	177,345	176,846	176,717	176,644	176,573	176,498	176,540																			
Jun-11	841,046	299,335	214,791	191,102	187,201	185,075	184,791	184,680	184,532	184,459	184,404																				
Dec-11	872,431	277,987	198,506	179,865	174,004	171,330	170,878	170,758	170,664	170,645																					
Jun-12	869,760	263,413	195,336	172,696	166,497	163,624	162,946	162,736	162,719																						
Dec-12	906,200	357,834	268,792	224,705	213,183	208,494	207,712	207,464																							
Jun-13	903,577	328,932	230,069	195,883	187,328	183,673	183,227																								
Dec-13	946,072	404,826	287,690	246,599	234,918	229,622																									
Jun-14	940,913	353,367	252,572	219,577	209,397																										
Dec-14	984,196	411,990	303,683	256,705																											
Jun-15	972,273	381,380	260,969																												
Dec-15	1,000,440	399,034																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	0.792	0.958	0.984	0.994	0.997	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	0.810	0.948	0.983	0.995	1.000	0.996	0.999	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	0.815	0.952	0.989	0.994	0.998	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.814	0.950	0.985	0.995	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	0.833	0.955	0.992	0.996	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	0.792	0.954	0.988	0.994	1.004	0.993	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	0.831	0.959	0.985	0.994	0.998	0.999	0.999	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	0.830	0.929	0.980	0.995	1.000	0.999	0.999	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	0.810	0.926	0.985	0.995	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	0.792	0.931	0.980	0.992	0.998	0.999	0.998	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	0.821	0.909	0.977	0.982	0.995	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.889	0.890	0.945	0.969	0.995	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000												
Jun-07	0.864	0.890	0.953	0.961	0.996	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	0.935	0.872	0.948	0.954	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	0.835	0.886	0.962	0.964	0.998	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000															
Dec-08	0.791	0.887	0.971	0.989	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
Jun-09	0.729	0.923	0.987	0.994	0.999	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000																	
Dec-09	0.757	0.917	0.980	0.993	0.997	0.999	0.999	0.999	1.000	1.000	1.000	1.000																		
Jun-10	0.736	0.919	0.981	0.991	0.998	0.998	0.999	1.000	1.000	1.000	1.000																			
Dec-10	0.724	0.883	0.969	0.991	0.997	0.999	1.000	1.000	1.000	1.000																				
Jun-11	0.718	0.890	0.980	0.989	0.998	0.999	0.999	1.000	1.000																					
Dec-11	0.714	0.906	0.967	0.985	0.997	0.999	0.999	1.000																						
Jun-12	0.742	0.884	0.964	0.983	0.996	0.999	1.000																							
Dec-12	0.751	0.836	0.949	0.978	0.996	0.999																								
Jun-13	0.699	0.851	0.956	0.980	0.998																									
Dec-13	0.711	0.857	0.953	0.977																										
Jun-14	0.715	0.869	0.954																											
Dec-14	0.737	0.845																												
Jun-15	0.684																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	0.782	0.906	0.972	0.986	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.767	0.889	0.967	0.983	0.998	0.999	0.999	1.000	1.000	1.000																				
10 Semesters	0.719	0.874	0.965	0.986	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	0.716	0.857	0.957	0.982	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.712	0.856	0.953	0.980	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.711	0.857	0.953	0.979	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.780	0.907	0.972	0.986	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	0.715	0.856	0.957	0.981	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.768	0.894	0.968	0.983	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.759	0.883	0.965	0.981	0.997	0.999	0.999	1.000	1.000	1.000																				
10 Semesters	0.719	0.870	0.964	0.986	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	0.717	0.856	0.956	0.982	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	0.712	0.855	0.953	0.979	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.712	0.856	0.953	0.979	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	0.729	0.858	0.958																											
Last 4 Semesters ending in 6	0.708	0.873	0.963																											
Selected																														
Age To Age	**0.717**	**0.856**	**0.956**	**0.982**	**0.997**	**0.999**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.573	0.800	0.934	0.977	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive Total
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	672,444	19,750	22,561	22,777	22,811	22,819	22,828	22,830	22,828	22,829	22,829	22,827	22,828	22,828	22,827	22,826	22,826	22,826	22,826	22,826	22,827	22,827	22,827	22,827	22,827	22,827	22,827	22,827	22,827	22,827	22,827
Dec-01	699,556	26,707	27,650	28,035	28,039	28,038	28,033	28,033	28,031	28,031	28,030	28,030	28,030	28,030	28,030	28,030	28,029	28,030	28,030	28,030	28,029	28,028	28,030	28,030	28,030	28,030	28,030	28,030	28,029	28,029	
Jun-02	704,350	19,028	22,145	22,328	22,355	22,358	22,354	22,356	22,354	22,350	22,351	22,352	22,352	22,353	22,353	22,353	22,352	22,352	22,352	22,351	22,351	22,350	22,350	22,350	22,350	22,350	22,350	22,350	22,350		
Dec-02	731,460	23,080	23,890	24,128	24,129	24,132	24,134	24,135	24,134	24,135	24,136	24,136	24,136	24,136	24,136	24,136	24,136	24,136	24,136	24,136	24,136	24,136	24,135	24,135	24,135	24,135	24,135	24,135			
Jun-03	729,421	17,963	19,961	20,084	20,105	20,108	20,106	20,111	20,110	20,111	20,110	20,111	20,112	20,112	20,111	20,111	20,111	20,111	20,110	20,111	20,111	20,111	20,111	20,111	20,110	20,110	20,110				
Dec-03	751,856	22,004	22,720	22,952	22,961	22,955	22,953	22,955	22,956	22,956	22,957	22,959	22,957	22,957	22,956	22,953	22,953	22,953	22,953	22,953	22,953	22,953	22,953	22,953	22,953	22,953					
Jun-04	753,861	17,255	18,832	18,908	18,919	18,913	18,914	18,914	18,914	18,914	18,913	18,913	18,915	18,915	18,915	18,915	18,915	18,917	18,914	18,913	18,913	18,913	18,913	18,913	18,912						
Dec-04	778,048	26,381	27,352	27,523	27,534	27,538	27,541	27,543	27,547	27,546	27,542	27,542	27,541	27,540	27,540	27,540	27,540	27,540	27,540	27,540	27,540	27,540	27,540	27,540							
Jun-05	785,901	23,085	29,393	29,532	29,534	29,594	29,602	29,597	29,594	29,594	29,594	29,595	29,597	29,597	29,597	29,598	29,598	29,598	29,598	29,597	29,597	29,597	29,597								
Dec-05	832,748	26,828	27,578	27,807	27,902	27,890	27,890	27,892	27,889	27,892	27,894	27,894	27,893	27,892	27,891	27,891	27,891	27,890	27,890	27,890	27,889	27,889									
Jun-06	842,891	19,895	22,085	22,416	22,289	22,271	22,283	22,282	22,284	22,284	22,284	22,283	22,283	22,282	22,281	22,281	22,281	22,281	22,280	22,280	22,280										
Dec-06	890,498	30,788	32,112	32,175	32,002	31,985	31,993	32,000	31,993	31,995	31,995	31,995	31,995	31,992	31,992	31,992	31,992	31,992	31,992	31,992											
Jun-07	905,984	25,527	28,417	28,073	28,118	28,063	28,109	28,062	28,108	28,058	28,051	28,053	28,051	28,051	28,049	28,049	28,050	28,050	28,050												
Dec-07	955,162	37,446	36,923	37,220	36,915	37,203	36,928	37,198	36,922	36,874	36,875	36,874	36,874	36,873	36,873	36,872	36,872	36,872													
Jun-08	967,929	21,877	23,790	23,866	23,656	23,654	23,662	23,662	23,664	23,664	23,662	23,661	23,660	23,660	23,659	23,659	23,659														
Dec-08	1,007,534	31,559	31,514	31,569	31,553	31,551	31,547	31,553	31,555	31,549	31,549	31,552	31,551	31,551	31,551	31,551															
Jun-09	1,003,882	20,208	21,491	21,404	21,408	21,406	21,410	21,415	21,408	21,407	21,408	21,407	21,407	21,406	21,404																
Dec-09	1,028,560	33,258	33,645	33,695	33,718	33,717	33,718	33,704	33,703	33,703	33,704	33,705	33,701	33,702																	
Jun-10	1,018,734	18,228	19,379	19,402	19,413	19,419	19,401	19,400	19,396	19,396	19,397	19,398	19,397																		
Dec-10	1,047,657	61,641	62,149	62,405	62,323	62,314	62,313	62,310	62,312	62,312	62,313	62,314																			
Jun-11	1,040,162	18,334	19,727	19,833	19,789	19,785	19,796	19,797	19,798	19,798	19,796																				
Dec-11	1,071,642	30,218	31,416	31,047	31,025	31,036	31,036	31,036	31,034	31,034																					
Jun-12	1,074,141	18,018	19,243	19,237	19,235	19,251	19,254	19,255	19,256																						
Dec-12	1,109,197	56,593	56,809	57,110	57,190	57,195	57,179	57,185																							
Jun-13	1,109,324	21,596	23,585	23,607	23,636	23,654	23,653																								
Dec-13	1,148,758	40,936	41,327	41,514	41,637	41,696																									
Jun-14	1,147,021	17,837	18,913	19,006	19,027																										
Dec-14	1,185,800	50,101	49,476	49,689																											
Jun-15	1,175,436	20,878	22,193																												
Dec-15	1,198,078	45,060																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.142	1.010	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.035	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	1.164	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	1.035	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	1.111	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	1.033	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	1.091	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.037	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.273	1.005	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.028	1.008	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	1.110	1.015	0.994	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	1.043	1.002	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	1.113	0.988	1.002	0.998	1.002	0.998	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	0.986	1.008	0.992	1.008	0.993	1.007	0.993	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	1.087	1.003	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	0.999	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
Jun-09	1.063	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
Dec-09	1.012	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
Jun-10	1.063	1.001	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000																			
Dec-10	1.008	1.004	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
Jun-11	1.076	1.005	0.998	1.000	1.001	1.000	1.000	1.000	1.000																					
Dec-11	1.040	0.988	0.999	1.000	1.000	1.000	1.000	1.000																						
Jun-12	1.068	1.000	1.000	1.001	1.000	1.000	1.000																							
Dec-12	1.004	1.005	1.001	1.000	1.000	1.000																								
Jun-13	1.092	1.001	1.001	1.001	1.000																									
Dec-13	1.010	1.005	1.003	1.001																										
Jun-14	1.060	1.005	1.001																											
Dec-14	0.988	1.004																												
Jun-15	1.063																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.063	1.004	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.046	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.041	1.002	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.036	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	1.030	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.025	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.058	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.034	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.049	1.004	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.033	1.003	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.026	1.002	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	1.021	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	1.017	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.010	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.007	1.002	1.001																											
Last 4 Semesters ending in 6	1.072	1.003	1.000																											
Selected																														
Age To Age	**1.007**	**1.004**	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.012	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive Total
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	672,444	34,259	35,635	35,628	35,594	35,552	35,559	35,563	35,542	35,535	35,540	35,536	35,507	35,510	35,507	35,497	35,498	35,498	35,503	35,503	35,503	35,503	35,511	35,510	35,514	35,510	35,509	35,509	35,510	35,511	35,511
Dec-01	699,556	58,335	61,263	61,324	61,188	61,151	61,114	61,059	61,006	60,964	60,948	60,946	60,945	60,944	60,941	60,942	60,936	60,937	60,939	60,936	60,933	60,917	60,910	60,908	60,900	60,899	60,897	60,896	60,896	60,896	
Jun-02	704,350	37,721	40,311	40,352	40,231	40,232	40,158	40,207	40,093	40,055	40,056	40,026	40,026	40,024	40,031	39,976	39,975	39,975	39,975	39,969	39,969	39,966	39,966	39,962	39,962	39,961	39,961	39,959	39,958		
Dec-02	731,460	53,076	54,655	54,377	54,398	54,368	54,365	54,345	54,338	54,327	54,275	54,268	54,271	54,267	54,267	54,267	54,266	54,265	54,266	54,251	54,250	54,249	54,247	54,247	54,247	54,247	54,247	54,247			
Jun-03	729,421	41,407	44,280	44,257	44,225	44,178	44,165	44,148	44,091	44,084	44,069	44,098	44,093	44,096	44,091	44,088	44,089	44,089	44,082	44,079	44,080	44,077	44,077	44,072	44,073	44,073	44,075				
Dec-03	751,856	61,307	63,948	64,144	64,189	64,148	64,115	64,085	64,017	64,011	64,002	64,013	64,005	63,996	64,000	63,994	63,988	63,988	63,990	63,990	63,991	63,988	63,987	63,987	63,982	63,982					
Jun-04	753,861	39,856	41,491	41,406	41,360	41,264	41,243	41,239	41,235	41,218	41,170	41,165	41,173	41,174	41,174	41,176	41,175	41,171	41,163	41,154	41,153	41,146	41,146	41,146	41,139						
Dec-04	778,048	80,422	84,058	84,297	84,216	84,167	84,147	84,135	84,155	84,149	84,082	84,073	84,077	84,081	84,081	84,081	84,082	84,079	84,082	84,082	84,080	84,080	84,080	84,077							
Jun-05	785,901	64,531	78,910	78,036	77,590	77,693	77,687	77,627	77,614	77,620	77,620	77,623	77,618	77,616	77,600	77,596	77,594	77,589	77,592	77,589	77,592	77,593	77,589								
Dec-05	832,748	74,176	77,009	76,351	76,269	76,210	76,172	76,176	76,203	76,200	76,185	76,183	76,182	76,151	76,149	76,140	76,141	76,135	76,133	76,132	76,118	76,115									
Jun-06	842,891	56,471	59,097	59,008	59,004	58,898	58,884	58,864	58,867	58,754	58,746	58,759	58,757	58,750	58,756	58,746	58,721	58,718	58,709	58,710	58,710										
Dec-06	890,498	94,606	100,255	99,061	98,650	98,510	98,501	98,507	98,505	98,492	98,491	98,492	98,487	98,485	98,483	98,480	98,479	98,478	98,478	98,474											
Jun-07	905,984	76,183	88,586	88,440	88,158	88,082	88,049	88,108	88,115	88,136	88,159	88,144	88,131	88,146	88,143	88,152	88,163	88,164	88,165												
Dec-07	955,162	135,726	147,190	146,763	146,193	146,184	146,130	146,032	146,036	146,014	145,980	145,990	145,996	146,004	146,003	145,991	145,989	145,979													
Jun-08	967,929	76,011	81,739	80,587	80,436	80,335	80,321	80,312	80,236	80,232	80,167	80,132	80,131	80,155	80,141	80,144	80,141														
Dec-08	1,007,534	128,519	133,696	132,747	132,363	132,329	132,258	132,260	132,167	132,172	132,224	132,213	132,192	132,185	132,172	132,189															
Jun-09	1,003,882	78,188	79,185	77,612	77,408	77,360	77,307	77,289	77,275	77,194	77,185	77,188	77,156	77,151	77,153																
Dec-09	1,028,560	147,935	151,256	150,564	150,505	150,478	150,401	150,315	150,299	150,201	150,184	150,098	150,054	150,055																	
Jun-10	1,018,734	72,448	74,990	74,091	73,847	73,800	73,694	73,665	73,659	73,667	73,678	73,687	73,679																		
Dec-10	1,047,657	291,627	297,944	296,634	295,891	295,963	295,943	295,906	295,885	295,878	295,872	295,850																			
Jun-11	1,040,162	75,135	75,250	73,423	73,187	73,090	72,997	72,943	72,928	72,939	72,923																				
Dec-11	1,071,642	142,532	142,431	140,851	140,289	140,118	140,054	139,986	139,929	139,878																					
Jun-12	1,074,141	77,387	79,920	78,356	78,003	77,921	77,765	77,725	77,698																						
Dec-12	1,109,197	272,876	275,727	273,760	273,473	272,939	272,773	272,768																							
Jun-13	1,109,324	100,911	129,004	126,695	126,358	126,238	126,190																								
Dec-13	1,148,758	215,579	218,514	217,264	217,805	217,757																									
Jun-14	1,147,021	85,190	85,099	84,297	83,533																										
Dec-14	1,185,800	310,983	315,612	314,862																											
Jun-15	1,175,436	110,956	109,079																												
Dec-15	1,198,078	293,227																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.040	1.000	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	1.050	1.001	0.998	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	1.069	1.001	0.997	1.000	0.998	1.001	0.997	0.999	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	1.030	0.995	1.000	0.999	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	1.069	0.999	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	1.043	1.003	1.001	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	1.041	0.998	0.999	0.998	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.045	1.003	0.999	0.999	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.223	0.989	0.994	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.038	0.991	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	1.047	0.998	1.000	0.998	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	1.060	0.988	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	1.163	0.998	0.997	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	1.084	0.997	0.996	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	1.075	0.986	0.998	0.999	1.000	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	1.040	0.993	0.997	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
Jun-09	1.013	0.980	0.997	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000																	
Dec-09	1.022	0.995	1.000	1.000	0.999	0.999	1.000	0.999	1.000	0.999	1.000	1.000																		
Jun-10	1.035	0.988	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000																			
Dec-10	1.022	0.996	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
Jun-11	1.002	0.976	0.997	0.999	0.999	0.999	1.000	1.000	1.000																					
Dec-11	0.999	0.989	0.996	0.999	1.000	1.000	1.000	1.000																						
Jun-12	1.033	0.980	0.995	0.999	0.998	0.999	1.000																							
Dec-12	1.010	0.993	0.999	0.998	0.999	1.000																								
Jun-13	1.278	0.982	0.997	0.999	1.000																									
Dec-13	1.014	0.994	1.002	1.000																										
Jun-14	0.999	0.991	0.991																											
Dec-14	1.015	0.998																												
Jun-15	0.983																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.053	0.993	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.047	0.990	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.035	0.989	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.050	0.990	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	1.003	0.991	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.999	0.994	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.047	0.993	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.009	0.990	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.043	0.993	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.037	0.992	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.027	0.992	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	1.033	0.992	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	1.008	0.993	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.007	0.996	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.011	0.994	0.999																											
Last 4 Semesters ending in 6	1.077	0.982	0.995																											
Selected																														
Age To Age	**1.011**	**0.992**	**0.998**	**0.999**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.999	0.988	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive Theft
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	672,444	4,663	4,594	4,591	4,590	4,594	4,595	4,595	4,594	4,594	4,594	4,593	4,594	4,594	4,594	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593
Dec-01	699,556	5,433	5,197	5,185	5,184	5,183	5,180	5,178	5,178	5,178	5,178	5,178	5,178	5,178	5,177	5,177	5,175	5,175	5,175	5,175	5,175	5,174	5,175	5,176	5,176	5,176	5,176	5,176	5,175	5,175	
Jun-02	704,350	4,603	4,436	4,433	4,430	4,431	4,432	4,434	4,434	4,433	4,433	4,433	4,433	4,432	4,432	4,432	4,432	4,432	4,432	4,432	4,432	4,432	4,432	4,432	4,432	4,432	4,432	4,432	4,432		
Dec-02	731,460	5,566	5,327	5,295	5,294	5,295	5,295	5,294	5,294	5,294	5,295	5,295	5,295	5,295	5,295	5,295	5,295	5,295	5,295	5,295	5,295	5,295	5,294	5,294	5,294	5,294	5,294	5,294			
Jun-03	729,421	4,931	4,601	4,603	4,607	4,610	4,609	4,611	4,612	4,612	4,611	4,611	4,612	4,612	4,611	4,611	4,611	4,611	4,610	4,610	4,610	4,610	4,610	4,610	4,609	4,609	4,609				
Dec-03	751,856	4,950	4,765	4,762	4,760	4,761	4,760	4,760	4,760	4,760	4,761	4,763	4,761	4,761	4,759	4,757	4,757	4,757	4,757	4,757	4,757	4,757	4,757	4,757	4,757	4,757					
Jun-04	753,861	4,913	4,859	4,833	4,828	4,826	4,827	4,828	4,827	4,827	4,826	4,826	4,828	4,828	4,828	4,828	4,828	4,828	4,827	4,826	4,826	4,826	4,826	4,826	4,825						
Dec-04	778,048	4,674	4,540	4,493	4,494	4,493	4,493	4,493	4,495	4,495	4,492	4,492	4,491	4,491	4,491	4,491	4,491	4,491	4,491	4,491	4,491	4,491	4,491	4,491							
Jun-05	785,901	4,248	4,063	4,061	4,066	4,072	4,071	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,068	4,067	4,067	4,067	4,067								
Dec-05	832,748	5,051	5,023	4,998	5,004	4,999	5,000	5,004	5,004	5,005	5,007	5,006	5,005	5,005	5,004	5,004	5,004	5,003	5,003	5,003	5,003	5,003									
Jun-06	842,891	4,752	4,692	4,707	4,675	4,672	4,673	4,669	4,670	4,668	4,669	4,668	4,668	4,669	4,668	4,668	4,668	4,668	4,667	4,667	4,667										
Dec-06	890,498	5,782	5,755	5,705	5,664	5,669	5,671	5,672	5,670	5,671	5,671	5,671	5,672	5,671	5,671	5,671	5,671	5,671	5,671	5,671											
Jun-07	905,984	5,110	5,087	5,014	5,012	5,010	5,012	5,010	5,010	5,008	5,005	5,007	5,007	5,007	5,005	5,005	5,006	5,006	5,006												
Dec-07	955,162	4,898	4,828	4,852	4,811	4,848	4,809	4,844	4,806	4,800	4,801	4,801	4,801	4,801	4,801	4,801	4,801	4,801													
Jun-08	967,929	4,251	4,261	4,275	4,231	4,232	4,232	4,232	4,232	4,233	4,231	4,230	4,229	4,229	4,229	4,229	4,229														
Dec-08	1,007,534	4,604	4,455	4,424	4,415	4,409	4,409	4,409	4,412	4,409	4,409	4,410	4,409	4,409	4,409	4,409															
Jun-09	1,003,882	3,825	3,703	3,669	3,660	3,662	3,663	3,665	3,662	3,661	3,662	3,662	3,662	3,662	3,662																
Dec-09	1,028,560	4,084	3,991	3,968	3,967	3,966	3,974	3,966	3,966	3,966	3,966	3,966	3,966	3,966																	
Jun-10	1,018,734	2,953	2,866	2,857	2,857	2,865	2,855	2,854	2,852	2,852	2,852	2,852	2,851																		
Dec-10	1,047,657	3,394	3,314	3,266	3,265	3,262	3,261	3,261	3,262	3,262	3,262	3,262																			
Jun-11	1,040,162	2,832	2,690	2,664	2,653	2,652	2,654	2,654	2,654	2,654	2,654																				
Dec-11	1,071,642	2,617	2,545	2,491	2,490	2,489	2,489	2,489	2,488	2,488																					
Jun-12	1,074,141	2,160	2,052	2,024	2,021	2,021	2,020	2,020	2,020																						
Dec-12	1,109,197	2,740	2,593	2,564	2,556	2,558	2,553	2,555																							
Jun-13	1,109,324	2,525	2,422	2,405	2,404	2,402	2,402																								
Dec-13	1,148,758	2,834	2,733	2,713	2,711	2,713																									
Jun-14	1,147,021	2,499	2,430	2,420	2,408																										
Dec-14	1,185,800	2,990	2,839	2,806																											
Jun-15	1,175,436	3,491	3,348																												
Dec-15	1,198,078	3,972																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	0.985	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	0.957	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	0.964	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.957	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	0.933	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	0.963	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	0.989	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	0.971	0.990	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	0.956	1.000	1.001	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	0.994	0.995	1.001	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	0.987	1.003	0.993	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.995	0.991	0.993	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	0.995	0.986	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	0.986	1.005	0.992	1.008	0.992	1.007	0.992	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	1.002	1.003	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	0.968	0.993	0.998	0.999	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000																
Jun-09	0.968	0.991	0.998	1.001	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000																	
Dec-09	0.977	0.994	1.000	1.000	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000																		
Jun-10	0.971	0.997	1.000	1.003	0.997	1.000	0.999	1.000	1.000	1.000	1.000																			
Dec-10	0.976	0.986	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000																				
Jun-11	0.950	0.990	0.996	1.000	1.001	1.000	1.000	1.000	1.000																					
Dec-11	0.972	0.979	1.000	1.000	1.000	1.000	1.000	1.000																						
Jun-12	0.950	0.986	0.999	1.000	1.000	1.000	1.000																							
Dec-12	0.946	0.989	0.997	1.001	0.998	1.001																								
Jun-13	0.959	0.993	1.000	0.999	1.000																									
Dec-13	0.964	0.993	0.999	1.001																										
Jun-14	0.972	0.996	0.995																											
Dec-14	0.949	0.988																												
Jun-15	0.959																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	0.970	0.994	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.972	0.993	0.997	1.000	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	0.960	0.990	0.998	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	0.958	0.991	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.961	0.992	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.954	0.992	0.997	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.970	0.994	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	0.958	0.991	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.971	0.995	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.976	0.994	0.997	1.000	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	0.960	0.990	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	0.958	0.991	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	0.961	0.992	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.955	0.992	0.997	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	0.958	0.987	0.999																											
Last 4 Semesters ending in 6	0.960	0.992	0.997																											
Selected																														
Age To Age	**0.958**	**0.991**	**0.998**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.947	0.989	0.998	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive Theft
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	672,444	14,232	13,894	13,768	13,708	13,714	13,717	13,716	13,704	13,698	13,703	13,700	13,672	13,675	13,675	13,666	13,666	13,666	13,666	13,666	13,666	13,665	13,673	13,672	13,677	13,676	13,675	13,675	13,675	13,676	13,676
Dec-01	699,556	17,607	17,310	17,147	17,039	17,002	16,977	16,966	16,944	16,903	16,888	16,887	16,888	16,885	16,884	16,884	16,878	16,878	16,880	16,877	16,877	16,862	16,857	16,854	16,846	16,845	16,843	16,842	16,842	16,842	
Jun-02	704,350	14,792	14,520	14,407	14,306	14,270	14,257	14,278	14,277	14,271	14,269	14,266	14,267	14,253	14,253	14,253	14,253	14,253	14,253	14,253	14,253	14,250	14,250	14,247	14,247	14,245	14,245	14,243	14,242		
Dec-02	731,460	19,650	19,136	18,796	18,821	18,809	18,799	18,779	18,772	18,765	18,739	18,733	18,735	18,732	18,732	18,733	18,732	18,731	18,731	18,716	18,716	18,715	18,713	18,713	18,713	18,713	18,713	18,713			
Jun-03	729,421	18,924	18,435	18,308	18,325	18,294	18,280	18,272	18,228	18,219	18,214	18,211	18,204	18,208	18,202	18,200	18,200	18,200	18,193	18,190	18,191	18,188	18,188	18,182	18,183	18,183	18,185				
Dec-03	751,856	19,981	19,782	19,690	19,736	19,741	19,703	19,667	19,620	19,613	19,610	19,617	19,610	19,601	19,600	19,598	19,592	19,592	19,599	19,599	19,600	19,597	19,596	19,596	19,590	19,591					
Jun-04	753,861	17,259	17,088	17,005	16,999	16,969	16,966	16,958	16,954	16,955	16,907	16,908	16,926	16,927	16,927	16,929	16,928	16,923	16,916	16,908	16,907	16,899	16,899	16,900	16,893						
Dec-04	778,048	18,631	18,321	18,124	18,094	17,988	17,973	17,971	17,965	17,959	17,893	17,890	17,890	17,895	17,894	17,895	17,895	17,894	17,893	17,893	17,893	17,893	17,893	17,890							
Jun-05	785,901	17,683	17,038	16,929	16,826	16,844	16,877	16,832	16,840	16,836	16,836	16,834	16,825	16,823	16,819	16,817	16,815	16,810	16,810	16,809	16,812	16,811	16,807								
Dec-05	832,748	21,243	21,276	20,763	20,628	20,597	20,598	20,607	20,629	20,618	20,606	20,604	20,603	20,605	20,602	20,594	20,593	20,586	20,585	20,583	20,583	20,582									
Jun-06	842,891	20,658	20,765	20,737	20,782	20,684	20,680	20,642	20,649	20,527	20,529	20,543	20,544	20,543	20,548	20,539	20,515	20,512	20,505	20,506	20,506										
Dec-06	890,498	26,398	27,681	26,924	26,812	26,791	26,802	26,811	26,806	26,806	26,803	26,803	26,807	26,807	26,809	26,808	26,807	26,807	26,806	26,803											
Jun-07	905,984	24,577	26,121	25,793	25,648	25,663	25,653	25,671	25,675	25,680	25,682	25,684	25,660	25,667	25,665	25,658	25,665	25,659	25,659												
Dec-07	955,162	28,645	30,582	30,162	30,070	30,093	30,072	30,025	30,025	30,021	30,020	30,026	30,026	30,033	30,032	30,021	30,020	30,010													
Jun-08	967,929	26,749	27,970	27,745	27,845	27,771	27,741	27,799	27,784	27,772	27,730	27,742	27,743	27,766	27,754	27,756	27,753														
Dec-08	1,007,534	32,224	33,034	32,806	32,684	32,662	32,662	32,664	32,581	32,579	32,631	32,615	32,604	32,597	32,590	32,608															
Jun-09	1,003,882	26,320	25,786	25,296	25,178	25,209	25,194	25,194	25,194	25,164	25,160	25,158	25,153	25,150	25,154																
Dec-09	1,028,560	28,807	27,953	27,820	27,838	27,844	27,819	27,703	27,729	27,736	27,723	27,705	27,679	27,678																	
Jun-10	1,018,734	21,505	21,652	21,408	21,325	21,322	21,276	21,260	21,249	21,246	21,239	21,248	21,245																		
Dec-10	1,047,657	24,676	24,867	24,333	24,065	24,109	24,080	24,095	24,112	24,126	24,115	24,156																			
Jun-11	1,040,162	19,636	19,698	19,184	19,125	19,103	19,062	19,024	19,008	19,006	19,005																				
Dec-11	1,071,642	22,489	21,938	21,393	21,288	21,256	21,191	21,163	21,119	21,127																					
Jun-12	1,074,141	17,158	17,047	16,819	16,816	16,815	16,784	16,745	16,738																						
Dec-12	1,109,197	23,118	23,656	23,066	22,952	22,914	22,836	22,847																							
Jun-13	1,109,324	20,897	21,227	20,682	20,637	20,570	20,566																								
Dec-13	1,148,758	25,420	25,887	25,505	25,539	25,591																									
Jun-14	1,147,021	23,559	23,843	23,867	23,445																										
Dec-14	1,185,800	31,065	31,109	30,084																											
Jun-15	1,175,436	37,444	35,250																												
Dec-15	1,198,078	47,603																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	0.976	0.991	0.996	1.000	1.000	1.000	0.999	1.000	1.000	1.000	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	0.983	0.991	0.994	0.998	0.999	0.999	0.999	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	0.982	0.992	0.993	0.997	0.999	1.001	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.974	0.982	1.001	0.999	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	0.974	0.993	1.001	0.998	0.999	1.000	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	0.990	0.995	1.002	1.000	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	0.990	0.995	1.000	0.998	1.000	0.999	1.000	1.000	0.997	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000							
Dec-04	0.983	0.989	0.998	0.994	0.999	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	0.964	0.994	0.994	1.001	1.002	0.997	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.002	0.976	0.993	0.999	1.000	1.000	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	1.005	0.999	1.002	0.995	1.000	0.998	1.000	0.994	1.000	1.001	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000											
Dec-06	1.049	0.973	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	1.063	0.987	0.994	1.001	1.000	1.001	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	1.068	0.986	0.997	1.001	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	1.046	0.992	1.004	0.997	0.999	1.002	0.999	1.000	0.998	1.000	1.000	1.001	1.000	1.000	1.000															
Dec-08	1.025	0.993	0.996	0.999	1.000	1.000	0.997	1.000	1.002	0.999	1.000	1.000	1.000	1.001																
Jun-09	0.980	0.981	0.995	1.001	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000																	
Dec-09	0.970	0.995	1.001	1.000	0.999	0.996	1.001	1.000	1.000	0.999	0.999	1.000																		
Jun-10	1.007	0.989	0.996	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000																			
Dec-10	1.008	0.979	0.989	1.002	0.999	1.001	1.001	1.001	1.000	1.002																				
Jun-11	1.003	0.974	0.997	0.999	0.998	0.998	0.999	1.000	1.000																					
Dec-11	0.976	0.975	0.995	0.999	0.997	0.999	0.998	1.000																						
Jun-12	0.994	0.987	1.000	1.000	0.998	0.998	1.000																							
Dec-12	1.023	0.975	0.995	0.998	0.997	1.000																								
Jun-13	1.016	0.974	0.998	0.997	1.000																									
Dec-13	1.018	0.985	1.001	1.002																										
Jun-14	1.012	1.001	0.982																											
Dec-14	1.001	0.967																												
Jun-15	0.941																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.001	0.986	0.997	0.999	0.999	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.010	0.984	0.996	0.999	0.999	0.999	1.000	1.000	0.999	1.000																				
10 Semesters	0.999	0.981	0.995	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.002	0.982	0.995	0.999	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.993	0.982	0.994	0.999	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.971	0.984	0.992	0.999	0.998	0.999	0.999	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.000	0.986	0.997	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.012	0.980	0.997	0.999	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.002	0.986	0.997	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.009	0.984	0.996	0.999	0.999	0.999	1.000	1.000	1.000	1.000																				
10 Semesters	0.996	0.980	0.995	1.000	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	0.997	0.981	0.995	0.999	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	0.988	0.981	0.994	0.999	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.969	0.982	0.992	1.000	0.998	0.999	0.999	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.005	0.975	0.995																											
Last 4 Semesters ending in 6	0.983	0.985	0.993																											
Selected																														
Age To Age	**1.005**	**0.981**	**0.995**	**0.999**	**0.998**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.977	0.973	0.992	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
All Perils
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	26,476	2,316	2,507	2,512	2,509	2,508	2,507	2,506	2,506	2,506	2,506	2,506	2,506	2,506	2,506	2,508	2,507	2,507	2,507	2,507	2,506	2,506	2,506	2,506	2,506	2,506	2,506	2,506	2,506	2,506	2,506
Dec-01	26,756	2,647	2,598	2,621	2,613	2,605	2,602	2,604	2,604	2,603	2,602	2,602	2,604	2,600	2,601	2,601	2,601	2,600	2,600	2,599	2,599	2,599	2,599	2,599	2,599	2,599	2,599	2,599	2,599	2,599	
Jun-02	27,383	2,312	2,529	2,547	2,550	2,546	2,545	2,545	2,545	2,544	2,544	2,543	2,543	2,538	2,538	2,538	2,538	2,537	2,537	2,537	2,537	2,537	2,537	2,537	2,537	2,537	2,537	2,537	2,537		
Dec-02	28,982	2,337	2,323	2,308	2,301	2,300	2,300	2,299	2,298	2,296	2,296	2,296	2,296	2,296	2,296	2,296	2,296	2,295	2,295	2,295	2,295	2,295	2,295	2,295	2,295	2,295	2,295	2,295			
Jun-03	27,792	2,023	2,137	2,132	2,130	2,130	2,129	2,130	2,130	2,130	2,130	2,130	2,130	2,130	2,130	2,130	2,130	2,130	2,129	2,129	2,129	2,129	2,129	2,129	2,129	2,129	2,129				
Dec-03	28,818	2,243	2,363	2,365	2,364	2,362	2,362	2,363	2,362	2,362	2,362	2,362	2,362	2,362	2,362	2,362	2,362	2,362	2,362	2,362	2,362	2,362	2,362	2,362	2,362	2,362					
Jun-04	27,917	2,060	2,241	2,242	2,236	2,233	2,234	2,235	2,235	2,231	2,231	2,231	2,231	2,232	2,231	2,232	2,231	2,231	2,231	2,231	2,231	2,231	2,231	2,231	2,231						
Dec-04	27,107	2,522	2,629	2,637	2,641	2,641	2,641	2,641	2,642	2,642	2,641	2,641	2,641	2,641	2,641	2,641	2,639	2,639	2,639	2,639	2,639	2,639	2,639	2,639							
Jun-05	22,856	2,256	2,472	2,479	2,466	2,467	2,467	2,468	2,468	2,469	2,469	2,469	2,469	2,469	2,469	2,469	2,469	2,469	2,469	2,469	2,469	2,469	2,469								
Dec-05	20,220	2,106	2,222	2,223	2,222	2,223	2,220	2,222	2,221	2,221	2,221	2,221	2,221	2,221	2,221	2,221	2,221	2,221	2,221	2,221	2,221	2,221									
Jun-06	19,577	1,740	2,012	2,015	2,003	2,003	2,003	2,001	2,001	2,002	2,002	2,002	2,002	2,002	2,002	2,002	2,002	2,002	2,002	2,002	2,002										
Dec-06	19,882	2,165	2,334	2,357	2,337	2,327	2,327	2,327	2,327	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326											
Jun-07	19,349	2,036	2,281	2,221	2,193	2,168	2,160	2,161	2,161	2,161	2,161	2,160	2,159	2,158	2,158	2,158	2,158	2,158	2,158												
Dec-07	20,802	2,433	2,533	2,474	2,442	2,412	2,411	2,411	2,409	2,409	2,409	2,409	2,409	2,409	2,409	2,407	2,404	2,404													
Jun-08	19,098	1,635	1,817	1,761	1,740	1,718	1,718	1,718	1,718	1,718	1,718	1,717	1,717	1,717	1,717	1,717	1,717														
Dec-08	16,151	1,545	1,508	1,463	1,456	1,449	1,449	1,450	1,450	1,450	1,450	1,450	1,450	1,449	1,447	1,447															
Jun-09	13,978	1,049	1,030	1,010	1,001	999	999	1,000	1,000	999	998	998	998	998	998																
Dec-09	13,536	1,168	1,207	1,179	1,177	1,178	1,180	1,179	1,178	1,178	1,179	1,179	1,179	1,179																	
Jun-10	12,104	1,121	1,211	1,228	1,233	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239																		
Dec-10	11,946	2,206	2,314	2,358	2,373	2,385	2,385	2,385	2,385	2,385	2,385	2,385																			
Jun-11	10,949	1,659	1,779	1,816	1,829	1,835	1,840	1,840	1,840	1,836	1,836																				
Dec-11	10,787	1,828	2,039	2,093	2,114	2,129	2,130	2,132	2,132	2,132																					
Jun-12	10,258	1,362	1,538	1,559	1,561	1,567	1,568	1,569	1,569																						
Dec-12	10,193	1,968	2,048	2,094	2,112	2,107	2,110	2,110																							
Jun-13	9,878	1,321	1,545	1,579	1,580	1,585	1,585																								
Dec-13	10,275	1,663	1,808	1,845	1,868	1,874																									
Jun-14	10,310	1,284	1,354	1,382	1,388																										
Dec-14	12,086	1,564	1,667	1,656																											
Jun-15	12,248	1,200	1,243																												
Dec-15	12,260	1,379																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.082	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	0.981	1.009	0.997	0.997	0.999	1.001	1.000	1.000	1.000	1.000	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	1.094	1.007	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.994	0.994	0.997	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	1.056	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	1.053	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	1.088	1.000	0.997	0.999	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	1.042	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.096	1.003	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	1.055	1.000	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	1.156	1.001	0.994	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	1.078	1.010	0.992	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	1.120	0.974	0.987	0.989	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	1.041	0.977	0.987	0.988	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	1.000														
Jun-08	1.111	0.969	0.988	0.987	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000															
Dec-08	0.976	0.970	0.995	0.995	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.999	0.999	1.000																
Jun-09	0.982	0.981	0.991	0.998	1.000	1.001	1.000	0.999	0.999	1.000	1.000	1.000	1.000																	
Dec-09	1.033	0.977	0.998	1.001	1.002	0.999	0.999	1.000	1.001	1.000	1.000	1.000																		
Jun-10	1.080	1.014	1.004	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
Dec-10	1.049	1.019	1.006	1.005	1.000	1.000	1.000	1.000	1.000	1.000																				
Jun-11	1.072	1.021	1.007	1.003	1.003	1.000	1.000	0.998	1.000																					
Dec-11	1.115	1.026	1.010	1.007	1.000	1.001	1.000	1.000																						
Jun-12	1.129	1.014	1.001	1.004	1.001	1.001	1.000																							
Dec-12	1.041	1.022	1.009	0.998	1.001	1.000																								
Jun-13	1.170	1.022	1.001	1.003	1.000																									
Dec-13	1.087	1.020	1.012	1.003																										
Jun-14	1.055	1.021	1.004																											
Dec-14	1.066	0.993																												
Jun-15	1.036																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.067	1.002	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.073	1.002	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.082	1.017	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.076	1.015	1.006	1.003	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	1.061	1.014	1.007	1.002	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.051	1.007	1.008	1.003	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.066	1.002	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.062	1.019	1.006	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.065	1.002	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.074	1.002	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.080	1.018	1.006	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	1.074	1.016	1.007	1.003	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	1.063	1.014	1.007	1.002	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.053	1.006	1.009	1.003	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.077	1.017	1.009																											
Last 4 Semesters ending in 6	1.099	1.019	1.003																											
Selected																														
Age To Age	**1.074**	**1.016**	**1.007**	**1.003**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.102	1.026	1.010	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
All Perils
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	26,476	5,176	4,578	4,449	4,409	4,412	4,407	4,392	4,390	4,379	4,379	4,379	4,480	4,479	4,479	4,478	4,473	4,472	4,477	4,476	4,384	4,383	4,383	4,383	4,383	4,383	4,384	4,384	4,384	4,384	4,384
Dec-01	26,756	7,214	6,587	6,378	6,309	6,288	6,289	6,286	6,286	6,281	6,283	6,288	6,288	6,287	6,287	6,287	6,237	6,237	6,237	6,235	6,235	6,235	6,235	6,235	6,235	6,228	6,228	6,228	6,228	6,228	
Jun-02	27,383	6,689	6,167	5,856	5,768	5,749	5,720	5,724	5,723	5,725	5,724	5,712	5,711	5,710	5,710	5,682	5,682	5,692	5,692	5,692	5,692	5,692	5,692	5,692	5,692	5,692	5,692	5,692	5,689		
Dec-02	28,982	6,243	5,875	5,588	5,521	5,502	5,506	5,533	5,542	5,567	5,568	5,568	5,529	5,529	5,527	5,527	5,527	5,521	5,521	5,521	5,521	5,521	5,521	5,521	5,521	5,521	5,521	5,521			
Jun-03	27,792	5,642	4,992	4,806	4,832	4,791	4,790	4,781	4,782	4,780	4,780	4,780	4,780	4,780	4,780	4,780	4,780	4,780	4,778	4,778	4,778	4,778	4,778	4,778	4,778	4,778	4,778				
Dec-03	28,818	6,046	5,717	5,510	5,458	5,435	5,399	5,402	5,649	5,396	5,396	5,395	5,395	5,395	5,395	5,395	5,395	5,395	5,395	5,395	5,395	5,395	5,395	5,395	5,395	5,395					
Jun-04	27,917	4,911	4,689	4,598	4,581	4,547	4,529	4,528	4,527	4,525	4,525	4,525	4,525	4,524	4,534	4,536	4,531	4,535	4,544	4,532	4,534	4,522	4,522	4,522	4,522						
Dec-04	27,107	6,848	6,233	6,074	6,003	5,994	5,994	5,944	5,904	5,904	5,904	5,904	5,904	5,901	5,900	5,900	5,898	5,898	5,898	5,898	5,898	5,898	5,898	5,898							
Jun-05	22,856	5,753	5,517	5,333	5,318	5,314	5,309	5,314	5,311	5,309	5,309	5,313	5,314	5,314	5,312	5,312	5,311	5,310	5,309	5,307	5,306	5,304	5,303								
Dec-05	20,220	5,511	5,072	4,860	4,814	4,748	4,747	4,739	4,734	4,735	4,733	4,733	4,731	4,732	4,730	4,730	4,727	4,727	4,727	4,727	4,727	4,725									
Jun-06	19,577	4,832	4,303	3,955	3,923	3,921	3,942	3,949	3,939	3,959	3,959	3,942	3,942	3,942	3,941	3,941	3,941	3,941	3,941	3,941	3,941										
Dec-06	19,882	5,636	5,563	5,380	5,209	5,133	5,127	5,118	5,103	5,102	5,102	5,102	5,102	5,101	5,101	5,101	5,101	5,101	5,101	5,101											
Jun-07	19,349	5,361	5,516	5,229	5,024	4,855	4,795	4,801	4,801	4,758	4,758	4,754	4,750	4,750	4,750	4,750	4,750	4,750	4,750												
Dec-07	20,802	7,064	7,341	6,990	6,742	6,554	6,566	6,530	6,532	6,531	6,529	6,519	6,513	6,512	6,510	6,508	6,507	6,507													
Jun-08	19,098	5,467	5,466	4,828	4,632	4,476	4,474	4,480	4,478	4,479	4,479	4,468	4,466	4,466	4,466	4,466	4,466														
Dec-08	16,151	6,427	6,243	5,498	5,349	5,273	5,314	5,326	5,339	5,328	5,345	5,344	5,342	5,343	5,345	5,345															
Jun-09	13,978	4,700	5,183	4,994	4,830	4,830	4,830	4,833	4,837	4,846	4,903	4,439	4,435	4,435	4,418																
Dec-09	13,536	5,830	4,810	4,546	4,474	4,467	4,467	4,468	4,469	4,474	4,474	4,474	4,474	4,474																	
Jun-10	12,104	4,153	3,680	3,486	3,473	3,391	3,381	3,376	3,375	3,377	3,375	3,375	3,375																		
Dec-10	11,946	7,781	6,658	6,332	6,301	6,294	6,287	6,287	6,289	6,288	6,254	6,251																			
Jun-11	10,949	4,878	3,812	3,531	3,504	3,472	3,470	3,469	3,466	3,461	3,458																				
Dec-11	10,787	4,888	4,311	4,752	4,859	4,611	4,598	4,596	4,589	4,590																					
Jun-12	10,258	3,635	3,010	2,789	2,762	2,730	2,730	2,731	2,669																						
Dec-12	10,193	7,206	6,139	5,735	5,445	5,365	5,393	5,391																							
Jun-13	9,878	4,596	4,881	4,776	4,684	4,662	4,644																								
Dec-13	10,275	5,961	5,247	4,872	4,718	4,656																									
Jun-14	10,310	4,631	3,602	3,345	3,285																										
Dec-14	12,086	7,158	6,616	6,035																											
Jun-15	12,248	4,932	4,049																												
Dec-15	12,260	6,949																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	0.884	0.972	0.991	1.001	0.999	0.997	1.000	0.998	1.000	1.000	1.023	1.000	1.000	1.000	0.999	1.000	1.001	1.000	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	0.913	0.968	0.989	0.997	1.000	0.999	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000		
Jun-02	0.922	0.950	0.985	0.997	0.995	1.001	1.000	1.000	1.000	0.998	1.000	1.000	1.000	0.995	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.941	0.951	0.988	0.997	1.001	1.005	1.002	1.005	1.000	1.000	0.993	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	0.885	0.963	1.005	0.992	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	0.946	0.964	0.991	0.996	0.993	1.000	1.046	0.955	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	0.955	0.981	0.996	0.993	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	0.999	1.001	1.002	0.997	1.001	0.997	1.000	1.000	1.000							
Dec-04	0.910	0.974	0.988	0.998	1.000	0.992	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	0.959	0.967	0.997	0.999	0.999	1.001	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	0.920	0.958	0.991	0.986	1.000	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000										
Jun-06	0.890	0.919	0.992	0.999	1.005	1.002	0.998	1.005	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.987	0.967	0.968	0.986	0.999	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	1.029	0.948	0.961	0.966	0.988	1.001	1.000	0.991	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	1.039	0.952	0.965	0.972	1.002	0.995	1.000	1.000	1.000	0.998	0.999	1.000	1.000	1.000	1.000	1.000														
Jun-08	1.000	0.883	0.959	0.967	0.999	1.001	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000															
Dec-08	0.971	0.881	0.973	0.986	1.008	1.002	1.003	0.998	1.003	1.000	1.000	1.000	1.000	1.000																
Jun-09	1.103	0.964	0.967	1.000	1.000	1.001	1.001	1.002	1.012	0.905	0.999	1.000	0.996																	
Dec-09	0.825	0.945	0.984	0.998	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000																		
Jun-10	0.886	0.947	0.996	0.976	0.997	0.999	1.000	1.000	1.000	1.000	1.000																			
Dec-10	0.856	0.951	0.995	0.999	0.999	1.000	1.000	1.000	0.995	1.000																				
Jun-11	0.781	0.926	0.992	0.991	0.999	1.000	0.999	0.999	0.999																					
Dec-11	0.882	1.103	1.022	0.949	0.997	1.000	0.998	1.000																						
Jun-12	0.828	0.926	0.990	0.988	1.000	1.001	0.977																							
Dec-12	0.852	0.934	0.949	0.985	1.005	1.000																								
Jun-13	1.062	0.978	0.981	0.995	0.996																									
Dec-13	0.880	0.929	0.968	0.987																										
Jun-14	0.778	0.929	0.982																											
Dec-14	0.924	0.912																												
Jun-15	0.821																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	0.918	0.951	0.984	0.988	0.999	1.000	1.000	0.998	1.000	0.995	1.001	1.000	1.000	1.000	0.999	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.916	0.946	0.981	0.986	0.999	0.999	1.001	0.998	1.000	0.995																				
10 Semesters	0.866	0.954	0.986	0.987	1.000	1.000	0.998	0.999	1.001	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	0.886	0.935	0.982	0.983	1.000	1.000	0.996	1.000	1.001	0.984	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000						
4 Semesters	0.851	0.937	0.970	0.989	1.000	1.000	0.994	1.000	0.998	0.976	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.873	0.920	0.975	0.991	1.001	1.000	0.988	0.999	0.997	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.917	0.948	0.984	0.990	0.999	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	0.869	0.929	0.980	0.988	0.999	1.000	0.999	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.919	0.951	0.983	0.989	0.999	0.999	1.001	0.998	1.000	0.995	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.917	0.945	0.980	0.986	0.999	0.999	1.001	0.997	1.000	0.995																				
10 Semesters	0.868	0.952	0.985	0.987	1.000	1.000	0.999	0.999	1.001	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	0.885	0.934	0.980	0.982	1.000	1.000	0.997	1.000	1.001	0.983	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000						
4 Semester	0.860	0.935	0.968	0.989	1.000	1.000	0.996	1.000	0.998	0.975	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.882	0.918	0.974	0.991	1.001	1.000	0.991	1.000	0.996	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	0.885	0.959	0.983																											
Last 4 Semesters ending in 6	0.873	0.944	0.986																											
Selected																														
Age To Age	**0.885**	**0.934**	**0.980**	**0.982**	**1.000**	**1.000**	**0.997**	**1.000**	**1.001**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.793	0.896	0.959	0.978	0.996	0.997	0.997	1.000	1.000	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Specified Perils
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	19,513	187	177	175	176	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175
Dec-01	17,834	235	232	234	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	
Jun-02	17,164	148	134	131	133	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134		
Dec-02	16,307	150	147	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146			
Jun-03	15,427	130	124	122	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123				
Dec-03	14,869	148	146	146	146	146	146	146	146	145	145	145	145	145	145	145	145	145	145	145	145	145	145	145	145	145					
Jun-04	14,258	113	113	110	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111						
Dec-04	15,389	124	117	120	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119							
Jun-05	14,848	105	109	108	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110								
Dec-05	12,705	105	102	102	102	102	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103									
Jun-06	11,792	96	95	96	95	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96										
Dec-06	11,496	144	145	140	139	139	139	139	139	139	139	139	139	139	139	139	139	139	139	139											
Jun-07	11,142	95	104	104	104	103	103	104	104	104	104	104	104	104	104	104	104	104	104												
Dec-07	11,091	117	110	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109													
Jun-08	10,398	64	63	59	59	59	59	59	59	59	59	59	59	59	59	59	59														
Dec-08	9,620	68	70	71	71	71	71	71	71	71	71	71	71	71	71	71															
Jun-09	9,642	43	37	35	35	35	35	35	35	35	35	35	35	35	35																
Dec-09	9,737	100	96	93	93	93	93	93	93	93	93	93	93	93																	
Jun-10	9,750	40	35	36	36	36	36	36	36	36	36	36	36																		
Dec-10	9,692	130	132	132	132	132	132	132	132	132	132	132																			
Jun-11	9,665	49	48	48	47	47	46	47	47	47	47																				
Dec-11	9,483	84	83	83	83	83	83	83	83	83																					
Jun-12	9,508	39	34	34	34	34	34	34	34																						
Dec-12	9,297	165	171	170	169	170	170	170																							
Jun-13	9,264	48	58	61	61	61	60																								
Dec-13	8,884	86	81	81	80	80																									
Jun-14	8,922	43	41	41	41																										
Dec-14	8,758	128	128	126																											
Jun-15	8,795	52	50																												
Dec-15	8,633	123																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	0.947	0.989	1.006	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	0.987	1.009	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	0.905	0.978	1.015	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.980	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	0.954	0.984	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	0.986	1.000	1.000	1.000	1.000	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	1.000	0.973	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	0.944	1.026	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.038	0.991	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	0.971	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	0.990	1.011	0.990	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	1.007	0.966	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	1.095	1.000	1.000	0.990	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	0.940	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	0.984	0.937	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	1.029	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
Jun-09	0.860	0.946	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
Dec-09	0.960	0.969	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
Jun-10	0.875	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
Dec-10	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
Jun-11	0.980	1.000	0.979	1.000	0.979	1.022	1.000	1.000	1.000																					
Dec-11	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
Jun-12	0.872	1.000	1.000	1.000	1.000	1.000	1.000																							
Dec-12	1.036	0.994	0.994	1.006	1.000	1.000																								
Jun-13	1.208	1.052	1.000	1.000	0.984																									
Dec-13	0.942	1.000	0.988	1.000																										
Jun-14	0.953	1.000	1.000																											
Dec-14	1.000	0.984																												
Jun-15	0.962																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	0.980	0.994	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.983	0.994	0.998	1.000	0.999	1.002	1.000	1.000	1.000	1.000																				
10 Semesters	0.996	1.006	0.996	1.001	0.996	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.017	1.005	0.997	1.001	0.994	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.964	1.009	0.995	1.001	0.996	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.981	0.992	0.994	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.976	0.994	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	0.988	0.999	0.999	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.982	0.994	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.992	0.993	0.998	1.001	0.999	1.001	1.000	0.999	1.000	1.000																				
10 Semesters	1.002	1.001	0.996	1.001	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	1.013	1.000	0.996	1.002	0.996	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
4 Semester	0.971	1.003	0.994	1.003	0.997	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.989	0.988	0.992	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.000	0.994	0.996																											
Last 4 Semesters ending in 6	1.005	1.017	0.995																											
Selected																														
Age To Age	**0.992**	**0.993**	**0.998**	**1.001**	**0.999**	**1.001**	**1.000**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	
Age to Ultimate	0.983	0.991	0.998	1.001	1.000	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Specified Perils
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	19,513	410	401	387	388	388	388	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387
Dec-01	17,834	615	592	591	589	583	583	583	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	
Jun-02	17,164	431	365	343	345	346	346	346	346	346	345	345	345	345	345	345	345	345	345	345	345	345	345	345	345	345	345	345	345		
Dec-02	16,307	437	425	420	420	420	420	418	418	418	418	418	418	418	418	418	418	418	418	418	418	418	418	418	418	418	418	418			
Jun-03	15,427	329	336	315	315	315	317	317	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318				
Dec-03	14,869	479	475	484	485	489	489	489	490	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489					
Jun-04	14,258	343	335	309	310	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309						
Dec-04	15,389	361	307	301	298	298	298	298	298	300	298	298	298	298	298	298	298	298	298	298	298	298	298	298							
Jun-05	14,848	309	337	326	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350								
Dec-05	12,705	413	353	347	347	347	346	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347									
Jun-06	11,792	280	206	202	203	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205										
Dec-06	11,496	456	445	438	437	437	419	419	419	419	419	419	419	419	419	419	419	419	419	419											
Jun-07	11,142	336	334	320	320	320	335	336	336	336	330	330	330	330	330	330	330	330	330												
Dec-07	11,091	446	384	375	375	375	375	377	377	377	377	377	377	377	377	377	377	377													
Jun-08	10,398	255	208	198	198	198	200	200	200	200	200	200	200	200	200	200	200														
Dec-08	9,620	284	305	278	278	278	278	278	278	279	279	279	279	279	279	279															
Jun-09	9,642	192	125	112	112	112	112	112	112	112	112	112	112	112	112																
Dec-09	9,737	422	433	424	421	410	409	409	409	409	409	409	409	409																	
Jun-10	9,750	245	214	211	211	213	213	206	206	206	206	206	206																		
Dec-10	9,692	440	445	419	419	419	419	419	419	419	419	419																			
Jun-11	9,665	255	208	202	198	198	190	193	193	193	193																				
Dec-11	9,483	397	363	349	349	349	349	349	348	348																					
Jun-12	9,508	157	168	179	179	179	181	181	181																						
Dec-12	9,297	681	692	688	680	680	679	678																							
Jun-13	9,264	231	321	315	321	321	319																								
Dec-13	8,884	372	373	357	370	367																									
Jun-14	8,922	263	262	262	262																										
Dec-14	8,758	623	625	607																											
Jun-15	8,795	354	263																												
Dec-15	8,633	616																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	0.977	0.964	1.004	0.999	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	0.963	0.999	0.997	0.990	1.000	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Jun-02	0.848	0.940	1.004	1.005	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Dec-02	0.971	0.988	1.000	1.001	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	1.022	0.936	1.003	1.000	1.006	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Dec-03	0.993	1.019	1.003	1.007	1.000	1.000	1.003	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-04	0.978	0.922	1.003	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-04	0.850	0.980	0.990	1.000	1.000	1.000	1.000	1.007	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Jun-05	1.089	0.969	1.071	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Dec-05	0.854	0.985	1.000	1.000	0.995	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Jun-06	0.736	0.980	1.002	1.010	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Dec-06	0.975	0.984	0.998	1.000	0.960	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Jun-07	0.993	0.959	1.002	0.999	1.045	1.003	1.000	1.000	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Dec-07	0.861	0.976	1.001	1.000	1.000	1.006	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000														
Jun-08	0.816	0.952	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
Dec-08	1.075	0.910	1.000	1.002	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000																
Jun-09	0.650	0.898	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
Dec-09	1.027	0.979	0.994	0.974	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
Jun-10	0.872	0.984	1.002	1.012	1.000	0.967	1.000	1.000	1.000	1.000	1.000																			
Dec-10	1.011	0.940	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
Jun-11	0.815	0.973	0.983	1.000	0.960	1.011	1.000	1.000	1.000																					
Dec-11	0.914	0.963	1.000	1.000	1.000	1.000	0.997	1.000																						
Jun-12	1.069	1.069	0.998	1.000	1.013	1.000	1.000																							
Dec-12	1.016	0.994	0.988	1.001	0.998	0.998																								
Jun-13	1.389	0.982	1.017	1.002	0.991																									
Dec-13	1.003	0.955	1.039	0.990																										
Jun-14	0.998	0.997	1.000																											
Dec-14	1.003	0.971																												
Jun-15	0.745																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	0.949	0.970	1.004	1.000	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.941	0.971	1.004	0.999	0.998	0.999	1.000	1.000	0.999	1.000																				
10 Semesters	0.996	0.983	1.002	0.998	0.996	0.998	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.025	0.995	1.007	0.999	0.994	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.937	0.976	1.011	0.998	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.874	0.984	1.019	0.996	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.943	0.969	1.002	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.005	0.986	1.004	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.952	0.972	1.003	0.999	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.947	0.972	1.004	0.998	0.998	1.000	1.000	1.000	0.999	1.000																				
10 Semesters	0.986	0.977	1.002	0.997	0.997	0.998	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	1.005	0.986	1.005	0.999	0.996	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	0.946	0.974	1.007	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.910	0.979	1.022	0.996	0.996	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	0.990	0.974	1.003																											
Last 4 Semesters ending in 6	1.010	0.999	1.002																											
Selected																														
Age To Age	**0.947**	**0.972**	**1.004**	**0.998**	**0.998**	**1.000**	**1.000**	**1.000**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.920	0.971	0.999	0.995	0.997	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Underinsured
Reported Counts
Data as of 12/31/15

