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SEMI-ANNUAL REVIEW OF INDUSTRY EXPERIENCE

AS OF JUNE 30, 2016

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 "2017 Semi-Annual Review" of Industry experience to determine benchmarks for rate filings submitted between April 1, 2017 and September 30, 2017.

This report presents the results of our analysis of Alberta's Industry loss and expense experience for private passenger vehicles reported as of June 30, 2016.

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 April 1, 2017 and September 30, 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, challenges (including court decisions) 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 April 1, 2017 and September 30, 2017
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between April 1, 2017 and September 30, 2017

We note that our recommended assumptions, factors, and provisions that we present in this report consider comments that were submitted by Aviva, Facility Association, IBC, and Intact 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 June 30, 2016 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 alternate assumption, factor, or provision may be reasonable, it may not be reasonable to combine alternate 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 was expanded to also regulate Additional Coverage,
- the Industry-Wide Adjustment process was discontinued, and
- Alberta moved 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; to $4,956 effective January 1, 2016; and to $5,020 effective January 1, 2017.

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, and it has now been further extended to September 30, 2018.

Maximum fees for certain diagnosis and treatment protocols have been updated 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 April 1, 2017 and September 30, 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 April 1, 2017 and September 30, 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 presented by interested parties.

Claim Cost – Data

The source for the claim data that we analyze is the 2016-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2016) 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," while in accordance with the standards of the Canadian Institute of Actuaries, 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 June 30, 2016 (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 incurred claim amounts that are reported to GISA. The selection of loss

[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.

development factors that 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 June 30, 2016 (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 June 30, 2016, 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 first half of Accident Year 2016.

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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 2016-1 AUTO7501Industry 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 twelve private passenger automobile insurers in Alberta. As we reported in our 2016 AR report, 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 had discussed this with actuaries of each of those 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 2016-1 accident half-year is the period spanning July 1, 2016 through December 31, 2016. 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 June 2012, June 2013, June 2014 and June 2015 semester 6-12 month development factors.

- One insurer (which we refer to as Insurer A) significantly strengthened its Bodily Injury case reserves for accident years 2014 and 2015 during the second half of 2015. The higher degree of adequacy now also applies to the 2016-1 accident semester.

- One insurer (which we 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 refer to as Insurer C) changed the way it records (and reports 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 had 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. However, the claim experience over the past six months suggests that the reporting of claim amounts was affected.

As respects insurers A, B, and C, without any adjustments to recognize these claim reporting 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 prior discussions with the respective actuaries for each of these three insurers, we made adjustments to our analysis as discussed in the following section.

Comments Received from Interested Parties

None of the interested parties that commented on our preliminary report took issue with specific loss development factors that we selected and which are presented in the following pages.

However, both FA and IBC cautioned against the noted adjustments that we made in selecting Bodily Injury claim count and claim amount development factors. IBC stated that because we relied on confidential information (the individual insurer information noted above) it is not able to assess our methodology, and further stated, "Although Oliver Wyman's selected loss development factors are similar to the factors that Dr. Miller selected for his analysis, the differences could become significant if Oliver Wyman continues to rely on an analysis of confidential information in future reviews." These views were pretty much echoed by FA. We appreciate the concern raised by FA and IBC. In the next section we present the impact of the particular adjustments we have made and we note that we will re-consider the need to make adjustments in future reviews.

FA also suggested that we consider incorporating a Generalized Linear Modeling (GLM) valuation methodology in selecting development factors (i.e., accident year ultimate claim counts or amounts). We considered such an approach in our 2015 AR study, but for practical and other reasons have not since done so. We may consider doing so again for the 2017 AR. We note that we have not seen any insurer use such an approach in rate filings that we have reviewed for the Board.

Bodily Injury

Reported Claim Counts: For the 2016 Annual Review (2016 AR), we selected a 6-12 month development factor of 1.091 for the December 2015 semester, which was based on the average of the actual 6-12 month development factors for the December 2012, December 2013, and December 2014 semesters, with adjustments to reflect claim count reporting issues that were identified for two insurers (which we had referred to as Insurer B and Insurer C). The actual factor that emerged for the December 2015 semester was 1.083.

> Insurer B Issue - an unexplained delay in claim reporting that appears to have been resolved. That is, (a) the December 2015 semester claim counts have "caught up" to where they would have been had there not been the reporting delay, and (b) we find no evidence of a claim

reporting delay for the June 2016 semester. While Insurer B's much higher 6-12 development ("catch-up" development) for the December 2015 semester causes the Industry average 6-12 month development factor to be biased high, we do not consider that factor in selecting the June 6-12 month development factor for reasons of seasonality.

Insurer C Issue - a change in the way claim counts are reported continues. That is, (a) the December 2015 semester claim counts appear to have largely, but not fully, "caught up" to where they would have been had there not been a change in claim reporting practice, and (b) the reported claim counts for the June 2016 semester are similarly low relative to this insurer's pre- 2015 history.

We, therefore, made an adjustment for Insurer C. For accident half-years 2015-2 and 2016-1, we adjusted the Industry claim count triangle to remove Insurer C. We then selected claim count development factors and ultimate claim counts for these semesters based on the Industry data excluding Insurer C, added in the ultimate claim counts we selected for Insurer C[12], combined the two estimates of ultimate claim counts, and then backed into claim count development factors for these semesters.

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.

The impact of the adjustments that we made on the selected claim count development factors for the Bodily Injury coverage is as follows:

Development Interval	Default Development Factor[13]	Selected Development Factor
6 to 12 months	.945	.957
12 to 18 months	.982	.994

[12] We assumed that Insurer C would have experienced the same change in claim frequency from 2014-2 and 2015-1 to 2015-2 and 2016-1, respectively, as the rest of the Industry (excluding Insurer C).

[13] What we would have selected had we not made the adjustments.

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 interested parties concerning the erosion of the minor injury cap, and the reported claim amount reporting issues that were identified for Insurer A, Insurer B, and Insurer C.[14]

For development intervals other than 6-12 months, for the 2016 AR, based on a continued observed pattern of increasing development factors, we selected the weighted average of the last four development factors, subject to adjustments we made for Insurers B and C, and smoothing.

A comparison of our 2016 AR selections and the actual development factors that have since emerged, as reported by GISA for each development period beginning at 30 months and ending at 120 months follows.

Development Interval	OW Selected Factor For 2016 AR	Actual Factors That Have Emerged
30-36	1.093	1.110
36-42	1.069	1.098
42-48	1.048	1.042
48-54	1.035	1.057
54-60	1.023	1.019
60-66	1.024	1.022
66-72	1.013	1.013
72-78	1.014	1.009
78-84	1.006	1.006
84-90	1.008	1.006
90-96	1.008	1.004
96-102	1.004	1.003
102-108	1.010	0.997
108-114	1.003	1.005
114-120	1.003	1.003

[14] We had not identified a claim amount reporting issue as respects Insurer C in our 2016 AR report; however, it is now clear that Insurer C's December 2015 reported claim amounts as of December 31, 2015 were low relative to its claim reporting history.

As can be seen from the above table, for 4 of the 15 development intervals the actual development factors that emerged were higher than what we had selected (3 were as selected). Cumulatively, the actual development that occurred over the development periods spanning from 36 months to 120 months exceeded our expectations by approximately 2%.

We continue to select the weighted average of the last four development factors, subject to smoothing, for the development intervals 36 months to ultimate.

As respects the 6-12 through 24-30 month development factors, for the 2016 AR our selections were based on consideration given to the average of the actual three or four semester development factors, adjustments to reflect claim amount reporting issues that were identified for the three insurers (which we had referred to as Insurer A, Insurer B, and Insurer C), and for the 6-12 month development period the application of the Bornhuetter-Ferguson Method (an actuarial ultimate claim amount estimation method).

A comparison of our 2016 AR selections and the actual development factors that have since emerged, as reported by GISA for each development period beginning at 6 months and ending at 30 months follows.

Development Interval	OW Selected Factor For 2016 AR	Actual Factors That Have Emerged
6-12	1.231	1.249
12-18	1.091	1.075
18-24	1.107	1.149
24-30	1.091	1.135

As can be seen from the above table, for 3 of the 4 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 8%.

Insurer A Issue - a significant strengthening of its Bodily Injury case reserves for accident years 2014 and 2015 that occurred over the second half of 2015 continues to affect the Industry claim amount development data.

Insurer B Issue (as noted above) - an unexplained delay in claim reporting appears to have been resolved. That is, (a) the December 2015 semester claim amounts have "caught up" to where they would have been had there not been the reporting delay, and (b) we find no evidence of a claim reporting delay for the June 2016 semester. And while Insurer B's much higher 6-12 development ("catch-up" development) for the December 2015 semester causes the Industry average 6-12 month development factor to be biased high, we do not consider that factor in selecting the June 6-12 month development factor for reasons of seasonality.

Insurer C Issue (as noted above) - a change in the way claim counts are reported continues. That is, (a) the December 2015 semester reported claim amounts appear to have largely, but not fully, "caught up" to where they would have been had there not been a change in claim reporting practice, and (b) the reported claim amounts for the June 2016 semester are similarly low relative to this insurer's pre- 2015 history.

We, therefore, made the following adjustments for these three insurers.

Insurer A - We adjusted the Industry ultimate claim amounts resulting from the application of the Incurred Loss Development Method (using selected claim amount development factors based on the four semester averages[15]), to reflect the estimated ultimate claim amounts provided by Insurer A at the time of the 2016 AR.[16]

[15] For the 6-12 time period we applied a claim amount development factor that excludes the most recent data point (i.e., a three semester average).

[16] We estimated the ultimate claim amount for the June 2016 semester by considering Insurer A's actual 6-12 claim development for June 2015 and December 2015 semesters.

Insurer B - As only the 6-12 claim amount development for the December 2015 semester was affected by the "catch-up, we applied the Industry 6-12 month period claim amount development factor that excludes the most recent data point (i.e., a three semester average).

Insurer C - We adjusted the Industry ultimate claim amounts resulting from the application of the Incurred Loss Development Method (using selected claim amount development factors based on the four semester averages[17]), to reflect our estimate of the Insurer C's ultimate claim amounts based on Insurer's C development patterns and giving consideration to the change in claim reporting practice.

We then backed into the following development factors:

6-12:	1.217
12-18:	1.073
18-24:	1.127
24-30:	1.102
30-36:	1.092

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 severities (excluding the provision for ULAE) that we derived from the 12-ultimate claim count and claim amount development factors we select, over the periods 2011-2 to 2015-1 and 2011-2 to 2015-2 at rates of +7.7% and +8.2% per year, respectively (based on a regression that reflects seasonality), and then multiplying by our estimated claim counts for 2016-1. 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 1.226, somewhat higher

[17] For the 6-12 time period we applied a claim amount development factor that excludes the most recent data point (i.e., a three semester average).

than the 1.217 indicated factor discussed above. We select 1.226 as the 6-12 month development factor for the June 2016 semester.

The impact of the adjustments that we made on the selected claim amount development factors for the Bodily Injury coverage is as follows:

Development Interval	Default Development Factor[18]	Selected Development Factor
6 to 12 months	1.100	1.092
12 to 18 months	1.110	1.102
18 to 24 months	1.117	1.127
24 to 30 months	1.081	1.073
30 to 36 months	1.237	1.226

Property Damage

Reported Claim Counts: For the 2016 AR we selected a 6-12 month development factor for the December 2015 semester of 1.084. This was 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 – our default selection when seasonality is evident.[19] The actual December 2015 6-12 month development factor was 1.109. For this study we again select our default selection and select the weighted average of the actual June 2012 (1.047), June 2013 (1.052), June 2014 (1.029), and June 2015 (1.067) 6-12 month development factors of 1.049 for the June 2016 semester.

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

[18] What we would have selected had we not made the adjustments.

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

Reported Claim Amounts: For the 2016 AR we selected a 6-12 month development factor for the December 2015 semester of 1.181. This was 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 – our default selection when seasonality is evident[20]. The actual 6-12 month development factor for the December 2015 semester that emerged was 1.218. For this study we again select our default selection, and select the weighted average of the actual 6-12 month development factors for the June 2012 (1.087), June 2013 (1.114), June 2014 (1.091), and June 2015 (1.130) semester factors of 1.106, for the June 2016 semester.

In light of evidence of an upward trend in the 12-18 and 18-24 month development factors, we select the weighted average of last four actual development factors for the 12-18 and 18-24 month time periods.

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

Accident Benefits - Medical/Rehab

Reported Claim Counts: For the 2016 AR we selected a 6-12 month development factor for the December 2015 semester of .876 – 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 December 2015 semester that emerged was .885. For this study we select .878 as the 6-12 month development for the June 2016 semester, the average of the last six semester actual factors.

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

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

Reported Claim Amounts: For the 2016 AR we selected a 6-12 month development factor of .731 for the December 2015 semester – the average of the actual development factors for the December 2011, December 2012, December 2013, and December 2014 semesters. The actual 6-12 month development factor for the December 2015 semester that emerged was 0.828. For this study we select 0.733 as the 6-12 month development factor for the June 2016 semester, the average of the actual development factors for the June 2012, June 2013, June 2014, and June 2015 semesters.[21]

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

Accident Benefits - Disability Income

Reported Claim Counts: For the 2016 AR we selected a 6-12 month development factor for the December 2015 semester of 0.979, the six semester weighted average. The actual 6-12 month development factor for the December 2015 semester that emerged was 1.012. For this study we select the six semester weighted average for the June 2016 semester, which is 0.986.

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

Reported Claim Amounts: For the 2016 AR we selected a 6-12 month development factor for the December 2015 semester of 1.363, the six semester weighted average. The actual 6-12 month development factor for the December 2015 semester that emerged was 1.487. In recognition of this much higher than expected development factor we select the four (as opposed to six) semester weighted average for the June 2016 semester, which is 1.386.

We select the six semester weighted average for all other time periods, subject to smoothing.[22]

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

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

Accident Benefits - Death Benefits

Reported Claim Counts: For the 2016 AR we selected a 6-12 month development factor for the December 2015 semester of 0.984, the twenty semester weighted average. The actual 6-12 month development factor for the December 2015 semester that emerged was .841. For this study we again select the twenty semester weighted average for the June 2016 semester, which is 0.966.

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 AR we selected a 6-12 month development factor for the December 2015 semester of 1.175, the twenty semester weighted average. The actual 6-12 month development factor for the December 2015 semester that emerged was 1.094. For this study we again select the twenty semester weighted average for the June 2016 semester, which is 1.159

We select the twenty semester weighted average (or all-year average as appropriate) for all other time periods, subject to smoothing.[23]

Accident Benefits - Funeral

Reported Claim Counts: For the 2016 AR, we selected a 6-12 month development factor for the December 2015 semester of 1.029 – the twenty semester weighted average. The actual 6-12

[23] Of note is the selection of 1.005 for each of the 54-60, 60-66, and 66-72 month development periods.

month development factor for the December 2015 semester that emerged was .935. For this study, we again select the twenty semester weighted average, which is 1.018, for the June 2016 semester.

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 AR we selected a 6-12 month development factor for the December 2015 semester of 1.098, the twenty semester weighted average. The actual 6-12 month development factor for the December 2015 semester that emerged was .968. For this study, we again select the twenty semester weighted average, which is 1.087, for the June 2016 semester.

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: For the 2016 AR we selected a 6-12 month development factor for the December 2015 semester of 1.355, the all semester weighted average. The actual 6-12 month development factor for the December 2015 semester that emerged was .833. For this study, we again select the all semester weighted average, which is 1.320, for the June 2016 semester.

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

Reported Claim Amounts: For the 2016 AR we selected a 6-12 month development factor for the December 2015 semester of 1.583, the all semester weighted average. The actual 6-12 month development factor for the December 2015 semester that emerged was 0.533. For this study, we again select the all semester weighted average, which is 1.566, for the June 2016 semester.

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

Collision

Reported Claim Counts: For the 2016 AR we selected the weighted average of the actual 6-12 month development factors for the last six semesters (our default selection), .799, as the 6-12 month development factor for the December 2015 semester. The actual 6-12 month development factor for the December 2015 semester that emerged was 0.793. 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), which is .799, for the June 2016 semester.

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

Reported Claim Amounts: For the 2016 AR we selected the weighted average of the actual 6-12 month development factors for the last six semesters (our default selection), .717, as the 6-12 month development factor for the December 2015 semester. The actual 6-12 month development factor for the December 2015 semester that emerged was .704. 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), which is .709, for the June 2016 semester.

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

Comprehensive

Reported Claim Counts: For the 2016 AR we selected the weighted average of the actual 6-12 month development factors for the December 2011, December 2012, December 2013, and

December 2014 semesters (our default selection when there is evidence of seasonality[24]), 1.007, as the 6-12 month development factor for the December 2015 semester. The actual 6-12 month development factor for the December 2015 semester that emerged was 1.018. For this study we again select our default selection, the weighted average of the actual 6-12 month development factors for the June 2012, June 2013, June 2014, and June 2015 semesters, which is 1.072, for the June 2016 semester.

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

Reported Claim Amounts: For the 2016 AR we selected the weighted average of the actual 6-12 month development factors for the December 2011, December 2012, December 2013, and December 2014 semesters (our default selection when there is evidence of seasonality[25]), 1.011, as the 6-12 month development factor for the December 2015 semester. The actual 6-12 month development factor for the December 2015 semester that emerged was 1.025. For this study, we again select our default selection, the weighted average of the actual 6-12 month development factors for the June 2012, June 2013, June 2014, and June 2015 semesters, which is 1.076, for the June 2016 semester.

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

All Perils

Reported Claim Counts: For the 2016 AR we selected the six semester weighted average (our default selection when we find no evidence of seasonality) of the actual 6-12 month development factors, 1.074 for the December 2015 semester. The actual 6-12 month development factor for the December 2015 semester that emerged was 1.033. We again select the weighted average of

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

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

the actual 6-12 month development factors over the last six semesters, which is 1.075, for the June 2016 semester.

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

Reported Claim Amounts: For the 2016 AR we selected the weighted average of the last six semesters, 0.885, as the 6-12 month development factor for the December 2015 semester. The actual 6-12 month development factor for the December 2015 semester that emerged was 0.894. For this study we again select the weighted average of the last six semesters 6-12 month development factors, which is .894, for the June 2016 semester.

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

Specified Perils

Reported Claim Counts: For the 2016 AR we selected the weighted average of the actual 6-12 month development factors for the last twenty semesters, .992, as the 6-12 month development factor for the December 2015 semester. The actual 6-12 month development factor for the December 2015 semester that emerged was .976. We again select the weighted average of the actual 6-12 month development factors for the last twenty semesters, which is .992, for the June 2016 semester.

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 AR we selected the weighted average of the actual 6-12 month development factors for the last twenty semesters, .947, as the 6-12 month development factor for the December 2015 semester. The actual 6-12 month development factor for the December 2015 semester that emerged was .828. We again select the weighted average of the

actual 6-12 month development factors for the last twenty semesters, which is .942, for the June 2016 semester.

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 AR we selected the all semester weighted average of the actual 6-12 month development factors, 1.519, as the 6-12 month development factor for the December 2015 semester. The actual 6-12 month development factor for the December 2015 semester that emerged was 1.038. For this study we again select the all semester weighted average, which is 1.496, for the June 2016 semester.

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

Reported Claim Amounts: For the 2016 AR we selected the all semester weighted average of the actual 6-12 month development factors, 2.901, as the 6-12 month development factor for the December 2015 semester. The actual 6-12 month development factor for the December 2015 semester that emerged was 1.374. For this study we again select the all semester weighted average, which is 2.815, for the June 2016 semester.

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[26], and severities by accident year have changed from those we presented for the 2016 AR.[27] The changes are as follows:

Bodily Injury

	2016 AR				2017 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$340.6	$59,203	5.75		$340.9	$59,923	5.69
2014	$310.2	$54,024	5.74		$317.9	$54,382	5.85
2013	$290.9	$49,753	5.85		$291.2	$49,543	5.88
2012	$274.4	$46,501	5.90		$270.3	$45,644	5.92
2011	$250.6	$41,887	5.98		$245.0	$40,837	6.00

Overall, for this five year period and for Accident Year 2015 our estimates of ultimate loss costs have remained about the same.

Property Damage

	2016 AR				2017 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$161.1	$5,445	29.58		$167.0	$5,536	30.17
2014	$166.6	$5,303	31.42		$167.1	$5,314	31.44
2013	$164.9	$5,185	31.80		$165.0	$5,193	31.78
2012	$155.2	$4,948	31.37		$155.3	$4,954	31.35
2011	$153.5	$4,714	32.57		$153.5	$4,717	32.55

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

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

Overall, for this five year period our estimates of ultimate loss costs have increased by 0.8% and our estimate for Accident Year 2015 increased by 3.7%.

Accident Benefits–Medical/Rehabilitation

2016 AR					2017 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$31.2	$3,518	8,85		$34.4	$3,843	8.94
2014	$29.2	$3,214	9.10		$29.7	$3,256	9.11
2013	$28.9	$3,149	9.16		$28.7	$3,135	9.16
2012	$28.6	$3,090	9.24		$28.4	$3,077	9.24
2011	$26.9	$2,887	9.32		$26.8	$2,876	9.32

Overall, for this five year period our estimates of ultimate loss costs have increased by 2.2% and our estimate for Accident Year 2015 increased by 10.3%.

Accident Benefits - Disability Income

2016 AR					2017 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$10.6	$10,620	1.00		$11.6	$11,392	1.02
2014	$10.2	$9,684	1.05		$10.4	$9,902	1.05
2013	$10.5	$9,743	1.08		$10.5	$9,702	1.08
2012	$11.1	$9,918	1.12		$11.0	$9,887	1.12
2011	$9.8	$9,004	1.09		$9.7	$8,946	1.09

Overall, for this five year period our estimates of ultimate loss costs have increased by 1.9% and our estimate for Accident Year 2015 increased by 9.4%.

Collision

2016 AR					2017 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$244.5	$5,875	41.60		$244.2	$5,888	41.47
2014	$252.4	$5,643	44.72		$251.4	$5,649	44.51
2013	$244.5	$5,467	44.73		$244.7	$5,468	44.75
2012	$227.3	$5,250	43.29		$227.4	$5,251	43.30
2011	$226.7	$4,947	45.82		$226.8	$4,948	45.84

Overall, for this five year period our estimates of ultimate loss costs have remained about the same as did our estimate for Accident Year 2015.

Comprehensive

2016 AR					2017 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$186.2	$6,507	28.62		$188.2	$6,511	28.91
2014	$186.0	$6,307	29.49		$186.6	$6,310	29.58
2013	$167.4	$5,783	28.94		$167.5	$5,786	28.94
2012	$175.1	$5,002	35.01		$175.1	$5,002	35.01
2011	$110.3	$4,581	24.07		$110.3	$4,581	24.07

Overall, for this five year period our estimates of ultimate loss costs have increased by 0.3% and our estimate for Accident Year 2015 increased by 1.1%.

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[28] 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."

[28] 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 2001-2 to 2016-1, but in selecting trends generally consider the claim experience since 2005 (following the 2004 reforms).

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.

Weather

As we noted in our 2016 AR report, Alberta experienced 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.[29] Given another rather significant decline in claim frequencies during the first half of 2016, we again checked the recorded snow precipitation levels for the Edmonton and Calgary airports.[30] We found that the snow precipitation level during the first half of 2016 was the lowest recorded level for the first half of a year (over period 1995-2016), and about 70% below the average of all prior years (first half) since 1995.

We also reviewed the reported Bodily Injury and Collision claim counts for 2016-1 as of June 30, 2016 for each of the top twelve insurers in Alberta and found:

Bodily Injury

- Nine of the twelve had reported counts less than the reported counts for 2015-1 as of the same development stage (6 months).

- The decline in reported claim counts for six of the nine was at least 10% (and as much as 22% lower).

- Three of the twelve had reported counts slightly higher (less than two percent) than the reported counts for 2015-1 as of the same development stage.

[29] The snow precipitation level for the Edmonton and Calgary airports 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.

[30] 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

Collision

- Eleven of the twelve had reported counts less than the reported counts for 2015-1 as of the same development stage (6 months).

- The decline in reported claim counts for nine of the eleven was at least 10% (and as much as 21% lower).

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 in our trend model and found it to be significant (at the 95% level) for these two coverages. However, given the limitations 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 as a parameter in our model for the measurement of trends.[31]

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.

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

[31] 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.

the 2007 reforms. As discussed more fully below, 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

Comments Received from Interested Parties

Aviva stated that it agrees with the "increases" in the loss trend rates we had presented in our preliminary report and that they are "…consistent with the continued deterioration we have seen in costs for Alberta private passenger vehicles."

FA suggested a number of ways to improve our loss trend selection process, including considering the correlation of frequency among coverages and between private passenger vehicles and commercial vehicles (which we can consider in future reviews) and the drivers of observed differences (which we are not able to do based on the GISA information that is collected); investigating the effect of changes in economic conditions on claim cost trends (which we attempted to do several years ago, but found there to be differing views among insurers on this); providing more information on the relationship between weather conditions and claim frequency (we provided the source of the weather statistics and explained why an exhaustive study is not possible/practical); providing more information on the recommended 2011-2 Bodily Injury level change (which, as we noted, is no longer material in calculating rate level indications); simplifying our trend modeling (we believe our approach of presenting observed trends and associated statistical results over various periods of time to be helpful to the Board and

insurers in assessing the reasonableness of our findings); and, if possible, presenting standard errors for the selected coefficients (which we can consider providing in future reviews).

IBC presented the trend rates selected by Dr. Miller based on his analysis. IBC stated, "The only differences of more than one percentage point between Oliver Wyman's future trend rates and Dr. Miller's future trend rates are for Property Damage, Disability Income, and Comprehensive. As during the (2016) Annual Review last year, Dr. Miller's future trend rates for Property Damage claims is lower, for Disability Income claims is higher, and for Comprehensive claims is lower. The differences are because of different approaches to analyzing the data and different assumptions underlying their respective analysis."

Intact stated that the trend rates we selected and presented in our preliminary report are "consistent" with its internal data, with the exception of Comprehensive, where due to the rise in theft claims[32] finds a future trend rate of +7% to be more reasonable than the +5% we had selected.

Selection of Loss Trend Rates[33]

Bodily Injury

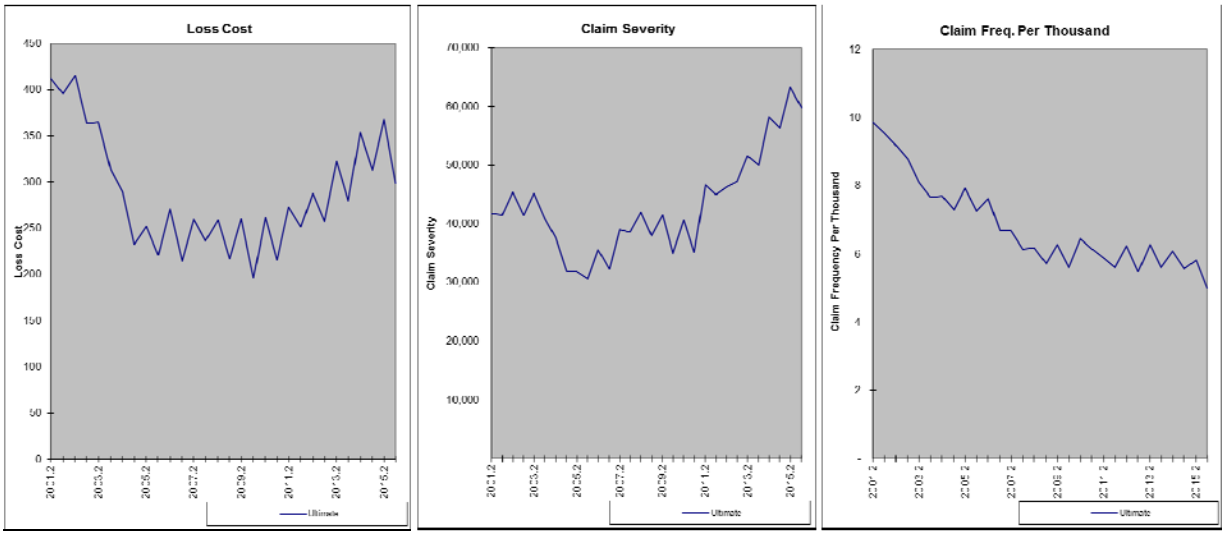
For the 2016 AR, we selected a past loss cost trend through 2011-1 of +0.0%, a 2011-2 severity level change parameter of 1.11, and a past/future loss cost trend beginning 2011-2 of +7.0%.

[32] Intact reported that it has observed "…a 20% increase in theft and overall comprehensive loss cost from 2015 to 2016."

[33] 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.

We estimate that during 2016-1, as compared to 2015-1, claim frequency decreased by approximately 10%, severity increased by 6%, and loss cost decreased by 5%. We also estimate that during the twelve month accident year ending June 30, 2016, as compared to the twelve month accident year ending June 30, 2015, claim frequency decreased by approximately 7%, severity increased by 8%, and loss cost remained level. As discussed earlier, the rather large decline in frequency may be largely 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 2001-2 through 2016-1.



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, but declined rather significantly over the past year; and loss cost has exhibited a

relatively flat trend following Bill 53, followed by an upward trend beginning in 2010 and, like frequency, declined over the past year.

As reported in prior Industry Review 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 tested for a change in severity level at 2011-2 and, as reported in our 2016 AR report, unlike prior studies, we find the test results (p-values) generally not significant for severity. Nevertheless, we continue to think it is reasonable to maintain the current +11% severity adjustment benchmark.[34]

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 for measuring a change in the trend rate. The 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.

	Loss Cost	
	Trend	**Adjusted R2**
2006.1-2011.1	-1.1%	83%
2006.2-2011.1	-1.2%	82%
2007.1-2011.1	-1.1%	78%
2007.2-2011.1	-1.7%	76%

We select a past loss cost trend rate through 2011-1 of -1.0**%.**[35]

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 2011-2, with

[34] With filings likely to reflect an experience period spanning 2011-2015 (or 2016-1), the adjustment factor, which would only apply to accident periods prior to 2011-2 is not expected to have a significant impact on rate indications.

[35] For rate filings submitted on or after April 1, 2017, this past trend rate is not expected to materially impact rate indications.

no data exclusions, are presented in Appendix B. We show measured trends ending 2016-1, 2015-2, and 2015-1 given the uncertainties surrounding the adjustments made for the three insurers discussed earlier and the noted weather conditions.

The measured severity trends over the periods beginning 2011-2 and ending 2015-1, 2015-2, and 2016-1, with seasonality, are +7.9%, +8.4%, and +8.3%, respectively – with high Adjusted R-squares and significant p-values (for time). We note that these measured trends ending 2015-1 and 2015-2 are somewhat higher than what we had measured for the 2016 AR and this is due to changes in the estimated severities. Based on these measured trends over the period beginning 2011-2 we select a severity trend rate of +8.0%.

The measured frequency trends over the periods beginning 2011-2 and ending 2015-1, 2015-2, and 2016-1, with seasonality, are +0.6%, -0.3%, and -1.3%, respectively – with moderate to low Adjusted R-squares and non-significant p-values (for time). Based on these measured trends over the period beginning 2011-2 we select a frequency trend rate of -0.5%.

As a result, we select a past and future loss cost trend rate of +7.5% - one-half percentage point higher than our 2016 AR selected trend.[36]

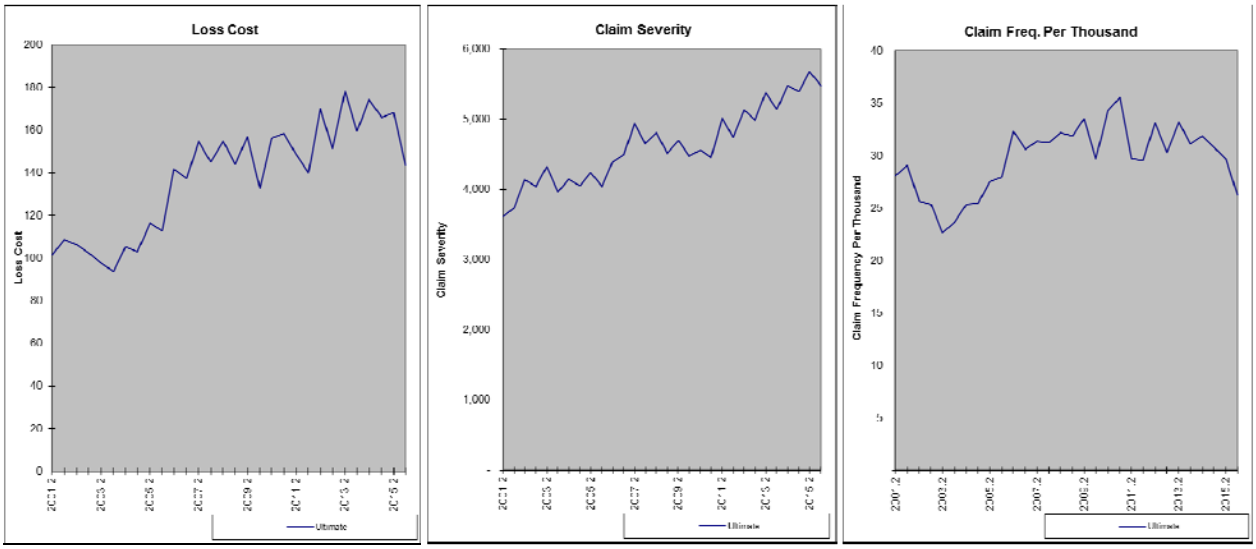
Property Damage

For the 2016 AR we selected a past and future loss cost trend rate of +3.0%.

We estimate that during 2016-1, as compared to 2015-1, claim frequency decreased by approximately 15%, severity increased by 1%, and loss cost decreased by 14%. We also estimate that during the twelve month accident year ending June 30, 2016, as compared to the twelve month accident year ending June 30, 2015, claim frequency decreased by approximately 11%, severity increased by 3%, and loss cost decreased by 8%. As discussed earlier, the rather large decline in frequency may be largely attributed to weather conditions.

[36] IBC selected a trend rate of +7.2%. We did not change our preliminary selection.

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 2001-2 through 2016-1.



The historical data points show, subject to variability, severity generally exhibiting an upward trend, except for the period from 2008 to 2011-1 in which severity declined; frequency exhibiting changing patterns, but generally leveling off in recent years and rather sharply declining over the last twelve months; and loss cost exhibiting an upward trend (except for a flat pattern from about 2007 to 2011), but like frequency rather sharply declining over the last twelve months. 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, without 2011-1, and with no level change, are presented in

Appendix B. We show trends ending 2016-1, 2015-2, and 2015-1 given the noted weather conditions.

The measured severity trends with seasonality (which we find to be significant for severity) have slightly stronger statistical results when 2011-1 is excluded. With 2011-1 excluded, the measured severity trends generally range from approximately +2.5% to +4.0%, with moderate to high Adjusted R-squares and significant p-values (for time), and with the higher trends coming from the more recent trend periods. We note that these measured trends ending 2015-1 and 2015-2 are somewhat higher than what we had measured for the 2016 AR and this is due to changes in the estimated severities. We select a severity trend of +3.5% based on the measured trends over the trend periods beginning 2011-2.

The measured frequency trends without seasonality (which we do not find to be significant for frequency) have weak statistical results (low Adjusted R-squares, non-significant p-values, wide confidence intervals) whether 2011-1 in included or excluded. The measured trends generally range from approximately -5.0% to +1.0%. However, excluding 2016-1, the trends generally range from approximately -0.5% to +1.0%, but with weak statistical results. Based on these measured trends, the weak statistical results, and consideration given to the noted weather conditions, we select a frequency trend rate of +0.0%.

As a result, we select a past and future loss cost trend rate of **+3.5%** – one-half point higher than our 2016 AR selected trend.[37]

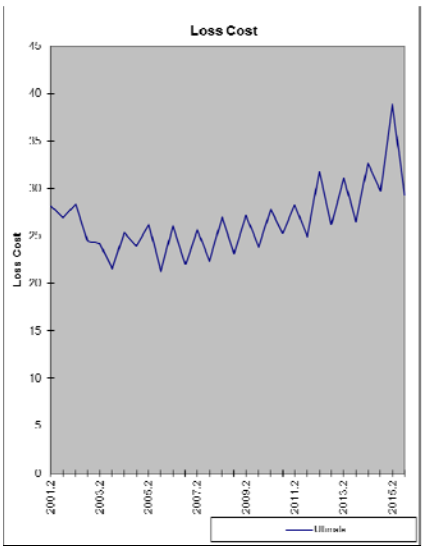
Accident Benefits–Medical/Rehabilitation

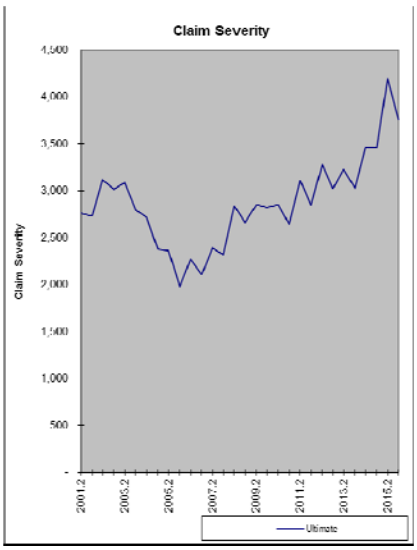
For the 2016 AR we selected a past and future loss cost trend rate of +3.0%.

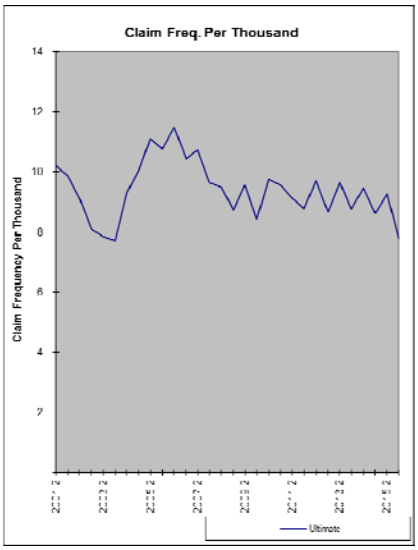
[37] IBC selected a trend rate of +1.9%. We did not change our preliminary selection.

We estimate that during 2016-1, as compared to 2015-1, claim frequency decreased by approximately 9%, severity increased by 9%, and loss cost decreased by 2%. We also estimate that during the twelve month accident year ending June 30, 2016, as compared to the twelve month accident year ending June 30, 2015, claim frequency decreased by approximately 6%, severity increased by 16%, and loss cost increased by 9%.

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 2001-2 through 2016-1.







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The historical data points show, subject to variability, severity generally exhibiting an upward trend since 2005 with a spike in 2015-2; frequency having changing patterns, but generally exhibiting a small negative trend in recent years with a more pronounced decline in 2016-1; and 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 seasonality (which we find to be significant), with and without the 2015-2 data point, and with no level change, are presented in Appendix B. We show trends ending 2016-1, 2015-2, and 2015-1 given the noted weather conditions.

Due to the increase in our estimate of the average severity for each of 2015-1 and 2015-2 since our prior review, and our relatively high estimated severity for 2016-1, the measured severity trends, with seasonality, are higher than what we had observed in the 2016 AR - with the more recent time periods showing the higher measured trends. The measured trends over periods beginning 2005-1 through 2010-1 and ending 2015-2 or 2016-1 cluster around +5.5%, with high Adjusted R-squares and significant p-values (for time). However, the measured trends beginning 2011-1 and ending 2015-2 or 2016-1 are generally in the +7% to +8% range, also with high Adjusted R-squares and significant p-values. These recent trends are about one percentage point lower when 2015-2 is excluded. We select a severity trend of +6.0%, based on the measured trends over the periods 2011-2 through 2015-2 and 2016-1, and considering the impact of the 2015-2 data point.

The measured frequency trends, with seasonality generally range from approximately -2% to +0% with generally moderate Adjusted R-squares and p-values that are for the most part only significant over the longer time periods. The measured frequency trends over the more recent time periods ending 2016-1 are lower (more negative), which we believe is largely attributed to the noted weather conditions. We continue to select a frequency trend of -1.5%, which is in line with measured longer term trends and is slightly higher (less negative) than the measured frequency trend over the period 2012-1 to 2016-1.

As a result, we select a past and future loss cost trend rate of **+4.5%** – one and one-half points higher than our 2016 AR selected trend.[38]

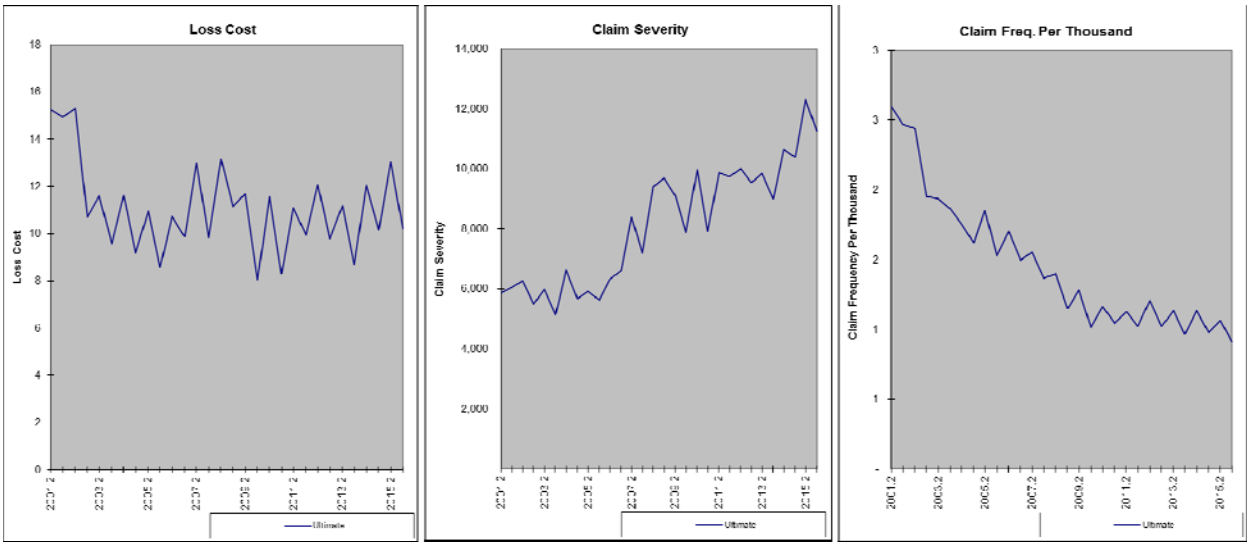
Accident Benefits - Disability Income

[38] IBC selected a trend rate of +5.2%. We did not change our preliminary selection.

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

We estimate that during 2016-1, as compared to 2015-1, claim frequency decreased by approximately 7%, severity increased by 8%, and loss cost increased by 1%. We also estimate that during the twelve month accident year ending June 30, 2016, as compared to the twelve month accident year ending June 30, 2015, claim frequency decreased by approximately 7%, severity increased by 12%, and loss cost increased by 5%.

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 2001-2 through 2016-1.



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 following the 2007 reforms, but increasing over the past year.

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 (we find seasonality to be generally significant), with a level change parameter at 2007-1, and no data exclusions, are presented in Appendix B. We show trends ending 2016-1, 2015-2, and 2015-1 given the noted weather conditions.

The measured severity trends generally range from approximately +3% to +5%, with generally moderate Adjusted R-squares, significant p-values (for time), and in some cases wide confidence intervals. The measured trends since 2012-1 are higher.

The measured frequency trends range from approximately -4% to -2%, with generally high Adjusted R-squares and significant p-values. The measured trends over the more recent periods ending 2016-1 are generally at the low (more negative) end of the range.

The measured loss cost trends over the longer time intervals range from approximately -1% to +0%, with generally moderate Adjusted R-squares, non-significant p-values, and relatively wide confidence intervals. The more recent measured loss cost trends through 2015-2 and 2016-1 are higher, generally ranging from +2% to +3% (higher beginning 2013-1) also with generally moderate Adjusted R-squares and non-significant p-values. The loss cost trends ending 2016-1 with the strongest statistical measures are those beginning 2009-2 (+2.6%) and 2010-1 (+3.1%). We note that the measured trends ending 2015-2 are somewhat higher than what we had measured for the 2016 AR and this is due to changes in the estimated severities and frequencies.

Based on these severity, frequency, and loss cost results, and as IBC noted in prior Industry Reviews that the economic conditions could lead to higher Disability Income costs, we select a past and future loss cost trend rate of +3.0% – three percentage points higher than our 2016 AR selected loss cost trend.[39]

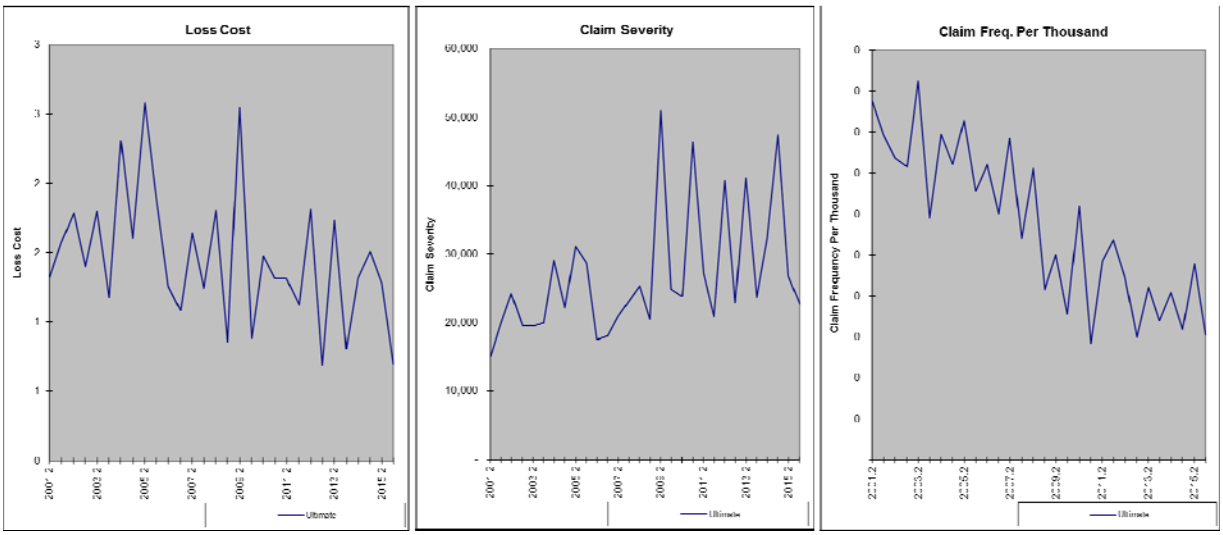
[39] IBC selected a trend rate of +4.2%. We did not change our preliminary selection.

Accident Benefits - Death Benefits

For the 2016 AR we selected a past and future loss cost trend rate of -4.0%.

We estimate that during 2016-1, as compared to 2015-1, claim frequency decreased by approximately 4%, severity decreased by 52%, and loss cost decreased by 54%. We also estimate that during the twelve month accident year ending June 30, 2016, as compared to the twelve month accident year ending June 30, 2015, claim frequency increased by approximately 8%, severity decreased by 35%, and loss cost decreased by 30%.

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 2001-2 through 2016-1.



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, that has flattened somewhat in recent years.

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 for loss cost) are presented in Appendix B. We show trends ending 2016-1.

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

The measured loss cost trends generally range from approximately -4% to -2% with generally low to moderate Adjusted R-squares, significant p-values (for time) only over the longer time periods, and wide confidence intervals.

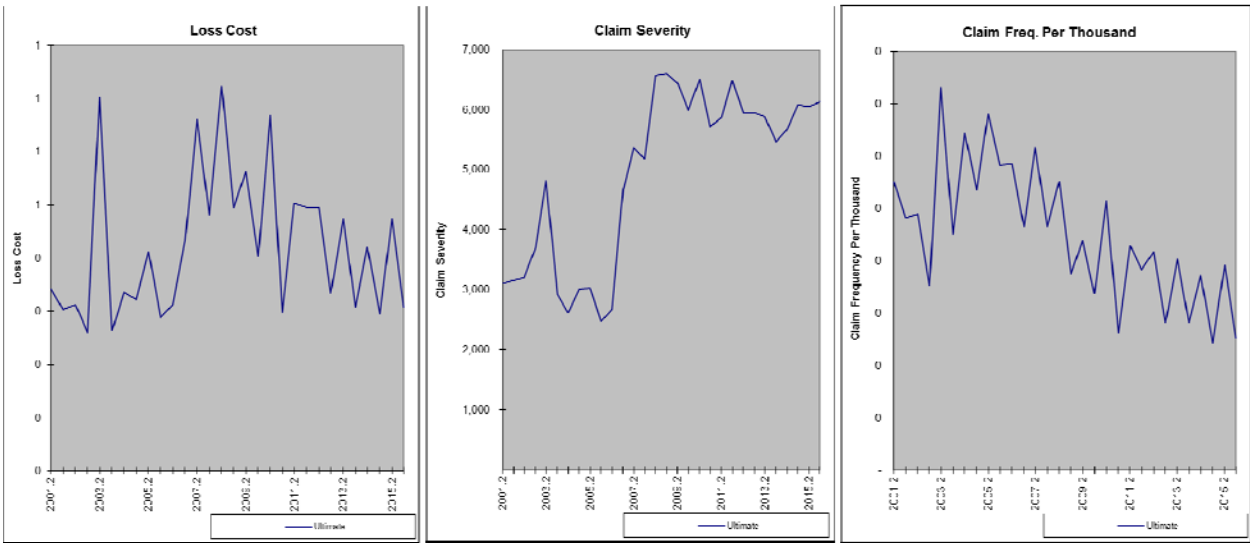
Considering the low claim cost volume for this coverage and that the measured loss cost trends with significant p-values cluster around -4%, we continue to select -4.0% for the past and future loss cost trend rate.