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	786,424	20	26	29	39	46	53	53	55	47	50	40	37	36	37	33	34	35	34	34	33	33	31	32	32	32	30	30	30	30	30
Dec-01	816,118	15	30	36	54	63	64	67	56	54	45	39	31	29	29	28	26	23	24	24	23	23	23	23	23	24	24	24	24	24	
Jun-02	811,212	11	24	37	38	52	51	54	57	54	45	39	36	33	32	30	28	30	29	29	27	29	28	28	28	28	30	30	30		
Dec-02	846,295	19	33	48	46	64	73	74	67	58	55	50	44	42	40	38	38	34	34	34	32	31	31	31	31	31	31	31			
Jun-03	756,040	9	11	16	20	31	36	45	40	38	29	26	24	24	20	21	20	19	17	19	15	14	11	11	10	10	10				
Dec-03	775,095	15	15	26	32	45	48	48	44	38	35	33	30	29	28	25	23	23	25	21	21	21	21	20	21	21					
Jun-04	761,569	10	16	18	22	32	38	38	39	39	33	31	27	23	19	19	17	19	16	15	13	14	14	14	14						
Dec-04	786,350	19	27	29	30	34	29	26	28	25	25	26	23	22	21	18	23	23	21	18	18	16	15	15							
Jun-05	774,687	10	17	26	31	40	42	39	39	40	36	31	32	31	32	34	32	31	30	29	29	29	27								
Dec-05	811,810	8	15	24	23	32	35	31	30	34	31	27	27	21	24	22	21	17	17	15	15	14									
Jun-06	809,743	14	22	33	41	53	48	44	36	39	35	31	30	29	24	23	21	21	20	20	19										
Dec-06	855,046	15	21	22	26	33	44	48	44	41	33	32	38	32	33	27	25	23	22	21											
Jun-07	852,944	8	13	10	10	27	29	33	31	29	24	23	20	20	16	15	13	12	11												
Dec-07	899,626	17	28	27	42	46	49	46	43	42	52	50	48	39	35	31	29	27													
Jun-08	1,038,913	8	15	15	20	27	30	29	30	28	30	28	23	22	19	15	14														
Dec-08	1,084,284	3	17	19	26	42	49	52	48	37	38	29	28	26	24	24															
Jun-09	1,067,336	10	14	19	24	34	38	41	39	32	31	32	30	26	22																
Dec-09	1,106,402	9	14	25	33	40	48	45	41	39	38	34	30	28																	
Jun-10	1,089,429	10	15	19	23	31	38	41	37	39	36	35	33																		
Dec-10	1,137,650	7	11	13	15	22	36	26	26	27	24	22																			
Jun-11	1,118,921	7	7	16	11	18	18	23	25	24	19																				
Dec-11	1,168,798	12	15	17	26	35	40	41	45	43																					
Jun-12	1,162,745	12	21	21	23	34	34	35	34																						
Dec-12	1,215,085	11	14	14	21	33	41	40																							
Jun-13	1,205,885	8	15	18	20	33	39																								
Dec-13	1,264,795	23	19	22	26	38																									
Jun-14	1,250,573	9	14	11	6																										
Dec-14	1,309,726	17	23	26																											
Jun-15	1,288,692	11	15																												
Dec-15	1,329,886	26																													

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	1.300	1.115	1.345	1.179	1.152	1.000	1.038	0.855	1.064	0.800	0.925	0.973	1.028	0.892	1.030	1.029	0.971	1.000	0.971	1.000	0.939	1.032	1.000	1.000	0.938	1.000	1.000	1.000	1.000	
Dec-01	2.000	1.200	1.500	1.167	1.016	1.047	0.836	0.964	0.833	0.867	0.795	0.935	1.000	0.966	0.929	0.885	1.043	1.000	0.958	1.000	1.000	1.000	1.000	1.043	1.000	1.000	1.000	1.000		
Jun-02	2.182	1.542	1.027	1.368	0.981	1.059	1.056	0.947	0.833	0.867	0.923	0.917	0.970	0.938	0.933	1.071	0.967	1.000	0.931	1.074	0.966	1.000	1.000	1.000	1.071	1.000	1.000			
Dec-02	1.737	1.455	0.958	1.391	1.141	1.014	0.905	0.866	0.948	0.909	0.880	0.955	0.952	0.950	1.000	0.895	1.000	1.000	0.941	0.969	1.000	1.000	1.000	1.000	1.000	1.000				
Jun-03	1.222	1.455	1.250	1.550	1.161	1.250	0.889	0.950	0.763	0.897	0.923	1.000	0.833	1.050	0.952	0.950	0.895	1.118	0.789	0.933	0.786	1.000	0.909	1.000	1.000					
Dec-03	1.000	1.733	1.231	1.406	1.067	1.000	0.917	0.864	0.921	0.943	0.909	0.967	0.966	0.893	0.920	1.000	1.087	0.840	1.000	1.000	1.000	0.952	1.050	1.000						
Jun-04	1.600	1.125	1.222	1.455	1.188	1.000	1.026	1.000	0.846	0.939	0.871	0.852	0.826	1.000	0.895	1.118	0.842	0.938	0.867	1.077	1.000	1.000	1.000							
Dec-04	1.421	1.074	1.034	1.133	0.853	0.897	1.077	0.893	1.000	1.040	0.885	0.957	0.955	0.857	1.278	1.000	0.913	0.857	1.000	0.889	0.938	1.000								
Jun-05	1.700	1.529	1.192	1.290	1.050	0.929	1.000	1.026	0.900	0.861	1.032	0.969	1.032	1.063	0.941	0.969	0.968	0.967	1.000	1.000	0.931									
Dec-05	1.875	1.600	0.958	1.391	1.094	0.886	0.968	1.133	0.912	0.871	1.000	0.778	1.143	0.917	0.955	0.810	1.000	0.882	1.000	0.933										
Jun-06	1.571	1.500	1.242	1.293	0.906	0.917	0.818	1.083	0.897	0.886	0.968	0.967	0.828	0.958	0.913	1.000	0.952	1.000	0.950											
Dec-06	1.400	1.048	1.182	1.269	1.333	1.091	0.917	0.932	0.805	0.970	1.188	0.842	1.031	0.818	0.926	0.920	0.957	0.955												
Jun-07	1.625	0.769	1.000	2.700	1.074	1.138	0.939	0.935	0.828	0.958	0.870	1.000	0.800	0.938	0.867	0.923	0.917													
Dec-07	1.647	0.964	1.556	1.095	1.065	0.939	0.935	0.977	1.238	0.962	0.960	0.813	0.897	0.886	0.935	0.931														
Jun-08	1.875	1.000	1.333	1.350	1.111	0.967	1.034	0.933	1.071	0.933	0.821	0.957	0.864	0.789	0.933															
Dec-08	5.667	1.118	1.368	1.615	1.167	1.061	0.923	0.771	1.027	0.763	0.966	0.929	0.923	1.000																
Jun-09	1.400	1.357	1.263	1.417	1.118	1.079	0.951	0.821	0.969	1.032	0.938	0.867	0.846																	
Dec-09	1.556	1.786	1.320	1.212	1.200	0.938	0.911	0.951	0.974	0.895	0.882	0.933																		
Jun-10	1.500	1.267	1.211	1.348	1.226	1.079	0.902	1.054	0.923	0.972	0.943																			
Dec-10	1.571	1.182	1.154	1.467	1.636	0.722	1.000	1.038	0.889	0.917																				
Jun-11	1.000	2.286	0.688	1.636	1.000	1.278	1.087	0.960	0.792																					
Dec-11	1.250	1.133	1.529	1.346	1.143	1.025	1.098	0.956																						
Jun-12	1.750	1.000	1.095	1.478	1.000	1.029	0.971																							
Dec-12	1.273	1.000	1.500	1.571	1.242	0.976																								
Jun-13	1.875	1.200	1.111	1.650	1.182																									
Dec-13	0.826	1.158	1.182	1.462																										
Jun-14	1.556	0.786	0.545																											
Dec-14	1.353	1.130																												
Jun-15	1.364																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	1.658	1.268	1.185	1.432	1.124	1.013	0.965	0.950	0.925	0.914	0.930	0.923	0.935	0.932	0.960	0.964	0.962	0.963	0.946	0.988	0.951	0.998	0.994	1.007	1.002	1.000	1.000	1.000	1.000	
20 Semesters	1.697	1.241	1.173	1.459	1.133	1.010	0.963	0.954	0.919	0.914																				
10 Semesters	1.382	1.214	1.133	1.459	1.191	1.015	0.981	0.940	0.952	0.929	0.953	0.905	0.932	0.923	0.956	0.962	0.953	0.956	0.944	0.988										
6 Semesters	1.374	1.046	1.161	1.524	1.201	1.018	0.995	0.963	0.929	0.919	0.918	0.916	0.894	0.898	0.921	0.925	0.951	0.933	0.969	0.972	0.942	0.992	0.993	1.007						
4 Semesters	1.275	1.069	1.085	1.540	1.142	1.077	1.039	1.002	0.894	0.954	0.932	0.921	0.883	0.903	0.915	0.944	0.956	0.951	0.988	0.975	0.967	0.988	0.990	1.000	1.018	1.000				
2 Semesters	1.358	0.958	0.864	1.556	1.212	1.003	1.034	0.958	0.840	0.944	0.913	0.900	0.885	0.895	0.934	0.927	0.937	0.977	0.975	0.967	0.934	1.000	1.025	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.541	1.248	1.196	1.394	1.114	1.014	0.966	0.950	0.918	0.915	0.923	0.927	0.930	0.933	0.943	0.964	0.962	0.960	0.958	0.989	0.968	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.386	1.072	1.222	1.537	1.142	1.027	0.992	0.976	0.939	0.929	0.931	0.921	0.883	0.900	0.927	0.936	0.948	0.935	0.988	0.967	0.967	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.519	1.242	1.193	1.364	1.109	1.008	0.954	0.941	0.925	0.908	0.929	0.918	0.940	0.931	0.960	0.963	0.968	0.965	0.950	0.991	0.957	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.498	1.203	1.193	1.387	1.119	1.001	0.952	0.946	0.917	0.908																				
10 Semesters	1.316	1.149	1.159	1.432	1.183	1.003	0.971	0.932	0.962	0.927	0.956	0.895	0.933	0.923	0.952	0.960	0.959	0.957	0.946	0.991										
6 Semester	1.266	1.057	1.184	1.504	1.189	0.995	0.986	0.958	0.939	0.914	0.923	0.899	0.903	0.894	0.925	0.929	0.953	0.937	0.975	0.973	0.952	0.992	1.000	1.007						
4 Semester	1.183	1.085	1.123	1.533	1.141	1.045	1.040	1.000	0.907	0.953	0.931	0.919	0.885	0.904	0.920	0.943	0.959	0.955	0.988	0.973	0.963	0.984	1.000	1.000	1.022	1.000				
2 Semester	1.357	1.000	0.970	1.543	1.212	1.000	1.039	0.957	0.843	0.950	0.913	0.900	0.885	0.907	0.935	0.929	0.943	0.976	0.971	0.977	0.933	1.000	1.029	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 12	1.127	1.113	1.333																											
Last 4 Semesters ending in 6	1.625	1.158	0.909																											
Selected																														
Age To Age	**1.519**	**1.242**	**1.193**	**1.364**	**1.109**	**1.008**	**0.954**	**0.941**	**0.925**	**0.908**	**0.929**	**0.918**	**0.940**	**0.931**	**0.960**	**0.963**	**0.968**	**0.965**	**0.950**	**0.991**	**0.957**	**1.000**	**1.000**	**1.007**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.513	0.996	0.802	0.672	0.493	0.444	0.441	0.462	0.491	0.531	0.585	0.629	0.686	0.729	0.784	0.816	0.847	0.876	0.907	0.955	0.964	1.007	1.007	1.007	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Underinsured
Incurred Losses
Data as of 12/31/15
Losses in $ 000s

Accident Semester	Car-Years (1)	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Jun-01	786,424	824	2,076	3,131	3,947	4,506	5,761	5,775	5,964	5,814	6,060	6,034	6,393	6,987	6,971	5,583	5,598	5,610	6,134	6,170	6,175	6,175	5,985	6,012	6,012	6,151	6,200	6,200	6,200	6,200	6,200
Dec-01	816,118	694	1,686	2,152	2,840	3,314	3,711	4,698	4,184	4,080	4,581	3,964	2,985	2,841	3,007	2,923	2,846	2,297	2,555	2,985	3,115	2,791	2,791	2,791	2,791	2,943	2,943	2,953	2,953	2,994	
Jun-02	811,212	787	1,739	2,369	2,364	2,771	2,813	2,623	3,295	3,480	3,058	2,816	2,787	2,852	2,870	2,313	2,312	2,644	2,477	2,491	2,495	2,626	2,626	2,626	2,638	2,630	3,193	3,193	3,208		
Dec-02	846,295	611	1,348	1,671	2,016	2,668	2,289	2,527	2,656	2,429	2,981	2,657	2,756	2,585	2,782	2,627	2,973	2,838	2,799	2,849	2,782	2,831	2,781	2,797	2,797	2,797	2,797	2,797			
Jun-03	756,040	29	333	407	505	823	774	1,108	1,451	1,480	1,194	1,206	1,159	1,297	1,337	1,405	1,561	1,527	1,566	1,643	1,619	1,625	1,564	1,584	854	854	854				
Dec-03	775,095	517	675	963	1,191	2,063	1,695	2,580	2,097	2,205	1,911	2,423	2,121	2,305	2,018	2,040	2,049	2,057	2,399	3,234	2,960	2,960	2,960	2,950	3,083	3,093					
Jun-04	761,569	308	848	1,410	1,425	1,756	1,986	2,465	2,836	3,054	3,104	3,052	3,088	2,846	2,574	2,542	2,459	2,516	2,653	2,644	2,531	2,531	2,531	2,531	2,531						
Dec-04	786,350	433	1,650	2,058	2,146	1,990	2,061	2,315	2,569	2,221	2,250	2,306	2,211	2,259	2,263	2,341	2,416	2,429	2,349	2,560	2,595	2,572	2,406	2,406							
Jun-05	774,687	124	1,231	1,576	2,433	2,626	3,112	2,774	3,168	3,322	2,995	3,445	3,544	3,740	4,067	4,284	4,678	4,420	4,324	4,332	4,177	4,204	3,573								
Dec-05	811,810	136	924	1,689	1,668	1,751	2,120	2,097	2,971	3,322	3,350	3,625	4,186	4,364	5,462	6,773	6,794	6,335	5,820	5,571	5,713	5,643									
Jun-06	809,743	1,721	2,892	3,349	4,188	4,799	5,169	4,940	3,958	4,688	4,407	4,274	4,357	5,021	5,553	5,522	4,492	4,426	4,535	4,464	4,612										
Dec-06	855,046	346	1,303	2,375	2,524	3,020	3,312	4,189	3,931	4,256	3,928	4,058	4,288	4,166	4,249	3,639	3,775	3,687	3,725	3,790											
Jun-07	852,944	197	783	636	633	1,023	1,589	1,771	1,797	1,575	1,588	2,093	2,020	2,034	1,989	1,525	1,686	1,679	1,679												
Dec-07	899,626	738	1,862	2,761	4,200	4,393	4,989	4,996	4,608	5,504	5,414	5,275	5,134	5,394	4,543	4,519	4,553	4,766													
Jun-08	1,038,913	374	1,523	1,651	1,981	2,261	2,403	2,432	1,463	1,300	1,420	1,617	1,348	1,426	1,488	2,548	2,553														
Dec-08	1,084,284	24	1,167	1,602	2,106	3,251	3,290	3,842	4,088	3,328	3,470	3,707	3,859	3,789	3,903	3,318															
Jun-09	1,067,336	371	772	1,107	1,545	2,464	2,465	2,354	2,941	2,953	3,378	3,551	3,872	4,025	3,689																
Dec-09	1,106,402	766	2,153	3,303	3,662	4,222	3,326	4,059	4,049	4,043	4,269	4,581	5,088	5,134																	
Jun-10	1,089,429	321	1,722	2,649	2,670	2,913	3,963	5,199	5,328	5,477	5,417	5,425	5,735																		
Dec-10	1,137,650	120	164	408	495	703	1,574	1,018	1,014	967	1,251	1,344																			
Jun-11	1,118,921	207	1,048	2,031	2,014	2,187	1,865	2,529	2,933	2,897	3,211																				
Dec-11	1,168,798	1,223	2,588	3,707	4,066	4,046	4,469	4,763	7,306	7,311																					
Jun-12	1,162,745	1,304	2,483	2,231	2,420	2,739	4,596	4,843	4,725																						
Dec-12	1,215,085	234	725	2,260	2,809	7,017	8,291	8,704																							
Jun-13	1,205,885	109	311	560	676	1,487	2,657																								
Dec-13	1,264,795	237	1,027	851	1,061	1,651																									
Jun-14	1,250,573	105	364	374	340																										
Dec-14	1,309,726	1,071	4,784	4,641																											
Jun-15	1,288,692	279	1,035																												
Dec-15	1,329,886	1,018																													

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Jun-01	2.520	1.508	1.261	1.142	1.279	1.002	1.033	0.975	1.042	0.996	1.060	1.093	0.998	0.801	1.003	1.002	1.093	1.006	1.001	1.000	0.969	1.005	1.000	1.023	1.008	1.000	1.000	1.000	1.000	
Dec-01	2.429	1.276	1.320	1.167	1.120	1.266	0.890	0.975	1.123	0.865	0.753	0.952	1.058	0.972	0.974	0.807	1.112	1.168	1.044	0.896	1.000	1.000	1.000	1.055	1.000	1.003	1.000	1.014		
Jun-02	2.211	1.362	0.998	1.172	1.015	0.932	1.256	1.056	0.879	0.921	0.989	1.024	1.006	0.806	1.000	1.143	0.937	1.005	1.002	1.053	1.000	1.000	1.005	0.997	1.214	1.000	1.005			
Dec-02	2.207	1.239	1.207	1.324	0.858	1.104	1.051	0.915	1.227	0.891	1.037	0.938	1.076	0.944	1.132	0.954	0.986	1.018	0.976	1.018	0.982	1.006	1.000	1.000	1.000	1.000				
Jun-03	11.305	1.220	1.243	1.629	0.940	1.432	1.309	1.020	0.806	1.010	0.962	1.119	1.031	1.051	1.111	0.978	1.026	1.049	0.986	1.004	0.962	1.012	0.539	1.000	1.000					
Dec-03	1.304	1.427	1.237	1.732	0.821	1.522	0.813	1.051	0.867	1.268	0.875	1.087	0.876	1.011	1.004	1.004	1.166	1.348	0.915	1.000	1.000	0.997	1.045	1.003						
Jun-04	2.757	1.663	1.011	1.232	1.131	1.241	1.151	1.077	1.016	0.983	1.012	0.922	0.904	0.988	0.967	1.023	1.055	0.996	0.957	1.000	1.000	1.000	1.000							
Dec-04	3.816	1.247	1.043	0.927	1.036	1.123	1.110	0.864	1.013	1.025	0.959	1.022	1.002	1.035	1.032	1.005	0.967	1.090	1.014	0.991	0.935	1.000								
Jun-05	9.897	1.281	1.544	1.080	1.185	0.892	1.142	1.048	0.902	1.150	1.029	1.056	1.087	1.053	1.092	0.945	0.978	1.002	0.964	1.007	0.850									
Dec-05	6.813	1.828	0.987	1.050	1.211	0.989	1.417	1.118	1.009	1.082	1.155	1.043	1.252	1.240	1.003	0.932	0.919	0.957	1.025	0.988										
Jun-06	1.681	1.158	1.251	1.146	1.077	0.956	0.801	1.184	0.940	0.970	1.019	1.152	1.106	0.994	0.813	0.985	1.025	0.984	1.033											
Dec-06	3.772	1.822	1.063	1.196	1.097	1.265	0.938	1.083	0.923	1.033	1.057	0.972	1.020	0.856	1.037	0.977	1.010	1.018												
Jun-07	3.981	0.812	0.996	1.615	1.554	1.114	1.015	0.876	1.008	1.319	0.965	1.007	0.978	0.767	1.106	0.996	1.000													
Dec-07	2.524	1.482	1.521	1.046	1.136	1.002	0.922	1.194	0.984	0.974	0.973	1.051	0.842	0.995	1.008	1.047														
Jun-08	4.077	1.084	1.200	1.141	1.063	1.012	0.601	0.889	1.092	1.139	0.833	1.058	1.044	1.712	1.002															
Dec-08	48.147	1.373	1.314	1.544	1.012	1.168	1.064	0.814	1.042	1.068	1.041	0.982	1.030	0.850																
Jun-09	2.078	1.434	1.396	1.594	1.001	0.955	1.249	1.004	1.144	1.051	1.091	1.039	0.917																	
Dec-09	2.809	1.534	1.109	1.153	0.788	1.221	0.997	0.999	1.056	1.073	1.111	1.009																		
Jun-10	5.365	1.539	1.008	1.091	1.360	1.312	1.025	1.028	0.989	1.001	1.057																			
Dec-10	1.365	2.482	1.214	1.420	2.238	0.647	0.997	0.953	1.294	1.074																				
Jun-11	5.062	1.938	0.992	1.086	0.853	1.356	1.160	0.988	1.108																					
Dec-11	2.116	1.432	1.097	0.995	1.105	1.066	1.534	1.001																						
Jun-12	1.905	0.899	1.084	1.132	1.678	1.054	0.976																							
Dec-12	3.103	3.117	1.243	2.498	1.182	1.050																								
Jun-13	2.851	1.800	1.207	2.198	1.787																									
Dec-13	4.330	0.829	1.247	1.556																										
Jun-14	3.460	1.029	0.909																											
Dec-14	4.466	0.970																												
Jun-15	3.708																													