Accident Benefits - Funeral Benefits

For the 2015 AR we selected a past and future loss cost trend rate of -5.5%.

We estimate that during 2016-1, as compared to 2015-1, claim frequency increased by approximately 4%, severity increased by 1%, and loss cost increased by 4%. We also estimate that during the twelve month accident year ending June 30, 2016, as compared to the twelve month accident year ending June 30, 2015, claim frequency increased by approximately 5%, severity increased by 4%, and loss cost increased by 9%.

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 2001-2 through 2016-1.



The historical data points reveal a considerable amount of variability, with severity generally exhibiting a flat trend other than the upward shift following the 2007 reforms; frequency exhibiting a generally downward trend that has flattened in recent years; and loss cost trending downward since 2007, but, like frequency, leveling off in recent years.

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 for loss cost), with and with a reform change at 2007-1, and no data exclusions, are presented in Appendix B. We show trends ending 2016-1.

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 generally range from approximately -6% to -5%, but generally cluster around -5.5%, with moderate Adjusted R-squares, significant p-values (for time) over the longer time periods, and relatively wide confidence intervals over the more recent trend periods.

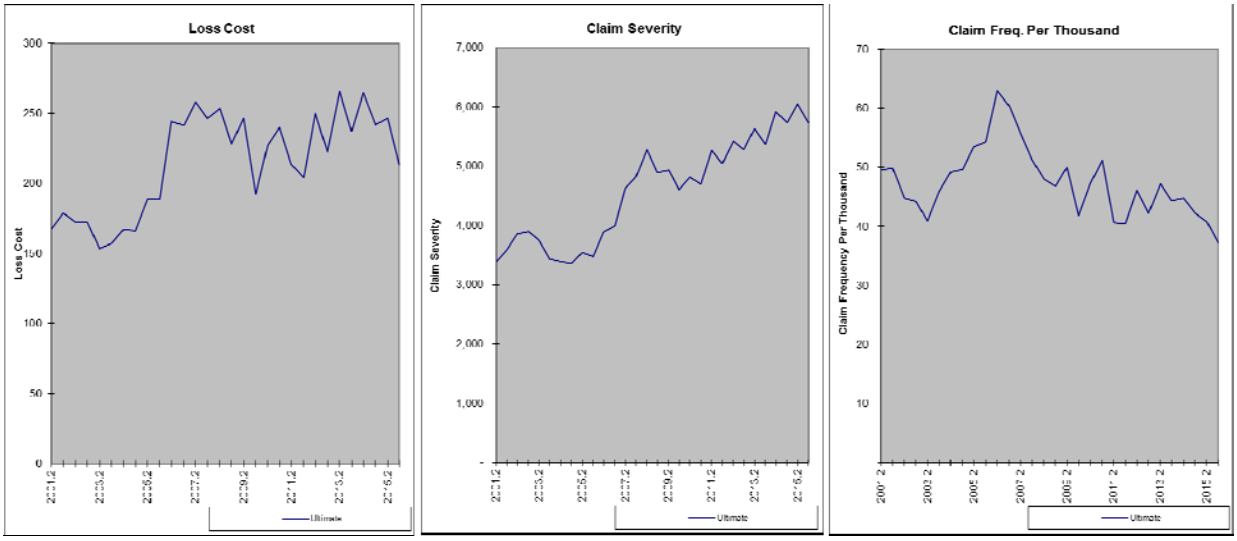
We continue to select a past and future loss cost trend rate of -5.5%

Collision

For the 2016 AR we selected a past and future loss cost trend rate of +4.0%.

We estimate that during 2016-1, as compared to 2015-1, claim frequency decreased by approximately 12%, severity remained level, and loss cost decreased by 12%. We also estimate that during the twelve month accident year ending June 30, 2016, as compared to the twelve month accident year ending June 30, 2015, claim frequency decreased by approximately 10%, severity increased by 1%, and loss cost decreased by 9%. As discussed earlier, the rather large decline in frequency may be largely 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 2001-2 through 2016-1.



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 declines rather sharply over the past year; and an upward loss cost including a sharp increase in 2006-2, followed by a pattern of decline, with an upward trend over the more recent years but, like frequency, dropping sharply over the past year. 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, without 2011-1, and no level change, are presented in Appendix B. We show trends ending 2015-1, 2015-2, and 2016-1 given noted weather conditions.

The measured severity trends with seasonality (which we find to be significant), range from about +3.0% to +4.5% with moderate to high Adjusted R-squares and significant p-values (for time). The measured trends over the more recent periods ending 2016-1 cluster around +3.5%. We select a severity trend of +3.5%.

The frequency results ending 2016-1, without seasonality (which we find not to be significant), generally range from approximately -3.5% (longer term trends) to approximately -1.5% to -2.0% (time periods beginning 2008-1 through 2012-1) to much larger negative trends over the more recent time periods (albeit fewer data points and so are more heavily impacted by the relatively large decline in frequency in 2015-2 and 2016-1). We continue to select a frequency trend of +0.0%.

The measured loss cost trends ending 2006-1 with seasonality (which we find to be significant), range from about +0% to +2.5% with moderate Adjusted R-squares and for the most part non-significant p-values (for time). The measured trends over the more recent periods ending 2016-1 are negative. The measured trends ending 2015-2 and 2015-1 are higher (ranging from approximately +0% to +6.5%) with somewhat stronger statistical results.

We select a past and future loss cost trend rate of +3.5% - reflecting a severity trend of +3.5% and a frequency trend of +0.0% - one-half point lower than our 2016 AR selected loss cost trend.[40]

Comprehensive

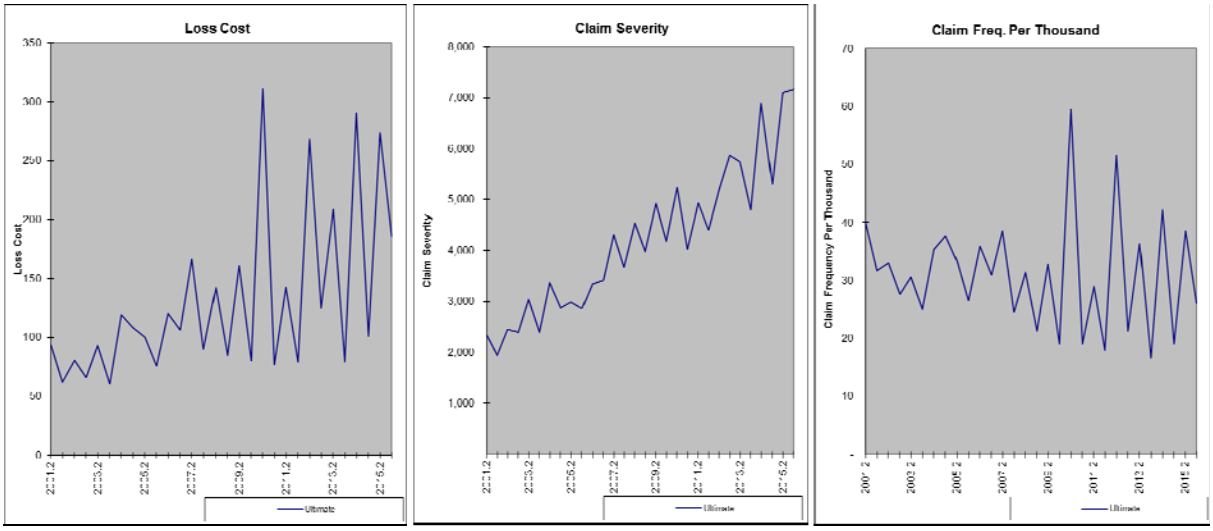
For the 2016 AR we selected a past loss cost trend rate of +3.0%, a level change beginning 2015 of +10%, and a future trend rate of +5%.

Including claims arising from catastrophes, we estimate that during 2016-1, as compared to 2015-1, claim frequency increased by approximately 36%, severity increased by 35%, and loss cost increased by 84%. We also estimate that during the twelve month accident year ending June 30, 2016, as compared to the twelve month accident year ending June 30, 2015, claim frequency increased by approximately 6%, severity increased by 11%, and loss cost increased by 18%. We

[40] IBC selected a trend rate of +3.4%. We did not change our preliminary selection.

attribute the relatively large increase in claim frequency to the Fort McMurray wildfires and a continued rise in theft claims.

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 2001-2 through 2016-1.



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 and, for the 2016-1 data point, the Fort McMurray wildfires (which are not considered catastrophe losses by GISA).

GISA does not publish updated catastrophe claim experience coincident with its mid-year data release, so we repeat the discussion of catastrophe losses that we presented in our 2016 AR report.

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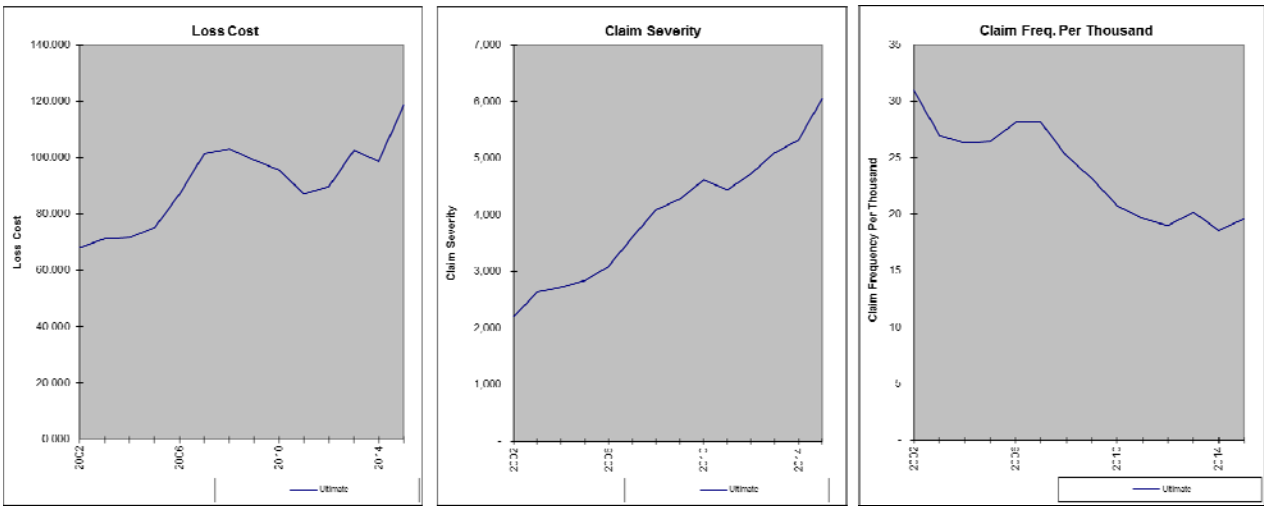
The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2015-2, excluding claims attributed to catastrophes (as defined by GISA). Three sets of graphs are presented: Total Comprehensive, Comprehensive Excluding Theft claims, and Theft-only claims.[41]

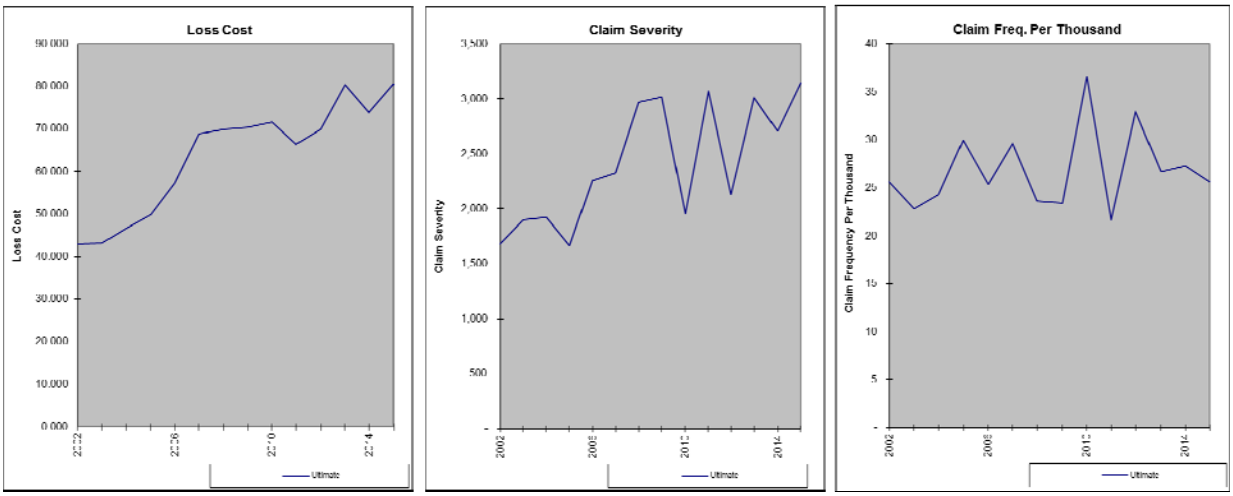
Comprehensive – Total (Excluding Catastrophes)



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.

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

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.

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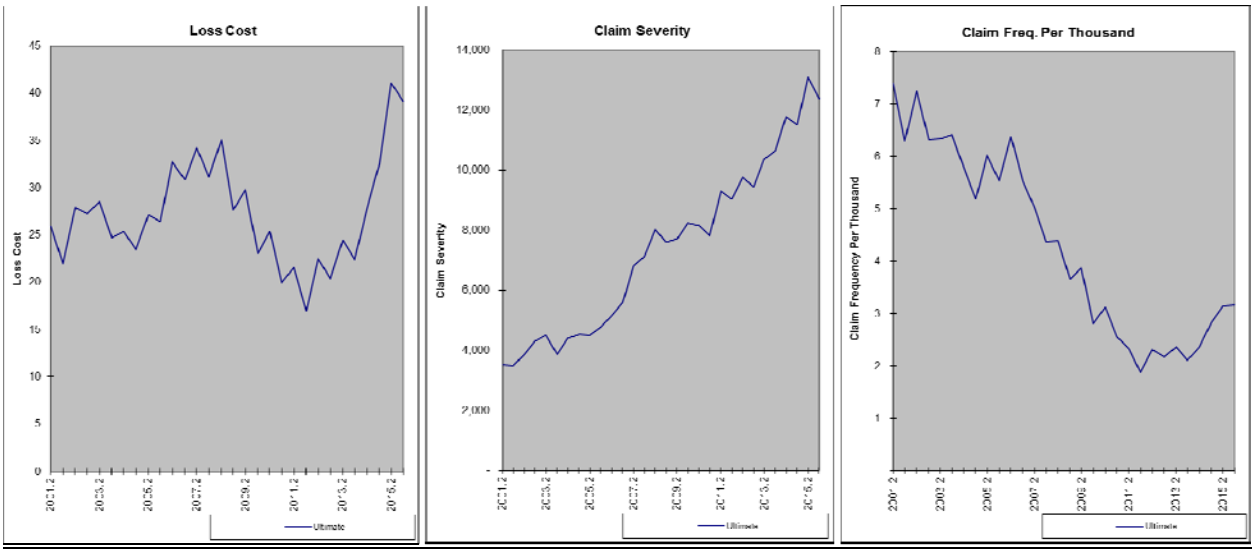
Comprehensive – Theft Only

For the 2016 AR we selected a future loss cost trend rate for theft of +10.0%, which we reflected in selecting the Comprehensive coverage future loss cost trend rate of +5%. We also considered the sharp increase in the theft loss cost in selecting a level change beginning 2015 of +10% for the Comprehensive coverage.

We estimate that during 2016-1, as compared to 2015-1, claim frequency increased by approximately 12%, severity increased by 8%, and loss cost increased by 20%. We also estimate that during the twelve month accident year ending June 30, 2016, as compared to the twelve month accident year ending June 30, 2015, claim frequency increased by approximately 22%, severity increased by 10%, and loss cost increased by 33%.

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 2001-2 through 2016-1.



The historical data points show a very steep increasing severity trend; a generally declining frequency trend that changed and began to increase after 2012, including a very sharp increase in 2015; and a loss cost trend pattern that generally increased through 2008, then declined through 2011, and has since increased.

****

Comprehensive - Summary

Given that we don't have new information about catastrophe related losses, the distortion caused by the Fort McMurray wildfires, that our estimated accident year ultimate losses didn't materially change much from our prior estimates, and that the increase in theft losses in 2016-1 is not out of line with our prior forecast, we continue to 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%.[42][43]

All Perils

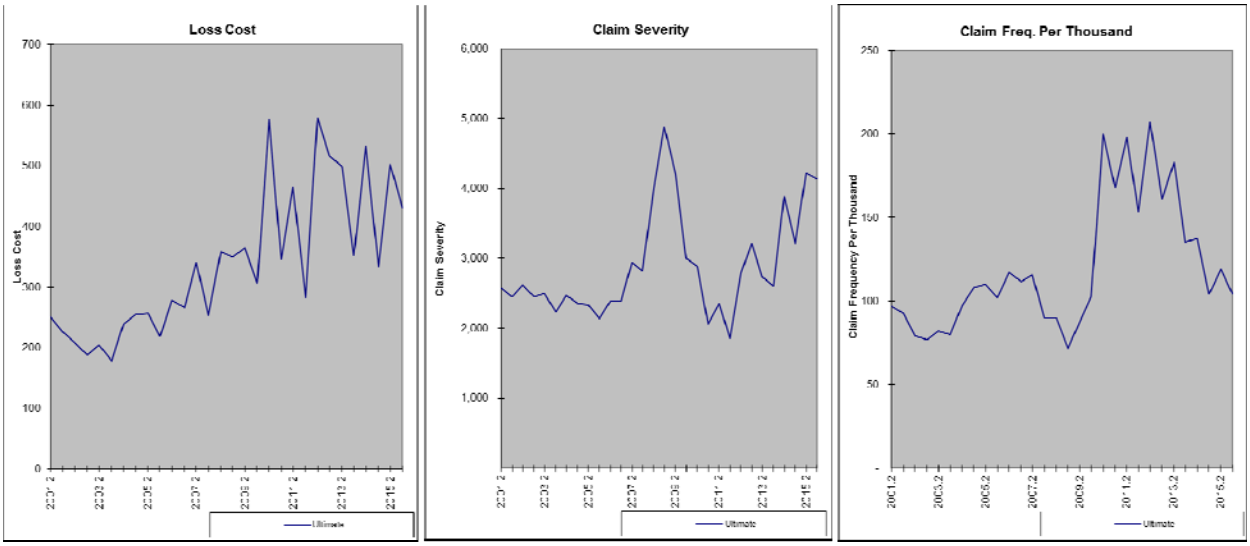
For the 2016 AR we selected a past and future loss cost trend rate of +5.0%.

We estimate that during 2016-1, as compared to 2015-1, claim frequency was unchanged, severity increased by 29%, and loss cost increased by 29%. We also estimate that during the twelve month accident year ending June 30, 2016, as compared to the twelve month accident year ending June 30, 2015, claim frequency decreased by approximately 7%, severity increased by 16%, and loss cost increased by 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 2001-2 through 2016-1.

[42] IBC selected a trend rate of +1.7%. We did not change our preliminary selection.

[43] Intact finds a trend rate of +7% to be more reasonable. We did not change our 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 relatively 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 seasonality (which we find to be significant for loss cost), with no level change, with no exclusions, are presented in Appendix B. We show trends ending 2016-1, 2015-2 and 2015-1 given noted weather conditions.

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) range from approximately +4% to +6.5%, with moderate Adjusted R-squares and significant p-values.

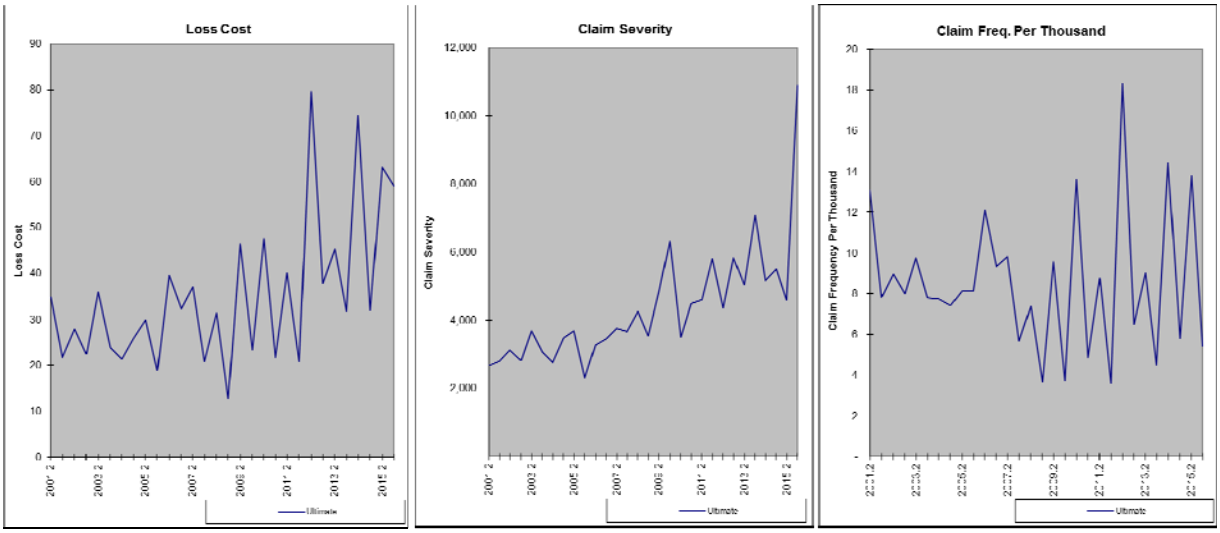
We select a past and future loss cost trend rate of **+5.0%** – the same as our 2016 AR selected loss cost trend.

Specified Perils

For the 2016 AR we selected the same past and future loss cost trend rates as Comprehensive.

We estimate that during 2016-1, as compared to 2015-1, claim frequency declined by approximately 6%, severity increased by 98%, and loss cost increased by 85%. We also estimate that during the twelve month accident year ending June 30, 2016, as compared to the twelve month accident year ending June 30, 2015, claim frequency decreased by approximately 5%, severity increased by 22%, and loss cost increased by 15%.

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 2001-2 through 2016-1.



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.

Underinsured Motorists

We select past and future loss cost trend rates that are in in line with the observed Bodily Injury severity trends over the same time periods: a past trend rate of +3.0% [44] and a future trend rate of **+8.0%**, including the +11% severity level adjustment at 2011-2.

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[44] The Bodily Injury severity trend rate that corresponds to the selected Bodily Injury past loss cost trend rate of -1.0% is +3.0%.

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 AR.

Estimated Annual Past/Future Loss Cost Trend Rates

Coverages	2016 AR	2017 SAR
TPL-Bodily Injury	+0.0%/+7.0%[45]	-1.0%/+7.5%[46]
TPL-Property Damage	+3.0%	+3.5%
TPL - Subtotal	+5.5%	+6.0%
AB-Death	-4.0%	-4.0%
AB-Funeral	-5.5%	-5.5%
AB-Medical/Rehab	+3.0%	+4.5%
AB-Disability Income	+0.0%/+0.0%	+3.0%
AB – Uninsured Motorist	+0.0%	+0.0%
AB – Total	+2.0%	+3.75%
Collision	+4.0%	+3.5%
Comprehensive	+3.0%/+5.0%[47]	+3.0%/+5.0%[48]
All Perils	+5.0%	+5.0%
Specified Perils	+3.0%/+5.0%[49]	+3.0%/+5.0%[50]
Underinsured Motorists	+7.0%	+3.0%/+8.0%[51]

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

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

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

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

[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.

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

7

Loss Adjustment Expenses

GISA does not update its ULAE analysis mid-year. We, therefore, repeat the discussion that was presented in our 2016 AR report and note that we extend the 2015 provision to 2016-1.

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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

2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
9.7%	8.7%	8.9%	8.4%	10.5%	10.2%	9.5%	9.1%	9.9%	9.3%	10.3%	10.3%

We include these provisions in our analysis of trends.

8

Catastrophe Provision

As GISA has not updated its Catastrophe report through June 30, 2016, we repeat the discussion and recommendation we presented in our 2016 AR report. We note that it is our understanding that the losses arising from the Fort McMurray wildfires will not be considered catastrophe losses by GISA. Nevertheless, we believe that the fortuitous nature of these losses should be considered by insurers in calculating their rate level needs. Treating these losses as catastrophe related losses is one approach.

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Subsequent to the release our preliminary report and the Board's Open Meeting, GISA released its 2015 Catastrophe report.[52]

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.

[52] 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 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.

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.[53] *Making such an adjustment reduces the 60% to 55%*[54]*, which we find to be a reasonable provision for catastrophe losses.*

Comments Received from Interested Parties

Aviva noted, "At this point, the Fort McMurray losses are not reflected in Comprehensive coverage trends nor are they accounted for in the Catastrophe loading. For the 2017 Annual Review, it will be important to reflect this event in the recommended Catastrophe loading."

Both Intact and IBC stated that they find the latest five year Industry average, a factor of 1.66, to be a more appropriate benchmark. And, like Aviva, they each point to the Fort McMurray event as further evidence that the current 1.55 benchmark is too low.

Because GISA has not published an updated Catastrophe report, because it is our understanding that GISA will not be considering the Fort McMurray losses to be catastrophe-related losses[55], and because the increase in theft losses should be considered in selecting the catastrophe factor benchmark, we continue to find a factor of 1.55 to be reasonable. However, we will certainly review our recommendation in the 2017 Annual Review. We also note that it is our understanding that the Board considers an insurer's own catastrophe loss experience in its review of rate applications.

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

[54] 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).

[55] We intend to discuss the treatment of the Fort McMurray losses with GISA.

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 0.90% in a manner consistent with the way in which the Board selected the investment rate of 0.65% for the 2016 AR; that is, based on the Alberta Government's December 23, 2016 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:[56]

Fiscal Year [57]	3-Month	3-Year
2016-17	0.50%	0.70%
2017-18	0.54%	1.10%

Weighting the forecasted 3-month (25%) and 3-year (75%)[58] yields results in average yields of approximately 0.65% for 2016-17 and 0.96% for 2017-18. Weighting these estimated 2016-17 and 2017-18 yields by 25%/75%[59], respectively, results in an average yield of 0.90% (rounded).

[56] Source: Alberta Treasury Board and Finance.

[57] Fiscal years span April 1 – March 31

[58] The 25%/75% weights are intended to approximate a duration of 2.3 years – the average number of years to settle Basic and Additional coverages claims.

[59] The 25%/75% weights target an average written date of April 1, 2018. This date is based on the following assumptions: (a) the interest rate will apply to filings submitted between April 1, 2017 and September 30, 2017, (b) the average filing submitted during

We note that the increase from 0.65% to 0.90% is due to an increase in the forecasted 3-year risk free rates and the advancement of the target average written premium date by six months.

We recommend the Board consider the 0.90% rate as the risk-free interest rate benchmark for all coverages.

Should the Government of Alberta again update its interest rate forecast before April 1, 2017, we recommend the Board consider any such updates in determining the risk-free interest rate benchmark.

Comments Received from Interested Parties

Only IBC commented on the recommended investment rate. IBC, stated, "Dr. Miller notes that Oliver Wyman's rate is only slightly above his estimates of 0.85% for total coverage."

this time period is July 1, 2017, (c) the average lag between filing submission and effective date is three months, and (d) the average written date is April 1, 2018.

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Health Cost Recovery

Following the release of our preliminary report and receipt of the interested party comments, Alberta Treasury Board and Finance announced the 2017 Health Cost Recovery assessment factor (percentage) to be 5.67%. This is lower than what we had expected because it includes a downward adjustment that was made to reflect that collections for 2015 exceeded the aggregate assessment for that year.

We recommend an assessment percentage of 5.67%.

Comments Received from Interested Parties

Only IBC commented on the Health Cost Recovery provision, and this comment was made before assessment percentage was announced. IBC, stated, "Dr. Miller continues to advise that because of the size of the recent increases, the AIRB should allow insurers to account for a potentially higher levy which will be applicable to the many policies written in 2018 at rates approved based on filings made during 2017."

As we stated in our 2016 Annual Review report, we agree with IBC that there is a timing lag between the assessment and the policies to which it applies, but we note that the Board has considered this recommendation from IBC in the past and decided not to change its position on how this 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 GISA Automobile Insurance Financial Information Report includes an "Industry Expense Report" for private passenger vehicles, by province. The 2015 report was not available for the 2016 AR, but has now been released.

The weighted average 2015 Industry expense ratios for Alberta as presented in the GISA report as a percentage of direct written premiums are as follows.

	2015 GISA Industry Expense Report
Direct Commissions	10.8%
Contingent Commissions	1.6%
Total Commissions	12.4%
Premium and Fire Taxes	2.9%
Other Acquisition Expenses	3.3%
General Expenses	7.0%
All Other Expenses	
Total Expenses	25.6%

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[60].

	2015 GISA Industry Expense Report
Direct Commissions	10.8%
Contingent Commissions	1.6%
Total Commissions	12.4%
Premium and Fire Taxes	4.0%
Other Acquisition Expenses	3.3%
General Expenses	7.0%
All Other Expenses	
Total Expenses	26.7%

We note that the 26.7% total represents an increase of 1.3 percentage points over the 2014 total expense ratio (also including the 4% premium tax). For reference purposes, we present the 2014 expense ratios below with the higher 4% premium tax.

[60] 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%.

	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%

Comments Received from Interested Parties

Only IBC commented on the Operating Expense provision. IBC correctly noted that we had mis-stated the weighted average 2015 Industry expense ratios for Alberta as presented in the GISA report as a percentage of direct written premiums. Rather than the 25.8% that we had presented, it should have been 25.6%. We have made this change. However, this does not affect the 26.7% benchmark we recommended. IBC also stated, "…Dr. Miller continues to advise basing the expense ratio on total earned premium instead of GISA's approach of total written premium…By using this method, GISA also excludes insurers with non-positive written premium, but with positive expenses and presumably positive earned premium. The expense ratio based on Dr. Miller's approach of using earned claims costs and earned premiums is 27.6%." We continue to be of the view that for the purpose that it serves, a weighted average based on written premium is appropriate. We also note that it is our understanding that the Board considers an insurer's own operating expense provision in its review of rate applications.

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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 dependents 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, 2016 for injuries suffered in an automobile accident that occurred on December 15, 2015, is considered to be an accident year 2015 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, cannot 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,

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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 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Dec-01	851,902	8,394	1.000	8,394
Jun-02	834,467	7,953	1.000	7,953
Dec-02	869,889	7,981	1.000	7,981
Jun-03	853,492	7,485	1.000	7,485
Dec-03	874,532	7,074	1.000	7,074
Jun-04	861,316	6,597	1.000	6,597
Dec-04	888,605	6,837	1.000	6,836
Jun-05	884,438	6,444	1.000	6,444
Dec-05	939,945	7,446	1.000	7,443
Jun-06	945,698	6,865	1.000	6,863
Dec-06	1,001,676	7,640	1.000	7,637
Jun-07	1,002,192	6,674	1.000	6,672
Dec-07	1,056,629	7,057	0.999	7,049
Jun-08	1,052,672	6,476	0.998	6,463
Dec-08	1,097,519	6,788	0.997	6,768
Jun-09	1,080,186	6,207	0.995	6,178
Dec-09	1,119,396	7,061	0.994	7,016
Jun-10	1,100,237	6,213	0.991	6,155
Dec-10	1,147,189	7,486	0.987	7,392
Jun-11	1,128,735	7,044	0.984	6,930
Dec-11	1,178,613	7,050	0.981	6,913
Jun-12	1,172,291	6,721	0.977	6,565
Dec-12	1,224,705	7,854	0.971	7,629
Jun-13	1,215,463	6,879	0.966	6,644
Dec-13	1,274,801	8,287	0.964	7,991
Jun-14	1,261,799	7,402	0.954	7,063
Dec-14	1,324,345	8,549	0.942	8,054
Jun-15	1,305,566	7,822	0.928	7,260
Dec-15	1,350,106	8,835	0.888	7,846
Jun-16	1,323,482	7,470	0.882	6,592
Total	32,221,886	218,591		213,888

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-01	851,902	325,933	1.000	325,933
Jun-02	834,467	303,159	1.000	303,159
Dec-02	869,889	332,127	1.000	332,127
Jun-03	853,492	283,717	1.000	283,717
Dec-03	874,532	292,045	1.000	292,045
Jun-04	861,316	244,534	1.000	244,534
Dec-04	888,605	233,064	1.000	233,064
Jun-05	884,438	187,584	1.000	187,584
Dec-05	939,945	216,025	1.000	216,025
Jun-06	945,698	192,605	1.001	192,809
Dec-06	1,001,676	250,120	0.999	249,817
Jun-07	1,002,192	197,601	1.001	197,717
Dec-07	1,056,629	250,505	1.006	252,083
Jun-08	1,052,672	226,701	1.014	229,830
Dec-08	1,097,519	258,012	1.016	262,125
Jun-09	1,080,186	207,675	1.022	212,144
Dec-09	1,119,396	256,747	1.027	263,707
Jun-10	1,100,237	189,640	1.031	195,573
Dec-10	1,147,189	262,246	1.041	272,943
Jun-11	1,128,735	211,420	1.052	222,518
Dec-11	1,178,613	273,774	1.074	293,979
Jun-12	1,172,291	246,873	1.095	270,382
Dec-12	1,224,705	283,664	1.140	323,334
Jun-13	1,215,463	239,016	1.192	284,883
Dec-13	1,274,801	293,126	1.278	374,600
Jun-14	1,261,799	231,565	1.395	323,066
Dec-14	1,324,345	279,095	1.537	429,038
Jun-15	1,305,566	213,997	1.732	370,734
Dec-15	1,350,106	242,120	1.859	449,989
Jun-16	1,323,482	156,953	2.279	357,746
Total	32,221,886	7,381,642		8,447,205

TPL PD
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	945,698	26,424	1.000	26,423
Dec-06	1,001,676	32,325	1.000	32,323
Jun-07	1,002,192	30,645	1.000	30,643
Dec-07	1,056,629	33,105	1.000	33,101
Jun-08	1,052,672	32,855	1.000	32,851
Dec-08	1,097,519	35,309	1.000	35,303
Jun-09	1,080,186	34,399	1.000	34,394
Dec-09	1,119,396	37,473	1.000	37,466
Jun-10	1,100,237	32,653	1.000	32,645
Dec-10	1,147,189	39,319	1.000	39,305
Jun-11	1,128,735	40,128	1.000	40,110
Dec-11	1,178,613	35,016	1.000	34,999
Jun-12	1,172,291	34,593	1.000	34,576
Dec-12	1,224,705	40,590	1.000	40,570
Jun-13	1,215,463	36,893	1.000	36,875
Dec-13	1,274,801	42,280	1.000	42,259
Jun-14	1,261,799	39,199	1.000	39,179
Dec-14	1,324,345	42,149	1.000	42,128
Jun-15	1,305,566	39,951	1.004	40,129
Dec-15	1,350,106	39,559	1.011	39,990
Jun-16	1,323,482	32,712	1.060	34,673
Total	32,221,886	960,573		962,936

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-01	851,902	80,351	1.000	80,351
Jun-02	834,467	83,272	1.000	83,272
Dec-02	869,889	84,777	1.000	84,777
Jun-03	853,492	79,854	1.000	79,854
Dec-03	874,532	78,200	1.000	78,200
Jun-04	861,316	73,251	1.000	73,251
Dec-04	888,605	84,643	1.000	84,643
Jun-05	884,438	83,060	1.000	83,060
Dec-05	939,945	99,752	1.000	99,752
Jun-06	945,698	98,203	1.000	98,203
Dec-06	1,001,676	130,616	1.000	130,616
Jun-07	1,002,192	126,387	1.000	126,387
Dec-07	1,056,629	150,280	1.000	150,280
Jun-08	1,052,672	141,031	1.000	141,031
Dec-08	1,097,519	156,632	1.000	156,632
Jun-09	1,080,186	140,591	1.000	140,591
Dec-09	1,119,396	159,003	1.000	159,003
Jun-10	1,100,237	132,598	1.000	132,598
Dec-10	1,147,189	162,759	1.000	162,759
Jun-11	1,128,735	163,426	1.000	163,426
Dec-11	1,178,613	160,262	1.000	160,262
Jun-12	1,172,291	150,342	1.000	150,342
Dec-12	1,224,705	190,825	1.000	190,825
Jun-13	1,215,463	167,356	1.000	167,356
Dec-13	1,274,801	206,432	1.000	206,432
Jun-14	1,261,799	184,020	1.000	184,020
Dec-14	1,324,345	210,319	1.004	211,265
Jun-15	1,305,566	193,084	1.017	196,406
Dec-15	1,350,106	196,633	1.046	205,738
Jun-16	1,323,482	148,724	1.157	172,088
Total	32,221,886	4,116,685		4,153,421

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

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	11,492	1.000	11,492
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	9,428
Dec-09	1,119,822	10,688	1.000	10,687
Jun-10	1,100,482	9,261	1.000	9,259
Dec-10	1,147,363	11,181	1.000	11,177
Jun-11	1,128,484	10,784	1.000	10,780
Dec-11	1,178,585	10,724	1.000	10,719
Jun-12	1,172,593	10,284	1.000	10,280
Dec-12	1,225,521	11,886	1.000	11,881
Jun-13	1,216,296	10,533	1.000	10,528
Dec-13	1,275,650	12,309	1.000	12,304
Jun-14	1,262,516	11,063	0.999	11,051
Dec-14	1,323,913	12,544	0.998	12,513
Jun-15	1,304,226	11,286	0.996	11,236
Dec-15	1,348,048	12,652	0.986	12,472
Jun-16	1,321,776	11,913	0.866	10,313
Total	32,224,638	303,430		301,521

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-01	844,102	22,088	1.000	22,088
Jun-02	832,380	20,573	1.000	20,573
Dec-02	869,521	22,648	1.000	22,648
Jun-03	853,159	19,073	1.000	19,073
Dec-03	875,870	19,394	1.000	19,394
Jun-04	864,302	16,896	1.000	16,896
Dec-04	893,636	20,524	1.000	20,524
Jun-05	888,576	19,386	1.000	19,386
Dec-05	941,650	22,483	1.000	22,483
Jun-06	945,398	18,528	1.000	18,528
Dec-06	1,000,815	24,003	1.000	24,003
Jun-07	1,001,482	20,228	1.000	20,228
Dec-07	1,056,480	24,874	1.000	24,874
Jun-08	1,053,269	21,731	1.000	21,731
Dec-08	1,098,120	27,390	0.997	27,304
Jun-09	1,080,605	22,787	0.996	22,699
Dec-09	1,119,822	27,680	0.996	27,562
Jun-10	1,100,482	23,893	0.995	23,765
Dec-10	1,147,363	28,985	0.998	28,939
Jun-11	1,128,484	26,095	0.998	26,046
Dec-11	1,178,585	30,520	0.997	30,443
Jun-12	1,172,593	26,911	0.996	26,813
Dec-12	1,225,521	35,779	0.997	35,684
Jun-13	1,216,296	29,027	0.998	28,976
Dec-13	1,275,650	36,029	1.003	36,122
Jun-14	1,262,516	30,603	1.000	30,610
Dec-14	1,323,913	40,307	0.982	39,571
Jun-15	1,304,226	35,396	0.995	35,212
Dec-15	1,348,048	48,952	0.968	47,402
Jun-16	1,321,776	47,499	0.738	35,078
Total	32,224,638	810,283		794,652

AB All DI
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	1,566	1.000	1,566
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	1,439
Dec-08	1,098,120	1,533	1.000	1,533
Jun-09	1,080,605	1,244	1.000	1,244
Dec-09	1,119,822	1,436	1.000	1,435
Jun-10	1,100,482	1,121	1.000	1,121
Dec-10	1,147,363	1,335	1.000	1,335
Jun-11	1,128,484	1,182	1.000	1,182
Dec-11	1,178,585	1,326	1.000	1,326
Jun-12	1,172,593	1,199	1.000	1,199
Dec-12	1,225,521	1,478	1.000	1,478
Jun-13	1,216,296	1,245	1.000	1,245
Dec-13	1,275,650	1,447	1.000	1,448
Jun-14	1,262,516	1,221	0.998	1,219
Dec-14	1,323,913	1,506	0.996	1,501
Jun-15	1,304,226	1,283	0.995	1,276
Dec-15	1,348,048	1,468	0.976	1,433
Jun-16	1,321,776	1,250	0.963	1,204
Total	32,224,638	45,077		44,982

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-01	844,102	11,955	1.000	11,955
Jun-02	832,380	11,411	1.000	11,411
Dec-02	869,521	12,223	1.000	12,223
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	7,440	1.000	7,440
Dec-05	941,650	9,388	1.000	9,388
Jun-06	945,398	7,467	1.000	7,467
Dec-06	1,000,815	9,894	1.000	9,894
Jun-07	1,001,482	9,069	1.000	9,069
Dec-07	1,056,480	12,617	1.000	12,617
Jun-08	1,053,269	9,554	1.000	9,554
Dec-08	1,098,120	13,315	1.000	13,315
Jun-09	1,080,605	10,914	1.000	10,914
Dec-09	1,119,822	11,825	1.000	11,825
Jun-10	1,100,482	8,023	1.000	8,025
Dec-10	1,147,363	11,999	1.004	12,053
Jun-11	1,128,484	8,503	1.004	8,540
Dec-11	1,178,585	11,848	1.009	11,954
Jun-12	1,172,593	10,613	1.008	10,701
Dec-12	1,225,521	13,272	1.021	13,549
Jun-13	1,216,296	10,539	1.025	10,800
Dec-13	1,275,650	12,461	1.040	12,957
Jun-14	1,262,516	9,492	1.057	10,036
Dec-14	1,323,913	13,686	1.066	14,596
Jun-15	1,304,226	10,493	1.145	12,014
Dec-15	1,348,048	12,161	1.314	15,973
Jun-16	1,321,776	6,762	1.812	12,255
Total	32,224,638	311,472		325,073

AB DB
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	78	1.000	78
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	1.000	56
Jun-10	1,100,482	39	1.000	39
Dec-10	1,147,363	71	1.000	71
Jun-11	1,128,484	32	1.000	32
Dec-11	1,178,585	57	1.000	57
Jun-12	1,172,593	63	1.000	63
Dec-12	1,225,521	55	0.990	54
Jun-13	1,216,296	37	0.986	36
Dec-13	1,275,650	55	0.977	54
Jun-14	1,262,516	44	0.972	43
Dec-14	1,323,913	57	0.948	54
Jun-15	1,304,226	45	0.923	42
Dec-15	1,348,048	74	0.870	64
Jun-16	1,321,776	48	0.841	40
Total	32,224,638	1,800		1,773

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
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	2,212	1.000	2,212
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	1.000	1,213
Dec-08	1,098,120	1,827	1.000	1,827
Jun-09	1,080,605	833	1.000	833
Dec-09	1,119,822	2,579	1.000	2,579
Jun-10	1,100,482	880	1.000	880
Dec-10	1,147,363	1,538	1.000	1,538
Jun-11	1,128,484	1,348	1.005	1,355
Dec-11	1,178,585	1,399	1.010	1,413
Jun-12	1,172,593	1,190	1.015	1,208
Dec-12	1,225,521	2,021	1.007	2,037
Jun-13	1,216,296	757	1.004	760
Dec-13	1,275,650	2,020	0.996	2,012
Jun-14	1,262,516	943	0.987	930
Dec-14	1,323,913	1,622	0.983	1,594
Jun-15	1,304,226	1,815	0.983	1,784
Dec-15	1,348,048	1,577	0.992	1,565
Jun-16	1,321,776	724	1.151	833
Total	32,224,638	42,178		42,253

AB Funeral
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	1,100,482	74	1.000	74
Dec-10	1,147,363	118	1.000	118
Jun-11	1,128,484	59	1.000	59
Dec-11	1,178,585	101	0.998	101
Jun-12	1,172,593	90	0.996	90
Dec-12	1,225,521	103	0.992	102
Jun-13	1,216,296	69	0.991	68
Dec-13	1,275,650	104	0.988	103
Jun-14	1,262,516	72	0.986	71
Dec-14	1,323,913	101	0.973	98
Jun-15	1,304,226	66	0.958	63
Dec-15	1,348,048	115	0.917	106
Jun-16	1,321,776	71	0.934	66
Total	32,224,638	2,853		2,829

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
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	1,100,482	402	1.000	402
Dec-10	1,147,363	696	1.000	696
Jun-11	1,128,484	308	1.000	308
Dec-11	1,178,585	541	1.000	541
Jun-12	1,172,593	532	1.000	532
Dec-12	1,225,521	560	0.994	557
Jun-13	1,216,296	373	0.993	370
Dec-13	1,275,650	555	0.991	550
Jun-14	1,262,516	363	0.978	355
Dec-14	1,323,913	528	0.965	509
Jun-15	1,304,226	366	0.952	349
Dec-15	1,348,048	627	0.923	579
Jun-16	1,321,776	367	1.003	369
Total	32,224,638	12,661		12,559

AB Uninsured
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	1.000	3
Jun-07	1,001,482	7	1.000	7
Dec-07	1,056,480	12	1.000	12
Jun-08	1,053,269	4	1.000	4
Dec-08	1,098,120	11	1.000	11
Jun-09	1,080,605	2	1.000	2
Dec-09	1,119,822	9	1.000	9
Jun-10	1,100,482	8	1.000	8
Dec-10	1,147,363	5	0.942	5
Jun-11	1,128,484	1	0.866	1
Dec-11	1,178,585	6	0.801	5
Jun-12	1,172,593	8	0.757	6
Dec-12	1,225,521	10	0.719	7
Jun-13	1,216,296	6	0.739	4
Dec-13	1,275,650	7	0.771	5
Jun-14	1,262,516	6	0.800	5
Dec-14	1,323,913	3	0.982	3
Jun-15	1,304,226	9	1.109	10
Dec-15	1,348,048	5	1.216	6
Jun-16	1,321,776	1	1.605	2
Total	32,224,638	164		156

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
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	356	1.000	356
Dec-07	1,056,480	1,632	1.000	1,632
Jun-08	1,053,269	20	1.000	20
Dec-08	1,098,120	1,592	1.000	1,592
Jun-09	1,080,605	883	1.000	883
Dec-09	1,119,822	563	1.000	563
Jun-10	1,100,482	1,326	1.000	1,326
Dec-10	1,147,363	451	1.000	451
Jun-11	1,128,484	148	1.000	148
Dec-11	1,178,585	336	0.985	331
Jun-12	1,172,593	859	1.011	869
Dec-12	1,225,521	555	0.993	551
Jun-13	1,216,296	27	1.121	30
Dec-13	1,275,650	387	1.248	483
Jun-14	1,262,516	54	1.578	86
Dec-14	1,323,913	40	2.032	82
Jun-15	1,304,226	147	2.175	319
Dec-15	1,348,048	23	4.919	115
Jun-16	1,321,776	1	7.705	9
Total	32,224,638	13,230		13,676

Collision
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Dec-01	583,784	28,910	1.000	28,910
Jun-02	584,115	29,119	1.000	29,119
Dec-02	608,784	27,248	1.000	27,248
Jun-03	601,882	26,635	1.000	26,635
Dec-03	621,938	25,417	1.000	25,417
Jun-04	618,615	28,350	1.000	28,350
Dec-04	642,166	31,611	1.000	31,611
Jun-05	647,383	32,096	1.000	32,096
Dec-05	687,146	36,684	1.000	36,684
Jun-06	696,014	37,743	1.000	37,743
Dec-06	741,283	46,636	1.000	46,636
Jun-07	750,059	45,263	1.000	45,263
Dec-07	792,469	44,275	1.000	44,275
Jun-08	798,344	40,953	1.000	40,953
Dec-08	834,468	40,052	1.000	40,052
Jun-09	823,603	38,459	1.000	38,459
Dec-09	845,122	42,202	1.000	42,202
Jun-10	828,624	34,590	1.000	34,590
Dec-10	854,562	40,350	1.000	40,350
Jun-11	841,045	43,061	1.000	43,061
Dec-11	872,429	35,478	1.000	35,478
Jun-12	869,759	35,170	1.000	35,170
Dec-12	906,200	41,734	1.000	41,734
Jun-13	903,573	38,108	1.000	38,108
Dec-13	946,094	44,664	1.000	44,664
Jun-14	940,948	41,686	0.999	41,652
Dec-14	984,203	44,364	0.992	44,031
Jun-15	972,406	42,246	0.971	41,035
Dec-15	1,000,762	45,413	0.898	40,787
Jun-16	980,280	50,883	0.718	36,510
Total	23,778,060	1,139,400		1,118,823

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-01	583,784	90,941	1.000	90,941
Jun-02	584,115	96,036	1.000	96,036
Dec-02	608,784	96,350	1.000	96,350
Jun-03	601,882	94,931	1.000	94,931
Dec-03	621,938	87,412	1.000	87,412
Jun-04	618,615	88,284	1.000	88,284
Dec-04	642,166	97,221	1.000	97,221
Jun-05	647,383	98,102	1.000	98,102
Dec-05	687,146	118,383	1.000	118,383
Jun-06	696,014	120,866	1.000	120,866
Dec-06	741,283	166,758	1.000	166,758
Jun-07	750,059	166,285	1.000	166,285
Dec-07	792,469	188,020	1.000	188,020
Jun-08	798,344	181,698	1.000	181,698
Dec-08	834,468	195,207	1.000	195,207
Jun-09	823,603	170,209	1.000	170,209
Dec-09	845,122	188,496	1.000	188,496
Jun-10	828,624	144,686	1.000	144,686
Dec-10	854,562	176,456	1.000	176,456
Jun-11	841,045	184,395	1.000	184,395
Dec-11	872,429	170,660	1.000	170,660
Jun-12	869,759	162,687	1.000	162,687
Dec-12	906,200	207,392	1.000	207,392
Jun-13	903,573	183,156	1.000	183,067
Dec-13	946,094	228,909	0.999	228,610
Jun-14	940,948	205,208	0.996	204,338
Dec-14	984,203	244,279	0.976	238,447
Jun-15	972,406	228,863	0.931	213,118
Dec-15	1,000,762	280,772	0.797	223,724
Jun-16	980,280	335,929	0.565	189,727
Total	23,778,060	4,998,590		4,772,505

Comprehensive Total
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	27,889
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	28,050
Dec-07	955,162	36,872	1.000	36,871
Jun-08	967,929	23,659	1.000	23,658
Dec-08	1,007,534	31,550	1.000	31,549
Jun-09	1,003,882	21,404	1.000	21,403
Dec-09	1,028,559	33,703	1.000	33,702
Jun-10	1,018,734	19,397	1.000	19,396
Dec-10	1,047,655	62,311	1.000	62,307
Jun-11	1,040,159	19,797	1.000	19,795
Dec-11	1,071,639	31,033	1.000	31,030
Jun-12	1,074,142	19,257	1.000	19,255
Dec-12	1,109,200	57,187	1.000	57,182
Jun-13	1,109,322	23,654	1.000	23,652
Dec-13	1,148,767	41,705	1.000	41,703
Jun-14	1,147,038	19,053	1.000	19,053
Dec-14	1,185,782	49,910	1.001	49,944
Jun-15	1,175,532	22,366	1.003	22,430
Dec-15	1,198,350	45,850	1.008	46,196
Jun-16	1,176,111	28,342	1.080	30,598
Total	28,872,073	890,887		893,558

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-01	699,556	60,891	1.000	60,891
Jun-02	704,350	39,958	1.000	39,958
Dec-02	731,460	54,246	1.000	54,246
Jun-03	729,421	44,070	1.000	44,070
Dec-03	751,856	63,982	1.000	63,982
Jun-04	753,861	41,139	1.000	41,139
Dec-04	778,048	84,072	1.000	84,072
Jun-05	785,901	77,580	1.000	77,580
Dec-05	832,748	76,113	1.000	76,113
Jun-06	842,891	58,706	1.000	58,706
Dec-06	890,498	98,468	1.000	98,468
Jun-07	905,984	88,162	1.000	88,162
Dec-07	955,162	145,979	1.000	145,979
Jun-08	967,929	80,137	1.000	80,137
Dec-08	1,007,534	132,170	1.000	132,170
Jun-09	1,003,882	77,146	1.000	77,146
Dec-09	1,028,559	150,056	1.000	150,056
Jun-10	1,018,734	73,715	1.000	73,715
Dec-10	1,047,655	295,822	1.000	295,822
Jun-11	1,040,159	72,878	1.000	72,878
Dec-11	1,071,639	139,866	1.000	139,866
Jun-12	1,074,142	77,643	1.000	77,643
Dec-12	1,109,200	272,758	1.000	272,758
Jun-13	1,109,322	126,207	1.000	126,207
Dec-13	1,148,767	217,750	1.000	217,750
Jun-14	1,147,038	83,510	0.999	83,460
Dec-14	1,185,782	315,347	0.998	314,826
Jun-15	1,175,532	107,948	0.998	107,737
Dec-15	1,198,350	300,113	0.991	297,377
Jun-16	1,176,111	186,409	1.067	198,827
Total	28,872,073	3,642,841		3,651,741

Comprehensive Theft
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	5,003
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	4,800
Jun-08	967,929	4,229	1.000	4,229
Dec-08	1,007,534	4,409	1.000	4,408
Jun-09	1,003,882	3,662	1.000	3,661
Dec-09	1,028,559	3,967	1.000	3,966
Jun-10	1,018,734	2,851	1.000	2,850
Dec-10	1,047,655	3,262	1.000	3,261
Jun-11	1,040,159	2,654	1.000	2,653
Dec-11	1,071,639	2,487	1.000	2,486
Jun-12	1,074,142	2,020	1.000	2,019
Dec-12	1,109,200	2,555	1.000	2,554
Jun-13	1,109,322	2,402	1.000	2,401
Dec-13	1,148,767	2,712	1.000	2,711
Jun-14	1,147,038	2,412	0.999	2,411
Dec-14	1,185,782	2,789	1.000	2,788
Jun-15	1,175,532	3,332	0.997	3,322
Dec-15	1,198,350	3,801	0.989	3,760
Jun-16	1,176,111	3,907	0.949	3,709
Total	28,872,073	116,249		115,988

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-01	699,556	16,840	1.000	16,840
Jun-02	704,350	14,242	1.000	14,242
Dec-02	731,460	18,713	1.000	18,713
Jun-03	729,421	18,181	1.000	18,181
Dec-03	751,856	19,590	1.000	19,590
Jun-04	753,861	16,892	1.000	16,892
Dec-04	778,048	17,890	1.000	17,890
Jun-05	785,901	16,802	1.000	16,802
Dec-05	832,748	20,581	1.000	20,581
Jun-06	842,891	20,503	1.000	20,503
Dec-06	890,498	26,798	1.000	26,798
Jun-07	905,984	25,654	1.000	25,654
Dec-07	955,162	30,008	1.000	30,008
Jun-08	967,929	27,751	1.000	27,751
Dec-08	1,007,534	32,593	1.000	32,593
Jun-09	1,003,882	25,148	1.000	25,148
Dec-09	1,028,559	27,679	1.000	27,679
Jun-10	1,018,734	21,286	1.000	21,286
Dec-10	1,047,655	24,139	1.000	24,139
Jun-11	1,040,159	18,968	1.000	18,968
Dec-11	1,071,639	21,123	1.000	21,123
Jun-12	1,074,142	16,719	1.000	16,719
Dec-12	1,109,200	22,832	1.000	22,832
Jun-13	1,109,322	20,584	1.000	20,584
Dec-13	1,148,767	25,516	1.000	25,516
Jun-14	1,147,038	23,486	1.000	23,486
Dec-14	1,185,782	29,989	1.000	29,989
Jun-15	1,175,532	34,821	0.995	34,660
Dec-15	1,198,350	45,657	0.977	44,623
Jun-16	1,176,111	43,362	0.961	41,656
Total	28,872,073	724,347		721,447

All Perils
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Dec-01	26,756	2,599	1.000	2,599
Jun-02	27,383	2,532	1.000	2,532
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	1,448	1.000	1,448
Jun-09	13,978	999	1.000	999
Dec-09	13,536	1,178	1.000	1,178
Jun-10	12,104	1,239	1.000	1,239
Dec-10	11,946	2,385	1.000	2,385
Jun-11	10,949	1,836	1.000	1,836
Dec-11	10,787	2,132	1.000	2,132
Jun-12	10,258	1,569	1.000	1,569
Dec-12	10,193	2,110	1.000	2,110
Jun-13	9,878	1,585	1.000	1,585
Dec-13	10,274	1,876	1.000	1,876
Jun-14	10,309	1,395	1.001	1,397
Dec-14	12,077	1,652	1.004	1,659
Jun-15	12,219	1,261	1.009	1,272
Dec-15	12,247	1,425	1.025	1,460
Jun-16	11,544	1,094	1.101	1,205
Total	524,988	57,268		57,434

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
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	4,521	1.000	4,521
Dec-04	27,107	5,898	1.000	5,898
Jun-05	22,856	5,302	1.000	5,302
Dec-05	20,220	4,725	1.000	4,725
Jun-06	19,577	3,941	1.000	3,941
Dec-06	19,882	5,100	1.000	5,100
Jun-07	19,349	4,750	1.000	4,750
Dec-07	20,802	6,506	1.000	6,506
Jun-08	19,098	4,464	1.000	4,464
Dec-08	16,151	5,343	1.000	5,343
Jun-09	13,978	4,416	1.000	4,416
Dec-09	13,536	4,474	1.000	4,474
Jun-10	12,104	3,373	1.000	3,373
Dec-10	11,946	6,248	1.000	6,248
Jun-11	10,949	3,456	1.000	3,456
Dec-11	10,787	4,585	1.000	4,585
Jun-12	10,258	2,664	1.001	2,665
Dec-12	10,193	5,400	1.000	5,402
Jun-13	9,878	4,646	0.998	4,637
Dec-13	10,274	4,669	0.998	4,660
Jun-14	10,309	3,325	0.998	3,320
Dec-14	12,077	5,986	0.983	5,882
Jun-15	12,219	3,868	0.958	3,707
Dec-15	12,247	6,212	0.899	5,583
Jun-16	11,544	5,623	0.804	4,519
Total	524,988	147,108		145,089

Specified Perils
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	9,664	47	1.000	47
Dec-11	9,482	83	1.000	83
Jun-12	9,507	34	1.000	34
Dec-12	9,297	170	1.000	170
Jun-13	9,262	60	1.000	60
Dec-13	8,883	80	1.000	80
Jun-14	8,920	40	1.000	40
Dec-14	8,755	126	1.000	126
Jun-15	8,793	51	0.998	51
Dec-15	8,633	120	0.992	119
Jun-16	8,893	49	0.984	48
Total	343,250	2,958		2,956

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
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	9,664	193	1.000	193
Dec-11	9,482	348	1.000	348
Jun-12	9,507	181	1.000	181
Dec-12	9,297	678	1.000	678
Jun-13	9,262	319	1.000	319
Dec-13	8,883	367	1.000	367
Jun-14	8,920	260	0.998	259
Dec-14	8,755	599	0.996	596
Jun-15	8,793	254	0.999	254
Dec-15	8,633	510	0.971	495
Jun-16	8,893	521	0.915	476
Total	343,250	10,636		10,574

Underinsured
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2016	Claim Counts as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	1.000	14
Dec-04	786,350	16	1.000	16
Jun-05	774,687	27	1.000	27
Dec-05	811,810	14	1.000	14
Jun-06	809,743	20	1.000	20
Dec-06	855,045	21	0.995	21
Jun-07	852,944	10	0.947	9
Dec-07	899,626	26	0.907	24
Jun-08	1,038,913	13	0.877	11
Dec-08	1,084,284	21	0.837	18
Jun-09	1,067,336	20	0.794	16
Dec-09	1,106,402	27	0.741	20
Jun-10	1,089,429	24	0.692	17
Dec-10	1,137,649	19	0.625	12
Jun-11	1,118,920	18	0.580	10
Dec-11	1,168,796	40	0.531	21
Jun-12	1,162,748	31	0.488	15
Dec-12	1,215,087	36	0.461	17
Jun-13	1,205,881	44	0.437	19
Dec-13	1,264,792	43	0.442	19
Jun-14	1,250,569	18	0.490	9
Dec-14	1,309,697	28	0.680	19
Jun-15	1,288,799	20	0.804	16
Dec-15	1,330,213	27	1.006	27
Jun-16	1,303,122	14	1.504	21
Total	30,699,171	707		548

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

Accident Semester	Car-Years as of 6/30/2016	Losses as of 6/30/2016	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-01	816,118	3,038	1.000	3,038
Jun-02	811,212	3,061	1.000	3,061
Dec-02	846,295	2,797	1.000	2,797
Jun-03	756,040	854	1.000	854
Dec-03	775,095	3,093	1.000	3,093
Jun-04	761,569	2,531	1.000	2,531
Dec-04	786,350	2,421	1.000	2,421
Jun-05	774,687	3,578	1.000	3,578
Dec-05	811,810	5,608	1.000	5,608
Jun-06	809,743	4,661	1.000	4,661
Dec-06	855,045	3,821	1.000	3,821
Jun-07	852,944	1,670	1.000	1,670
Dec-07	899,626	4,720	1.000	4,720
Jun-08	1,038,913	2,581	1.000	2,581
Dec-08	1,084,284	3,291	1.000	3,291
Jun-09	1,067,336	3,580	1.002	3,588
Dec-09	1,106,402	5,069	1.004	5,091
Jun-10	1,089,429	4,719	1.018	4,805
Dec-10	1,137,649	1,109	1.023	1,134
Jun-11	1,118,920	3,173	1.027	3,257
Dec-11	1,168,796	7,129	1.050	7,483
Jun-12	1,162,748	4,760	1.056	5,026
Dec-12	1,215,087	8,306	1.074	8,924
Jun-13	1,205,881	2,168	1.113	2,413
Dec-13	1,264,792	3,014	1.210	3,646
Jun-14	1,250,569	1,154	1.381	1,593
Dec-14	1,309,697	4,755	1.767	8,404
Jun-15	1,288,799	1,158	2.044	2,368
Dec-15	1,330,213	1,399	2.712	3,794
Jun-16	1,303,122	866	7.634	6,612
Total	30,699,171	100,082		115,863

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL BI
Reported Counts
Data as of 6/30/16

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
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	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	7,953	
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	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	7,485			
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	7,074				
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	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	6,837						
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	6,444							
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	7,446								
Jun-06	945,698	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	6,865									
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	7,640										
Jun-07	1,002,192	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	6,674											
Dec-07	1,056,629	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	7,057												
Jun-08	1,052,672	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	6,476													
Dec-08	1,097,519	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	6,788														
Jun-09	1,080,186	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	6,207															
Dec-09	1,119,396	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	7,061																
Jun-10	1,100,237	7,331	7,056	6,678	6,553	6,642	6,401	6,371	6,326	6,302	6,274	6,248	6,236	6,213																	
Dec-10	1,147,189	8,507	8,633	8,127	8,119	7,844	7,686	7,662	7,622	7,563	7,543	7,518	7,486																		
Jun-11	1,128,735	8,415	8,009	7,645	7,322	7,245	7,176	7,172	7,127	7,095	7,063	7,044																			
Dec-11	1,178,613	8,069	8,287	7,615	7,464	7,303	7,190	7,162	7,119	7,076	7,050																				
Jun-12	1,172,291	7,869	7,636	7,209	7,049	6,926	6,806	6,783	6,749	6,721																					
Dec-12	1,224,705	7,978	8,663	8,261	8,131	7,970	7,896	7,896	7,854																						
Jun-13	1,215,463	7,611	7,608	7,190	7,033	6,908	6,872	6,879																							
Dec-13	1,274,801	8,670	9,306	8,626	8,438	8,372	8,287																								
Jun-14	1,261,799	8,086	7,920	7,538	7,445	7,402																									
Dec-14	1,324,345	8,853	9,098	8,585	8,549																										
Jun-15	1,305,566	8,313	8,145	7,822																											
Dec-15	1,350,106	8,161	8,835																												
Jun-16	1,323,482	7,470																													

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.
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	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	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	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	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	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	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	1.000							
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	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	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	0.999										
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	1.000											
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	1.000													
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	0.999														
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	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	0.999																
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	0.997																	
Jun-10	0.962	0.946	0.981	1.014	0.964	0.995	0.993	0.996	0.996	0.996	0.998	0.996																		
Dec-10	1.015	0.941	0.999	0.966	0.980	0.997	0.995	0.992	0.997	0.997	0.996																			
Jun-11	0.952	0.955	0.958	0.989	0.990	0.999	0.994	0.996	0.995	0.997																				
Dec-11	1.027	0.919	0.980	0.978	0.985	0.996	0.994	0.994	0.996																					
Jun-12	0.970	0.944	0.978	0.983	0.983	0.997	0.995	0.996																						
Dec-12	1.086	0.954	0.984	0.980	0.991	1.000	0.995																							
Jun-13	1.000	0.945	0.978	0.982	0.995	1.001																								
Dec-13	1.073	0.927	0.978	0.992	0.990																									
Jun-14	0.979	0.952	0.988	0.994																										
Dec-14	1.028	0.944	0.996																											
Jun-15	0.980	0.960																												
Dec-15	1.083																													

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	1.020	0.942	0.978	0.987	0.984	0.995	0.992	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	1.000	1.000	
20 Semesters	1.022	0.946	0.985	0.991	0.986	0.997	0.993	0.994	0.994	0.996																				
10 Semesters	1.018	0.944	0.982	0.987	0.986	0.998	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										
6 Semesters	1.024	0.947	0.984	0.985	0.989	0.998	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.998	0.998	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000						
4 Semesters	1.017	0.946	0.985	0.987	0.990	0.998	0.994	0.994	0.996	0.997	0.996	0.997	0.997	0.998	0.998	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.031	0.952	0.992	0.993	0.992	1.001	0.995	0.995	0.996	0.997	0.997	0.997	0.997	0.999	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		
All Semester ex hi/lo	1.020	0.941	0.978	0.987	0.984	0.996	0.992	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	0.949	0.982	0.984	0.989	0.998	0.994	0.995	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						
$ Weighted Averages																														
All Semesters	1.020	0.941	0.977	0.986	0.984	0.995	0.992	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	1.000	1.000	
20 Semesters	1.022	0.946	0.984	0.991	0.986	0.997	0.993	0.994	0.994	0.996																				
10 Semesters	1.018	0.944	0.982	0.987	0.986	0.998	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										
6 Semester	1.025	0.946	0.984	0.985	0.989	0.998	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.998	0.998	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000						
4 Semester	1.018	0.945	0.985	0.987	0.990	0.998	0.994	0.994	0.996	0.997	0.996	0.997	0.997	0.998	0.998	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.031	0.952	0.992	0.993	0.992	1.000	0.995	0.995	0.996	0.997	0.997	0.997	0.997	0.999	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		
Last 4 Semesters ending in 6	0.982	0.950	0.975																											
Last 4 Semesters ending in 12	1.067	0.936	0.985																											
Selected																														
Age To Age	**0.994**	**0.957**	**0.985**	**0.987**	**0.990**	**0.998**	**0.994**	**0.994**	**0.996**	**0.997**	**0.996**	**0.997**	**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**	**1.000**	**1.000**
Age to Ultimate	0.882	0.888	0.928	0.942	0.954	0.964	0.966	0.971	0.977	0.981	0.984	0.987	0.991	0.994	0.995	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL BI
Incurred Losses
Data as of 6/30/16
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
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	325,933
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	303,159	
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	332,127		
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	283,717			
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	292,045				
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	244,534					
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	233,064						
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	187,584							
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	216,025								
Jun-06	945,698	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	192,605									
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	250,120										
Jun-07	1,002,192	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	197,601											
Dec-07	1,056,629	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	250,505												
Jun-08	1,052,672	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	226,053	226,701													
Dec-08	1,097,519	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	258,012														
Jun-09	1,080,186	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	207,675															
Dec-09	1,119,396	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	256,747																
Jun-10	1,100,237	116,441	126,394	123,675	129,667	139,349	151,022	161,833	170,909	177,150	180,508	182,903	187,222	189,640																	
Dec-10	1,147,189	155,703	172,780	172,365	182,698	195,603	216,373	233,266	244,784	246,283	252,485	258,805	262,246																		
Jun-11	1,128,735	125,730	133,891	133,993	140,110	153,119	168,234	183,071	191,723	203,468	206,782	211,420																			
Dec-11	1,178,613	149,121	171,113	179,144	194,363	210,816	229,263	243,350	257,564	268,776	273,774																				
Jun-12	1,172,291	133,657	161,252	164,395	177,049	197,651	213,666	225,539	233,536	246,873																					
Dec-12	1,224,705	147,885	179,414	192,384	213,394	230,022	253,539	272,321	283,664																						
Jun-13	1,215,463	123,133	151,392	162,836	177,739	197,604	217,756	239,016																							
Dec-13	1,274,801	158,189	201,439	213,384	236,877	263,975	293,126																								
Jun-14	1,261,799	139,349	170,269	184,783	204,018	231,565																									
Dec-14	1,324,345	181,485	220,152	242,901	279,095																										
Jun-15	1,305,566	157,887	199,159	213,997																											
Dec-15	1,350,106	193,845	242,120																												
Jun-16	1,323,482	156,953																													

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.
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	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	1.000		
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	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	0.999				
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	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	1.000						
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	1.003							
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	1.001								
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	1.000									
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	1.002										
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	1.003											
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	1.005												
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	0.997													
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	1.003														
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	1.004															
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	1.006																
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	1.009																	
Jun-10	1.085	0.978	1.048	1.075	1.084	1.072	1.056	1.037	1.019	1.013	1.024	1.013																		
Dec-10	1.110	0.998	1.060	1.071	1.106	1.078	1.049	1.006	1.025	1.025	1.013																			
Jun-11	1.065	1.001	1.046	1.093	1.099	1.088	1.047	1.061	1.016	1.022																				
Dec-11	1.147	1.047	1.085	1.085	1.088	1.061	1.058	1.044	1.019																					
Jun-12	1.206	1.019	1.077	1.116	1.081	1.056	1.035	1.057																						
Dec-12	1.213	1.072	1.109	1.078	1.102	1.074	1.042																							
Jun-13	1.230	1.076	1.092	1.112	1.102	1.098																								
Dec-13	1.273	1.059	1.110	1.114	1.110																									
Jun-14	1.222	1.085	1.104	1.135																										
Dec-14	1.213	1.103	1.149																											
Jun-15	1.261	1.075																												
Dec-15	1.249																													

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	1.186	1.025	1.055	1.065	1.061	1.053	1.035	1.030	1.019	1.016	1.014	1.010	1.007	1.006	1.005	1.004	1.004	1.003	1.002	1.000	1.001	1.000	1.000	1.001	1.000	1.000	0.999	1.000	1.000	
20 Semesters	1.172	1.019	1.059	1.073	1.069	1.060	1.038	1.033	1.020	1.016																				
10 Semesters	1.208	1.054	1.088	1.092	1.092	1.076	1.055	1.045	1.032	1.024	1.021	1.015	1.011	1.008	1.007	1.005	1.005	1.004	1.002	1.000										
6 Semesters	1.241	1.078	1.107	1.107	1.097	1.076	1.048	1.043	1.028	1.021	1.016	1.013	1.007	1.007	1.007	1.005	1.008	1.003	1.002	0.999	1.001	1.000	1.000	1.001						
4 Semesters	1.236	1.081	1.114	1.110	1.099	1.072	1.046	1.042	1.020	1.020	1.011	1.009	1.004	1.005	1.006	1.002	1.008	1.005	1.002	0.998	1.001	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.255	1.089	1.127	1.125	1.106	1.086	1.039	1.050	1.017	1.024	1.018	1.012	1.007	1.006	1.005	1.003	1.004	1.007	1.002	1.000	1.000	1.000	1.001	1.000	1.001	1.000	0.999	1.000		
All Semester ex hi/lo	1.188	1.026	1.054	1.064	1.060	1.052	1.034	1.029	1.018	1.016	1.013	1.010	1.007	1.006	1.005	1.004	1.003	1.004	1.002	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.240	1.077	1.104	1.107	1.098	1.075	1.049	1.047	1.023	1.020	1.017	1.011	1.006	1.005	1.006	1.004	1.008	1.003	1.002	1.000	1.000	1.000	1.000	1.001						
$ Weighted Averages																														
All Semesters	1.194	1.030	1.058	1.063	1.059	1.049	1.034	1.027	1.018	1.015	1.012	1.009	1.006	1.006	1.005	1.004	1.003	1.003	1.002	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.177	1.023	1.065	1.074	1.071	1.058	1.037	1.032	1.019	1.015																				
10 Semesters	1.212	1.056	1.093	1.094	1.094	1.075	1.054	1.044	1.031	1.024	1.020	1.015	1.011	1.008	1.007	1.005	1.004	1.004	1.002	1.000										
6 Semester	1.242	1.079	1.110	1.107	1.098	1.075	1.048	1.042	1.027	1.021	1.015	1.013	1.007	1.007	1.007	1.005	1.007	1.003	1.002	0.999	1.001	1.000	1.000	1.001						
4 Semester	1.237	1.081	1.117	1.110	1.100	1.072	1.046	1.041	1.020	1.020	1.011	1.009	1.004	1.005	1.005	1.002	1.007	1.006	1.002	0.998	1.001	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.255	1.090	1.130	1.124	1.107	1.085	1.039	1.050	1.018	1.024	1.018	1.012	1.007	1.006	1.005	1.003	1.003	1.008	1.002	1.000	1.000	1.000	1.001	1.000	1.001	1.000	0.999	1.000		
Last 4 Semesters ending in 6	1.231	1.064	1.082																											
Last 4 Semesters ending in 12	1.237	1.072	1.116																											
Selected																														
Age To Age	**1.226**	**1.073**	**1.127**	**1.102**	**1.092**	**1.072**	**1.046**	**1.041**	**1.020**	**1.020**	**1.011**	**1.009**	**1.004**	**1.005**	**1.005**	**1.002**	**1.007**	**1.006**	**1.002**	**0.998**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	2.279	1.859	1.732	1.537	1.395	1.278	1.192	1.140	1.095	1.074	1.052	1.041	1.031	1.027	1.022	1.016	1.014	1.006	1.001	0.999	1.001	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 6/30/16

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
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	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	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	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	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	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	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	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	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	25,852								
Jun-06	945,698	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	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	32,325										
Jun-07	1,002,192	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	30,645											
Dec-07	1,056,629	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	33,105												
Jun-08	1,052,672	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	32,855													
Dec-08	1,097,519	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	35,309														
Jun-09	1,080,186	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	34,399															
Dec-09	1,119,396	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	37,473																
Jun-10	1,100,237	30,674	32,658	32,660	32,728	32,723	32,674	32,676	32,668	32,670	32,662	32,663	32,658	32,653																	
Dec-10	1,147,189	33,861	39,237	39,415	39,470	39,359	39,340	39,329	39,326	39,323	39,318	39,320	39,319																		
Jun-11	1,128,735	38,259	39,992	40,307	40,191	40,179	40,163	40,156	40,143	40,135	40,132	40,128																			
Dec-11	1,178,613	32,517	35,539	34,981	35,021	35,063	35,027	35,020	35,020	35,019	35,016																				
Jun-12	1,172,291	33,046	34,583	34,536	34,618	34,625	34,603	34,602	34,598	34,593																					
Dec-12	1,224,705	37,511	40,354	40,574	40,638	40,627	40,617	40,597	40,590																						
Jun-13	1,215,463	34,798	36,606	36,755	36,818	36,882	36,884	36,893																							
Dec-13	1,274,801	38,408	42,100	41,829	42,233	42,313	42,280																								
Jun-14	1,261,799	37,523	38,626	38,959	39,205	39,199																									
Dec-14	1,324,345	38,657	41,394	41,846	42,149																										
Jun-15	1,305,566	36,851	39,304	39,951																											
Dec-15	1,350,106	35,663	39,559																												
Jun-16	1,323,482	32,712																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	1.159	1.005	1.001	0.997	1.000	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	1.000																				
Dec-11	1.093	0.984	1.001	1.001	0.999	1.000	1.000	1.000	1.000																					
Jun-12	1.047	0.999	1.002	1.000	0.999	1.000	1.000	1.000																						
Dec-12	1.076	1.005	1.002	1.000	1.000	1.000	1.000																							
Jun-13	1.052	1.004	1.002	1.002	1.000	1.000																								
Dec-13	1.096	0.994	1.010	1.002	0.999																									
Jun-14	1.029	1.009	1.006	1.000																										
Dec-14	1.071	1.011	1.007																											
Jun-15	1.067	1.016																												
Dec-15	1.109																													

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	1.048	0.996	1.001	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	1.000	1.000	1.000	1.000	
20 Semesters	1.073	1.000	1.002	1.001	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.068	1.003	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 Semesters	1.071	1.007	1.005	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							
4 Semesters	1.069	1.007	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				
2 Semesters	1.088	1.014	1.007	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	1.048	0.996	1.001	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	1.000	1.000			
6 Semesters ex hi/lo	1.071	1.007	1.004	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						
$ Weighted Averages																														
All Semesters	1.054	0.997	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	1.073	1.000	1.002	1.001	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.068	1.004	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	1.071	1.006	1.005	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						
4 Semester	1.069	1.007	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				
2 Semester	1.088	1.014	1.007	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 6	1.049	1.007	1.002																											
Last 4 Semesters ending in 12	1.088	0.999	1.005																											
Selected																														
Age To Age	**1.049**	**1.006**	**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**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.060	1.011	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	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL PD
Incurred Losses
Data as of 6/30/16
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
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	80,351
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	83,272	
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	84,777		
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	79,854			
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	78,200				
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	73,251					
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	84,643						
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	83,060							
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	99,752								
Jun-06	945,698	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	98,203									
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	130,616										
Jun-07	1,002,192	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	126,387											
Dec-07	1,056,629	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	150,280												
Jun-08	1,052,672	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	141,031													
Dec-08	1,097,519	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	156,632														
Jun-09	1,080,186	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	140,591															
Dec-09	1,119,396	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	159,003																
Jun-10	1,100,237	116,464	131,555	132,697	133,240	132,909	132,528	132,839	132,476	132,719	132,666	132,682	132,638	132,598																	
Dec-10	1,147,189	132,975	161,804	162,991	163,379	163,174	162,825	162,778	162,833	162,859	163,015	162,781	162,759																		
Jun-11	1,128,735	147,296	161,621	163,532	163,486	163,800	163,490	163,559	163,494	163,445	163,448	163,426																			
Dec-11	1,178,613	134,779	156,199	157,362	158,701	159,946	159,731	159,791	159,995	160,240	160,262																				
Jun-12	1,172,291	135,727	147,517	149,125	149,703	150,212	150,249	150,321	150,289	150,342																					
Dec-12	1,224,705	157,604	186,429	188,016	189,524	190,648	190,801	190,709	190,825																						
Jun-13	1,215,463	146,670	163,332	166,939	167,101	167,588	167,418	167,356																							
Dec-13	1,274,801	166,165	199,763	201,351	204,968	206,079	206,432																								
Jun-14	1,261,799	162,172	176,889	181,309	183,757	184,020																									
Dec-14	1,324,345	169,658	199,253	206,978	210,319																										
Jun-15	1,305,566	163,796	185,045	193,084																											
Dec-15	1,350,106	161,471	196,633																												
Jun-16	1,323,482	148,724																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	1.000												
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	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	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	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	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	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	1.000																		
Dec-10	1.217	1.007	1.002	0.999	0.998	1.000	1.000	1.000	1.001	0.999	1.000																			
Jun-11	1.097	1.012	1.000	1.002	0.998	1.000	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	1.000																					
Jun-12	1.087	1.011	1.004	1.003	1.000	1.000	1.000	1.000																						
Dec-12	1.183	1.009	1.008	1.006	1.001	1.000	1.001																							
Jun-13	1.114	1.022	1.001	1.003	0.999	1.000																								
Dec-13	1.202	1.008	1.018	1.005	1.002																									
Jun-14	1.091	1.025	1.014	1.001																										
Dec-14	1.174	1.039	1.016																											
Jun-15	1.130	1.043																												
Dec-15	1.218																													

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	1.176	1.015	1.008	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	1.183	1.020	1.011	1.006	0.999	1.000	0.999	1.000	1.000	0.999																				
10 Semesters	1.145	1.018	1.008	1.003	0.999	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										
6 Semesters	1.155	1.024	1.010	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						
4 Semesters	1.153	1.029	1.012	1.004	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	1.000				
2 Semesters	1.174	1.041	1.015	1.003	1.000	1.000	1.000	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	1.172	1.015	1.007	1.004	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	1.155	1.024	1.010	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						
$ Weighted Averages																														
All Semesters	1.174	1.017	1.009	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	1.177	1.020	1.011	1.006	0.999	1.000	0.999	1.000	1.000	0.999																				
10 Semesters	1.147	1.019	1.008	1.003	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										
6 Semester	1.156	1.024	1.011	1.004	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						
4 Semester	1.153	1.029	1.013	1.004	1.001	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				
2 Semester	1.173	1.041	1.015	1.004	1.000	1.000	1.000	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 6	1.106	1.026	1.005																											
Last 4 Semesters ending in 12	1.194	1.016	1.013																											
Selected																														
Age To Age	**1.106**	**1.029**	**1.013**	**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**	**1.000**
Age to Ultimate	1.157	1.046	1.017	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	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB All Med Exp
Reported Counts
Data as of 6/30/16

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
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	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	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	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	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	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	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	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	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	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	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	11,492										
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	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	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	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	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	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	10,688																
Jun-10	1,100,482	10,698	9,420	9,327	9,295	9,298	9,268	9,266	9,265	9,262	9,261	9,262	9,262	9,261																	
Dec-10	1,147,363	13,317	11,410	11,259	11,289	11,192	11,192	11,188	11,188	11,182	11,181	11,181	11,181																		
Jun-11	1,128,484	12,346	10,949	11,014	10,812	10,800	10,792	10,790	10,787	10,787	10,785	10,784																			
Dec-11	1,178,585	12,642	11,511	10,799	10,756	10,735	10,734	10,726	10,724	10,726	10,724																				
Jun-12	1,172,593	11,579	10,465	10,339	10,314	10,300	10,283	10,283	10,284	10,284																					
Dec-12	1,225,521	13,963	12,160	11,998	11,936	11,901	11,888	11,888	11,886																						
Jun-13	1,216,296	12,083	10,724	10,586	10,549	10,538	10,538	10,533																							
Dec-13	1,275,650	14,713	12,550	12,338	12,324	12,315	12,309																								
Jun-14	1,262,516	12,407	11,131	11,049	11,062	11,063																									
Dec-14	1,323,913	14,666	12,602	12,555	12,544																										
Jun-15	1,304,226	12,677	11,338	11,286																											
Dec-15	1,348,048	14,301	12,652																												
Jun-16	1,321,776	11,913																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	0.857	0.987	1.003	0.991	1.000	1.000	1.000	0.999	1.000	1.000	1.000																			
Jun-11	0.887	1.006	0.982	0.999	0.999	1.000	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	1.000																					
Jun-12	0.904	0.988	0.998	0.999	0.998	1.000	1.000	1.000																						
Dec-12	0.871	0.987	0.995	0.997	0.999	1.000	1.000																							
Jun-13	0.888	0.987	0.997	0.999	1.000	1.000																								
Dec-13	0.853	0.983	0.999	0.999	1.000																									
Jun-14	0.897	0.993	1.001	1.000																										
Dec-14	0.859	0.996	0.999																											
Jun-15	0.894	0.995																												
Dec-15	0.885																													

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	0.874	0.978	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	0.885	0.986	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	0.879	0.990	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 Semesters	0.884	0.992	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 Semesters	0.890	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	1.000		
All Semester ex hi/lo	0.875	0.978	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			
6 Semesters ex hi/lo	0.881	0.990	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						
$ Weighted Averages																														
All Semesters	0.875	0.979	0.995	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	
20 Semesters	0.884	0.986	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	0.884	0.986	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										
6 Semester	0.878	0.990	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	0.883	0.992	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	0.889	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	1.000		
Last 4 Semesters ending in 6	0.896	0.991	0.994																											
Last 4 Semesters ending in 12	0.867	0.977	0.997																											
Selected																														
Age To Age	**0.878**	**0.990**	**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	0.866	0.986	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)
AB All Med Exp
Incurred Losses
Data as of 6/30/16
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
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	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	20,573	
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	22,648		
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	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	19,394				
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	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	20,524						
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	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	22,483								
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	18,528									
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	24,003										
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	20,228											
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	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	21,731													
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	27,390														
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	22,787															
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	27,680																
Jun-10	1,100,482	36,867	26,358	24,951	24,101	23,763	23,743	23,778	23,827	23,957	23,907	23,901	23,894	23,893																	
Dec-10	1,147,363	47,772	34,586	29,457	29,713	29,010	28,756	28,958	28,968	29,025	29,092	29,063	28,985																		
Jun-11	1,128,484	41,504	28,616	26,956	26,953	26,093	26,058	26,124	26,146	26,104	26,109	26,095																			
Dec-11	1,178,585	45,761	32,573	30,660	31,470	30,522	30,551	30,612	30,572	30,530	30,520																				
Jun-12	1,172,593	39,731	29,286	27,856	27,863	27,167	26,727	26,862	26,897	26,911																					
Dec-12	1,225,521	49,390	38,235	36,024	36,323	35,467	35,462	35,699	35,779																						
Jun-13	1,216,296	42,721	30,346	29,353	29,361	28,853	28,963	29,027																							
Dec-13	1,275,650	52,858	37,732	35,820	36,182	36,119	36,029																								
Jun-14	1,262,516	42,950	31,112	30,527	31,085	30,603																									
Dec-14	1,323,913	54,031	39,224	38,904	40,307																										
Jun-15	1,304,226	46,200	35,002	35,396																											
Dec-15	1,348,048	59,130	48,952																												
Jun-16	1,321,776	47,499																													

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.
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	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	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	0.996			
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	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	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	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	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	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	1.000									
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	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	0.999											
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	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	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	0.999														
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	1.001															
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	1.000																
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	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	1.000																		
Dec-10	0.724	0.852	1.009	0.976	0.991	1.007	1.000	1.002	1.002	0.999	0.997																			
Jun-11	0.689	0.942	1.000	0.968	0.999	1.003	1.001	0.998	1.000	0.999																				
Dec-11	0.712	0.941	1.026	0.970	1.001	1.002	0.999	0.999	1.000																					
Jun-12	0.737	0.951	1.000	0.975	0.984	1.005	1.001	1.001																						
Dec-12	0.774	0.942	1.008	0.976	1.000	1.007	1.002																							
Jun-13	0.710	0.967	1.000	0.983	1.004	1.002																								
Dec-13	0.714	0.949	1.010	0.998	0.998																									
Jun-14	0.724	0.981	1.018	0.984																										
Dec-14	0.726	0.992	1.036																											
Jun-15	0.758	1.011																												
Dec-15	0.828																													

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	0.810	0.951	0.996	0.975	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	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	0.999	1.000	1.000	
20 Semesters	0.755	0.948	1.000	0.975	0.997	0.999	1.000	1.000	1.001	1.000																				
10 Semesters	0.737	0.953	1.007	0.978	0.996	1.001	1.000	1.001	1.000	1.000	1.001	1.002	1.000	0.999	1.000	0.998	1.000	1.000	1.000	1.001										
6 Semesters	0.743	0.974	1.012	0.981	0.997	1.004	1.001	1.001	0.999	0.999	1.000	1.004	0.999	1.000	0.999	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.759	0.983	1.016	0.985	0.996	1.004	1.001	1.000	1.000	0.999	1.000	1.002	0.997	1.000	0.999	0.996	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000				
2 Semesters	0.793	1.002	1.027	0.991	1.001	1.004	1.002	1.000	1.000	0.999	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000		
All Semester ex hi/lo	0.805	0.952	0.995	0.974	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	0.972	1.009	0.980	0.999	1.004	1.001	1.001	1.000	0.999	1.000	1.002	0.998	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	0.789	0.951	0.998	0.975	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	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	0.998	1.000	1.000	
20 Semesters	0.753	0.949	1.002	0.976	0.997	1.000	1.000	1.000	1.001	1.000																				
10 Semesters	0.740	0.953	1.009	0.979	0.996	1.002	1.000	1.001	1.000	1.000	1.001	1.002	1.000	0.999	1.000	0.998	1.000	1.000	1.000	1.001										
6 Semester	0.746	0.973	1.013	0.982	0.998	1.004	1.001	1.001	0.999	0.999	1.000	1.004	0.999	1.000	0.999	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	0.763	0.983	1.017	0.986	0.997	1.004	1.001	1.000	1.000	0.999	1.000	1.002	0.997	1.000	0.999	0.995	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000				
2 Semester	0.797	1.001	1.028	0.992	1.000	1.005	1.002	1.000	1.000	0.999	0.998	1.000	0.999	0.999	1.000	1.000	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000		
Last 4 Semesters ending in 6	0.733	0.979	1.005																											
Last 4 Semesters ending in 12	0.762	0.957	1.020																											
Selected																														
Age To Age	**0.763**	**0.973**	**1.013**	**0.982**	**0.998**	**1.004**	**1.001**	**1.001**	**0.999**	**0.999**	**1.000**	**1.004**	**0.999**	**1.000**	**0.999**	**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**
Age to Ultimate	0.738	0.968	0.995	0.982	1.000	1.003	0.998	0.997	0.996	0.997	0.998	0.998	0.995	0.996	0.996	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB All DI
Reported Counts
Data as of 6/30/16

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
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	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	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	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	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	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	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	1,566						
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	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	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	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	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	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	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	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	1,533														
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	1,244															
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	1,436																
Jun-10	1,100,482	1,156	1,137	1,132	1,126	1,121	1,121	1,121	1,122	1,122	1,122	1,122	1,122	1,121																	
Dec-10	1,147,363	1,374	1,369	1,333	1,340	1,337	1,336	1,335	1,337	1,336	1,335	1,335	1,335																		
Jun-11	1,128,484	1,314	1,247	1,212	1,183	1,185	1,183	1,182	1,182	1,183	1,183	1,182																			
Dec-11	1,178,585	1,475	1,407	1,342	1,338	1,332	1,330	1,329	1,327	1,326	1,326																				
Jun-12	1,172,593	1,254	1,234	1,216	1,210	1,200	1,198	1,200	1,200	1,199																					
Dec-12	1,225,521	1,558	1,506	1,483	1,483	1,481	1,476	1,479	1,478																						
Jun-13	1,216,296	1,308	1,280	1,253	1,249	1,245	1,242	1,245																							
Dec-13	1,275,650	1,561	1,495	1,449	1,445	1,451	1,447																								
Jun-14	1,262,516	1,239	1,252	1,218	1,219	1,221																									
Dec-14	1,323,913	1,581	1,519	1,505	1,506																										
Jun-15	1,304,226	1,283	1,295	1,283																											
Dec-15	1,348,048	1,451	1,468																												
Jun-16	1,321,776	1,250																													

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.
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	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	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	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	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	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	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	1.001							
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	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	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	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	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	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	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	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	0.999															
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	0.999																
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	1.000																	
Jun-10	0.984	0.996	0.995	0.996	1.000	1.000	1.001	1.000	1.000	1.000	1.000	0.999																		
Dec-10	0.996	0.974	1.005	0.998	0.999	0.999	1.001	0.999	0.999	1.000	1.000																			
Jun-11	0.949	0.972	0.976	1.002	0.998	0.999	1.000	1.001	1.000	0.999																				
Dec-11	0.954	0.954	0.997	0.996	0.998	0.999	0.998	0.999	1.000																					
Jun-12	0.984	0.985	0.995	0.992	0.998	1.002	1.000	0.999																						
Dec-12	0.967	0.985	1.000	0.999	0.997	1.002	0.999																							
Jun-13	0.979	0.979	0.997	0.997	0.998	1.002																								
Dec-13	0.958	0.969	0.997	1.004	0.997																									
Jun-14	1.010	0.973	1.001	1.002																										
Dec-14	0.961	0.991	1.001																											
Jun-15	1.009	0.991																												
Dec-15	1.012																													

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	1.001	0.975	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	0.980	0.977	0.995	0.997	0.998	1.000	1.000	0.999	1.000	1.000																				
10 Semesters	0.978	0.977	0.996	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										
6 Semesters	0.988	0.981	0.998	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						
4 Semesters	0.998	0.981	0.999	1.000	0.997	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				
2 Semesters	1.011	0.991	1.001	1.003	0.997	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	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.999	0.975	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	0.990	0.982	0.999	0.998	0.998	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						
$ Weighted Averages																														
All Semesters	1.004	0.974	0.993	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	0.978	0.976	0.994	0.996	0.998	1.000	1.000	0.999	1.000	1.000																				
10 Semesters	0.977	0.977	0.997	0.997	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										
6 Semester	0.986	0.981	0.999	0.998	0.998	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						
4 Semester	0.996	0.981	0.999	1.000	0.997	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				
2 Semester	1.011	0.991	1.001	1.003	0.997	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	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 6	0.995	0.982	0.992																											
Last 4 Semesters ending in 12	0.974	0.975	0.999																											
Selected																														
Age To Age	**0.986**	**0.981**	**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**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.963	0.976	0.995	0.996	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)
AB All DI
Incurred Losses
Data as of 6/30/16
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
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	11,955
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	11,411	
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	12,223		
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	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	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	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	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	7,440							
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	9,388								
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	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	9,894										
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	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	12,617												
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	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	13,315														
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	10,914															
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	11,825																
Jun-10	1,100,482	5,820	7,342	7,903	8,155	8,117	8,093	8,052	8,070	8,069	8,045	8,045	8,029	8,023																	
Dec-10	1,147,363	7,655	9,567	10,689	11,581	11,696	11,632	11,828	11,896	11,966	11,962	11,995	11,999																		
Jun-11	1,128,484	5,987	7,529	8,170	8,350	8,012	8,084	8,052	8,083	8,471	8,415	8,503																			
Dec-11	1,178,585	7,074	9,364	10,497	11,296	11,288	11,595	11,654	11,703	11,911	11,848																				
Jun-12	1,172,593	6,140	8,005	9,379	10,005	10,231	10,287	10,493	10,504	10,613																					
Dec-12	1,225,521	7,656	10,761	11,857	12,660	12,695	12,780	13,207	13,272																						
Jun-13	1,216,296	5,918	7,957	9,248	9,864	9,988	10,442	10,539																							
Dec-13	1,275,650	7,463	10,325	11,555	12,210	12,348	12,461																								
Jun-14	1,262,516	5,742	7,823	8,726	9,440	9,492																									
Dec-14	1,323,913	7,886	10,557	12,452	13,686																										
Jun-15	1,304,226	6,468	8,651	10,493																											
Dec-15	1,348,048	8,180	12,161																												
Jun-16	1,321,776	6,762																													

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.
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	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	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	1.008			
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	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	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	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	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	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	0.999									
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	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	1.000											
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	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	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	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	1.003															
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	0.999																
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	1.001																	
Jun-10	1.262	1.076	1.032	0.995	0.997	0.995	1.002	1.000	0.997	1.000	0.998	0.999																		
Dec-10	1.250	1.117	1.083	1.010	0.995	1.017	1.006	1.006	1.000	1.003	1.000																			
Jun-11	1.258	1.085	1.022	0.960	1.009	0.996	1.004	1.048	0.993	1.010																				
Dec-11	1.324	1.121	1.076	0.999	1.027	1.005	1.004	1.018	0.995																					
Jun-12	1.304	1.172	1.067	1.023	1.005	1.020	1.001	1.010																						
Dec-12	1.406	1.102	1.068	1.003	1.007	1.033	1.005																							
Jun-13	1.344	1.162	1.067	1.013	1.045	1.009																								
Dec-13	1.383	1.119	1.057	1.011	1.009																									
Jun-14	1.362	1.115	1.082	1.005																										
Dec-14	1.339	1.180	1.099																											
Jun-15	1.338	1.213																												
Dec-15	1.487																													