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	5.243	1.457	1.174	1.341	1.181	1.112	1.063	1.005	1.022	1.045	0.999	1.029	1.013	1.005	1.019	0.986	1.021	1.053	0.992	0.996	0.967	1.002	0.941	1.013	1.044	1.001	1.002	1.007	1.000	
20 Semesters	5.681	1.492	1.171	1.335	1.216	1.119	1.064	1.008	1.021	1.045																				
10 Semesters	3.237	1.603	1.111	1.472	1.300	1.084	1.053	0.975	1.064	1.070	1.030	1.037	1.028	1.049	1.006	0.989	1.013	1.047	0.992	0.996										
6 Semesters	3.653	1.440	1.131	1.578	1.474	1.081	1.115	0.995	1.106	1.068	1.018	1.024	0.972	1.029	0.995	0.980	0.983	1.008	0.985	0.998	0.955	1.002	0.931	1.013						
4 Semesters	3.991	1.157	1.152	1.846	1.438	1.131	1.166	0.992	1.112	1.050	1.075	1.022	0.958	1.081	1.038	1.001	0.988	0.990	1.009	0.996	0.946	1.002	0.896	1.000	1.053	1.001				
2 Semesters	4.087	0.999	1.078	1.877	1.484	1.052	1.255	0.994	1.201	1.038	1.084	1.024	0.973	1.281	1.005	1.021	1.005	1.001	1.029	0.997	0.893	1.000	1.023	1.002	1.000	1.000	1.002	1.007		
All Semester ex hi/lo	3.800	1.417	1.170	1.310	1.152	1.114	1.063	1.005	1.019	1.039	1.004	1.028	1.009	0.971	1.026	0.987	1.017	1.034	0.995	1.001	0.978	1.002	1.001	1.007	1.003	1.000	1.000			
6 Semesters ex hi/lo	3.650	1.174	1.158	1.493	1.438	1.120	1.045	0.998	1.088	1.067	1.041	1.026	0.986	0.924	1.013	0.976	0.989	1.000	0.990	0.999	0.970	1.001	1.001	1.007						
$ Weighted Averages																														
All Semesters	2.901	1.342	1.175	1.258	1.134	1.090	1.045	1.015	1.012	1.022	1.012	1.031	1.014	0.979	1.003	0.980	1.013	1.034	0.996	0.994	0.961	1.002	0.973	1.016	1.040	1.001	1.001	1.005	1.000	
20 Semesters	2.998	1.333	1.174	1.259	1.145	1.094	1.049	1.021	1.009	1.022																				
10 Semesters	2.971	1.296	1.100	1.374	1.176	1.097	1.067	0.995	1.032	1.040	1.044	1.037	1.027	1.026	0.992	0.982	0.998	1.028	0.995	0.994										
6 Semester	4.051	1.126	1.139	1.466	1.290	1.093	1.131	1.003	1.068	1.053	1.036	1.023	0.953	0.970	0.973	0.974	0.976	0.998	0.991	0.997	0.946	1.002	0.962	1.016						
4 Semester	4.259	0.991	1.208	1.851	1.309	1.084	1.215	1.004	1.057	1.041	1.075	1.015	0.931	0.999	1.028	1.004	0.977	0.987	1.010	0.996	0.935	1.001	0.939	1.000	1.061	1.001				
2 Semester	4.309	0.974	1.144	1.806	1.288	1.051	1.252	0.997	1.155	1.015	1.082	1.022	0.972	1.088	1.006	1.033	1.007	0.999	1.029	0.996	0.882	1.000	1.024	1.003	1.000	1.000	1.002	1.005		
Last 4 Semesters ending in 12	3.300	1.256	1.167																											
Last 4 Semesters ending in 6	2.333	1.236	1.049																											
Selected																														
Age To Age	**2.901**	**1.342**	**1.175**	**1.258**	**1.134**	**1.090**	**1.045**	**1.015**	**1.012**	**1.022**	**1.012**	**1.031**	**1.014**	**0.979**	**1.003**	**0.980**	**1.013**	**1.010**	**0.996**	**0.994**	**1.000**	**1.002**	**1.000**	**1.016**	**1.010**	**1.001**	**1.001**	**1.005**	**1.000**	**1.000**
Age to Ultimate	8.331	2.872	2.140	1.821	1.447	1.276	1.171	1.120	1.104	1.091	1.068	1.055	1.023	1.009	1.031	1.027	1.048	1.035	1.025	1.029	1.035	1.035	1.033	1.033	1.016	1.006	1.006	1.005	1.000	1.000

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Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	5,762	22,426	47,601	79,445	111,291	139,906	159,799	179,712	196,427	212,468	224,490	235,811	244,204	250,546	255,679	261,874
2001-2	5,865	24,517	52,486	85,979	130,344	162,689	191,675	213,667	234,562	249,396	265,366	274,427	284,252	291,617	300,949	307,865
2002-1	5,699	24,221	53,292	86,579	120,721	152,420	176,810	199,587	217,384	233,788	246,921	258,188	268,963	274,838	279,973	285,088
2002-2	6,327	24,256	51,339	82,637	120,914	149,843	180,495	203,588	230,693	247,374	269,297	282,181	290,925	298,364	305,659	313,203
2003-1	5,976	23,745	50,672	76,027	104,855	132,869	153,425	175,324	192,307	209,454	221,606	233,816	244,048	252,554	258,959	264,570
2003-2	6,504	22,142	43,927	69,308	98,543	123,963	148,783	168,339	186,134	203,831	220,757	233,730	248,917	257,755	265,677	272,781
2004-1	6,198	20,996	40,210	60,530	84,662	105,353	122,801	140,769	154,751	172,747	186,133	199,456	207,768	212,846	217,487	223,353
2004-2	4,936	20,017	34,883	53,961	75,337	90,308	108,925	123,337	141,078	156,013	169,442	181,259	193,673	201,665	209,331	214,287
2005-1	5,289	18,133	27,573	39,597	49,628	56,411	68,903	83,241	99,390	114,594	126,946	138,407	147,033	155,566	163,464	168,451
2005-2	5,701	20,369	31,736	49,808	62,719	73,013	86,993	101,941	117,367	131,775	143,328	152,597	163,457	176,071	186,140	191,202
2006-1	4,804	16,694	26,163	35,504	45,908	61,140	74,799	88,982	100,953	116,243	128,577	139,255	149,805	159,739	166,579	171,539
2006-2	5,559	20,202	31,401	42,576	57,605	70,699	89,459	108,745	128,095	146,775	163,857	178,685	192,436	204,004	209,824	217,256
2007-1	4,531	16,803	25,313	35,373	48,757	59,072	73,514	89,356	99,351	115,786	127,542	140,345	152,613	162,077	168,609	175,396
2007-2	3,661	14,907	29,194	44,207	60,379	80,588	101,431	116,943	134,968	155,223	174,031	184,400	198,921	209,780	219,546	229,231
2008-1	3,245	14,582	25,764	36,873	52,038	64,199	78,034	95,801	113,268	133,433	149,633	165,886	176,923	190,063	202,864	209,383
2008-2	4,529	15,695	29,484	42,057	58,509	76,832	97,450	113,592	137,604	160,595	183,233	202,240	215,834	225,325	233,669	
2009-1	3,616	13,654	24,645	35,927	50,948	62,306	77,907	94,369	107,690	122,677	138,439	153,819	165,845	178,009		
2009-2	4,126	18,613	30,889	43,841	62,974	78,252	99,263	119,333	139,447	165,113	182,208	198,812	213,392			
2010-1	4,242	17,835	28,460	36,814	49,224	67,078	79,945	97,500	112,586	126,926	139,142	151,512				
2010-2	3,995	21,394	35,513	49,714	69,279	87,367	115,360	138,804	161,267	177,588	195,842					
2011-1	4,815	18,420	29,100	40,439	58,682	73,122	88,723	109,153	125,976	148,278						
2011-2	3,956	19,625	36,521	54,210	78,880	99,981	128,166	147,217	175,215							
2012-1	4,521	20,719	33,978	50,200	73,623	95,994	120,300	140,535								
2012-2	4,052	22,247	38,066	59,408	89,045	108,467	141,627									
2013-1	3,576	16,630	31,546	49,614	73,177	96,980										
2013-2	4,194	20,621	42,351	67,924	97,916											
2014-1	4,388	23,214	37,793	57,986												
2014-2	4,230	25,694	47,538													
2015-1	4,925	20,324														
2015-2	4,375															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2001	4.69%	21.85%	44.76%	61.51%	74.04%	83.01%	88.58%	93.22%
2002	4.81%	21.71%	43.03%	59.83%	73.12%	83.04%	89.06%	92.99%
2003	5.25%	20.83%	40.19%	56.29%	68.70%	78.94%	87.09%	92.09%
2004	5.44%	20.01%	37.90%	52.37%	65.83%	77.38%	85.27%	90.76%
2005	5.91%	17.68%	29.52%	42.19%	57.49%	69.82%	79.06%	87.88%
2006	5.03%	15.12%	26.84%	40.34%	55.23%	68.52%	79.61%	86.21%
2007	4.51%	14.24%	26.35%	42.09%	55.32%	69.36%	79.64%	87.13%
2008	3.86%	13.40%	24.77%	39.02%	54.72%	70.48%	81.95%	89.45%
2009	3.71%	13.92%	26.11%	40.35%	54.63%	70.03%	81.57%	
2010	4.59%	15.22%	28.69%	44.79%	60.64%	73.08%		
2011	4.24%	14.57%	28.77%	44.92%	61.23%			
2012	4.11%	14.64%	30.70%	46.81%				
2013	3.16%	13.96%	29.58%					
2014	3.74%	14.38%						
2015	3.01%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	4.40%	16.54%	32.09%	47.54%	61.90%	74.37%	83.54%	89.97%
10 Year	4.00%	14.71%	28.92%	44.92%	60.69%	74.37%		
8 Year	3.80%	14.29%	27.73%	42.56%	58.14%	72.20%	82.91%	89.97%
6 Year	3.81%	14.45%	28.10%	43.00%	56.96%	70.22%	81.18%	88.92%
4 Year	3.51%	14.39%	29.43%	44.22%	57.80%	70.74%	80.69%	87.67%
3 Year	3.30%	14.33%	29.68%	45.51%	58.83%	71.20%	81.05%	87.60%
All Year ex hi/lo	4.39%	16.36%	31.61%	47.00%	61.36%	74.01%	83.39%	90.05%
6 Year ex hi/lo	3.81%	14.39%	28.29%	43.04%	56.48%	69.92%	80.69%	88.80%
$ Weighted Averages								
All Years	4.30%	16.61%	32.63%	48.34%	62.71%	75.06%	84.06%	90.32%
10 Year	3.89%	14.62%	28.99%	45.25%	61.34%	75.06%		
8 Year	3.73%	14.29%	27.91%	42.74%	58.21%	72.46%	83.37%	90.32%
6 Year	3.72%	14.43%	28.28%	43.17%	57.05%	70.26%	81.28%	89.11%
4 Year	3.47%	14.37%	29.50%	44.39%	57.86%	70.75%	80.74%	87.71%
3 Year	3.30%	14.32%	29.72%	45.59%	58.90%	71.19%	81.09%	87.66%
Selected Pay Pattern	**3.30%**	**14.32%**	**29.72%**	**45.59%**	**58.90%**	**71.19%**	**81.09%**	**87.66%**
Incremental	3.30%	11.02%	15.40%	15.87%	13.31%	12.28%	9.90%	6.57%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**3.30%**	**11.02%**	**15.40%**	**15.87%**	**13.31%**	**12.28%**	**9.90%**	**6.57%**	**4.15%**	**4.00%**	**2.30%**	**1.21%**	**0.15%**	**0.34%**	**0.19%**	**0.00%**

Discounted Value at 0.7%: **0.9699**

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Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2001-1	264,183	267,830	271,153	273,993	275,020	275,380	275,535	275,626	275,716	276,207	277,023	277,086	277,140	277,143	277,838
2001-2	312,876	315,726	317,090	319,741	321,386	322,184	322,809	323,170	324,246	325,354	325,391	325,437	325,519		325,929
2002-1	289,567	293,367	295,153	297,247	298,963	299,348	300,068	300,202	301,002	301,304	302,118	302,268			303,127
2002-2	318,125	321,838	324,549	327,076	329,199	329,972	331,444	331,593	331,930	331,937	331,974				332,129
2003-1	266,812	270,535	271,778	273,154	275,545	277,542	279,895	280,831	280,960	281,093					283,914
2003-2	275,662	279,934	283,346	284,965	288,113	288,646	290,170	290,443	290,585						291,905
2004-1	228,255	231,496	234,280	238,687	239,748	240,478	242,868	243,561							244,451
2004-2	219,341	223,306	225,366	227,517	228,952	229,833	230,210								232,294
2005-1	172,392	177,120	179,198	180,744	182,927	183,912									187,480
2005-2	198,749	201,455	205,579	208,487	209,594										216,016
2006-1	175,938	177,904	182,155	184,136											192,246
2006-2	220,755	228,793	232,705												250,134
2007-1	180,288	183,992													197,907
2007-2	234,212														255,359
2008-1															230,762
2008-2															264,551
2009-1															214,217
2009-2															265,616
2010-1															198,017
2010-2															277,266
2011-1															226,771
2011-2															301,566
2012-1															271,326
2012-2															331,398
2013-1															283,361
2013-2															375,560
2014-1															316,595
2014-2															417,316
2015-1															373,232
2015-2															446,976

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2001	96.18%	97.90%	98.84%	99.12%	99.45%	99.79%	99.82%	603,767
2002	96.26%	97.88%	98.94%	99.43%	99.68%	99.84%		635,256
2003	94.86%	96.65%	98.23%	99.16%	99.28%			575,819
2004	94.57%	97.34%	98.47%	99.38%				476,745
2005	93.15%	95.74%	97.52%					403,497
2006	90.12%	94.23%						442,379
2007	92.26%							453,266
2008								495,313
2009								479,833
2010								475,283
2011								528,338
2012								602,724
2013								658,921
2014								733,910
2015								820,208

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	93.91%	96.62%	98.40%	99.27%	99.47%	99.81%	99.82%	100.00%
10 Year								
8 Year								
6 Year	93.54%	96.62%						
4 Year	92.53%	95.99%	98.29%	99.27%				
3 Year	91.84%	95.77%	98.07%	99.32%	99.47%			
All Year ex hi/lo	94.20%	96.90%	98.51%	99.27%	99.45%			
6 Year ex hi/lo	93.71%	96.90%						
$ Weighted Averages								
All Years	94.19%	96.79%	98.47%	99.27%	99.48%	99.81%	99.82%	100.00%
10 Year								
8 Year								
6 Year	93.78%	96.79%						
4 Year	92.55%	96.06%	98.37%	99.27%				
3 Year	91.81%	95.81%	98.11%	99.32%	99.48%			
Selected Pay Pattern	**91.81%**	**95.81%**	**98.11%**	**99.32%**	**99.48%**	**99.81%**	***100.00%***	**100.00%**
Incremental	4.15%	4.00%	2.30%	1.21%	0.15%	0.34%	0.19%	0.00%

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Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	35,445	59,587	63,480	64,518	65,195	65,556	65,706	65,818	65,862	65,932	65,965	65,987	66,026	66,035	66,229	66,250
2001-2	34,699	72,402	77,351	78,651	79,163	79,358	79,615	79,702	79,766	79,971	80,053	80,090	80,133	80,354	80,180	80,187
2002-1	44,606	74,892	79,310	80,479	81,253	81,783	81,901	81,964	82,023	82,050	83,279	83,289	83,291	83,295	83,295	83,294
2002-2	39,223	76,344	81,372	83,049	84,226	84,742	85,069	85,122	85,348	85,470	84,632	84,717	84,710	84,722	84,745	84,790
2003-1	43,275	72,668	76,889	77,978	79,044	79,014	79,062	79,279	79,409	79,491	79,519	79,607	79,616	79,773	79,798	79,799
2003-2	35,758	70,970	74,793	76,030	76,676	77,023	77,069	77,253	77,302	77,382	77,885	77,915	78,102	78,109	78,110	78,107
2004-1	40,798	66,560	70,699	72,044	72,791	72,908	72,981	73,116	73,184	73,211	73,220	73,236	73,236	73,236	73,247	73,235
2004-2	34,132	75,488	81,253	83,259	84,009	84,201	84,245	84,346	84,382	84,455	84,551	84,557	84,560	84,567	84,572	84,633
2005-1	42,040	74,102	80,295	81,639	82,455	82,759	82,817	82,807	82,910	82,936	82,985	82,982	82,991	83,009	83,025	83,044
2005-2	35,774	86,720	94,253	96,570	97,689	97,932	98,131	98,241	98,305	98,418	98,562	98,768	99,522	99,547	99,558	99,567
2006-1	42,032	83,265	92,727	95,355	97,448	97,789	97,881	97,957	98,042	98,059	98,113	98,113	98,145	98,163	98,183	98,190
2006-2	34,338	99,435	116,137	124,284	128,612	129,145	129,603	129,746	129,850	129,906	130,039	130,296	130,324	130,360	130,435	130,431
2007-1	38,737	94,844	112,233	119,737	125,069	125,539	125,720	125,831	126,042	126,150	126,280	126,381	126,376	126,385	126,385	126,383
2007-2	33,788	106,974	131,632	140,915	148,121	148,727	149,221	149,925	149,973	150,030	150,231	150,299	150,307	150,299	150,337	150,339
2008-1	43,207	106,967	126,449	132,406	138,798	139,222	139,598	139,955	140,001	140,290	140,330	140,922	141,040	141,036	141,034	141,033
2008-2	41,604	130,124	147,651	152,484	154,515	155,339	155,562	155,753	156,089	156,137	156,398	156,445	156,452	156,477	156,485	
2009-1	66,203	126,399	135,826	138,064	139,213	139,453	139,636	139,729	139,787	139,967	139,991	140,487	140,499	140,525		
2009-2	55,361	139,462	151,680	155,386	156,857	157,134	157,313	157,600	158,206	158,817	158,827	158,862	158,857			
2010-1	63,863	118,390	127,297	129,964	131,768	131,948	132,150	132,291	132,567	132,573	132,585	132,598				
2010-2	54,768	139,798	154,758	159,192	161,092	161,808	162,030	162,192	162,349	162,563	162,629					
2011-1	71,997	143,830	158,108	161,112	162,898	163,061	163,277	163,356	163,367	163,388						
2011-2	53,880	137,288	149,930	155,072	157,840	158,369	158,641	159,239	159,327							
2012-1	67,954	127,407	142,781	146,935	149,277	149,719	149,830	150,145								
2012-2	48,839	152,240	176,855	185,055	188,770	189,516	189,764									
2013-1	58,793	136,471	157,789	163,350	166,101	166,507										
2013-2	52,203	164,819	190,388	199,665	203,933											
2014-1	70,582	150,529	171,374	178,794												
2014-2	55,717	164,346	195,170													
2015-1	70,985	159,302														
2015-2	62,662															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
2001	64.29%	96.73%	98.68%	99.16%	99.34%	99.58%	99.66%	99.84%
2002	67.90%	96.31%	98.78%	99.39%	99.61%	99.92%	99.97%	99.99%
2003	68.60%	96.65%	98.50%	98.92%	99.20%	99.64%	99.88%	99.90%
2004	63.77%	97.09%	99.38%	99.66%	99.81%	99.93%	99.94%	99.95%
2005	60.11%	96.22%	98.71%	98.98%	99.15%	99.31%	99.85%	99.89%
2006	51.39%	92.43%	98.94%	99.45%	99.60%	99.71%	99.85%	99.91%
2007	46.49%	90.85%	98.90%	99.40%	99.79%	99.97%	100.00%	100.01%
2008	49.90%	94.07%	98.66%	99.26%	99.55%	99.87%	99.92%	99.93%
2009	60.67%	96.72%	98.91%	99.15%	99.53%	99.91%	99.93%	
2010	58.62%	96.39%	99.20%	99.64%	99.84%	99.94%		
2011	61.09%	96.10%	99.15%	99.49%	99.71%			
2012	51.69%	94.96%	99.27%	99.69%				
2013	50.52%	94.73%	99.20%					
2014	52.31%	94.86%						
2015	57.21%							

	Cumulative Paid Losses							
Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	57.64%	95.29%	98.95%	99.35%	99.56%	99.78%	99.89%	99.93%
10 Year	53.99%	94.73%	99.03%	99.36%	99.58%	99.78%		
8 Year	55.25%	94.83%	99.03%	99.38%	99.62%	99.79%	99.92%	99.93%
6 Year	55.24%	95.63%	99.07%	99.44%	99.67%	99.78%	99.92%	99.93%
4 Year	52.94%	95.16%	99.21%	99.49%	99.66%	99.92%	99.93%	99.94%
3 Year	53.35%	94.85%	99.21%	99.60%	99.69%	99.91%	99.95%	99.95%
All Year ex hi/lo	57.65%	95.51%	98.95%	99.36%	99.57%	99.81%	99.91%	99.93%
6 Year ex hi/lo	54.96%	95.58%	99.12%	99.45%	99.66%	99.86%	99.91%	99.92%
$ Weighted Averages								
All Years	56.25%	95.10%	98.99%	99.38%	99.59%	99.81%	99.90%	99.93%
10 Year	54.08%	94.77%	99.04%	99.39%	99.60%	99.81%		
8 Year	55.08%	94.88%	99.04%	99.41%	99.64%	99.81%	99.92%	99.93%
6 Year	55.02%	95.55%	99.08%	99.45%	99.67%	99.82%	99.92%	99.94%
4 Year	53.00%	95.13%	99.21%	99.50%	99.66%	99.92%	99.93%	99.94%
3 Year	53.38%	94.85%	99.21%	99.61%	99.69%	99.91%	99.95%	99.95%
Selected Pay Pattern	**53.38%**	**94.85%**	**99.21%**	**99.61%**	**99.69%**	**99.91%**	**99.95%**	**99.95%**
Incremental	53.38%	41.46%	4.36%	0.40%	0.09%	0.21%	0.04%	0.00%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**53.38%**	**41.46%**	**4.36%**	**0.40%**	**0.09%**	**0.21%**	**0.04%**	**0.00%**	**-0.01%**	**0.02%**	**0.03%**	**0.00%**	**0.00%**	**0.01%**	**0.00%**	**0.00%**

Discounted Value at 0.7%: **0.9933**

Province of Alberta
Alberta Automobile Insurance Rate Board
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TPL PD

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2001-1	66,251	66,253	66,252	66,292	66,306	66,306	66,306	66,305	66,305	66,305	66,305	66,305	66,305	66,305	66,305
2001-2	80,187	80,187	80,183	80,183	80,183	80,183	80,182	80,356	80,356	80,355	80,355	80,355	80,355		80,355
2002-1	83,294	83,290	83,288	83,286	83,285	83,282	83,282	83,282	83,281	83,281	83,281	83,280			83,280
2002-2	84,790	84,789	84,788	84,791	84,789	84,787	84,785	84,785	84,784	84,782	84,780				84,780
2003-1	79,821	79,820	79,820	79,820	79,821	79,821	79,821	79,822	79,823	79,823					79,855
2003-2	78,121	78,124	78,120	78,120	78,217	78,214	78,211	78,208	78,204						78,206
2004-1	73,235	73,235	73,253	73,253	73,253	73,243	73,254	73,254							73,256
2004-2	84,646	84,644	84,643	84,643	84,645	84,644	84,643								84,638
2005-1	83,046	83,060	83,061	83,062	83,063	83,063									83,054
2005-2	99,570	99,573	99,577	99,753	99,751										99,745
2006-1	98,201	98,200	98,209	98,209											98,199
2006-2	130,434	130,448	130,602												130,625
2007-1	126,389	126,394													126,385
2007-2	150,289														150,314
2008-1															141,029
2008-2															156,688
2009-1															140,577
2009-2															159,005
2010-1															132,625
2010-2															162,766
2011-1															163,432
2011-2															160,225
2012-1															150,275
2012-2															190,691
2013-1															167,467
2013-2															205,961
2014-1															184,504
2014-2															209,736
2015-1															191,099
2015-2															196,859

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2001	99.85%	99.87%	99.88%	99.88%	100.00%	100.00%	100.00%	146,660
2002	100.01%	100.01%	100.01%	100.00%	100.00%	100.00%		168,060
2003	99.92%	99.92%	99.98%	99.98%	99.98%			158,061
2004	99.99%	100.00%	100.00%	100.00%				157,894
2005	99.91%	99.91%	100.01%					182,799
2006	99.92%	99.99%						228,824
2007	99.99%							276,699
2008								297,716
2009								299,582
2010								295,391
2011								323,657
2012								340,965
2013								373,428
2014								394,240
2015								387,958

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	99.94%	99.95%	99.98%	99.97%	99.99%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.96%	99.95%						
4 Year	99.95%	99.96%	100.00%	99.97%				
3 Year	99.94%	99.97%	100.00%	100.00%	99.99%			
All Year ex hi/lo	99.95%	99.96%	100.00%	99.99%	100.00%			
6 Year ex hi/lo	99.96%	99.96%						
$ Weighted Averages								
All Years	99.95%	99.96%	99.98%	99.97%	99.99%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.96%	99.96%						
4 Year	99.95%	99.96%	100.00%	99.97%				
3 Year	99.95%	99.97%	100.00%	100.00%	99.99%			
Selected Pay Pattern	**99.95%**	**99.97%**	**100.00%**	**100.00%**	**99.99%**	**100.00%**	***100.00%***	**100.00%**
Incremental	-0.01%	0.02%	0.03%	0.00%	0.00%	0.01%	0.00%	0.00%

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AB All Med Exp

Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	3,136	10,345	14,136	16,069	17,019	17,286	17,341	17,399	17,471	17,526	17,576	17,607	17,608	17,619	17,622	17,623
2001-2	3,247	12,674	17,594	19,832	21,003	21,198	21,345	21,420	21,540	21,587	21,696	21,763	21,771	21,774	21,787	21,801
2002-1	3,768	12,621	17,018	18,997	19,859	20,013	20,105	20,173	20,198	20,226	20,275	20,309	20,315	20,317	20,319	20,323
2002-2	3,590	13,435	18,178	20,162	21,131	21,541	21,657	21,729	21,796	21,852	21,906	22,090	22,125	22,190	22,246	22,286
2003-1	3,723	12,301	16,283	17,885	18,645	18,747	18,831	18,895	18,926	18,951	18,978	18,998	19,009	19,028	19,037	19,051
2003-2	3,462	11,985	15,864	17,441	18,334	18,556	19,031	19,084	19,120	19,169	19,185	19,193	19,199	19,218	19,245	19,298
2004-1	3,823	11,514	14,762	15,914	16,463	16,584	16,636	16,767	16,844	16,867	16,887	16,889	16,893	16,894	16,894	16,895
2004-2	4,619	14,597	17,416	18,630	19,265	19,505	19,570	19,604	19,638	19,680	19,715	19,742	19,790	19,836	19,880	19,900
2005-1	7,059	14,430	16,655	17,762	18,526	18,727	18,836	18,928	18,968	19,137	19,174	19,193	19,192	19,266	19,279	19,350
2005-2	6,754	15,634	18,130	20,003	20,830	21,057	21,188	21,435	21,494	21,697	21,744	21,760	21,940	22,036	22,089	22,124
2006-1	6,829	14,061	16,399	17,457	18,183	18,304	18,354	18,389	18,425	18,437	18,451	18,458	18,470	18,471	18,473	18,485
2006-2	7,296	16,980	19,796	21,347	22,329	22,652	22,795	22,924	22,953	23,046	23,110	23,219	23,307	23,322	23,871	23,950
2007-1	8,010	15,310	17,675	19,053	19,798	19,965	20,039	20,081	20,136	20,193	20,175	20,177	20,184	20,184	20,192	20,201
2007-2	7,482	17,216	20,287	21,881	22,901	23,175	23,370	23,511	23,641	23,736	23,886	24,052	24,463	24,487	24,867	24,863
2008-1	8,323	16,412	19,004	20,384	21,400	21,509	21,568	21,597	21,599	21,616	21,619	21,632	21,636	21,693	21,700	21,701
2008-2	7,967	18,397	22,091	24,033	25,164	25,631	26,806	26,942	27,027	27,053	27,277	27,322	27,329	27,331	27,349	
2009-1	8,674	16,789	19,804	21,188	21,993	22,179	22,174	22,207	22,267	22,321	22,394	22,478	22,492	22,783		
2009-2	8,970	20,331	23,814	25,607	26,629	26,992	27,133	27,229	27,331	27,366	27,417	27,505	27,507			
2010-1	9,187	17,936	20,628	22,015	22,982	23,219	23,438	23,536	23,722	23,765	23,781	23,804				
2010-2	9,742	21,724	25,057	26,719	27,837	28,168	28,366	28,461	28,523	28,678	28,728					
2011-1	11,003	20,486	23,374	24,747	25,661	25,804	25,869	25,960	25,984	26,005						
2011-2	9,973	21,875	25,213	27,189	28,410	29,730	29,911	30,050	30,156							
2012-1	10,441	20,092	23,442	25,156	26,150	26,349	26,478	26,585								
2012-2	9,921	23,262	27,574	30,081	31,803	32,632	33,035									
2013-1	10,703	21,371	24,828	26,847	28,070	28,309										
2013-2	11,042	25,258	29,683	32,146	33,914											
2014-1	11,905	23,115	26,695	28,624												
2014-2	11,853	26,712	31,876													
2015-1	12,752	25,550														
2015-2	12,459															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2001	34.23%	84.76%	96.41%	97.56%	98.37%	98.97%	99.18%	99.24%
2002	37.42%	85.81%	94.97%	96.55%	97.00%	97.44%	97.97%	98.26%
2003	40.98%	87.74%	96.40%	98.60%	98.97%	99.26%	99.38%	99.56%
2004	43.11%	89.06%	95.79%	97.10%	97.55%	97.81%	98.02%	98.27%
2005	50.60%	85.73%	94.49%	95.82%	97.05%	97.78%	98.42%	98.98%
2006	50.17%	87.52%	95.46%	96.75%	97.23%	97.65%	98.15%	99.50%
2007	50.51%	87.18%	95.00%	96.29%	97.14%	97.65%	98.94%	99.88%
2008	49.77%	86.71%	95.28%	98.81%	99.31%	99.85%	100.08%	100.14%
2009	51.20%	89.45%	97.02%	98.08%	98.70%	99.18%	99.97%	
2010	52.26%	88.87%	96.39%	97.99%	98.72%	99.18%		
2011	53.71%	88.09%	95.59%	98.52%	99.03%			
2012	47.82%	84.02%	92.66%	95.00%				
2013	49.55%	86.42%	95.13%					
2014	50.55%	87.46%						
2015	50.75%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	47.51%	87.06%	95.43%	97.26%	98.10%	98.48%	98.90%	99.23%
10 Year	50.63%	87.15%	95.28%	97.30%	98.07%	98.48%		
8 Year	50.70%	87.28%	95.32%	97.16%	98.09%	98.55%	98.87%	99.23%
6 Year	50.77%	87.39%	95.35%	97.45%	98.35%	98.55%	98.93%	99.39%
4 Year	49.67%	86.50%	94.94%	97.40%	98.94%	98.97%	99.28%	99.62%
3 Year	50.28%	85.97%	94.46%	97.17%	98.82%	99.40%	99.66%	99.84%
All Year ex hi/lo	48.05%	87.11%	95.54%	97.33%	98.08%	98.44%	98.87%	99.24%
6 Year ex hi/lo	50.78%	87.71%	95.60%	97.72%	98.42%	98.45%	98.87%	99.48%
$ Weighted Averages								
All Years	48.16%	87.03%	95.35%	97.24%	98.15%	98.52%	98.95%	99.26%
10 Year	50.59%	87.10%	95.22%	97.27%	98.13%	98.52%		
8 Year	50.64%	87.19%	95.24%	97.16%	98.18%	98.60%	98.92%	99.26%
6 Year	50.68%	87.26%	95.25%	97.39%	98.42%	98.61%	99.01%	99.43%
4 Year	49.74%	86.48%	94.87%	97.30%	98.94%	99.00%	99.34%	99.65%
3 Year	50.31%	86.02%	94.43%	97.07%	98.82%	99.40%	99.69%	99.85%
Selected Pay Pattern	**50.31%**	**86.02%**	**94.43%**	**97.07%**	**98.82%**	**99.40%**	**99.69%**	**99.85%**
Incremental	50.31%	35.71%	8.41%	2.64%	1.75%	0.57%	0.29%	0.17%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**50.31%**	**35.71%**	**8.41%**	**2.64%**	**1.75%**	**0.57%**	**0.29%**	**0.17%**	**-0.26%**	**-0.27%**	**0.12%**	**-0.28%**	**0.43%**	**0.05%**	**0.36%**	**0.00%**

Discounted Value at 0.7%: **0.9918**

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Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2001-1	17,623	17,623	17,623	17,623	17,625	17,625	17,625	17,625	17,625	17,625	17,625	17,625	17,625	17,625	17,625
2001-2	21,828	21,836	21,844	21,848	21,945	21,950	21,980	22,043	22,043	22,088	22,088	22,088	22,088		22,088
2002-1	20,326	20,351	20,353	20,357	20,359	20,359	20,363	20,363	20,366	20,384	20,387	20,387			20,575
2002-2	22,333	22,371	22,389	22,417	22,434	22,483	22,512	22,532	22,537	22,636	22,641				22,748
2003-1	19,054	19,063	19,073	19,073	19,073	19,073	19,073	19,073	19,073	19,073					19,073
2003-2	19,309	19,320	19,320	19,323	19,331	19,331	19,336	19,340	19,347						19,393
2004-1	16,897	16,897	16,897	16,897	16,897	16,897	16,897	16,896							16,897
2004-2	19,924	19,981	19,987	20,001	20,016	20,029	20,039								20,526
2005-1	19,339	19,366	19,376	19,381	19,381	19,381									19,387
2005-2	22,161	22,291	22,326	22,360	22,410										22,480
2006-1	18,486	18,487	18,488	18,489											18,529
2006-2	23,950	23,951	23,957												24,038
2007-1	20,204	20,204													20,230
2007-2	24,869														24,893
2008-1															21,692
2008-2															27,291
2009-1															22,712
2009-2															27,595
2010-1															23,883
2010-2															29,083
2011-1															26,141
2011-2															30,572
2012-1															26,965
2012-2															35,793
2013-1															29,165
2013-2															36,247
2014-1															30,544
2014-2															38,631
2015-1															33,509
2015-2															41,384

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2001	99.34%	99.38%	99.64%	99.73%	99.89%	100.00%	100.00%	39,713
2002	98.52%	98.67%	98.78%	98.96%	99.07%	99.32%		43,324
2003	99.76%	99.81%	99.84%	99.85%	99.88%			38,466
2004	98.39%	98.56%	98.64%	98.70%				37,423
2005	99.19%	99.62%	99.82%					41,867
2006	99.69%	99.72%						42,567
2007	99.89%							45,123
2008								48,983
2009								50,307
2010								52,966
2011								56,713
2012								62,758
2013								65,411
2014								69,175
2015								74,893

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	99.25%	99.29%	99.34%	99.31%	99.61%	99.66%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.24%	99.29%						
4 Year	99.29%	99.43%	99.27%	99.31%				
3 Year	99.59%	99.30%	99.43%	99.17%	99.61%			
All Year ex hi/lo	99.30%	99.35%	99.41%	99.35%	99.88%			
6 Year ex hi/lo	99.29%	99.35%						
$ Weighted Averages								
All Years	99.27%	99.30%	99.34%	99.31%	99.59%	99.64%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.25%	99.30%						
4 Year	99.33%	99.44%	99.27%	99.31%				
3 Year	99.60%	99.33%	99.45%	99.17%	99.59%			
Selected Pay Pattern	**99.60%**	**99.33%**	**99.45%**	**99.17%**	**99.59%**	**99.64%**	***100.00%***	**100.00%**
Incremental	-0.26%	-0.27%	0.12%	-0.28%	0.43%	0.05%	0.36%	0.00%

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AB All DI

Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	2,440	5,910	7,389	8,298	8,725	9,056	9,068	9,071	9,073	9,102	9,109	9,148	9,148	9,157	9,157	9,157
2001-2	2,965	7,764	9,654	10,670	11,118	11,269	11,335	11,399	11,500	11,590	11,889	11,890	11,890	11,890	11,891	11,891
2002-1	2,964	7,128	8,728	9,620	9,969	10,063	10,120	10,175	10,256	10,324	10,403	10,451	10,505	10,520	10,536	10,605
2002-2	2,928	7,910	9,845	10,978	11,531	11,618	11,646	11,659	11,662	11,663	11,663	11,672	11,672	11,674	11,674	11,662
2003-1	2,588	5,985	7,212	7,834	8,140	8,154	8,188	8,240	8,253	8,263	8,270	8,280	8,288	8,299	8,305	8,317
2003-2	2,447	6,032	7,409	8,289	8,647	8,790	8,902	8,930	8,948	8,965	8,990	9,006	9,022	9,063	9,118	9,136
2004-1	2,319	5,332	6,451	7,149	7,404	7,469	7,490	7,505	7,509	7,512	7,516	7,516	7,517	7,517	7,517	7,517
2004-2	2,234	5,599	6,973	7,707	7,998	8,037	8,071	8,082	8,097	8,108	8,135	8,146	8,439	8,471	8,613	8,635
2005-1	2,137	4,763	5,897	6,505	6,799	6,877	6,925	7,005	7,029	7,034	7,050	7,109	7,121	7,131	7,447	7,433
2005-2	2,245	5,667	7,153	8,209	8,635	8,669	8,705	8,734	8,763	8,765	8,811	8,812	8,842	8,844	8,873	8,875
2006-1	2,068	4,859	6,256	7,054	7,355	7,373	7,418	7,439	7,451	7,455	7,459	7,463	7,465	7,466	7,467	7,467
2006-2	2,316	5,892	7,294	8,221	8,655	8,752	8,831	8,873	8,929	9,153	9,230	9,517	9,540	9,564	9,652	9,665
2007-1	2,230	5,554	7,035	7,944	8,465	8,559	8,630	8,679	8,747	8,788	8,835	8,872	8,897	8,919	8,929	8,992
2007-2	2,903	7,441	9,558	10,790	11,316	11,427	11,754	11,788	11,805	11,823	11,833	11,845	12,085	12,105	12,112	12,118
2008-1	2,492	6,032	7,704	8,856	9,374	9,455	9,458	9,490	9,509	9,510	9,514	9,514	9,543	9,555	9,555	9,554
2008-2	2,802	7,739	10,169	11,721	12,587	12,786	12,887	12,955	12,980	13,099	13,131	13,148	13,204	13,222	13,232	
2009-1	2,489	6,168	7,953	9,223	9,838	9,950	10,059	10,069	10,083	10,103	10,190	10,439	10,446	10,789		
2009-2	2,488	6,977	8,903	10,121	10,874	11,302	11,425	11,547	11,567	11,505	11,569	11,667	11,691			
2010-1	2,222	5,304	6,717	7,558	7,898	7,931	7,939	8,000	8,011	8,013	8,013	8,014				
2010-2	2,437	6,845	8,781	10,058	10,754	10,912	11,074	11,145	11,200	11,271	11,311					
2011-1	2,358	5,352	6,664	7,425	7,776	7,830	7,902	7,945	7,985	8,018						
2011-2	2,392	6,670	8,599	9,996	10,785	10,921	11,069	11,326	11,434							
2012-1	2,310	5,559	7,276	8,607	9,283	9,349	9,515	9,581								
2012-2	2,563	6,976	9,151	10,595	11,351	11,491	11,659									
2013-1	2,281	5,931	7,682	9,049	9,666	9,700										
2013-2	2,565	6,999	9,156	10,536	11,261											
2014-1	2,355	5,916	7,637	8,762												
2014-2	2,559	7,340	10,097													
2015-1	2,499	6,347														
2015-2	2,833															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2001	42.03%	85.03%	95.55%	96.65%	97.58%	99.64%	99.69%	99.69%
2002	42.72%	82.69%	91.73%	92.69%	93.40%	93.94%	94.27%	94.64%
2003	47.79%	86.41%	95.23%	97.16%	97.55%	97.89%	98.18%	98.82%
2004	44.75%	83.53%	91.49%	92.14%	92.33%	92.58%	94.38%	95.41%
2005	41.62%	81.11%	92.12%	93.30%	93.81%	94.54%	94.86%	96.84%
2006	41.33%	82.64%	92.31%	93.70%	94.36%	96.14%	97.95%	98.59%
2007	39.01%	80.73%	91.67%	94.25%	94.99%	95.50%	96.88%	97.35%
2008	38.69%	83.31%	96.53%	97.99%	98.49%	99.17%	99.67%	99.79%
2009	37.95%	79.47%	91.30%	94.24%	95.01%	96.49%	98.57%	
2010	38.34%	80.93%	92.55%	94.48%	95.16%	95.72%		
2011	37.53%	77.66%	90.22%	92.15%	94.27%			
2012	33.38%	72.98%	85.07%	87.29%				
2013	35.65%	76.39%	87.95%					
2014	35.30%	78.55%						
2015	36.03%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	39.47%	80.82%	91.82%	93.84%	95.18%	96.16%	97.16%	97.64%
10 Year	37.32%	79.38%	91.12%	93.67%	94.94%	96.16%		
8 Year	36.61%	78.75%	90.95%	93.42%	94.80%	96.01%	96.84%	97.64%
6 Year	36.04%	77.66%	90.60%	93.40%	95.38%	96.26%	97.05%	97.80%
4 Year	35.09%	76.39%	88.95%	92.04%	95.73%	96.72%	98.27%	98.14%
3 Year	35.66%	75.97%	87.75%	91.30%	94.81%	97.13%	98.37%	98.57%
All Year ex hi/lo	39.30%	81.00%	92.01%	94.08%	95.12%	96.17%	97.21%	97.78%
6 Year ex hi/lo	36.13%	78.02%	90.50%	93.78%	94.88%	95.96%	97.06%	97.90%
$ Weighted Averages								
All Years	39.10%	80.56%	91.68%	93.77%	95.24%	96.24%	97.24%	97.65%
10 Year	37.14%	79.17%	90.98%	93.59%	94.99%	96.24%		
8 Year	36.52%	78.66%	90.82%	93.36%	94.95%	96.13%	96.92%	97.65%
6 Year	35.93%	77.54%	90.49%	93.32%	95.45%	96.37%	97.25%	97.89%
4 Year	35.10%	76.33%	88.73%	91.88%	95.79%	96.77%	98.31%	98.22%
3 Year	35.67%	75.96%	87.61%	91.05%	94.82%	97.18%	98.40%	98.60%
Selected Pay Pattern	**35.67%**	**75.96%**	**87.61%**	**91.05%**	**94.82%**	**97.18%**	**98.40%**	**98.60%**
Incremental	35.67%	40.29%	11.65%	3.44%	3.76%	2.36%	1.21%	0.20%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**35.67%**	**40.29%**	**11.65%**	**3.44%**	**3.76%**	**2.36%**	**1.21%**	**0.20%**	**-0.88%**	**0.12%**	**0.19%**	**-0.92%**	**1.32%**	**-0.33%**	**1.89%**	**0.00%**