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	1.287	1.106	1.049	0.996	1.004	1.004	1.000	1.005	1.001	1.006	1.000	1.009	1.000	1.002	1.004	0.999	1.000	1.000	1.000	1.001	1.000	1.004	1.005	1.001	1.000	1.000	1.003	1.000	1.000	
20 Semesters	1.309	1.119	1.055	0.998	1.005	1.006	1.000	1.006	1.000	1.006																				
10 Semesters	1.354	1.139	1.065	1.002	1.011	1.004	1.000	1.007	1.001	1.003	1.001	1.007	1.000	1.003	1.000	0.999	1.000	1.000	1.000	1.001										
6 Semesters	1.376	1.148	1.073	1.009	1.017	1.013	1.004	1.014	0.999	1.005	1.000	1.012	1.000	1.003	1.001	0.999	1.003	1.000	1.000	1.002	1.000	1.001	1.006	1.001						
4 Semesters	1.381	1.157	1.076	1.008	1.017	1.017	1.004	1.021	0.996	1.006	1.004	1.004	1.001	0.999	1.001	0.999	1.000	1.000	1.000	1.003	1.000	1.001	1.000	1.000	1.000	1.000				
2 Semesters	1.412	1.196	1.090	1.008	1.027	1.021	1.003	1.014	0.994	1.007	0.999	0.995	1.003	0.999	1.001	1.000	1.000	1.002	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.001	1.004	1.000		
All Semester ex hi/lo	1.285	1.105	1.049	0.996	1.003	1.003	1.001	1.004	1.000	1.004	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	1.144	1.071	1.008	1.013	1.013	1.004	1.008	0.999	1.005	1.000	1.007	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001						
$ Weighted Averages																														
All Semesters	1.289	1.105	1.051	0.997	1.004	1.004	1.000	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	1.005	1.006	1.001	1.000	1.000	1.003	1.000	1.000	
20 Semesters	1.312	1.119	1.058	0.999	1.005	1.006	0.999	1.006	1.001	1.005																				
10 Semesters	1.359	1.138	1.067	1.003	1.011	1.005	1.000	1.006	1.002	1.003	1.001	1.008	1.000	1.003	1.000	0.999	1.000	1.000	1.000	1.001										
6 Semester	1.380	1.147	1.074	1.009	1.017	1.015	1.004	1.012	0.999	1.005	1.000	1.013	1.000	1.002	1.001	0.999	1.003	1.000	1.000	1.002	1.000	1.001	1.007	1.001						
4 Semester	1.386	1.157	1.077	1.008	1.016	1.017	1.004	1.018	0.996	1.006	1.004	1.004	1.001	0.999	1.001	0.999	1.000	1.000	1.000	1.004	1.000	1.001	1.000	1.000	1.000	1.000				
2 Semester	1.421	1.195	1.092	1.009	1.025	1.023	1.003	1.014	0.994	1.006	0.999	0.994	1.003	0.999	1.001	1.000	1.000	1.002	1.000	1.007	0.999	1.000	1.000	1.000	1.000	1.001	1.004	1.000		
Last 4 Semesters ending in 6	1.337	1.167	1.060																											
Last 4 Semesters ending in 12	1.405	1.131	1.075																											
Selected																														
Age To Age	**1.380**	**1.147**	**1.074**	**1.009**	**1.017**	**1.015**	**1.004**	**1.012**	**0.999**	**1.005**	**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**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.812	1.314	1.145	1.066	1.057	1.040	1.025	1.021	1.008	1.009	1.004	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB DB
Reported Counts
Data as of 6/30/16

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
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	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	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	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	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	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	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	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	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	78								
Jun-06	945,398	80	66	67	64	63	62	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	72										
Jun-07	1,001,482	72	78	69	67	63	63	62	62	62	60	62	62	62	60	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	83												
Jun-08	1,053,269	55	62	61	58	57	56	57	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	78														
Jun-09	1,080,605	55	55	49	48	46	46	46	46	46	46	46	45	45	45	45															
Dec-09	1,119,822	73	64	58	58	55	57	57	57	56	56	55	56	56	56																
Jun-10	1,100,482	44	42	41	40	40	39	39	39	39	39	39	39	39																	
Dec-10	1,147,363	91	83	82	78	74	74	75	75	71	71	71	71																		
Jun-11	1,128,484	42	37	35	35	34	34	34	32	32	32	32																			
Dec-11	1,178,585	66	68	64	61	57	58	58	58	57	57																				
Jun-12	1,172,593	60	72	71	67	66	65	65	63	63																					
Dec-12	1,225,521	60	62	57	61	58	57	57	55																						
Jun-13	1,216,296	46	46	43	42	40	38	37																							
Dec-13	1,275,650	69	63	55	55	56	55																								
Jun-14	1,262,516	55	52	49	44	44																									
Dec-14	1,323,913	72	63	59	57																										
Jun-15	1,304,226	40	48	45																											
Dec-15	1,348,048	88	74																												
Jun-16	1,321,776	48																													

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.
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	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	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	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	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	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	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	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	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	1.013									
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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	0.912	0.988	0.951	0.949	1.000	1.014	1.000	0.947	1.000	1.000	1.000																			
Jun-11	0.881	0.946	1.000	0.971	1.000	1.000	0.941	1.000	1.000	1.000																				
Dec-11	1.030	0.941	0.953	0.934	1.018	1.000	1.000	0.983	1.000																					
Jun-12	1.200	0.986	0.944	0.985	0.985	1.000	0.969	1.000																						
Dec-12	1.033	0.919	1.070	0.951	0.983	1.000	0.965																							
Jun-13	1.000	0.935	0.977	0.952	0.950	0.974																								
Dec-13	0.913	0.873	1.000	1.018	0.982																									
Jun-14	0.945	0.942	0.898	1.000																										
Dec-14	0.875	0.937	0.966																											
Jun-15	1.200	0.938																												
Dec-15	0.841																													

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	0.989	0.964	0.983	0.976	0.993	0.993	0.994	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	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.979	0.942	0.975	0.975	0.994	0.992	0.994	0.991	0.998	1.000																				
10 Semesters	0.992	0.940	0.973	0.971	0.993	0.996	0.988	0.990	0.997	1.000	0.998	0.999	0.997	1.000	1.000	1.000	1.000	0.998	1.000	1.000										
6 Semesters	0.962	0.924	0.976	0.973	0.986	0.998	0.979	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	1.002	1.000	1.000	1.000						
4 Semesters	0.965	0.922	0.960	0.980	0.975	0.993	0.969	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	1.003	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.020	0.937	0.932	1.009	0.966	0.987	0.967	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	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.987	0.962	0.983	0.976	0.993	0.994	0.995	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	0.933	0.932	0.972	0.972	0.987	1.000	0.984	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	0.982	0.964	0.982	0.976	0.994	0.993	0.995	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	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.966	0.942	0.974	0.975	0.995	0.991	0.995	0.990	0.998	1.000																				
10 Semesters	0.978	0.943	0.971	0.969	0.994	0.996	0.989	0.988	0.997	1.000	0.998	0.998	0.997	1.000	1.000	1.000	1.000	0.998	1.000	1.000										
6 Semester	0.935	0.922	0.976	0.973	0.987	1.000	0.982	0.981	1.000	0.997	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000						
4 Semester	0.929	0.920	0.961	0.980	0.977	0.995	0.972	0.978	1.000	0.995	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.953	0.937	0.935	1.010	0.969	0.989	0.967	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	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 6	1.085	0.954	0.949																											
Last 4 Semesters ending in 12	0.907	0.918	0.996																											
Selected																														
Age To Age	**0.966**	**0.942**	**0.974**	**0.975**	**0.995**	**0.991**	**0.995**	**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**	**1.000**
Age to Ultimate	0.841	0.870	0.923	0.948	0.972	0.977	0.986	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	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB DB
Incurred Losses
Data as of 6/30/16
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
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	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	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	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	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	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	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	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	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	2,212								
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	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	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	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	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	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	1,827														
Jun-09	1,080,605	775	917	841	805	844	843	844	844	844	843	843	833	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	2,579																
Jun-10	1,100,482	871	969	990	963	948	880	880	880	880	880	880	880	880																	
Dec-10	1,147,363	1,552	1,666	1,705	1,637	1,565	1,602	1,614	1,614	1,538	1,538	1,538	1,538																		
Jun-11	1,128,484	859	1,382	1,475	1,422	1,425	1,425	1,420	1,348	1,348	1,348	1,348																			
Dec-11	1,178,585	1,339	1,482	1,499	1,473	1,373	1,398	1,398	1,402	1,384	1,399																				
Jun-12	1,172,593	1,141	1,377	1,401	1,295	1,368	1,257	1,258	1,198	1,190																					
Dec-12	1,225,521	1,465	1,806	1,750	2,205	2,090	2,081	2,071	2,021																						
Jun-13	1,216,296	852	1,088	934	912	856	821	757																							
Dec-13	1,275,650	1,744	1,734	1,618	1,658	1,974	2,020																								
Jun-14	1,262,516	1,006	1,051	1,017	936	943																									
Dec-14	1,323,913	1,300	1,536	1,639	1,622																										
Jun-15	1,304,226	914	1,096	1,815																											
Dec-15	1,348,048	1,442	1,577																												
Jun-16	1,321,776	724																													

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.
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	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	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	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	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	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	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	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	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	1.048									
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	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	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	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	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	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	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	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	1.000																	
Jun-10	1.113	1.022	0.972	0.984	0.929	1.000	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	1.000																			
Jun-11	1.608	1.067	0.964	1.002	1.000	0.996	0.949	1.000	1.000	1.000																				
Dec-11	1.107	1.011	0.983	0.932	1.018	1.000	1.003	0.987	1.011																					
Jun-12	1.207	1.018	0.924	1.057	0.919	1.000	0.953	0.993																						
Dec-12	1.233	0.969	1.260	0.948	0.996	0.995	0.976																							
Jun-13	1.278	0.859	0.976	0.939	0.959	0.922																								
Dec-13	0.994	0.934	1.025	1.191	1.023																									
Jun-14	1.045	0.967	0.921	1.007																										
Dec-14	1.182	1.067	0.990																											
Jun-15	1.198	1.657																												
Dec-15	1.094																													

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	1.181	1.012	1.000	0.996	0.989	0.994	0.995	0.991	1.001	0.999	1.021	1.001	0.999	1.000	1.000	1.004	1.000	0.996	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.175	1.015	0.995	0.996	0.987	0.990	0.997	0.994	1.001	0.999																				
10 Semesters	1.195	1.057	0.997	1.000	0.986	0.991	0.989	0.991	1.001	1.002	1.027	1.003	0.998	1.000	0.999	1.000	1.000	0.995	1.000	1.000										
6 Semesters	1.132	1.075	1.016	1.012	0.986	0.987	0.980	0.985	1.006	0.995	1.052	1.005	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000						
4 Semesters	1.130	1.156	0.978	1.021	0.974	0.979	0.970	0.983	1.003	0.992	1.077	1.008	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.012	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.146	1.362	0.955	1.099	0.991	0.958	0.964	0.990	1.005	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.172	0.994	0.992	0.991	0.992	0.996	0.995	0.994	1.001	0.998	1.007	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			
6 Semesters ex hi/lo	1.130	0.984	0.979	0.988	0.993	0.998	0.982	0.990	1.003	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	1.171	1.006	1.005	0.994	0.993	0.995	0.995	0.990	1.002	0.997	1.031	1.002	0.999	1.000	1.000	1.004	1.000	0.996	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.159	1.010	1.000	0.996	0.991	0.992	0.997	0.992	1.002	0.997																				
10 Semesters	1.171	1.045	1.007	1.000	0.991	0.994	0.989	0.989	1.003	0.999	1.040	1.005	0.999	1.001	0.999	1.000	1.000	0.995	1.000	1.000										
6 Semester	1.114	1.056	1.032	1.015	0.991	0.992	0.979	0.983	1.008	0.993	1.073	1.009	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.012	1.000	1.000	1.000						
4 Semester	1.128	1.124	0.985	1.027	0.983	0.987	0.971	0.982	1.003	0.990	1.116	1.013	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				
2 Semester	1.134	1.312	0.963	1.124	1.004	0.974	0.967	0.990	1.005	1.000	1.000	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 6	1.179	1.120	0.946																											
Last 4 Semesters ending in 12	1.118	0.992	1.070																											
Selected																														
Age To Age	**1.159**	**1.010**	**1.000**	**0.996**	**0.991**	**0.992**	**0.997**	**0.992**	**1.005**	**1.005**	**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**
Age to Ultimate	1.151	0.992	0.983	0.983	0.987	0.996	1.004	1.007	1.015	1.010	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Funeral
Reported Counts
Data as of 6/30/16

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
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	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	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	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	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	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	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	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	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	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	117										
Jun-07	1,001,482	96	108	98	95	93	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	130												
Jun-08	1,053,269	92	99	100	98	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	121														
Jun-09	1,080,605	82	92	81	84	82	83	84	83	83	83	83	81	81	81	81															
Dec-09	1,119,822	120	107	101	99	100	100	99	99	99	99	97	98	98	98																
Jun-10	1,100,482	78	80	79	77	77	74	74	75	74	74	74	74	74																	
Dec-10	1,147,363	126	128	123	121	117	118	119	119	118	118	118	118																		
Jun-11	1,128,484	65	64	62	61	60	59	59	59	59	59	59																			
Dec-11	1,178,585	103	111	110	102	100	101	101	101	101	101																				
Jun-12	1,172,593	90	96	96	94	92	90	90	90	90																					
Dec-12	1,225,521	101	100	98	102	104	103	103	103																						
Jun-13	1,216,296	79	78	76	71	71	69	69																							
Dec-13	1,275,650	112	110	104	104	103	104																								
Jun-14	1,262,516	87	82	82	76	72																									
Dec-14	1,323,913	109	118	101	101																										
Jun-15	1,304,226	63	70	66																											
Dec-15	1,348,048	123	115																												
Jun-16	1,321,776	71																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	1.016	0.961	0.984	0.967	1.009	1.008	1.000	0.992	1.000	1.000	1.000																			
Jun-11	0.985	0.969	0.984	0.984	0.983	1.000	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	1.000																					
Jun-12	1.067	1.000	0.979	0.979	0.978	1.000	1.000	1.000																						
Dec-12	0.990	0.980	1.041	1.020	0.990	1.000	1.000																							
Jun-13	0.987	0.974	0.934	1.000	0.972	1.000																								
Dec-13	0.982	0.945	1.000	0.990	1.010																									
Jun-14	0.943	1.000	0.927	0.947																										
Dec-14	1.083	0.856	1.000																											
Jun-15	1.111	0.943																												
Dec-15	0.935																													

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	1.027	0.964	0.984	0.985	0.996	0.997	0.999	0.995	0.999	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	1.023	0.959	0.983	0.987	0.996	0.997	0.999	0.996	0.998	0.998																				
10 Semesters	1.016	0.962	0.975	0.988	0.993	0.999	1.001	0.997	1.000	0.997	0.998	0.999	0.999	1.000	0.999	1.000	1.001	0.999	1.000	1.000										
6 Semesters	1.007	0.950	0.980	0.986	0.991	1.001	1.002	0.996	1.000	0.997	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						
4 Semesters	1.018	0.936	0.965	0.989	0.988	1.000	1.000	0.998	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	1.023	0.899	0.963	0.969	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.029	0.966	0.984	0.985	0.996	0.998	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	0.999	0.961	0.978	0.987	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	1.025	0.963	0.985	0.986	0.997	0.997	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	1.018	0.958	0.984	0.988	0.998	0.997	0.999	0.995	0.998	0.998																				
10 Semesters	1.013	0.959	0.976	0.988	0.994	0.999	1.001	0.997	1.000	0.997	0.998	0.999	0.999	1.000	0.999	1.000	1.001	0.999	1.000	1.000										
6 Semester	1.000	0.944	0.984	0.987	0.992	1.002	1.002	0.996	1.000	0.996	0.998	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						
4 Semester	1.008	0.929	0.970	0.992	0.989	1.000	1.000	0.997	1.000	0.994	0.997	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 Semester	0.995	0.888	0.967	0.972	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		
Last 4 Semesters ending in 6	1.022	0.982	0.956																											
Last 4 Semesters ending in 12	0.996	0.941	0.990																											
Selected																														
Age To Age	**1.018**	**0.958**	**0.984**	**0.988**	**0.998**	**0.997**	**0.999**	**0.995**	**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**
Age to Ultimate	0.934	0.917	0.958	0.973	0.986	0.988	0.991	0.992	0.996	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Funeral
Incurred Losses
Data as of 6/30/16
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
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	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	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	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	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	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	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	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	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	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	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	288										
Jun-07	1,001,482	370	429	418	406	399	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	641												
Jun-08	1,053,269	440	483	485	475	476	473	473	473	468	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	733														
Jun-09	1,080,605	403	502	458	498	491	496	501	496	496	496	491	484	484	484	484															
Dec-09	1,119,822	613	658	628	619	631	581	571	571	571	571	561	570	570	570																
Jun-10	1,100,482	392	429	426	418	413	402	402	412	402	402	402	402	402																	
Dec-10	1,147,363	722	767	735	751	715	696	701	701	696	696	696	696																		
Jun-11	1,128,484	324	330	320	323	313	308	308	308	308	308	308																			
Dec-11	1,178,585	524	624	630	562	540	541	541	541	541	541																				
Jun-12	1,172,593	512	585	589	578	562	532	532	532	532																					
Dec-12	1,225,521	506	546	537	563	570	565	560	560																						
Jun-13	1,216,296	383	424	406	383	383	373	373																							
Dec-13	1,275,650	554	598	565	557	547	555																								
Jun-14	1,262,516	411	409	404	383	363																									
Dec-14	1,323,913	497	595	530	528																										
Jun-15	1,304,226	308	380	366																											
Dec-15	1,348,048	648	627																												
Jun-16	1,321,776	367																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	1.062	0.958	1.021	0.953	0.974	1.007	1.000	0.992	1.000	1.000	1.000																			
Jun-11	1.019	0.970	1.009	0.969	0.984	1.000	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	1.000																					
Jun-12	1.142	1.007	0.981	0.972	0.947	1.000	1.000	1.000																						
Dec-12	1.079	0.984	1.047	1.013	0.991	0.992	1.000																							
Jun-13	1.107	0.958	0.944	0.998	0.974	1.000																								
Dec-13	1.078	0.945	0.987	0.983	1.014																									
Jun-14	0.994	0.989	0.948	0.947																										
Dec-14	1.196	0.891	0.995																											
Jun-15	1.235	0.962																												
Dec-15	0.968																													

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	1.094	0.981	0.990	0.984	0.991	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	1.090	0.971	0.987	0.987	0.989	0.997	0.999	0.992	0.999	0.998																				
10 Semesters	1.101	0.967	0.981	0.980	0.979	0.998	1.001	0.996	1.000	0.997	1.000	0.988	0.999	1.000	0.999	1.000	1.082	0.996	1.000	1.002										
6 Semesters	1.096	0.955	0.984	0.979	0.985	1.000	1.004	0.995	1.000	0.995	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						
4 Semesters	1.098	0.947	0.968	0.985	0.982	0.998	1.000	0.998	1.000	0.996	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	1.102	0.927	0.972	0.965	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	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.094	0.979	0.991	0.982	0.991	0.998	0.998	0.995	0.998	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	1.094	0.962	0.978	0.979	0.988	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	1.090	0.976	0.988	0.985	0.989	0.997	0.999	0.993	0.998	0.997	0.997	0.994	0.999	1.000	0.999	1.000	1.067	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	1.087	0.969	0.987	0.987	0.987	0.997	0.999	0.994	1.000	0.997																				
10 Semesters	1.096	0.967	0.981	0.981	0.978	0.997	1.001	0.996	1.000	0.997	1.000	0.992	0.999	1.000	0.999	1.000	1.080	0.997	1.000	1.001										
6 Semester	1.083	0.951	0.987	0.980	0.986	1.000	1.003	0.995	1.000	0.995	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						
4 Semester	1.079	0.941	0.972	0.987	0.982	0.998	1.000	0.997	1.000	0.995	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	1.054	0.919	0.975	0.968	0.998	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		
Last 4 Semesters ending in 6	1.114	0.982	0.970																											
Last 4 Semesters ending in 12	1.073	0.957	0.977																											
Selected																														
Age To Age	**1.087**	**0.969**	**0.987**	**0.987**	**0.987**	**0.997**	**0.999**	**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**
Age to Ultimate	1.003	0.923	0.952	0.965	0.978	0.991	0.993	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Uninsured
Reported Counts
Data as of 6/30/16

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
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	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	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	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	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	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	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	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	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	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	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	3										
Jun-07	1,001,482	1	4	5	6	8	9	8	9	10	9	8	7	8	8	8	7	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	12												
Jun-08	1,053,269	8	5	5	7	8	11	9	9	9	8	7	7	7	7	5	5	4													
Dec-08	1,098,120	8	5	7	6	11	12	14	14	16	11	14	12	10	11	11	11														
Jun-09	1,080,605	1	3	3	2	6	5	6	6	4	6	6	6	3	2	2															
Dec-09	1,119,822	2	7	7	9	10	11	12	11	12	9	8	9	8	9																
Jun-10	1,100,482	5	4	6	7	8	10	10	12	11	11	10	9	8																	
Dec-10	1,147,363	0	2	3	5	10	11	11	11	8	9	8	5																		
Jun-11	1,128,484	5	5	8	8	7	3	2	4	3	1	1																			
Dec-11	1,178,585	3	7	9	9	9	9	9	8	7	6																				
Jun-12	1,172,593	3	2	3	4	7	7	9	9	8																					
Dec-12	1,225,521	1	5	5	7	9	10	10	10																						
Jun-13	1,216,296	4	4	4	7	8	6	6																							
Dec-13	1,275,650	2	4	4	5	6	7																								
Jun-14	1,262,516	2	6	5	5	6																									
Dec-14	1,323,913	4	4	3	3																										
Jun-15	1,304,226	4	6	9																											
Dec-15	1,348,048	6	5																												
Jun-16	1,321,776	1																													

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.
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	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	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	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	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	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	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	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	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	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	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	1.000											
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	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	1.000													
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	0.800														
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	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	1.000																
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	1.125																	
Jun-10	0.800	1.500	1.167	1.143	1.250	1.000	1.200	0.917	1.000	0.909	0.900	0.889																		
Dec-10	#DIV/0!	1.500	1.667	2.000	1.100	1.000	1.000	0.727	1.125	0.889	0.625																			
Jun-11	1.000	1.600	1.000	0.875	0.429	0.667	2.000	0.750	0.333	1.000																				
Dec-11	2.333	1.286	1.000	1.000	1.000	1.000	0.889	0.875	0.857																					
Jun-12	0.667	1.500	1.333	1.750	1.000	1.286	1.000	0.889																						
Dec-12	5.000	1.000	1.400	1.286	1.111	1.000	1.000																							
Jun-13	1.000	1.000	1.750	1.143	0.750	1.000																								
Dec-13	2.000	1.000	1.250	1.200	1.167																									
Jun-14	3.000	0.833	1.000	1.200																										
Dec-14	1.000	0.750	1.000																											
Jun-15	1.500	1.500																												
Dec-15	0.833																													

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	1.211	1.218	1.363	1.044	1.045	1.076	0.936	0.961	0.911	0.906	0.957	0.958	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	1.318	1.227	1.357	1.052	1.050	1.087	0.932	0.945	0.911																				
10 Semesters	1.833	1.197	1.257	1.271	0.974	1.041	1.101	0.906	0.904	0.954	0.884	0.885	0.978	0.933	0.963	0.956	1.008	0.996	0.961	1.000										
6 Semesters	1.556	1.014	1.289	1.263	0.909	0.992	1.181	0.875	0.928	0.993	0.918	0.852	1.006	0.921	0.938	0.954	1.014	1.014	0.958	1.000	1.000	0.976	0.972	1.000						
4 Semesters	1.583	1.021	1.250	1.207	1.007	1.071	1.222	0.810	0.829	0.922	0.913	0.778	0.973	0.882	0.969	0.931	1.083	1.021	0.938	1.000	1.000	0.964	0.958	1.000	1.000	1.000				
2 Semesters	1.167	1.125	1.000	1.200	0.958	1.000	1.000	0.882	0.595	0.944	0.763	0.889	0.896	1.000	1.000	0.862	1.000	0.875	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	NA	1.124	1.173	1.324	1.051	1.037	1.050	0.938	0.966	0.900	0.907	0.951	0.969	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	1.375	0.958	1.246	1.207	0.965	1.000	1.050	0.858	0.933	0.949	0.939	0.903	1.056	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	1.320	1.096	1.129	1.227	1.038	1.044	1.027	0.950	0.945	0.926	0.919	0.942	1.000	0.938	0.977	0.960	1.000	0.982	0.958	1.000	1.000	0.974	0.970	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.271	1.205	1.122	1.257	1.048	1.045	1.030	0.947	0.929	0.926																				
10 Semesters	1.412	1.178	1.200	1.212	0.988	1.060	1.022	0.938	0.892	0.953	0.905	0.895	1.045	0.905	0.968	0.942	1.000	0.979	0.951	1.000										
6 Semester	1.318	1.034	1.292	1.216	0.913	1.022	1.059	0.891	0.933	1.000	0.906	0.877	1.060	0.896	0.952	0.939	1.000	1.000	0.957	1.000	1.000	0.968	0.962	1.000						
4 Semester	1.313	1.050	1.250	1.208	1.000	1.063	1.033	0.813	0.931	0.900	0.906	0.806	1.036	0.861	0.973	0.929	1.043	1.000	0.923	1.000	1.000	0.944	0.944	1.000	1.000	1.000				
2 Semester	1.100	1.200	1.000	1.200	0.929	1.000	1.000	0.882	0.700	0.900	0.778	0.889	1.000	1.000	1.000	0.889	1.000	0.909	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 6	1.385	1.167	1.200																											
Last 4 Semesters ending in 12	1.385	1.050	1.143																											
Selected																														
Age To Age	**1.320**	**1.096**	**1.129**	**1.227**	**1.038**	**1.044**	**1.027**	**0.950**	**0.945**	**0.926**	**0.919**	**0.942**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**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	1.605	1.216	1.109	0.982	0.800	0.771	0.739	0.719	0.757	0.801	0.866	0.942	1.000	1.000	1.000	1.000	1.000	1.000	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
Incurred Losses
Data as of 6/30/16
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
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	197
Jun-02	832,380	56	80	70	43	35	86	101	101	101	170	105	102	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	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	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	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	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	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	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	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	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	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	356											
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	1,632												
Jun-08	1,053,269	24	78	78	88	41	118	105	106	101	246	96	203	203	193	20	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	1,592														
Jun-09	1,080,605	3	38	887	889	935	929	935	884	987	1,029	1,036	1,031	883	883	883															
Dec-09	1,119,822	21	177	157	107	126	167	747	772	785	661	661	681	564	563																
Jun-10	1,100,482	873	26	82	88	537	1,291	1,270	1,397	1,536	1,804	2,055	1,626	1,326																	
Dec-10	1,147,363	2	541	618	648	907	996	1,189	1,286	707	720	626	451																		
Jun-11	1,128,484	26	57	332	322	170	163	160	690	685	148	148																			
Dec-11	1,178,585	32	162	347	408	435	349	267	568	521	336																				
Jun-12	1,172,593	46	26	41	122	869	924	911	861	859																					
Dec-12	1,225,521	31	48	1,610	1,610	524	549	541	555																						
Jun-13	1,216,296	8	19	19	24	28	18	27																							
Dec-13	1,275,650	11	24	38	162	231	387																								
Jun-14	1,262,516	16	63	50	50	54																									
Dec-14	1,323,913	240	245	38	40																										
Jun-15	1,304,226	20	109	147																											
Dec-15	1,348,048	44	23																												
Jun-16	1,321,776	1																													

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.
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	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	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	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	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	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	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	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	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	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	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	1.000											
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	1.008												
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	1.002													
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	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	1.013															
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	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	0.998																	
Jun-10	0.030	3.124	1.071	6.105	2.405	0.984	1.100	1.099	1.175	1.139	0.791	0.815																		
Dec-10	313.676	1.142	1.049	1.400	1.098	1.194	1.082	0.550	1.019	0.869	0.721																			
Jun-11	2.212	5.815	0.971	0.528	0.960	0.982	4.302	0.993	0.216	1.000																				
Dec-11	5.076	2.148	1.174	1.066	0.803	0.765	2.122	0.918	0.645																					
Jun-12	0.564	1.583	2.991	7.098	1.063	0.987	0.945	0.998																						
Dec-12	1.567	33.637	1.000	0.325	1.048	0.986	1.026																							
Jun-13	2.487	0.971	1.287	1.167	0.638	1.515																								
Dec-13	2.147	1.565	4.300	1.430	1.675																									
Jun-14	3.811	0.805	1.000	1.076																										
Dec-14	1.017	0.155	1.064																											
Jun-15	5.401	1.352																												
Dec-15	0.533																													

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	14.565	5.529	2.438	2.212	1.586	1.214	1.237	1.176	1.098	0.901	1.030	1.118	1.016	0.905	1.010	1.013	1.002	0.992	1.000	1.000	1.000	0.959	0.952	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	19.931	7.210	1.314	2.298	1.623	1.234	1.232	1.192	1.088	0.901																				
10 Semesters	2.481	4.917	1.591	2.137	1.202	1.428	1.465	0.934	1.171	0.951	1.117	1.159	1.059	0.857	1.006	1.021	1.002	0.990	1.000	1.000										
6 Semesters	2.566	6.414	1.940	2.027	1.031	1.071	1.763	0.929	0.823	1.031	1.118	0.969	1.012	0.777	1.009	1.017	1.003	0.998	0.999	1.000	1.000	0.945	0.944	1.000						
4 Semesters	2.691	0.969	1.913	1.000	1.106	1.063	2.099	0.865	0.764	1.002	0.885	0.876	1.015	0.831	1.014	1.025	1.006	0.998	0.999	1.000	1.000	0.918	0.915	1.000	1.000	1.000				
2 Semesters	2.967	0.753	1.032	1.253	1.157	1.250	0.985	0.958	0.430	0.935	0.756	0.822	0.999	1.078	1.006	1.050	1.001	0.993	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	4.025	3.969	1.283	2.052	1.328	1.087	1.118	0.953	1.075	0.915	1.001	1.040	0.984	0.944	1.004	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	2.365	1.173	1.585	1.185	0.969	1.037	1.332	0.981	0.887	1.036	0.969	0.922	1.003	0.850	1.003	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.566	2.262	1.071	1.287	1.264	1.114	1.128	0.982	1.027	0.985	0.967	1.040	1.098	0.915	1.012	1.027	1.002	0.997	0.998	1.000	1.000	0.987	0.970	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.506	2.472	1.065	1.270	1.269	1.114	1.121	0.981	1.018	0.985																				
10 Semesters	1.635	2.507	1.095	1.096	1.213	1.151	1.153	0.903	1.027	1.014	0.977	1.045	1.126	0.912	1.012	1.030	1.002	0.997	0.998	1.000										
6 Semester	1.420	3.752	1.119	0.901	1.059	1.032	1.235	0.914	0.900	1.062	0.926	0.957	1.027	0.898	1.020	1.035	1.002	0.999	0.998	1.000	1.000	0.983	0.957	1.000						
4 Semester	1.369	0.620	1.911	0.453	1.137	0.949	1.422	0.814	0.872	1.047	0.866	0.877	1.043	1.032	1.024	1.058	1.007	0.998	0.998	1.000	1.000	0.980	0.905	1.000	1.000	1.000				
2 Semester	2.064	0.523	1.028	1.346	1.563	1.002	0.975	0.966	0.401	0.892	0.775	0.819	0.999	1.095	1.012	1.098	1.002	0.988	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 6	2.400	1.187	1.175																											
Last 4 Semesters ending in 12	1.042	4.252	1.092																											
Selected																														
Age To Age	**1.566**	**2.262**	**1.071**	**1.287**	**1.264**	**1.114**	**1.128**	**0.982**	**1.027**	**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**	**1.000**	**1.000**
Age to Ultimate	7.705	4.919	2.175	2.032	1.578	1.248	1.121	0.993	1.011	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	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Collision
Reported Counts
Data as of 6/30/16

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
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	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	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	27,248		
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	26,635			
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	25,417				
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	28,350					
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	31,611						
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	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	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	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	46,636										
Jun-07	750,059	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	45,263											
Dec-07	792,469	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	44,275												
Jun-08	798,344	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	40,953													
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	40,052														
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	38,459															
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	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	34,590																	
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	40,350																		
Jun-11	841,045	55,780	46,048	43,991	43,290	43,117	43,091	43,078	43,069	43,063	43,062	43,061																			
Dec-11	872,429	47,032	38,891	36,250	35,716	35,515	35,494	35,483	35,477	35,479	35,478																				
Jun-12	869,759	46,878	38,193	35,941	35,403	35,219	35,184	35,176	35,175	35,170																					
Dec-12	906,200	59,833	47,315	43,046	42,066	41,795	41,750	41,737	41,734																						
Jun-13	903,573	52,801	42,062	39,105	38,388	38,136	38,113	38,108																							
Dec-13	946,094	62,839	49,891	46,086	45,048	44,711	44,664																								
Jun-14	940,948	56,056	45,830	42,944	42,036	41,686																									
Dec-14	984,203	62,020	49,693	45,572	44,364																										
Jun-15	972,406	57,224	45,313	42,246																											
Dec-15	1,000,762	57,290	45,413																												
Jun-16	980,280	50,883																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	0.796	0.946	0.989	0.994	0.999	1.000	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	1.000																				
Dec-11	0.827	0.932	0.985	0.994	0.999	1.000	1.000	1.000	1.000																					
Jun-12	0.815	0.941	0.985	0.995	0.999	1.000	1.000	1.000																						
Dec-12	0.791	0.910	0.977	0.994	0.999	1.000	1.000																							
Jun-13	0.797	0.930	0.982	0.993	0.999	1.000																								
Dec-13	0.794	0.924	0.977	0.993	0.999																									
Jun-14	0.818	0.937	0.979	0.992																										
Dec-14	0.801	0.917	0.973																											
Jun-15	0.792	0.932																												
Dec-15	0.793																													

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	0.829	0.947	0.984	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	0.823	0.939	0.981	0.992	0.998	1.000	0.999	1.000	1.000	1.000																				
10 Semesters	0.805	0.932	0.982	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										
6 Semesters	0.799	0.925	0.979	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						
4 Semesters	0.801	0.928	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				
2 Semesters	0.792	0.925	0.976	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.828	0.947	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	0.926	0.979	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						
$ Weighted Averages																														
All Semesters	0.827	0.944	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	0.822	0.938	0.980	0.991	0.998	1.000	0.999	1.000	1.000	1.000																				
10 Semesters	0.804	0.932	0.982	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										
6 Semester	0.799	0.925	0.979	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						
4 Semester	0.801	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				
2 Semester	0.792	0.924	0.976	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 6	0.805	0.935	0.982																											
Last 4 Semesters ending in 12	0.795	0.920	0.978																											
Selected																														
Age To Age	**0.799**	**0.925**	**0.979**	**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**	**1.000**	**1.000**
Age to Ultimate	0.718	0.898	0.971	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	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 6/30/16
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
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	90,941
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	96,036	
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	96,350		
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	94,931			
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	87,412				
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	88,284					
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	97,221						
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	98,102							
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	118,383								
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	120,866									
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	166,758										
Jun-07	750,059	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	166,285											
Dec-07	792,469	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	188,020												
Jun-08	798,344	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	181,698													
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	195,207														
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	170,209															
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	188,496																
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	144,686																	
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	176,456																		
Jun-11	841,045	299,335	214,791	191,102	187,201	185,075	184,791	184,680	184,532	184,459	184,404	184,395																			
Dec-11	872,429	277,987	198,506	179,865	174,004	171,330	170,878	170,758	170,664	170,645	170,660																				
Jun-12	869,759	263,413	195,336	172,696	166,497	163,624	162,946	162,736	162,719	162,687																					
Dec-12	906,200	357,834	268,792	224,705	213,183	208,494	207,712	207,464	207,392																						
Jun-13	903,573	328,932	230,069	195,883	187,328	183,673	183,227	183,156																							
Dec-13	946,094	404,826	287,690	246,599	234,918	229,622	228,909																								
Jun-14	940,948	353,367	252,572	219,577	209,397	205,208																									
Dec-14	984,203	411,990	303,684	256,706	244,279																										
Jun-15	972,406	381,389	260,974	228,863																											
Dec-15	1,000,762	399,083	280,772																												
Jun-16	980,280	335,929																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	0.724	0.883	0.969	0.991	0.997	0.999	1.000	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	1.000																				
Dec-11	0.714	0.906	0.967	0.985	0.997	0.999	0.999	1.000	1.000																					
Jun-12	0.742	0.884	0.964	0.983	0.996	0.999	1.000	1.000																						
Dec-12	0.751	0.836	0.949	0.978	0.996	0.999	1.000																							
Jun-13	0.699	0.851	0.956	0.980	0.998	1.000																								
Dec-13	0.711	0.857	0.953	0.977	0.997																									
Jun-14	0.715	0.869	0.954	0.980																										
Dec-14	0.737	0.845	0.952																											
Jun-15	0.684	0.877																												
Dec-15	0.704																													

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	0.779	0.903	0.971	0.985	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	0.763	0.886	0.966	0.982	0.997	0.999	0.999	1.000	1.000	1.000																				
10 Semesters	0.717	0.870	0.962	0.985	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										
6 Semesters	0.708	0.856	0.955	0.981	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						
4 Semesters	0.710	0.862	0.954	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 Semesters	0.694	0.861	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	0.776	0.904	0.971	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	0.707	0.856	0.954	0.980	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	0.764	0.892	0.967	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	0.754	0.882	0.964	0.981	0.997	0.999	0.999	1.000	1.000	1.000																				
10 Semesters	0.717	0.867	0.961	0.984	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										
6 Semester	0.709	0.856	0.954	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						
4 Semester	0.710	0.861	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	0.694	0.860	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 6	0.708	0.870	0.963																											
Last 4 Semesters ending in 12	0.725	0.858	0.954																											
Selected																														
Age To Age	**0.709**	**0.856**	**0.954**	**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**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.565	0.797	0.931	0.976	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive Total
Reported Counts
Data as of 6/30/16

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
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	31,550														
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	21,404															
Dec-09	1,028,559	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	33,703																
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	19,397																	
Dec-10	1,047,655	61,641	62,149	62,405	62,323	62,314	62,313	62,310	62,312	62,312	62,313	62,314	62,311																		
Jun-11	1,040,159	18,334	19,727	19,833	19,789	19,785	19,796	19,797	19,798	19,798	19,796	19,797																			
Dec-11	1,071,639	30,218	31,416	31,047	31,025	31,036	31,036	31,036	31,034	31,034	31,033																				
Jun-12	1,074,142	18,018	19,243	19,237	19,235	19,251	19,254	19,255	19,256	19,257																					
Dec-12	1,109,200	56,593	56,809	57,110	57,190	57,195	57,179	57,185	57,187																						
Jun-13	1,109,322	21,596	23,585	23,607	23,636	23,654	23,653	23,654																							
Dec-13	1,148,767	40,936	41,327	41,514	41,637	41,696	41,705																								
Jun-14	1,147,038	17,837	18,913	19,006	19,027	19,053																									
Dec-14	1,185,782	50,109	49,487	49,701	49,910																										
Jun-15	1,175,532	20,880	22,193	22,366																											
Dec-15	1,198,350	45,056	45,850																												
Jun-16	1,176,111	28,342																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	1.008	1.004	0.999	1.000	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	1.000																				
Dec-11	1.040	0.988	0.999	1.000	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	1.000																						
Dec-12	1.004	1.005	1.001	1.000	1.000	1.000	1.000																							
Jun-13	1.092	1.001	1.001	1.001	1.000	1.000																								
Dec-13	1.010	1.005	1.003	1.001	1.000																									
Jun-14	1.060	1.005	1.001	1.001																										
Dec-14	0.988	1.004	1.004																											
Jun-15	1.063	1.008																												
Dec-15	1.018																													

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	1.059	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	1.000	1.000	
20 Semesters	1.045	1.002	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.042	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										
6 Semesters	1.038	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						
4 Semesters	1.032	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				
2 Semesters	1.040	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	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.054	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	1.038	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						
$ Weighted Averages																														
All Semesters	1.045	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	1.000	1.000	
20 Semesters	1.032	1.003	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.028	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										
6 Semester	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						
4 Semester	1.019	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.032	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 6	1.072	1.003	1.000																											
Last 4 Semesters ending in 12	1.004	1.002	1.002																											
Selected																														
Age To Age	**1.072**	**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**	**1.000**	**1.000**
Age to Ultimate	1.080	1.008	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	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive Total
Incurred Losses
Data as of 6/30/16
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
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	60,891
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	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	54,246		
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	44,070			
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	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	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	84,072						
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	77,580							
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	76,113								
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	58,706									
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	98,468										
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	88,162											
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	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	80,137													
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	132,170														
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	77,146															
Dec-09	1,028,559	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	150,056																
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	73,715																	
Dec-10	1,047,655	291,627	297,944	296,634	295,891	295,963	295,943	295,906	295,885	295,878	295,872	295,850	295,822																		
Jun-11	1,040,159	75,135	75,250	73,423	73,187	73,090	72,997	72,943	72,928	72,939	72,923	72,878																			
Dec-11	1,071,639	142,532	142,431	140,851	140,289	140,118	140,054	139,986	139,929	139,878	139,866																				
Jun-12	1,074,142	77,387	79,920	78,356	78,003	77,921	77,765	77,725	77,698	77,643																					
Dec-12	1,109,200	272,876	275,727	273,760	273,473	272,939	272,773	272,768	272,758																						
Jun-13	1,109,322	100,911	129,004	126,695	126,358	126,238	126,190	126,207																							
Dec-13	1,148,767	215,579	218,514	217,264	217,805	217,757	217,750																								
Jun-14	1,147,038	85,190	85,099	84,297	83,533	83,510																									
Dec-14	1,185,782	310,681	315,249	314,479	315,347																										
Jun-15	1,175,532	110,896	108,978	107,948																											
Dec-15	1,198,350	292,890	300,113																												
Jun-16	1,176,111	186,409																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	1.022	0.996	0.997	1.000	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	0.999																				
Dec-11	0.999	0.989	0.996	0.999	1.000	1.000	1.000	1.000	1.000																					
Jun-12	1.033	0.980	0.995	0.999	0.998	0.999	1.000	0.999																						
Dec-12	1.010	0.993	0.999	0.998	0.999	1.000	1.000																							
Jun-13	1.278	0.982	0.997	0.999	1.000	1.000																								
Dec-13	1.014	0.994	1.002	1.000	1.000																									
Jun-14	0.999	0.991	0.991	1.000																										
Dec-14	1.015	0.998	1.003																											
Jun-15	0.983	0.991																												
Dec-15	1.025																													

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	1.046	0.990	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.036	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	1.052	0.991	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 Semesters	1.005	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				
2 Semesters	1.004	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	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	1.013	0.992	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						
$ Weighted Averages																														
All Semesters	1.041	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	1.036	0.992	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.027	0.992	0.999	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										
6 Semester	1.037	0.993	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						
4 Semester	1.012	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				
2 Semester	1.013	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	1.000		
Last 4 Semesters ending in 6	1.076	0.986	0.995																											
Last 4 Semesters ending in 12	1.016	0.994	1.001																											
Selected																														
Age To Age	**1.076**	**0.993**	**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**	**1.000**	**1.000**
Age to Ultimate	1.067	0.991	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	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 6/30/16

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
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	3,662															
Dec-09	1,028,559	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	3,967																
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	2,851																	
Dec-10	1,047,655	3,394	3,314	3,266	3,265	3,262	3,261	3,261	3,262	3,262	3,262	3,262	3,262																		
Jun-11	1,040,159	2,832	2,690	2,664	2,653	2,652	2,654	2,654	2,654	2,654	2,654	2,654																			
Dec-11	1,071,639	2,617	2,545	2,491	2,490	2,489	2,489	2,489	2,488	2,488	2,487																				
Jun-12	1,074,142	2,160	2,052	2,024	2,021	2,021	2,020	2,020	2,020	2,020																					
Dec-12	1,109,200	2,740	2,593	2,564	2,556	2,558	2,553	2,555	2,555																						
Jun-13	1,109,322	2,525	2,422	2,405	2,404	2,402	2,402	2,402																							
Dec-13	1,148,767	2,834	2,733	2,713	2,711	2,713	2,712																								
Jun-14	1,147,038	2,499	2,430	2,420	2,408	2,412																									
Dec-14	1,185,782	2,990	2,839	2,806	2,789																										
Jun-15	1,175,532	3,491	3,348	3,332																											
Dec-15	1,198,350	3,972	3,801																												
Jun-16	1,176,111	3,907																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	0.976	0.986	1.000	0.999	1.000	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	1.000																				
Dec-11	0.972	0.979	1.000	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	1.000																						
Dec-12	0.946	0.989	0.997	1.001	0.998	1.001	1.000																							
Jun-13	0.959	0.993	1.000	0.999	1.000	1.000																								
Dec-13	0.964	0.993	0.999	1.001	1.000																									
Jun-14	0.972	0.996	0.995	1.002																										
Dec-14	0.949	0.988	0.994																											
Jun-15	0.959	0.995																												
Dec-15	0.957																													

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	0.969	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	0.970	0.993	0.997	1.001	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	0.958	0.989	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										
6 Semesters	0.960	0.992	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	1.000							
4 Semesters	0.959	0.993	0.997	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	1.000				
2 Semesters	0.958	0.992	0.994	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	0.969	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	0.960	0.992	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	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.970	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	0.974	0.993	0.997	1.001	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	0.958	0.990	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										
6 Semester	0.960	0.992	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	1.000	1.000						
4 Semester	0.959	0.993	0.997	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	1.000				
2 Semester	0.958	0.992	0.994	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 6	0.960	0.993	0.997																											
Last 4 Semesters ending in 12	0.955	0.987	0.997																											
Selected																														
Age To Age	**0.960**	**0.992**	**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**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.949	0.989	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	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive Theft
Incurred Losses
Data as of 6/30/16
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
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	16,840
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	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	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	18,181			
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	19,590				
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	16,892					
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	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	16,802							
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	20,581								
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	20,503									
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	26,798										
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	25,654											
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	30,008												
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	27,751													
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	32,593														
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	25,148															
Dec-09	1,028,559	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	27,679																
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	21,286																	
Dec-10	1,047,655	24,676	24,867	24,333	24,065	24,109	24,080	24,095	24,112	24,126	24,115	24,156	24,139																		
Jun-11	1,040,159	19,636	19,698	19,184	19,125	19,103	19,062	19,024	19,008	19,006	19,005	18,968																			
Dec-11	1,071,639	22,489	21,938	21,393	21,288	21,256	21,191	21,163	21,119	21,127	21,123																				
Jun-12	1,074,142	17,158	17,047	16,819	16,816	16,815	16,784	16,745	16,738	16,719																					
Dec-12	1,109,200	23,118	23,656	23,066	22,952	22,914	22,836	22,847	22,832																						
Jun-13	1,109,322	20,897	21,227	20,682	20,637	20,570	20,566	20,584																							
Dec-13	1,148,767	25,420	25,887	25,505	25,539	25,591	25,516																								
Jun-14	1,147,038	23,559	23,843	23,867	23,445	23,486																									
Dec-14	1,185,782	31,065	31,110	30,085	29,989																										
Jun-15	1,175,532	37,414	35,220	34,821																											
Dec-15	1,198,350	47,568	45,657																												
Jun-16	1,176,111	43,362																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000															
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	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	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	1.002																		
Dec-10	1.008	0.979	0.989	1.002	0.999	1.001	1.001	1.001	1.000	1.002	0.999																			
Jun-11	1.003	0.974	0.997	0.999	0.998	0.998	0.999	1.000	1.000	0.998																				
Dec-11	0.976	0.975	0.995	0.999	0.997	0.999	0.998	1.000	1.000																					
Jun-12	0.994	0.987	1.000	1.000	0.998	0.998	1.000	0.999																						
Dec-12	1.023	0.975	0.995	0.998	0.997	1.000	0.999																							
Jun-13	1.016	0.974	0.998	0.997	1.000	1.001																								
Dec-13	1.018	0.985	1.001	1.002	0.997																									
Jun-14	1.012	1.001	0.982	1.002																										
Dec-14	1.001	0.967	0.997																											
Jun-15	0.941	0.989																												
Dec-15	0.960																													

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	1.000	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	1.008	0.984	0.996	0.999	0.999	0.999	1.000	0.999	0.999	1.000																				
10 Semesters	0.994	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	0.991	0.982	0.996	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							
4 Semesters	0.979	0.985	0.995	1.000	0.998	0.999	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				
2 Semesters	0.951	0.978	0.990	1.002	0.998	1.001	0.999	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	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	0.997	0.981	0.997	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						
$ Weighted Averages																														
All Semesters	1.000	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	1.005	0.984	0.996	0.999	0.999	0.999	1.000	1.000	1.000	1.000																				
10 Semesters	0.989	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 Semester	0.984	0.982	0.995	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	0.973	0.985	0.995	1.000	0.998	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				
2 Semester	0.952	0.979	0.990	1.002	0.998	1.001	0.999	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	1.000		
Last 4 Semesters ending in 6	0.983	0.988	0.993																											
Last 4 Semesters ending in 12	0.993	0.975	0.997																											
Selected																														
Age To Age	**0.983**	**0.982**	**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**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.961	0.977	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	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 6/30/16

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
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	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	2,532	
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	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	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	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	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	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	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	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	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	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	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	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	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	1,448														
Jun-09	13,978	1,049	1,030	1,010	1,001	999	999	1,000	1,000	999	998	998	998	998	998	999															
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	1,178																
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	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	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	1,836																			
Dec-11	10,787	1,828	2,039	2,093	2,114	2,129	2,130	2,132	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	1,569																					
Dec-12	10,193	1,968	2,048	2,094	2,112	2,107	2,110	2,110	2,110																						
Jun-13	9,878	1,321	1,545	1,579	1,580	1,585	1,585	1,585																							
Dec-13	10,274	1,663	1,808	1,845	1,868	1,874	1,876																								
Jun-14	10,309	1,284	1,354	1,382	1,388	1,395																									
Dec-14	12,077	1,565	1,668	1,657	1,652																										
Jun-15	12,219	1,200	1,243	1,261																											
Dec-15	12,247	1,379	1,425																												
Jun-16	11,544	1,094																													

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.
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	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	0.998		
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	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	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	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	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	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	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	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	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	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	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	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	1.001															
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	1.001																
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	0.999																	
Jun-10	1.080	1.014	1.004	1.005	1.000	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	1.000																			
Jun-11	1.072	1.021	1.007	1.003	1.003	1.000	1.000	0.998	1.000	1.000																				
Dec-11	1.115	1.026	1.010	1.007	1.000	1.001	1.000	1.000	1.000																					
Jun-12	1.129	1.014	1.001	1.004	1.001	1.001	1.000	1.000																						
Dec-12	1.041	1.022	1.009	0.998	1.001	1.000	1.000																							
Jun-13	1.170	1.022	1.001	1.003	1.000	1.000																								
Dec-13	1.087	1.020	1.012	1.003	1.001																									
Jun-14	1.055	1.021	1.004	1.005																										
Dec-14	1.066	0.993	0.997																											
Jun-15	1.036	1.014																												
Dec-15	1.033																													

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	1.065	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	0.999	1.000	
20 Semesters	1.072	1.002	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.080	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	1.074	1.016	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						
4 Semesters	1.047	1.012	1.004	1.002	1.001	1.000	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				
2 Semesters	1.035	1.004	1.001	1.004	1.001	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	0.999		
All Semester ex hi/lo	1.065	1.003	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	1.061	1.019	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						
$ Weighted Averages																														
All Semesters	1.064	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	0.999	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	1.080	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	1.075	1.016	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						
4 Semester	1.048	1.012	1.004	1.002	1.001	1.000	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				
2 Semester	1.035	1.002	1.000	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	0.999		
Last 4 Semesters ending in 6	1.099	1.018	1.003																											
Last 4 Semesters ending in 12	1.057	1.017	1.007																											
Selected																														
Age To Age	**1.075**	**1.016**	**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**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.101	1.025	1.009	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
All Perils
Incurred Losses
Data as of 6/30/16
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
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	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	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	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	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	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	4,521					
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	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	5,302							
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	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	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	5,100										
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	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	6,506												
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	4,464													
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	5,343														
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	4,416															
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	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	3,373																	
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	6,248																		
Jun-11	10,949	4,878	3,812	3,531	3,504	3,472	3,470	3,469	3,466	3,461	3,458	3,456																			
Dec-11	10,787	4,888	4,311	4,752	4,859	4,611	4,598	4,596	4,589	4,590	4,585																				
Jun-12	10,258	3,635	3,010	2,789	2,762	2,730	2,730	2,731	2,669	2,664																					
Dec-12	10,193	7,206	6,139	5,735	5,445	5,365	5,393	5,391	5,400																						
Jun-13	9,878	4,596	4,881	4,776	4,684	4,662	4,644	4,646																							
Dec-13	10,274	5,961	5,247	4,872	4,718	4,656	4,669																								
Jun-14	10,309	4,631	3,602	3,345	3,285	3,325																									
Dec-14	12,077	7,163	6,622	6,041	5,986																										
Jun-15	12,219	4,932	4,049	3,868																											
Dec-15	12,247	6,949	6,212																												
Jun-16	11,544	5,623																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	0.999																
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	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	1.000																		
Dec-10	0.856	0.951	0.995	0.999	0.999	1.000	1.000	1.000	0.995	1.000	0.999																			
Jun-11	0.781	0.926	0.992	0.991	0.999	1.000	0.999	0.999	0.999	0.999																				
Dec-11	0.882	1.103	1.022	0.949	0.997	1.000	0.998	1.000	0.999																					
Jun-12	0.828	0.926	0.990	0.988	1.000	1.001	0.977	0.998																						
Dec-12	0.852	0.934	0.949	0.985	1.005	1.000	1.002																							
Jun-13	1.062	0.978	0.981	0.995	0.996	1.000																								
Dec-13	0.880	0.929	0.968	0.987	1.003																									
Jun-14	0.778	0.929	0.982	1.012																										
Dec-14	0.924	0.912	0.991																											
Jun-15	0.821	0.955																												
Dec-15	0.894																													

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	0.919	0.951	0.984	0.989	0.999	1.000	1.001	0.998	1.000	0.995	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	
20 Semesters	0.914	0.945	0.981	0.987	1.000	0.999	1.001	0.998	1.000	0.995																				
10 Semesters	0.870	0.954	0.987	0.988	1.000	1.000	0.998	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										
6 Semesters	0.893	0.940	0.977	0.986	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	1.000	1.000	0.999	1.000	1.000	1.000	1.000						
4 Semesters	0.854	0.931	0.980	0.995	1.001	1.000	0.994	0.999	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				
2 Semesters	0.857	0.934	0.987	1.000	1.000	1.000	0.989	0.999	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		
All Semester ex hi/lo	0.917	0.948	0.984	0.990	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			
6 Semesters ex hi/lo	0.880	0.937	0.980	0.989	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	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.919	0.950	0.983	0.989	0.999	1.000	1.001	0.998	1.000	0.995	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	
20 Semesters	0.916	0.944	0.980	0.987	1.000	0.999	1.001	0.997	1.000	0.995																				
10 Semesters	0.873	0.953	0.986	0.988	1.000	1.000	0.999	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										
6 Semester	0.894	0.938	0.975	0.984	1.000	1.000	0.998	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	0.865	0.929	0.981	0.993	1.001	1.000	0.996	0.999	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				
2 Semester	0.864	0.929	0.988	0.997	1.000	1.000	0.993	0.999	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		
Last 4 Semesters ending in 6	0.873	0.951	0.986																											
Last 4 Semesters ending in 12	0.888	0.959	0.982																											
Selected																														
Age To Age	**0.894**	**0.938**	**0.975**	**0.984**	**1.000**	**1.000**	**0.998**	**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**
Age to Ultimate	0.804	0.899	0.958	0.983	0.998	0.998	0.998	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Specified Perils
Reported Counts
Data as of 6/30/16

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
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	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	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	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	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	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	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	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	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	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	96									
Dec-06	11,496	144	145	140	139	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	104											
Dec-07	11,091	117	110	109	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	59													
Dec-08	9,620	68	70	71	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	35															
Dec-09	9,737	100	96	93	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	36																	
Dec-10	9,692	130	132	132	132	132	132	132	132	132	132	132	132																		
Jun-11	9,664	49	48	48	47	47	46	47	47	47	47	47																			
Dec-11	9,482	84	83	83	83	83	83	83	83	83	83																				
Jun-12	9,507	39	34	34	34	34	34	34	34	34																					
Dec-12	9,297	165	171	170	169	170	170	170	170																						
Jun-13	9,262	48	58	61	61	61	60	60																							
Dec-13	8,883	86	81	81	80	80	80																								
Jun-14	8,920	43	41	41	41	40																									
Dec-14	8,755	128	128	126	126																										
Jun-15	8,793	52	50	51																											
Dec-15	8,633	123	120																												
Jun-16	8,893	49																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	1.015	1.000	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	1.000																				
Dec-11	0.988	1.000	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	1.000																						
Dec-12	1.036	0.994	0.994	1.006	1.000	1.000	1.000																							
Jun-13	1.208	1.052	1.000	1.000	0.984	1.000																								
Dec-13	0.942	1.000	0.988	1.000	1.000																									
Jun-14	0.953	1.000	1.000	0.976																										
Dec-14	1.000	0.984	1.000																											
Jun-15	0.962	1.020																												
Dec-15	0.976																													

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	0.981	0.995	0.999	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	0.984	0.996	0.998	0.999	0.999	1.002	1.000	1.000	1.000	1.000																				
10 Semesters	0.992	1.005	0.996	0.998	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	1.007	1.008	0.997	0.997	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	0.973	1.001	0.997	0.995	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				
2 Semesters	0.969	1.002	1.000	0.988	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	0.977	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	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	1.004	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	0.984	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	1.000	0.999	1.001	1.000	0.999	1.000	1.000																				
10 Semesters	0.996	1.001	0.996	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	1.000										
6 Semester	0.996	1.002	0.996	1.000	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	1.000						
4 Semester	0.980	0.997	0.997	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	1.000	1.000				
2 Semester	0.971	0.994	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 6	1.005	1.022	0.995																											
Last 4 Semesters ending in 12	0.996	0.994	0.996																											
Selected																														
Age To Age	**0.992**	**0.993**	**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	0.984	0.992	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Specified Perils
Incurred Losses
Data as of 6/30/16
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
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	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	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	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	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	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	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	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	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	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	205									
Dec-06	11,496	456	445	438	437	437	419	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	330											
Dec-07	11,091	446	384	375	375	375	375	377	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	200													
Dec-08	9,620	284	305	278	278	278	278	278	278	279	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	112															
Dec-09	9,737	422	433	424	421	410	409	409	409	409	409	409	409	409	409																
Jun-10	9,750	245	214	211	211	213	213	206	206	206	206	206	206	206																	
Dec-10	9,692	440	445	419	419	419	419	419	419	419	419	419	419																		
Jun-11	9,664	255	208	202	198	198	190	193	193	193	193	193																			
Dec-11	9,482	397	363	349	349	349	349	349	348	348	348																				
Jun-12	9,507	157	168	179	179	179	181	181	181	181																					
Dec-12	9,297	681	692	688	680	680	679	678	678																						
Jun-13	9,262	231	321	315	321	321	319	319																							
Dec-13	8,883	372	373	357	370	367	367																								
Jun-14	8,920	263	262	262	262	260																									
Dec-14	8,755	623	625	607	599																										
Jun-15	8,793	354	263	254																											
Dec-15	8,633	616	510																												
Jun-16	8,893	521																													

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.
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000																		
Dec-10	1.011	0.940	1.000	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	1.000																				
Dec-11	0.914	0.963	1.000	1.000	1.000	1.000	0.997	1.000	1.000																					
Jun-12	1.069	1.069	0.998	1.000	1.013	1.000	1.000	1.000																						
Dec-12	1.016	0.994	0.988	1.001	0.998	0.998	1.000																							
Jun-13	1.389	0.982	1.017	1.002	0.991	1.000																								
Dec-13	1.003	0.955	1.039	0.990	1.000																									
Jun-14	0.998	0.997	1.000	0.993																										
Dec-14	1.003	0.971	0.985																											
Jun-15	0.745	0.966																												
Dec-15	0.828																													

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	0.943	0.970	1.003	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	1.000	
20 Semesters	0.940	0.971	1.004	0.999	0.998	0.999	1.000	1.000	0.999	1.000																				
10 Semesters	0.978	0.981	1.001	0.997	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	0.994	0.978	1.005	0.998	0.994	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						
4 Semesters	0.893	0.972	1.010	0.996	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				
2 Semesters	0.786	0.969	0.993	0.992	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		
All Semester ex hi/lo	0.938	0.969	1.001	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	0.958	0.978	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.944	0.972	1.002	0.999	0.999	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	
20 Semesters	0.942	0.972	1.003	0.998	0.998	1.000	1.000	1.000	0.999	1.000																				
10 Semesters	0.958	0.976	1.000	0.996	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	0.958	0.979	1.001	0.998	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						
4 Semester	0.895	0.971	1.007	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				
2 Semester	0.797	0.970	0.990	0.992	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		
Last 4 Semesters ending in 6	1.010	0.996	1.002																											
Last 4 Semesters ending in 12	0.960	0.974	0.998																											
Selected																														
Age To Age	**0.942**	**0.972**	**1.003**	**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**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.915	0.971	0.999	0.996	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)
Underinsured
Reported Counts
Data as of 6/30/16

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
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	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	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	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	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	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	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	16						
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	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	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	20									
Dec-06	855,045	15	21	22	26	33	44	48	44	41	33	32	38	32	33	27	25	23	22	21	21										
Jun-07	852,944	8	13	10	10	27	29	33	31	29	24	23	20	20	16	15	13	12	11	10											
Dec-07	899,626	17	28	27	42	46	49	46	43	42	52	50	48	39	35	31	29	27	26												
Jun-08	1,038,913	8	15	15	20	27	30	29	30	28	30	28	23	22	19	15	14	13													
Dec-08	1,084,284	3	17	19	26	42	49	52	48	37	38	29	28	26	24	24	21														
Jun-09	1,067,336	10	14	19	24	34	38	41	39	32	31	32	30	26	22	20															
Dec-09	1,106,402	9	14	25	33	40	48	45	41	39	38	34	30	29	27																
Jun-10	1,089,429	10	15	19	23	31	38	41	37	39	36	35	33	24																	
Dec-10	1,137,649	7	11	13	15	22	36	26	26	27	24	22	19																		
Jun-11	1,118,920	7	7	16	11	18	18	23	25	24	19	18																			
Dec-11	1,168,796	12	15	17	26	35	40	41	45	43	40																				
Jun-12	1,162,748	12	21	21	23	34	34	35	34	31																					
Dec-12	1,215,087	11	14	14	21	33	41	40	36																						
Jun-13	1,205,881	8	15	18	20	33	39	44																							
Dec-13	1,264,792	23	19	22	26	38	43																								
Jun-14	1,250,569	9	14	11	6	18																									
Dec-14	1,309,697	17	23	26	28																										
Jun-15	1,288,799	11	15	20																											
Dec-15	1,330,213	26	27																												
Jun-16	1,303,122	14																													

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.
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	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	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	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	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	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	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	1.067							
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	1.000								
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	1.000									
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	1.053										
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	1.000											
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	0.909												
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	0.963													
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	0.929														
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	0.875															
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	0.909																
Dec-09	1.556	1.786	1.320	1.212	1.200	0.938	0.911	0.951	0.974	0.895	0.882	0.967	0.931																	
Jun-10	1.500	1.267	1.211	1.348	1.226	1.079	0.902	1.054	0.923	0.972	0.943	0.727																		
Dec-10	1.571	1.182	1.154	1.467	1.636	0.722	1.000	1.038	0.889	0.917	0.864																			
Jun-11	1.000	2.286	0.688	1.636	1.000	1.278	1.087	0.960	0.792	0.947																				
Dec-11	1.250	1.133	1.529	1.346	1.143	1.025	1.098	0.956	0.930																					
Jun-12	1.750	1.000	1.095	1.478	1.000	1.029	0.971	0.912																						
Dec-12	1.273	1.000	1.500	1.571	1.242	0.976	0.900																							
Jun-13	1.875	1.200	1.111	1.650	1.182	1.128																								
Dec-13	0.826	1.158	1.182	1.462	1.132																									
Jun-14	1.556	0.786	0.545	3.000																										
Dec-14	1.353	1.130	1.077																											
Jun-15	1.364	1.333																												
Dec-15	1.038																													

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	1.649	1.276	1.175	1.502	1.123	1.019	0.959	0.953	0.919	0.921	0.927	0.911	0.929	0.933	0.950	0.957	0.962	0.955	0.949	0.993	0.958	0.994	1.004	1.007	1.014	1.000	1.000	1.000	1.000	
20 Semesters	1.655	1.231	1.175	1.536	1.136	1.004	0.963	0.953	0.923	0.921																				
10 Semesters	1.328	1.221	1.109	1.617	1.188	1.031	0.978	0.937	0.964	0.935	0.940	0.884	0.930	0.913	0.952	0.960	0.949	0.946	0.948	0.993										
6 Semesters	1.335	1.101	1.085	1.751	1.116	1.026	0.993	0.979	0.913	0.921	0.902	0.876	0.877	0.890	0.908	0.919	0.959	0.928	0.969	0.992	0.942	0.992	1.004	1.007						
4 Semesters	1.328	1.102	0.979	1.921	1.139	1.040	1.014	0.966	0.883	0.933	0.907	0.872	0.891	0.896	0.903	0.926	0.947	0.936	0.988	0.969	0.967	0.988	1.006	1.000	1.018	1.000				
2 Semesters	1.201	1.232	0.811	2.231	1.157	1.052	0.936	0.934	0.861	0.932	0.903	0.847	0.889	0.955	0.904	0.930	0.940	0.932	0.975	0.993	0.966	1.000	1.033	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.531	1.257	1.185	1.457	1.113	1.020	0.959	0.953	0.910	0.924	0.920	0.917	0.924	0.934	0.931	0.956	0.961	0.951	0.961	0.995	0.976	1.000	1.010	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.328	1.122	1.116	1.540	1.114	1.040	0.990	0.976	0.928	0.933	0.907	0.891	0.883	0.888	0.912	0.926	0.960	0.928	0.988	0.996	0.967	1.000	1.013	1.000						
$ Weighted Averages																														
All Semesters	1.496	1.251	1.181	1.389	1.108	1.013	0.947	0.945	0.918	0.916	0.927	0.904	0.933	0.933	0.949	0.955	0.967	0.959	0.951	0.995	0.963	0.994	1.007	1.008	1.018	1.000	1.000	1.000	1.000	
20 Semesters	1.435	1.192	1.196	1.405	1.123	0.996	0.953	0.944	0.924	0.916																				
10 Semesters	1.250	1.156	1.124	1.480	1.179	1.018	0.968	0.929	0.976	0.932	0.946	0.873	0.931	0.916	0.947	0.959	0.953	0.948	0.950	0.995										
6 Semester	1.202	1.110	1.107	1.566	1.126	1.005	0.985	0.976	0.922	0.914	0.906	0.865	0.883	0.886	0.911	0.919	0.962	0.934	0.975	0.991	0.944	0.992	1.008	1.008						
4 Semester	1.254	1.113	1.039	1.671	1.138	1.039	1.007	0.962	0.895	0.932	0.911	0.868	0.893	0.900	0.906	0.926	0.952	0.943	0.988	0.975	0.959	0.987	1.017	1.000	1.022	1.000				
2 Semester	1.135	1.211	0.919	1.750	1.155	1.050	0.933	0.937	0.881	0.930	0.912	0.841	0.891	0.957	0.897	0.930	0.949	0.939	0.976	1.000	0.953	1.000	1.034	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 6	1.625	1.077	0.909																											
Last 4 Semesters ending in 12	1.078	1.113	1.278																											
Selected																														
Age To Age	**1.496**	**1.251**	**1.181**	**1.389**	**1.108**	**1.013**	**0.947**	**0.945**	**0.918**	**0.916**	**0.927**	**0.904**	**0.933**	**0.933**	**0.949**	**0.955**	**0.967**	**0.959**	**0.951**	**0.995**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.504	1.006	0.804	0.680	0.490	0.442	0.437	0.461	0.488	0.531	0.580	0.625	0.692	0.741	0.794	0.837	0.877	0.907	0.947	0.995	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
Incurred Losses
Data as of 6/30/16
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
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	3,038
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	3,061	
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	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	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	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	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	2,421						
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	3,578							
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	5,608								
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	4,661									
Dec-06	855,045	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	3,821										
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	1,670											
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	4,720												
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	2,581													
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	3,291														
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	3,580															
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	5,154	5,069																
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	4,719																	
Dec-10	1,137,649	120	164	408	495	703	1,574	1,018	1,014	967	1,251	1,344	1,109																		
Jun-11	1,118,920	207	1,048	2,031	2,014	2,187	1,865	2,529	2,933	2,897	3,211	3,173																			
Dec-11	1,168,796	1,223	2,588	3,707	4,066	4,046	4,469	4,763	7,306	7,311	7,129																				
Jun-12	1,162,748	1,304	2,483	2,231	2,420	2,739	4,596	4,843	4,725	4,760																					
Dec-12	1,215,087	234	725	2,260	2,809	7,017	8,291	8,704	8,306																						
Jun-13	1,205,881	109	311	560	676	1,487	2,657	2,168																							
Dec-13	1,264,792	237	1,027	851	1,061	1,651	3,014																								
Jun-14	1,250,569	105	364	374	340	1,154																									
Dec-14	1,309,697	1,071	4,784	4,641	4,755																										
Jun-15	1,288,799	279	1,035	1,158																											
Dec-15	1,330,213	1,018	1,399																												
Jun-16	1,303,122	866																													

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.
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	1.015	
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	0.954		
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	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	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	1.000					
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	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	1.006							
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	1.001								
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	0.994									
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	1.011										
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	1.008											
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	0.994												
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	0.990													
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	1.011														
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	0.992															
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	0.970																
Dec-09	2.809	1.534	1.109	1.153	0.788	1.221	0.997	0.999	1.056	1.073	1.111	1.013	0.983																	
Jun-10	5.365	1.539	1.008	1.091	1.360	1.312	1.025	1.028	0.989	1.001	1.057	0.823																		
Dec-10	1.365	2.482	1.214	1.420	2.238	0.647	0.997	0.953	1.294	1.074	0.825																			
Jun-11	5.062	1.938	0.992	1.086	0.853	1.356	1.160	0.988	1.108	0.988																				
Dec-11	2.116	1.432	1.097	0.995	1.105	1.066	1.534	1.001	0.975																					
Jun-12	1.905	0.899	1.084	1.132	1.678	1.054	0.976	1.007																						
Dec-12	3.103	3.117	1.243	2.498	1.182	1.050	0.954																							
Jun-13	2.851	1.800	1.207	2.198	1.787	0.816																								
Dec-13	4.330	0.829	1.247	1.556	1.825																									
Jun-14	3.460	1.029	0.909	3.393																										
Dec-14	4.466	0.970	1.025																											
Jun-15	3.708	1.119																												
Dec-15	1.374																													

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	5.204	1.443	1.165	1.428	1.203	1.104	1.060	1.007	1.019	1.044	0.986	1.014	1.012	1.015	1.018	0.986	1.013	1.053	0.993	0.997	0.969	1.002	0.942	1.009	1.043	1.001	1.002	0.984	1.015	
20 Semesters	5.409	1.484	1.170	1.443	1.266	1.088	1.059	1.006	1.014	1.044																				
10 Semesters	3.237	1.561	1.103	1.652	1.382	1.064	1.056	0.988	1.069	1.072	0.997	1.014	1.026	1.047	1.005	0.992	1.014	1.046	0.988	0.997										
6 Semesters	3.365	1.477	1.119	1.962	1.405	0.998	1.108	0.996	1.094	1.043	0.993	0.994	0.966	1.025	0.993	0.991	0.987	1.008	1.000	0.999	0.957	1.003	0.932	1.009						
4 Semesters	3.252	0.987	1.097	2.411	1.618	0.996	1.156	0.987	1.092	1.034	1.021	0.964	0.993	1.132	1.027	1.007	1.006	0.988	1.008	0.999	0.945	0.999	0.898	1.001	1.053	1.001				
2 Semesters	2.541	1.044	0.967	2.474	1.806	0.933	0.965	1.004	1.042	1.031	0.941	0.918	0.950	0.910	0.997	1.029	0.995	1.006	1.021	0.999	0.922	1.001	1.003	1.002	1.000	1.000	1.002	0.984		
All Semester ex hi/lo	3.758	1.403	1.160	1.367	1.176	1.106	1.059	1.007	1.016	1.039	0.990	1.018	1.008	0.983	1.025	0.988	1.008	1.032	0.996	1.002	0.982	1.001	1.002	1.001	1.000	1.000	1.000			
6 Semesters ex hi/lo	3.587	1.229	1.140	1.846	1.438	0.996	1.039	0.999	1.074	1.049	1.006	1.021	0.977	0.918	1.010	0.992	0.995	0.999	1.003	0.999	0.973	1.002	1.003	1.001						
$ Weighted Averages																														
All Semesters	2.815	1.327	1.156	1.280	1.141	1.087	1.036	1.018	1.006	1.022	1.004	1.005	1.014	1.002	1.002	0.979	1.000	1.037	0.996	0.995	0.966	1.001	0.968	1.011	1.046	1.001	1.002	0.983	1.015	
20 Semesters	2.797	1.328	1.163	1.276	1.177	1.079	1.037	1.018	0.999	1.022																				
10 Semesters	2.724	1.254	1.081	1.391	1.231	1.082	1.061	1.002	1.034	1.044	1.025	1.005	1.023	1.023	0.991	0.984	0.998	1.028	0.992	0.995										
6 Semester	3.163	1.194	1.105	1.591	1.301	1.024	1.095	1.004	1.043	1.037	1.039	0.979	0.948	0.963	0.966	0.984	0.980	0.998	1.004	0.999	0.954	1.002	0.962	1.011						
4 Semester	3.065	0.974	1.063	2.314	1.439	1.023	1.117	0.997	1.021	1.026	1.061	0.953	0.983	1.025	1.015	1.012	1.007	0.983	1.009	0.999	0.944	1.000	0.939	1.001	1.060	1.001				
2 Semester	1.876	0.996	1.016	2.001	1.807	0.993	0.962	1.003	1.013	1.012	1.011	0.912	0.954	0.909	0.996	1.034	0.993	1.010	1.022	0.998	0.932	1.001	1.003	1.002	1.000	1.000	1.002	0.983		
Last 4 Semesters ending in 6	2.333	1.031	1.049																											
Last 4 Semesters ending in 12	3.099	1.256	1.108																											
Selected																														
Age To Age	**2.815**	**1.327**	**1.156**	**1.280**	**1.141**	**1.087**	**1.036**	**1.018**	**1.006**	**1.022**	**1.004**	**1.005**	**1.014**	**1.002**	**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**
Age to Ultimate	7.634	2.712	2.044	1.767	1.381	1.210	1.113	1.074	1.056	1.050	1.027	1.023	1.018	1.004	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

Province of Alberta
Alberta Automobile Insurance Rate Board
2016 Annual Review

TPL BI

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
2001-2	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	209,384
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	242,150
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	186,856	
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	221,150		
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	160,565			
2010-2	3,995	21,394	35,513	49,714	69,279	87,367	115,360	138,804	161,267	177,588	195,842	213,647				
2011-1	4,815	18,420	29,100	40,439	58,682	73,122	88,723	109,153	125,976	148,278	161,531					
2011-2	3,956	19,625	36,521	54,210	78,880	99,981	128,166	147,217	175,215	194,083						
2012-1	4,521	20,719	33,978	50,200	73,623	95,994	120,300	140,535	161,607							
2012-2	4,052	22,247	38,066	59,408	89,045	108,581	141,740	165,823								
2013-1	3,576	16,630	31,546	49,614	73,177	96,989	124,643									
2013-2	4,194	20,621	42,351	67,932	97,924	123,596										
2014-1	4,388	23,214	37,793	57,986	85,357											
2014-2	4,230	25,694	47,542	70,270												
2015-1	4,925	20,324	36,057													
2015-2	4,375	22,293														
2016-1	5,487															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2002	4.80%	22.14%	45.05%	62.07%	74.20%	82.87%	89.11%	93.44%
2003	4.91%	21.65%	41.36%	57.97%	71.39%	81.80%	88.08%	92.91%
2004	5.28%	20.41%	38.88%	54.26%	66.83%	78.25%	86.76%	91.37%
2005	6.02%	19.38%	33.27%	45.70%	60.72%	73.27%	82.90%	89.80%
2006	6.16%	18.58%	29.09%	43.23%	56.92%	68.77%	79.71%	87.51%
2007	5.53%	15.17%	26.69%	40.73%	55.00%	68.43%	79.68%	86.22%
2008	3.77%	14.52%	27.52%	40.46%	55.71%	69.31%	80.24%	89.66%
2009	4.07%	14.06%	26.94%	40.38%	56.57%	71.83%	82.48%	90.46%
2010	4.98%	15.74%	27.76%	43.39%	60.46%	73.58%	83.11%	
2011	5.29%	15.91%	29.48%	45.92%	61.27%	75.72%		
2012	4.28%	15.63%	30.76%	47.40%	63.03%			
2013	4.25%	14.95%	29.88%	47.76%				
2014	3.58%	15.15%	29.95%					
2015	3.83%	13.29%						
2016	3.44%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	4.68%	16.90%	32.05%	47.44%	62.01%	74.38%	83.56%	90.17%
10 Year	4.30%	15.30%	29.13%	44.92%	60.79%	74.38%		
8 Year	4.21%	14.91%	28.62%	43.66%	58.71%	72.40%	82.87%	90.17%
6 Year	4.11%	15.11%	29.13%	44.22%	58.67%	71.28%	81.35%	89.17%
4 Year	3.77%	14.76%	30.02%	46.12%	60.33%	72.61%	81.38%	88.46%
3 Year	3.62%	14.47%	30.20%	47.03%	61.59%	73.71%	81.94%	88.78%
All Year ex hi/lo	4.66%	16.76%	31.35%	46.68%	61.43%	74.07%	83.32%	90.28%
6 Year ex hi/lo	3.98%	15.37%	29.27%	44.29%	58.50%	70.88%	81.33%	89.36%
$ Weighted Averages								
All Years	4.54%	16.84%	32.51%	48.21%	62.76%	75.03%	84.03%	90.49%
10 Year	4.19%	15.13%	29.19%	45.20%	61.29%	75.03%		
8 Year	4.11%	14.82%	28.80%	43.92%	58.84%	72.58%	83.19%	90.49%
6 Year	4.02%	14.96%	29.27%	44.47%	58.84%	71.38%	81.37%	89.28%
4 Year	3.75%	14.65%	30.03%	46.29%	60.46%	72.63%	81.39%	88.54%
3 Year	3.62%	14.39%	30.17%	47.09%	61.68%	73.74%	81.92%	88.83%
Selected Pay Pattern	**3.62%**	**14.39%**	**30.17%**	**47.09%**	**61.68%**	**73.74%**	**81.92%**	**88.83%**
Incremental	3.62%	10.77%	15.78%	16.92%	14.59%	12.07%	8.18%	6.91%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**3.62%**	**10.77%**	**15.78%**	**16.92%**	**14.59%**	**12.07%**	**8.18%**	**6.91%**	**3.87%**	**3.03%**	**2.22%**	**1.24%**	**0.36%**	**0.14%**	**0.32%**	**0.00%**

Discounted Value at 0.9%: **0.9596**

Province of Alberta
Alberta Automobile Insurance Rate Board
2016 Annual Review

TPL BI

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	
2001-2	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	325,523	325,933
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	302,317		303,159
2002-2	318,125	321,838	324,549	327,076	329,199	329,972	331,444	331,593	331,930	331,937	331,974	331,971			332,127
2003-1	266,812	270,535	271,778	273,154	275,545	277,542	279,895	280,831	280,960	281,093	281,467				283,717
2003-2	275,662	279,934	283,346	284,965	288,113	288,646	290,170	290,443	290,585	290,586					292,045
2004-1	228,255	231,496	234,280	238,687	239,748	240,478	242,868	243,561	243,614						244,534
2004-2	219,341	223,306	225,366	227,517	228,952	229,833	230,210	230,464							233,064
2005-1	172,392	177,120	179,198	180,744	182,927	183,912	185,052								187,584
2005-2	198,749	201,455	205,579	208,487	209,594	210,132									216,025
2006-1	175,938	177,904	182,155	184,136	186,710										192,809
2006-2	220,755	228,793	232,705	236,082											249,817
2007-1	180,288	183,992	189,011												197,717
2007-2	234,212	240,731													252,083
2008-1	213,362														229,830
2008-2															262,125
2009-1															212,144
2009-2															263,707
2010-1															195,573
2010-2															272,943
2011-1															222,518
2011-2															293,979
2012-1															270,382
2012-2															323,334
2013-1															284,883
2013-2															374,600
2014-1															323,066
2014-2															429,038
2015-1															370,734
2015-2															449,989
2016-1															357,746

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2002	96.22%	97.74%	98.74%	99.07%	99.57%	99.76%	99.80%	629,092
2003	95.58%	97.24%	98.32%	99.29%	99.52%	99.61%		615,843
2004	94.71%	96.77%	98.47%	99.39%	99.56%			536,579
2005	94.07%	96.69%	98.12%	98.78%				420,648
2006	92.31%	95.55%	97.07%					408,834
2007	91.41%	94.99%						447,533
2008	94.23%							481,913
2009								474,269
2010								459,280
2011								495,462
2012								564,361
2013								608,217
2014								697,666
2015								799,772
2016								807,735

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	94.07%	96.50%	98.15%	99.13%	99.55%	99.68%	99.80%	100.00%
10 Year								
8 Year								
6 Year	93.72%	96.50%						
4 Year	93.00%	96.00%	98.00%	99.13%				
3 Year	92.65%	95.74%	97.89%	99.15%	99.55%			
All Year ex hi/lo	94.18%	96.56%	98.31%	99.18%	99.56%			
6 Year ex hi/lo	93.83%	96.56%						
$ Weighted Averages								
All Years	94.29%	96.63%	98.23%	99.15%	99.55%	99.68%	99.80%	100.00%
10 Year								
8 Year								
6 Year	93.88%	96.63%						
4 Year	93.03%	96.04%	98.06%	99.15%				
3 Year	92.70%	95.73%	97.95%	99.19%	99.55%			
Selected Pay Pattern	**92.70%**	**95.73%**	**97.95%**	**99.19%**	**99.55%**	**99.68%**	***100.00%***	**100.00%**
Incremental	3.87%	3.03%	2.22%	1.24%	0.36%	0.14%	0.32%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2017 Semi-Annual Review

TPL PD

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
2001-2	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	156,533
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	140,582	
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	158,845		
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	132,576			
2010-2	54,768	139,798	154,758	159,192	161,092	161,808	162,030	162,192	162,349	162,563	162,629	162,645				
2011-1	71,997	143,830	158,108	161,112	162,898	163,061	163,277	163,356	163,367	163,388	163,387					
2011-2	53,880	137,288	149,930	155,072	157,840	158,369	158,641	159,239	159,327	159,475						
2012-1	67,954	127,407	142,781	146,935	149,277	149,719	149,830	150,145	150,169							
2012-2	48,839	152,240	176,855	185,055	188,770	189,516	189,764	189,896								
2013-1	58,793	136,471	157,789	163,350	166,101	166,507	166,916									
2013-2	52,203	164,819	190,388	199,666	203,934	204,533										
2014-1	70,582	150,529	171,374	178,794	182,562											
2014-2	55,719	164,348	195,174	205,228												
2015-1	70,987	159,306	182,121													
2015-2	62,678	172,005														
2016-1	71,006															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2002	71.51%	96.54%	98.16%	98.77%	99.00%	99.84%	100.01%	99.91%
2003	72.66%	97.15%	99.49%	99.73%	100.15%	99.76%	99.82%	99.97%
2004	73.80%	96.88%	98.92%	99.20%	99.42%	99.79%	99.93%	99.94%
2005	70.08%	97.53%	99.38%	99.68%	99.80%	99.90%	99.91%	99.97%
2006	65.04%	95.63%	98.70%	99.07%	99.24%	99.46%	99.87%	99.90%
2007	53.76%	92.03%	98.92%	99.40%	99.59%	99.83%	99.90%	99.93%
2008	51.55%	91.78%	98.70%	99.39%	99.56%	99.77%	100.01%	100.02%
2009	66.05%	97.00%	99.10%	99.38%	99.56%	99.74%	99.92%	99.96%
2010	69.73%	96.94%	99.07%	99.37%	99.93%	99.95%	99.94%	
2011	64.93%	97.28%	99.55%	99.78%	99.92%	99.95%		
2012	66.08%	95.89%	99.05%	99.51%	99.69%			
2013	58.92%	95.72%	99.28%	99.62%				
2014	60.29%	95.03%	99.14%					
2015	57.73%	95.02%						
2016	64.32%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	64.43%	95.74%	99.03%	99.41%	99.62%	99.80%	99.92%	99.95%
10 Year	61.34%	95.23%	99.09%	99.44%	99.69%	99.80%		
8 Year	63.51%	95.58%	99.10%	99.44%	99.66%	99.80%	99.91%	99.95%
6 Year	62.04%	95.98%	99.20%	99.51%	99.71%	99.78%	99.92%	99.95%
4 Year	60.31%	95.41%	99.25%	99.57%	99.78%	99.85%	99.94%	99.95%
3 Year	60.78%	95.25%	99.16%	99.63%	99.85%	99.88%	99.95%	99.97%
All Year ex hi/lo	64.70%	95.93%	99.07%	99.43%	99.63%	99.82%	99.92%	99.95%
6 Year ex hi/lo	62.11%	95.90%	99.15%	99.47%	99.69%	99.82%	99.92%	99.95%
$ Weighted Averages								
All Years	63.19%	95.58%	99.07%	99.44%	99.65%	99.81%	99.93%	99.95%
10 Year	61.36%	95.28%	99.10%	99.46%	99.69%	99.81%		
8 Year	63.10%	95.57%	99.12%	99.47%	99.68%	99.81%	99.92%	99.95%
6 Year	61.81%	95.89%	99.20%	99.52%	99.71%	99.80%	99.93%	99.96%
4 Year	60.28%	95.38%	99.25%	99.57%	99.78%	99.85%	99.94%	99.96%
3 Year	60.70%	95.24%	99.16%	99.64%	99.85%	99.88%	99.95%	99.97%
Selected Pay Pattern	**60.70%**	**95.24%**	**99.16%**	**99.64%**	**99.85%**	**99.88%**	**99.95%**	**99.97%**
Incremental	60.70%	34.54%	3.92%	0.47%	0.21%	0.03%	0.07%	0.02%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**60.70%**	**34.54%**	**3.92%**	**0.47%**	**0.21%**	**0.03%**	**0.07%**	**0.02%**	**-0.02%**	**0.05%**	**0.00%**	**-0.01%**	**0.00%**	**0.00%**	**0.01%**	**0.00%**

Discounted Value at 0.9%: **0.9915**

Province of Alberta
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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	
2001-2	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	80,351	80,351
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	83,272		83,272
2002-2	84,790	84,789	84,788	84,791	84,789	84,787	84,785	84,785	84,784	84,782	84,780	84,777			84,777
2003-1	79,821	79,820	79,820	79,820	79,821	79,821	79,821	79,822	79,823	79,823	79,822				79,854
2003-2	78,121	78,124	78,120	78,120	78,217	78,214	78,211	78,208	78,204	78,198					78,200
2004-1	73,235	73,235	73,253	73,253	73,253	73,243	73,254	73,254	73,249						73,251
2004-2	84,646	84,644	84,643	84,643	84,645	84,644	84,643	84,640							84,643
2005-1	83,046	83,060	83,061	83,062	83,063	83,063	83,060								83,060
2005-2	99,570	99,573	99,577	99,753	99,751	99,748									99,752
2006-1	98,201	98,200	98,209	98,209	98,202										98,203
2006-2	130,434	130,448	130,602	130,602											130,616
2007-1	126,389	126,394	126,383												126,387
2007-2	150,289	150,280													150,280
2008-1	141,025														141,031
2008-2															156,632
2009-1															140,591
2009-2															159,003
2010-1															132,598
2010-2															162,759
2011-1															163,426
2011-2															160,262
2012-1															150,342
2012-2															190,825
2013-1															167,356
2013-2															206,432
2014-1															184,020
2014-2															211,265
2015-1															196,406
2015-2															205,738
2016-1															172,088

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2002	99.91%	99.91%	99.90%	100.01%	100.01%	100.01%	100.00%	163,624
2003	99.99%	99.99%	99.99%	99.98%	99.98%	99.98%		164,631
2004	99.94%	99.95%	100.01%	100.01%	100.00%			151,452
2005	99.99%	100.00%	100.00%	100.00%				167,702
2006	99.91%	100.00%	100.00%					197,955
2007	99.94%	99.99%						257,003
2008	100.00%							291,311
2009								297,223
2010								291,601
2011								326,185
2012								310,604
2013								358,181
2014								390,453
2015								407,671
2016								377,826

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	99.95%	99.97%	99.98%	100.00%	100.00%	99.99%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.96%	99.97%						
4 Year	99.96%	99.99%	100.00%	100.00%				
3 Year	99.95%	100.00%	100.00%	100.00%	100.00%			
All Year ex hi/lo	99.95%	99.98%	100.00%	100.00%	100.00%			
6 Year ex hi/lo	99.96%	99.98%						
$ Weighted Averages								
All Years	99.96%	99.98%	99.98%	100.00%	100.00%	99.99%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.96%	99.98%						
4 Year	99.96%	99.99%	100.00%	100.00%				
3 Year	99.95%	100.00%	100.00%	100.00%	100.00%			
Selected Pay Pattern	**99.95%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**99.99%**	***100.00%***	**100.00%**
Incremental	-0.02%	0.05%	0.00%	-0.01%	0.00%	0.00%	0.01%	0.00%

Province of Alberta
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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
2001-2	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	27,363
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	22,782	
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	27,516		
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	23,812			
2010-2	9,742	21,724	25,057	26,719	27,837	28,168	28,366	28,461	28,523	28,678	28,728	28,776				
2011-1	11,003	20,486	23,374	24,747	25,661	25,804	25,869	25,960	25,984	26,005	26,000					
2011-2	9,973	21,875	25,213	27,189	28,410	29,730	29,911	30,050	30,156	30,277						
2012-1	10,441	20,092	23,442	25,156	26,150	26,349	26,478	26,585	26,630							
2012-2	9,921	23,262	27,574	30,081	31,803	32,632	33,035	33,561								
2013-1	10,703	21,371	24,828	26,847	28,070	28,309	28,468									
2013-2	11,042	25,258	29,683	32,148	33,915	34,322										
2014-1	11,905	23,115	26,696	28,625	29,990											
2014-2	11,853	26,719	31,883	35,039												
2015-1	12,756	25,554	30,363													
2015-2	12,461	29,866														
2016-1	12,800															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2002	38.54%	86.38%	96.24%	97.34%	97.95%	98.54%	98.66%	98.73%
2003	41.13%	87.35%	96.32%	97.22%	97.74%	98.43%	98.75%	99.05%
2004	43.56%	88.74%	96.50%	98.43%	99.24%	99.43%	99.51%	99.73%
2005	54.26%	88.41%	95.29%	96.31%	96.84%	97.51%	97.79%	98.17%
2006	54.77%	88.76%	95.68%	97.02%	97.83%	98.05%	98.77%	98.99%
2007	56.50%	88.22%	95.97%	97.13%	97.63%	98.11%	98.36%	99.80%
2008	54.80%	87.73%	95.64%	96.72%	97.28%	98.00%	98.97%	99.91%
2009	54.14%	87.67%	95.24%	98.23%	98.63%	99.43%	99.64%	100.28%
2010	57.51%	90.08%	97.36%	98.72%	99.54%	99.92%	100.00%	
2011	59.52%	91.10%	97.90%	98.81%	99.41%	99.62%		
2012	56.44%	88.43%	97.60%	98.73%	99.39%			
2013	52.53%	84.92%	93.88%	95.93%				
2014	55.69%	88.18%	96.37%					
2015	52.79%	87.46%						
2016	51.73%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	52.26%	88.10%	96.15%	97.55%	98.32%	98.70%	98.94%	99.33%
10 Year	55.16%	88.25%	96.09%	97.60%	98.35%	98.70%		
8 Year	55.04%	88.20%	96.25%	97.66%	98.32%	98.76%	98.97%	99.33%
6 Year	54.78%	88.36%	96.39%	97.86%	98.65%	98.85%	98.92%	99.48%
4 Year	53.18%	87.25%	96.44%	98.05%	99.24%	99.24%	99.24%	99.75%
3 Year	53.40%	86.85%	95.95%	97.82%	99.45%	99.66%	99.54%	100.00%
All Year ex hi/lo	52.76%	88.12%	96.20%	97.59%	98.34%	98.70%	98.95%	99.37%
6 Year ex hi/lo	54.36%	88.54%	96.64%	98.10%	98.77%	98.80%	98.93%	99.61%
$ Weighted Averages								
All Years	52.72%	88.05%	96.15%	97.56%	98.39%	98.76%	98.97%	99.37%
10 Year	54.87%	88.16%	96.11%	97.61%	98.43%	98.76%		
8 Year	54.74%	88.10%	96.22%	97.66%	98.43%	98.82%	99.01%	99.37%
6 Year	54.46%	88.20%	96.34%	97.82%	98.71%	98.92%	98.98%	99.52%
4 Year	53.10%	87.23%	96.34%	97.95%	99.25%	99.28%	99.28%	99.78%
3 Year	53.26%	86.89%	95.89%	97.73%	99.44%	99.66%	99.55%	100.01%
Selected Pay Pattern	**53.26%**	**86.89%**	**95.89%**	**97.73%**	**99.44%**	**99.66%**	**99.55%**	**100.01%**
Incremental	53.26%	33.63%	8.99%	1.84%	1.71%	0.21%	-0.10%	0.45%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**53.26%**	**33.63%**	**8.99%**	**1.84%**	**1.71%**	**0.21%**	**-0.10%**	**0.45%**	**-0.26%**	**-0.35%**	**0.05%**	**0.01%**	**0.34%**	**-0.01%**	**0.22%**	**0.00%**

Discounted Value at 0.9%: **0.9894**

Province of Alberta
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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	102	108	114	120	126	132	138	144	150	156	162	168	174	180	Selected Ultimate
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	22,087	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	20,385		20,573
2002-2	22,333	22,371	22,389	22,417	22,434	22,483	22,512	22,532	22,537	22,636	22,641	22,648			22,648
2003-1	19,054	19,063	19,073	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	19,358					19,394
2004-1	16,897	16,897	16,897	16,897	16,897	16,897	16,897	16,896	16,896						16,896
2004-2	19,924	19,981	19,987	20,001	20,016	20,029	20,039	20,048							20,524
2005-1	19,339	19,366	19,376	19,381	19,381	19,381	19,381								19,386
2005-2	22,161	22,291	22,326	22,360	22,410	22,432									22,483
2006-1	18,486	18,487	18,488	18,489	18,490										18,528
2006-2	23,950	23,951	23,957	23,967											24,003
2007-1	20,204	20,204	20,204												20,228
2007-2	24,869	24,871													24,874
2008-1	21,707														21,731
2008-2															27,304
2009-1															22,699
2009-2															27,562
2010-1															23,765
2010-2															28,939
2011-1															26,046
2011-2															30,443
2012-1															26,813
2012-2															35,684
2013-1															28,976
2013-2															36,122
2014-1															30,610
2014-2															39,571
2015-1															35,212
2015-2															47,402
2016-1															35,078

Portion of Ultimate Losses Paid by Month of Development

Accident Year	108	120	132	144	156	168	180	Selected Ultimate
2002	98.83%	98.92%	99.17%	99.40%	99.52%	99.57%	99.56%	42,660
2003	99.29%	99.44%	99.60%	99.72%	99.97%	100.00%		41,721
2004	99.80%	99.81%	99.83%	99.86%	99.90%			36,289
2005	98.52%	98.66%	98.74%	98.79%				39,911
2006	99.43%	99.60%	99.78%					41,011
2007	99.83%	99.86%						44,231
2008	99.94%							46,605
2009								50,003
2010								51,327
2011								54,985
2012								57,256
2013								64,660
2014								66,731
2015								74,782
2016								82,479

Cumulative Paid Losses

Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	99.38%	99.38%	99.43%	99.44%	99.80%	99.78%	99.56%	100.00%
10 Year								
8 Year								
6 Year	99.47%	99.38%						
4 Year	99.43%	99.48%	99.49%	99.44%				
3 Year	99.73%	99.38%	99.45%	99.46%	99.80%			
All Year ex hi/lo	99.44%	99.44%	99.52%	99.56%	99.90%			
6 Year ex hi/lo	99.59%	99.44%						
$ Weighted Averages								
All Years	99.39%	99.38%	99.42%	99.44%	99.79%	99.78%	99.56%	100.00%
10 Year								
8 Year								
6 Year	99.48%	99.38%						
4 Year	99.46%	99.49%	99.49%	99.44%				
3 Year	99.74%	99.40%	99.44%	99.45%	99.79%			
Selected Pay Pattern	**99.74%**	**99.40%**	**99.44%**	**99.45%**	**99.79%**	**99.78%**	***100.00%***	**100.00%**
Incremental	-0.26%	-0.35%	0.05%	0.01%	0.34%	-0.01%	0.22%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2017 Semi-Annual Review