Discounted Value at 0.7%: **0.9883**

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Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2001-1	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157	9,157
2001-2	11,932	11,950	11,964	11,970	11,956	11,956	11,956	11,956	11,956	11,956	11,956	11,956	11,956		11,956
2002-1	10,673	10,692	10,714	10,766	10,791	10,818	10,838	10,858	10,896	10,931	10,954	10,978			11,412
2002-2	11,662	11,662	11,662	11,662	11,662	11,662	11,662	11,666	11,689	11,706	11,718				12,129
2003-1	8,323	8,327	8,339	8,342	8,345	8,354	8,354	8,354	8,354	8,354					8,354
2003-2	9,149	9,159	9,191	9,238	9,238	9,238	9,238	9,238	9,238						9,288
2004-1	7,517	7,517	7,517	7,517	7,517	7,517	7,517	7,517							7,517
2004-2	8,656	8,678	8,699	8,721	8,744	8,891	8,786								9,389
2005-1	7,436	7,441	7,441	7,441	7,441	7,441									7,441
2005-2	8,905	8,954	8,986	8,987	9,083										9,397
2006-1	7,467	7,467	7,467	7,467											7,467
2006-2	9,674	9,682	9,894												9,896
2007-1	8,993	8,993													9,069
2007-2	12,125														12,610
2008-1															9,554
2008-2															13,281
2009-1															10,952
2009-2															11,855
2010-1															8,093
2010-2															12,097
2011-1															8,518
2011-2															12,116
2012-1															10,803
2012-2															13,530
2013-1															10,837
2013-2															12,996
2014-1															9,964
2014-2															14,045
2015-1															11,130
2015-2															14,346

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2001	99.89%	100.03%	100.00%	100.00%	100.00%	100.00%	100.00%	21,113
2002	94.96%	95.28%	95.50%	95.67%	96.09%	96.41%		23,540
2003	99.06%	99.38%	99.72%	99.72%	99.72%			17,642
2004	95.67%	95.92%	96.18%	96.43%				16,906
2005	97.08%	97.55%	98.13%					16,839
2006	98.72%	99.99%						17,363
2007	97.41%							21,680
2008								22,835
2009								22,808
2010								20,190
2011								20,634
2012								24,334
2013								23,833
2014								24,009
2015								25,476

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	97.54%	98.03%	97.91%	97.95%	98.60%	98.21%	100.00%	100.00%
10 Year								
8 Year								
6 Year	97.15%	98.03%						
4 Year	97.22%	98.21%	97.38%	97.95%				
3 Year	97.74%	97.82%	98.01%	97.27%	98.60%			
All Year ex hi/lo	97.59%	98.21%	98.01%	98.07%	99.72%			
6 Year ex hi/lo	97.22%	98.21%						
$ Weighted Averages								
All Years	97.50%	97.96%	97.85%	97.89%	98.44%	98.11%	100.00%	100.00%
10 Year								
8 Year								
6 Year	97.05%	97.96%						
4 Year	97.24%	98.24%	97.24%	97.89%				
3 Year	97.72%	97.84%	98.04%	97.12%	98.44%			
Selected Pay Pattern	**97.72%**	**97.84%**	**98.04%**	**97.12%**	**98.44%**	**98.11%**	***100.00%***	**100.00%**
Incremental	-0.88%	0.12%	0.19%	-0.92%	1.32%	-0.33%	1.89%	0.00%

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Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	296	694	862	1,009	1,079	1,096	1,114	1,125	1,138	1,164	1,176	1,189	1,200	1,216	1,230	1,243
2001-2	431	801	942	1,005	1,022	1,035	1,036	1,036	1,036	1,036	1,037	1,037	1,037	1,037	1,037	1,037
2002-1	471	904	1,033	1,099	1,112	1,113	1,148	1,148	1,149	1,154	1,160	1,164	1,181	1,181	1,181	1,181
2002-2	434	1,072	1,262	1,347	1,379	1,423	1,423	1,423	1,423	1,423	1,423	1,423	1,423	1,423	1,423	1,423
2003-1	409	740	909	954	1,021	1,021	1,021	1,049	1,050	1,050	1,051	1,051	1,053	1,053	1,088	1,092
2003-2	527	1,096	1,228	1,389	1,419	1,423	1,440	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442
2004-1	316	618	737	779	918	922	920	920	920	920	922	922	922	922	922	922
2004-2	484	1,385	1,494	1,764	1,830	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871
2005-1	560	952	1,170	1,175	1,212	1,253	1,253	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,299	1,299
2005-2	590	1,274	1,545	1,647	1,669	1,718	1,743	1,780	1,749	1,749	1,749	1,749	1,749	2,077	2,107	2,108
2006-1	668	1,118	1,492	1,597	1,600	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638
2006-2	364	989	1,063	1,102	1,161	1,161	1,161	1,161	1,161	1,161	1,161	1,161	1,161	1,161	1,161	1,161
2007-1	266	787	846	902	949	980	997	997	997	997	997	997	997	997	997	997
2007-2	538	1,215	1,376	1,506	1,595	1,595	1,595	1,597	1,597	1,597	1,597	1,597	1,597	1,597	1,597	1,597
2008-1	526	1,068	1,138	1,175	1,211	1,211	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213
2008-2	532	1,347	1,534	1,572	1,824	1,826	1,826	1,826	1,826	1,826	1,827	1,827	1,827	1,827	1,827	
2009-1	262	512	731	723	794	794	794	833	833	833	833	833	833	833		
2009-2	286	1,427	1,677	1,678	1,812	1,812	1,837	1,882	1,882	1,882	1,892	2,500	2,579			
2010-1	324	742	889	907	917	880	880	880	880	880	880	880				
2010-2	354	982	1,085	1,157	1,253	1,297	1,538	1,538	1,538	1,538	1,538					
2011-1	418	1,113	1,308	1,345	1,347	1,347	1,348	1,348	1,348	1,348						
2011-2	316	920	1,180	1,264	1,344	1,379	1,383	1,384	1,384							
2012-1	450	893	1,005	1,075	1,163	1,168	1,168	1,168								
2012-2	423	1,337	1,483	1,590	2,019	2,020	2,020									
2013-1	162	677	751	755	755	756										
2013-2	319	596	689	757	1,832											
2014-1	304	693	782	808												
2014-2	297	884	1,117													
2015-1	315	537														
2015-2	317															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2001	41.32%	71.65%	77.78%	79.39%	80.82%	81.73%	82.74%	83.74%
2002	50.94%	89.92%	94.93%	97.95%	98.18%	98.57%	99.22%	99.22%
2003	49.98%	86.09%	96.28%	98.22%	98.34%	98.37%	98.46%	100.00%
2004	39.44%	81.41%	98.54%	99.92%	99.92%	100.00%	100.00%	100.00%
2005	45.24%	79.78%	85.72%	88.11%	88.30%	88.30%	88.30%	99.91%
2006	52.94%	95.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007	51.07%	87.79%	99.29%	99.95%	100.00%	100.00%	100.00%	100.00%
2008	52.41%	88.71%	99.41%	99.54%	99.54%	99.56%	99.56%	99.56%
2009	23.28%	70.05%	76.05%	77.92%	79.24%	79.53%	99.57%	
2010	44.75%	81.31%	87.12%	98.73%	98.74%	98.74%		
2011	51.69%	91.33%	97.35%	98.79%	98.80%			
2012	40.24%	78.25%	97.50%	97.53%				
2013	36.17%	52.40%	93.91%					
2014	38.99%	75.91%						
2015	31.47%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	43.33%	80.69%	92.61%	94.67%	94.72%	94.48%	96.43%	97.81%
10 Year	42.30%	80.06%	93.49%	95.87%	96.10%	94.48%		
8 Year	39.87%	78.22%	93.83%	95.07%	95.57%	95.56%	98.14%	97.81%
6 Year	40.55%	74.87%	91.89%	95.41%	96.05%	94.35%	97.90%	99.91%
4 Year	36.72%	74.47%	93.97%	93.24%	94.08%	94.46%	99.78%	99.87%
3 Year	35.54%	68.85%	96.25%	98.35%	92.26%	92.61%	99.71%	99.85%
All Year ex hi/lo	44.13%	81.85%	93.44%	95.81%	95.85%	95.66%	97.87%	99.78%
6 Year ex hi/lo	40.04%	76.38%	93.97%	98.65%	99.27%	96.65%	99.78%	99.98%
$ Weighted Averages								
All Years	43.01%	80.48%	92.32%	94.24%	94.22%	93.94%	96.32%	97.87%
10 Year	41.90%	79.88%	93.10%	95.29%	95.50%	93.94%		
8 Year	39.52%	78.03%	93.53%	94.44%	94.89%	94.86%	97.91%	97.87%
6 Year	40.51%	74.67%	91.67%	94.78%	95.38%	93.54%	97.64%	99.90%
4 Year	36.86%	74.63%	94.32%	92.43%	93.25%	93.53%	99.76%	99.86%
3 Year	35.47%	69.23%	96.33%	98.29%	91.02%	91.65%	99.69%	99.84%
Selected Pay Pattern	**35.47%**	**69.23%**	**96.33%**	**98.29%**	**91.02%**	**91.65%**	**99.69%**	**99.84%**
Incremental	35.47%	33.76%	27.09%	1.96%	-7.27%	0.62%	8.04%	0.15%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**35.47%**	**33.76%**	**27.09%**	**1.96%**	**-7.27%**	**0.62%**	**8.04%**	**0.15%**	**0.14%**	**0.00%**	**0.00%**	**0.02%**	**-3.73%**	**-1.19%**	**4.91%**	**0.00%**

Discounted Value at 0.7%: **0.9887**

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Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2001-1	1,258	1,273	1,287	1,300	1,316	1,332	1,347	1,361	1,378	1,392	1,407	1,423	1,439	1,454	1,686
2001-2	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037		1,037
2002-1	1,202	1,202	1,202	1,202	1,202	1,202	1,202	1,202	1,202	1,202	1,202	1,202			1,202
2002-2	1,423	1,423	1,423	1,423	1,423	1,423	1,423	1,423	1,423	1,423	1,423				1,423
2003-1	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092					1,092
2003-2	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442						1,442
2004-1	922	922	922	922	922	922	922	922							922
2004-2	1,871	1,871	1,871	1,871	1,871	1,871	1,871								1,871
2005-1	1,299	1,299	1,299	1,299	1,299	1,299									1,299
2005-2	2,108	2,108	2,108	2,108	2,108										2,110
2006-1	1,638	1,638	1,638	1,638											1,638
2006-2	1,161	1,161	1,161												1,161
2007-1	997	997													997
2007-2	1,597														1,597
2008-1															1,218
2008-2															1,835
2009-1															837
2009-2															2,589
2010-1															886
2010-2															1,563
2011-1															1,363
2011-2															1,401
2012-1															1,200
2012-2															2,069
2013-1															816
2013-2															1,940
2014-1															919
2014-2															1,618
2015-1															1,066
2015-2															1,648

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2001	84.81%	85.83%	86.99%	88.06%	89.21%	90.35%	91.46%	2,723
2002	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		2,625
2003	100.00%	100.00%	100.00%	100.00%	100.00%			2,535
2004	100.00%	100.00%	100.00%	100.00%				2,793
2005	99.94%	99.94%	99.94%					3,409
2006	100.00%	100.00%						2,799
2007	100.00%							2,594
2008								3,054
2009								3,427
2010								2,449
2011								2,765
2012								3,269
2013								2,756
2014								2,537
2015								2,713

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	97.82%	97.63%	97.39%	97.02%	96.40%	95.17%	91.46%	100.00%
10 Year								
8 Year								
6 Year	99.99%	97.63%						
4 Year	99.99%	99.99%	99.99%	97.02%				
3 Year	99.98%	99.98%	99.98%	100.00%	96.40%			
All Year ex hi/lo	99.99%	99.99%	99.98%	100.00%	100.00%			
6 Year ex hi/lo	100.00%	99.99%						
$ Weighted Averages								
All Years	97.87%	97.70%	97.47%	96.95%	96.27%	95.09%	91.46%	100.00%
10 Year								
8 Year								
6 Year	99.99%	97.70%						
4 Year	99.98%	99.98%	99.98%	96.95%				
3 Year	99.98%	99.98%	99.98%	100.00%	96.27%			
Selected Pay Pattern	**99.98%**	**99.98%**	**99.98%**	**100.00%**	**96.27%**	**95.09%**	***100.00%***	**100.00%**
Incremental	0.14%	0.00%	0.00%	0.02%	-3.73%	-1.19%	4.91%	0.00%

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Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	142	244	259	261	262	262	262	262	262	262	262	262	262	262	262	262
2001-2	147	241	248	259	261	266	266	266	266	268	268	268	268	268	268	268
2002-1	105	198	220	224	225	230	230	230	230	228	228	228	228	228	228	228
2002-2	152	234	250	252	249	249	249	249	249	249	249	249	249	249	249	249
2003-1	97	192	201	199	203	203	203	203	203	203	203	203	203	203	203	203
2003-2	161	264	293	304	309	309	309	309	309	309	309	309	309	309	309	309
2004-1	100	166	174	201	201	201	201	201	201	207	207	207	207	207	207	207
2004-2	135	254	265	268	272	272	272	272	272	272	272	272	272	272	272	272
2005-1	143	237	253	253	255	261	261	261	261	261	261	261	261	261	261	261
2005-2	170	262	306	339	339	343	351	353	351	351	351	351	351	351	351	351
2006-1	138	227	237	245	251	251	251	251	251	251	251	251	251	251	251	251
2006-2	117	239	261	279	282	283	288	288	288	288	288	288	288	288	288	288
2007-1	128	330	364	382	394	394	399	399	399	399	399	399	399	399	399	399
2007-2	252	556	594	614	641	641	641	641	641	641	641	641	641	641	641	641
2008-1	258	390	437	459	463	468	468	468	468	468	468	468	468	468	468	468
2008-2	319	608	658	659	687	733	733	733	733	733	733	733	733	733	733	
2009-1	175	356	422	466	484	489	489	489	489	489	484	484	484	484		
2009-2	222	518	542	548	561	561	561	561	561	561	561	570	570			
2010-1	174	359	386	398	403	402	402	402	402	402	402	402				
2010-2	232	526	599	642	670	681	695	695	696	696	696					
2011-1	148	253	293	308	308	308	308	308	308	308						
2011-2	211	469	512	526	531	541	541	541	541							
2012-1	255	468	494	500	525	525	526	532								
2012-2	241	479	514	545	560	560	560									
2013-1	140	326	366	373	373	373										
2013-2	209	464	495	513	520											
2014-1	186	333	346	355												
2014-2	134	399	454													
2015-1	105	232														
2015-2	222															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2001	73.88%	96.09%	98.56%	99.62%	99.62%	100.00%	100.00%	100.00%
2002	72.69%	98.49%	99.49%	99.51%	99.16%	99.19%	99.23%	99.23%
2003	46.04%	64.31%	66.84%	66.87%	66.87%	66.89%	66.89%	66.89%
2004	62.68%	97.25%	98.75%	98.75%	100.00%	100.00%	100.00%	100.00%
2005	66.22%	91.07%	97.60%	99.66%	99.67%	99.67%	99.67%	99.67%
2006	63.81%	94.04%	98.94%	100.00%	100.00%	100.00%	100.00%	100.00%
2007	55.97%	93.86%	99.52%	100.00%	100.00%	100.00%	100.00%	100.00%
2008	59.01%	93.05%	96.17%	100.00%	100.00%	100.00%	100.00%	100.00%
2009	54.89%	95.60%	99.58%	99.58%	99.58%	99.11%	100.00%	
2010	53.96%	91.01%	97.82%	100.12%	100.21%	100.21%		
2011	55.00%	97.26%	99.52%	100.71%	100.71%			
2012	65.86%	94.22%	100.86%	101.49%				
2013	59.74%	96.78%	99.59%					
2014	53.93%	93.18%						
2015	45.18%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	59.26%	92.59%	96.40%	97.19%	96.89%	96.51%	96.20%	95.72%
10 Year	56.73%	94.01%	98.84%	96.72%	96.62%	96.51%		
8 Year	55.94%	94.37%	99.00%	100.20%	100.02%	95.73%	95.72%	95.72%
6 Year	55.61%	94.68%	98.92%	100.32%	100.08%	99.83%	99.95%	94.43%
4 Year	56.17%	95.36%	99.45%	100.48%	100.12%	99.83%	100.00%	99.92%
3 Year	52.95%	94.73%	99.99%	100.77%	100.17%	99.77%	100.00%	100.00%
All Year ex hi/lo	59.21%	94.45%	98.69%	99.79%	99.80%	99.75%	99.84%	99.82%
6 Year ex hi/lo	55.66%	94.95%	99.13%	100.21%	100.05%	99.92%	100.00%	99.92%
$ Weighted Averages								
All Years	57.94%	92.45%	96.53%	97.45%	97.01%	96.58%	96.13%	95.41%
10 Year	56.50%	94.01%	98.82%	97.21%	96.84%	96.58%		
8 Year	56.08%	94.23%	98.92%	100.23%	100.03%	96.13%	95.80%	95.41%
6 Year	55.69%	94.54%	98.82%	100.30%	100.07%	99.84%	99.96%	94.49%
4 Year	56.34%	95.29%	99.43%	100.47%	100.09%	99.84%	100.00%	99.94%
3 Year	52.63%	94.71%	100.05%	100.77%	100.13%	99.79%	100.00%	100.00%
Selected Pay Pattern	**52.63%**	**94.71%**	**100.05%**	**100.77%**	**100.13%**	**99.79%**	**100.00%**	**100.00%**
Incremental	52.63%	42.08%	5.34%	0.72%	-0.64%	-0.34%	0.21%	0.00%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**52.63%**	**42.08%**	**5.34%**	**0.72%**	**-0.64%**	**-0.34%**	**0.21%**	**0.00%**	**-0.09%**	**-0.03%**	**0.01%**	**0.11%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 0.7%: **0.9934**

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Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2001-1	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262
2001-2	268	268	268	268	268	268	268	268	268	268	268	268	268		268
2002-1	228	228	228	228	232	232	232	232	232	232	232	232			232
2002-2	249	249	249	249	249	249	249	249	249	249	249				249
2003-1	203	203	203	203	203	203	203	203	203	203					203
2003-2	309	563	563	563	563	563	563	563	563						563
2004-1	207	207	207	207	207	207	207	207							207
2004-2	272	272	272	272	272	272	272								272
2005-1	261	261	261	261	261	261									261
2005-2	351	351	351	351	351										353
2006-1	251	251	251	251											251
2006-2	288	288	288												288
2007-1	399	399													399
2007-2	641														641
2008-1															468
2008-2															733
2009-1															484
2009-2															570
2010-1															402
2010-2															694
2011-1															306
2011-2															537
2012-1															525
2012-2															552
2013-1															366
2013-2															530
2014-1															367
2014-2															501
2015-1															350
2015-2															654

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2001	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	530
2002	99.23%	99.23%	100.00%	100.00%	100.00%	100.00%		482
2003	66.89%	100.00%	100.00%	100.00%	100.00%			766
2004	100.00%	100.00%	100.00%	100.00%				479
2005	99.67%	99.67%	99.67%					615
2006	100.00%	100.00%						539
2007	100.00%							1,040
2008								1,201
2009								1,054
2010								1,096
2011								843
2012								1,076
2013								896
2014								868
2015								1,004

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	95.11%	99.82%	99.93%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	94.30%	99.82%						
4 Year	99.92%	99.92%	99.92%	100.00%				
3 Year	99.89%	99.89%	99.89%	100.00%	100.00%			
All Year ex hi/lo	99.78%	99.92%	100.00%	100.00%	100.00%			
6 Year ex hi/lo	99.73%	99.92%						
$ Weighted Averages								
All Years	94.17%	99.83%	99.93%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	93.38%	99.83%						
4 Year	99.93%	99.92%	99.91%	100.00%				
3 Year	99.91%	99.88%	99.89%	100.00%	100.00%			
Selected Pay Pattern	**99.91%**	**99.88%**	**99.89%**	**100.00%**	**100.00%**	**100.00%**	***100.00%***	**100.00%**
Incremental	-0.09%	-0.03%	0.01%	0.11%	0.00%	0.00%	0.00%	0.00%

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AB Uninsured

Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	0	30	30	30	30	30	30	31	31	78	86	86	86	86	86	86
2001-2	5	9	9	9	9	10	20	117	120	126	127	182	182	192	201	197
2002-1	0	0	10	17	15	15	17	18	21	21	100	101	101	101	101	101
2002-2	6	7	8	51	51	121	121	125	151	151	151	151	151	151	151	151
2003-1	7	22	38	38	38	38	38	38	38	39	39	39	39	39	39	39
2003-2	1	1	1	16	16	16	17	17	18	19	20	20	20	20	20	20
2004-1	4	4	5	20	24	25	25	26	26	41	41	41	41	41	41	41
2004-2	10	9	15	15	15	15	19	20	27	49	56	56	56	56	59	59
2005-1	6	7	8	9	9	10	10	10	15	819	819	819	819	819	819	819
2005-2	4	5	5	7	8	8	8	8	8	14	15	36	37	150	1,642	1,642
2006-1	0	4	4	6	5	7	15	23	32	34	37	38	40	51	52	52
2006-2	0	1	15	15	14	20	22	27	29	33	35	677	677	677	677	677
2007-1	0	40	40	40	42	45	45	45	51	56	58	65	65	68	238	239
2007-2	5	6	7	7	7	12	12	128	812	812	814	814	824	827	1,295	1,312
2008-1	14	16	18	18	18	19	20	20	20	20	20	20	20	20	20	20
2008-2	10	12	12	15	17	288	289	308	330	391	409	435	898	918	1,026	
2009-1	3	7	7	7	8	8	808	869	869	874	879	880	883	883		
2009-2	14	18	43	44	54	54	60	63	111	115	116	126	552			
2010-1	1	1	2	3	4	9	14	25	39	629	765	776				
2010-2	2	2	2	4	4	20	52	55	66	70	448					
2011-1	1	4	6	6	6	8	8	617	617	148						
2011-2	2	2	4	4	16	19	22	23	23							
2012-1	1	1	1	2	3	3	4	90								
2012-2	1	2	2	2	229	233	254									
2013-1	4	6	7	12	12	12										
2013-2	11	24	25	26	28											
2014-1	6	23	27	27												
2014-2	28	32	33													
2015-1	5	8														
2015-2	8															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2001	12.57%	14.01%	14.01%	17.84%	70.13%	75.14%	94.89%	101.36%
2002	2.59%	9.84%	26.14%	55.17%	68.19%	100.00%	100.00%	100.00%
2003	39.99%	67.94%	92.72%	95.11%	97.72%	100.00%	100.00%	100.00%
2004	10.98%	26.81%	30.54%	34.60%	51.15%	72.58%	72.58%	75.32%
2005	0.46%	0.59%	0.70%	0.73%	33.62%	33.88%	34.77%	100.00%
2006	0.59%	2.82%	2.92%	6.22%	8.61%	10.02%	99.95%	100.00%
2007	2.27%	2.39%	2.60%	2.86%	43.88%	44.42%	45.08%	77.56%
2008	1.58%	1.83%	2.16%	18.77%	21.22%	26.04%	55.68%	63.41%
2009	1.53%	3.58%	4.38%	65.63%	69.57%	70.42%	101.36%	
2010	0.12%	0.17%	0.51%	3.07%	27.56%	48.48%		
2011	0.79%	1.24%	3.18%	84.69%	22.57%			
2012	0.13%	0.25%	14.05%	20.91%				
2013	3.91%	8.50%	9.11%					
2014	24.36%	28.99%						
2015	1.61%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	6.90%	12.07%	15.62%	33.80%	46.75%	58.10%	78.26%	89.71%
10 Year	3.69%	5.04%	7.01%	33.26%	44.41%	58.10%		
8 Year	4.25%	5.87%	4.86%	25.36%	34.77%	50.73%	76.18%	89.71%
6 Year	5.15%	7.12%	5.56%	32.65%	32.24%	38.87%	68.24%	86.05%
4 Year	7.50%	9.74%	6.71%	43.57%	35.23%	47.34%	75.52%	85.24%
3 Year	9.96%	12.58%	8.78%	36.22%	39.90%	48.31%	67.37%	80.32%
All Year ex hi/lo	4.87%	8.40%	9.98%	30.98%	45.32%	58.87%	81.17%	92.15%
6 Year ex hi/lo	1.61%	3.39%	4.71%	27.09%	28.81%	38.20%	68.32%	88.22%
$ Weighted Averages								
All Years	1.82%	2.88%	4.86%	19.52%	36.39%	44.01%	61.44%	85.73%
10 Year	1.55%	2.02%	3.91%	18.88%	35.60%	44.01%		
8 Year	1.48%	2.29%	4.30%	18.38%	34.58%	41.92%	60.35%	85.73%
6 Year	1.45%	2.37%	4.81%	23.63%	34.60%	41.23%	58.88%	84.58%
4 Year	2.61%	3.64%	5.74%	31.37%	34.69%	46.63%	68.84%	84.63%
3 Year	5.11%	4.43%	10.40%	21.53%	39.42%	47.41%	64.34%	75.95%
Selected Pay Pattern	**1.55%**	**2.02%**	**3.91%**	**18.88%**	**35.60%**	**44.01%**	**61.44%**	**85.73%**
Incremental	1.55%	0.46%	1.89%	14.98%	16.71%	8.42%	17.42%	24.29%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**1.55%**	**0.46%**	**1.89%**	**14.98%**	**16.71%**	**8.42%**	**17.42%**	**24.29%**	**7.19%**	**7.08%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 0.7%: **0.9617**

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AB Uninsured

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2001-1	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86
2001-2	197	197	197	197	197	197	197	197	197	197	197	197	197		197
2002-1	101	101	101	101	101	101	101	101	101	101	101	101			101
2002-2	151	151	151	151	151	151	151	151	151	151	151				151
2003-1	39	39	39	39	39	39	39	39	39	39					39
2003-2	20	20	20	20	20	20	20	20	20						20
2004-1	41	41	41	41	41	41	41	41							41
2004-2	92	92	92	92	92	92	92								92
2005-1	819	819	819	819	819	819									819
2005-2	1,642	1,642	1,642	1,642	1,642										1,642
2006-1	52	52	52	52											52
2006-2	677	677	677												677
2007-1	239	239													352
2007-2	1,321														1,626
2008-1															21
2008-2															1,629
2009-1															829
2009-2															586
2010-1															1,832
2010-2															692
2011-1															161
2011-2															594
2012-1															963
2012-2															685
2013-1															25
2013-2															409
2014-1															115
2014-2															93
2015-1															606
2015-2															387

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2001	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	283
2002	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		251
2003	100.00%	100.00%	100.00%	100.00%	100.00%			59
2004	99.98%	99.98%	99.98%	100.00%				133
2005	100.00%	100.00%	100.00%					2,460
2006	100.00%	100.00%						729
2007	78.91%							1,978
2008								1,650
2009								1,415
2010								2,525
2011								754
2012								1,648
2013								434
2014								208
2015								993

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	96.98%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	96.48%	100.00%						
4 Year	94.72%	99.99%	99.99%	100.00%				
3 Year	92.97%	99.99%	99.99%	100.00%	100.00%			
All Year ex hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%			
6 Year ex hi/lo	99.99%	100.00%						
$ Weighted Averages								
All Years	92.92%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	92.57%	100.00%						
4 Year	92.13%	100.00%	100.00%	100.00%				
3 Year	91.93%	100.00%	100.00%	100.00%	100.00%			
Selected Pay Pattern	**92.92%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
Incremental	7.19%	7.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
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Collision

Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	71,139	74,641	73,264	72,835	72,657	72,641	72,630	72,630	72,595	72,595	72,586	72,599	72,590	72,600	72,587	72,586
2001-2	78,906	93,541	91,683	91,251	91,103	91,090	91,084	91,080	91,111	91,103	91,060	91,037	91,037	91,025	91,023	91,023
2002-1	94,648	98,627	97,018	96,448	96,112	96,067	96,039	96,046	96,035	96,020	96,031	96,008	96,015	96,011	96,012	96,030
2002-2	89,549	99,867	97,582	96,910	96,715	96,657	96,554	96,525	96,492	96,471	96,460	96,432	96,426	96,480	96,454	96,435
2003-1	92,634	97,468	95,855	95,519	95,327	95,273	95,215	95,158	95,090	95,077	95,084	95,071	95,061	95,047	95,029	95,023
2003-2	83,743	90,212	88,478	87,977	87,673	87,607	87,623	87,618	87,594	87,592	87,595	87,533	87,556	87,537	87,508	87,488
2004-1	87,512	90,947	89,581	88,952	88,602	88,508	88,486	88,430	88,417	88,392	88,372	88,408	88,411	88,409	88,379	88,356
2004-2	85,246	101,682	98,698	97,711	97,483	97,395	97,367	97,348	97,331	97,322	97,322	97,309	97,288	97,267	97,250	97,234
2005-1	95,097	102,652	99,443	98,731	98,420	98,316	98,285	98,218	98,180	98,176	98,152	98,137	98,129	98,120	98,102	98,135
2005-2	101,907	123,923	120,704	119,424	118,815	118,761	118,669	118,527	118,511	118,487	118,502	118,462	118,459	118,445	118,443	118,415
2006-1	114,761	129,629	124,461	122,837	121,386	120,977	120,957	120,958	120,952	120,970	120,927	120,902	120,896	120,906	120,912	120,909
2006-2	130,058	184,598	177,896	171,332	167,139	166,624	166,601	166,591	166,663	166,711	166,701	166,678	166,655	166,656	166,633	166,635
2007-1	152,974	187,697	178,839	173,004	167,108	166,544	166,439	166,416	166,441	166,413	166,400	166,373	166,354	166,326	166,313	166,300
2007-2	146,179	217,710	205,528	197,377	188,821	188,222	188,133	188,081	188,116	188,096	188,072	188,064	188,036	188,044	188,021	188,013
2008-1	169,575	206,730	194,004	188,219	181,745	181,567	181,482	181,543	181,543	181,532	181,636	181,646	181,758	181,757	181,726	181,694
2008-2	160,933	211,232	200,254	196,902	195,383	195,276	195,296	195,281	195,282	195,265	195,281	195,286	195,297	195,235	195,202	
2009-1	171,781	176,605	172,028	170,841	170,387	170,375	170,338	170,320	170,298	170,314	170,286	170,278	170,228	170,198		
2009-2	157,857	196,971	191,413	189,568	188,646	188,501	188,416	188,420	188,369	188,371	188,414	188,411	188,392			
2010-1	146,056	151,045	147,018	145,546	144,934	144,901	144,743	144,736	144,702	144,716	144,708	144,682				
2010-2	151,460	187,938	179,664	177,200	176,465	176,356	176,440	176,435	176,431	176,413	176,460					
2011-1	187,715	195,944	187,627	185,571	184,469	184,485	184,483	184,429	184,392	184,354						
2011-2	162,122	181,301	174,486	171,847	170,560	170,444	170,524	170,537	170,539							
2012-1	168,509	174,825	166,933	164,141	162,662	162,604	162,578	162,588								
2012-2	169,970	230,792	214,391	209,526	207,567	207,329	207,277									
2013-1	188,013	201,774	188,486	184,754	182,890	182,855										
2013-2	203,479	253,868	237,872	231,505	228,676											
2014-1	218,317	227,030	211,816	206,581												
2014-2	221,235	272,110	248,686													
2015-1	238,262	240,249														
2015-2	236,811															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2001	93.90%	100.60%	100.13%	100.11%	100.11%	100.08%	100.07%	100.05%
2002	97.80%	100.84%	100.19%	100.10%	100.05%	100.03%	100.02%	100.04%
2003	99.37%	100.90%	100.32%	100.23%	100.17%	100.17%	100.13%	100.09%
2004	94.98%	101.15%	100.26%	100.16%	100.12%	100.12%	100.10%	100.05%
2005	94.49%	101.36%	100.30%	100.19%	100.10%	100.07%	100.05%	100.04%
2006	90.32%	104.59%	100.20%	100.01%	100.04%	100.02%	100.01%	100.00%
2007	94.26%	106.87%	100.33%	100.10%	100.09%	100.07%	100.05%	100.03%
2008	97.58%	103.10%	100.04%	100.01%	100.00%	100.03%	100.07%	100.03%
2009	93.26%	101.01%	100.11%	100.03%	100.02%	100.02%	99.99%	
2010	94.20%	101.27%	100.07%	100.01%	100.00%	100.00%		
2011	100.89%	101.45%	100.04%	100.01%	100.00%			
2012	93.21%	102.33%	100.07%	99.98%				
2013	98.51%	102.73%	100.04%					
2014	100.86%	102.44%						
2015	109.11%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	96.85%	102.19%	100.16%	100.08%	100.06%	100.06%	100.05%	100.04%
10 Year	97.22%	102.72%	100.15%	100.07%	100.06%	100.06%		
8 Year	98.45%	102.65%	100.11%	100.04%	100.04%	100.06%	100.05%	100.04%
6 Year	99.46%	101.87%	100.06%	100.03%	100.02%	100.04%	100.04%	100.04%
4 Year	100.42%	102.24%	100.05%	100.01%	100.01%	100.03%	100.03%	100.03%
3 Year	102.83%	102.50%	100.05%	100.00%	100.01%	100.02%	100.04%	100.02%
All Year ex hi/lo	96.41%	101.93%	100.16%	100.07%	100.06%	100.06%	100.05%	100.04%
6 Year ex hi/lo	98.62%	101.87%	100.05%	100.02%	100.01%	100.04%	100.04%	100.04%
$ Weighted Averages								
All Years	97.40%	102.42%	100.14%	100.06%	100.05%	100.05%	100.05%	100.04%
10 Year	97.73%	102.74%	100.13%	100.06%	100.05%	100.05%		
8 Year	98.82%	102.66%	100.11%	100.04%	100.04%	100.05%	100.05%	100.04%
6 Year	99.87%	101.93%	100.06%	100.02%	100.02%	100.04%	100.04%	100.04%
4 Year	100.75%	102.27%	100.05%	100.01%	100.01%	100.03%	100.03%	100.03%
3 Year	102.90%	102.50%	100.05%	100.00%	100.01%	100.02%	100.04%	100.02%
Selected Pay Pattern	**102.90%**	**102.50%**	**100.05%**	**100.00%**	**100.01%**	**100.02%**	**100.04%**	**100.02%**
Incremental	102.90%	-0.40%	-2.46%	-0.05%	0.00%	0.01%	0.02%	-0.01%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**102.90%**	**-0.40%**	**-2.46%**	**-0.05%**	**0.00%**	**0.01%**	**0.02%**	**-0.01%**	**0.00%**	**0.00%**	**-0.01%**	**-0.01%**	**-0.01%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 0.7%: **0.9971**

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Collision

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2001-1	72,592	72,594	72,600	72,598	72,597	72,595	72,593	72,590	72,581	72,581	72,579	72,575	72,572	72,571	72,571
2001-2	91,000	90,989	90,996	90,990	90,972	90,968	90,966	90,952	90,951	90,950	90,954	90,951	90,950		90,958
2002-1	96,024	96,015	96,016	96,058	96,059	96,056	96,051	96,050	96,057	96,057	96,055	96,054			96,054
2002-2	96,410	96,405	96,397	96,384	96,381	96,370	96,373	96,366	96,365	96,355	96,350				96,353
2003-1	95,004	95,001	94,981	94,977	94,972	94,963	94,958	94,954	94,941	94,937					94,939
2003-2	87,475	87,462	87,454	87,449	87,445	87,431	87,429	87,423	87,410						87,422
2004-1	88,345	88,339	88,331	88,328	88,321	88,305	88,300	88,297							88,295
2004-2	97,232	97,218	97,216	97,217	97,223	97,221	97,227								97,214
2005-1	98,130	98,130	98,125	98,136	98,109	98,108									98,108
2005-2	118,400	118,399	118,389	118,390	118,391										118,373
2006-1	120,900	120,871	120,869	120,866											120,832
2006-2	166,754	166,750	166,747												166,700
2007-1	166,298	166,289													166,239
2007-2	187,992														187,961
2008-1															181,634
2008-2															195,165
2009-1															170,206
2009-2															188,410
2010-1															144,680
2010-2															176,467
2011-1															184,328
2011-2															170,575
2012-1															162,651
2012-2															207,270
2013-1															182,870
2013-2															228,514
2014-1															204,568
2014-2															239,858
2015-1															208,652
2015-2															228,594

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2001	100.04%	100.04%	100.02%	100.02%	100.00%	100.00%	99.99%	163,529
2002	100.01%	100.03%	100.02%	100.01%	100.01%	100.00%		192,407
2003	100.06%	100.04%	100.03%	100.01%	99.99%			182,361
2004	100.03%	100.02%	100.01%	100.01%				185,510
2005	100.02%	100.02%	100.01%					216,481
2006	100.03%	100.03%						287,532
2007	100.02%							354,200
2008								376,798
2009								358,617
2010								321,147
2011								354,903
2012								369,921
2013								411,384
2014								444,426
2015								437,246

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	100.03%	100.03%	100.02%	100.01%	100.00%	100.00%	99.99%	100.00%
10 Year								
8 Year								
6 Year	100.03%	100.03%						
4 Year	100.03%	100.03%	100.02%	100.01%				
3 Year	100.03%	100.02%	100.01%	100.01%	100.00%			
All Year ex hi/lo	100.03%	100.03%	100.02%	100.01%	100.00%			
6 Year ex hi/lo	100.03%	100.03%						
$ Weighted Averages								
All Years	100.03%	100.03%	100.02%	100.01%	100.00%	100.00%	99.99%	100.00%
10 Year								
8 Year								
6 Year	100.03%	100.03%						
4 Year	100.03%	100.03%	100.01%	100.01%				
3 Year	100.03%	100.02%	100.01%	100.01%	100.00%			
Selected Pay Pattern	**100.03%**	**100.02%**	**100.01%**	**100.01%**	**100.00%**	**100.00%**	***100.00%***	**100.00%**
Incremental	0.00%	0.00%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2016 Annual Review

Comprehensive

Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	25,842	34,930	35,469	35,482	35,470	35,483	35,482	35,467	35,460	35,461	35,459	35,432	35,432	35,429	35,422	35,425
2001-2	44,287	59,916	60,970	61,044	61,029	60,957	60,958	60,946	60,925	60,915	60,916	60,920	60,918	60,917	60,917	60,912
2002-1	28,077	39,503	40,190	40,129	40,094	40,101	40,144	40,035	40,032	40,036	40,007	40,012	40,015	40,019	39,969	39,970
2002-2	41,488	53,593	54,176	54,274	54,286	54,287	54,291	54,299	54,289	54,244	54,238	54,239	54,246	54,247	54,248	54,247
2003-1	31,369	43,552	44,080	44,122	44,110	44,102	44,087	44,078	44,078	44,064	44,092	44,091	44,090	44,085	44,086	44,086
2003-2	48,794	63,071	63,980	64,055	64,054	64,046	64,027	64,003	63,998	63,997	64,005	64,002	63,993	63,994	63,992	63,988
2004-1	30,284	40,663	41,151	41,167	41,148	41,160	41,144	41,149	41,151	41,160	41,161	41,166	41,166	41,166	41,166	41,165
2004-2	64,306	81,989	83,899	84,052	84,061	84,053	84,048	84,070	84,079	84,063	84,067	84,071	84,078	84,078	84,079	84,079
2005-1	32,418	67,652	76,530	77,422	77,588	77,581	77,592	77,572	77,583	77,586	77,597	77,598	77,596	77,585	77,582	77,582
2005-2	51,930	74,526	75,940	76,149	76,140	76,139	76,161	76,179	76,165	76,151	76,149	76,147	76,132	76,121	76,121	76,121
2006-1	38,045	56,696	58,455	58,657	58,637	58,653	58,670	58,684	58,697	58,694	58,695	58,699	58,692	58,694	58,689	58,701
2006-2	61,693	94,780	98,205	98,431	98,449	98,459	98,470	98,484	98,478	98,485	98,486	98,479	98,475	98,478	98,476	98,475
2007-1	47,633	83,018	87,565	88,019	87,993	88,015	88,069	88,084	88,101	88,118	88,120	88,091	88,100	88,107	88,121	88,154
2007-2	93,003	140,188	145,897	145,930	146,023	146,014	145,987	145,993	145,985	145,952	145,964	145,974	145,984	145,982	145,978	145,979
2008-1	50,723	78,376	80,100	80,231	80,201	80,219	80,150	80,111	80,114	80,092	80,078	80,075	80,137	80,137	80,139	80,137
2008-2	89,216	128,779	131,875	132,023	132,074	132,096	132,130	132,067	132,071	132,136	132,153	132,147	132,144	132,146	132,165	
2009-1	54,186	76,140	77,188	77,240	77,231	77,192	77,205	77,207	77,152	77,170	77,170	77,152	77,147	77,149		
2009-2	111,183	147,024	149,925	150,048	150,164	150,167	150,153	150,159	150,084	150,084	150,066	150,049	150,050			
2010-1	51,424	72,332	73,552	73,582	73,642	73,606	73,623	73,638	73,645	73,668	73,675	73,674				
2010-2	220,318	285,419	295,235	295,575	295,686	295,735	295,774	295,779	295,792	295,787	295,814					
2011-1	48,302	71,497	72,854	72,949	72,969	72,924	72,884	72,896	72,916	72,900						
2011-2	100,339	136,854	139,647	139,860	139,861	139,868	139,853	139,845	139,802							
2012-1	50,591	75,321	77,124	77,373	77,566	77,580	77,575	77,586								
2012-2	178,966	257,956	268,770	271,234	272,641	272,667	272,660									
2013-1	49,892	121,270	124,880	125,708	126,037	126,097										
2013-2	154,954	208,712	214,567	216,760	217,528											
2014-1	56,580	80,880	82,777	83,075												
2014-2	223,374	303,017	312,371													
2015-1	72,933	105,253														
2015-2	227,612															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2001	82.17%	100.05%	100.11%	100.02%	99.98%	99.94%	99.94%	99.93%
2002	85.97%	100.11%	100.19%	100.13%	100.13%	100.05%	100.06%	100.01%
2003	85.46%	100.04%	100.09%	100.04%	100.00%	100.04%	100.02%	100.02%
2004	83.84%	99.89%	100.01%	99.99%	100.02%	100.02%	100.03%	100.03%
2005	77.81%	99.79%	100.02%	100.03%	100.04%	100.04%	100.02%	100.01%
2006	75.33%	99.82%	99.97%	100.00%	100.01%	100.02%	100.01%	100.02%
2007	75.20%	99.93%	99.98%	99.99%	100.01%	99.99%	100.00%	100.02%
2008	78.95%	99.93%	100.01%	99.99%	99.95%	99.98%	100.01%	100.02%
2009	82.48%	100.02%	100.10%	100.10%	100.06%	100.04%	100.03%	
2010	79.22%	99.84%	99.97%	100.00%	100.01%	100.02%		
2011	80.78%	99.94%	100.03%	100.01%	99.99%			
2012	72.58%	98.80%	99.96%	99.97%				
2013	80.36%	99.00%	99.97%					
2014	76.64%	99.61%						
2015	83.06%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	79.99%	99.77%	100.03%	100.02%	100.02%	100.01%	100.01%	100.01%
10 Year	78.46%	99.67%	100.00%	100.01%	100.02%	100.01%		
8 Year	79.26%	99.63%	100.00%	100.01%	100.01%	100.02%	100.02%	100.01%
6 Year	78.77%	99.53%	100.01%	100.01%	100.01%	100.02%	100.02%	100.02%
4 Year	78.16%	99.34%	99.98%	100.02%	100.00%	100.01%	100.01%	100.02%
3 Year	80.02%	99.14%	99.99%	99.99%	100.02%	100.02%	100.01%	100.02%
All Year ex hi/lo	80.10%	99.82%	100.02%	100.02%	100.01%	100.02%	100.02%	100.02%
6 Year ex hi/lo	79.25%	99.60%	100.00%	100.00%	100.01%	100.02%	100.02%	100.02%
$ Weighted Averages								
All Years	79.22%	99.65%	100.01%	100.01%	100.01%	100.01%	100.01%	100.01%
10 Year	78.55%	99.59%	100.00%	100.01%	100.02%	100.01%		
8 Year	79.06%	99.57%	99.99%	100.01%	100.01%	100.02%	100.02%	100.01%
6 Year	78.70%	99.48%	100.00%	100.01%	100.01%	100.02%	100.02%	100.02%
4 Year	78.27%	99.29%	99.98%	100.01%	100.01%	100.01%	100.01%	100.02%
3 Year	80.02%	99.16%	99.98%	99.99%	100.02%	100.02%	100.01%	100.02%
Selected Pay Pattern	**80.02%**	**99.16%**	**99.98%**	**99.99%**	**100.02%**	**100.02%**	**100.01%**	**100.02%**
Incremental	80.02%	19.14%	0.82%	0.01%	0.03%	0.00%	0.00%	0.00%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**80.02%**	**19.14%**	**0.82%**	**0.01%**	**0.03%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**-0.01%**	**0.00%**	**-0.02%**	**-0.01%**	**0.04%**	**0.00%**