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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
2001-2	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	13,246
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	10,795	
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	11,703		
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	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	11,339				
2011-1	2,358	5,352	6,664	7,425	7,776	7,830	7,902	7,945	7,985	8,018	8,023					
2011-2	2,392	6,670	8,599	9,996	10,785	10,921	11,069	11,326	11,434	11,608						
2012-1	2,310	5,559	7,276	8,607	9,283	9,349	9,515	9,581	9,623							
2012-2	2,563	6,976	9,151	10,595	11,351	11,491	11,659	11,756								
2013-1	2,281	5,931	7,682	9,049	9,666	9,700	9,811									
2013-2	2,565	6,999	9,156	10,537	11,263	11,414										
2014-1	2,355	5,916	7,637	8,762	9,228											
2014-2	2,559	7,341	10,099	12,001												
2015-1	2,499	6,347	8,684													
2015-2	2,833	8,598														
2016-1	2,578															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2002	45.91%	83.02%	90.89%	92.09%	93.50%	95.41%	95.85%	95.98%
2003	51.02%	88.40%	96.02%	96.46%	96.79%	96.92%	97.01%	97.04%
2004	49.69%	87.72%	96.37%	97.71%	98.03%	98.32%	98.66%	99.09%
2005	45.97%	80.84%	88.15%	89.17%	89.94%	90.29%	92.65%	95.56%
2006	45.89%	85.82%	95.07%	95.83%	96.21%	96.54%	96.76%	96.96%
2007	42.83%	80.45%	90.79%	92.30%	94.39%	96.77%	97.35%	98.05%
2008	44.81%	83.42%	93.82%	95.83%	96.21%	96.34%	97.64%	97.75%
2009	42.21%	81.20%	93.38%	94.99%	95.68%	96.32%	97.69%	99.23%
2010	46.34%	84.83%	96.73%	98.17%	98.31%	99.14%	99.33%	
2011	44.69%	81.20%	90.75%	92.49%	93.51%	94.02%		
2012	39.64%	76.24%	89.18%	91.99%	93.72%			
2013	38.02%	75.06%	86.89%	88.57%				
2014	40.68%	79.04%	89.77%					
2015	36.98%	77.73%						
2016	39.59%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	43.62%	81.78%	92.14%	93.80%	95.12%	96.01%	96.99%	97.46%
10 Year	41.58%	80.50%	91.45%	93.70%	95.28%	96.01%		
8 Year	41.02%	79.84%	91.41%	93.77%	94.75%	95.97%	97.14%	97.46%
6 Year	39.93%	79.02%	91.12%	93.67%	95.30%	96.52%	96.90%	97.77%
4 Year	38.82%	77.02%	89.15%	92.81%	95.31%	96.46%	98.00%	98.00%
3 Year	39.08%	77.28%	88.62%	91.02%	95.18%	96.50%	98.22%	98.34%
All Year ex hi/lo	43.56%	81.79%	92.20%	93.89%	95.34%	96.33%	97.28%	97.48%
6 Year ex hi/lo	39.48%	78.55%	90.77%	93.83%	95.00%	96.49%	97.36%	97.96%
$ Weighted Averages								
All Years	43.17%	81.45%	91.99%	93.69%	95.12%	96.04%	97.04%	97.49%
10 Year	41.32%	80.20%	91.36%	93.60%	95.31%	96.04%		
8 Year	40.76%	79.66%	91.31%	93.63%	94.83%	96.02%	97.22%	97.49%
6 Year	39.75%	78.78%	90.98%	93.54%	95.30%	96.50%	97.05%	97.87%
4 Year	38.78%	77.02%	89.07%	92.56%	95.26%	96.43%	97.98%	98.09%
3 Year	39.02%	77.26%	88.58%	90.91%	95.10%	96.46%	98.16%	98.39%
Selected Pay Pattern	**39.02%**	**77.26%**	**88.58%**	**90.91%**	**95.10%**	**96.46%**	**98.16%**	**98.39%**
Incremental	39.02%	38.24%	11.32%	2.33%	4.18%	1.36%	1.71%	0.22%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**39.02%**	**38.24%**	**11.32%**	**2.33%**	**4.18%**	**1.36%**	**1.71%**	**0.22%**	**-0.47%**	**-0.09%**	**0.47%**	**-0.49%**	**0.42%**	**0.74%**	**1.04%**	**0.00%**

Discounted Value at 0.9%: **0.9844**

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

Accident Half Year	102	108	114	120	126	132	138	144	150	156	162	168	174	180	Selected Ultimate
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	11,955	11,955
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	11,002		11,411
2002-2	11,662	11,662	11,662	11,662	11,662	11,662	11,662	11,666	11,689	11,706	11,718	12,223			12,223
2003-1	8,323	8,327	8,339	8,342	8,345	8,354	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	9,238					9,288
2004-1	7,517	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	8,807							9,389
2005-1	7,436	7,441	7,441	7,441	7,441	7,441	7,440								7,440
2005-2	8,905	8,954	8,986	8,987	9,083	9,075									9,388
2006-1	7,467	7,467	7,467	7,467	7,467										7,467
2006-2	9,674	9,682	9,894	9,894											9,894
2007-1	8,993	8,993	8,993												9,069
2007-2	12,125	12,132													12,617
2008-1	9,554														9,554
2008-2															13,315
2009-1															10,914
2009-2															11,825
2010-1															8,025
2010-2															12,053
2011-1															8,540
2011-2															11,954
2012-1															10,701
2012-2															13,549
2013-1															10,800
2013-2															12,957
2014-1															10,036
2014-2															14,596
2015-1															12,014
2015-2															15,973
2016-1															12,255

Portion of Ultimate Losses Paid by Month of Development

Accident Year	108	120	132	144	156	168	180	Selected Ultimate
2002	96.82%	97.08%	97.36%	97.56%	97.80%	98.05%	98.25%	23,366
2003	97.13%	97.20%	97.23%	97.29%	97.49%	100.00%		20,576
2004	99.23%	99.70%	99.70%	99.70%	99.70%			16,805
2005	95.75%	96.04%	97.04%	96.54%				16,829
2006	97.43%	97.62%	98.14%					16,855
2007	98.48%	99.60%						18,964
2008	97.81%							22,171
2009								24,229
2010								19,850
2011								20,593
2012								22,655
2013								24,349
2014								22,993
2015								26,610
2016								28,229

Cumulative Paid Losses

Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	97.52%	97.87%	97.90%	97.77%	98.33%	99.02%	98.25%	100.00%
10 Year								
8 Year								
6 Year	97.64%	97.87%						
4 Year	97.37%	98.24%	98.03%	97.77%				
3 Year	97.91%	97.75%	98.30%	97.85%	98.33%			
All Year ex hi/lo	97.53%	97.88%	97.58%	97.42%	97.80%			
6 Year ex hi/lo	97.71%	97.88%						
$ Weighted Averages								
All Years	97.50%	97.84%	97.83%	97.73%	98.22%	98.96%	98.25%	100.00%
10 Year								
8 Year								
6 Year	97.64%	97.84%						
4 Year	97.43%	98.28%	97.99%	97.73%				
3 Year	97.92%	97.83%	98.30%	97.81%	98.22%			
Selected Pay Pattern	**97.92%**	**97.83%**	**98.30%**	**97.81%**	**98.22%**	**98.96%**	***100.00%***	**100.00%**
Incremental	-0.47%	-0.09%	0.47%	-0.49%	0.42%	0.74%	1.04%	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
2001-2	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	1,827
2009-1	262	512	731	723	794	794	794	833	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	2,579		
2010-1	324	742	889	907	917	880	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	1,538				
2011-1	418	1,113	1,308	1,345	1,347	1,347	1,348	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	1,384						
2012-1	450	893	1,005	1,075	1,163	1,168	1,168	1,168	1,190							
2012-2	423	1,337	1,483	1,590	2,019	2,020	2,020	2,020								
2013-1	162	677	751	755	755	756	757									
2013-2	319	596	689	757	1,832	1,846										
2014-1	304	693	782	808	885											
2014-2	297	884	1,117	1,186												
2015-1	315	537	1,495													
2015-2	317	916														
2016-1	355															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2002	56.78%	91.04%	95.94%	97.57%	97.62%	98.12%	99.09%	99.09%
2003	58.87%	89.69%	97.14%	97.14%	98.32%	98.35%	98.43%	99.84%
2004	59.74%	89.90%	99.01%	99.91%	99.91%	100.00%	100.00%	100.00%
2005	61.37%	92.57%	97.26%	98.56%	98.78%	98.78%	98.78%	100.00%
2006	50.45%	81.54%	86.19%	88.80%	87.99%	87.99%	96.50%	97.30%
2007	58.17%	90.24%	97.78%	100.00%	100.00%	100.00%	100.00%	100.00%
2008	61.97%	94.09%	99.89%	100.00%	100.00%	100.00%	100.00%	100.00%
2009	60.46%	86.57%	98.48%	98.51%	99.98%	100.00%	100.00%	100.00%
2010	50.62%	74.21%	78.88%	79.85%	79.85%	97.72%	100.00%	
2011	48.42%	85.20%	91.39%	99.77%	99.77%	99.77%		
2012	52.30%	86.58%	96.99%	97.37%	98.21%			
2013	53.61%	83.70%	99.27%	99.32%				
2014	30.59%	52.31%	92.83%					
2015	35.49%	79.35%						
2016	53.01%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	52.79%	84.07%	94.70%	96.40%	96.40%	98.07%	99.20%	99.53%
10 Year	50.46%	81.38%	93.90%	96.21%	96.28%	98.07%		
8 Year	48.06%	80.25%	94.44%	95.45%	95.57%	98.03%	99.21%	99.53%
6 Year	45.57%	76.89%	92.97%	95.80%	96.30%	97.58%	99.21%	99.55%
4 Year	43.17%	75.49%	95.12%	94.08%	94.45%	99.37%	100.00%	99.33%
3 Year	39.70%	71.79%	96.36%	98.82%	92.61%	99.16%	100.00%	100.00%
All Year ex hi/lo	53.79%	85.88%	95.66%	97.70%	97.84%	99.09%	99.47%	99.82%
6 Year ex hi/lo	47.30%	80.62%	94.92%	98.74%	99.49%	99.37%	99.70%	100.00%
$ Weighted Averages								
All Years	52.18%	83.42%	94.01%	95.72%	95.61%	97.62%	99.08%	99.41%
10 Year	49.78%	80.81%	93.19%	95.45%	95.45%	97.62%		
8 Year	47.52%	79.83%	93.82%	94.57%	94.70%	97.49%	99.07%	99.41%
6 Year	44.87%	76.63%	92.34%	95.18%	95.48%	96.93%	99.04%	99.39%
4 Year	42.29%	75.22%	95.03%	93.27%	93.54%	99.28%	100.00%	99.10%
3 Year	38.65%	71.96%	96.29%	98.86%	91.63%	99.05%	100.00%	100.00%
Selected Pay Pattern	**38.65%**	**71.96%**	**96.29%**	**98.86%**	**91.63%**	**99.05%**	**100.00%**	**100.00%**
Incremental	38.65%	33.30%	24.33%	2.57%	-7.23%	7.42%	0.95%	0.00%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**38.65%**	**33.30%**	**24.33%**	**2.57%**	**-7.23%**	**7.42%**	**0.95%**	**0.00%**	**-1.18%**	**0.05%**	**0.13%**	**1.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 0.9%: **0.9861**

Province of Alberta
Alberta Automobile Insurance Rate Board
2017 Semi-Annual Review

AB DB

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

Accident Half Year	102	108	114	120	126	132	138	144	150	156	162	168	174	180	Selected Ultimate
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	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		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			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				1,092
2003-2	1,442	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						922
2004-2	1,871	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								1,299
2005-2	2,108	2,108	2,108	2,108	2,108	2,118									2,212
2006-1	1,638	1,638	1,638	1,638	1,638										1,638
2006-2	1,161	1,161	1,161	1,161											1,161
2007-1	997	997	997												997
2007-2	1,597	1,597													1,597
2008-1	1,213														1,213
2008-2															1,827
2009-1															833
2009-2															2,579
2010-1															880
2010-2															1,538
2011-1															1,355
2011-2															1,413
2012-1															1,208
2012-2															2,037
2013-1															760
2013-2															2,012
2014-1															930
2014-2															1,594
2015-1															1,784
2015-2															1,565
2016-1															833

Portion of Ultimate Losses Paid by Month of Development

Accident Year	108	120	132	144	156	168	180	Selected Ultimate
2002	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	2,239
2003	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		2,516
2004	100.00%	100.00%	100.00%	100.00%	100.00%			2,364
2005	100.00%	100.00%	100.00%	100.00%				3,170
2006	97.30%	97.30%	97.56%					3,850
2007	100.00%	100.00%						2,158
2008	100.00%							2,810
2009								2,660
2010								3,459
2011								2,892
2012								2,621
2013								2,796
2014								2,942
2015								3,378
2016								2,398

Cumulative Paid Losses

Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	99.61%	99.55%	99.51%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.55%	99.55%						
4 Year	99.33%	99.33%	99.39%	100.00%				
3 Year	99.10%	99.10%	99.19%	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	99.46%	99.36%	99.34%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.38%	99.36%						
4 Year	99.13%	99.10%	99.21%	100.00%				
3 Year	98.82%	98.87%	99.00%	100.00%	100.00%			
Selected Pay Pattern	**98.82%**	**98.87%**	**99.00%**	**100.00%**	**100.00%**	**100.00%**	***100.00%***	**100.00%**
Incremental	-1.18%	0.05%	0.13%	1.00%	0.00%	0.00%	0.00%	0.00%

Province of Alberta
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AB Funeral

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
2001-2	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	733
2009-1	175	356	422	466	484	489	489	489	489	489	484	484	484	484	484	
2009-2	222	518	542	548	561	561	561	561	561	561	561	570	570	570		
2010-1	174	359	386	398	403	402	402	402	402	402	402	402	402			
2010-2	232	526	599	642	670	681	695	695	696	696	696	696				
2011-1	148	253	293	308	308	308	308	308	308	308	308					
2011-2	211	469	512	526	531	541	541	541	541	541						
2012-1	255	468	494	500	525	525	526	532	532							
2012-2	241	479	514	545	560	560	560	560								
2013-1	140	326	366	373	373	373	373									
2013-2	209	464	495	513	520	526										
2014-1	186	333	346	355	355											
2014-2	134	399	454	483												
2015-1	105	232	287													
2015-2	222	445														
2016-1	120															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2002	69.26%	95.59%	98.12%	99.11%	99.53%	99.19%	99.26%	99.26%
2003	73.16%	100.17%	99.92%	99.92%	99.97%	99.97%	100.00%	100.00%
2004	47.26%	62.03%	66.26%	66.26%	66.26%	67.03%	67.03%	67.03%
2005	74.48%	97.51%	98.90%	99.94%	99.98%	100.00%	100.00%	100.00%
2006	66.15%	95.30%	98.26%	100.00%	99.67%	99.67%	99.67%	99.67%
2007	53.40%	93.71%	98.63%	100.00%	100.00%	100.00%	100.00%	100.00%
2008	73.40%	94.82%	99.55%	100.00%	100.00%	100.00%	100.00%	100.00%
2009	64.41%	88.83%	100.00%	100.41%	100.41%	100.00%	100.00%	100.00%
2010	71.16%	96.00%	99.14%	99.03%	99.04%	100.00%	100.00%	
2011	67.08%	93.09%	98.50%	99.90%	100.00%	100.00%		
2012	67.45%	94.99%	99.36%	99.41%	100.00%			
2013	66.77%	98.28%	100.64%	100.64%				
2014	71.83%	94.99%	97.31%					
2015	58.70%	89.74%						
2016	59.60%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	65.61%	92.50%	96.51%	97.05%	96.80%	96.59%	96.22%	95.75%
10 Year	65.38%	93.98%	99.03%	96.56%	96.53%	96.59%		
8 Year	65.87%	93.84%	99.14%	99.93%	99.89%	95.84%	95.84%	95.75%
6 Year	65.24%	94.52%	99.16%	99.90%	99.91%	99.94%	99.94%	94.45%
4 Year	64.22%	94.50%	98.95%	99.75%	99.86%	100.00%	100.00%	99.92%
3 Year	63.38%	94.34%	99.11%	99.99%	99.68%	100.00%	100.00%	100.00%
All Year ex hi/lo	66.34%	94.40%	98.88%	99.77%	99.80%	99.85%	99.85%	99.82%
6 Year ex hi/lo	65.22%	94.77%	99.25%	99.93%	100.00%	100.00%	100.00%	99.92%
$ Weighted Averages								
All Years	65.52%	92.22%	96.75%	97.25%	96.99%	96.69%	96.21%	95.58%
10 Year	65.89%	93.84%	99.12%	97.01%	96.84%	96.69%		
8 Year	65.92%	93.74%	99.20%	99.92%	99.91%	96.29%	95.97%	95.58%
6 Year	65.35%	94.58%	99.20%	99.91%	99.93%	99.96%	99.96%	94.80%
4 Year	64.26%	94.60%	98.97%	99.73%	99.90%	100.00%	100.00%	99.94%
3 Year	63.40%	94.45%	99.13%	99.96%	99.69%	100.00%	100.00%	100.00%
Selected Pay Pattern	**63.40%**	**94.45%**	**99.13%**	**99.96%**	**99.69%**	**100.00%**	**100.00%**	**100.00%**
Incremental	63.40%	31.05%	4.68%	0.82%	-0.26%	0.31%	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	**63.40%**	**31.05%**	**4.68%**	**0.82%**	**-0.26%**	**0.31%**	**0.00%**	**0.00%**	**-0.08%**	**-0.03%**	**0.00%**	**0.10%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 0.9%: **0.9917**

Province of Alberta
Alberta Automobile Insurance Rate Board
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AB Funeral

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

Accident Half Year	102	108	114	120	126	132	138	144	150	156	162	168	174	180	Selected Ultimate
2001-2	268	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		232
2002-2	249	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				203
2003-2	309	563	563	563	563	563	563	563	563	563					563
2004-1	207	207	207	207	207	207	207	207	207						207
2004-2	272	272	272	272	272	272	272	272							272
2005-1	261	261	261	261	261	261	261								261
2005-2	351	351	351	351	351	351									353
2006-1	251	251	251	251	251										251
2006-2	288	288	288	288											288
2007-1	399	399	399												399
2007-2	641	641													641
2008-1	468														468
2008-2															733
2009-1															484
2009-2															570
2010-1															402
2010-2															696
2011-1															308
2011-2															541
2012-1															532
2012-2															557
2013-1															370
2013-2															550
2014-1															355
2014-2															509
2015-1															349
2015-2															579
2016-1															369

Portion of Ultimate Losses Paid by Month of Development

Accident Year	108	120	132	144	156	168	180	Selected Ultimate
2002	99.26%	99.26%	100.00%	100.00%	100.00%	100.00%	100.00%	500
2003	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		453
2004	100.00%	100.00%	100.00%	100.00%	100.00%			770
2005	100.00%	100.00%	100.00%	100.00%				534
2006	99.67%	99.67%	99.67%					604
2007	100.00%	100.00%						687
2008	100.00%							1,109
2009								1,216
2010								973
2011								1,004
2012								1,073
2013								927
2014								905
2015								858
2016								948

Cumulative Paid Losses

Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	99.85%	99.82%	99.93%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.94%	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	99.93%	99.92%	100.00%	100.00%	100.00%			
6 Year ex hi/lo	100.00%	99.92%						
$ Weighted Averages								
All Years	99.88%	99.84%	99.93%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.95%	99.84%						
4 Year	99.93%	99.92%	99.92%	100.00%				
3 Year	99.92%	99.89%	99.90%	100.00%	100.00%			
Selected Pay Pattern	**99.92%**	**99.89%**	**99.90%**	**100.00%**	**100.00%**	**100.00%**	***100.00%***	**100.00%**
Incremental	-0.08%	-0.03%	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%

Province of Alberta
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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
2001-2	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	1,048
2009-1	3	7	7	7	8	8	808	869	869	874	879	880	883	883	883	
2009-2	14	18	43	44	54	54	60	63	111	115	116	126	552	553		
2010-1	1	1	2	3	4	9	14	25	39	629	765	776	1,021			
2010-2	2	2	2	4	4	20	52	55	66	70	448	448				
2011-1	1	4	6	6	6	8	8	617	617	148	148					
2011-2	2	2	4	4	16	19	22	23	23	23						
2012-1	1	1	1	2	3	3	4	90	99							
2012-2	1	2	2	2	229	233	254	260								
2013-1	4	6	7	12	12	12	12									
2013-2	11	24	25	26	28	35										
2014-1	6	23	27	27	28											
2014-2	28	32	33	35												
2015-1	5	8	18													
2015-2	8	10														
2016-1	1															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2002	3.17%	6.32%	8.36%	45.04%	49.23%	94.82%	98.40%	100.00%
2003	7.46%	46.84%	83.77%	85.94%	99.47%	100.00%	100.00%	100.00%
2004	7.75%	34.52%	67.12%	71.07%	75.33%	99.95%	99.95%	99.95%
2005	1.63%	2.53%	2.72%	3.27%	7.04%	96.01%	96.01%	96.41%
2006	0.31%	0.61%	0.74%	1.37%	2.71%	4.30%	11.21%	100.00%
2007	0.09%	5.36%	5.97%	6.96%	8.08%	71.21%	71.85%	88.60%
2008	1.21%	1.46%	1.82%	8.96%	50.37%	50.52%	51.29%	80.64%
2009	0.59%	0.89%	11.97%	45.13%	50.92%	53.10%	72.74%	78.03%
2010	1.00%	2.46%	3.07%	4.09%	8.14%	47.17%	83.34%	
2011	0.53%	1.59%	4.31%	10.39%	114.64%	99.49%		
2012	0.22%	0.42%	1.82%	2.21%	10.13%			
2013	1.02%	1.54%	42.20%	46.82%				
2014	5.26%	9.41%	11.17%					
2015	9.25%	13.44%						
2016	8.61%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	3.21%	9.10%	18.85%	27.61%	43.28%	71.66%	76.09%	92.95%
10 Year	2.78%	3.72%	8.58%	20.03%	42.68%	71.66%		
8 Year	3.31%	3.90%	10.29%	15.74%	31.50%	65.22%	73.30%	92.95%
6 Year	4.15%	4.81%	12.42%	19.60%	40.38%	54.30%	64.41%	90.60%
4 Year	6.04%	6.20%	14.88%	15.88%	45.96%	62.57%	69.81%	86.82%
3 Year	7.71%	8.13%	18.40%	19.81%	44.31%	66.59%	69.13%	82.42%
All Year ex hi/lo	2.98%	6.68%	14.59%	24.40%	39.86%	76.53%	81.94%	94.27%
6 Year ex hi/lo	3.86%	3.75%	7.63%	17.14%	29.89%	55.50%	69.81%	91.40%
$ Weighted Averages								
All Years	1.41%	3.25%	8.09%	17.23%	30.24%	54.18%	64.42%	87.80%
10 Year	1.37%	2.39%	6.66%	15.47%	29.76%	54.18%		
8 Year	1.57%	2.39%	8.03%	16.17%	28.36%	52.16%	63.40%	87.80%
6 Year	2.58%	3.38%	9.72%	20.28%	35.46%	47.58%	62.45%	87.04%
4 Year	4.99%	4.41%	12.09%	10.27%	36.06%	54.96%	70.42%	85.68%
3 Year	7.10%	7.50%	14.08%	15.17%	26.09%	56.44%	70.18%	80.98%
Selected Pay Pattern	**1.37%**	**2.39%**	**6.66%**	**15.47%**	**29.76%**	**54.18%**	**64.42%**	**87.80%**
Incremental	1.37%	1.02%	4.27%	8.80%	14.29%	24.42%	10.24%	23.38%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**1.37%**	**1.02%**	**4.27%**	**8.80%**	**14.29%**	**24.42%**	**10.24%**	**23.38%**	**4.97%**	**4.45%**	**2.78%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 0.9%: **0.9480**

Province of Alberta
Alberta Automobile Insurance Rate Board
2017 Semi-Annual Review

AB Uninsured

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

Accident Half Year	102	108	114	120	126	132	138	144	150	156	162	168	174	180	Selected Ultimate
2001-2	197	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		101
2002-2	151	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				39
2003-2	20	20	20	20	20	20	20	20	20	20					20
2004-1	41	41	41	41	41	41	41	41	41						41
2004-2	92	92	92	92	92	92	92	92							92
2005-1	819	819	819	819	819	819	819								819
2005-2	1,642	1,642	1,642	1,642	1,642	1,642									1,642
2006-1	52	52	52	52	52										52
2006-2	677	677	677	677											677
2007-1	239	239	239												356
2007-2	1,321	1,327													1,632
2008-1	20														20
2008-2															1,592
2009-1															883
2009-2															563
2010-1															1,326
2010-2															451
2011-1															148
2011-2															331
2012-1															869
2012-2															551
2013-1															30
2013-2															483
2014-1															86
2014-2															82
2015-1															319
2015-2															115
2016-1															9

Portion of Ultimate Losses Paid by Month of Development

Accident Year	108	120	132	144	156	168	180	Selected Ultimate
2002	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	297
2003	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		190
2004	99.95%	99.95%	99.95%	100.00%	100.00%			60
2005	100.00%	100.00%	100.00%	100.00%				911
2006	100.00%	100.00%	100.00%					1,693
2007	88.67%	88.72%						1,033
2008	81.53%							1,653
2009								2,475
2010								1,889
2011								599
2012								1,200
2013								582
2014								569
2015								401
2016								124

Cumulative Paid Losses

Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	95.73%	98.11%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	95.02%	98.11%						
4 Year	92.55%	97.17%	99.99%	100.00%				
3 Year	90.07%	96.24%	99.98%	100.00%	100.00%			
All Year ex hi/lo	97.72%	99.99%	100.00%	100.00%	100.00%			
6 Year ex hi/lo	97.15%	99.99%						
$ Weighted Averages								
All Years	92.76%	97.22%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	92.38%	97.22%						
4 Year	92.02%	96.85%	100.00%	100.00%				
3 Year	90.35%	96.80%	100.00%	100.00%	100.00%			
Selected Pay Pattern	**92.76%**	**97.22%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
Incremental	4.97%	4.45%	2.78%	0.00%	0.00%	0.00%	0.00%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2017 Semi-Annual Review

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
2001-2	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	195,162
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	170,166	
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	188,384		
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	144,650			
2010-2	151,460	187,938	179,664	177,200	176,465	176,356	176,440	176,435	176,431	176,413	176,460	176,411				
2011-1	187,715	195,944	187,627	185,571	184,469	184,485	184,483	184,429	184,392	184,354	184,353					
2011-2	162,122	181,301	174,486	171,847	170,560	170,444	170,524	170,537	170,539	170,489						
2012-1	168,509	174,825	166,933	164,141	162,662	162,604	162,578	162,588	162,566							
2012-2	169,970	230,792	214,391	209,526	207,567	207,329	207,277	207,274								
2013-1	188,013	201,774	188,486	184,754	182,890	182,855	182,871									
2013-2	203,479	253,868	237,872	231,505	228,676	228,505										
2014-1	218,317	227,030	211,816	206,581	204,544											
2014-2	221,235	272,112	248,687	241,349												
2015-1	238,271	240,254	223,264													
2015-2	236,819	261,455														
2016-1	222,810															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2002	100.65%	100.69%	100.12%	100.08%	100.09%	100.05%	100.03%	100.03%
2003	100.64%	100.78%	100.37%	100.24%	100.15%	100.12%	100.14%	100.10%
2004	101.15%	101.06%	100.29%	100.23%	100.18%	100.12%	100.14%	100.10%
2005	100.75%	100.94%	100.25%	100.16%	100.09%	100.07%	100.04%	100.01%
2006	99.76%	101.94%	100.38%	100.10%	100.08%	100.06%	100.04%	100.03%
2007	101.36%	105.14%	100.21%	100.00%	100.03%	100.01%	99.99%	99.97%
2008	104.75%	105.86%	100.07%	99.96%	99.98%	100.00%	100.02%	100.01%
2009	104.82%	100.96%	100.07%	100.06%	100.04%	100.04%	100.01%	99.98%
2010	102.95%	101.02%	100.08%	99.99%	99.97%	99.98%	99.96%	
2011	104.10%	101.10%	99.99%	100.02%	99.99%	99.98%		
2012	104.94%	101.63%	99.93%	99.93%	99.91%			
2013	107.26%	101.93%	99.94%	99.92%				
2014	109.06%	102.40%	100.02%					
2015	113.03%	102.89%						
2016	117.13%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	104.82%	102.02%	100.13%	100.06%	100.05%	100.04%	100.04%	100.03%
10 Year	106.94%	102.49%	100.09%	100.04%	100.04%	100.04%		
8 Year	107.91%	102.22%	100.04%	100.00%	100.01%	100.03%	100.04%	100.03%
6 Year	109.25%	101.83%	100.00%	99.98%	99.99%	100.01%	100.01%	100.02%
4 Year	111.62%	102.21%	99.97%	99.97%	99.98%	100.00%	100.00%	100.00%
3 Year	113.07%	102.41%	99.96%	99.96%	99.96%	100.00%	100.00%	99.98%
All Year ex hi/lo	104.27%	101.82%	100.13%	100.05%	100.05%	100.04%	100.04%	100.02%
6 Year ex hi/lo	108.57%	101.77%	100.01%	99.98%	99.99%	100.01%	100.02%	100.01%
$ Weighted Averages								
All Years	105.94%	102.23%	100.10%	100.03%	100.03%	100.03%	100.03%	100.02%
10 Year	107.35%	102.51%	100.07%	100.02%	100.02%	100.03%		
8 Year	108.31%	102.27%	100.04%	99.99%	100.00%	100.02%	100.03%	100.02%
6 Year	109.59%	101.90%	100.00%	99.98%	99.99%	100.01%	100.01%	100.01%
4 Year	111.68%	102.26%	99.97%	99.96%	99.98%	100.00%	100.00%	99.99%
3 Year	113.01%	102.43%	99.97%	99.96%	99.96%	100.00%	100.00%	99.98%
Selected Pay Pattern	**113.01%**	**102.43%**	**99.97%**	**99.96%**	**99.96%**	**100.00%**	**100.00%**	**99.98%**
Incremental	113.01%	-10.58%	-2.46%	-0.01%	0.00%	0.04%	0.00%	-0.01%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**113.01%**	**-10.58%**	**-2.46%**	**-0.01%**	**0.00%**	**0.04%**	**0.00%**	**-0.01%**	**0.02%**	**0.00%**	**0.01%**	**0.00%**	**0.00%**	**0.00%**	**-0.01%**	**0.00%**

Discounted Value at 0.9%: **0.9969**

Province of Alberta
Alberta Automobile Insurance Rate Board
2017 Semi-Annual Review

Collision

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

Accident Half Year	102	108	114	120	126	132	138	144	150	156	162	168	174	180	Selected Ultimate
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	90,933	90,941
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	96,036		96,036
2002-2	96,410	96,405	96,397	96,384	96,381	96,370	96,373	96,366	96,365	96,355	96,350	96,347			96,350
2003-1	95,004	95,001	94,981	94,977	94,972	94,963	94,958	94,954	94,941	94,937	94,929				94,931
2003-2	87,475	87,462	87,454	87,449	87,445	87,431	87,429	87,423	87,410	87,412					87,412
2004-1	88,345	88,339	88,331	88,328	88,321	88,305	88,300	88,297	88,282						88,284
2004-2	97,232	97,218	97,216	97,217	97,223	97,221	97,227	97,220							97,221
2005-1	98,130	98,130	98,125	98,136	98,109	98,108	98,090								98,102
2005-2	118,400	118,399	118,389	118,390	118,391	118,378									118,383
2006-1	120,900	120,871	120,869	120,866	120,866										120,866
2006-2	166,754	166,750	166,747	166,745											166,758
2007-1	166,298	166,289	166,272												166,285
2007-2	187,992	187,982													188,020
2008-1	181,680														181,698
2008-2															195,207
2009-1															170,209
2009-2															188,496
2010-1															144,686
2010-2															176,456
2011-1															184,395
2011-2															170,660
2012-1															162,687
2012-2															207,392
2013-1															183,067
2013-2															228,610
2014-1															204,338
2014-2															238,447
2015-1															213,118
2015-2															223,724
2016-1															189,727

Portion of Ultimate Losses Paid by Month of Development

Accident Year	108	120	132	144	156	168	180	Selected Ultimate
2002	100.02%	100.02%	100.03%	100.01%	100.02%	100.02%	100.00%	186,977
2003	100.07%	100.04%	100.03%	100.02%	100.01%	100.00%		191,281
2004	100.06%	100.05%	100.03%	100.02%	100.00%			175,695
2005	100.01%	100.01%	100.00%	99.99%				195,323
2006	100.02%	100.00%	100.00%					239,249
2007	100.00%	99.99%						333,043
2008	99.98%							369,718
2009								365,415
2010								333,182
2011								360,851
2012								333,347
2013								390,459
2014								432,948
2015								451,565
2016								413,451

Cumulative Paid Losses

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

Province of Alberta
Alberta Automobile Insurance Rate Board
2017 Semi-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
2001-2	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	132,164
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	77,146	
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	150,049		
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	73,711			
2010-2	220,318	285,419	295,235	295,575	295,686	295,735	295,774	295,779	295,792	295,787	295,814	295,793				
2011-1	48,302	71,497	72,854	72,949	72,969	72,924	72,884	72,896	72,916	72,900	72,864					
2011-2	100,339	136,854	139,647	139,860	139,861	139,868	139,853	139,845	139,802	139,807						
2012-1	50,591	75,321	77,124	77,373	77,566	77,580	77,575	77,586	77,616							
2012-2	178,966	257,956	268,770	271,234	272,641	272,667	272,660	272,680								
2013-1	49,892	121,270	124,880	125,708	126,037	126,097	126,129									
2013-2	154,954	208,712	214,567	216,760	217,528	217,664										
2014-1	56,580	80,880	82,777	83,075	83,308											
2014-2	223,072	302,654	311,988	314,577												
2015-1	72,856	105,153	106,932													
2015-2	227,304	292,036														
2016-1	106,208															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2002	87.25%	100.38%	100.20%	100.24%	100.10%	100.08%	100.08%	100.03%
2003	86.42%	100.04%	100.08%	100.07%	100.01%	100.02%	100.02%	100.02%
2004	88.81%	100.08%	100.07%	100.02%	100.03%	100.04%	100.04%	100.03%
2005	70.77%	99.34%	99.99%	100.01%	100.00%	100.01%	100.01%	100.01%
2006	83.50%	99.84%	99.97%	100.02%	100.02%	100.02%	100.00%	99.99%
2007	76.31%	99.66%	99.90%	99.96%	99.98%	99.98%	99.97%	99.98%
2008	84.43%	99.96%	100.04%	100.01%	99.98%	99.97%	100.00%	100.00%
2009	87.41%	99.95%	100.00%	99.98%	99.99%	100.00%	99.99%	100.00%
2010	88.68%	99.92%	100.02%	100.00%	99.98%	99.98%	99.99%	
2011	90.51%	99.93%	100.00%	99.99%	100.00%	99.99%		
2012	86.18%	99.76%	99.97%	99.96%	99.96%			
2013	77.16%	99.29%	99.93%	99.96%				
2014	88.08%	99.44%	99.92%					
2015	88.86%	99.75%						
2016	80.26%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	84.31%	99.81%	100.01%	100.02%	100.00%	100.01%	100.01%	100.01%
10 Year	84.79%	99.75%	99.98%	99.99%	99.99%	100.01%		
8 Year	85.89%	99.75%	99.97%	99.99%	99.99%	100.00%	100.00%	100.01%
6 Year	85.18%	99.68%	99.97%	99.98%	99.98%	99.99%	99.99%	100.00%
4 Year	83.59%	99.56%	99.96%	99.98%	99.98%	99.98%	99.99%	99.99%
3 Year	85.73%	99.49%	99.94%	99.97%	99.98%	99.99%	99.99%	99.99%
All Year ex hi/lo	84.87%	99.81%	100.00%	100.00%	100.00%	100.00%	100.01%	100.01%
6 Year ex hi/lo	85.84%	99.72%	99.98%	99.98%	99.98%	99.99%	99.99%	100.00%
$ Weighted Averages								
All Years	84.24%	99.74%	99.99%	100.00%	100.00%	100.00%	100.01%	100.00%
10 Year	84.65%	99.72%	99.97%	99.99%	99.99%	100.00%		
8 Year	85.26%	99.72%	99.97%	99.98%	99.99%	99.99%	100.00%	100.00%
6 Year	84.71%	99.66%	99.97%	99.98%	99.98%	99.99%	99.99%	100.00%
4 Year	83.20%	99.54%	99.96%	99.98%	99.98%	99.99%	99.99%	99.99%
3 Year	85.17%	99.50%	99.94%	99.97%	99.98%	99.99%	100.00%	99.99%
Selected Pay Pattern	**85.17%**	**99.50%**	**99.94%**	**99.97%**	**99.98%**	**99.99%**	**100.00%**	**99.99%**
Incremental	85.17%	14.33%	0.43%	0.03%	0.01%	0.00%	0.01%	0.00%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**85.17%**	**14.33%**	**0.43%**	**0.03%**	**0.01%**	**0.00%**	**0.01%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 0.9%: **0.9942**

Province of Alberta
Alberta Automobile Insurance Rate Board
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Comprehensive

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	
2001-2	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	60,891	60,891
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		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	54,246			54,246
2003-1	44,086	44,079	44,077	44,078	44,075	44,075	44,072	44,073	44,073	44,075	44,070				44,070
2003-2	63,988	63,981	63,982	63,982	63,980	63,979	63,978	63,982	63,982	63,982					63,982
2004-1	41,162	41,161	41,154	41,153	41,144	41,144	41,144	41,138	41,137						41,139
2004-2	84,079	84,079	84,080	84,080	84,080	84,080	84,077	84,072							84,072
2005-1	77,582	77,586	77,581	77,580	77,582	77,579	77,575								77,580
2005-2	76,115	76,114	76,112	76,108	76,105	76,105									76,113
2006-1	58,702	58,705	58,706	58,706	58,706										58,706
2006-2	98,477	98,477	98,474	98,467											98,468
2007-1	88,155	88,158	88,161												88,162
2007-2	145,970	145,971													145,979
2008-1	80,135														80,137
2008-2															132,170
2009-1															77,146
2009-2															150,056
2010-1															73,715
2010-2															295,822
2011-1															72,878
2011-2															139,866
2012-1															77,643
2012-2															272,758
2013-1															126,207
2013-2															217,750
2014-1															83,460
2014-2															314,826
2015-1															107,737
2015-2															297,377
2016-1															198,827

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2002	100.03%	100.03%	100.02%	100.01%	100.01%	100.01%	100.00%	100,849
2003	100.02%	100.01%	100.01%	100.00%	100.00%	100.00%		98,316
2004	100.02%	100.01%	100.00%	100.00%	100.00%			105,121
2005	100.01%	100.01%	100.01%	100.00%				161,651
2006	100.00%	100.00%	99.99%					134,819
2007	100.00%	100.00%						186,630
2008	100.00%							226,116
2009								209,316
2010								223,771
2011								368,700
2012								217,509
2013								398,965
2014								301,210
2015								422,563
2016								496,204

Arithmetic Averages	Cumulative Paid Losses							
	108	120	132	144	156	168	180	Ultimate
All Years	100.01%	100.01%	100.01%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	100.01%	100.01%						
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	100.01%	100.01%	100.00%	100.00%	100.00%			
6 Year ex hi/lo	100.01%	100.01%						
$ Weighted Averages								
All Years	100.01%	100.01%	100.01%	100.00%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	100.00%	100.01%						
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%

Province of Alberta
Alberta Automobile Insurance Rate Board
2017 Semi-Annual Review

All 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
2001-2	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	5,343
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	4,415	
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	4,470		
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	3,373			
2010-2	4,632	6,276	6,279	6,277	6,277	6,283	6,285	6,286	6,287	6,245	6,245	6,241				
2011-1	2,882	3,651	3,479	3,475	3,465	3,467	3,465	3,464	3,459	3,458	3,456					
2011-2	2,932	4,084	4,149	4,229	4,559	4,593	4,594	4,589	4,590	4,585						
2012-1	1,995	2,670	2,659	2,678	2,662	2,663	2,665	2,665	2,664							
2012-2	3,930	5,554	5,436	5,386	5,362	5,349	5,347	5,359								
2013-1	2,434	4,575	4,705	4,654	4,636	4,643	4,644									
2013-2	3,543	4,803	4,800	4,697	4,653	4,659										
2014-1	2,663	3,360	3,311	3,283	3,324											
2014-2	4,530	6,059	5,774	5,827												
2015-1	3,082	3,850	3,824													
2015-2	4,543	5,850														
2016-1	3,500															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2002	93.04%	101.40%	100.79%	100.70%	100.70%	100.61%	100.58%	99.97%
2003	93.04%	99.11%	99.31%	99.66%	100.09%	100.09%	100.08%	100.07%
2004	91.42%	100.54%	100.26%	102.59%	100.06%	100.05%	100.03%	100.04%
2005	87.73%	100.58%	100.83%	100.09%	100.10%	100.14%	100.11%	100.08%
2006	88.32%	100.51%	99.72%	100.12%	100.05%	100.08%	100.06%	100.03%
2007	85.30%	104.30%	101.05%	100.48%	100.03%	100.02%	99.99%	99.98%
2008	92.25%	104.37%	100.32%	100.16%	100.14%	100.09%	100.06%	100.04%
2009	86.79%	103.62%	102.93%	103.38%	103.74%	100.17%	100.20%	99.99%
2010	92.88%	100.59%	99.74%	99.84%	99.98%	99.96%	99.94%	
2011	94.37%	100.53%	100.45%	100.48%	100.00%	99.93%		
2012	83.84%	95.00%	100.05%	100.04%	99.98%			
2013	79.57%	100.51%	99.46%	99.65%				
2014	93.57%	100.35%	100.05%					
2015	95.33%	100.64%						
2016	92.56%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	90.00%	100.86%	100.38%	100.60%	100.44%	100.11%	100.12%	100.03%
10 Year	89.65%	101.04%	100.46%	100.68%	100.42%	100.11%		
8 Year	89.87%	100.70%	100.51%	100.52%	100.50%	100.05%	100.06%	100.03%
6 Year	89.88%	99.60%	100.45%	100.59%	100.65%	100.04%	100.06%	100.03%
4 Year	90.26%	99.13%	100.00%	100.00%	100.93%	100.04%	100.05%	100.01%
3 Year	93.82%	100.50%	99.85%	100.06%	99.99%	100.02%	100.07%	100.00%
All Year ex hi/lo	90.39%	101.06%	100.25%	100.42%	100.13%	100.08%	100.08%	100.03%
6 Year ex hi/lo	91.09%	100.50%	100.07%	100.13%	100.04%	100.04%	100.06%	100.02%
$ Weighted Averages								
All Years	90.07%	101.02%	100.41%	100.62%	100.46%	100.13%	100.13%	100.03%
10 Year	89.66%	101.28%	100.50%	100.71%	100.43%	100.13%		
8 Year	89.86%	100.97%	100.55%	100.55%	100.53%	100.06%	100.06%	100.03%
6 Year	89.97%	99.76%	100.50%	100.63%	100.69%	100.05%	100.07%	100.03%
4 Year	90.02%	99.36%	99.99%	100.01%	101.05%	100.04%	100.05%	100.01%
3 Year	93.81%	100.51%	99.82%	100.05%	99.99%	100.02%	100.07%	100.00%
Selected Pay Pattern	**93.81%**	**100.51%**	**99.82%**	**100.05%**	**99.99%**	**100.02%**	**100.07%**	**100.00%**
Incremental	93.81%	6.70%	-0.69%	0.24%	-0.06%	0.03%	0.05%	-0.07%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**93.81%**	**6.70%**	**-0.69%**	**0.24%**	**-0.06%**	**0.03%**	**0.05%**	**-0.07%**	**0.00%**	**0.01%**	**0.00%**	**-0.01%**	**0.00%**	**0.00%**	**-0.01%**	**0.00%**

Discounted Value at 0.9%: **0.9950**

Province of Alberta
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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)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	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		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			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				4,778
2003-2	5,395	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						4,521
2004-2	5,898	5,898	5,898	5,898	5,898	5,898	5,898	5,898							5,898
2005-1	5,309	5,308	5,307	5,305	5,304	5,303	5,302								5,302
2005-2	4,727	4,727	4,727	4,727	4,725	4,725									4,725
2006-1	3,941	3,941	3,941	3,941	3,941										3,941
2006-2	5,101	5,101	5,101	5,100											5,100
2007-1	4,747	4,747	4,747												4,750
2007-2	6,507	6,506													6,506
2008-1	4,464														4,464
2008-2															5,343
2009-1															4,416
2009-2															4,474
2010-1															3,373
2010-2															6,248
2011-1															3,456
2011-2															4,585
2012-1															2,665
2012-2															5,402
2013-1															4,637
2013-2															4,660
2014-1															3,320
2014-2															5,882
2015-1															3,707
2015-2															5,583
2016-1															4,519

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2002	100.10%	100.09%	100.09%	100.09%	100.03%	100.03%	100.00%	11,917
2003	100.02%	100.00%	100.00%	100.00%	100.00%	100.00%		10,299
2004	100.02%	100.02%	100.02%	100.02%	100.00%			9,915
2005	100.06%	100.04%	100.02%	100.00%				11,200
2006	100.03%	100.03%	100.00%					8,666
2007	99.98%	99.98%						9,850
2008	100.00%							10,970
2009								9,759
2010								7,847
2011								9,704
2012								7,251
2013								10,039
2014								7,979
2015								9,589
2016								10,102

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	100.03%	100.03%	100.03%	100.03%	100.01%	100.01%	100.00%	100.00%
10 Year								
8 Year								
6 Year	100.02%	100.03%						
4 Year	100.02%	100.02%	100.01%	100.03%				
3 Year	100.00%	100.02%	100.01%	100.01%	100.01%			
All Year ex hi/lo	100.03%	100.02%	100.01%	100.01%	100.00%			
6 Year ex hi/lo	100.02%	100.02%						
$ Weighted Averages								
All Years	100.03%	100.03%	100.03%	100.03%	100.01%	100.01%	100.00%	100.00%
10 Year								
8 Year								
6 Year	100.02%	100.03%						
4 Year	100.02%	100.02%	100.01%	100.03%				
3 Year	100.00%	100.02%	100.01%	100.01%	100.01%			
Selected Pay Pattern	**100.00%**	**100.02%**	**100.01%**	**100.01%**	**100.01%**	**100.01%**	***100.00%***	**100.00%**
Incremental	0.00%	0.01%	0.00%	-0.01%	0.00%	0.00%	-0.01%	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
2001-2	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	279
2009-1	83	110	112	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	409		
2010-1	157	203	208	208	212	212	206	206	206	206	206	206	206			
2010-2	338	401	419	419	419	419	419	419	419	419	419	419				
2011-1	157	183	190	190	190	190	193	193	193	193	193					
2011-2	286	348	349	349	349	349	349	348	348	348						
2012-1	55	157	171	179	179	180	180	181	181							
2012-2	546	657	675	680	680	679	678	678								
2013-1	81	302	311	317	317	319	319									
2013-2	261	353	357	360	367	367										
2014-1	169	250	257	257	260											
2014-2	428	584	598	599												
2015-1	195	251	254													
2015-2	420	506														
2016-1	240															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2002	87.65%	101.08%	100.63%	100.00%	100.00%	100.00%	100.00%	100.00%
2003	80.98%	99.73%	99.91%	99.92%	99.98%	99.99%	99.99%	100.00%
2004	90.65%	98.59%	99.98%	100.17%	100.00%	100.00%	100.00%	100.00%
2005	73.51%	96.36%	100.00%	99.99%	100.00%	100.00%	100.00%	100.00%
2006	88.48%	99.09%	99.71%	99.97%	100.00%	100.00%	100.00%	100.00%
2007	77.28%	98.26%	98.63%	99.45%	99.45%	100.00%	100.00%	100.00%
2008	88.28%	99.27%	99.33%	99.89%	99.89%	100.00%	100.00%	100.00%
2009	88.14%	99.72%	99.85%	99.85%	100.00%	100.00%	100.00%	100.00%
2010	89.63%	99.57%	100.90%	100.00%	100.00%	100.00%	100.00%	
2011	91.38%	99.66%	99.66%	100.00%	100.00%	100.00%		
2012	76.14%	98.25%	99.73%	99.84%	99.97%			
2013	74.12%	99.41%	99.91%	100.00%				
2014	83.25%	98.59%	100.09%					
2015	91.52%	100.26%						
2016	76.84%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	83.86%	99.13%	99.87%	99.92%	99.94%	100.00%	100.00%	100.00%
10 Year	83.66%	99.21%	99.78%	99.92%	99.93%	100.00%		
8 Year	83.88%	99.34%	99.76%	99.87%	99.91%	100.00%	100.00%	100.00%
6 Year	82.21%	99.29%	100.02%	99.93%	99.89%	100.00%	100.00%	100.00%
4 Year	81.43%	99.13%	99.85%	99.96%	99.99%	100.00%	100.00%	100.00%
3 Year	83.87%	99.42%	99.91%	99.95%	99.99%	100.00%	100.00%	100.00%
All Year ex hi/lo	84.06%	99.20%	99.89%	99.95%	99.98%	100.00%	100.00%	100.00%
6 Year ex hi/lo	81.90%	99.31%	99.90%	99.94%	99.97%	100.00%	100.00%	100.00%
$ Weighted Averages								
All Years	83.44%	99.20%	99.89%	99.93%	99.93%	100.00%	100.00%	100.00%
10 Year	82.84%	99.23%	99.77%	99.92%	99.92%	100.00%		
8 Year	83.03%	99.39%	99.74%	99.87%	99.89%	100.00%	100.00%	100.00%
6 Year	81.70%	99.37%	100.03%	99.94%	99.86%	100.00%	100.00%	100.00%
4 Year	80.84%	99.28%	99.86%	99.97%	99.99%	100.00%	100.00%	100.00%
3 Year	83.58%	99.50%	99.92%	99.96%	99.99%	100.00%	100.00%	100.00%
Selected Pay Pattern	**83.58%**	**99.50%**	**99.92%**	**99.96%**	**99.99%**	**100.00%**	**100.00%**	**100.00%**
Incremental	83.58%	15.91%	0.42%	0.04%	0.03%	0.01%	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	**83.58%**	**15.91%**	**0.42%**	**0.04%**	**0.03%**	**0.01%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 0.9%: **0.9940**

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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	
2001-2	578	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		345
2002-2	418	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				318
2003-2	489	489	489	489	489	489	489	489	489	489					489
2004-1	309	309	309	309	309	309	309	309	309						309
2004-2	298	298	298	298	298	298	298	298							298
2005-1	350	350	350	350	350	350	350								350
2005-2	347	347	347	347	347	347									347
2006-1	205	205	205	205	205										205
2006-2	419	419	419	419											419
2007-1	330	330	330												330
2007-2	377	377													377
2008-1	200														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															678
2013-1															319
2013-2															367
2014-1															259
2014-2															596
2015-1															254
2015-2															495
2016-1															476