Discounted Value at 0.7%: **0.9954**

Province of Alberta
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2016 Annual Review

Comprehensive

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s) 102	108	114	120	126	132	138	144	150	156	162	168	174	180	Selected Ultimate
2001-1	35,425	35,425	35,425	35,429	35,432	35,436	35,438	35,442	35,442	35,441	35,442	35,444	35,445	35,445	35,511
2001-2	60,913	60,913	60,912	60,912	60,915	60,909	60,906	60,900	60,899	60,896	60,896	60,896	60,896		60,896
2002-1	39,970	39,970	39,964	39,964	39,961	39,962	39,962	39,962	39,961	39,961	39,959	39,958			39,958
2002-2	54,247	54,247	54,247	54,247	54,247	54,247	54,247	54,247	54,247	54,247	54,247				54,247
2003-1	44,086	44,079	44,077	44,078	44,075	44,075	44,072	44,073	44,073	44,075					44,075
2003-2	63,988	63,981	63,982	63,982	63,980	63,979	63,978	63,982	63,982						63,982
2004-1	41,162	41,161	41,154	41,153	41,144	41,144	41,144	41,138							41,138
2004-2	84,079	84,079	84,080	84,080	84,080	84,080	84,077								84,070
2005-1	77,582	77,586	77,581	77,580	77,582	77,579									77,580
2005-2	76,115	76,114	76,112	76,108	76,105										76,104
2006-1	58,702	58,705	58,706	58,706											58,699
2006-2	98,477	98,477	98,474												98,453
2007-1	88,155	88,158													88,143
2007-2	145,970														145,942
2008-1															80,117
2008-2															132,145
2009-1															77,128
2009-2															149,998
2010-1															73,655
2010-2															295,753
2011-1															72,899
2011-2															139,832
2012-1															77,673
2012-2															272,679
2013-1															126,149
2013-2															217,565
2014-1															83,362
2014-2															313,619
2015-1															107,798
2015-2															292,956

Accident Year	Portion of Ultimate Losses Paid by Month of Development 108	120	132	144	156	168	180	Selected Ultimate
2001	99.93%	99.93%	99.94%	99.94%	99.93%	99.93%	99.93%	96,407
2002	100.01%	100.01%	100.00%	100.01%	100.00%	100.00%		94,204
2003	100.01%	100.00%	100.00%	99.99%	100.00%			108,057
2004	100.03%	100.02%	100.01%	100.00%				125,208
2005	100.01%	100.01%	100.00%					153,684
2006	100.02%	100.02%						157,153
2007	100.02%							234,084
2008								212,262
2009								227,126
2010								369,409
2011								212,731
2012								350,351
2013								343,714
2014								396,981
2015								400,754

Arithmetic Averages	Cumulative Paid Losses 108	120	132	144	156	168	180	Ultimate
All Years	100.00%	100.00%	99.99%	99.99%	99.98%	99.97%	99.93%	100.00%
10 Year								
8 Year								
6 Year	100.02%	100.00%						
4 Year	100.02%	100.01%	100.00%	99.99%				
3 Year	100.02%	100.01%	100.00%	100.00%	99.98%			
All Year ex hi/lo	100.01%	100.01%	100.00%	100.00%	100.00%			
6 Year ex hi/lo	100.02%	100.01%						
$ Weighted Averages								
All Years	100.01%	100.00%	99.99%	99.99%	99.98%	99.96%	99.93%	100.00%
10 Year								
8 Year								
6 Year	100.02%	100.00%						
4 Year	100.02%	100.01%	100.00%	99.99%				
3 Year	100.02%	100.01%	100.00%	100.00%	99.98%			
Selected Pay Pattern	**100.02%**	**100.01%**	**100.00%**	**100.00%**	**99.98%**	**99.96%**	***100.00%***	**100.00%**
Incremental	0.00%	0.00%	-0.01%	0.00%	-0.02%	-0.01%	0.04%	0.00%

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All Perils

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	3,767	4,439	4,401	4,397	4,390	4,388	4,389	4,387	4,379	4,379	4,379	4,378	4,378	4,377	4,377	4,381
2001-2	5,071	6,365	6,279	6,253	6,257	6,277	6,280	6,280	6,281	6,281	6,281	6,281	6,280	6,280	6,280	6,235
2002-1	4,722	5,915	5,831	5,695	5,735	5,714	5,721	5,721	5,720	5,719	5,709	5,708	5,706	5,706	5,678	5,678
2002-2	4,360	5,503	5,489	5,433	5,430	5,442	5,473	5,483	5,528	5,528	5,529	5,529	5,529	5,527	5,527	5,527
2003-1	4,080	4,810	4,775	4,822	4,786	4,789	4,781	4,782	4,780	4,780	4,780	4,780	4,780	4,780	4,780	4,780
2003-2	4,405	5,528	5,448	5,430	5,430	5,396	5,396	5,646	5,396	5,396	5,395	5,395	5,395	5,395	5,395	5,395
2004-1	3,537	4,505	4,539	4,553	4,545	4,528	4,526	4,526	4,525	4,525	4,525	4,525	4,524	4,524	4,524	4,522
2004-2	4,670	5,962	5,994	5,990	5,986	5,987	5,936	5,904	5,904	5,904	5,904	5,904	5,901	5,900	5,900	5,898
2005-1	3,865	5,205	5,275	5,308	5,306	5,303	5,306	5,306	5,307	5,307	5,312	5,312	5,313	5,312	5,311	5,310
2005-2	3,597	4,875	4,820	4,794	4,737	4,738	4,733	4,733	4,735	4,733	4,733	4,731	4,732	4,730	4,730	4,727
2006-1	2,778	4,030	3,916	3,901	3,903	3,933	3,943	3,938	3,937	3,937	3,942	3,942	3,942	3,941	3,941	3,941
2006-2	3,145	5,044	5,259	5,195	5,130	5,119	5,118	5,103	5,102	5,102	5,102	5,102	5,101	5,101	5,101	5,101
2007-1	3,357	4,849	5,079	4,961	4,834	4,788	4,795	4,795	4,752	4,752	4,751	4,748	4,748	4,748	4,747	4,747
2007-2	3,947	6,717	6,914	6,716	6,540	6,545	6,523	6,521	6,520	6,519	6,514	6,513	6,512	6,510	6,508	6,507
2008-1	3,403	4,903	4,733	4,601	4,460	4,461	4,466	4,466	4,466	4,466	4,466	4,466	4,466	4,466	4,466	4,466
2008-2	3,664	5,757	5,388	5,297	5,269	5,294	5,301	5,325	5,328	5,345	5,344	5,342	5,343	5,345	5,345	
2009-1	2,713	4,832	4,816	4,798	4,752	4,761	4,764	4,769	4,780	4,838	4,434	4,434	4,434	4,417		
2009-2	3,610	4,522	4,499	4,468	4,462	4,461	4,463	4,464	4,469	4,470	4,470	4,470	4,469			
2010-1	2,766	3,491	3,426	3,424	3,365	3,366	3,371	3,373	3,376	3,375	3,375	3,374				
2010-2	4,632	6,276	6,279	6,277	6,277	6,283	6,285	6,286	6,287	6,245	6,245					
2011-1	2,882	3,651	3,479	3,475	3,465	3,467	3,465	3,464	3,459	3,458						
2011-2	2,932	4,084	4,149	4,229	4,559	4,593	4,594	4,589	4,590							
2012-1	1,995	2,670	2,659	2,678	2,662	2,663	2,665	2,665								
2012-2	3,930	5,554	5,436	5,386	5,362	5,349	5,347									
2013-1	2,434	4,575	4,705	4,654	4,636	4,643										
2013-2	3,543	4,803	4,800	4,697	4,653											
2014-1	2,663	3,360	3,311	3,283												
2014-2	4,530	6,054	5,768													
2015-1	3,082	3,850														
2015-2	4,543															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
2001	89.61%	100.60%	100.32%	100.52%	100.45%	100.44%	100.43%	100.46%
2002	91.65%	99.76%	99.40%	99.86%	100.32%	100.23%	100.22%	99.95%
2003	90.58%	100.96%	100.46%	100.04%	100.03%	100.02%	100.02%	100.02%
2004	88.07%	101.24%	100.92%	100.42%	100.11%	100.10%	100.07%	100.04%
2005	87.80%	101.03%	100.15%	100.14%	100.16%	100.20%	100.18%	100.14%
2006	79.37%	101.33%	100.25%	100.18%	99.99%	100.04%	100.03%	100.03%
2007	78.16%	105.53%	100.67%	100.58%	100.17%	100.08%	100.06%	100.02%
2008	87.34%	101.84%	99.20%	99.58%	99.85%	100.02%	100.01%	100.03%
2009	94.96%	104.57%	103.75%	103.85%	104.68%	100.15%	99.96%	
2010	84.44%	100.85%	100.24%	100.40%	100.44%	99.99%		
2011	81.87%	94.82%	99.82%	100.23%	100.10%			
2012	82.05%	100.85%	99.76%	99.59%				
2013	87.59%	101.99%	100.30%					
2014	87.66%	100.56%						
2015	91.84%							

	Cumulative Paid Losses							
Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	86.87%	101.14%	100.40%	100.45%	100.57%	100.13%	100.11%	100.09%
10 Year	85.53%	101.34%	100.51%	100.50%	100.59%	100.13%		
8 Year	87.22%	101.38%	100.50%	100.57%	100.69%	100.07%	100.07%	100.09%
6 Year	85.91%	100.61%	100.51%	100.70%	100.87%	100.08%	100.05%	100.05%
4 Year	87.29%	99.56%	100.03%	101.02%	101.27%	100.06%	100.01%	100.06%
3 Year	89.03%	101.14%	99.96%	100.07%	101.74%	100.05%	100.01%	100.03%
All Year ex hi/lo	86.91%	101.30%	100.21%	100.20%	100.20%	100.10%	100.08%	100.05%
6 Year ex hi/lo	85.43%	101.07%	100.03%	100.20%	100.17%	100.07%	100.04%	100.03%
$ Weighted Averages								
All Years	86.94%	101.23%	100.39%	100.43%	100.54%	100.13%	100.11%	100.09%
10 Year	85.43%	101.51%	100.51%	100.49%	100.54%	100.13%		
8 Year	87.34%	101.59%	100.50%	100.56%	100.64%	100.07%	100.07%	100.09%
6 Year	86.06%	100.71%	100.51%	100.70%	100.83%	100.08%	100.05%	100.05%
4 Year	87.45%	99.67%	100.05%	101.06%	101.24%	100.06%	100.02%	100.06%
3 Year	89.03%	101.16%	99.98%	100.09%	101.76%	100.05%	100.01%	100.03%
Selected Pay Pattern	**89.03%**	**101.16%**	**99.98%**	**100.09%**	**101.76%**	**100.05%**	**100.01%**	**100.03%**
Incremental	89.03%	12.12%	-1.18%	0.12%	1.66%	-1.71%	-0.04%	0.01%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**89.03%**	**12.12%**	**-1.18%**	**0.12%**	**1.66%**	**-1.71%**	**-0.04%**	**0.01%**	**0.02%**	**0.00%**	**-0.02%**	**0.00%**	**-0.01%**	**-0.01%**	**0.00%**	**0.00%**

Discounted Value at 0.7%: **0.9963**

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2016 Annual Review

All Perils

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2001-1	4,379	4,385	4,384	4,384	4,383	4,383	4,383	4,383	4,383	4,384	4,384	4,384	4,384	4,384	4,384
2001-2	6,237	6,237	6,235	6,235	6,235	6,235	6,235	6,235	6,228	6,228	6,228	6,228	6,228		6,228
2002-1	5,692	5,692	5,692	5,692	5,692	5,692	5,692	5,692	5,692	5,692	5,692	5,689			5,689
2002-2	5,521	5,521	5,521	5,521	5,521	5,521	5,521	5,521	5,521	5,521	5,521				5,521
2003-1	4,780	4,778	4,778	4,778	4,778	4,778	4,778	4,778	4,778	4,778					4,778
2003-2	5,395	5,395	5,395	5,395	5,395	5,395	5,395	5,395	5,395						5,395
2004-1	4,522	4,522	4,522	4,522	4,522	4,522	4,522	4,522							4,521
2004-2	5,898	5,898	5,898	5,898	5,898	5,898	5,898								5,897
2005-1	5,309	5,308	5,307	5,305	5,304	5,303									5,302
2005-2	4,727	4,727	4,727	4,727	4,725										4,724
2006-1	3,941	3,941	3,941	3,941											3,940
2006-2	5,101	5,101	5,101												5,100
2007-1	4,747	4,747													4,748
2007-2	6,507														6,505
2008-1															4,465
2008-2															5,343
2009-1															4,417
2009-2															4,473
2010-1															3,374
2010-2															6,247
2011-1															3,452
2011-2															4,588
2012-1															2,669
2012-2															5,376
2013-1															4,630
2013-2															4,639
2014-1															3,213
2014-2															5,787
2015-1															3,627
2015-2															5,511

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2001	100.09%	100.07%	100.07%	100.07%	100.00%	100.00%	100.00%	10,612
2002	100.02%	100.02%	100.02%	100.02%	100.02%	100.00%		11,211
2003	100.00%	100.00%	100.00%	100.00%	100.00%			10,173
2004	100.03%	100.03%	100.03%	100.02%				10,418
2005	100.09%	100.07%	100.03%					10,025
2006	100.03%	100.03%						9,040
2007	100.01%							11,253
2008								9,808
2009								8,890
2010								9,620
2011								8,040
2012								8,045
2013								9,269
2014								9,000
2015								9,138

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	100.04%	100.04%	100.03%	100.03%	100.01%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	100.03%	100.04%						
4 Year	100.04%	100.03%	100.02%	100.03%				
3 Year	100.04%	100.04%	100.02%	100.02%	100.01%			
All Year ex hi/lo	100.04%	100.04%	100.03%	100.02%	100.00%			
6 Year ex hi/lo	100.02%	100.04%						
$ Weighted Averages								
All Years	100.04%	100.04%	100.03%	100.03%	100.01%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	100.03%	100.04%						
4 Year	100.04%	100.03%	100.02%	100.03%				
3 Year	100.04%	100.04%	100.02%	100.02%	100.01%			
Selected Pay Pattern	**100.04%**	**100.04%**	**100.02%**	**100.02%**	**100.01%**	**100.00%**	***100.00%***	**100.00%**
Incremental	0.02%	0.00%	-0.02%	0.00%	-0.01%	-0.01%	0.00%	0.00%

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Spec Perils

Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	321	395	386	387	388	388	387	387	387	387	387	387	387	387	387	387
2001-2	442	559	590	589	583	583	583	578	578	578	578	578	578	578	578	578
2002-1	250	351	343	343	345	345	345	345	345	345	345	345	345	345	345	345
2002-2	328	417	420	420	420	420	418	418	418	418	418	418	418	418	418	418
2003-1	180	310	315	315	315	317	317	318	318	318	318	318	318	318	318	318
2003-2	336	471	476	477	489	489	489	490	489	489	489	489	489	489	489	489
2004-1	252	316	309	310	309	309	309	309	309	309	309	309	309	309	309	309
2004-2	282	295	298	298	298	298	298	298	298	298	298	298	298	298	298	298
2005-1	181	320	326	350	350	350	350	350	350	350	350	350	350	350	350	350
2005-2	279	346	344	345	345	346	347	347	347	347	347	347	347	347	347	347
2006-1	142	198	202	203	205	205	205	205	205	205	205	205	205	205	205	205
2006-2	290	405	416	417	419	419	419	419	419	419	419	419	419	419	419	419
2007-1	174	307	320	320	320	320	326	326	326	330	330	330	330	330	330	330
2007-2	259	372	375	375	375	375	377	377	377	377	377	377	377	377	377	377
2008-1	138	193	198	198	198	200	200	200	200	200	200	200	200	200	200	200
2008-2	183	262	278	278	278	278	278	278	279	279	279	279	279	279	279	
2009-1	83	110	112	112	112	112	112	112	112	112	112	112	112	112		
2009-2	318	395	405	405	410	409	409	409	409	409	409	409	409			
2010-1	157	203	208	208	212	212	206	206	206	206	206	206				
2010-2	338	401	419	419	419	419	419	419	419	419	419					
2011-1	157	183	190	190	190	190	193	193	193	193						
2011-2	286	348	349	349	349	349	349	348	348							
2012-1	55	157	171	179	179	180	180	181								
2012-2	546	657	675	680	680	679	678									
2013-1	81	302	311	317	317	319										
2013-2	261	353	357	360	367											
2014-1	169	250	257	257												
2014-2	428	584	598													
2015-1	195	251														
2015-2	420															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2001	86.78%	101.30%	100.68%	100.60%	100.00%	100.00%	100.00%	100.00%
2002	88.83%	99.94%	100.24%	100.00%	100.00%	100.00%	100.00%	100.00%
2003	80.12%	98.11%	99.91%	99.96%	99.98%	99.99%	99.99%	100.00%
2004	98.49%	100.09%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%
2005	85.86%	99.57%	99.64%	100.00%	100.00%	100.00%	100.00%	100.00%
2006	78.18%	99.18%	99.96%	99.97%	100.00%	100.00%	100.00%	100.00%
2007	79.84%	98.19%	98.17%	99.33%	99.91%	100.00%	100.00%	100.00%
2008	78.53%	99.53%	99.88%	99.88%	100.00%	100.00%	100.00%	100.00%
2009	82.21%	99.21%	100.17%	100.00%	100.00%	100.00%	100.00%	
2010	86.59%	100.25%	100.88%	100.00%	100.00%	100.00%		
2011	86.69%	99.87%	99.87%	100.25%	100.08%			
2012	81.84%	99.50%	100.27%	100.07%				
2013	82.42%	98.43%	100.22%					
2014	78.12%	98.63%						
2015	81.58%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	83.74%	99.42%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year	81.60%	99.24%	99.91%	99.94%	100.00%	100.00%		
8 Year	82.25%	99.20%	99.93%	99.94%	100.00%	100.00%	100.00%	100.00%
6 Year	82.87%	99.32%	100.22%	99.92%	100.00%	100.00%	100.00%	100.00%
4 Year	80.99%	99.11%	100.31%	100.08%	100.02%	100.00%	100.00%	100.00%
3 Year	80.71%	98.86%	100.12%	100.11%	100.02%	100.00%	100.00%	100.00%
All Year ex hi/lo	83.04%	99.37%	100.08%	100.01%	100.00%	100.00%	100.00%	100.00%
6 Year ex hi/lo	83.11%	99.30%	100.14%	99.99%	100.00%	100.00%	100.00%	100.00%
$ Weighted Averages								
All Years	83.65%	99.43%	100.01%	100.02%	99.99%	100.00%	100.00%	100.00%
10 Year	81.46%	99.19%	99.89%	99.94%	99.99%	100.00%		
8 Year	82.05%	99.15%	99.92%	99.93%	100.00%	100.00%	100.00%	100.00%
6 Year	82.42%	99.27%	100.24%	99.91%	99.99%	100.00%	100.00%	100.00%
4 Year	80.90%	99.07%	100.32%	100.08%	100.02%	100.00%	100.00%	100.00%
3 Year	80.56%	98.89%	100.15%	100.10%	100.02%	100.00%	100.00%	100.00%
Selected Pay Pattern	**80.56%**	**98.89%**	**100.15%**	**100.10%**	**100.02%**	**100.00%**	**100.00%**	**100.00%**
Incremental	80.56%	18.33%	1.27%	-0.06%	-0.07%	-0.02%	0.00%	0.00%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**80.56%**	**18.33%**	**1.27%**	**-0.06%**	**-0.07%**	**-0.02%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 0.7%: **0.9955**

Province of Alberta
Alberta Automobile Insurance Rate Board
2016 Annual Review

Spec Perils

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2001-1	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387
2001-2	578	578	578	578	578	578	578	578	578	578	578	578	578		578
2002-1	345	345	345	345	345	345	345	345	345	345	345	345			345
2002-2	418	418	418	418	418	418	418	418	418	418	418				418
2003-1	318	318	318	318	318	318	318	318	318	318					318
2003-2	489	489	489	489	489	489	489	489	489						489
2004-1	309	309	309	309	309	309	309	309							309
2004-2	298	298	298	298	298	298	298								298
2005-1	350	350	350	350	350	350									350
2005-2	347	347	347	347	347										347
2006-1	205	205	205	205											205
2006-2	419	419	419												419
2007-1	330	330													330
2007-2	377														377
2008-1															200
2008-2															279
2009-1															112
2009-2															409
2010-1															206
2010-2															419
2011-1															193
2011-2															348
2012-1															181
2012-2															677
2013-1															318
2013-2															366
2014-1															260
2014-2															607
2015-1															256
2015-2															566

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2001	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	964
2002	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		763
2003	100.00%	100.00%	100.00%	100.00%	100.00%			807
2004	100.00%	100.00%	100.00%	100.00%				607
2005	100.00%	100.00%	100.00%					697
2006	100.00%	100.00%						624
2007	100.00%							708
2008								479
2009								521
2010								625
2011								540
2012								858
2013								684
2014								868
2015								822

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	100.00%	100.00%						
4 Year	100.00%	100.00%	100.00%	100.00%				
3 Year	100.00%	100.00%	100.00%	100.00%	100.00%			
All Year ex hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%			
6 Year ex hi/lo	100.00%	100.00%						
$ Weighted Averages								
All Years	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	100.00%	100.00%						
4 Year	100.00%	100.00%	100.00%	100.00%				
3 Year	100.00%	100.00%	100.00%	100.00%	100.00%			
Selected Pay Pattern	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	***100.00%***	**100.00%**
Incremental	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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Alberta Automobile Insurance Rate Board
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Underinsured

Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2001-1	1	945	955	1,525	2,178	2,246	2,300	2,526	2,669	3,726	4,579	4,612	4,644	5,133	5,204	5,204
2001-2	5	12	19	25	62	124	555	942	1,022	1,577	2,036	2,295	2,305	2,310	2,315	2,320
2002-1	4	20	82	517	728	744	771	862	980	1,390	1,450	1,459	1,509	1,624	1,646	1,649
2002-2	27	69	85	118	142	161	191	297	524	600	1,140	1,179	1,635	1,667	1,788	2,448
2003-1	4	9	10	10	77	135	145	167	186	205	214	244	263	604	619	626
2003-2	0	2	7	21	72	102	499	539	577	783	829	1,056	1,118	1,606	1,720	1,631
2004-1	0	6	6	8	12	25	213	335	1,187	1,731	1,820	1,825	1,839	1,992	1,992	1,993
2004-2	8	10	35	66	90	101	329	795	901	960	1,079	1,106	1,116	1,134	1,147	1,188
2005-1	9	21	75	94	836	874	1,649	1,733	1,750	1,517	1,613	1,648	1,693	2,078	2,586	2,973
2005-2	1	3	8	31	60	118	162	228	380	507	1,147	1,196	1,404	2,475	2,542	2,642
2006-1	33	40	41	48	125	154	177	223	264	1,195	1,211	1,260	1,919	2,215	2,680	3,255
2006-2	1	16	32	39	50	975	1,866	1,951	2,010	2,524	2,566	2,797	2,814	2,869	3,213	3,309
2007-1	3	8	102	108	301	319	356	359	373	397	429	985	993	1,010	1,041	1,057
2007-2	1	17	34	106	262	682	711	977	1,049	1,572	1,742	1,752	2,275	2,300	2,312	2,837
2008-1	3	17	19	33	60	87	96	350	548	567	592	626	782	857	2,456	2,481
2008-2	0	4	19	28	38	57	92	155	720	826	851	1,083	2,091	2,185	2,698	
2009-1	4	6	8	241	247	310	333	364	784	2,300	2,311	2,592	2,696	3,398		
2009-2	6	10	15	311	326	378	1,615	1,664	1,871	3,619	3,750	3,922	4,184			
2010-1	6	1	5	53	161	267	873	890	973	1,000	1,846	1,887				
2010-2	1	2	13	13	76	90	97	103	127	144	262					
2011-1	0	6	7	21	155	176	203	232	506	1,078						
2011-2	1	10	44	75	122	162	407	723	904							
2012-1	8	14	28	54	332	512	802	1,137								
2012-2	0	8	93	103	513	642	1,319									
2013-1	4	10	60	152	192	674										
2013-2	4	19	285	286	305											
2014-1	14	22	23	18												
2014-2	34	51	77													
2015-1	8	9														
2015-2	5															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2001	10.34%	16.79%	25.10%	33.51%	51.64%	72.30%	80.90%	81.78%
2002	0.77%	9.98%	14.68%	17.44%	31.71%	43.07%	54.00%	56.95%
2003	0.23%	0.43%	5.17%	16.62%	19.52%	26.81%	43.01%	58.59%
2004	0.27%	0.83%	2.26%	13.02%	51.62%	56.95%	60.94%	61.58%
2005	0.23%	1.07%	9.78%	19.86%	19.88%	29.29%	36.49%	57.80%
2006	0.48%	0.93%	2.37%	24.20%	37.14%	44.33%	58.27%	74.94%
2007	0.14%	2.11%	8.63%	15.90%	21.48%	40.50%	48.77%	50.03%
2008	0.28%	0.86%	2.07%	7.32%	21.30%	24.44%	48.78%	85.69%
2009	0.13%	2.86%	7.09%	22.06%	46.47%	70.67%	84.48%	
2010	0.03%	0.88%	4.59%	13.19%	15.06%	28.72%		
2011	0.06%	0.55%	2.58%	5.52%	17.12%			
2012	0.09%	0.95%	6.62%	15.86%				
2013	0.24%	7.55%	16.94%					
2014	0.53%	0.91%						
2015	0.12%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	0.93%	3.33%	8.30%	17.04%	30.27%	43.71%	**0.00%**	65.92%
10 Year	0.21%	1.87%	6.29%	15.35%	28.13%	43.71%		
8 Year	0.19%	2.08%	6.36%	15.49%	28.76%	40.22%	54.34%	65.92%
6 Year	0.18%	2.28%	6.65%	13.31%	26.43%	39.66%	56.29%	64.77%
4 Year	0.25%	2.49%	7.68%	14.16%	24.99%	41.08%	60.07%	67.12%
3 Year	0.30%	3.14%	8.71%	11.52%	26.22%	41.28%	60.67%	70.22%
All Year ex hi/lo	0.27%	2.46%	7.34%	16.55%	29.58%	42.54%	56.38%	65.27%
6 Year ex hi/lo	0.13%	1.40%	5.22%	13.06%	24.26%	35.71%	54.19%	63.23%
$ Weighted Averages								
All Years	0.97%	3.17%	8.26%	17.23%	30.24%	45.36%	58.91%	66.88%
10 Year	0.20%	1.59%	6.14%	15.42%	27.58%	45.36%		
8 Year	0.18%	1.74%	5.93%	15.52%	27.70%	41.22%	55.23%	66.88%
6 Year	0.17%	1.78%	6.16%	13.45%	26.74%	40.75%	56.49%	64.96%
4 Year	0.23%	1.71%	6.56%	13.93%	25.14%	43.43%	62.02%	66.34%
3 Year	0.30%	2.14%	7.01%	11.81%	25.97%	44.30%	63.50%	70.14%
Selected Pay Pattern	**0.20%**	**1.59%**	**6.14%**	**15.42%**	**27.58%**	**45.36%**	**58.91%**	**66.88%**
Incremental	0.20%	1.39%	4.55%	9.28%	12.16%	17.78%	13.54%	7.97%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**0.20%**	**1.39%**	**4.55%**	**9.28%**	**12.16%**	**17.78%**	**13.54%**	**7.97%**	**9.57%**	**11.83%**	**0.73%**	**1.70%**	**2.40%**	**2.89%**	**4.00%**	**0.00%**

Discounted Value at 0.7%: **0.9562**

Data Source: AU20112ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2016 Annual Review

Underinsured

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2015 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2001-1	5,207	5,237	5,274	5,311	5,333	5,387	5,621	5,624	5,624	6,200	6,200	6,200	6,200	6,200	6,200
2001-2	2,199	2,324	2,327	2,331	2,791	2,791	2,791	2,791	2,811	2,813	2,808	2,820	2,844		2,994
2002-1	1,771	2,258	2,403	2,408	2,410	2,411	2,411	2,414	2,418	2,426	2,437	2,816			3,223
2002-2	2,700	2,715	2,721	2,726	2,729	2,731	2,797	2,797	2,797	2,797	2,797				2,813
2003-1	637	654	669	744	755	694	694	704	713	717					859
2003-2	1,729	1,742	2,945	2,950	2,950	2,950	2,950	2,950	2,956						3,144
2004-1	1,996	2,441	2,441	2,441	2,441	2,441	2,441	2,441							2,614
2004-2	1,918	2,131	2,144	2,149	2,162	2,349	2,351								2,485
2005-1	3,021	3,032	3,035	3,164	3,225	3,290									3,699
2005-2	4,560	4,607	5,203	5,214	5,298										5,842
2006-1	3,388	3,569	3,573	4,457											4,746
2006-2	3,408	3,417	3,658												3,884
2007-1	1,070	1,078													1,738
2007-2	2,858														4,997
2008-1															2,623
2008-2															3,420
2009-1															3,722
2009-2															5,253
2010-1															6,048
2010-2															1,435
2011-1															3,502
2011-2															8,073
2012-1															5,294
2012-2															10,194
2013-1															3,392
2013-2															2,390
2014-1															619
2014-2															9,933
2015-1															2,974
2015-2															8,481

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2001	80.87%	83.07%	88.94%	91.52%	98.01%	97.98%	98.37%	9,195
2002	82.15%	84.99%	85.15%	86.33%	86.53%	93.00%		6,036
2003	59.54%	92.16%	91.02%	91.27%	91.77%			4,003
2004	85.48%	89.91%	90.26%	93.97%				5,099
2005	79.57%	87.69%	90.00%					9,542
2006	80.84%	94.03%						8,630
2007	58.45%							6,734
2008								6,043
2009								8,975
2010								7,483
2011								11,575
2012								15,488
2013								5,782
2014								10,552
2015								11,455

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	75.27%	88.64%	89.07%	90.77%	92.10%	95.49%	98.37%	100.00%
10 Year								
8 Year								
6 Year	74.34%	88.64%						
4 Year	76.09%	90.95%	89.11%	90.77%				
3 Year	72.95%	90.54%	90.43%	90.52%	92.10%			
All Year ex hi/lo	76.59%	88.69%	89.73%	91.39%	91.77%			
6 Year ex hi/lo	75.53%	88.69%						
$ Weighted Averages								
All Years	76.45%	88.28%	89.01%	90.70%	93.11%	96.00%	98.37%	100.00%
10 Year								
8 Year								
6 Year	75.43%	88.28%						
4 Year	76.20%	90.77%	89.03%	90.70%				
3 Year	74.30%	90.53%	90.29%	90.21%	93.11%			
Selected Pay Pattern	**76.45%**	**88.28%**	**89.01%**	**90.70%**	**93.11%**	**96.00%**	***100.00%***	**100.00%**
Incremental	9.57%	11.83%	0.73%	1.70%	2.40%	2.89%	4.00%	0.00%

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Appendix B

Exhibit 1: Measured trend results for various time periods; with time and seasonality parameter for all coverages except Comprehensive (the results for Comprehensive are presented on an annual basis), and with level change parameter for Bodily Injury only.

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Bodily Injury
With Seasonality; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	3.1	+-1.2	0.75	0.0%	0.0%	5.9	+-1	0.9	0.0%	0.2%	-2.6	+-0.8	0.71	0.0%	0.6%
2005.2-2015.2	3.5	+-1.2	0.79	0.0%	0.0%	6.1	+-1	0.9	0.0%	0.1%	-2.5	+-0.9	0.69	0.0%	0.4%
2006.1-2015.2	3.7	+-1.3	0.79	0.0%	0.0%	6	+-1.1	0.89	0.0%	0.1%	-2.2	+-0.9	0.62	0.0%	0.9%
2006.2-2015.2	4	+-1.4	0.79	0.0%	0.0%	5.9	+-1.2	0.87	0.0%	0.3%	-1.9	+-0.9	0.64	0.0%	0.2%
2007.1-2015.2	4.4	+-1.4	0.83	0.0%	0.0%	5.9	+-1.4	0.86	0.0%	0.5%	-1.4	+-0.8	0.59	0.1%	0.2%
2007.2-2015.2	4.7	+-1.5	0.82	0.0%	0.0%	5.9	+-1.6	0.83	0.0%	0.9%	-1.1	+-0.7	0.66	0.6%	0.0%
2008.1-2015.2	5.1	+-1.7	0.84	0.0%	0.0%	6.1	+-1.8	0.82	0.0%	1.8%	-0.9	+-0.8	0.59	2.7%	0.1%
2008.2-2015.2	6	+-1.4	0.91	0.0%	0.0%	6.7	+-1.8	0.85	0.0%	0.6%	-0.7	+-0.9	0.63	9.9%	0.0%
2009.1-2015.2	6.5	+-1.5	0.93	0.0%	0.0%	7.4	+-1.8	0.89	0.0%	1.1%	-0.8	+-1	0.62	8.8%	0.1%
2009.2-2015.2	7.2	+-1.4	0.95	0.0%	0.0%	8.2	+-1.8	0.91	0.0%	0.3%	-1	+-1.2	0.61	9.7%	0.2%
2010.1-2015.2	7.8	+-1.3	0.97	0.0%	0.0%	8.9	+-1.9	0.93	0.0%	0.5%	-1	+-1.4	0.56	14.2%	0.4%
2010.2-2015.2	7.3	+-1.3	0.96	0.0%	0.0%	8.8	+-2.3	0.9	0.0%	1.2%	-1.4	+-1.6	0.58	8.5%	0.8%
2011.1-2015.2	7.7	+-1.6	0.97	0.0%	0.0%	8.9	+-2.9	0.89	0.0%	2.5%	-1.1	+-2	0.44	24.7%	2.2%
2011.2-2015.2	7.3	+-1.8	0.96	0.0%	0.0%	7.3	+-2.1	0.91	0.0%	1.5%	-0.1	+-1.6	0.74	92.1%	0.3%
2012.1-2015.2	7.4	+-2.5	0.95	0.1%	0.1%	8.4	+-2.2	0.95	0.0%	2.6%	-0.9	+-1.7	0.85	24.2%	0.1%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Bodily Injury
With Seasonality; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.1	2.9	+-1.2	0.7	0.0%	0.0%	5.8	+-1	0.88	0.0%	0.5%	-2.8	+-0.9	0.71	0.0%	1.1%
2005.2-2015.1	3.3	+-1.3	0.74	0.0%	0.0%	6	+-1.1	0.88	0.0%	0.3%	-2.6	+-0.9	0.69	0.0%	0.9%
2006.1-2015.1	3.4	+-1.4	0.74	0.0%	0.0%	5.9	+-1.2	0.87	0.0%	0.3%	-2.3	+-1	0.63	0.0%	1.7%
2006.2-2015.1	3.7	+-1.5	0.74	0.0%	0.0%	5.8	+-1.4	0.84	0.0%	0.6%	-1.9	+-1	0.64	0.1%	0.4%
2007.1-2015.1	4.2	+-1.6	0.78	0.0%	0.0%	5.8	+-1.6	0.82	0.0%	0.9%	-1.5	+-0.9	0.58	0.3%	0.5%
2007.2-2015.1	4.5	+-1.8	0.77	0.0%	0.0%	5.6	+-1.8	0.78	0.0%	1.7%	-1.1	+-0.8	0.66	1.5%	0.1%
2008.1-2015.1	4.9	+-1.9	0.79	0.0%	0.1%	5.9	+-2	0.77	0.0%	3.2%	-0.9	+-0.9	0.58	5.3%	0.1%
2008.2-2015.1	6	+-1.7	0.88	0.0%	0.0%	6.6	+-2.1	0.81	0.0%	1.1%	-0.6	+-1	0.63	19.8%	0.1%
2009.1-2015.1	6.6	+-1.7	0.91	0.0%	0.0%	7.4	+-2.2	0.85	0.0%	2.0%	-0.8	+-1.2	0.62	17.1%	0.1%
2009.2-2015.1	7.4	+-1.6	0.94	0.0%	0.0%	8.4	+-2.2	0.89	0.0%	0.5%	-0.9	+-1.4	0.61	18.8%	0.4%
2010.1-2015.1	8.2	+-1.5	0.96	0.0%	0.0%	9.2	+-2.3	0.91	0.0%	0.8%	-0.9	+-1.7	0.55	24.4%	0.7%
2010.2-2015.1	7.6	+-1.7	0.95	0.0%	0.0%	9.1	+-2.9	0.87	0.0%	1.8%	-1.4	+-2	0.57	14.9%	1.9%
2011.1-2015.1	8	+-2	0.96	0.0%	0.0%	9.2	+-3.7	0.85	0.1%	3.7%	-1.1	+-2.6	0.42	34.4%	4.1%
2011.2-2015.1	7.5	+-2.5	0.93	0.0%	0.1%	7.1	+-2.9	0.85	0.1%	4.0%	0.4	+-2.1	0.77	63.9%	0.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Bodily Injury
With Seasonality and Level Change at 2011.2

No Exclusions

	Loss Cost							Severity							Frequency						
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level
2005.1-2015.2	1.3	+-2	0.79	18.5%	0.0%	3.2%	1.1476	4.8	+-1.7	0.91	0.0%	0.2%	13.0%	1.0847	-3.3	+-1.5	0.71	0.0%	0.7%	25.4%	1.058
2005.2-2015.2	1.9	+-2.1	0.81	7.2%	0.0%	7.6%	1.1195	5.2	+-1.9	0.91	0.0%	0.2%	22.8%	1.0688	-3.1	+-1.7	0.69	0.1%	0.6%	37.1%	1.0474
2006.1-2015.2	2	+-2.4	0.81	9.0%	0.0%	10.3%	1.1155	4.8	+-2.1	0.9	0.0%	0.1%	16.1%	1.0836	-2.6	+-1.8	0.6	0.7%	1.2%	57.4%	1.0294
2006.2-2015.2	2.4	+-2.6	0.81	6.4%	0.0%	17.9%	1.0978	4.4	+-2.3	0.88	0.1%	0.3%	13.1%	1.0962	-1.9	+-1.8	0.62	4.2%	0.3%	97.6%	1.0014
2007.1-2015.2	3.2	+-2.8	0.83	2.7%	0.0%	28.9%	1.0749	4.2	+-2.6	0.87	0.3%	0.5%	13.5%	1.1015	-1	+-1.6	0.57	19.1%	0.3%	54.6%	0.9758
2007.2-2015.2	3.6	+-3.1	0.81	2.6%	0.0%	39.8%	1.0619	3.8	+-2.9	0.85	1.2%	0.9%	11.3%	1.1144	-0.3	+-1.4	0.69	70.6%	0.0%	16.2%	0.9529
2008.1-2015.2	4.2	+-3.4	0.83	1.7%	0.0%	51.0%	1.0481	4.1	+-3.3	0.84	1.6%	1.8%	14.9%	1.1085	0.1	+-1.5	0.64	89.1%	0.0%	10.3%	0.9455
2008.2-2015.2	5.6	+-2.8	0.9	0.1%	0.0%	73.2%	1.0189	5	+-3.3	0.86	0.5%	0.7%	20.5%	1.0881	0.6	+-1.4	0.72	41.4%	0.0%	4.4%	0.9364
2009.1-2015.2	6.3	+-2.7	0.92	0.0%	0.0%	78.8%	1.0136	5.8	+-3.2	0.89	0.2%	1.3%	19.7%	1.0811	0.4	+-1.6	0.72	56.8%	0.0%	5.5%	0.9375
2009.2-2015.2	6.9	+-2.5	0.94	0.0%	0.0%	78.7%	1.0116	6.6	+-2.8	0.92	0.0%	0.3%	14.4%	1.0786	0.3	+-1.7	0.71	69.3%	0.1%	6.7%	0.9378
2010.1-2015.2	7.4	+-2.1	0.97	0.0%	0.0%	49.8%	1.024	7.1	+-2.3	0.96	0.0%	0.3%	4.0%	1.0946	0.2	+-1.9	0.67	78.7%	0.1%	7.5%	0.9355
2010.2-2015.2	7.2	+-1.9	0.96	0.0%	0.0%	74.6%	1.0107	7.2	+-2.5	0.94	0.0%	0.6%	5.5%	1.0979	0	+-1.6	0.8	97.7%	0.1%	1.8%	0.9206
2011.1-2015.2	7.3	+-1.8	0.97	0.0%	0.0%	26.0%	1.0441	7.3	+-2.1	0.96	0.0%	1.5%	1.2%	1.1541	-0.1	+-1.6	0.74	92.1%	0.3%	2.4%	0.9047
2011.2-2015.2	7.3	+-1.8	0.96	0.0%	0.0%	NA	NA	7.3	+-2.1	0.91	0.0%	1.5%	NA	NA	-0.1	+-1.6	0.74	92.1%	0.3%	NA	NA
2012.1-2015.2	7.4	+-2.5	0.95	0.1%	0.1%	NA	NA	8.4	+-2.2	0.95	0.0%	2.6%	NA	NA	-0.9	+-1.7	0.85	24.2%	0.1%	NA	NA