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2002	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	922
2003	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		736
2004	100.00%	100.00%	100.00%	100.00%	100.00%			798
2005	100.00%	100.00%	100.00%	100.00%				647
2006	100.00%	100.00%	100.00%					552
2007	100.00%	100.00%						750
2008	100.00%							577
2009								391
2010								616
2011								611
2012								530
2013								996
2014								626
2015								851
2016								971

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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Underinsured

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
2001-2	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	2,708
2009-1	4	6	8	241	247	310	333	364	784	2,300	2,311	2,592	2,696	3,398	3,391	
2009-2	6	10	15	311	326	378	1,615	1,664	1,871	3,619	3,750	3,922	4,184	4,202		
2010-1	6	1	5	53	161	267	873	890	973	1,000	1,846	1,887	2,281			
2010-2	1	2	13	13	76	90	97	103	127	144	262	274				
2011-1	0	6	7	21	155	176	203	232	506	1,078	1,109					
2011-2	1	10	44	75	122	162	407	723	904	978						
2012-1	8	14	28	54	332	512	802	1,137	1,283							
2012-2	0	8	93	103	513	642	1,319	2,415								
2013-1	4	10	60	152	192	674	921									
2013-2	4	19	285	286	305	321										
2014-1	14	22	23	18	21											
2014-2	34	51	77	105												
2015-1	8	9	14													
2015-2	5	26														
2016-1	11															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
2002	0.27%	1.77%	13.97%	28.08%	41.93%	61.40%	62.63%	65.03%
2003	2.01%	3.50%	6.51%	12.11%	21.53%	38.18%	52.86%	84.02%
2004	0.03%	0.48%	2.03%	13.37%	35.03%	51.13%	61.25%	64.41%
2005	0.32%	2.35%	15.62%	40.73%	45.17%	45.33%	47.12%	62.92%
2006	0.35%	0.70%	2.37%	3.94%	7.51%	23.44%	42.78%	51.82%
2007	0.34%	2.57%	23.24%	42.01%	52.76%	58.76%	70.35%	79.21%
2008	0.27%	1.72%	10.16%	14.69%	29.04%	32.11%	42.21%	72.50%
2009	0.12%	0.53%	4.42%	7.10%	23.40%	49.34%	70.95%	88.66%
2010	0.16%	3.19%	5.44%	25.64%	46.41%	58.29%	65.51%	
2011	0.05%	0.46%	5.57%	6.96%	14.81%	31.49%		
2012	0.15%	0.83%	3.95%	12.19%	18.08%			
2013	0.10%	1.44%	7.36%	29.43%				
2014	0.63%	5.91%	6.52%					
2015	0.54%	1.10%						
2016	0.36%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	0.38%	1.90%	8.24%	19.69%	30.51%	44.95%	**0.00%**	71.07%
10 Year	0.27%	1.84%	8.47%	19.61%	29.37%	44.95%		
8 Year	0.27%	1.90%	8.33%	17.75%	29.65%	43.74%	56.63%	71.07%
6 Year	0.31%	2.16%	5.54%	16.00%	30.75%	42.24%	56.49%	69.92%
4 Year	0.41%	2.32%	5.85%	18.56%	25.67%	42.81%	62.25%	73.05%
3 Year	0.51%	2.82%	5.94%	16.19%	26.43%	46.37%	59.56%	80.12%
All Year ex hi/lo	0.28%	1.68%	7.45%	19.03%	30.60%	45.58%	57.50%	71.35%
6 Year ex hi/lo	0.29%	1.64%	5.49%	14.90%	29.23%	42.81%	56.44%	69.76%
$ Weighted Averages								
All Years	0.32%	1.72%	7.56%	19.37%	29.35%	44.60%	56.73%	69.17%
10 Year	0.27%	1.67%	7.51%	19.04%	28.28%	44.60%		
8 Year	0.26%	1.75%	7.57%	17.59%	28.07%	43.18%	56.07%	69.17%
6 Year	0.30%	1.91%	5.49%	17.71%	30.41%	41.88%	55.70%	68.47%
4 Year	0.37%	1.75%	5.72%	20.21%	27.06%	45.28%	61.92%	70.35%
3 Year	0.49%	2.17%	5.74%	18.30%	28.01%	49.82%	60.00%	80.02%
Selected Pay Pattern	**0.27%**	**1.67%**	**7.51%**	**19.04%**	**28.28%**	**44.60%**	**56.73%**	**69.17%**
Incremental	0.27%	1.41%	5.84%	11.53%	9.25%	16.31%	12.13%	12.44%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**0.27%**	**1.41%**	**5.84%**	**11.53%**	**9.25%**	**16.31%**	**12.13%**	**12.44%**	**7.83%**	**9.88%**	**6.05%**	**-0.61%**	**-0.34%**	**-1.99%**	**10.02%**	**0.00%**

Discounted Value at 0.9%: **0.9403**

Data Source: AU20112ALB

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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	
2001-2	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	3,025	3,038
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	2,823		3,061
2002-2	2,700	2,715	2,721	2,726	2,729	2,731	2,797	2,797	2,797	2,797	2,797	2,797			2,797
2003-1	637	654	669	744	755	694	694	704	713	717	719				854
2003-2	1,729	1,742	2,945	2,950	2,950	2,950	2,950	2,950	2,956	2,957					3,093
2004-1	1,996	2,441	2,441	2,441	2,441	2,441	2,441	2,441	2,441						2,531
2004-2	1,918	2,131	2,144	2,149	2,162	2,349	2,351	2,351							2,421
2005-1	3,021	3,032	3,035	3,164	3,225	3,290	3,296								3,578
2005-2	4,560	4,607	5,203	5,214	5,298	5,281									5,608
2006-1	3,388	3,569	3,573	4,457	4,473										4,661
2006-2	3,408	3,417	3,658	3,689											3,821
2007-1	1,070	1,078	1,081												1,670
2007-2	2,858	2,892													4,720
2008-1	2,499														2,581
2008-2															3,291
2009-1															3,588
2009-2															5,091
2010-1															4,805
2010-2															1,134
2011-1															3,257
2011-2															7,483
2012-1															5,026
2012-2															8,924
2013-1															2,413
2013-2															3,646
2014-1															1,593
2014-2															8,404
2015-1															2,368
2015-2															3,794
2016-1															6,612

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2002	67.14%	77.61%	85.27%	85.29%	85.78%	86.19%	95.89%	6,099
2003	91.82%	92.98%	95.47%	95.62%	96.14%	96.32%		3,651
2004	66.47%	95.85%	95.85%	95.85%	95.98%			5,624
2005	85.89%	86.41%	92.91%	94.13%				5,999
2006	77.86%	85.57%	94.98%					10,270
2007	81.71%	86.87%						5,491
2008	73.85%							7,301
2009								6,879
2010								9,896
2011								4,391
2012								12,509
2013								11,337
2014								5,240
2015								10,772
2016								10,405

Arithmetic Averages	Cumulative Paid Losses							
	108	120	132	144	156	168	180	Ultimate
All Years	77.82%	87.55%	92.90%	92.72%	92.63%	91.26%	95.89%	100.00%
10 Year								
8 Year								
6 Year	79.60%	87.55%						
4 Year	79.83%	88.67%	94.80%	92.72%				
3 Year	77.81%	86.28%	94.58%	95.20%	92.63%			
All Year ex hi/lo	77.29%	87.96%	94.45%	94.88%	95.98%			
6 Year ex hi/lo	79.83%	87.96%						
$ Weighted Averages								
All Years	76.99%	86.88%	92.93%	92.31%	91.97%	89.98%	95.89%	100.00%
10 Year								
8 Year								
6 Year	78.56%	86.88%						
4 Year	79.24%	88.13%	94.75%	92.31%				
3 Year	77.51%	86.13%	94.63%	95.12%	91.97%			
Selected Pay Pattern	**76.99%**	**86.88%**	**92.93%**	**92.31%**	**91.97%**	**89.98%**	***100.00%***	**100.00%**
Incremental	7.83%	9.88%	6.05%	-0.61%	-0.34%	-1.99%	10.02%	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 Seasonlity 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
2005.1-2016.1	1.4	+-2	0.76	15.5%	0.0%	4.0%	1.1523	5.1	+-1.8	0.9	0.0%	0.9%	17.8%	1.0815	-3.5	+-1.4	0.76	0.0%	0.4%	18.3%	1.0655
2005.2-2016.1	2.1	+-2.2	0.78	6.0%	0.0%	9.0%	1.1228	5.5	+-2	0.9	0.0%	0.6%	30.3%	1.0631	-3.3	+-1.5	0.74	0.0%	0.4%	27.4%	1.0561
2006.1-2016.1	2.2	+-2.4	0.78	6.3%	0.0%	12.5%	1.1154	5.3	+-2.2	0.89	0.0%	0.6%	27.2%	1.071	-2.9	+-1.6	0.68	0.2%	0.6%	41.4%	1.0415
2006.2-2016.1	2.8	+-2.7	0.78	4.0%	0.0%	21.4%	1.0948	5.1	+-2.5	0.87	0.0%	1.2%	26.8%	1.0766	-2.3	+-1.7	0.69	1.2%	0.2%	72.2%	1.017
2007.1-2016.1	3.5	+-2.7	0.81	1.5%	0.0%	31.8%	1.0726	5.2	+-2.8	0.86	0.1%	1.8%	30.4%	1.0744	-1.7	+-1.6	0.64	4.4%	0.2%	96.9%	0.9983
2007.2-2016.1	3.9	+-3	0.8	1.2%	0.0%	43.7%	1.0578	5	+-3.1	0.83	0.3%	3.0%	30.3%	1.0794	-1	+-1.6	0.68	17.5%	0.0%	60.5%	0.98
2008.1-2016.1	4.4	+-3.2	0.82	0.8%	0.0%	51.7%	1.0478	5.4	+-3.3	0.83	0.3%	4.9%	35.8%	1.0722	-0.9	+-1.7	0.62	27.0%	0.1%	56.9%	0.9773
2008.2-2016.1	5.8	+-2.7	0.89	0.0%	0.0%	69.8%	1.0221	6.4	+-3.3	0.86	0.1%	1.6%	46.4%	1.0523	-0.6	+-1.8	0.63	48.4%	0.1%	47.7%	0.9713
2009.1-2016.1	6.2	+-2.6	0.91	0.0%	0.0%	67.8%	1.0221	7.1	+-3	0.89	0.0%	2.4%	40.9%	1.0523	-0.8	+-1.9	0.64	37.2%	0.1%	47.9%	0.9713
2009.2-2016.1	6.8	+-2.4	0.93	0.0%	0.0%	63.7%	1.0221	7.8	+-2.7	0.92	0.0%	0.5%	33.2%	1.0523	-0.9	+-2	0.64	32.8%	0.2%	49.3%	0.9713
2010.1-2016.1	7.1	+-2.2	0.95	0.0%	0.0%	35.9%	1.0395	8.2	+-2.1	0.96	0.0%	0.4%	8.0%	1.0776	-1	+-2.1	0.63	29.8%	0.3%	42.0%	0.9646
2010.2-2016.1	6.9	+-2.2	0.93	0.0%	0.0%	53.3%	1.0272	8.3	+-2.2	0.94	0.0%	0.6%	8.6%	1.0837	-1.3	+-2	0.7	18.3%	0.5%	22.6%	0.9479
2011.1-2016.1	6.9	+-2.3	0.93	0.0%	0.0%	30.6%	1.0589	8.3	+-1.8	0.96	0.0%	1.3%	1.0%	1.1503	-1.3	+-2.1	0.66	19.1%	0.6%	15.3%	0.9205
2011.2-2016.1	6.9	+-2.3	0.9	0.0%	0.0%	NA	NA	8.3	+-1.8	0.93	0.0%	1.3%	NA	NA	-1.3	+-2.1	0.66	19.1%	0.6%	NA	NA
2012.1-2016.1	6.5	+-2.8	0.9	0.1%	0.1%	NA	NA	8.9	+-2	0.95	0.0%	2.3%	NA	NA	-2.2	+-1.9	0.81	3.3%	0.2%	NA	NA
2012.2-2016.1	7.1	+-3.8	0.87	0.4%	0.2%	NA	NA	9.9	+-1.9	0.97	0.0%	0.5%	NA	NA	-2.6	+-2.6	0.82	5.5%	0.6%	NA	NA
2013.1-2016.1	5.9	+-4.6	0.89	2.1%	0.4%	NA	NA	9.3	+-2.2	0.97	0.0%	0.6%	NA	NA	-3.1	+-3.6	0.78	7.8%	1.3%	NA	NA
2013.2-2016.1	4.9	+-7.4	0.81	11.9%	1.7%	NA	NA	10.1	+-3.2	0.96	0.2%	1.1%	NA	NA	-4.7	+-4.2	0.89	3.9%	2.7%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Bodily Injury
With Seasonlity 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	1.2	+-2.2	0.76	24.3%	0.0%	3.8%	1.1581	4.8	+-1.9	0.9	0.0%	0.6%	14.2%	1.0896	-3.4	+-1.5	0.71	0.0%	0.6%	21.3%	1.0629
2005.2-2015.2	1.9	+-2.3	0.78	10.5%	0.0%	8.7%	1.1284	5.2	+-2.1	0.89	0.0%	0.4%	24.7%	1.072	-3.1	+-1.7	0.69	0.1%	0.6%	31.7%	1.0526
2006.1-2015.2	2	+-2.6	0.78	11.5%	0.0%	12.1%	1.1219	4.9	+-2.3	0.88	0.0%	0.4%	20.1%	1.0841	-2.7	+-1.8	0.6	0.6%	1.2%	50.2%	1.0349
2006.2-2015.2	2.6	+-2.9	0.78	7.5%	0.0%	20.9%	1.1007	4.6	+-2.6	0.86	0.2%	0.8%	19.1%	1.0923	-2	+-1.8	0.61	3.6%	0.3%	87.3%	1.0077
2007.1-2015.2	3.4	+-3.1	0.81	3.0%	0.0%	33.7%	1.0743	4.6	+-3	0.85	0.4%	1.2%	21.3%	1.0935	-1.1	+-1.6	0.55	16.1%	0.3%	66.3%	0.9824
2007.2-2015.2	3.9	+-3.4	0.79	2.5%	0.0%	46.7%	1.0579	4.3	+-3.3	0.82	1.3%	2.1%	20.6%	1.1017	-0.4	+-1.5	0.66	59.6%	0.0%	24.8%	0.9602
2008.1-2015.2	4.6	+-3.7	0.81	1.7%	0.1%	59.0%	1.0428	4.7	+-3.7	0.81	1.6%	3.8%	26.0%	1.094	0	+-1.6	0.61	95.9%	0.1%	17.4%	0.9531
2008.2-2015.2	6.1	+-3.1	0.89	0.1%	0.0%	85.1%	1.0114	5.7	+-3.7	0.84	0.5%	1.4%	35.5%	1.0709	0.4	+-1.6	0.68	58.6%	0.0%	9.4%	0.9445
2009.1-2015.2	6.9	+-3	0.92	0.0%	0.0%	92.2%	1.0054	6.6	+-3.6	0.88	0.2%	2.7%	36.2%	1.0631	0.2	+-1.7	0.67	75.0%	0.0%	11.2%	0.9456
2009.2-2015.2	7.6	+-2.7	0.94	0.0%	0.0%	94.5%	1.0031	7.5	+-3.3	0.91	0.0%	0.7%	30.9%	1.0604	0.1	+-1.9	0.66	88.1%	0.1%	13.0%	0.946
2010.1-2015.2	8.2	+-2	0.97	0.0%	0.0%	60.3%	1.018	8.1	+-2.6	0.95	0.0%	0.8%	10.4%	1.0791	0	+-2	0.62	97.0%	0.3%	13.6%	0.9434
2010.2-2015.2	8	+-2	0.96	0.0%	0.0%	84.7%	1.0065	8.2	+-2.8	0.93	0.0%	1.2%	11.4%	1.085	-0.2	+-1.7	0.75	76.8%	0.3%	4.0%	0.9277
2011.1-2015.2	8.1	+-1.7	0.98	0.0%	0.0%	20.4%	1.047	8.4	+-2.3	0.96	0.0%	2.8%	1.9%	1.1491	-0.3	+-1.8	0.68	72.5%	0.5%	4.7%	0.9112
2011.2-2015.2	8.1	+-1.7	0.97	0.0%	0.0%	NA	NA	8.4	+-2.3	0.92	0.0%	2.8%	NA	NA	-0.3	+-1.8	0.68	72.5%	0.5%	NA	NA
2012.1-2015.2	8.1	+-2.4	0.96	0.0%	0.1%	NA	NA	9.4	+-2.6	0.94	0.0%	6.0%	NA	NA	-1.2	+-1.8	0.83	15.8%	0.2%	NA	NA
2012.2-2015.2	9.1	+-2.6	0.97	0.0%	0.1%	NA	NA	10.7	+-2.1	0.98	0.0%	1.0%	NA	NA	-1.4	+-2.5	0.82	18.7%	0.7%	NA	NA
2013.1-2015.2	8.4	+-4.1	0.97	0.7%	0.4%	NA	NA	10	+-3.3	0.97	0.2%	2.1%	NA	NA	-1.5	+-4.4	0.74	37.2%	2.8%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Bodily Injury
With Seasonlity 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
2005.1-2015.1	0.8	+-2.1	0.73	46.2%	0.0%	2.3%	1.1709	4.4	+-1.9	0.88	0.0%	1.1%	10.7%	1.0981	-3.5	+-1.6	0.71	0.0%	1.2%	20.1%	1.0664
2005.2-2015.1	1.4	+-2.4	0.75	24.5%	0.0%	5.5%	1.1445	4.8	+-2.2	0.87	0.0%	1.0%	19.0%	1.0829	-3.3	+-1.8	0.68	0.2%	1.2%	29.8%	1.0569
2006.1-2015.1	1.5	+-2.7	0.74	26.4%	0.0%	7.9%	1.14	4.4	+-2.4	0.86	0.1%	0.9%	14.4%	1.0977	-2.8	+-1.9	0.6	0.8%	2.0%	47.8%	1.0386
2006.2-2015.1	1.9	+-3.1	0.73	20.3%	0.0%	14.3%	1.1221	4	+-2.8	0.84	0.7%	1.9%	11.9%	1.1134	-2	+-2	0.6	5.8%	0.5%	87.8%	1.0078
2007.1-2015.1	2.8	+-3.4	0.76	9.3%	0.1%	24.5%	1.0945	3.8	+-3.1	0.82	1.9%	2.4%	13.2%	1.1174	-1	+-1.8	0.54	25.3%	0.5%	63.2%	0.9795
2007.2-2015.1	3.3	+-3.9	0.74	8.9%	0.1%	36.0%	1.0788	3.3	+-3.6	0.79	6.9%	5.1%	10.6%	1.1367	0	+-1.7	0.69	98.1%	0.0%	15.9%	0.9491
2008.1-2015.1	4	+-4.3	0.76	6.1%	0.2%	47.8%	1.0615	3.5	+-4.1	0.78	8.0%	7.5%	14.4%	1.1299	0.5	+-1.7	0.65	57.2%	0.0%	9.2%	0.9395
2008.2-2015.1	6.1	+-3.9	0.86	0.5%	0.0%	84.0%	1.0138	4.8	+-4.4	0.8	3.4%	3.6%	24.6%	1.099	1.2	+-1.6	0.78	10.7%	0.0%	1.7%	0.9224
2009.1-2015.1	7	+-3.8	0.89	0.2%	0.0%	95.2%	1.0038	5.8	+-4.3	0.84	1.2%	5.6%	26.5%	1.0866	1.1	+-1.7	0.77	17.9%	0.0%	2.5%	0.9238
2009.2-2015.1	8.2	+-3.4	0.92	0.0%	0.0%	84.8%	0.9902	7.1	+-4.2	0.88	0.4%	1.8%	29.5%	1.0716	1.1	+-2	0.76	24.8%	0.0%	3.7%	0.9241
2010.1-2015.1	8.8	+-2.5	0.97	0.0%	0.0%	91.5%	1.0039	7.7	+-3.3	0.94	0.1%	2.0%	11.3%	1.0889	1	+-2.2	0.74	32.0%	0.1%	4.5%	0.922
2010.2-2015.1	8.5	+-2.6	0.95	0.0%	0.0%	93.3%	0.997	7.9	+-3.8	0.91	0.2%	3.1%	13.4%	1.0923	0.6	+-1.9	0.83	47.8%	0.1%	1.6%	0.9127
2011.1-2015.1	8.5	+-2.3	0.97	0.0%	0.0%	34.5%	1.0375	7.9	+-3.1	0.94	0.1%	7.1%	2.5%	1.1635	0.6	+-1.9	0.81	46.5%	0.2%	1.6%	0.8917
2011.2-2015.1	8.5	+-2.3	0.95	0.0%	0.0%	NA	NA	7.9	+-3.1	0.87	0.1%	7.1%	NA	NA	0.6	+-1.9	0.82	46.5%	0.2%	NA	NA
2012.1-2015.1	8.6	+-3.3	0.95	0.2%	0.2%	NA	NA	8.9	+-3.6	0.9	0.2%	12.2%	NA	NA	-0.3	+-1.5	0.94	58.3%	0.1%	NA	NA
2012.2-2015.1	10.6	+-1.7	0.99	0.0%	0.0%	NA	NA	10.7	+-3.7	0.95	0.2%	3.5%	NA	NA	-0.2	+-2.6	0.93	85.0%	0.4%	NA	NA

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
2005.1-2016.1	3	+-1.1	0.67	0.0%	0.3%	2.6	+-0.5	0.87	0.0%	0.9%	0.3	+-0.9	0.17	44.1%	2.8%
2005.2-2016.1	2.6	+-1.1	0.61	0.0%	0.6%	2.6	+-0.5	0.85	0.0%	1.5%	0	+-0.9	0.1	99.7%	5.7%
2006.1-2016.1	2.1	+-1	0.66	0.0%	0.1%	2.5	+-0.6	0.83	0.0%	1.4%	-0.4	+-0.8	0.29	32.1%	0.9%
2006.2-2016.1	1.7	+-0.9	0.61	0.1%	0.1%	2.4	+-0.6	0.8	0.0%	3.1%	-0.7	+-0.8	0.33	9.5%	1.9%
2007.1-2016.1	1.5	+-0.9	0.62	0.4%	0.1%	2.3	+-0.7	0.77	0.0%	2.8%	-0.8	+-0.9	0.32	9.0%	2.0%
2007.2-2016.1	1.5	+-1.1	0.56	0.8%	0.1%	2.4	+-0.7	0.75	0.0%	2.5%	-0.8	+-1	0.32	9.7%	3.5%
2008.1-2016.1	1.6	+-1.2	0.56	1.4%	0.3%	2.7	+-0.7	0.84	0.0%	3.4%	-1.1	+-1.1	0.39	4.9%	2.2%
2008.2-2016.1	1.9	+-1.4	0.58	1.0%	0.2%	3.1	+-0.6	0.89	0.0%	0.5%	-1.1	+-1.3	0.39	7.6%	3.8%
2009.1-2016.1	2	+-1.6	0.57	1.9%	0.4%	3.4	+-0.6	0.93	0.0%	0.3%	-1.4	+-1.4	0.4	6.0%	3.4%
2009.2-2016.1	2.3	+-1.8	0.58	1.7%	0.4%	3.6	+-0.6	0.95	0.0%	0.1%	-1.3	+-1.7	0.39	14.0%	4.5%
2010.1-2016.1	2.5	+-2.2	0.58	2.6%	0.8%	3.8	+-0.6	0.95	0.0%	0.1%	-1.2	+-2.1	0.3	21.8%	6.3%
2010.2-2016.1	2.1	+-2.8	0.39	11.4%	2.5%	4	+-0.8	0.93	0.0%	0.2%	-1.7	+-2.6	0.33	16.6%	15.6%
2011.1-2016.1	2.1	+-3.6	0.37	21.4%	3.8%	3.5	+-0.5	0.97	0.0%	0.0%	-1.3	+-3.3	0.14	37.3%	20.6%
2011.2-2016.1	2.1	+-3.6	0.37	21.4%	3.8%	3.5	+-0.5	0.97	0.0%	0.0%	-1.3	+-3.3	0.14	37.3%	20.6%
2012.1-2016.1	0.8	+-3.8	0.52	64.2%	1.8%	3.6	+-0.6	0.97	0.0%	0.0%	-2.7	+-3.2	0.47	8.7%	6.8%
2012.2-2016.1	-0.9	+-4.1	0.51	60.8%	3.8%	3.3	+-0.7	0.96	0.0%	0.0%	-4.1	+-3.6	0.63	3.6%	14.7%
2013.1-2016.1	-1.7	+-5.6	0.51	45.3%	5.1%	3.2	+-0.9	0.96	0.1%	0.2%	-4.7	+-4.8	0.57	5.8%	15.4%
2013.2-2016.1	-4	+-7	0.65	17.4%	11.7%	3	+-1.6	0.92	0.8%	1.0%	-6.8	+-5.9	0.76	3.8%	33.4%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage
Without Seasonlity; 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
2005.1-2016.1	3	+-1.3	0.5	0.0%	2.6	+-0.6	0.82	0.0%	0.4	+-1	-0.02	47.8%
2005.2-2016.1	2.5	+-1.3	0.44	0.1%	2.5	+-0.6	0.8	0.0%	-0.1	+-1	-0.05	88.9%
2006.1-2016.1	2.1	+-1.3	0.35	0.3%	2.5	+-0.7	0.77	0.0%	-0.4	+-1	-0.01	40.4%
2006.2-2016.1	1.5	+-1.2	0.25	1.6%	2.3	+-0.7	0.74	0.0%	-0.8	+-0.9	0.1	9.8%
2007.1-2016.1	1.5	+-1.3	0.21	3.2%	2.3	+-0.8	0.7	0.0%	-0.8	+-1	0.08	13.5%
2007.2-2016.1	1.3	+-1.5	0.13	8.4%	2.3	+-0.9	0.67	0.0%	-1	+-1.1	0.13	8.9%
2008.1-2016.1	1.5	+-1.7	0.16	6.7%	2.7	+-0.8	0.78	0.0%	-1.1	+-1.3	0.14	8.1%
2008.2-2016.1	1.5	+-1.9	0.12	11.0%	2.9	+-0.9	0.79	0.0%	-1.3	+-1.4	0.18	6.7%
2009.1-2016.1	1.8	+-2.2	0.15	9.3%	3.3	+-0.8	0.86	0.0%	-1.4	+-1.7	0.16	8.7%
2009.2-2016.1	1.7	+-2.6	0.09	17.0%	3.4	+-1	0.84	0.0%	-1.6	+-2	0.16	9.9%
2010.1-2016.1	2.3	+-3.1	0.14	12.8%	3.7	+-1.1	0.85	0.0%	-1.4	+-2.4	0.06	21.9%
2010.2-2016.1	1.1	+-3.4	-0.04	46.7%	3.5	+-1.3	0.79	0.0%	-2.3	+-2.6	0.22	8.4%
2011.1-2016.1	1.4	+-4.5	-0.06	49.1%	3.1	+-1.6	0.69	0.2%	-1.7	+-3.3	0.03	28.4%
2011.2-2016.1	1.4	+-4.5	-0.06	49.1%	3.1	+-1.6	0.69	0.2%	-1.7	+-3.3	0.03	28.4%
2012.1-2016.1	0.8	+-5.6	-0.13	75.9%	3.6	+-1.9	0.71	0.3%	-2.7	+-3.9	0.17	14.6%
2012.2-2016.1	-1.9	+-5.6	-0.05	44.8%	2.8	+-2.2	0.58	1.7%	-4.6	+-3.8	0.51	2.8%
2013.1-2016.1	-1.7	+-7.9	-0.13	60.9%	3.2	+-3	0.53	3.8%	-4.7	+-5.3	0.39	7.8%
2013.2-2016.1	-5.4	+-8.1	0.31	14.4%	2.2	+-3.9	0.23	18.9%	-7.4	+-5.1	0.74	1.7%

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	3.3	+-1.1	0.73	0.0%	0.7%	2.6	+-0.5	0.86	0.0%	1.2%	0.7	+-0.9	0.22	10.4%	5.8%
2005.2-2015.2	2.9	+-1.1	0.68	0.0%	1.2%	2.6	+-0.6	0.83	0.0%	1.8%	0.4	+-0.8	0.09	35.3%	10.6%
2006.1-2015.2	2.5	+-1	0.72	0.0%	0.1%	2.5	+-0.6	0.81	0.0%	1.7%	0	+-0.8	0.23	95.3%	1.6%
2006.2-2015.2	2	+-0.8	0.7	0.0%	0.1%	2.3	+-0.7	0.77	0.0%	3.3%	-0.3	+-0.7	0.22	37.5%	2.9%
2007.1-2015.2	1.9	+-0.9	0.69	0.1%	0.1%	2.2	+-0.7	0.75	0.0%	2.9%	-0.3	+-0.8	0.19	38.8%	3.6%
2007.2-2015.2	1.9	+-1.1	0.65	0.2%	0.2%	2.3	+-0.8	0.73	0.0%	2.7%	-0.4	+-0.9	0.18	36.0%	5.8%
2008.1-2015.2	2.1	+-1.2	0.65	0.3%	0.5%	2.7	+-0.8	0.82	0.0%	4.5%	-0.6	+-1	0.24	21.7%	4.2%
2008.2-2015.2	2.4	+-1.3	0.68	0.2%	0.3%	3	+-0.7	0.87	0.0%	0.8%	-0.6	+-1.2	0.23	27.1%	6.2%
2009.1-2015.2	2.6	+-1.5	0.69	0.3%	0.7%	3.4	+-0.7	0.93	0.0%	0.8%	-0.8	+-1.4	0.23	24.3%	6.4%
2009.2-2015.2	3.1	+-1.7	0.71	0.2%	0.5%	3.7	+-0.6	0.94	0.0%	0.2%	-0.6	+-1.7	0.22	42.5%	7.1%
2010.1-2015.2	3.6	+-1.9	0.75	0.3%	0.9%	4	+-0.7	0.95	0.0%	0.3%	-0.4	+-2	0.11	68.8%	11.6%
2010.2-2015.2	3.3	+-2.5	0.6	1.6%	2.6%	4.1	+-0.9	0.94	0.0%	0.4%	-0.8	+-2.5	0.07	46.9%	23.4%
2011.1-2015.2	3.7	+-3.3	0.6	3.2%	4.7%	3.5	+-0.6	0.97	0.0%	0.0%	0.2	+-3	-0.13	88.6%	33.7%
2011.2-2015.2	3.7	+-3.3	0.6	3.2%	4.7%	3.5	+-0.6	0.97	0.0%	0.0%	0.2	+-3	-0.13	88.6%	33.7%
2012.1-2015.2	2.6	+-4	0.63	16.0%	3.4%	3.8	+-0.8	0.97	0.0%	0.1%	-1.1	+-3.3	0.17	42.0%	13.3%
2012.2-2015.2	0.9	+-4	0.53	55.5%	4.4%	3.5	+-0.9	0.97	0.0%	0.2%	-2.5	+-3.3	0.42	11.3%	20.4%
2013.1-2015.2	0.9	+-7	0.47	72.1%	10.8%	3.4	+-1.5	0.96	0.5%	1.0%	-2.5	+-5.9	0.07	28.0%	32.7%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage
Without Seasonlity; 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	3.5	+-1.3	0.61	0.0%	2.6	+-0.6	0.81	0.0%	0.8	+-1	0.1	9.3%
2005.2-2015.2	3	+-1.3	0.56	0.0%	2.6	+-0.7	0.78	0.0%	0.4	+-0.9	-0.01	36.8%
2006.1-2015.2	2.6	+-1.3	0.49	0.0%	2.5	+-0.7	0.75	0.0%	0.1	+-0.9	-0.06	87.1%
2006.2-2015.2	2	+-1.2	0.42	0.2%	2.3	+-0.8	0.71	0.0%	-0.3	+-0.8	-0.02	43.5%
2007.1-2015.2	2	+-1.3	0.39	0.5%	2.3	+-0.9	0.67	0.0%	-0.3	+-0.9	-0.04	56.1%
2007.2-2015.2	1.9	+-1.5	0.31	1.5%	2.3	+-1	0.63	0.0%	-0.4	+-1	-0.02	39.5%
2008.1-2015.2	2.2	+-1.6	0.37	1.0%	2.8	+-0.9	0.76	0.0%	-0.5	+-1.2	-0.01	35.5%
2008.2-2015.2	2.3	+-1.9	0.33	1.9%	3	+-1	0.77	0.0%	-0.7	+-1.3	0.02	29.5%
2009.1-2015.2	2.8	+-2.1	0.4	1.2%	3.5	+-0.9	0.86	0.0%	-0.7	+-1.6	-0.01	36.6%
2009.2-2015.2	2.9	+-2.5	0.34	2.8%	3.6	+-1.1	0.84	0.0%	-0.7	+-1.9	-0.02	40.5%
2010.1-2015.2	3.7	+-2.8	0.45	1.4%	4	+-1.2	0.86	0.0%	-0.3	+-2.2	-0.1	78.3%
2010.2-2015.2	2.8	+-3.3	0.25	8.2%	3.9	+-1.5	0.81	0.0%	-1.1	+-2.5	-0.01	37.1%
2011.1-2015.2	3.7	+-4.3	0.3	7.3%	3.5	+-1.9	0.7	0.3%	0.2	+-3	-0.14	88.6%
2011.2-2015.2	3.7	+-4.3	0.3	7.3%	3.5	+-1.9	0.7	0.3%	0.2	+-3	-0.14	88.6%
2012.1-2015.2	3.6	+-5.7	0.17	16.9%	4.2	+-2.2	0.75	0.3%	-0.6	+-3.6	-0.13	68.5%
2012.2-2015.2	0.9	+-5.8	-0.16	70.0%	3.5	+-2.8	0.62	2.2%	-2.5	+-3.5	0.27	13.1%
2013.1-2015.2	2.3	+-8.4	-0.09	48.2%	4.2	+-3.9	0.63	3.8%	-1.8	+-5.1	-0.01	38.4%

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	3.6	+-1.2	0.74	0.0%	0.4%	2.5	+-0.6	0.83	0.0%	1.8%	1	+-0.9	0.35	2.7%	2.2%
2005.2-2015.1	3.2	+-1.2	0.69	0.0%	0.8%	2.5	+-0.6	0.8	0.0%	3.0%	0.7	+-0.9	0.22	12.0%	4.4%
2006.1-2015.1	2.7	+-1	0.73	0.0%	0.1%	2.4	+-0.7	0.77	0.0%	2.7%	0.3	+-0.7	0.37	47.4%	0.4%
2006.2-2015.1	2.2	+-0.9	0.7	0.0%	0.1%	2.2	+-0.7	0.72	0.0%	5.7%	0	+-0.7	0.32	91.2%	0.8%
2007.1-2015.1	2	+-1	0.69	0.1%	0.1%	2.1	+-0.8	0.69	0.0%	4.9%	-0.1	+-0.8	0.3	88.9%	1.2%
2007.2-2015.1	2.1	+-1.2	0.64	0.2%	0.2%	2.2	+-0.9	0.65	0.0%	5.0%	-0.1	+-0.9	0.27	87.3%	2.1%
2008.1-2015.1	2.3	+-1.3	0.66	0.3%	0.4%	2.6	+-0.9	0.77	0.0%	7.4%	-0.3	+-1	0.33	58.1%	1.7%
2008.2-2015.1	2.8	+-1.4	0.71	0.1%	0.2%	3	+-0.9	0.83	0.0%	1.6%	-0.2	+-1.2	0.32	73.4%	2.4%
2009.1-2015.1	3.1	+-1.6	0.73	0.2%	0.4%	3.4	+-0.8	0.9	0.0%	1.5%	-0.3	+-1.5	0.31	63.1%	3.0%
2009.2-2015.1	3.8	+-1.7	0.8	0.1%	0.1%	3.8	+-0.8	0.93	0.0%	0.4%	0.1	+-1.8	0.37	93.9%	2.5%
2010.1-2015.1	4.5	+-1.8	0.86	0.0%	0.1%	4.1	+-0.9	0.94	0.0%	0.5%	0.4	+-2.1	0.31	65.3%	4.3%
2010.2-2015.1	4.6	+-2.5	0.77	0.4%	0.5%	4.4	+-1.1	0.92	0.0%	0.6%	0.2	+-3	0.2	85.5%	10.4%
2011.1-2015.1	5.6	+-3.1	0.82	0.5%	0.8%	3.7	+-0.8	0.96	0.0%	0.1%	1.8	+-3	0.37	17.8%	7.7%
2011.2-2015.1	5.6	+-3.1	0.82	0.5%	0.8%	3.7	+-0.8	0.96	0.0%	0.1%	1.8	+-3	0.37	17.8%	7.7%
2012.1-2015.1	4.5	+-3.4	0.87	2.0%	0.6%	4	+-1	0.97	0.0%	0.2%	0.5	+-2.6	0.68	64.1%	1.8%
2012.2-2015.1	3	+-4.1	0.83	10.1%	1.5%	3.7	+-1.4	0.95	0.4%	0.8%	-0.7	+-3.2	0.73	54.1%	4.0%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage
Without Seasonlity; 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	3.6	+-1.4	0.59	0.0%	2.5	+-0.7	0.78	0.0%	1	+-1	0.16	4.5%
2005.2-2015.1	3.1	+-1.4	0.54	0.0%	2.4	+-0.7	0.74	0.0%	0.6	+-0.9	0.04	19.7%
2006.1-2015.1	2.7	+-1.5	0.46	0.1%	2.4	+-0.8	0.7	0.0%	0.3	+-0.9	-0.04	55.8%
2006.2-2015.1	2	+-1.3	0.38	0.5%	2.1	+-0.8	0.66	0.0%	-0.1	+-0.9	-0.06	75.3%
2007.1-2015.1	2	+-1.5	0.34	1.0%	2.1	+-0.9	0.61	0.0%	-0.1	+-1	-0.07	91.0%
2007.2-2015.1	1.9	+-1.7	0.26	3.1%	2.1	+-1.1	0.55	0.1%	-0.2	+-1.1	-0.06	69.5%
2008.1-2015.1	2.3	+-1.9	0.32	2.0%	2.6	+-1	0.71	0.0%	-0.3	+-1.3	-0.06	63.4%
2008.2-2015.1	2.4	+-2.2	0.29	3.5%	2.8	+-1.1	0.72	0.0%	-0.4	+-1.5	-0.05	54.2%
2009.1-2015.1	2.9	+-2.5	0.36	2.3%	3.4	+-1	0.83	0.0%	-0.4	+-1.8	-0.07	63.7%
2009.2-2015.1	3	+-3	0.3	4.6%	3.5	+-1.3	0.8	0.0%	-0.4	+-2.2	-0.09	68.2%
2010.1-2015.1	4.1	+-3.4	0.44	2.1%	3.9	+-1.4	0.82	0.0%	0.2	+-2.6	-0.12	85.7%
2010.2-2015.1	3.1	+-4.1	0.21	11.8%	3.7	+-1.8	0.74	0.2%	-0.6	+-3.2	-0.11	66.5%
2011.1-2015.1	4.5	+-5.6	0.3	9.3%	3.2	+-2.5	0.57	1.9%	1.2	+-3.5	-0.04	42.1%
2011.2-2015.1	4.5	+-5.6	0.3	9.3%	3.2	+-2.5	0.57	1.9%	1.2	+-3.5	-0.04	42.1%
2012.1-2015.1	4.5	+-7.9	0.17	19.6%	4	+-3.1	0.63	2.0%	0.5	+-4.7	-0.18	80.5%
2012.2-2015.1	1.1	+-8.9	-0.21	74.7%	2.8	+-3.9	0.38	11.3%	-1.7	+-5.1	-0.03	41.0%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

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

Excluding: 2015.2

	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
2005.1-2016.1	2.7	+-0.6	0.88	0.0%	0.0%	4.9	+-0.9	0.87	0.0%	1.4%	-2.1	+-0.7	0.7	0.0%	0.4%
2005.2-2016.1	3.1	+-0.5	0.94	0.0%	0.0%	5.4	+-0.8	0.91	0.0%	0.1%	-2.2	+-0.8	0.7	0.0%	0.7%
2006.1-2016.1	3.3	+-0.4	0.95	0.0%	0.0%	5.6	+-0.9	0.91	0.0%	0.2%	-2.2	+-0.9	0.65	0.0%	1.0%
2006.2-2016.1	3.3	+-0.5	0.94	0.0%	0.0%	5.3	+-0.9	0.9	0.0%	0.5%	-1.9	+-0.9	0.64	0.0%	0.6%
2007.1-2016.1	3.4	+-0.5	0.95	0.0%	0.0%	5.2	+-1	0.89	0.0%	0.5%	-1.7	+-1	0.57	0.2%	1.0%
2007.2-2016.1	3.5	+-0.6	0.95	0.0%	0.0%	4.9	+-1	0.86	0.0%	1.2%	-1.3	+-1	0.6	1.5%	0.2%
2008.1-2016.1	3.5	+-0.6	0.94	0.0%	0.0%	4.6	+-1.1	0.85	0.0%	0.7%	-1	+-1	0.52	5.3%	0.4%
2008.2-2016.1	3.6	+-0.7	0.93	0.0%	0.0%	4.2	+-1.2	0.81	0.0%	1.7%	-0.7	+-1.1	0.57	22.0%	0.2%
2009.1-2016.1	3.7	+-0.8	0.93	0.0%	0.0%	4.5	+-1.3	0.83	0.0%	3.0%	-0.8	+-1.2	0.56	18.6%	0.2%
2009.2-2016.1	3.8	+-1	0.91	0.0%	0.0%	4.8	+-1.5	0.81	0.0%	2.6%	-1	+-1.5	0.56	17.9%	0.7%
2010.1-2016.1	3.8	+-1.1	0.91	0.0%	0.0%	5	+-1.7	0.81	0.0%	4.5%	-1.1	+-1.7	0.54	16.5%	0.9%
2010.2-2016.1	3.9	+-1.5	0.88	0.0%	0.0%	5.9	+-1.7	0.87	0.0%	0.8%	-1.9	+-1.8	0.64	4.2%	2.3%
2011.1-2016.1	3.8	+-1.8	0.88	0.1%	0.0%	6	+-2.1	0.86	0.0%	1.6%	-2.1	+-2.1	0.59	5.8%	3.1%
2011.2-2016.1	4.5	+-2.2	0.88	0.2%	0.0%	5.7	+-2.8	0.76	0.2%	4.6%	-1.2	+-2.5	0.65	29.1%	1.8%
2012.1-2016.1	4	+-2.5	0.89	0.9%	0.1%	6.3	+-3.2	0.79	0.3%	8.1%	-2.2	+-2.1	0.84	4.8%	0.4%
2012.2-2016.1	3.7	+-3.9	0.82	5.7%	0.5%	6.5	+-5.1	0.66	2.1%	15.1%	-2.7	+-3.2	0.84	8.2%	1.9%
2013.1-2016.1	4.6	+-4.5	0.87	4.5%	1.2%	8	+-4.9	0.85	1.2%	19.1%	-3.1	+-4.3	0.81	11.0%	3.6%
2013.2-2016.1	5.1	+-11.1	0.76	18.0%	6.3%	10.5	+-6.8	0.92	2.0%	8.2%	-4.9	+-7.6	0.88	11.4%	13.1%

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
2005.1-2016.1	3.1	+-0.7	0.86	0.0%	0.0%	5.2	+-0.9	0.88	0.0%	0.6%	-2	+-0.7	0.7	0.0%	0.2%
2005.2-2016.1	3.4	+-0.6	0.91	0.0%	0.0%	5.6	+-0.8	0.92	0.0%	0.0%	-2.1	+-0.7	0.69	0.0%	0.3%
2006.1-2016.1	3.6	+-0.6	0.92	0.0%	0.0%	5.8	+-0.8	0.92	0.0%	0.1%	-2.1	+-0.8	0.64	0.0%	0.5%
2006.2-2016.1	3.7	+-0.7	0.91	0.0%	0.0%	5.7	+-0.9	0.9	0.0%	0.2%	-1.8	+-0.9	0.64	0.0%	0.2%
2007.1-2016.1	3.9	+-0.7	0.92	0.0%	0.0%	5.5	+-1	0.89	0.0%	0.2%	-1.6	+-0.9	0.56	0.2%	0.5%
2007.2-2016.1	4	+-0.8	0.91	0.0%	0.0%	5.3	+-1.1	0.87	0.0%	0.5%	-1.2	+-0.9	0.61	0.9%	0.1%
2008.1-2016.1	4	+-0.9	0.91	0.0%	0.0%	5.1	+-1.2	0.86	0.0%	0.4%	-1	+-0.9	0.53	3.9%	0.2%
2008.2-2016.1	4.2	+-1	0.9	0.0%	0.0%	4.9	+-1.3	0.82	0.0%	0.8%	-0.7	+-1	0.58	15.9%	0.1%
2009.1-2016.1	4.3	+-1.2	0.9	0.0%	0.0%	5.2	+-1.5	0.83	0.0%	1.6%	-0.8	+-1.1	0.57	13.4%	0.1%
2009.2-2016.1	4.6	+-1.3	0.89	0.0%	0.0%	5.5	+-1.6	0.82	0.0%	1.0%	-0.9	+-1.3	0.57	13.0%	0.3%
2010.1-2016.1	4.6	+-1.6	0.88	0.0%	0.0%	5.8	+-1.9	0.82	0.0%	2.1%	-1.1	+-1.5	0.55	12.1%	0.4%
2010.2-2016.1	4.9	+-1.9	0.86	0.0%	0.0%	6.7	+-1.8	0.88	0.0%	0.3%	-1.7	+-1.5	0.64	3.2%	0.8%
2011.1-2016.1	4.8	+-2.3	0.86	0.1%	0.0%	6.8	+-2.2	0.87	0.0%	0.8%	-1.9	+-1.8	0.59	4.6%	1.1%
2011.2-2016.1	5.7	+-2.6	0.87	0.1%	0.0%	6.9	+-2.8	0.81	0.1%	1.6%	-1.1	+-2	0.67	21.8%	0.5%
2012.1-2016.1	5.3	+-3.2	0.87	0.6%	0.1%	7.5	+-3.5	0.82	0.1%	3.4%	-2.1	+-1.7	0.85	2.2%	0.1%
2012.2-2016.1	5.6	+-4.4	0.83	2.0%	0.2%	8.2	+-4.7	0.77	0.5%	4.4%	-2.4	+-2.2	0.85	4.1%	0.4%
2013.1-2016.1	6.6	+-6	0.84	3.5%	0.8%	9.7	+-5.7	0.82	0.8%	8.3%	-2.9	+-3	0.83	5.6%	0.7%
2013.2-2016.1	8.3	+-9.5	0.82	6.3%	1.9%	12.6	+-6.2	0.91	0.6%	2.8%	-3.8	+-4.4	0.86	7.3%	2.7%

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	3.1	+-0.8	0.86	0.0%	0.0%	5.1	+-1	0.87	0.0%	0.5%	-1.9	+-0.7	0.64	0.0%	0.3%
2005.2-2015.2	3.4	+-0.7	0.91	0.0%	0.0%	5.5	+-0.9	0.91	0.0%	0.0%	-2	+-0.8	0.63	0.0%	0.6%
2006.1-2015.2	3.7	+-0.7	0.92	0.0%	0.0%	5.7	+-0.9	0.91	0.0%	0.1%	-1.9	+-0.9	0.57	0.0%	1.0%
2006.2-2015.2	3.8	+-0.8	0.91	0.0%	0.0%	5.5	+-1	0.89	0.0%	0.2%	-1.7	+-0.9	0.56	0.2%	0.5%
2007.1-2015.2	4	+-0.8	0.92	0.0%	0.0%	5.4	+-1.1	0.88	0.0%	0.2%	-1.3	+-0.9	0.45	0.9%	1.0%
2007.2-2015.2	4.1	+-0.9	0.91	0.0%	0.0%	5.1	+-1.2	0.86	0.0%	0.4%	-0.9	+-0.9	0.53	4.1%	0.2%
2008.1-2015.2	4.2	+-1	0.91	0.0%	0.0%	4.8	+-1.3	0.85	0.0%	0.3%	-0.6	+-0.9	0.45	19.0%	0.3%
2008.2-2015.2	4.3	+-1.2	0.9	0.0%	0.0%	4.5	+-1.4	0.81	0.0%	0.5%	-0.2	+-0.9	0.57	60.0%	0.1%
2009.1-2015.2	4.5	+-1.3	0.9	0.0%	0.0%	4.8	+-1.7	0.81	0.0%	1.3%	-0.3	+-1	0.55	56.8%	0.1%
2009.2-2015.2	4.8	+-1.5	0.89	0.0%	0.0%	5.2	+-1.9	0.8	0.0%	1.0%	-0.4	+-1.2	0.53	49.0%	0.3%
2010.1-2015.2	5	+-1.8	0.89	0.0%	0.0%	5.4	+-2.2	0.8	0.0%	2.1%	-0.4	+-1.4	0.49	51.2%	0.6%
2010.2-2015.2	5.3	+-2.2	0.87	0.0%	0.0%	6.4	+-2.1	0.87	0.0%	0.4%	-1	+-1.4	0.56	13.2%	0.9%
2011.1-2015.2	5.4	+-2.8	0.87	0.2%	0.1%	6.4	+-2.7	0.85	0.1%	1.1%	-1	+-1.8	0.46	23.5%	1.9%
2011.2-2015.2	6.4	+-3	0.89	0.2%	0.1%	6.5	+-3.5	0.78	0.4%	2.2%	-0.1	+-1.4	0.76	90.0%	0.2%
2012.1-2015.2	6.1	+-4.2	0.89	1.2%	0.3%	7.2	+-4.8	0.78	1.1%	5.8%	-1	+-0.9	0.96	3.0%	0.0%
2012.2-2015.2	6.7	+-5.9	0.84	3.2%	0.8%	8	+-6.7	0.72	2.7%	7.9%	-1.2	+-1.1	0.96	4.1%	0.0%
2013.1-2015.2	9.1	+-8.1	0.9	3.3%	2.2%	10.4	+-9.9	0.78	4.0%	19.3%	-1.2	+-1.9	0.94	15.8%	0.3%