No Exclusions

	Loss Cost							Severity							Frequency						
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level
2005.1-2015.1	0.8	+-1.9	0.77	36.9%	0.0%	1.9%	1.1591	4.6	+-1.8	0.89	0.0%	0.5%	11.5%	1.0899	-3.6	+-1.6	0.72	0.0%	1.3%	21.7%	1.0635
2005.2-2015.1	1.4	+-2.1	0.78	17.9%	0.0%	4.8%	1.1339	4.9	+-2.1	0.89	0.0%	0.4%	20.3%	1.0751	-3.4	+-1.8	0.7	0.1%	1.3%	31.5%	1.0547
2006.1-2015.1	1.5	+-2.4	0.78	21.6%	0.0%	6.6%	1.1319	4.5	+-2.2	0.88	0.1%	0.3%	13.7%	1.092	-2.9	+-1.9	0.61	0.7%	2.2%	49.9%	1.0366
2006.2-2015.1	1.8	+-2.8	0.77	17.9%	0.0%	12.0%	1.1174	4	+-2.5	0.86	0.4%	0.8%	9.8%	1.1106	-2	+-2	0.62	5.0%	0.6%	90.5%	1.0061
2007.1-2015.1	2.6	+-3	0.79	8.6%	0.0%	20.6%	1.0936	3.7	+-2.9	0.85	1.3%	1.0%	9.8%	1.1185	-1.1	+-1.8	0.56	21.8%	0.5%	60.4%	0.9778
2007.2-2015.1	2.9	+-3.6	0.77	9.4%	0.0%	29.8%	1.0823	3	+-3.2	0.82	6.0%	2.4%	6.6%	1.1417	-0.1	+-1.7	0.69	91.8%	0.0%	15.3%	0.948
2008.1-2015.1	3.6	+-3.9	0.78	6.4%	0.1%	40.4%	1.0666	3.2	+-3.6	0.81	7.4%	3.7%	9.3%	1.1365	0.4	+-1.7	0.65	66.5%	0.1%	9.0%	0.9385
2008.2-2015.1	5.5	+-3.5	0.87	0.5%	0.0%	72.0%	1.0224	4.3	+-3.9	0.83	3.2%	1.8%	16.2%	1.1088	1.1	+-1.6	0.77	16.0%	0.0%	2.0%	0.922
2009.1-2015.1	6.3	+-3.4	0.9	0.2%	0.0%	81.3%	1.0136	5.2	+-3.9	0.87	1.2%	2.8%	17.0%	1.0976	1	+-1.8	0.76	25.2%	0.0%	2.9%	0.9235
2009.2-2015.1	7.4	+-3.2	0.93	0.0%	0.0%	97.9%	1.0013	6.4	+-3.7	0.9	0.3%	0.8%	17.7%	1.0834	0.9	+-2.1	0.74	34.4%	0.1%	4.3%	0.9242
2010.1-2015.1	7.9	+-2.6	0.96	0.0%	0.0%	74.2%	1.0128	7	+-3	0.94	0.1%	0.8%	6.4%	1.0982	0.8	+-2.3	0.71	42.3%	0.2%	5.3%	0.9222
2010.2-2015.1	7.5	+-2.6	0.94	0.0%	0.0%	90.9%	1.0042	7.1	+-3.4	0.91	0.2%	1.7%	8.6%	1.1003	0.4	+-2	0.81	63.6%	0.2%	2.0%	0.9127
2011.1-2015.1	7.5	+-2.5	0.96	0.0%	0.1%	38.7%	1.0382	7.1	+-2.9	0.94	0.1%	4.0%	2.3%	1.1613	0.4	+-2.1	0.77	63.9%	0.4%	2.5%	0.894
2011.2-2015.1	7.5	+-2.5	0.93	0.0%	0.1%	NA	NA	7.1	+-2.9	0.85	0.1%	4.0%	NA	NA	0.4	+-2.1	0.77	63.9%	0.4%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage
With Seasonality; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	3.2	+-1.2	0.67	0.0%	1.7%	2.5	+-0.5	0.84	0.0%	0.5%	0.7	+-1	0.08	16.8%	23.3%
2005.2-2015.2	2.8	+-1.1	0.61	0.0%	2.9%	2.4	+-0.6	0.81	0.0%	0.9%	0.3	+-1	-0.04	51.1%	39.9%
2006.1-2015.2	2.3	+-1	0.64	0.0%	0.4%	2.3	+-0.7	0.79	0.0%	0.8%	-0.1	+-1	0.01	86.5%	16.3%
2006.2-2015.2	1.8	+-0.9	0.59	0.1%	0.5%	2.2	+-0.7	0.74	0.0%	1.5%	-0.4	+-1	0.01	36.4%	28.1%
2007.1-2015.2	1.6	+-1	0.58	0.4%	0.4%	2.1	+-0.8	0.72	0.0%	1.3%	-0.5	+-1.1	-0.01	37.6%	28.9%
2007.2-2015.2	1.6	+-1.1	0.51	1.0%	0.7%	2.2	+-0.8	0.71	0.0%	1.2%	-0.6	+-1.2	0	29.0%	38.6%
2008.1-2015.2	1.7	+-1.3	0.52	1.4%	1.4%	2.6	+-0.8	0.79	0.0%	2.2%	-0.9	+-1.4	0.05	19.5%	29.6%
2008.2-2015.2	1.9	+-1.5	0.51	1.5%	1.4%	2.9	+-0.8	0.85	0.0%	0.4%	-1	+-1.5	0.06	17.5%	38.6%
2009.1-2015.2	2	+-1.7	0.51	2.3%	2.7%	3.3	+-0.7	0.91	0.0%	0.5%	-1.2	+-1.8	0.07	15.5%	33.4%
2009.2-2015.2	2.2	+-2	0.46	3.2%	3.2%	3.6	+-0.7	0.93	0.0%	0.1%	-1.4	+-2.1	0.06	18.1%	40.7%
2010.1-2015.2	2.5	+-2.4	0.47	4.2%	6.3%	3.9	+-0.8	0.94	0.0%	0.3%	-1.3	+-2.6	-0.03	27.6%	46.7%
2010.2-2015.2	1.8	+-2.6	0.27	15.3%	11.4%	4	+-0.9	0.93	0.0%	0.3%	-2.1	+-2.7	0.12	11.0%	71.4%
2011.1-2015.2	1.7	+-3.4	0.24	26.3%	15.5%	3.6	+-0.9	0.94	0.0%	0.1%	-1.8	+-3.5	-0.06	25.8%	84.9%
2011.2-2015.2	2.8	+-3.9	0.4	12.2%	9.1%	3.1	+-0.7	0.96	0.0%	0.0%	-0.3	+-3.4	-0.18	82.3%	42.2%
2012.1-2015.2	1.5	+-4.7	0.45	45.4%	5.9%	3.3	+-0.9	0.96	0.0%	0.2%	-1.8	+-3.8	0.14	29.0%	18.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage
With Seasonality; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.1	3.5	+-1.2	0.71	0.0%	0.7%	2.4	+-0.6	0.81	0.0%	0.8%	1.1	+-1	0.22	4.3%	10.2%
2005.2-2015.1	3.1	+-1.2	0.65	0.0%	1.3%	2.4	+-0.7	0.77	0.0%	1.4%	0.7	+-1	0.07	18.2%	19.7%
2006.1-2015.1	2.6	+-1.1	0.69	0.0%	0.2%	2.3	+-0.7	0.75	0.0%	1.2%	0.3	+-1	0.11	57.0%	6.4%
2006.2-2015.1	2.1	+-0.9	0.64	0.0%	0.2%	2.1	+-0.8	0.68	0.0%	2.6%	-0.1	+-1	0.04	86.2%	12.6%
2007.1-2015.1	1.9	+-1	0.64	0.1%	0.2%	2	+-0.9	0.65	0.0%	2.2%	-0.1	+-1.1	0.03	84.1%	14.3%
2007.2-2015.1	1.9	+-1.2	0.58	0.4%	0.4%	2.1	+-1	0.63	0.0%	2.1%	-0.2	+-1.3	0	72.0%	20.3%
2008.1-2015.1	2.1	+-1.4	0.58	0.6%	0.7%	2.5	+-0.9	0.73	0.0%	3.5%	-0.4	+-1.4	0.05	51.3%	16.3%
2008.2-2015.1	2.4	+-1.5	0.6	0.5%	0.5%	3	+-0.9	0.82	0.0%	0.6%	-0.5	+-1.7	0.03	49.5%	22.2%
2009.1-2015.1	2.6	+-1.8	0.61	0.8%	1.1%	3.4	+-0.8	0.88	0.0%	0.8%	-0.7	+-1.9	0.04	41.8%	20.8%
2009.2-2015.1	3	+-2.1	0.6	0.9%	1.1%	3.8	+-0.8	0.92	0.0%	0.1%	-0.7	+-2.4	0.02	50.1%	25.4%
2010.1-2015.1	3.4	+-2.5	0.62	1.2%	2.3%	4.1	+-0.9	0.93	0.0%	0.2%	-0.6	+-2.9	-0.07	62.6%	31.9%
2010.2-2015.1	2.8	+-3	0.43	5.9%	5.4%	4.4	+-1	0.93	0.0%	0.2%	-1.5	+-3.4	-0.02	32.1%	54.9%
2011.1-2015.1	2.8	+-3.8	0.41	11.6%	8.7%	4	+-0.9	0.95	0.0%	0.1%	-1.1	+-4.3	-0.22	55.4%	68.5%
2011.2-2015.1	5	+-3.3	0.78	1.0%	1.0%	3.4	+-0.7	0.96	0.0%	0.0%	1.5	+-3.1	0.32	25.5%	8.3%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage
With Seasonality; No Level Change

Excluding: 2011.1

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	3.1	+-1.1	0.69	0.0%	1.0%	2.5	+-0.5	0.85	0.0%	1.1%	0.6	+-0.9	0.18	16.8%	7.2%
2005.2-2015.2	2.7	+-1.1	0.64	0.0%	1.7%	2.5	+-0.6	0.83	0.0%	1.8%	0.3	+-0.9	0.05	51.1%	13.3%
2006.1-2015.2	2.2	+-1	0.68	0.0%	0.2%	2.4	+-0.6	0.81	0.0%	1.6%	-0.1	+-0.8	0.19	73.6%	2.4%
2006.2-2015.2	1.8	+-0.9	0.64	0.1%	0.2%	2.2	+-0.6	0.77	0.0%	3.1%	-0.4	+-0.8	0.2	25.4%	4.5%
2007.1-2015.2	1.6	+-1	0.64	0.3%	0.2%	2.1	+-0.7	0.75	0.0%	2.5%	-0.5	+-0.9	0.18	26.6%	5.2%
2007.2-2015.2	1.6	+-1.1	0.58	0.7%	0.3%	2.2	+-0.8	0.72	0.0%	2.5%	-0.6	+-1	0.17	24.5%	8.3%
2008.1-2015.2	1.7	+-1.3	0.59	1.0%	0.7%	2.5	+-0.8	0.81	0.0%	4.1%	-0.8	+-1.1	0.23	14.5%	5.8%
2008.2-2015.2	2	+-1.4	0.6	0.8%	0.6%	2.9	+-0.7	0.87	0.0%	0.8%	-0.8	+-1.3	0.23	18.2%	8.7%
2009.1-2015.2	2.2	+-1.6	0.6	1.2%	1.2%	3.2	+-0.6	0.92	0.0%	0.8%	-1	+-1.5	0.22	16.5%	8.5%
2009.2-2015.2	2.6	+-1.9	0.6	1.2%	1.1%	3.5	+-0.7	0.93	0.0%	0.3%	-0.9	+-1.8	0.21	29.4%	10.1%
2010.1-2015.2	3	+-2.3	0.63	1.4%	2.2%	3.7	+-0.7	0.94	0.0%	0.5%	-0.7	+-2.2	0.08	49.8%	15.2%
2010.2-2015.2	2.5	+-2.8	0.42	7.1%	5.6%	3.8	+-1	0.91	0.0%	1.0%	-1.2	+-2.7	0.09	32.3%	30.0%
2011.1-2015.2	2.8	+-3.9	0.4	12.2%	9.1%	3.1	+-0.7	0.96	0.0%	0.0%	-0.3	+-3.4	-0.18	82.3%	42.2%
2011.2-2015.2	2.8	+-3.9	0.4	12.2%	9.1%	3.1	+-0.7	0.96	0.0%	0.0%	-0.3	+-3.4	-0.18	82.3%	42.2%
2012.1-2015.2	1.5	+-4.7	0.45	45.4%	5.9%	3.3	+-0.9	0.96	0.0%	0.2%	-1.8	+-3.8	0.14	29.0%	18.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage
With Seasonality; No Level Change

Excluding: 2011.1

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.1	3.5	+-1.2	0.73	0.0%	0.4%	2.5	+-0.6	0.83	0.0%	1.6%	1	+-0.9	0.34	3.3%	2.1%
2005.2-2015.1	3.1	+-1.2	0.68	0.0%	0.8%	2.4	+-0.6	0.79	0.0%	2.7%	0.6	+-0.9	0.21	14.3%	4.2%
2006.1-2015.1	2.6	+-1	0.73	0.0%	0.1%	2.3	+-0.7	0.77	0.0%	2.4%	0.2	+-0.7	0.37	55.1%	0.4%
2006.2-2015.1	2.1	+-0.9	0.7	0.0%	0.1%	2.1	+-0.7	0.72	0.0%	5.1%	-0.1	+-0.7	0.33	81.0%	0.8%
2007.1-2015.1	1.9	+-1	0.69	0.1%	0.1%	2	+-0.8	0.69	0.0%	4.2%	-0.1	+-0.8	0.32	78.2%	1.1%
2007.2-2015.1	2	+-1.1	0.65	0.3%	0.1%	2.1	+-0.9	0.65	0.0%	4.4%	-0.1	+-0.9	0.29	77.3%	1.9%
2008.1-2015.1	2.1	+-1.3	0.66	0.4%	0.3%	2.5	+-0.9	0.76	0.0%	6.4%	-0.3	+-1	0.35	48.9%	1.4%
2008.2-2015.1	2.6	+-1.4	0.71	0.2%	0.1%	2.9	+-0.9	0.83	0.0%	1.3%	-0.3	+-1.2	0.34	63.7%	2.2%
2009.1-2015.1	2.8	+-1.6	0.72	0.3%	0.3%	3.3	+-0.8	0.9	0.0%	1.2%	-0.4	+-1.4	0.34	53.5%	2.6%
2009.2-2015.1	3.6	+-1.7	0.79	0.1%	0.1%	3.6	+-0.8	0.92	0.0%	0.3%	0	+-1.7	0.39	95.5%	2.3%
2010.1-2015.1	4.2	+-1.8	0.85	0.1%	0.2%	3.9	+-0.9	0.93	0.0%	0.5%	0.3	+-2.1	0.32	76.1%	4.0%
2010.2-2015.1	4.2	+-2.6	0.74	0.6%	0.6%	4.2	+-1.2	0.91	0.0%	0.8%	0.1	+-3	0.22	95.6%	10.0%
2011.1-2015.1	5	+-3.3	0.78	1.0%	1.0%	3.4	+-0.7	0.96	0.0%	0.0%	1.5	+-3.1	0.32	25.5%	8.3%
2011.2-2015.1	5	+-3.3	0.78	1.0%	1.0%	3.4	+-0.7	0.96	0.0%	0.0%	1.5	+-3.1	0.32	25.5%	8.3%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage
Without Seasonality; No Level Change

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.2	3.3	+-1.3	0.57	0.0%	2.5	+-0.6	0.76	0.0%	0.8	+-1.1	0.06	14.5%
2005.2-2015.2	2.8	+-1.2	0.51	0.0%	2.4	+-0.7	0.73	0.0%	0.3	+-1	-0.03	50.8%
2006.1-2015.2	2.4	+-1.3	0.44	0.1%	2.4	+-0.8	0.69	0.0%	0	+-1	-0.06	96.4%
2006.2-2015.2	1.8	+-1.1	0.35	0.4%	2.2	+-0.8	0.64	0.0%	-0.4	+-1	-0.01	36.7%
2007.1-2015.2	1.8	+-1.3	0.31	1.0%	2.2	+-0.9	0.6	0.0%	-0.4	+-1.1	-0.02	43.3%
2007.2-2015.2	1.6	+-1.4	0.22	3.1%	2.2	+-1	0.56	0.0%	-0.6	+-1.2	0.01	28.6%
2008.1-2015.2	1.9	+-1.6	0.28	2.1%	2.7	+-1	0.7	0.0%	-0.8	+-1.4	0.04	23.3%
2008.2-2015.2	1.9	+-1.8	0.23	4.0%	2.9	+-1.1	0.72	0.0%	-1	+-1.5	0.07	17.1%
2009.1-2015.2	2.3	+-2	0.28	3.0%	3.5	+-1	0.82	0.0%	-1.1	+-1.8	0.07	18.4%
2009.2-2015.2	2.2	+-2.4	0.21	6.5%	3.6	+-1.1	0.8	0.0%	-1.4	+-2	0.09	17.4%
2010.1-2015.2	2.8	+-2.7	0.29	4.2%	4.1	+-1.2	0.84	0.0%	-1.2	+-2.4	0.02	30.4%
2010.2-2015.2	1.8	+-2.9	0.09	18.9%	4	+-1.5	0.8	0.0%	-2.1	+-2.5	0.2	9.1%
2011.1-2015.2	2.1	+-3.6	0.09	20.2%	4	+-1.8	0.74	0.1%	-1.8	+-3.1	0.07	23.1%
2011.2-2015.2	2.8	+-4.5	0.14	17.7%	3.1	+-1.8	0.66	0.5%	-0.3	+-3.2	-0.13	81.9%
2012.1-2015.2	2.4	+-5.9	0.01	34.7%	3.7	+-2.2	0.71	0.6%	-1.3	+-3.9	-0.06	46.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage
Without Seasonality; No Level Change

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.1	3.5	+-1.4	0.58	0.0%	2.4	+-0.7	0.73	0.0%	1.1	+-1.1	0.14	5.2%
2005.2-2015.1	3	+-1.4	0.52	0.0%	2.3	+-0.8	0.68	0.0%	0.6	+-1	0.03	22.7%
2006.1-2015.1	2.6	+-1.4	0.44	0.1%	2.3	+-0.9	0.64	0.0%	0.3	+-1.1	-0.04	60.0%
2006.2-2015.1	1.9	+-1.3	0.35	0.6%	2	+-0.9	0.58	0.0%	-0.2	+-1	-0.06	75.4%
2007.1-2015.1	1.9	+-1.4	0.31	1.2%	2	+-1	0.53	0.1%	-0.1	+-1.2	-0.06	84.8%
2007.2-2015.1	1.7	+-1.6	0.22	3.8%	2	+-1.1	0.48	0.2%	-0.3	+-1.3	-0.05	62.5%
2008.1-2015.1	2.1	+-1.8	0.28	2.5%	2.5	+-1.1	0.64	0.0%	-0.4	+-1.5	-0.04	53.0%
2008.2-2015.1	2.1	+-2.1	0.24	4.4%	2.8	+-1.2	0.66	0.0%	-0.7	+-1.7	-0.02	41.2%
2009.1-2015.1	2.6	+-2.4	0.3	3.0%	3.4	+-1.2	0.78	0.0%	-0.7	+-2	-0.03	43.2%
2009.2-2015.1	2.6	+-2.8	0.23	6.4%	3.6	+-1.4	0.75	0.0%	-0.9	+-2.4	-0.02	40.6%
2010.1-2015.1	3.4	+-3.2	0.33	3.8%	4.1	+-1.5	0.8	0.0%	-0.6	+-2.9	-0.08	62.7%
2010.2-2015.1	2.3	+-3.5	0.12	16.9%	4	+-1.8	0.74	0.1%	-1.7	+-3.1	0.06	24.9%
2011.1-2015.1	2.8	+-4.5	0.14	17.2%	4	+-2.3	0.66	0.5%	-1.1	+-3.9	-0.07	52.7%
2011.2-2015.1	3.9	+-5.7	0.22	13.8%	2.9	+-2.4	0.53	2.5%	1	+-3.7	-0.09	53.5%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage
Without Seasonality; No Level Change

Excluding: 2011.1

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.2	3.3	+-1.3	0.57	0.0%	2.6	+-0.6	0.8	0.0%	0.7	+-1	0.06	14.5%
2005.2-2015.2	2.8	+-1.3	0.52	0.0%	2.5	+-0.7	0.77	0.0%	0.3	+-0.9	-0.03	51.9%
2006.1-2015.2	2.4	+-1.3	0.44	0.1%	2.4	+-0.7	0.74	0.0%	0	+-0.9	-0.06	92.4%
2006.2-2015.2	1.8	+-1.2	0.36	0.5%	2.2	+-0.7	0.7	0.0%	-0.4	+-0.9	0.01	30.2%
2007.1-2015.2	1.8	+-1.3	0.31	1.1%	2.2	+-0.8	0.66	0.0%	-0.4	+-1	-0.02	39.9%
2007.2-2015.2	1.6	+-1.5	0.23	3.5%	2.2	+-0.9	0.62	0.0%	-0.6	+-1.1	0.02	27.1%
2008.1-2015.2	1.9	+-1.6	0.28	2.4%	2.6	+-0.9	0.75	0.0%	-0.7	+-1.2	0.03	24.3%
2008.2-2015.2	1.9	+-1.9	0.24	4.3%	2.8	+-1	0.76	0.0%	-0.9	+-1.4	0.06	19.9%
2009.1-2015.2	2.4	+-2.1	0.3	3.0%	3.3	+-0.9	0.85	0.0%	-0.9	+-1.6	0.04	25.2%
2009.2-2015.2	2.4	+-2.6	0.23	6.4%	3.4	+-1	0.83	0.0%	-1	+-1.9	0.03	28.3%
2010.1-2015.2	3.2	+-3	0.34	3.6%	3.8	+-1.2	0.85	0.0%	-0.6	+-2.3	-0.07	58.1%
2010.2-2015.2	2.1	+-3.4	0.11	18.7%	3.6	+-1.4	0.78	0.0%	-1.4	+-2.6	0.06	25.0%
2011.1-2015.2	2.8	+-4.5	0.14	17.7%	3.1	+-1.8	0.66	0.5%	-0.3	+-3.2	-0.13	81.9%
2011.2-2015.2	2.8	+-4.5	0.14	17.7%	3.1	+-1.8	0.66	0.5%	-0.3	+-3.2	-0.13	81.9%
2012.1-2015.2	2.4	+-5.9	0.01	34.7%	3.7	+-2.2	0.71	0.6%	-1.3	+-3.9	-0.06	46.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage
Without Seasonality; No Level Change

Excluding: 2011.1

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.1	3.5	+-1.4	0.58	0.0%	2.5	+-0.7	0.77	0.0%	1	+-1	0.15	5.3%
2005.2-2015.1	3	+-1.4	0.52	0.0%	2.4	+-0.7	0.73	0.0%	0.6	+-1	0.03	23.1%
2006.1-2015.1	2.6	+-1.5	0.44	0.2%	2.3	+-0.8	0.7	0.0%	0.2	+-0.9	-0.05	62.4%
2006.2-2015.1	1.9	+-1.3	0.35	0.7%	2.1	+-0.8	0.65	0.0%	-0.2	+-0.9	-0.05	67.4%
2007.1-2015.1	1.9	+-1.5	0.31	1.5%	2	+-0.9	0.6	0.0%	-0.1	+-1	-0.07	82.4%
2007.2-2015.1	1.7	+-1.7	0.22	4.4%	2	+-1	0.54	0.1%	-0.3	+-1.1	-0.06	61.7%
2008.1-2015.1	2.1	+-1.9	0.29	2.8%	2.5	+-1	0.7	0.0%	-0.4	+-1.3	-0.05	56.0%
2008.2-2015.1	2.2	+-2.2	0.25	4.8%	2.7	+-1.1	0.71	0.0%	-0.5	+-1.5	-0.04	47.4%
2009.1-2015.1	2.7	+-2.5	0.32	3.2%	3.2	+-1	0.82	0.0%	-0.5	+-1.8	-0.06	56.2%
2009.2-2015.1	2.8	+-3	0.25	6.5%	3.3	+-1.3	0.78	0.0%	-0.5	+-2.2	-0.08	60.5%
2010.1-2015.1	3.8	+-3.5	0.39	3.2%	3.8	+-1.4	0.81	0.0%	0.1	+-2.6	-0.12	95.3%
2010.2-2015.1	2.7	+-4.2	0.15	16.6%	3.5	+-1.8	0.72	0.2%	-0.8	+-3.2	-0.09	58.0%
2011.1-2015.1	3.9	+-5.7	0.22	13.8%	2.9	+-2.4	0.53	2.5%	1	+-3.7	-0.09	53.5%
2011.2-2015.1	3.9	+-5.7	0.22	13.8%	2.9	+-2.4	0.53	2.5%	1	+-3.7	-0.09	53.5%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - All Medical/Rehab Expenses
With Seasonality; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	2.6	+-0.6	0.91	0.0%	0.0%	4.7	+-0.9	0.88	0.0%	0.5%	-2	+-0.7	0.65	0.0%	0.3%
2005.2-2015.2	2.9	+-0.4	0.96	0.0%	0.0%	5	+-0.8	0.91	0.0%	0.0%	-2	+-0.8	0.65	0.0%	0.6%
2006.1-2015.2	3.1	+-0.4	0.97	0.0%	0.0%	5.2	+-0.9	0.91	0.0%	0.1%	-2	+-0.9	0.58	0.0%	1.0%
2006.2-2015.2	3.1	+-0.4	0.97	0.0%	0.0%	4.9	+-0.9	0.9	0.0%	0.2%	-1.7	+-0.9	0.58	0.1%	0.5%
2007.1-2015.2	3.3	+-0.4	0.97	0.0%	0.0%	4.7	+-1	0.89	0.0%	0.1%	-1.4	+-0.9	0.47	0.6%	1.0%
2007.2-2015.2	3.3	+-0.5	0.97	0.0%	0.0%	4.4	+-0.9	0.88	0.0%	0.2%	-1	+-0.9	0.54	2.9%	0.2%
2008.1-2015.2	3.3	+-0.5	0.97	0.0%	0.0%	4	+-0.9	0.89	0.0%	0.0%	-0.7	+-0.9	0.45	13.8%	0.3%
2008.2-2015.2	3.3	+-0.6	0.96	0.0%	0.0%	3.6	+-0.9	0.88	0.0%	0.0%	-0.3	+-0.9	0.56	45.7%	0.1%
2009.1-2015.2	3.4	+-0.7	0.96	0.0%	0.0%	3.8	+-1	0.88	0.0%	0.1%	-0.4	+-1	0.54	43.4%	0.2%
2009.2-2015.2	3.4	+-0.8	0.95	0.0%	0.0%	3.9	+-1.2	0.86	0.0%	0.2%	-0.5	+-1.2	0.52	36.8%	0.4%
2010.1-2015.2	3.4	+-1	0.94	0.0%	0.0%	4	+-1.4	0.85	0.0%	0.4%	-0.6	+-1.5	0.48	39.0%	0.7%
2010.2-2015.2	3.4	+-1.3	0.93	0.0%	0.0%	4.7	+-1.3	0.91	0.0%	0.1%	-1.2	+-1.4	0.57	8.6%	0.9%
2011.1-2015.2	3.2	+-1.6	0.93	0.2%	0.0%	4.4	+-1.6	0.91	0.0%	0.1%	-1.2	+-1.8	0.48	16.1%	1.9%
2011.2-2015.2	3.6	+-1.8	0.93	0.2%	0.0%	4	+-1.8	0.86	0.1%	0.3%	-0.3	+-1.6	0.73	62.5%	0.3%
2012.1-2015.2	2.9	+-2.1	0.95	1.4%	0.0%	4.3	+-2.5	0.86	0.7%	1.1%	-1.3	+-1	0.94	2.0%	0.0%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - All Medical/Rehab Expenses
Without Seasonality; No Level Change

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.2	2.8	+-1.3	0.49	0.0%	4.8	+-1	0.82	0.0%	-1.9	+-0.9	0.47	0.0%
2005.2-2015.2	2.9	+-1.4	0.48	0.0%	5	+-1.1	0.83	0.0%	-2	+-0.9	0.48	0.0%
2006.1-2015.2	3.4	+-1.5	0.55	0.0%	5.3	+-1.1	0.84	0.0%	-1.9	+-1	0.41	0.1%
2006.2-2015.2	3.1	+-1.6	0.48	0.1%	4.9	+-1.2	0.82	0.0%	-1.7	+-1.1	0.34	0.5%
2007.1-2015.2	3.6	+-1.7	0.54	0.0%	4.9	+-1.3	0.79	0.0%	-1.3	+-1.1	0.22	2.9%
2007.2-2015.2	3.3	+-1.9	0.46	0.2%	4.4	+-1.3	0.77	0.0%	-1	+-1.2	0.12	9.8%
2008.1-2015.2	3.7	+-2.1	0.48	0.2%	4.2	+-1.4	0.72	0.0%	-0.5	+-1.2	-0.02	39.3%
2008.2-2015.2	3.3	+-2.3	0.38	0.8%	3.6	+-1.4	0.68	0.0%	-0.3	+-1.4	-0.06	62.9%
2009.1-2015.2	3.9	+-2.6	0.43	0.6%	4	+-1.6	0.71	0.0%	-0.1	+-1.6	-0.08	84.9%
2009.2-2015.2	3.4	+-3	0.32	2.6%	3.9	+-1.8	0.65	0.0%	-0.5	+-1.8	-0.05	53.8%
2010.1-2015.2	4.1	+-3.4	0.36	2.3%	4.3	+-2.1	0.65	0.1%	-0.3	+-2.1	-0.09	78.8%
2010.2-2015.2	3.4	+-4	0.22	8.5%	4.7	+-2.6	0.63	0.2%	-1.2	+-2	0.07	21.8%
2011.1-2015.2	4.2	+-4.9	0.25	7.9%	5.1	+-3.1	0.6	0.5%	-0.8	+-2.5	-0.05	47.7%
2011.2-2015.2	3.6	+-6.2	0.11	20.1%	4	+-3.6	0.44	3.1%	-0.3	+-3.1	-0.13	80.8%
2012.1-2015.2	4.7	+-8.2	0.13	20.3%	5.1	+-4.4	0.52	2.6%	-0.4	+-4.1	-0.16	81.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - All Disability Income
With Seasonlity; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	-0.1	+-1.2	0.65	91.4%	0.0%	5.6	+-1.6	0.75	0.0%	4.1%	-5.4	+-0.9	0.87	0.0%	0.0%
2005.2-2015.2	-0.1	+-1.3	0.63	86.2%	0.0%	5.4	+-1.7	0.7	0.0%	6.3%	-5.3	+-1	0.86	0.0%	0.0%
2006.1-2015.2	-0.3	+-1.4	0.64	61.3%	0.0%	4.9	+-1.8	0.69	0.0%	2.8%	-5	+-1.1	0.84	0.0%	0.1%
2006.2-2015.2	-0.7	+-1.5	0.64	34.2%	0.0%	4.3	+-1.8	0.62	0.0%	5.1%	-4.8	+-1.2	0.82	0.0%	0.1%
2007.1-2015.2	-1.2	+-1.5	0.7	11.7%	0.0%	3.4	+-1.6	0.66	0.0%	0.6%	-4.5	+-1.3	0.78	0.0%	0.2%
2007.2-2015.2	-1.2	+-1.7	0.69	15.8%	0.0%	2.9	+-1.6	0.57	0.2%	1.1%	-4	+-1.2	0.8	0.0%	0.0%
2008.1-2015.2	-1	+-2	0.65	29.5%	0.0%	2.7	+-1.9	0.56	0.8%	1.2%	-3.6	+-1.3	0.75	0.0%	0.1%
2008.2-2015.2	-0.9	+-2.3	0.65	39.3%	0.0%	2	+-1.9	0.44	3.5%	2.0%	-2.9	+-1.1	0.83	0.0%	0.0%
2009.1-2015.2	-0.4	+-2.6	0.61	74.2%	0.1%	2.1	+-2.2	0.43	6.0%	3.4%	-2.4	+-1.1	0.81	0.0%	0.0%
2009.2-2015.2	0.9	+-2.1	0.8	34.5%	0.0%	3.1	+-2	0.66	0.5%	0.5%	-2.1	+-1.2	0.83	0.2%	0.0%
2010.1-2015.2	1.3	+-2.6	0.79	26.6%	0.0%	3.1	+-2.4	0.65	1.8%	0.9%	-1.7	+-1.3	0.8	1.5%	0.0%
2010.2-2015.2	0.5	+-2.8	0.78	67.1%	0.0%	2.6	+-2.8	0.53	6.6%	1.9%	-2	+-1.4	0.81	1.2%	0.0%
2011.1-2015.2	0.8	+-3.5	0.76	61.6%	0.1%	3.2	+-3.5	0.55	6.7%	4.6%	-2.3	+-1.7	0.8	1.7%	0.1%
2011.2-2015.2	-0.8	+-3.3	0.8	58.8%	0.1%	1.6	+-3.3	0.37	26.3%	6.4%	-2.4	+-2.2	0.79	4.3%	0.2%
2012.1-2015.2	-1.8	+-4	0.83	30.4%	0.2%	1.7	+-4.6	0.34	37.4%	11.8%	-3.5	+-2.2	0.88	1.0%	0.1%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - All Disability Income
Without Seasonality; No Level Change

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.2	0.2	+-2	-0.05	82.3%	5.8	+-1.7	0.7	0.0%	-5.2	+-1.3	0.77	0.0%
2005.2-2015.2	-0.1	+-2.2	-0.05	91.8%	5.4	+-1.9	0.66	0.0%	-5.3	+-1.4	0.74	0.0%
2006.1-2015.2	0	+-2.4	-0.06	99.7%	5.1	+-2	0.6	0.0%	-4.8	+-1.5	0.71	0.0%
2006.2-2015.2	-0.7	+-2.5	-0.04	57.1%	4.3	+-2	0.54	0.0%	-4.8	+-1.6	0.67	0.0%
2007.1-2015.2	-0.8	+-2.8	-0.04	57.9%	3.7	+-2	0.46	0.1%	-4.3	+-1.7	0.61	0.0%
2007.2-2015.2	-1.2	+-3.1	-0.02	42.5%	2.9	+-2	0.36	0.7%	-4	+-1.9	0.54	0.0%
2008.1-2015.2	-0.5	+-3.4	-0.07	78.0%	2.9	+-2.3	0.32	1.4%	-3.3	+-1.9	0.45	0.3%
2008.2-2015.2	-0.9	+-3.9	-0.06	61.7%	2	+-2.3	0.17	7.1%	-2.9	+-2.1	0.35	1.2%
2009.1-2015.2	0.3	+-4.2	-0.08	88.4%	2.4	+-2.6	0.2	6.4%	-2	+-2.2	0.19	6.5%
2009.2-2015.2	0.9	+-4.9	-0.07	67.8%	3.1	+-2.9	0.29	3.2%	-2.1	+-2.6	0.16	10.0%
2010.1-2015.2	2.4	+-5.6	-0.01	36.0%	3.6	+-3.4	0.31	3.6%	-1.2	+-2.7	-0.01	36.7%
2010.2-2015.2	0.5	+-6	-0.11	84.8%	2.6	+-3.8	0.13	15.0%	-2	+-3.1	0.1	17.6%
2011.1-2015.2	2.2	+-7.2	-0.06	50.2%	3.8	+-4.3	0.27	7.2%	-1.6	+-3.8	-0.01	36.6%
2011.2-2015.2	-0.8	+-7.5	-0.13	81.6%	1.6	+-4	-0.01	36.0%	-2.4	+-4.6	0.05	26.8%
2012.1-2015.2	0.2	+-9.9	-0.17	95.6%	2.5	+-5.2	0.06	27.9%	-2.2	+-6.2	-0.04	42.0%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - All Disability Income
With Seasonlity and Level Change for March 2007

No Exclusions

	Loss Cost							Severity							Frequency						
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level
2005.1-2015.2	-1.3	+-1.5	0.72	8.2%	0.0%	2.5%	1.1563	2.9	+-1.4	0.9	0.0%	0.3%	0.0%	1.3428	-4.1	+-1.1	0.92	0.0%	0.0%	0.4%	0.8612
2005.2-2015.2	-1.3	+-1.6	0.71	9.3%	0.0%	2.7%	1.1667	2.9	+-1.4	0.88	0.0%	0.3%	0.0%	1.3576	-4.1	+-1.2	0.91	0.0%	0.0%	0.6%	0.8594
2006.1-2015.2	-1.3	+-1.6	0.7	10.3%	0.0%	5.1%	1.1632	2.9	+-1.5	0.86	0.1%	0.4%	0.0%	1.3437	-4.1	+-1.2	0.88	0.0%	0.0%	1.8%	0.8657
2006.2-2015.2	-1.3	+-1.7	0.67	11.6%	0.0%	14.4%	1.1483	2.9	+-1.5	0.79	0.1%	0.5%	0.2%	1.3503	-4.1	+-1.2	0.86	0.0%	0.1%	3.1%	0.8504
2007.1-2015.2	-1.2	+-1.7	0.68	15.8%	0.0%	97.6%	1.0058	2.9	+-1.6	0.7	0.2%	1.1%	8.4%	1.3777	-4	+-1.2	0.83	0.0%	0.0%	4.1%	0.73
2007.2-2015.2	-1.2	+-1.7	0.69	15.8%	0.0%	NA	NA	2.9	+-1.6	0.57	0.2%	1.1%	NA	NA	-4	+-1.2	0.8	0.0%	0.0%	NA	NA
2008.1-2015.2	-1	+-2	0.65	29.5%	0.0%	NA	NA	2.7	+-1.9	0.56	0.8%	1.2%	NA	NA	-3.6	+-1.3	0.75	0.0%	0.1%	NA	NA
2008.2-2015.2	-0.9	+-2.3	0.65	39.3%	0.0%	NA	NA	2	+-1.9	0.44	3.5%	2.0%	NA	NA	-2.9	+-1.1	0.83	0.0%	0.0%	NA	NA
2009.1-2015.2	-0.4	+-2.6	0.61	74.2%	0.1%	NA	NA	2.1	+-2.2	0.43	6.0%	3.4%	NA	NA	-2.4	+-1.1	0.81	0.0%	0.0%	NA	NA
2009.2-2015.2	0.9	+-2.1	0.8	34.5%	0.0%	NA	NA	3.1	+-2	0.66	0.5%	0.5%	NA	NA	-2.1	+-1.2	0.83	0.2%	0.0%	NA	NA
2010.1-2015.2	1.3	+-2.6	0.79	26.6%	0.0%	NA	NA	3.1	+-2.4	0.65	1.8%	0.9%	NA	NA	-1.7	+-1.3	0.8	1.5%	0.0%	NA	NA
2010.2-2015.2	0.5	+-2.8	0.78	67.1%	0.0%	NA	NA	2.6	+-2.8	0.53	6.6%	1.9%	NA	NA	-2	+-1.4	0.81	1.2%	0.0%	NA	NA
2011.1-2015.2	0.8	+-3.5	0.76	61.6%	0.1%	NA	NA	3.2	+-3.5	0.55	6.7%	4.6%	NA	NA	-2.3	+-1.7	0.8	1.7%	0.1%	NA	NA
2011.2-2015.2	-0.8	+-3.3	0.8	58.8%	0.1%	NA	NA	1.6	+-3.3	0.37	26.3%	6.4%	NA	NA	-2.4	+-2.2	0.79	4.3%	0.2%	NA	NA
2012.1-2015.2	-1.8	+-4	0.83	30.4%	0.2%	NA	NA	1.7	+-4.6	0.34	37.4%	11.8%	NA	NA	-3.5	+-2.2	0.88	1.0%	0.1%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - All Disability Income
Without Seasonality; Level Change for March 2007

No Exclusions

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2005.1-2015.2	-1.1	+-2.9	-0.01	44.8%	21.2%	1.1573	3	+-1.8	0.84	0.2%	0.0%	1.3433	-4	+-1.7	0.8	0.0%	4.7%	0.8616
2005.2-2015.2	-1.1	+-2.9	-0.05	43.9%	30.3%	1.1362	3	+-1.8	0.81	0.2%	0.1%	1.3414	-4	+-1.8	0.79	0.0%	3.7%	0.847
2006.1-2015.2	-1.1	+-3	-0.02	45.7%	22.4%	1.1825	3	+-1.9	0.77	0.3%	0.2%	1.354	-4	+-1.8	0.73	0.0%	11.2%	0.8733
2006.2-2015.2	-1.1	+-3	-0.09	47.1%	62.6%	1.0835	3	+-1.9	0.67	0.4%	1.5%	1.314	-4	+-1.8	0.72	0.0%	6.6%	0.8246
2007.1-2015.2	-1.2	+-3.1	-0.07	42.5%	45.3%	1.2969	2.9	+-2	0.55	0.7%	5.3%	1.5424	-4	+-1.9	0.61	0.0%	41.4%	0.8408
2007.2-2015.2	-1.2	+-3.1	-0.02	42.5%	NA	NA	2.9	+-2	0.36	0.7%	NA	NA	-4	+-1.9	0.54	0.0%	NA	NA
2008.1-2015.2	-0.5	+-3.4	-0.07	78.0%	NA	NA	2.9	+-2.3	0.32	1.4%	NA	NA	-3.3	+-1.9	0.45	0.3%	NA	NA
2008.2-2015.2	-0.9	+-3.9	-0.06	61.7%	NA	NA	2	+-2.3	0.17	7.1%	NA	NA	-2.9	+-2.1	0.35	1.2%	NA	NA
2009.1-2015.2	0.3	+-4.2	-0.08	88.4%	NA	NA	2.4	+-2.6	0.2	6.4%	NA	NA	-2	+-2.2	0.19	6.5%	NA	NA
2009.2-2015.2	0.9	+-4.9	-0.07	67.8%	NA	NA	3.1	+-2.9	0.29	3.2%	NA	NA	-2.1	+-2.6	0.16	10.0%	NA	NA
2010.1-2015.2	2.4	+-5.6	-0.01	36.0%	NA	NA	3.6	+-3.4	0.31	3.6%	NA	NA	-1.2	+-2.7	-0.01	36.7%	NA	NA
2010.2-2015.2	0.5	+-6	-0.11	84.8%	NA	NA	2.6	+-3.8	0.13	15.0%	NA	NA	-2	+-3.1	0.1	17.6%	NA	NA
2011.1-2015.2	2.2	+-7.2	-0.06	50.2%	NA	NA	3.8	+-4.3	0.27	7.2%	NA	NA	-1.6	+-3.8	-0.01	36.6%	NA	NA
2011.2-2015.2	-0.8	+-7.5	-0.13	81.6%	NA	NA	1.6	+-4	-0.01	36.0%	NA	NA	-2.4	+-4.6	0.05	26.8%	NA	NA
2012.1-2015.2	0.2	+-9.9	-0.17	95.6%	NA	NA	2.5	+-5.2	0.06	27.9%	NA	NA	-2.2	+-6.2	-0.04	42.0%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - Death Benefits
With Seasonlity; No Level Change

Excluding: 2009.2

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	-4.5	+-2.9	0.56	0.4%	0.0%	2.9	+-3.6	0.08	10.2%	48.4%	-7.2	+-2.3	0.73	0.0%	0.0%
2005.2-2015.2	-4.1	+-3.1	0.56	1.5%	0.0%	3	+-3.9	0.06	12.4%	48.8%	-6.9	+-2.5	0.72	0.0%	0.0%
2006.1-2015.2	-3.3	+-3.4	0.48	5.6%	0.1%	3.9	+-4.3	0.11	7.0%	69.1%	-6.9	+-2.8	0.68	0.0%	0.1%
2006.2-2015.2	-1.8	+-3.1	0.62	23.6%	0.0%	5	+-4.6	0.2	3.1%	50.1%	-6.5	+-3	0.67	0.0%	0.1%
2007.1-2015.2	-3	+-3.1	0.69	6.3%	0.0%	4	+-5	0.14	10.2%	36.3%	-6.7	+-3.5	0.62	0.1%	0.1%
2007.2-2015.2	-3.1	+-3.6	0.69	8.9%	0.0%	3.2	+-5.5	0.02	22.1%	46.0%	-6.1	+-3.9	0.62	0.5%	0.1%
2008.1-2015.2	-3.5	+-4.1	0.67	9.6%	0.0%	2.1	+-6.3	-0.01	47.3%	34.7%	-5.5	+-4.5	0.52	2.4%	0.4%
2008.2-2015.2	-2.6	+-4.7	0.69	24.7%	0.0%	1.9	+-7.3	-0.06	57.6%	39.2%	-4.5	+-5.1	0.53	8.4%	0.3%
2009.1-2015.2	-2	+-5.8	0.63	46.5%	0.1%	1	+-9	-0.08	80.0%	36.8%	-3	+-6.1	0.4	30.2%	1.0%
2009.2-2015.2	-3.4	+-6.7	0.63	28.9%	0.1%	-1.1	+-10.2	-0.14	82.0%	46.1%	-2.4	+-7.4	0.4	49.6%	1.4%
2010.1-2015.2	-3.4	+-6.7	0.63	28.9%	0.1%	-1.1	+-10.2	-0.14	82.0%	46.1%	-2.4	+-7.4	0.4	49.6%	1.4%
2010.2-2015.2	-4.9	+-7.6	0.62	18.4%	0.4%	-2.2	+-12.2	-0.17	68.5%	57.7%	-2.7	+-9	0.37	51.0%	2.6%
2011.1-2015.2	-6.6	+-9.2	0.63	14.6%	0.5%	-6.4	+-13.3	-0.01	30.9%	33.4%	-0.2	+-11	0.26	96.6%	6.0%
2011.2-2015.2	-3.5	+-10.5	0.71	45.4%	0.4%	-0.1	+-12.9	0.21	99.2%	8.9%	-3.4	+-12.2	0.2	52.3%	11.1%
2012.1-2015.2	-8.3	+-10.6	0.82	11.2%	0.2%	-4.3	+-15.3	0.35	51.4%	6.2%	-4.2	+-17.1	0.11	56.1%	15.8%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - Death Benefits
Without Seasonlity; No Level Change

Excluding: 2009.2

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.2	-4	+-4	0.14	5.6%	3	+-3.5	0.1	8.4%	-6.8	+-3.2	0.47	0.0%
2005.2-2015.2	-4	+-4.4	0.11	8.1%	3	+-3.9	0.08	11.6%	-6.8	+-3.5	0.43	0.1%
2006.1-2015.2	-2.6	+-4.6	0.02	25.8%	4	+-4.1	0.15	5.6%	-6.3	+-3.9	0.36	0.4%
2006.2-2015.2	-1.6	+-5.1	-0.03	52.0%	5	+-4.5	0.23	2.6%	-6.3	+-4.3	0.32	0.9%
2007.1-2015.2	-1.7	+-5.7	-0.04	53.3%	4.3	+-4.9	0.14	7.6%	-5.8	+-4.9	0.24	2.7%
2007.2-2015.2	-2.6	+-6.4	-0.02	40.4%	3.3	+-5.4	0.05	19.9%	-5.7	+-5.6	0.19	5.1%
2008.1-2015.2	-1.6	+-7.4	-0.06	65.5%	2.6	+-6.2	-0.01	36.4%	-4.1	+-6.2	0.06	18.4%
2008.2-2015.2	-1.7	+-8.6	-0.07	68.5%	2.1	+-7.2	-0.05	52.3%	-3.7	+-7.3	0.01	29.6%
2009.1-2015.2	1.2	+-9.9	-0.08	78.7%	2	+-8.6	-0.06	61.1%	-0.8	+-8	-0.09	83.6%
2009.2-2015.2	-1.4	+-11.4	-0.09	78.5%	-0.6	+-9.8	-0.1	90.2%	-0.9	+-10	-0.1	84.6%
2010.1-2015.2	-1.4	+-11.4	-0.09	78.5%	-0.6	+-9.8	-0.1	90.2%	-0.9	+-10	-0.1	84.6%
2010.2-2015.2	-4.9	+-12.3	-0.02	40.1%	-2.2	+-11.5	-0.09	67.2%	-2.7	+-11.6	-0.08	61.1%
2011.1-2015.2	-3.8	+-15.5	-0.08	59.2%	-5.3	+-13	-0.02	38.1%	1.6	+-13.2	-0.11	78.2%
2011.2-2015.2	-3.5	+-20	-0.12	69.5%	-0.1	+-14.9	-0.14	99.3%	-3.4	+-13.8	-0.09	57.8%
2012.1-2015.2	-2.9	+-27	-0.15	80.5%	-1.1	+-19.7	-0.16	89.6%	-1.8	+-18.5	-0.16	82.3%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - Funeral
With Seasonlity; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	-0.4	+-3.4	0.27	80.3%	0.6%	6.5	+-3.6	0.39	0.1%	89.3%	-6.5	+-1.6	0.82	0.0%	0.0%
2005.2-2015.2	-0.9	+-3.6	0.24	63.1%	1.0%	5.9	+-3.8	0.31	0.4%	96.2%	-6.4	+-1.7	0.82	0.0%	0.0%
2006.1-2015.2	-1.7	+-3.9	0.3	37.8%	0.7%	5	+-4.1	0.22	1.6%	81.6%	-6.4	+-1.9	0.78	0.0%	0.0%
2006.2-2015.2	-2.8	+-3.9	0.31	15.2%	1.2%	3.1	+-3.5	0.09	7.5%	70.4%	-5.8	+-2	0.8	0.0%	0.0%
2007.1-2015.2	-5.4	+-2.6	0.72	0.1%	0.0%	0.6	+-1.8	-0.02	49.3%	33.2%	-5.9	+-2.2	0.77	0.0%	0.0%
2007.2-2015.2	-5.8	+-2.9	0.73	0.1%	0.0%	-0.2	+-1.6	-0.11	79.9%	58.2%	-5.6	+-2.4	0.77	0.0%	0.0%
2008.1-2015.2	-6.1	+-3.3	0.7	0.2%	0.0%	-0.8	+-1.7	0.01	30.3%	29.3%	-5.3	+-2.8	0.72	0.1%	0.0%
2008.2-2015.2	-6	+-3.8	0.69	0.6%	0.0%	-1.7	+-1.3	0.3	1.7%	54.0%	-4.3	+-2.9	0.76	0.8%	0.0%
2009.1-2015.2	-5.4	+-4.4	0.61	2.3%	0.1%	-1.6	+-1.6	0.18	4.9%	63.9%	-3.9	+-3.3	0.71	3.0%	0.0%
2009.2-2015.2	-4.4	+-5	0.64	8.1%	0.1%	-1.2	+-1.7	0.07	15.8%	46.4%	-3.3	+-3.8	0.72	9.2%	0.0%
2010.1-2015.2	-4.8	+-6	0.59	11.0%	0.3%	-0.9	+-2.1	-0.09	36.2%	63.4%	-4	+-4.5	0.71	8.3%	0.0%
2010.2-2015.2	-4.6	+-7.3	0.59	19.3%	0.6%	-0.9	+-2.5	-0.13	42.9%	67.8%	-3.7	+-5.5	0.7	16.4%	0.1%
2011.1-2015.2	-2.3	+-8.8	0.49	55.8%	1.4%	0	+-2.9	-0.28	98.6%	95.2%	-2.3	+-6.8	0.64	44.8%	0.4%
2011.2-2015.2	-5.2	+-9.4	0.51	23.5%	2.6%	-0.5	+-3.5	-0.3	75.5%	80.8%	-4.7	+-7	0.68	15.8%	0.7%
2012.1-2015.2	-6.7	+-12.7	0.46	24.8%	4.1%	-0.8	+-4.9	-0.34	69.3%	92.2%	-5.9	+-9.5	0.64	18.1%	1.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - Funeral
Without Seasonality; No Level Change

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.2	0	+-4	-0.05	99.5%	6.5	+-3.5	0.42	0.1%	-6.2	+-2.6	0.51	0.0%
2005.2-2015.2	-0.9	+-4.3	-0.04	68.2%	5.9	+-3.7	0.35	0.3%	-6.4	+-2.8	0.5	0.0%
2006.1-2015.2	-1.2	+-4.7	-0.04	60.5%	5.1	+-3.9	0.26	1.2%	-6	+-3.1	0.43	0.1%
2006.2-2015.2	-2.8	+-4.7	0.03	22.2%	3.1	+-3.4	0.13	6.8%	-5.8	+-3.5	0.37	0.3%
2007.1-2015.2	-4.7	+-4.5	0.18	4.4%	0.7	+-1.8	-0.02	43.3%	-5.3	+-3.9	0.3	1.1%
2007.2-2015.2	-5.8	+-4.7	0.25	2.3%	-0.2	+-1.6	-0.06	79.4%	-5.6	+-4.3	0.28	1.7%
2008.1-2015.2	-5.2	+-5.4	0.17	6.2%	-0.7	+-1.7	-0.01	35.7%	-4.5	+-4.8	0.16	6.7%
2008.2-2015.2	-6	+-6.1	0.19	6.0%	-1.7	+-1.3	0.33	1.4%	-4.3	+-5.5	0.11	12.0%
2009.1-2015.2	-4.3	+-6.8	0.06	19.9%	-1.5	+-1.5	0.24	4.5%	-2.8	+-6.1	0	34.1%
2009.2-2015.2	-4.4	+-8	0.03	25.9%	-1.2	+-1.7	0.11	14.8%	-3.3	+-7.2	0	34.6%
2010.1-2015.2	-3.2	+-9.5	-0.04	47.4%	-0.8	+-1.9	-0.01	37.2%	-2.4	+-8.6	-0.06	54.5%
2010.2-2015.2	-4.6	+-11.3	-0.02	38.8%	-0.9	+-2.4	-0.02	40.5%	-3.7	+-10.1	-0.03	43.3%
2011.1-2015.2	-0.2	+-12.7	-0.12	97.3%	0	+-2.6	-0.12	99.4%	-0.2	+-11.7	-0.12	96.9%
2011.2-2015.2	-5.2	+-13.1	-0.02	39.1%	-0.5	+-3.2	-0.12	73.6%	-4.7	+-12.2	-0.02	39.7%
2012.1-2015.2	-3.7	+-17.6	-0.12	63.1%	-0.8	+-4.2	-0.12	63.8%	-2.9	+-16.3	-0.13	68.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - Funeral
With Seasonlity and Level Change for March 2007

No Exclusions

	Loss Cost							Severity							Frequency						
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	T Pval Level	Lvl Ch Val: Level
2005.1-2015.2	-6.2	+-2.7	0.74	0.0%	0.0%	0.0%	1.9671	-0.5	+-1.7	0.92	52.3%	72.4%	0.0%	2.1675	-5.7	+-2.3	0.82	0.0%	0.0%	31.6%	0.9075
2005.2-2015.2	-6.2	+-2.8	0.73	0.0%	0.0%	0.0%	2.0052	-0.5	+-1.7	0.91	55.6%	59.7%	0.0%	2.2083	-5.7	+-2.4	0.82	0.0%	0.0%	35.4%	0.908
2006.1-2015.2	-6.1	+-2.9	0.73	0.0%	0.0%	0.0%	2.0433	-0.5	+-1.7	0.9	58.2%	78.3%	0.0%	2.2841	-5.7	+-2.4	0.78	0.0%	0.0%	34.0%	0.8946
2006.2-2015.2	-6.2	+-3	0.7	0.1%	0.0%	0.0%	2.1535	-0.4	+-1.7	0.83	60.4%	99.8%	0.0%	2.1457	-5.8	+-2.4	0.79	0.0%	0.0%	97.9%	1.0036
2007.1-2015.2	-5.8	+-2.9	0.72	0.1%	0.0%	42.1%	1.3134	-0.2	+-1.6	0.27	79.9%	58.2%	1.9%	1.6084	-5.6	+-2.4	0.77	0.0%	0.0%	48.1%	0.8166
2007.2-2015.2	-5.8	+-2.9	0.73	0.1%	0.0%	NA	NA	-0.2	+-1.6	-0.11	79.9%	58.2%	NA	NA	-5.6	+-2.4	0.77	0.0%	0.0%	NA	NA
2008.1-2015.2	-6.1	+-3.3	0.7	0.2%	0.0%	NA	NA	-0.8	+-1.7	0.01	30.3%	29.3%	NA	NA	-5.3	+-2.8	0.72	0.1%	0.0%	NA	NA
2008.2-2015.2	-6	+-3.8	0.69	0.6%	0.0%	NA	NA	-1.7	+-1.3	0.3	1.7%	54.0%	NA	NA	-4.3	+-2.9	0.76	0.8%	0.0%	NA	NA
2009.1-2015.2	-5.4	+-4.4	0.61	2.3%	0.1%	NA	NA	-1.6	+-1.6	0.18	4.9%	63.9%	NA	NA	-3.9	+-3.3	0.71	3.0%	0.0%	NA	NA
2009.2-2015.2	-4.4	+-5	0.64	8.1%	0.1%	NA	NA	-1.2	+-1.7	0.07	15.8%	46.4%	NA	NA	-3.3	+-3.8	0.72	9.2%	0.0%	NA	NA
2010.1-2015.2	-4.8	+-6	0.59	11.0%	0.3%	NA	NA	-0.9	+-2.1	-0.09	36.2%	63.4%	NA	NA	-4	+-4.5	0.71	8.3%	0.0%	NA	NA
2010.2-2015.2	-4.6	+-7.3	0.59	19.3%	0.6%	NA	NA	-0.9	+-2.5	-0.13	42.9%	67.8%	NA	NA	-3.7	+-5.5	0.7	16.4%	0.1%	NA	NA
2011.1-2015.2	-2.3	+-8.8	0.49	55.8%	1.4%	NA	NA	0	+-2.9	-0.28	98.6%	95.2%	NA	NA	-2.3	+-6.8	0.64	44.8%	0.4%	NA	NA
2011.2-2015.2	-5.2	+-9.4	0.51	23.5%	2.6%	NA	NA	-0.5	+-3.5	-0.3	75.5%	80.8%	NA	NA	-4.7	+-7	0.68	15.8%	0.7%	NA	NA
2012.1-2015.2	-6.7	+-12.7	0.46	24.8%	4.1%	NA	NA	-0.8	+-4.9	-0.34	69.3%	92.2%	NA	NA	-5.9	+-9.5	0.64	18.1%	1.4%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - Funeral
Without Seasonlity; Level Change for March 2007

No Exclusions

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2005.1-2015.2	-5.8	+-4.2	0.38	1.1%	0.1%	1.9696	-0.5	+-1.7	0.93	52.4%	0.0%	2.1676	-5.3	+-3.9	0.49	1.1%	55.4%	0.9086
2005.2-2015.2	-5.9	+-4.3	0.35	1.3%	0.2%	1.9319	-0.5	+-1.7	0.92	56.2%	0.0%	2.2032	-5.4	+-3.9	0.49	1.1%	44.4%	0.8769
2006.1-2015.2	-5.8	+-4.4	0.38	1.4%	0.2%	2.09	-0.5	+-1.7	0.91	57.9%	0.0%	2.2858	-5.4	+-4	0.4	1.4%	63.8%	0.9144
2006.2-2015.2	-5.8	+-4.5	0.29	1.7%	1.6%	1.9817	-0.4	+-1.7	0.84	59.1%	0.0%	2.1458	-5.4	+-4.2	0.34	1.7%	73.8%	0.9235
2007.1-2015.2	-5.8	+-4.7	0.21	2.3%	23.6%	1.9362	-0.2	+-1.6	0.31	79.4%	1.1%	1.6452	-5.6	+-4.3	0.25	1.7%	74.4%	1.1769
2007.2-2015.2	-5.8	+-4.7	0.25	2.3%	NA	NA	-0.2	+-1.6	-0.06	79.4%	NA	NA	-5.6	+-4.3	0.28	1.7%	NA	NA
2008.1-2015.2	-5.2	+-5.4	0.17	6.2%	NA	NA	-0.7	+-1.7	-0.01	35.7%	NA	NA	-4.5	+-4.8	0.16	6.7%	NA	NA
2008.2-2015.2	-6	+-6.1	0.19	6.0%	NA	NA	-1.7	+-1.3	0.33	1.4%	NA	NA	-4.3	+-5.5	0.11	12.0%	NA	NA
2009.1-2015.2	-4.3	+-6.8	0.06	19.9%	NA	NA	-1.5	+-1.5	0.24	4.5%	NA	NA	-2.8	+-6.1	0	34.1%	NA	NA
2009.2-2015.2	-4.4	+-8	0.03	25.9%	NA	NA	-1.2	+-1.7	0.11	14.8%	NA	NA	-3.3	+-7.2	0	34.6%	NA	NA
2010.1-2015.2	-3.2	+-9.5	-0.04	47.4%	NA	NA	-0.8	+-1.9	-0.01	37.2%	NA	NA	-2.4	+-8.6	-0.06	54.5%	NA	NA
2010.2-2015.2	-4.6	+-11.3	-0.02	38.8%	NA	NA	-0.9	+-2.4	-0.02	40.5%	NA	NA	-3.7	+-10.1	-0.03	43.3%	NA	NA
2011.1-2015.2	-0.2	+-12.7	-0.12	97.3%	NA	NA	0	+-2.6	-0.12	99.4%	NA	NA	-0.2	+-11.7	-0.12	96.9%	NA	NA
2011.2-2015.2	-5.2	+-13.1	-0.02	39.1%	NA	NA	-0.5	+-3.2	-0.12	73.6%	NA	NA	-4.7	+-12.2	-0.02	39.7%	NA	NA
2012.1-2015.2	-3.7	+-17.6	-0.12	63.1%	NA	NA	-0.8	+-4.2	-0.12	63.8%	NA	NA	-2.9	+-16.3	-0.13	68.4%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Collision
With Seasonality; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	1.7	+-1.5	0.32	2.3%	4.2%	4.8	+-1	0.83	0.0%	7.5%	-2.9	+-1.2	0.55	0.0%	28.2%
2005.2-2015.2	1.2	+-1.5	0.19	9.5%	7.4%	4.6	+-1.1	0.8	0.0%	12.3%	-3.2	+-1.2	0.58	0.0%	41.6%
2006.1-2015.2	0.6	+-1.4	0.25	37.0%	1.7%	4.2	+-1.1	0.79	0.0%	4.3%	-3.4	+-1.3	0.58	0.0%	32.6%
2006.2-2015.2	0.1	+-1.4	0.17	85.5%	3.0%	3.7	+-1	0.77	0.0%	7.5%	-3.5	+-1.5	0.56	0.0%	37.1%
2007.1-2015.2	0.1	+-1.6	0.16	89.9%	4.0%	3.2	+-0.9	0.8	0.0%	1.0%	-3	+-1.6	0.46	0.1%	58.8%
2007.2-2015.2	0.4	+-1.7	0.2	64.3%	3.1%	2.8	+-0.9	0.77	0.0%	1.6%	-2.4	+-1.5	0.39	0.5%	28.6%
2008.1-2015.2	0.7	+-2	0.18	45.6%	5.9%	2.7	+-1	0.75	0.0%	1.5%	-2	+-1.6	0.24	2.4%	46.8%
2008.2-2015.2	1.4	+-2	0.33	16.7%	2.4%	3	+-1.1	0.76	0.0%	0.8%	-1.6	+-1.8	0.16	8.2%	34.1%
2009.1-2015.2	1.9	+-2.2	0.37	8.7%	5.1%	3.6	+-0.9	0.87	0.0%	1.0%	-1.6	+-2.1	0.09	12.7%	37.2%
2009.2-2015.2	2.6	+-2.4	0.46	4.0%	2.9%	4.1	+-0.6	0.96	0.0%	0.0%	-1.5	+-2.5	0.05	20.9%	38.6%
2010.1-2015.2	3.4	+-2.7	0.54	1.8%	6.2%	4.4	+-0.6	0.97	0.0%	0.0%	-1	+-3	-0.12	46.7%	56.4%
2010.2-2015.2	2.7	+-3.1	0.35	7.2%	11.3%	4.5	+-0.7	0.96	0.0%	0.0%	-1.7	+-3.4	-0.06	27.7%	77.3%
2011.1-2015.2	2.6	+-3.9	0.32	15.5%	15.1%	4.2	+-0.7	0.97	0.0%	0.0%	-1.5	+-4.3	-0.18	44.9%	86.3%
2011.2-2015.2	4.4	+-3.7	0.64	2.5%	3.7%	3.8	+-0.5	0.98	0.0%	0.0%	0.6	+-3.8	-0.12	71.5%	35.4%
2012.1-2015.2	2.8	+-4	0.72	13.2%	1.5%	3.8	+-0.7	0.98	0.0%	0.0%	-1.1	+-4.2	0.13	54.8%	14.3%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Collision
With Seasonality; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.1	1.9	+-1.6	0.3	2.6%	4.2%	4.9	+-1.2	0.81	0.0%	7.4%	-2.9	+-1.3	0.51	0.0%	28.8%
2005.2-2015.1	1.3	+-1.6	0.16	11.4%	8.3%	4.6	+-1.2	0.77	0.0%	12.9%	-3.2	+-1.4	0.55	0.0%	44.3%
2006.1-2015.1	0.6	+-1.6	0.22	39.6%	2.2%	4.2	+-1.2	0.76	0.0%	5.1%	-3.4	+-1.5	0.55	0.0%	35.7%
2006.2-2015.1	0.1	+-1.6	0.14	93.1%	4.5%	3.7	+-1.2	0.73	0.0%	10.0%	-3.5	+-1.7	0.52	0.1%	41.1%
2007.1-2015.1	0	+-1.8	0.13	96.8%	5.6%	3.1	+-1	0.75	0.0%	1.6%	-3	+-1.8	0.41	0.3%	61.0%
2007.2-2015.1	0.4	+-2	0.16	69.6%	4.5%	2.7	+-1	0.7	0.0%	3.1%	-2.3	+-1.7	0.34	1.6%	27.5%
2008.1-2015.1	0.7	+-2.2	0.14	50.9%	7.7%	2.5	+-1.1	0.67	0.0%	2.8%	-1.8	+-1.9	0.17	6.2%	42.8%
2008.2-2015.1	1.5	+-2.4	0.3	18.1%	3.0%	2.8	+-1.3	0.68	0.0%	1.8%	-1.3	+-2.1	0.1	20.9%	27.9%
2009.1-2015.1	2.1	+-2.6	0.33	9.8%	5.7%	3.5	+-1.1	0.83	0.0%	2.0%	-1.3	+-2.5	0.04	27.6%	31.7%
2009.2-2015.1	3.1	+-2.9	0.46	3.8%	2.7%	4.2	+-0.8	0.94	0.0%	0.0%	-1.1	+-3	0.01	44.4%	31.6%
2010.1-2015.1	4	+-3.1	0.55	1.7%	5.0%	4.5	+-0.7	0.96	0.0%	0.0%	-0.4	+-3.5	-0.15	77.6%	46.0%
2010.2-2015.1	3.3	+-3.8	0.34	7.5%	10.4%	4.6	+-0.9	0.95	0.0%	0.1%	-1.2	+-4.3	-0.16	51.9%	67.3%
2011.1-2015.1	3.3	+-4.9	0.31	14.9%	14.6%	4.2	+-0.9	0.96	0.0%	0.0%	-0.9	+-5.5	-0.28	70.1%	76.8%
2011.2-2015.1	6.3	+-3.7	0.81	0.6%	0.9%	3.7	+-0.7	0.97	0.0%	0.0%	2.5	+-3.9	0.35	15.3%	9.7%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Collision

Without Seasonality; No Level Change

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.2	1.9	+-1.6	0.19	2.5%	4.9	+-1.1	0.81	0.0%	-2.9	+-1.2	0.54	0.0%
2005.2-2015.2	1.2	+-1.6	0.08	11.5%	4.6	+-1.1	0.78	0.0%	-3.2	+-1.2	0.59	0.0%
2006.1-2015.2	0.8	+-1.6	0	33.0%	4.3	+-1.2	0.75	0.0%	-3.4	+-1.3	0.58	0.0%
2006.2-2015.2	0.1	+-1.6	-0.06	87.1%	3.7	+-1.1	0.74	0.0%	-3.5	+-1.5	0.56	0.0%
2007.1-2015.2	0.3	+-1.7	-0.06	76.0%	3.3	+-1.1	0.7	0.0%	-3	+-1.5	0.48	0.1%
2007.2-2015.2	0.4	+-2	-0.05	68.5%	2.8	+-1.1	0.67	0.0%	-2.4	+-1.5	0.38	0.5%
2008.1-2015.2	0.9	+-2.1	-0.01	38.4%	2.8	+-1.2	0.62	0.0%	-1.9	+-1.6	0.26	2.4%
2008.2-2015.2	1.4	+-2.4	0.04	24.1%	3	+-1.4	0.6	0.0%	-1.6	+-1.8	0.16	8.0%
2009.1-2015.2	2.2	+-2.5	0.17	8.3%	3.7	+-1.2	0.78	0.0%	-1.5	+-2.1	0.1	14.5%
2009.2-2015.2	2.6	+-3	0.18	8.0%	4.1	+-1.3	0.8	0.0%	-1.5	+-2.5	0.06	20.3%
2010.1-2015.2	3.7	+-3.1	0.38	2.0%	4.7	+-1.3	0.85	0.0%	-0.9	+-2.8	-0.05	49.8%
2010.2-2015.2	2.7	+-3.4	0.2	9.5%	4.5	+-1.6	0.8	0.0%	-1.7	+-3.1	0.05	24.9%
2011.1-2015.2	3.1	+-4.2	0.18	12.1%	4.6	+-2	0.75	0.1%	-1.4	+-3.9	-0.03	42.8%
2011.2-2015.2	4.4	+-4.9	0.32	6.7%	3.8	+-2.2	0.67	0.4%	0.6	+-3.7	-0.12	71.4%
2012.1-2015.2	4	+-6.5	0.16	17.8%	4.4	+-2.7	0.69	0.6%	-0.4	+-4.5	-0.16	82.2%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Collision

Without Seasonality; No Level Change

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.1	1.9	+-1.8	0.16	4.0%	4.9	+-1.2	0.78	0.0%	-2.9	+-1.3	0.5	0.0%
2005.2-2015.1	1.2	+-1.7	0.05	17.3%	4.5	+-1.3	0.75	0.0%	-3.2	+-1.3	0.56	0.0%
2006.1-2015.1	0.6	+-1.8	-0.02	45.8%	4.2	+-1.3	0.71	0.0%	-3.4	+-1.5	0.55	0.0%
2006.2-2015.1	-0.1	+-1.7	-0.06	91.3%	3.6	+-1.2	0.7	0.0%	-3.5	+-1.6	0.53	0.0%
2007.1-2015.1	0	+-1.9	-0.07	97.1%	3.1	+-1.2	0.65	0.0%	-3	+-1.7	0.44	0.2%
2007.2-2015.1	0.1	+-2.2	-0.07	88.9%	2.6	+-1.2	0.6	0.0%	-2.4	+-1.7	0.33	1.2%
2008.1-2015.1	0.7	+-2.4	-0.05	54.7%	2.5	+-1.3	0.54	0.1%	-1.8	+-1.8	0.19	5.8%
2008.2-2015.1	1.2	+-2.8	-0.01	36.4%	2.6	+-1.5	0.51	0.3%	-1.4	+-2.1	0.08	16.8%
2009.1-2015.1	2.1	+-3	0.11	14.1%	3.5	+-1.4	0.72	0.0%	-1.3	+-2.4	0.03	27.6%
2009.2-2015.1	2.6	+-3.5	0.13	13.3%	3.9	+-1.5	0.75	0.0%	-1.3	+-2.9	-0.01	36.0%
2010.1-2015.1	4	+-3.7	0.34	3.6%	4.5	+-1.6	0.8	0.0%	-0.4	+-3.4	-0.1	77.1%
2010.2-2015.1	2.8	+-4.2	0.14	15.5%	4.2	+-2	0.73	0.1%	-1.4	+-3.9	-0.04	44.2%
2011.1-2015.1	3.3	+-5.4	0.13	18.4%	4.2	+-2.5	0.66	0.5%	-0.9	+-4.9	-0.11	67.9%
2011.2-2015.1	5	+-6.5	0.28	10.0%	3.1	+-2.7	0.52	2.7%	1.9	+-4.5	0.01	34.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Collision
With Seasonality; No Level Change

Excluding: 2011.1

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	1.7	+-1.5	0.33	2.8%	3.4%	4.8	+-1.1	0.83	0.0%	10.4%	-3	+-1.1	0.58	0.0%	17.4%
2005.2-2015.2	1.2	+-1.5	0.21	10.5%	6.3%	4.6	+-1.1	0.8	0.0%	17.3%	-3.2	+-1.2	0.61	0.0%	27.5%
2006.1-2015.2	0.6	+-1.4	0.28	39.3%	1.4%	4.2	+-1.1	0.79	0.0%	6.8%	-3.4	+-1.3	0.62	0.0%	20.9%
2006.2-2015.2	0.1	+-1.4	0.19	85.8%	2.7%	3.7	+-1	0.78	0.0%	12.6%	-3.5	+-1.5	0.59	0.0%	24.2%
2007.1-2015.2	0.1	+-1.6	0.18	90.1%	3.6%	3.2	+-0.9	0.8	0.0%	2.0%	-3	+-1.5	0.49	0.1%	40.0%
2007.2-2015.2	0.4	+-1.8	0.23	61.6%	2.6%	2.8	+-0.9	0.78	0.0%	3.4%	-2.3	+-1.4	0.48	0.4%	11.6%
2008.1-2015.2	0.7	+-2	0.22	43.4%	4.8%	2.7	+-1	0.76	0.0%	3.0%	-1.9	+-1.5	0.32	1.8%	20.6%
2008.2-2015.2	1.5	+-2	0.41	12.3%	1.4%	2.9	+-1.1	0.76	0.0%	2.0%	-1.4	+-1.5	0.3	7.8%	8.6%
2009.1-2015.2	2.1	+-2.2	0.46	5.6%	2.7%	3.5	+-0.9	0.88	0.0%	2.0%	-1.3	+-1.8	0.21	13.7%	11.6%
2009.2-2015.2	3.1	+-2.2	0.63	1.1%	0.6%	4	+-0.6	0.96	0.0%	0.0%	-0.9	+-2.1	0.21	34.3%	9.2%
2010.1-2015.2	4.1	+-2.1	0.77	0.2%	0.7%	4.3	+-0.6	0.97	0.0%	0.0%	-0.2	+-2.3	0.05	86.3%	15.3%
2010.2-2015.2	3.9	+-2.8	0.64	1.1%	1.9%	4.4	+-0.8	0.95	0.0%	0.1%	-0.4	+-3	-0.02	76.8%	24.7%
2011.1-2015.2	4.4	+-3.7	0.64	2.5%	3.7%	3.8	+-0.5	0.98	0.0%	0.0%	0.6	+-3.8	-0.12	71.5%	35.4%
2011.2-2015.2	4.4	+-3.7	0.64	2.5%	3.7%	3.8	+-0.5	0.98	0.0%	0.0%	0.6	+-3.8	-0.12	71.5%	35.4%
2012.1-2015.2	2.8	+-4	0.72	13.2%	1.5%	3.8	+-0.7	0.98	0.0%	0.0%	-1.1	+-4.2	0.13	54.8%	14.3%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Collision
With Seasonality; No Level Change

Excluding: 2011.1

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.1	1.8	+-1.7	0.32	3.3%	3.5%	4.9	+-1.2	0.81	0.0%	10.2%	-2.9	+-1.3	0.55	0.0%	18.6%
2005.2-2015.1	1.3	+-1.7	0.18	12.7%	7.2%	4.6	+-1.3	0.77	0.0%	17.7%	-3.2	+-1.3	0.58	0.0%	30.3%
2006.1-2015.1	0.6	+-1.6	0.25	42.2%	1.9%	4.2	+-1.3	0.76	0.0%	7.7%	-3.5	+-1.5	0.59	0.0%	23.9%
2006.2-2015.1	0.1	+-1.6	0.16	93.2%	4.0%	3.7	+-1.2	0.74	0.0%	15.9%	-3.5	+-1.7	0.56	0.1%	27.9%
2007.1-2015.1	0	+-1.8	0.15	96.9%	5.1%	3.1	+-1	0.76	0.0%	3.1%	-3	+-1.7	0.45	0.3%	42.8%
2007.2-2015.1	0.4	+-2	0.2	66.7%	3.9%	2.6	+-1	0.72	0.0%	6.4%	-2.2	+-1.6	0.44	1.3%	11.5%
2008.1-2015.1	0.8	+-2.3	0.17	48.6%	6.5%	2.5	+-1.1	0.68	0.0%	5.3%	-1.7	+-1.7	0.27	5.2%	18.7%
2008.2-2015.1	1.7	+-2.4	0.38	13.2%	1.8%	2.7	+-1.2	0.68	0.1%	4.0%	-1	+-1.7	0.3	23.6%	5.9%
2009.1-2015.1	2.4	+-2.6	0.44	6.3%	3.0%	3.3	+-1	0.84	0.0%	3.8%	-0.9	+-2	0.21	34.1%	8.5%
2009.2-2015.1	3.8	+-2.5	0.67	0.7%	0.4%	4	+-0.8	0.94	0.0%	0.1%	-0.2	+-2.4	0.28	81.7%	5.0%
2010.1-2015.1	5.1	+-2	0.85	0.1%	0.2%	4.3	+-0.8	0.96	0.0%	0.1%	0.7	+-2.5	0.25	53.0%	6.4%
2010.2-2015.1	5.4	+-2.9	0.77	0.4%	0.5%	4.4	+-1.1	0.93	0.0%	0.4%	0.9	+-3.5	0.18	54.2%	10.1%
2011.1-2015.1	6.3	+-3.7	0.81	0.6%	0.9%	3.7	+-0.7	0.97	0.0%	0.0%	2.5	+-3.9	0.35	15.3%	9.7%
2011.2-2015.1	6.3	+-3.7	0.81	0.6%	0.9%	3.7	+-0.7	0.97	0.0%	0.0%	2.5	+-3.9	0.35	15.3%	9.7%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Collision
Without Seasonality; No Level Change

Excluding: 2011.1

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.2	1.9	+-1.7	0.18	3.0%	4.9	+-1.1	0.81	0.0%	-2.9	+-1.2	0.56	0.0%
2005.2-2015.2	1.2	+-1.6	0.08	12.6%	4.6	+-1.2	0.79	0.0%	-3.2	+-1.2	0.61	0.0%
2006.1-2015.2	0.8	+-1.7	0	34.6%	4.3	+-1.2	0.76	0.0%	-3.4	+-1.3	0.6	0.0%
2006.2-2015.2	0.1	+-1.6	-0.06	87.5%	3.7	+-1.1	0.76	0.0%	-3.5	+-1.5	0.57	0.0%
2007.1-2015.2	0.3	+-1.8	-0.06	76.5%	3.3	+-1.1	0.73	0.0%	-2.9	+-1.5	0.5	0.1%
2007.2-2015.2	0.4	+-2.1	-0.06	69.0%	2.8	+-1	0.71	0.0%	-2.3	+-1.5	0.41	0.5%
2008.1-2015.2	0.9	+-2.2	-0.02	39.0%	2.8	+-1.1	0.66	0.0%	-1.8	+-1.5	0.28	2.4%
2008.2-2015.2	1.4	+-2.5	0.04	24.4%	2.8	+-1.3	0.63	0.0%	-1.4	+-1.7	0.15	9.2%
2009.1-2015.2	2.3	+-2.7	0.18	8.0%	3.6	+-1.1	0.8	0.0%	-1.2	+-1.9	0.07	19.9%
2009.2-2015.2	2.8	+-3.1	0.22	7.2%	3.9	+-1.3	0.82	0.0%	-1.1	+-2.3	0.01	32.9%
2010.1-2015.2	4.3	+-3.2	0.47	1.2%	4.4	+-1.4	0.85	0.0%	-0.1	+-2.5	-0.11	93.8%
2010.2-2015.2	3.4	+-3.8	0.28	6.8%	4.1	+-1.7	0.78	0.0%	-0.7	+-3	-0.09	63.1%
2011.1-2015.2	4.4	+-4.9	0.32	6.7%	3.8	+-2.2	0.67	0.4%	0.6	+-3.7	-0.12	71.4%
2011.2-2015.2	4.4	+-4.9	0.32	6.7%	3.8	+-2.2	0.67	0.4%	0.6	+-3.7	-0.12	71.4%
2012.1-2015.2	4	+-6.5	0.16	17.8%	4.4	+-2.7	0.69	0.6%	-0.4	+-4.5	-0.16	82.2%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Collision

Without Seasonality; No Level Change

Excluding: 2011.1

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.1	1.9	+-1.8	0.16	4.7%	4.9	+-1.2	0.79	0.0%	-2.9	+-1.3	0.53	0.0%
2005.2-2015.1	1.1	+-1.8	0.05	19.0%	4.6	+-1.3	0.76	0.0%	-3.3	+-1.3	0.58	0.0%
2006.1-2015.1	0.6	+-1.9	-0.03	47.8%	4.2	+-1.4	0.72	0.0%	-3.4	+-1.5	0.57	0.0%
2006.2-2015.1	-0.1	+-1.8	-0.07	91.3%	3.6	+-1.2	0.71	0.0%	-3.6	+-1.6	0.55	0.0%
2007.1-2015.1	0	+-2	-0.07	97.2%	3.1	+-1.2	0.67	0.0%	-3	+-1.7	0.46	0.2%
2007.2-2015.1	0.2	+-2.3	-0.08	88.9%	2.5	+-1.1	0.65	0.0%	-2.3	+-1.7	0.35	1.1%
2008.1-2015.1	0.7	+-2.6	-0.05	55.2%	2.5	+-1.2	0.59	0.1%	-1.7	+-1.7	0.21	5.6%
2008.2-2015.1	1.2	+-2.9	-0.01	36.6%	2.5	+-1.4	0.54	0.2%	-1.2	+-1.9	0.08	18.6%
2009.1-2015.1	2.3	+-3.2	0.13	13.8%	3.3	+-1.3	0.76	0.0%	-1	+-2.3	-0.01	35.7%
2009.2-2015.1	2.8	+-3.8	0.16	12.1%	3.6	+-1.4	0.77	0.0%	-0.8	+-2.8	-0.06	53.6%
2010.1-2015.1	4.7	+-3.9	0.44	2.2%	4.2	+-1.6	0.8	0.0%	0.5	+-2.9	-0.11	71.8%
2010.2-2015.1	3.6	+-4.8	0.22	11.3%	3.7	+-2	0.7	0.3%	-0.1	+-3.7	-0.14	96.6%
2011.1-2015.1	5	+-6.5	0.28	10.0%	3.1	+-2.7	0.52	2.7%	1.9	+-4.5	0.01	34.4%
2011.2-2015.1	5	+-6.5	0.28	10.0%	3.1	+-2.7	0.52	2.7%	1.9	+-4.5	0.01	34.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

All Perils
With Seasonality; No Level Change

Excluding: 2010.2, 2013.1

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	5.7	+-2	0.78	0.0%	0.0%	1.8	+-3.8	0.04	34.3%	23.0%	3.9	+-3.9	0.19	4.8%	27.1%
2005.2-2015.2	6.1	+-2.1	0.78	0.0%	0.0%	1.7	+-4.2	0.01	40.5%	26.1%	4.3	+-4.3	0.2	4.4%	23.9%
2006.1-2015.2	5.5	+-2.2	0.79	0.0%	0.0%	1	+-4.6	0.01	64.6%	20.6%	4.4	+-4.8	0.19	6.2%	28.6%
2006.2-2015.2	5.2	+-2.4	0.75	0.0%	0.0%	0.4	+-5	-0.04	86.2%	28.0%	4.8	+-5.3	0.17	7.0%	27.7%
2007.1-2015.2	4.3	+-2.5	0.78	0.2%	0.0%	-0.8	+-5.4	0	76.5%	18.3%	5.2	+-6.1	0.17	8.5%	35.4%
2007.2-2015.2	4.4	+-2.8	0.75	0.4%	0.0%	-1.4	+-6	-0.03	61.3%	25.2%	6	+-6.9	0.19	7.4%	30.7%
2008.1-2015.2	3.9	+-3.1	0.76	1.8%	0.0%	-2.4	+-6.9	0	45.9%	20.8%	6.5	+-8.1	0.18	9.6%	39.6%
2008.2-2015.2	3.4	+-3.5	0.71	5.5%	0.1%	-2.8	+-7.9	-0.01	45.7%	26.1%	6.3	+-9.4	0.1	15.1%	44.0%
2009.1-2015.2	2.2	+-3.9	0.75	22.7%	0.0%	-2.1	+-9.7	-0.1	63.9%	36.3%	4.4	+-10.9	0.04	37.5%	33.6%
2009.2-2015.2	3.4	+-4.2	0.79	9.7%	0.0%	2.2	+-9.1	0.14	59.1%	11.9%	1.2	+-11.2	-0.16	81.8%	48.8%
2010.1-2015.2	0.8	+-3.8	0.89	62.3%	0.0%	7.3	+-9.8	0.32	10.9%	33.0%	-6	+-8.8	0.31	16.0%	5.5%
2010.2-2015.2	0.5	+-5	0.87	80.7%	0.0%	13.4	+-5.8	0.87	0.1%	1.9%	-11.4	+-4.1	0.86	0.1%	0.5%
2011.1-2015.2	0.5	+-5	0.87	80.7%	0.0%	13.4	+-5.8	0.87	0.1%	1.9%	-11.4	+-4.1	0.86	0.1%	0.5%
2011.2-2015.2	1.9	+-6	0.89	44.3%	0.1%	15.9	+-5.7	0.92	0.1%	0.5%	-12.1	+-5.3	0.86	0.3%	1.6%
2012.1-2015.2	0.5	+-8.1	0.89	86.7%	0.2%	16.9	+-8.2	0.91	0.3%	1.7%	-14	+-6.2	0.88	0.4%	1.3%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

All Perils
With Seasonality; No Level Change

Excluding: 2010.2, 2013.1

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.1	5.9	+-2.2	0.76	0.0%	0.0%	1.2	+-4.2	-0.03	54.6%	30.8%	4.6	+-4.2	0.24	2.9%	20.0%
2005.2-2015.1	6.4	+-2.3	0.77	0.0%	0.0%	1	+-4.6	-0.06	63.7%	35.8%	5.3	+-4.6	0.26	2.5%	16.3%
2006.1-2015.1	5.8	+-2.5	0.78	0.0%	0.0%	0.3	+-5	-0.05	89.9%	28.5%	5.5	+-5.2	0.25	3.6%	20.5%
2006.2-2015.1	5.5	+-2.7	0.72	0.1%	0.0%	-0.5	+-5.5	-0.09	84.2%	39.9%	6.1	+-5.9	0.25	3.8%	18.7%
2007.1-2015.1	4.6	+-2.8	0.76	0.3%	0.0%	-1.8	+-5.9	-0.02	52.2%	26.7%	6.5	+-6.7	0.25	4.8%	25.3%
2007.2-2015.1	4.8	+-3.2	0.73	0.6%	0.0%	-2.8	+-6.5	-0.02	37.1%	38.3%	7.8	+-7.5	0.29	3.7%	19.4%
2008.1-2015.1	4.2	+-3.6	0.74	2.4%	0.0%	-3.9	+-7.4	0.02	27.5%	30.8%	8.5	+-8.9	0.28	5.1%	27.1%
2008.2-2015.1	3.7	+-4.2	0.68	7.3%	0.1%	-4.7	+-8.6	0.03	26.0%	40.4%	8.7	+-10.6	0.21	8.2%	29.8%
2009.1-2015.1	2.4	+-4.6	0.72	25.0%	0.1%	-4.1	+-10.6	-0.09	40.4%	50.1%	6.9	+-12.3	0.15	22.1%	24.4%
2009.2-2015.1	4	+-5	0.78	9.8%	0.1%	0.6	+-10.6	0.01	89.9%	19.6%	3.4	+-13.5	-0.1	56.5%	38.7%
2010.1-2015.1	1.3	+-4.6	0.89	50.1%	0.0%	5.8	+-11.4	0.09	24.6%	43.9%	-4.2	+-10.3	0.36	36.2%	4.8%
2010.2-2015.1	1.2	+-6.5	0.86	66.0%	0.1%	13.1	+-7.7	0.8	0.6%	4.0%	-10.6	+-5.2	0.85	0.4%	0.8%
2011.1-2015.1	1.2	+-6.5	0.86	66.0%	0.1%	13.1	+-7.7	0.8	0.6%	4.0%	-10.6	+-5.2	0.85	0.4%	0.8%
2011.2-2015.1	3.7	+-8	0.9	26.2%	0.2%	16.8	+-8.2	0.88	0.4%	1.4%	-11.2	+-7.7	0.84	1.9%	3.1%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

All Perils
Without Seasonality; No Level Change

Excluding: 2010.2, 2013.1

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.2	6.2	+-2.9	0.52	0.0%	2	+-3.9	0.01	27.8%	4.1	+-3.9	0.18	3.5%
2005.2-2015.2	6.3	+-3.2	0.48	0.1%	1.8	+-4.2	-0.01	38.1%	4.4	+-4.3	0.18	4.1%
2006.1-2015.2	6.3	+-3.6	0.44	0.2%	1.4	+-4.7	-0.04	52.9%	4.8	+-4.8	0.18	4.5%
2006.2-2015.2	5.5	+-3.9	0.35	0.7%	0.6	+-5	-0.06	81.7%	4.9	+-5.4	0.16	6.3%
2007.1-2015.2	5.4	+-4.4	0.3	1.6%	-0.2	+-5.5	-0.07	94.0%	5.6	+-6	0.18	5.9%
2007.2-2015.2	4.9	+-4.9	0.22	4.5%	-1.2	+-6.1	-0.06	67.2%	6.2	+-6.8	0.18	6.5%
2008.1-2015.2	5.4	+-5.6	0.22	5.4%	-1.6	+-6.9	-0.06	62.3%	7.1	+-7.8	0.2	6.4%
2008.2-2015.2	4	+-6.1	0.09	17.0%	-2.4	+-8	-0.05	52.0%	6.6	+-9.1	0.13	12.6%
2009.1-2015.2	4.4	+-7.3	0.07	20.2%	-1.1	+-9.4	-0.09	79.5%	5.6	+-10.6	0.04	25.5%
2009.2-2015.2	4.5	+-8.9	0.04	26.8%	3	+-9.9	-0.06	51.0%	1.5	+-10.7	-0.1	74.9%
2010.1-2015.2	5.1	+-11.3	0.02	31.3%	8.7	+-9.2	0.32	5.3%	-3.3	+-10.4	-0.06	49.3%
2010.2-2015.2	3	+-14.3	-0.1	62.8%	14.7	+-8.6	0.69	0.3%	-10.2	+-7.5	0.51	1.9%
2011.1-2015.2	3	+-14.3	-0.1	62.8%	14.7	+-8.6	0.69	0.3%	-10.2	+-7.5	0.51	1.9%
2011.2-2015.2	0.9	+-18.1	-0.16	90.8%	15.3	+-11.3	0.62	1.2%	-12.5	+-8.6	0.59	1.6%
2012.1-2015.2	3.5	+-25.7	-0.17	73.6%	18.5	+-15	0.65	1.8%	-12.7	+-12.1	0.48	5.2%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

All Perils
Without Seasonality; No Level Change

Excluding: 2010.2, 2013.1

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.1	6.1	+-3.3	0.46	0.1%	1.3	+-4.2	-0.03	52.0%	4.8	+-4.3	0.21	2.9%
2005.2-2015.1	6.1	+-3.6	0.43	0.2%	0.9	+-4.6	-0.05	66.7%	5.1	+-4.8	0.21	3.2%
2006.1-2015.1	6.1	+-4.1	0.38	0.5%	0.4	+-5.1	-0.06	85.7%	5.6	+-5.3	0.22	3.5%
2006.2-2015.1	5.2	+-4.4	0.28	2.0%	-0.6	+-5.4	-0.07	80.9%	5.9	+-6	0.2	4.8%
2007.1-2015.1	5.1	+-5	0.23	4.2%	-1.6	+-5.9	-0.05	57.2%	6.8	+-6.8	0.22	4.3%
2007.2-2015.1	4.4	+-5.6	0.14	10.2%	-2.9	+-6.4	0	34.6%	7.6	+-7.7	0.23	4.6%
2008.1-2015.1	4.9	+-6.5	0.14	11.6%	-3.6	+-7.3	0.01	31.1%	8.8	+-8.9	0.26	4.3%
2008.2-2015.1	3.3	+-7.1	0.01	31.6%	-4.8	+-8.4	0.05	23.9%	8.5	+-10.5	0.19	8.8%
2009.1-2015.1	3.6	+-8.6	-0.01	35.9%	-3.7	+-10.1	-0.03	43.0%	7.6	+-12.5	0.1	18.3%
2009.2-2015.1	3.7	+-10.7	-0.04	44.5%	0.4	+-11	-0.12	93.3%	3.2	+-13	-0.08	57.5%
2010.1-2015.1	4.1	+-13.9	-0.06	49.7%	6.5	+-10.7	0.13	17.8%	-2.3	+-13.1	-0.12	69.7%
2010.2-2015.1	1.2	+-18.1	-0.16	87.9%	13.1	+-10.7	0.57	1.9%	-10.6	+-9.7	0.43	4.6%
2011.1-2015.1	1.2	+-18.1	-0.16	87.9%	13.1	+-10.7	0.57	1.9%	-10.6	+-9.7	0.43	4.6%
2011.2-2015.1	-2	+-23.4	-0.19	83.9%	13.5	+-14.8	0.47	5.4%	-13.6	+-11.4	0.55	3.5%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Specified Perils
With Seasonality; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	6.3	+-3.9	0.68	0.3%	0.0%	6.6	+-2.6	0.58	0.0%	35.0%	-0.2	+-4.5	0.54	91.8%	0.0%
2005.2-2015.2	7.5	+-4.1	0.72	0.1%	0.0%	6.8	+-2.8	0.57	0.0%	42.2%	0.6	+-4.8	0.56	78.9%	0.0%
2006.1-2015.2	7.1	+-4.5	0.72	0.3%	0.0%	7.4	+-3	0.59	0.0%	29.5%	-0.3	+-5.2	0.58	91.4%	0.0%
2006.2-2015.2	7.4	+-5	0.69	0.5%	0.0%	6.1	+-2.8	0.58	0.0%	8.5%	1.2	+-5.5	0.63	64.5%	0.0%
2007.1-2015.2	7.9	+-5.7	0.69	0.8%	0.0%	6	+-3.1	0.51	0.1%	11.1%	1.7	+-6.2	0.62	55.7%	0.0%
2007.2-2015.2	10.6	+-5.2	0.81	0.0%	0.0%	5.5	+-3.4	0.47	0.3%	8.7%	4.9	+-5.5	0.77	7.3%	0.0%
2008.1-2015.2	11.2	+-5.9	0.81	0.1%	0.0%	5.7	+-3.9	0.41	0.7%	9.6%	5.2	+-6.4	0.77	9.2%	0.0%
2008.2-2015.2	12.6	+-6.5	0.81	0.1%	0.0%	4.8	+-4.2	0.38	2.7%	6.7%	7.5	+-6.6	0.82	2.4%	0.0%
2009.1-2015.2	11.9	+-7.6	0.82	0.4%	0.0%	5.5	+-4.9	0.36	3.0%	6.2%	6.1	+-7.4	0.83	8.6%	0.0%
2009.2-2015.2	9.3	+-7.6	0.79	1.7%	0.0%	3.3	+-4.6	0.45	12.9%	1.4%	5.8	+-8.6	0.8	15.7%	0.0%
2010.1-2015.2	10.2	+-9.3	0.79	2.8%	0.0%	4.8	+-5.1	0.53	5.6%	0.8%	5.1	+-10.4	0.79	28.8%	0.0%
2010.2-2015.2	11.2	+-11.3	0.76	4.2%	0.1%	7.2	+-4.8	0.69	0.7%	0.9%	3.7	+-12.3	0.76	49.8%	0.0%
2011.1-2015.2	12.4	+-14.5	0.75	7.0%	0.3%	5.6	+-5.4	0.55	4.1%	2.1%	6.4	+-15.6	0.75	34.7%	0.1%
2011.2-2015.2	12	+-18.7	0.67	14.6%	0.7%	3.3	+-5.1	0.69	16.1%	0.6%	8.4	+-20.2	0.72	32.7%	0.3%
2012.1-2015.2	7.1	+-23.3	0.71	45.4%	1.1%	3.4	+-7.2	0.6	26.9%	1.7%	3.5	+-25.5	0.75	73.1%	0.6%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Specified Perils
Without Seasonality; No Level Change

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2015.2	7.2	+-6.3	0.2	2.3%	6.5	+-2.5	0.58	0.0%	0.6	+-6.8	-0.05	84.4%
2005.2-2015.2	7.5	+-6.9	0.18	3.0%	6.8	+-2.8	0.57	0.0%	0.6	+-7.5	-0.05	86.3%
2006.1-2015.2	8.2	+-7.7	0.19	3.0%	7.3	+-3	0.58	0.0%	0.9	+-8.3	-0.05	82.7%
2006.2-2015.2	7.4	+-8.4	0.13	7.2%	6.1	+-2.9	0.52	0.0%	1.2	+-9.3	-0.05	78.5%
2007.1-2015.2	9.2	+-9.3	0.18	4.3%	5.8	+-3.2	0.45	0.1%	3.2	+-10.3	-0.03	50.6%
2007.2-2015.2	10.6	+-10.4	0.21	3.8%	5.5	+-3.6	0.38	0.5%	4.9	+-11.6	-0.01	37.4%
2008.1-2015.2	13.1	+-11.7	0.27	2.2%	5.3	+-4.1	0.32	1.3%	7.4	+-13.1	0.04	23.0%
2008.2-2015.2	12.6	+-13.4	0.21	4.9%	4.8	+-4.7	0.23	4.1%	7.5	+-15.1	0.02	28.5%
2009.1-2015.2	14.6	+-15.6	0.23	4.9%	4.9	+-5.5	0.19	6.9%	9.3	+-17.7	0.03	25.4%
2009.2-2015.2	9.3	+-15.7	0.07	20.0%	3.3	+-5.9	0.05	23.3%	5.8	+-19.6	-0.05	51.6%
2010.1-2015.2	13.5	+-18.5	0.15	11.3%	3.7	+-7.1	0.04	25.9%	9.4	+-23.6	-0.01	37.3%
2010.2-2015.2	11.2	+-21.9	0.05	25.0%	7.2	+-7	0.32	3.9%	3.7	+-26	-0.1	74.6%
2011.1-2015.2	17.3	+-27	0.15	14.6%	4.4	+-7.2	0.11	18.9%	12.3	+-32	-0.01	36.8%
2011.2-2015.2	12	+-32.1	-0.01	37.6%	3.3	+-9	-0.03	40.8%	8.4	+-39.4	-0.1	60.9%
2012.1-2015.2	15.2	+-44.1	-0.02	39.1%	1.3	+-11.2	-0.15	78.5%	13.7	+-55.1	-0.09	52.7%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Specified Perils
With Seasonality; No Level Change

Excluding: 2012.2

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	5.9	+-3.8	0.67	0.3%	0.0%	6.7	+-2.6	0.59	0.0%	44.6%	-0.8	+-4.3	0.53	71.7%	0.0%
2005.2-2015.2	7	+-3.9	0.71	0.1%	0.0%	6.9	+-2.9	0.58	0.0%	53.1%	0	+-4.6	0.55	98.7%	0.0%
2006.1-2015.2	6.7	+-4.4	0.71	0.4%	0.0%	7.5	+-3.1	0.59	0.0%	38.6%	-0.8	+-5	0.57	74.9%	0.0%
2006.2-2015.2	6.9	+-4.9	0.68	0.7%	0.0%	6.2	+-2.8	0.59	0.0%	12.8%	0.7	+-5.2	0.63	79.4%	0.0%
2007.1-2015.2	7.5	+-5.5	0.68	0.9%	0.0%	6.1	+-3.2	0.52	0.1%	16.5%	1.3	+-5.9	0.6	64.6%	0.0%
2007.2-2015.2	10.2	+-4.8	0.82	0.0%	0.0%	5.6	+-3.5	0.47	0.4%	13.2%	4.3	+-5	0.79	7.5%	0.0%
2008.1-2015.2	10.9	+-5.4	0.82	0.1%	0.0%	5.7	+-4.1	0.41	0.8%	14.7%	4.9	+-5.7	0.78	7.9%	0.0%
2008.2-2015.2	12.3	+-5.9	0.83	0.0%	0.0%	4.9	+-4.4	0.36	3.1%	10.6%	7.1	+-5.6	0.84	1.5%	0.0%
2009.1-2015.2	11.9	+-7	0.83	0.2%	0.0%	5.5	+-5.2	0.34	3.7%	10.2%	6.1	+-6.4	0.85	5.4%	0.0%
2009.2-2015.2	9.3	+-6.7	0.81	1.0%	0.0%	3.3	+-4.8	0.41	14.5%	2.7%	5.8	+-7.6	0.82	11.0%	0.0%
2010.1-2015.2	10.9	+-8	0.82	1.1%	0.0%	4.8	+-5.5	0.48	7.5%	1.8%	5.8	+-9.4	0.81	18.2%	0.0%
2010.2-2015.2	12.1	+-9.7	0.81	1.7%	0.1%	7.2	+-5.3	0.66	1.3%	1.9%	4.6	+-11.3	0.78	35.4%	0.1%
2011.1-2015.2	15.3	+-12.1	0.83	1.6%	0.4%	5.2	+-6	0.44	7.4%	5.4%	9.7	+-13	0.82	10.3%	0.2%
2011.2-2015.2	16	+-16.4	0.78	4.2%	0.9%	2.5	+-5.3	0.64	27.1%	1.4%	13.1	+-16.2	0.83	7.6%	0.3%
2012.1-2015.2	15.9	+-27.8	0.76	15.9%	3.7%	1.2	+-8.5	0.45	71.5%	6.5%	14.6	+-27.8	0.82	19.0%	1.7%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Specified Perils
Without Seasonality; No Level Change

Excluding: 2012.2

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.1	5.3	+-4.1	0.61	1.3%	0.0%	7.2	+-2.9	0.6	0.0%	60.5%	-1.8	+-4.5	0.51	41.6%	0.0%
2005.2-2015.1	6.4	+-4.4	0.65	0.5%	0.0%	7.6	+-3.2	0.59	0.0%	73.6%	-1	+-5	0.53	66.4%	0.0%
2006.1-2015.1	6.2	+-4.8	0.65	1.3%	0.0%	8.2	+-3.4	0.62	0.0%	56.0%	-1.9	+-5.3	0.55	45.7%	0.0%
2006.2-2015.1	6.3	+-5.5	0.61	2.4%	0.0%	6.7	+-3.2	0.6	0.0%	21.6%	-0.4	+-5.8	0.6	87.1%	0.0%
2007.1-2015.1	6.8	+-6.1	0.61	2.7%	0.1%	6.7	+-3.6	0.53	0.1%	25.7%	0.2	+-6.5	0.57	95.7%	0.0%
2007.2-2015.1	10	+-5.6	0.77	0.1%	0.0%	6.1	+-4.1	0.48	0.6%	21.6%	3.7	+-5.7	0.76	17.5%	0.0%
2008.1-2015.1	10.8	+-6.3	0.78	0.2%	0.0%	6.3	+-4.7	0.42	1.1%	22.8%	4.2	+-6.5	0.74	17.2%	0.0%
2008.2-2015.1	12.5	+-7.1	0.79	0.2%	0.0%	5.3	+-5.3	0.36	4.3%	17.3%	6.8	+-6.7	0.81	4.1%	0.0%
2009.1-2015.1	12.1	+-8.3	0.79	0.7%	0.0%	6	+-6.2	0.34	5.0%	16.2%	5.8	+-7.6	0.82	11.0%	0.0%
2009.2-2015.1	8.8	+-8.2	0.76	3.3%	0.1%	3.4	+-6	0.39	22.3%	4.8%	5.2	+-9.3	0.79	21.9%	0.0%
2010.1-2015.1	10.4	+-9.8	0.76	3.4%	0.2%	4.9	+-6.8	0.47	12.6%	3.4%	5.2	+-11.5	0.77	30.4%	0.1%
2010.2-2015.1	11.9	+-12.7	0.73	5.1%	0.4%	8.2	+-6.7	0.68	2.0%	4.9%	3.5	+-14.4	0.73	57.1%	0.3%
2011.1-2015.1	15.3	+-15.8	0.76	4.4%	1.1%	6.1	+-7.5	0.46	8.4%	11.0%	8.6	+-16.5	0.75	21.9%	0.7%
2011.2-2015.1	16.2	+-23.7	0.67	10.8%	2.7%	2.8	+-7.7	0.6	35.4%	4.2%	13	+-23.3	0.76	17.4%	1.1%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Comprehensive - Total (with Cats)
With Seasonality; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.2	4.8	+-3.9	0.69	1.6%	0.0%	7.3	+-1.3	0.9	0.0%	0.0%	-2.3	+-3.1	0.6	13.8%	0.0%
2005.2-2015.2	6	+-3.9	0.74	0.4%	0.0%	7.3	+-1.4	0.88	0.0%	0.1%	-1.2	+-3.1	0.67	42.8%	0.0%
2006.1-2015.2	4.9	+-4.1	0.77	1.9%	0.0%	6.9	+-1.4	0.88	0.0%	0.0%	-1.8	+-3.3	0.69	26.7%	0.0%
2006.2-2015.2	5.1	+-4.5	0.75	2.6%	0.0%	6.6	+-1.5	0.86	0.0%	0.0%	-1.3	+-3.7	0.69	44.8%	0.0%
2007.1-2015.2	3.9	+-4.8	0.77	9.5%	0.0%	6	+-1.5	0.87	0.0%	0.0%	-1.9	+-4	0.7	33.9%	0.0%
2007.2-2015.2	5.4	+-5.1	0.8	3.4%	0.0%	5.9	+-1.7	0.84	0.0%	0.0%	-0.5	+-4.1	0.76	80.9%	0.0%
2008.1-2015.2	5.3	+-5.8	0.8	6.4%	0.0%	6	+-1.9	0.83	0.0%	0.0%	-0.6	+-4.7	0.74	78.3%	0.0%
2008.2-2015.2	6.5	+-6.5	0.8	4.4%	0.0%	6	+-2.2	0.79	0.0%	0.1%	0.5	+-5.2	0.76	84.2%	0.0%
2009.1-2015.2	5.1	+-7.3	0.81	14.3%	0.0%	6.1	+-2.6	0.78	0.0%	0.2%	-0.9	+-5.7	0.79	72.5%	0.0%
2009.2-2015.2	6	+-8.5	0.8	13.7%	0.0%	6.4	+-3	0.74	0.1%	0.4%	-0.3	+-6.7	0.78	91.7%	0.0%
2010.1-2015.2	4.2	+-9.9	0.81	34.6%	0.0%	6.8	+-3.6	0.75	0.2%	1.0%	-2.4	+-7.3	0.81	47.6%	0.0%
2010.2-2015.2	4.2	+-12	0.78	43.3%	0.0%	7.4	+-4.4	0.71	0.4%	1.3%	-2.9	+-8.8	0.8	47.3%	0.0%
2011.1-2015.2	10	+-12.8	0.84	9.3%	0.0%	8.6	+-5.3	0.74	0.5%	3.2%	1.3	+-9.2	0.83	74.6%	0.0%
2011.2-2015.2	10.5	+-16.6	0.8	15.4%	0.1%	8.3	+-6.8	0.62	2.1%	6.0%	2	+-11.9	0.8	68.7%	0.1%
2012.1-2015.2	3.2	+-16.8	0.87	63.5%	0.1%	7.7	+-9.4	0.58	8.2%	9.3%	-4.1	+-10.4	0.91	36.2%	0.0%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Comprehensive - Total (with Cats)
With Seasonality; No Level Change

No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2015.1	4.4	+-4.2	0.65	3.9%	0.0%	7.2	+-1.4	0.88	0.0%	0.1%	-2.7	+-3.4	0.59	12.2%	0.0%
2005.2-2015.1	5.7	+-4.4	0.7	1.1%	0.0%	7.2	+-1.5	0.85	0.0%	0.1%	-1.4	+-3.4	0.66	40.6%	0.0%
2006.1-2015.1	4.5	+-4.5	0.74	4.3%	0.0%	6.7	+-1.6	0.86	0.0%	0.0%	-2.1	+-3.7	0.68	25.7%	0.0%
2006.2-2015.1	4.7	+-5.1	0.71	6.0%	0.0%	6.4	+-1.7	0.82	0.0%	0.1%	-1.5	+-4.1	0.68	44.0%	0.0%
2007.1-2015.1	3.5	+-5.4	0.74	18.0%	0.0%	5.7	+-1.6	0.84	0.0%	0.0%	-2.1	+-4.5	0.68	33.7%	0.0%
2007.2-2015.1	5.1	+-5.8	0.77	7.2%	0.0%	5.6	+-1.9	0.79	0.0%	0.1%	-0.5	+-4.8	0.74	83.7%	0.0%
2008.1-2015.1	5	+-6.7	0.77	11.7%	0.0%	5.7	+-2.1	0.78	0.0%	0.1%	-0.6	+-5.5	0.73	81.1%	0.0%
2008.2-2015.1	6.5	+-7.7	0.77	8.3%	0.0%	5.6	+-2.5	0.72	0.0%	0.3%	0.8	+-6.2	0.75	78.7%	0.0%
2009.1-2015.1	4.9	+-8.6	0.79	22.0%	0.0%	5.7	+-3	0.71	0.1%	0.6%	-0.7	+-6.7	0.77	81.0%	0.0%
2009.2-2015.1	6	+-10.4	0.77	20.9%	0.0%	5.9	+-3.6	0.65	0.4%	1.0%	0.1	+-8.2	0.77	97.5%	0.0%
2010.1-2015.1	4.1	+-12	0.78	44.3%	0.0%	6.4	+-4.4	0.65	0.8%	2.0%	-2.1	+-8.9	0.8	59.8%	0.0%
2010.2-2015.1	4	+-15.5	0.75	54.8%	0.1%	7	+-5.6	0.58	1.8%	3.0%	-2.7	+-11.4	0.78	59.3%	0.1%
2011.1-2015.1	10.5	+-16.6	0.8	15.4%	0.1%	8.3	+-6.8	0.62	2.1%	6.0%	2	+-11.9	0.8	69.0%	0.1%
2011.2-2015.1	11.4	+-23.5	0.75	24.4%	0.5%	7.6	+-9.4	0.4	8.3%	12.2%	3.5	+-16.8	0.78	61.1%	0.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Comprehensive - Total (without Cats)
No Level Change

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2001-2015	3.4	+-1.3	0.71	0.0%	4.4	+-2.2	0.58	0.0%	-1	+-1.7	0.04	22.9%
2002-2015	3.4	+-1.5	0.66	0.0%	4	+-2.4	0.49	0.3%	-0.6	+-1.9	-0.04	47.5%
2003-2015	3.1	+-1.7	0.57	0.2%	3.8	+-2.8	0.4	1.2%	-0.6	+-2.2	-0.06	56.2%
2004-2015	2.8	+-2	0.47	0.9%	3.9	+-3.4	0.34	2.6%	-1	+-2.6	-0.02	40.7%
2005-2015	2.2	+-2.2	0.31	4.5%	3.7	+-4.1	0.24	7.0%	-1.4	+-3.1	0	33.7%
2006-2015	1.3	+-2.3	0.08	21.3%	2.3	+-4.6	0.04	27.4%	-0.9	+-3.8	-0.08	59.1%
2007-2015	0.8	+-2.8	-0.07	50.3%	1.9	+-5.8	-0.05	46.2%	-1	+-4.9	-0.1	63.5%
2008-2015	1.4	+-3.6	-0.01	36.5%	1.4	+-7.7	-0.13	66.6%	0	+-6.3	-0.17	99.1%
2009-2015	2.8	+-4.5	0.21	16.7%	3.6	+-10.1	-0.02	38.7%	-0.9	+-8.6	-0.18	81.0%
2010-2015	4.6	+-5.5	0.49	7.5%	8.3	+-12	0.37	11.8%	-3.4	+-11.6	-0.08	47.2%
2011-2015	7.4	+-6	0.79	2.7%	5.5	+-19.1	-0.03	41.5%	1.8	+-15.4	-0.28	73.7%
2012-2015	8.3	+-13.6	0.68	11.2%	14.8	+-24.8	0.69	10.9%	-5.7	+-12.7	0.46	20.2%

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2001-2014	3.2	+-1.4	0.64	0.0%	4.2	+-2.5	0.5	0.3%	-0.9	+-2	0.01	32.0%
2002-2014	3.1	+-1.7	0.57	0.2%	3.7	+-2.8	0.39	1.4%	-0.5	+-2.2	-0.06	61.5%
2003-2014	2.8	+-2	0.46	0.9%	3.3	+-3.3	0.27	4.8%	-0.5	+-2.7	-0.08	70.7%
2004-2014	2.4	+-2.3	0.32	4.2%	3.3	+-4	0.21	9.0%	-0.9	+-3.2	-0.06	52.9%
2005-2014	1.5	+-2.5	0.1	19.0%	2.9	+-5	0.09	20.5%	-1.4	+-3.9	-0.04	44.1%
2006-2014	0.2	+-2.3	-0.13	80.5%	1	+-5.4	-0.11	66.3%	-0.8	+-4.9	-0.12	72.0%
2007-2014	-0.7	+-2.4	-0.08	50.3%	0.2	+-6.9	-0.17	95.8%	-0.9	+-6.5	-0.15	75.8%
2008-2014	-0.4	+-3.4	-0.17	75.6%	-1	+-9.4	-0.18	78.8%	0.6	+-8.9	-0.19	86.6%
2009-2014	0.6	+-4.6	-0.21	72.3%	1	+-13.9	-0.24	84.4%	-0.4	+-13.2	-0.25	93.7%
2010-2014	2.3	+-6.8	0.04	35.8%	6.5	+-20.2	0.03	36.7%	-3.9	+-20.2	-0.19	58.3%
2011-2014	5.2	+-10.3	0.57	15.5%	0.9	+-38.8	-0.49	92.9%	4.3	+-35.9	-0.31	64.6%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Comprehensive - Total (without Cats)
Level Changes at 2006 and 2010

No Exclusions

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2001-2014	2.7	-2.3	0.9	2.3%	0.6%	1.2186	8.5	-3.3	0.96	0.0%	41.7%	1.0676	-5.4	-2.9	0.89	0.2%	11.2%	1.1415
2002-2014	3	-2.7	0.89	3.3%	1.0%	1.2125	7.1	-3.1	0.96	0.1%	19.8%	1.0959	-3.9	-2.4	0.92	0.5%	10.2%	1.1064
2003-2014	2.9	-3.2	0.84	6.4%	1.5%	1.2129	6.4	-3.3	0.95	0.2%	16.3%	1.1012	-3.2	-2.4	0.92	1.7%	9.7%	1.1014
2004-2014	3	-3.6	0.78	8.9%	2.4%	1.2148	6.6	-3.7	0.94	0.3%	16.8%	1.1072	-3.4	-2.7	0.91	2.3%	13.3%	1.0972
2005-2014	2.9	-4.1	0.61	12.8%	6.2%	1.206	6.7	-4.2	0.91	0.7%	21.3%	1.1173	-3.5	-3	0.91	3.1%	28.0%	1.0793
2006-2014	2.9	-4.1	0.16	12.8%	11.1%	0.8534	6.7	-4.2	0.87	0.7%	67.6%	0.9643	-3.5	-3	0.91	3.1%	11.7%	0.885
2007-2014	1.7	-4.2	0.21	34.0%	13.7%	0.874	5.1	-3.2	0.89	0.9%	92.8%	0.9947	-3.2	-3.8	0.87	8.8%	13.5%	0.8787
2008-2014	2	-5.3	0.11	35.4%	18.1%	0.874	4.3	-2.9	0.88	1.3%	90.9%	0.9947	-2.2	-3.2	0.88	12.9%	6.9%	0.8787
2009-2014	2.3	-6.8	-0.09	35.8%	31.8%	0.892	4.3	-3.9	0.8	3.7%	91.9%	0.994	-1.9	-3.6	0.79	18.8%	13.3%	0.8974
2010-2014	2.3	-6.8	0.04	35.8%	NA	NA	4.3	-3.9	0.75	3.7%	NA	NA	-1.9	-3.6	0.32	18.8%	NA	NA
2011-2014	5.2	-10.3	0.57	15.5%	NA	NA	6.4	-2.1	0.98	0.6%	NA	NA	-1.1	-7.7	-0.26	59.9%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Comprehensive - Other Than Theft (without Cats)
No Level Change

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2001-2015	5	+-1.2	0.85	0.0%	4.7	+-2.2	0.6	0.0%	0.3	+-2	-0.07	75.0%
2002-2015	5	+-1.4	0.82	0.0%	4.2	+-2.5	0.5	0.3%	0.7	+-2.2	-0.04	47.5%
2003-2015	4.8	+-1.6	0.78	0.0%	4	+-2.9	0.41	1.1%	0.8	+-2.6	-0.05	51.4%
2004-2015	4.2	+-1.8	0.72	0.0%	3.9	+-3.5	0.34	2.8%	0.3	+-3	-0.09	83.0%
2005-2015	3.5	+-1.9	0.64	0.2%	3.7	+-4.2	0.24	7.2%	-0.2	+-3.6	-0.11	90.6%
2006-2015	2.5	+-1.7	0.57	0.7%	2.2	+-4.5	0.03	29.8%	0.4	+-4.4	-0.12	84.4%
2007-2015	1.7	+-1.6	0.42	3.5%	1.7	+-5.7	-0.07	50.3%	0	+-5.6	-0.14	99.3%
2008-2015	1.9	+-2.1	0.38	6.0%	0.9	+-7.5	-0.15	76.6%	1	+-7.3	-0.15	75.1%
2009-2015	2.4	+-2.8	0.39	8.1%	2.7	+-10.1	-0.09	51.1%	-0.4	+-9.8	-0.2	92.6%
2010-2015	3	+-4	0.41	10.2%	6.9	+-12.8	0.22	19.4%	-3.7	+-12.5	-0.08	46.8%
2011-2015	4.5	+-5.9	0.56	9.1%	2.9	+-18.6	-0.23	64.4%	1.5	+-17.6	-0.3	80.2%
2012-2015	3.4	+-12.9	0.1	36.8%	11.3	+-28.7	0.43	21.3%	-7.1	+-13	0.58	15.2%

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2001-2014	5.2	+-1.4	0.84	0.0%	4.7	+-2.6	0.54	0.2%	0.5	+-2.3	-0.06	63.4%
2002-2014	5.2	+-1.6	0.81	0.0%	4.1	+-2.9	0.43	0.9%	1.1	+-2.6	-0.01	37.7%
2003-2014	5	+-1.9	0.75	0.0%	3.8	+-3.5	0.32	3.2%	1.2	+-3.1	-0.02	40.7%
2004-2014	4.4	+-2.2	0.68	0.1%	3.7	+-4.2	0.24	7.2%	0.7	+-3.6	-0.09	68.8%
2005-2014	3.6	+-2.3	0.58	0.7%	3.5	+-5.2	0.13	16.0%	0.1	+-4.4	-0.12	94.0%
2006-2014	2.4	+-2.1	0.44	3.0%	1.4	+-5.6	-0.09	56.5%	1	+-5.6	-0.12	69.6%
2007-2014	1.3	+-1.9	0.19	15.4%	0.6	+-7.3	-0.16	83.8%	0.6	+-7.4	-0.16	83.6%
2008-2014	1.4	+-2.7	0.13	23.0%	-0.7	+-9.8	-0.19	86.3%	2.2	+-10.1	-0.13	60.4%
2009-2014	1.8	+-4.1	0.1	28.1%	1.1	+-14.8	-0.24	84.4%	0.7	+-14.9	-0.24	90.2%
2010-2014	2.6	+-6.9	0.09	31.9%	6.5	+-22.4	-0.02	40.7%	-3.7	+-21.9	-0.22	63.1%
2011-2014	4.6	+-13.9	0.28	27.8%	-0.3	+-40.7	-0.5	97.6%	5	+-40.5	-0.3	63.6%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Comprehensive - Theft
No Level Change

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2001-2015	0	+-2.4	-0.08	99.6%	9.9	+-1	0.97	0.0%	-9	+-2	0.86	0.0%
2002-2015	-0.3	+-2.7	-0.08	80.1%	9.9	+-1.1	0.97	0.0%	-9.3	+-2.3	0.84	0.0%
2003-2015	-0.6	+-3.2	-0.07	67.2%	9.8	+-1.3	0.96	0.0%	-9.5	+-2.7	0.82	0.0%
2004-2015	-0.6	+-3.8	-0.09	73.6%	10.2	+-1.5	0.96	0.0%	-9.8	+-3.1	0.8	0.0%
2005-2015	-1.1	+-4.5	-0.08	60.5%	9.8	+-1.7	0.95	0.0%	-9.9	+-3.8	0.75	0.0%
2006-2015	-1.8	+-5.5	-0.05	48.2%	9.2	+-1.9	0.94	0.0%	-10.1	+-4.8	0.69	0.2%
2007-2015	-1.6	+-7.1	-0.1	61.0%	8.1	+-1.4	0.96	0.0%	-9	+-5.9	0.57	1.1%
2008-2015	-0.1	+-9.2	-0.17	97.6%	7.6	+-1.7	0.95	0.0%	-7.2	+-7.3	0.38	6.0%
2009-2015	3.4	+-11.4	-0.07	46.6%	8.4	+-1.6	0.97	0.0%	-4.6	+-9.3	0.09	26.5%
2010-2015	8.5	+-13.8	0.31	14.7%	9	+-2.1	0.97	0.0%	-0.4	+-11.1	-0.25	92.3%
2011-2015	15.2	+-16.9	0.68	5.4%	9.9	+-2.6	0.98	0.1%	4.8	+-13.9	0.06	34.3%
2012-2015	22.5	+-26.8	0.84	5.6%	10.4	+-5.9	0.95	1.6%	11	+-20.9	0.61	13.9%

No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2001-2014	-1.2	+-2.1	0.03	26.0%	9.9	+-1.1	0.97	0.0%	-10.1	+-1.7	0.92	0.0%
2002-2014	-1.7	+-2.4	0.11	14.2%	9.9	+-1.3	0.96	0.0%	-10.6	+-1.9	0.92	0.0%
2003-2014	-2.3	+-2.7	0.2	8.4%	9.8	+-1.6	0.95	0.0%	-11.1	+-2.1	0.92	0.0%
2004-2014	-2.6	+-3.2	0.19	10.2%	10.3	+-1.8	0.95	0.0%	-11.7	+-2.3	0.92	0.0%
2005-2014	-3.7	+-3.6	0.32	5.1%	9.9	+-2.1	0.93	0.0%	-12.3	+-2.7	0.92	0.0%
2006-2014	-5.1	+-3.8	0.52	1.8%	9.1	+-2.4	0.92	0.0%	-13	+-3.2	0.91	0.0%
2007-2014	-5.9	+-4.9	0.5	2.9%	7.6	+-1.7	0.95	0.0%	-12.5	+-4.2	0.87	0.0%
2008-2014	-5.4	+-6.9	0.32	10.8%	6.7	+-1.6	0.95	0.0%	-11.3	+-5.5	0.8	0.4%
2009-2014	-2.8	+-9	-0.06	44.5%	7.6	+-1.5	0.98	0.0%	-9.6	+-7.6	0.67	2.8%
2010-2014	1.4	+-11.3	-0.27	72.2%	8	+-2.4	0.97	0.2%	-6.2	+-9.5	0.43	13.9%
2011-2014	6.9	+-13	0.61	14.1%	8.9	+-4.3	0.97	1.1%	-1.8	+-13.2	-0.28	61.9%

OLIVER WYMAN

120 Bremner Boulevard
Suite 800
Toronto, Ontario M5J 0A8
1 416 868 2200

MARSH & McLENNAN COMPANIES