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
2005.1-2015.1	2.6	+-0.7	0.87	0.0%	0.0%	4.7	+-1	0.86	0.0%	1.0%	-2	+-0.8	0.64	0.0%	0.6%
2005.2-2015.1	3	+-0.5	0.93	0.0%	0.0%	5.2	+-0.9	0.9	0.0%	0.1%	-2.1	+-0.9	0.64	0.0%	1.1%
2006.1-2015.1	3.2	+-0.5	0.95	0.0%	0.0%	5.4	+-0.9	0.9	0.0%	0.2%	-2	+-1	0.57	0.0%	1.8%
2006.2-2015.1	3.3	+-0.6	0.94	0.0%	0.0%	5.1	+-1	0.88	0.0%	0.4%	-1.8	+-1	0.56	0.3%	1.0%
2007.1-2015.1	3.5	+-0.6	0.95	0.0%	0.0%	4.9	+-1.1	0.87	0.0%	0.3%	-1.4	+-1.1	0.45	1.4%	1.7%
2007.2-2015.1	3.5	+-0.6	0.94	0.0%	0.0%	4.5	+-1.1	0.85	0.0%	0.6%	-0.9	+-1	0.52	7.1%	0.3%
2008.1-2015.1	3.6	+-0.7	0.94	0.0%	0.0%	4.1	+-1.1	0.85	0.0%	0.2%	-0.5	+-1	0.44	27.1%	0.5%
2008.2-2015.1	3.6	+-0.9	0.93	0.0%	0.0%	3.7	+-1.1	0.82	0.0%	0.4%	-0.1	+-1	0.58	84.9%	0.1%
2009.1-2015.1	3.8	+-1	0.93	0.0%	0.0%	3.9	+-1.3	0.82	0.0%	0.9%	-0.1	+-1.2	0.56	79.4%	0.2%
2009.2-2015.1	3.9	+-1.2	0.91	0.0%	0.0%	4.2	+-1.5	0.8	0.0%	1.0%	-0.2	+-1.4	0.53	70.8%	0.5%
2010.1-2015.1	4	+-1.4	0.91	0.0%	0.0%	4.3	+-1.9	0.78	0.1%	2.0%	-0.3	+-1.7	0.49	70.9%	1.0%
2010.2-2015.1	4.1	+-1.8	0.88	0.1%	0.0%	5.2	+-1.8	0.86	0.0%	0.4%	-1	+-1.8	0.55	21.3%	1.9%
2011.1-2015.1	4.1	+-2.4	0.88	0.5%	0.1%	5.1	+-2.3	0.84	0.1%	0.9%	-1	+-2.3	0.44	32.7%	3.7%
2011.2-2015.1	4.9	+-2.9	0.88	0.7%	0.1%	4.5	+-3	0.73	1.1%	2.6%	0.3	+-1.9	0.79	65.2%	0.3%
2012.1-2015.1	4.4	+-4	0.89	3.6%	0.3%	5	+-4.2	0.73	2.6%	6.2%	-0.7	+-0.9	0.98	10.4%	0.0%
2012.2-2015.1	4	+-6.8	0.81	15.5%	1.8%	4.8	+-7.2	0.47	12.1%	15.0%	-0.7	+-1.5	0.97	20.8%	0.1%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - All Disability Income
With Seasonlity and Level Change at 2007.1

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
2005.1-2016.1	-0.2	+-1.5	0.66	76.5%	0.0%	11.2%	1.1076	4.2	+-1.4	0.89	0.0%	0.3%	0.1%	1.2519	-4.3	+-1.1	0.9	0.0%	0.0%	1.6%	0.8847
2005.2-2016.1	-0.2	+-1.5	0.65	80.4%	0.0%	9.4%	1.1243	4.3	+-1.4	0.87	0.0%	0.3%	0.1%	1.2718	-4.3	+-1.1	0.89	0.0%	0.0%	2.5%	0.884
2006.1-2016.1	-0.2	+-1.5	0.65	81.5%	0.0%	12.8%	1.1286	4.3	+-1.4	0.85	0.0%	0.4%	0.3%	1.2593	-4.2	+-1.1	0.86	0.0%	0.1%	7.3%	0.8962
2006.2-2016.1	-0.2	+-1.6	0.6	82.2%	0.0%	23.9%	1.1334	4.3	+-1.5	0.78	0.0%	0.6%	1.7%	1.2728	-4.2	+-1.2	0.84	0.0%	0.2%	15.4%	0.8905
2007.1-2016.1	-0.2	+-1.6	0.62	82.2%	0.0%	NA	NA	4.3	+-1.5	0.72	0.0%	0.6%	NA	NA	-4.2	+-1.2	0.79	0.0%	0.2%	NA	NA
2007.2-2016.1	-0.1	+-1.8	0.62	93.2%	0.0%	NA	NA	3.8	+-1.6	0.65	0.0%	1.3%	NA	NA	-3.7	+-1.1	0.82	0.0%	0.0%	NA	NA
2008.1-2016.1	0.2	+-2	0.59	79.8%	0.0%	NA	NA	3.7	+-1.8	0.63	0.0%	1.6%	NA	NA	-3.4	+-1.2	0.78	0.0%	0.0%	NA	NA
2008.2-2016.1	0.5	+-2.3	0.59	66.4%	0.0%	NA	NA	3.3	+-1.9	0.52	0.2%	3.5%	NA	NA	-2.7	+-0.9	0.87	0.0%	0.0%	NA	NA
2009.1-2016.1	1.1	+-2.4	0.58	34.3%	0.1%	NA	NA	3.5	+-2.1	0.53	0.3%	5.8%	NA	NA	-2.3	+-0.9	0.86	0.0%	0.0%	NA	NA
2009.2-2016.1	2.6	+-1.9	0.81	1.3%	0.0%	NA	NA	4.7	+-1.9	0.74	0.0%	0.5%	NA	NA	-2	+-0.9	0.88	0.1%	0.0%	NA	NA
2010.1-2016.1	3.1	+-2.1	0.83	0.8%	0.0%	NA	NA	4.9	+-2.2	0.73	0.0%	1.1%	NA	NA	-1.7	+-1	0.86	0.4%	0.0%	NA	NA
2010.2-2016.1	2.6	+-2.5	0.79	4.1%	0.0%	NA	NA	4.6	+-2.6	0.63	0.3%	2.4%	NA	NA	-1.9	+-1.1	0.87	0.4%	0.0%	NA	NA
2011.1-2016.1	3	+-2.9	0.79	4.0%	0.0%	NA	NA	5.4	+-2.9	0.69	0.2%	4.5%	NA	NA	-2.2	+-1.3	0.87	0.4%	0.0%	NA	NA
2011.2-2016.1	2.1	+-3.3	0.74	17.5%	0.1%	NA	NA	4.4	+-3.4	0.52	1.6%	10.0%	NA	NA	-2.2	+-1.6	0.87	1.6%	0.0%	NA	NA
2012.1-2016.1	1.7	+-4.2	0.74	36.2%	0.3%	NA	NA	4.9	+-4.3	0.52	2.9%	16.8%	NA	NA	-3.1	+-1.3	0.94	0.1%	0.0%	NA	NA
2012.2-2016.1	3.1	+-5.3	0.78	18.8%	0.4%	NA	NA	6.9	+-4.7	0.69	1.2%	5.9%	NA	NA	-3.5	+-1.6	0.95	0.3%	0.0%	NA	NA
2013.1-2016.1	4.5	+-7	0.78	14.4%	1.1%	NA	NA	8	+-6.3	0.72	2.1%	11.8%	NA	NA	-3.3	+-2.2	0.93	1.6%	0.1%	NA	NA
2013.2-2016.1	8.3	+-6.1	0.94	2.0%	0.3%	NA	NA	11.7	+-3.9	0.96	0.2%	0.7%	NA	NA	-3	+-3.9	0.92	9.1%	0.8%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - All Disability Income
With Seasonlity and Level Change at 2007.1

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	-0.5	+-1.6	0.68	50.2%	0.0%	8.2%	1.1219	4	+-1.5	0.88	0.0%	0.3%	0.1%	1.2631	-4.4	+-1.2	0.89	0.0%	0.0%	2.4%	0.8882
2005.2-2015.2	-0.5	+-1.6	0.67	53.2%	0.0%	6.9%	1.1398	4	+-1.5	0.87	0.0%	0.3%	0.1%	1.284	-4.4	+-1.2	0.88	0.0%	0.1%	3.8%	0.8877
2006.1-2015.2	-0.5	+-1.7	0.66	54.9%	0.0%	10.3%	1.1418	4	+-1.6	0.84	0.0%	0.3%	0.3%	1.2699	-4.3	+-1.3	0.84	0.0%	0.1%	9.3%	0.8991
2006.2-2015.2	-0.5	+-1.8	0.62	56.2%	0.0%	19.5%	1.1515	4	+-1.6	0.77	0.0%	0.6%	1.6%	1.2876	-4.3	+-1.3	0.82	0.0%	0.3%	18.7%	0.8943
2007.1-2015.2	-0.5	+-1.8	0.64	56.2%	0.0%	NA	NA	4	+-1.6	0.7	0.0%	0.6%	NA	NA	-4.3	+-1.3	0.76	0.0%	0.3%	NA	NA
2007.2-2015.2	-0.4	+-2	0.63	67.0%	0.0%	NA	NA	3.5	+-1.7	0.63	0.0%	1.1%	NA	NA	-3.8	+-1.3	0.78	0.0%	0.0%	NA	NA
2008.1-2015.2	-0.1	+-2.2	0.6	93.2%	0.0%	NA	NA	3.4	+-1.9	0.61	0.2%	1.3%	NA	NA	-3.4	+-1.3	0.73	0.0%	0.1%	NA	NA
2008.2-2015.2	0.1	+-2.6	0.6	91.6%	0.0%	NA	NA	2.9	+-2.1	0.5	1.0%	2.5%	NA	NA	-2.7	+-1.1	0.83	0.0%	0.0%	NA	NA
2009.1-2015.2	0.8	+-2.9	0.59	53.1%	0.1%	NA	NA	3.1	+-2.4	0.5	1.7%	4.6%	NA	NA	-2.2	+-1	0.81	0.1%	0.0%	NA	NA
2009.2-2015.2	2.4	+-2.3	0.81	3.9%	0.0%	NA	NA	4.3	+-2.1	0.73	0.1%	0.5%	NA	NA	-1.8	+-1.1	0.85	0.4%	0.0%	NA	NA
2010.1-2015.2	3	+-2.6	0.82	2.7%	0.0%	NA	NA	4.4	+-2.6	0.72	0.3%	1.1%	NA	NA	-1.3	+-1.1	0.84	2.1%	0.0%	NA	NA
2010.2-2015.2	2.4	+-3	0.78	9.5%	0.0%	NA	NA	4.1	+-3.1	0.61	1.4%	2.3%	NA	NA	-1.6	+-1.2	0.85	1.8%	0.0%	NA	NA
2011.1-2015.2	3	+-3.7	0.78	9.2%	0.1%	NA	NA	4.9	+-3.7	0.65	1.4%	5.4%	NA	NA	-1.8	+-1.5	0.84	2.5%	0.0%	NA	NA
2011.2-2015.2	2	+-4.3	0.73	29.5%	0.3%	NA	NA	3.8	+-4.2	0.47	6.2%	10.0%	NA	NA	-1.8	+-1.9	0.83	6.7%	0.1%	NA	NA
2012.1-2015.2	1.3	+-5.9	0.73	59.0%	0.8%	NA	NA	4.2	+-5.9	0.44	11.7%	18.2%	NA	NA	-2.8	+-1.8	0.92	1.1%	0.0%	NA	NA
2012.2-2015.2	2.9	+-7.6	0.76	34.9%	1.2%	NA	NA	6.4	+-6.7	0.63	5.3%	9.1%	NA	NA	-3.3	+-2.2	0.93	1.6%	0.1%	NA	NA
2013.1-2015.2	5	+-12.2	0.76	26.8%	4.1%	NA	NA	8	+-11	0.65	9.6%	22.1%	NA	NA	-2.7	+-3.6	0.89	10.0%	0.7%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - All Disability Income
With Seasonlity and Level Change at 2007.1

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	-1	+-1.7	0.67	24.1%	0.0%	4.7%	1.1414	3.7	+-1.6	0.87	0.0%	0.5%	0.0%	1.2769	-4.5	+-1.3	0.89	0.0%	0.1%	3.8%	0.8939
2005.2-2015.1	-0.9	+-1.7	0.66	27.2%	0.0%	4.5%	1.1558	3.8	+-1.7	0.85	0.0%	0.5%	0.1%	1.2951	-4.5	+-1.4	0.88	0.0%	0.1%	5.3%	0.8924
2006.1-2015.1	-0.9	+-1.8	0.66	29.0%	0.0%	7.0%	1.1586	3.7	+-1.7	0.82	0.0%	0.7%	0.3%	1.2812	-4.5	+-1.4	0.84	0.0%	0.2%	12.2%	0.9042
2006.2-2015.1	-0.9	+-1.9	0.61	30.8%	0.0%	16.8%	1.16	3.7	+-1.8	0.72	0.0%	1.1%	1.6%	1.2933	-4.5	+-1.5	0.82	0.0%	0.5%	20.9%	0.8969
2007.1-2015.1	-0.9	+-1.9	0.64	30.8%	0.0%	NA	NA	3.7	+-1.8	0.63	0.0%	1.1%	NA	NA	-4.5	+-1.5	0.76	0.0%	0.5%	NA	NA
2007.2-2015.1	-0.9	+-2.1	0.63	37.8%	0.0%	NA	NA	3.1	+-1.9	0.52	0.3%	2.3%	NA	NA	-3.9	+-1.5	0.78	0.0%	0.1%	NA	NA
2008.1-2015.1	-0.6	+-2.4	0.58	59.4%	0.1%	NA	NA	2.9	+-2.1	0.5	1.0%	2.6%	NA	NA	-3.4	+-1.5	0.72	0.0%	0.2%	NA	NA
2008.2-2015.1	-0.5	+-2.9	0.57	72.3%	0.1%	NA	NA	2.1	+-2.2	0.33	5.2%	5.4%	NA	NA	-2.6	+-1.2	0.83	0.1%	0.0%	NA	NA
2009.1-2015.1	0.2	+-3.2	0.53	87.2%	0.3%	NA	NA	2.3	+-2.6	0.33	7.0%	8.3%	NA	NA	-2	+-1.2	0.82	0.4%	0.0%	NA	NA
2009.2-2015.1	2.1	+-2.7	0.77	11.5%	0.0%	NA	NA	3.6	+-2.4	0.62	0.6%	1.2%	NA	NA	-1.5	+-1.2	0.87	2.1%	0.0%	NA	NA
2010.1-2015.1	2.7	+-3.1	0.78	7.7%	0.0%	NA	NA	3.7	+-2.9	0.6	1.6%	2.2%	NA	NA	-1	+-1.1	0.88	8.9%	0.0%	NA	NA
2010.2-2015.1	1.8	+-3.7	0.73	27.9%	0.1%	NA	NA	3	+-3.5	0.41	7.6%	5.2%	NA	NA	-1.2	+-1.4	0.88	9.1%	0.0%	NA	NA
2011.1-2015.1	2.4	+-4.6	0.71	24.5%	0.4%	NA	NA	3.9	+-4.2	0.47	6.2%	10.0%	NA	NA	-1.4	+-1.8	0.86	10.0%	0.0%	NA	NA
2011.2-2015.1	0.6	+-5.3	0.68	79.3%	1.0%	NA	NA	1.7	+-4	0.12	31.2%	19.4%	NA	NA	-1.1	+-2.4	0.86	28.6%	0.1%	NA	NA
2012.1-2015.1	-0.4	+-7.1	0.68	87.9%	1.8%	NA	NA	1.8	+-5.7	0.06	41.9%	28.2%	NA	NA	-2.2	+-2.1	0.94	4.6%	0.1%	NA	NA
2012.2-2015.1	1	+-12	0.67	81.2%	4.3%	NA	NA	3.7	+-8.7	0.23	26.2%	20.9%	NA	NA	-2.6	+-3.5	0.94	10.0%	0.5%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - Death Benefits
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
2005.1-2016.1	-4.4	+-3.3	0.48	1.3%	0.1%	3.1	+-4	0.08	12.0%	28.0%	-7.2	+-2	0.76	0.0%	0.0%
2005.2-2016.1	-4	+-3.6	0.48	3.5%	0.1%	3.2	+-4.5	0.06	14.6%	29.3%	-7	+-2.1	0.75	0.0%	0.0%
2006.1-2016.1	-3.3	+-3.9	0.41	9.3%	0.2%	3.8	+-4.9	0.07	11.0%	38.6%	-6.9	+-2.4	0.71	0.0%	0.1%
2006.2-2016.1	-2	+-4	0.47	31.5%	0.1%	4.8	+-5.3	0.13	6.6%	28.1%	-6.5	+-2.6	0.7	0.0%	0.1%
2007.1-2016.1	-3.1	+-4.1	0.54	14.0%	0.0%	3.7	+-5.6	0.09	17.2%	20.2%	-6.6	+-2.9	0.66	0.0%	0.1%
2007.2-2016.1	-3.3	+-4.7	0.53	16.4%	0.1%	3	+-6.2	0	32.2%	28.6%	-6	+-3.2	0.66	0.1%	0.1%
2008.1-2016.1	-3.8	+-5.2	0.52	15.0%	0.1%	1.7	+-6.7	0	58.7%	21.4%	-5.4	+-3.5	0.57	0.6%	0.3%
2008.2-2016.1	-3.3	+-6	0.52	26.4%	0.2%	1.3	+-7.7	-0.04	71.5%	27.2%	-4.5	+-3.9	0.59	2.8%	0.2%
2009.1-2016.1	-3.3	+-6.8	0.48	32.0%	0.3%	0.2	+-8.6	-0.03	96.4%	23.2%	-3.5	+-4.2	0.49	10.2%	0.4%
2009.2-2016.1	-4.8	+-7.6	0.48	20.0%	0.7%	-1.8	+-9.5	-0.07	69.4%	37.1%	-3.1	+-5	0.49	19.8%	0.6%
2010.1-2016.1	-2.5	+-8.3	0.38	52.8%	1.4%	1	+-10.6	-0.15	83.2%	56.5%	-3.5	+-5.8	0.45	22.0%	0.9%
2010.2-2016.1	-4	+-9.7	0.36	38.0%	3.1%	0.1	+-12.7	-0.2	99.0%	67.4%	-4.1	+-7	0.44	22.3%	2.1%
2011.1-2016.1	-5.1	+-11.6	0.34	35.1%	3.9%	-2.8	+-14.2	-0.15	66.1%	51.0%	-2.3	+-8.1	0.3	52.7%	4.1%
2011.2-2016.1	-2.7	+-14.7	0.36	68.3%	4.0%	3.2	+-16.1	-0.02	64.2%	22.8%	-5.7	+-8.2	0.4	15.2%	8.6%
2012.1-2016.1	-5.4	+-17.7	0.39	49.2%	4.4%	1	+-19.9	-0.02	90.8%	22.2%	-6.3	+-10.5	0.31	20.2%	11.2%
2012.2-2016.1	-3.2	+-25.2	0.37	75.8%	6.7%	-4.1	+-24.8	-0.13	69.5%	40.8%	0.9	+-5.5	0.87	69.7%	0.1%
2013.1-2016.1	0.4	+-37	0.2	97.6%	13.3%	-1.3	+-36.6	-0.35	92.5%	54.8%	1.7	+-7.7	0.85	55.8%	0.4%
2013.2-2016.1	-10.6	+-50.5	0.12	55.4%	30.4%	-11.1	+-52.7	-0.39	55.3%	87.8%	0.5	+-12.8	0.8	90.5%	2.0%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Accident Benefits - Funeral

With Seasonlity and Level Change at 2007.1

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
2005.1-2016.1	-5.7	+-2.1	0.79	0.0%	0.0%	0.0%	1.9118	0.7	+-1.6	0.91	37.8%	33.2%	0.0%	2.0362	-6.3	+-1.8	0.87	0.0%	0.0%	43.7%	0.9389
2005.2-2016.1	-5.6	+-2.2	0.79	0.0%	0.0%	0.0%	1.9742	0.8	+-1.6	0.9	32.2%	20.3%	0.0%	2.1039	-6.3	+-1.8	0.86	0.0%	0.0%	47.3%	0.9383
2006.1-2016.1	-5.6	+-2.2	0.79	0.0%	0.0%	0.0%	2.0355	0.8	+-1.5	0.89	28.1%	29.1%	0.0%	2.2006	-6.3	+-1.9	0.84	0.0%	0.0%	44.2%	0.925
2006.2-2016.1	-5.5	+-2.2	0.79	0.0%	0.0%	0.0%	2.3154	0.8	+-1.6	0.8	29.8%	36.7%	0.0%	2.1641	-6.3	+-1.8	0.85	0.0%	0.0%	58.7%	1.0699
2007.1-2016.1	-5.5	+-2.2	0.78	0.0%	0.0%	NA	NA	0.8	+-1.6	0	29.8%	36.7%	NA	NA	-6.3	+-1.8	0.84	0.0%	0.0%	NA	NA
2007.2-2016.1	-6	+-2.4	0.79	0.0%	0.0%	NA	NA	0.1	+-1.5	-0.12	94.2%	69.5%	NA	NA	-6	+-2	0.84	0.0%	0.0%	NA	NA
2008.1-2016.1	-6.2	+-2.6	0.77	0.0%	0.0%	NA	NA	-0.4	+-1.5	-0.06	52.6%	41.5%	NA	NA	-5.8	+-2.2	0.8	0.0%	0.0%	NA	NA
2008.2-2016.1	-6.1	+-3.1	0.76	0.1%	0.0%	NA	NA	-1.3	+-1.2	0.19	3.9%	86.2%	NA	NA	-4.9	+-2.3	0.83	0.1%	0.0%	NA	NA
2009.1-2016.1	-5.7	+-3.5	0.7	0.4%	0.0%	NA	NA	-1.1	+-1.3	0.08	9.7%	98.1%	NA	NA	-4.6	+-2.6	0.79	0.3%	0.0%	NA	NA
2009.2-2016.1	-4.9	+-3.9	0.72	2.2%	0.0%	NA	NA	-0.8	+-1.5	-0.04	28.6%	74.2%	NA	NA	-4.2	+-3	0.8	1.3%	0.0%	NA	NA
2010.1-2016.1	-5.3	+-4.6	0.68	3.2%	0.1%	NA	NA	-0.5	+-1.7	-0.16	55.4%	92.3%	NA	NA	-4.8	+-3.4	0.8	1.1%	0.0%	NA	NA
2010.2-2016.1	-5.3	+-5.6	0.68	6.7%	0.2%	NA	NA	-0.6	+-2.1	-0.17	55.3%	98.2%	NA	NA	-4.7	+-4.1	0.79	3.2%	0.0%	NA	NA
2011.1-2016.1	-3.7	+-6.3	0.59	22.4%	0.5%	NA	NA	0.2	+-2.2	-0.22	85.6%	67.8%	NA	NA	-3.9	+-4.8	0.74	10.9%	0.1%	NA	NA
2011.2-2016.1	-6.6	+-6.2	0.7	4.5%	0.8%	NA	NA	-0.4	+-2.6	-0.19	73.7%	49.0%	NA	NA	-6.2	+-4.6	0.83	1.7%	0.1%	NA	NA
2012.1-2016.1	-7.7	+-7.5	0.68	5.2%	1.2%	NA	NA	-0.5	+-3.4	-0.23	71.1%	57.9%	NA	NA	-7.2	+-5.5	0.82	2.0%	0.2%	NA	NA
2012.2-2016.1	-2.7	+-4.5	0.94	18.4%	0.0%	NA	NA	1.1	+-3.6	-0.25	48.3%	93.4%	NA	NA	-3.7	+-3.6	0.96	4.7%	0.0%	NA	NA
2013.1-2016.1	-2.1	+-6.3	0.92	41.4%	0.1%	NA	NA	1.8	+-4.9	-0.17	35.6%	87.3%	NA	NA	-3.8	+-5.2	0.94	11.4%	0.1%	NA	NA
2013.2-2016.1	0	+-9.5	0.93	99.3%	0.4%	NA	NA	3.6	+-7	0.15	19.0%	71.0%	NA	NA	-3.5	+-9	0.94	31.3%	0.4%	NA	NA

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
2005.1-2016.1	1.4	+-1.4	0.3	4.4%	2.2%	4.7	+-1	0.83	0.0%	7.4%	-3.1	+-1	0.65	0.0%	13.7%
2005.2-2016.1	0.9	+-1.4	0.17	16.7%	4.6%	4.4	+-1	0.81	0.0%	13.4%	-3.3	+-1.1	0.67	0.0%	23.4%
2006.1-2016.1	0.4	+-1.3	0.27	53.4%	1.0%	4.1	+-1	0.8	0.0%	5.0%	-3.5	+-1.2	0.68	0.0%	17.5%
2006.2-2016.1	-0.1	+-1.3	0.21	90.5%	2.1%	3.6	+-0.9	0.79	0.0%	10.4%	-3.6	+-1.3	0.65	0.0%	21.1%
2007.1-2016.1	-0.1	+-1.4	0.2	86.5%	2.6%	3.2	+-0.8	0.82	0.0%	1.6%	-3.2	+-1.4	0.58	0.0%	32.7%
2007.2-2016.1	0.2	+-1.6	0.23	82.3%	2.0%	2.8	+-0.8	0.8	0.0%	3.3%	-2.6	+-1.3	0.58	0.1%	8.3%
2008.1-2016.1	0.4	+-1.8	0.2	63.3%	3.4%	2.7	+-0.8	0.77	0.0%	2.9%	-2.2	+-1.3	0.47	0.4%	13.4%
2008.2-2016.1	1.1	+-1.8	0.36	21.8%	1.0%	2.9	+-0.9	0.77	0.0%	1.8%	-1.8	+-1.4	0.45	2.0%	5.8%
2009.1-2016.1	1.5	+-2	0.38	12.7%	1.8%	3.4	+-0.8	0.88	0.0%	1.4%	-1.8	+-1.7	0.39	3.6%	7.1%
2009.2-2016.1	2.3	+-2.2	0.51	3.7%	0.7%	3.9	+-0.6	0.95	0.0%	0.0%	-1.5	+-2	0.37	12.3%	6.4%
2010.1-2016.1	3	+-2.4	0.58	1.7%	1.0%	4.1	+-0.6	0.95	0.0%	0.0%	-1	+-2.2	0.21	32.9%	9.8%
2010.2-2016.1	2.7	+-3.1	0.39	8.0%	3.1%	4.1	+-0.9	0.93	0.0%	0.2%	-1.4	+-2.9	0.2	31.4%	19.4%
2011.1-2016.1	2.6	+-4	0.37	16.3%	4.5%	3.6	+-0.7	0.96	0.0%	0.0%	-0.9	+-3.7	0.03	56.6%	24.9%
2011.2-2016.1	2.6	+-4	0.37	16.3%	4.5%	3.6	+-0.7	0.96	0.0%	0.0%	-0.9	+-3.7	0.03	56.6%	24.9%
2012.1-2016.1	1	+-4	0.54	55.5%	1.6%	3.6	+-0.8	0.95	0.0%	0.0%	-2.5	+-3.5	0.39	14.4%	8.4%
2012.2-2016.1	-0.8	+-4.2	0.53	66.9%	3.3%	3.5	+-1.2	0.91	0.1%	0.2%	-4.1	+-3.7	0.61	3.7%	17.3%
2013.1-2016.1	-1.8	+-5.4	0.59	40.5%	3.6%	3.3	+-1.6	0.91	0.5%	0.6%	-5	+-4.8	0.6	4.8%	15.2%
2013.2-2016.1	-4.4	+-5.8	0.78	10.0%	6.5%	3.5	+-2.8	0.84	2.6%	2.3%	-7.7	+-3.2	0.93	0.5%	19.3%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Collision

Without Seasonlity; 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
2005.1-2016.1	1.5	+-1.6	0.12	6.6%	4.7	+-1	0.81	0.0%	-3.1	+-1.1	0.62	0.0%
2005.2-2016.1	0.8	+-1.5	0.02	25.5%	4.4	+-1.1	0.79	0.0%	-3.4	+-1.1	0.67	0.0%
2006.1-2016.1	0.4	+-1.5	-0.04	60.0%	4.1	+-1.1	0.76	0.0%	-3.5	+-1.2	0.66	0.0%
2006.2-2016.1	-0.2	+-1.5	-0.05	75.6%	3.6	+-1	0.77	0.0%	-3.6	+-1.3	0.64	0.0%
2007.1-2016.1	-0.1	+-1.7	-0.06	86.6%	3.2	+-1	0.74	0.0%	-3.2	+-1.3	0.58	0.0%
2007.2-2016.1	-0.1	+-1.9	-0.07	94.7%	2.7	+-0.9	0.74	0.0%	-2.7	+-1.3	0.51	0.1%
2008.1-2016.1	0.4	+-2	-0.06	71.5%	2.7	+-1	0.69	0.0%	-2.3	+-1.4	0.41	0.4%
2008.2-2016.1	0.7	+-2.3	-0.04	51.6%	2.7	+-1.1	0.66	0.0%	-2	+-1.6	0.31	1.8%
2009.1-2016.1	1.4	+-2.5	0.04	24.7%	3.3	+-1	0.81	0.0%	-1.9	+-1.8	0.23	4.6%
2009.2-2016.1	1.7	+-3	0.04	23.9%	3.6	+-1.1	0.81	0.0%	-1.9	+-2.2	0.18	8.5%
2010.1-2016.1	2.7	+-3.3	0.19	8.8%	4	+-1.2	0.83	0.0%	-1.2	+-2.4	0.01	30.6%
2010.2-2016.1	1.6	+-3.7	0	34.6%	3.6	+-1.4	0.76	0.0%	-1.9	+-2.8	0.11	17.0%
2011.1-2016.1	1.9	+-4.8	-0.02	39.1%	3.2	+-1.8	0.65	0.3%	-1.3	+-3.6	-0.04	44.4%
2011.2-2016.1	1.9	+-4.8	-0.02	39.1%	3.2	+-1.8	0.65	0.3%	-1.3	+-3.6	-0.04	44.4%
2012.1-2016.1	1	+-6	-0.12	70.0%	3.6	+-2.2	0.64	0.6%	-2.5	+-4.2	0.1	20.9%
2012.2-2016.1	-1.8	+-5.9	-0.07	48.4%	2.9	+-2.7	0.47	3.6%	-4.6	+-3.8	0.51	2.7%
2013.1-2016.1	-1.8	+-8.3	-0.13	59.7%	3.3	+-3.8	0.42	7.0%	-5	+-5.3	0.43	6.5%
2013.2-2016.1	-5.9	+-8	0.38	11.6%	2.4	+-5.4	0.11	27.1%	-8.2	+-3.2	0.9	0.2%

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	0.32	3.1%	4.2%	4.8	+-1.1	0.83	0.0%	12.0%	-3	+-1.1	0.59	0.0%	18.9%
2005.2-2015.2	1.2	+-1.5	0.19	11.3%	7.8%	4.6	+-1.1	0.8	0.0%	19.7%	-3.3	+-1.2	0.62	0.0%	29.7%
2006.1-2015.2	0.6	+-1.4	0.25	41.1%	1.9%	4.2	+-1.1	0.79	0.0%	8.1%	-3.5	+-1.3	0.62	0.0%	22.6%
2006.2-2015.2	0.1	+-1.4	0.16	89.1%	3.6%	3.7	+-1	0.78	0.0%	15.1%	-3.5	+-1.5	0.59	0.0%	26.2%
2007.1-2015.2	0.1	+-1.6	0.15	92.4%	4.8%	3.2	+-0.9	0.8	0.0%	2.6%	-3.1	+-1.5	0.5	0.1%	42.9%
2007.2-2015.2	0.4	+-1.8	0.2	65.0%	3.6%	2.8	+-0.9	0.78	0.0%	4.7%	-2.4	+-1.4	0.48	0.3%	13.3%
2008.1-2015.2	0.7	+-2	0.18	45.5%	6.4%	2.7	+-1	0.75	0.0%	4.2%	-1.9	+-1.5	0.33	1.6%	23.4%
2008.2-2015.2	1.5	+-2	0.36	14.3%	2.1%	2.9	+-1.1	0.75	0.0%	2.8%	-1.4	+-1.5	0.3	6.8%	10.5%
2009.1-2015.2	2.1	+-2.2	0.42	6.5%	4.0%	3.5	+-0.9	0.88	0.0%	3.0%	-1.4	+-1.8	0.2	12.3%	13.8%
2009.2-2015.2	3	+-2.3	0.58	1.6%	1.2%	4.1	+-0.6	0.95	0.0%	0.1%	-1	+-2.2	0.19	30.6%	11.3%
2010.1-2015.2	4.1	+-2.3	0.73	0.3%	1.6%	4.4	+-0.6	0.97	0.0%	0.1%	-0.3	+-2.4	0.01	79.4%	18.8%
2010.2-2015.2	3.8	+-3	0.57	1.8%	3.9%	4.4	+-0.8	0.95	0.0%	0.2%	-0.6	+-3.1	-0.04	68.8%	29.9%
2011.1-2015.2	4.3	+-4	0.56	3.7%	6.8%	3.8	+-0.7	0.97	0.0%	0.0%	0.4	+-3.9	-0.17	80.0%	41.9%
2011.2-2015.2	4.3	+-4	0.56	3.7%	6.8%	3.8	+-0.7	0.97	0.0%	0.0%	0.4	+-3.9	-0.17	80.0%	41.9%
2012.1-2015.2	2.7	+-4.6	0.61	18.8%	3.5%	3.9	+-0.9	0.97	0.0%	0.1%	-1.2	+-4.4	0.07	51.3%	18.6%
2012.2-2015.2	0.9	+-4.6	0.5	62.7%	5.0%	3.9	+-1.3	0.94	0.1%	0.5%	-2.9	+-4.5	0.31	14.4%	29.7%
2013.1-2015.2	0.2	+-7.8	0.47	94.7%	9.5%	3.9	+-2.3	0.93	1.2%	2.1%	-3.6	+-7.5	0.13	23.3%	33.7%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Collision

Without Seasonlity; 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	1.8	+-1.7	0.18	3.1%	4.9	+-1.1	0.81	0.0%	-2.9	+-1.2	0.57	0.0%
2005.2-2015.2	1.2	+-1.6	0.07	13.1%	4.6	+-1.2	0.79	0.0%	-3.3	+-1.2	0.62	0.0%
2006.1-2015.2	0.7	+-1.7	-0.01	35.8%	4.3	+-1.2	0.76	0.0%	-3.4	+-1.3	0.61	0.0%
2006.2-2015.2	0.1	+-1.6	-0.06	90.3%	3.7	+-1.1	0.76	0.0%	-3.5	+-1.5	0.58	0.0%
2007.1-2015.2	0.2	+-1.8	-0.06	79.1%	3.3	+-1.1	0.74	0.0%	-3	+-1.5	0.51	0.1%
2007.2-2015.2	0.4	+-2	-0.06	71.3%	2.8	+-1	0.72	0.0%	-2.4	+-1.5	0.42	0.4%
2008.1-2015.2	0.9	+-2.2	-0.02	40.5%	2.8	+-1.1	0.67	0.0%	-1.9	+-1.5	0.3	2.0%
2008.2-2015.2	1.4	+-2.5	0.03	25.3%	2.9	+-1.3	0.64	0.0%	-1.5	+-1.7	0.17	7.8%
2009.1-2015.2	2.3	+-2.6	0.18	8.3%	3.6	+-1.1	0.82	0.0%	-1.3	+-1.9	0.09	17.3%
2009.2-2015.2	2.7	+-3.1	0.21	7.5%	3.9	+-1.2	0.83	0.0%	-1.2	+-2.3	0.02	29.1%
2010.1-2015.2	4.2	+-3.1	0.47	1.2%	4.4	+-1.3	0.87	0.0%	-0.2	+-2.5	-0.11	86.4%
2010.2-2015.2	3.3	+-3.7	0.27	7.1%	4.1	+-1.5	0.81	0.0%	-0.8	+-3	-0.08	56.7%
2011.1-2015.2	4.3	+-4.8	0.31	7.0%	3.8	+-2	0.71	0.3%	0.4	+-3.7	-0.13	79.5%
2011.2-2015.2	4.3	+-4.8	0.31	7.0%	3.8	+-2	0.71	0.3%	0.4	+-3.7	-0.13	79.5%
2012.1-2015.2	3.8	+-6.4	0.15	18.8%	4.5	+-2.5	0.73	0.4%	-0.6	+-4.5	-0.14	74.3%
2012.2-2015.2	0.9	+-6.6	-0.17	74.5%	3.9	+-3.3	0.59	2.6%	-2.9	+-4.3	0.25	14.3%
2013.1-2015.2	1.9	+-9.9	-0.16	61.3%	4.9	+-4.6	0.61	4.1%	-2.8	+-6.6	0.07	30.8%

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	1.9	+-1.7	0.32	2.9%	4.0%	5	+-1.2	0.82	0.0%	10.9%	-2.9	+-1.3	0.55	0.0%	19.3%
2005.2-2015.1	1.3	+-1.7	0.17	11.7%	8.0%	4.7	+-1.3	0.78	0.0%	18.8%	-3.2	+-1.3	0.59	0.0%	31.5%
2006.1-2015.1	0.7	+-1.6	0.24	39.1%	2.2%	4.3	+-1.3	0.77	0.0%	8.4%	-3.5	+-1.5	0.59	0.0%	24.8%
2006.2-2015.1	0.1	+-1.6	0.15	88.4%	4.8%	3.7	+-1.2	0.74	0.0%	17.4%	-3.5	+-1.6	0.56	0.0%	29.0%
2007.1-2015.1	0.1	+-1.8	0.13	91.5%	6.0%	3.2	+-1.1	0.76	0.0%	3.8%	-3	+-1.7	0.45	0.3%	44.3%
2007.2-2015.1	0.5	+-2.1	0.18	62.6%	4.5%	2.7	+-1	0.72	0.0%	7.9%	-2.2	+-1.6	0.44	1.2%	12.2%
2008.1-2015.1	0.8	+-2.3	0.16	44.7%	7.5%	2.6	+-1.1	0.68	0.0%	6.9%	-1.7	+-1.7	0.27	4.9%	19.8%
2008.2-2015.1	1.8	+-2.4	0.37	12.0%	2.2%	2.8	+-1.3	0.68	0.0%	5.1%	-1	+-1.7	0.3	22.6%	6.4%
2009.1-2015.1	2.5	+-2.6	0.44	5.5%	3.6%	3.5	+-1.1	0.84	0.0%	5.1%	-0.9	+-2	0.2	33.0%	9.1%
2009.2-2015.1	3.9	+-2.5	0.67	0.7%	0.6%	4.2	+-0.8	0.94	0.0%	0.1%	-0.3	+-2.4	0.27	79.3%	5.5%
2010.1-2015.1	5.2	+-2	0.86	0.0%	0.2%	4.5	+-0.8	0.96	0.0%	0.1%	0.7	+-2.5	0.23	54.5%	7.0%
2010.2-2015.1	5.5	+-2.8	0.78	0.3%	0.6%	4.6	+-1.1	0.93	0.0%	0.4%	0.9	+-3.5	0.16	56.8%	11.2%
2011.1-2015.1	6.6	+-3.4	0.83	0.4%	0.8%	4	+-0.9	0.96	0.0%	0.1%	2.5	+-3.9	0.33	16.1%	10.8%
2011.2-2015.1	6.6	+-3.4	0.83	0.4%	0.8%	4	+-0.9	0.96	0.0%	0.1%	2.5	+-3.9	0.33	16.1%	10.8%
2012.1-2015.1	5	+-3	0.92	0.9%	0.3%	4.2	+-1.2	0.96	0.1%	0.3%	0.8	+-3.8	0.58	56.3%	3.5%
2012.2-2015.1	3.6	+-3.3	0.91	3.8%	0.5%	4.3	+-2.1	0.92	0.7%	1.3%	-0.7	+-4.8	0.55	67.3%	8.3%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

Collision

Without Seasonlity; 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	0.17	4.2%	5	+-1.2	0.8	0.0%	-2.9	+-1.3	0.53	0.0%
2005.2-2015.1	1.2	+-1.8	0.05	17.3%	4.6	+-1.3	0.77	0.0%	-3.3	+-1.3	0.58	0.0%
2006.1-2015.1	0.7	+-1.8	-0.02	44.4%	4.3	+-1.3	0.73	0.0%	-3.5	+-1.5	0.58	0.0%
2006.2-2015.1	0	+-1.8	-0.07	96.2%	3.7	+-1.2	0.72	0.0%	-3.6	+-1.6	0.55	0.0%
2007.1-2015.1	0.1	+-2	-0.07	92.3%	3.2	+-1.2	0.69	0.0%	-3	+-1.7	0.47	0.2%
2007.2-2015.1	0.2	+-2.3	-0.07	84.1%	2.6	+-1.1	0.67	0.0%	-2.3	+-1.7	0.36	1.1%
2008.1-2015.1	0.8	+-2.6	-0.04	50.9%	2.5	+-1.2	0.6	0.1%	-1.7	+-1.7	0.22	5.2%
2008.2-2015.1	1.3	+-2.9	0	33.1%	2.6	+-1.4	0.56	0.2%	-1.3	+-1.9	0.08	17.7%
2009.1-2015.1	2.4	+-3.1	0.15	11.8%	3.4	+-1.2	0.77	0.0%	-1	+-2.3	0	34.4%
2009.2-2015.1	2.9	+-3.7	0.19	10.3%	3.8	+-1.4	0.79	0.0%	-0.8	+-2.7	-0.06	52.3%
2010.1-2015.1	4.8	+-3.7	0.48	1.6%	4.3	+-1.6	0.83	0.0%	0.4	+-2.9	-0.11	72.7%
2010.2-2015.1	3.8	+-4.6	0.27	8.9%	3.9	+-1.9	0.74	0.2%	-0.1	+-3.7	-0.14	95.4%
2011.1-2015.1	5.3	+-6.2	0.34	7.6%	3.4	+-2.6	0.58	1.7%	1.8	+-4.4	0.01	34.2%
2011.2-2015.1	5.3	+-6.2	0.34	7.6%	3.4	+-2.6	0.58	1.7%	1.8	+-4.4	0.01	34.2%
2012.1-2015.1	5	+-8.7	0.18	18.9%	4.2	+-3.4	0.6	2.4%	0.8	+-5.8	-0.17	72.0%
2012.2-2015.1	1.4	+-10	-0.2	71.6%	3.3	+-4.8	0.35	12.5%	-1.8	+-6.1	-0.07	45.7%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

All 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
2005.1-2016.1	6.4	+-2.2	0.7	0.0%	0.1%	2.9	+-3.4	0.09	8.2%	34.2%	3.3	+-3.7	0.16	6.7%	14.4%
2005.2-2016.1	6.7	+-2.4	0.69	0.0%	0.0%	2.9	+-3.7	0.06	11.5%	36.9%	3.7	+-4	0.15	6.5%	13.4%
2006.1-2016.1	6.2	+-2.6	0.69	0.0%	0.0%	2.5	+-4.1	0.04	20.4%	33.0%	3.6	+-4.4	0.14	9.8%	14.7%
2006.2-2016.1	5.9	+-2.8	0.62	0.0%	0.1%	2	+-4.5	-0.03	35.4%	43.0%	3.8	+-5	0.12	11.5%	15.4%
2007.1-2016.1	5.2	+-3	0.63	0.1%	0.1%	1.3	+-4.8	-0.04	57.4%	35.2%	3.8	+-5.5	0.11	15.3%	17.7%
2007.2-2016.1	5.2	+-3.3	0.58	0.4%	0.1%	0.7	+-5.4	-0.09	77.2%	45.1%	4.4	+-6.2	0.11	14.5%	16.6%
2008.1-2016.1	4.7	+-3.7	0.58	1.4%	0.1%	0.4	+-6	-0.09	88.3%	43.9%	4.3	+-7	0.1	20.4%	18.6%
2008.2-2016.1	4	+-4.1	0.49	5.1%	0.3%	0.2	+-6.9	-0.11	94.1%	49.1%	3.8	+-8	0.02	32.1%	24.5%
2009.1-2016.1	3.1	+-4.5	0.51	14.9%	0.3%	1.4	+-7.9	-0.13	70.5%	63.0%	1.7	+-8.5	0.03	66.5%	15.7%
2009.2-2016.1	3.7	+-5.3	0.5	14.1%	0.4%	5.4	+-7.5	0.13	13.2%	21.1%	-1.6	+-8.4	-0.04	68.7%	30.6%
2010.1-2016.1	2.1	+-5.5	0.56	40.5%	0.2%	8.9	+-7.1	0.38	1.5%	37.1%	-6.2	+-6	0.44	4.8%	2.9%
2010.2-2016.1	1.2	+-6.5	0.5	69.6%	0.6%	12.6	+-6.7	0.64	0.1%	8.7%	-10.1	+-3.4	0.83	0.0%	1.3%
2011.1-2016.1	2.5	+-7.7	0.47	46.4%	1.3%	15.5	+-6.6	0.77	0.0%	14.4%	-11.2	+-3.7	0.84	0.0%	0.8%
2011.2-2016.1	2.4	+-9.9	0.39	57.4%	2.7%	16.8	+-8.3	0.74	0.1%	13.0%	-12.3	+-4.3	0.86	0.0%	2.0%
2012.1-2016.1	1.5	+-12.5	0.38	77.0%	4.1%	17.3	+-10.7	0.7	0.5%	19.7%	-13.4	+-5	0.85	0.1%	1.7%
2012.2-2016.1	-4.6	+-11.6	0.44	36.4%	7.1%	13.6	+-12.7	0.49	3.2%	39.5%	-16	+-4.6	0.93	0.0%	2.5%
2013.1-2016.1	-4	+-16.8	0.25	55.1%	13.2%	14	+-18.4	0.38	8.6%	49.2%	-15.8	+-6.6	0.88	0.4%	5.7%
2013.2-2016.1	5.5	+-16.2	0.76	34.9%	2.4%	25.2	+-12.7	0.91	0.6%	3.6%	-15.8	+-11.5	0.84	2.8%	13.2%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

All 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	6.5	+-2.5	0.7	0.0%	0.1%	2.2	+-3.6	0.06	20.1%	24.9%	4.1	+-3.9	0.19	3.8%	22.8%
2005.2-2015.2	6.8	+-2.7	0.69	0.0%	0.1%	2.2	+-4	0.03	25.4%	27.9%	4.5	+-4.3	0.19	3.8%	20.6%
2006.1-2015.2	6.3	+-2.9	0.68	0.0%	0.1%	1.6	+-4.3	0.02	43.4%	23.2%	4.6	+-4.8	0.18	5.8%	23.5%
2006.2-2015.2	5.9	+-3.2	0.62	0.1%	0.2%	1	+-4.7	-0.04	64.4%	31.3%	4.8	+-5.4	0.16	6.9%	23.5%
2007.1-2015.2	5.1	+-3.3	0.63	0.5%	0.1%	0.1	+-5.1	-0.02	98.3%	22.6%	5	+-6.1	0.15	9.1%	28.1%
2007.2-2015.2	5.1	+-3.8	0.57	1.0%	0.2%	-0.6	+-5.7	-0.05	82.3%	30.5%	5.7	+-6.9	0.15	8.8%	25.5%
2008.1-2015.2	4.5	+-4.2	0.57	3.6%	0.2%	-1.3	+-6.4	-0.04	67.7%	27.5%	5.8	+-7.9	0.13	12.5%	29.8%
2008.2-2015.2	3.7	+-4.7	0.48	10.4%	0.5%	-1.6	+-7.3	-0.06	65.1%	33.0%	5.4	+-9	0.05	20.7%	36.0%
2009.1-2015.2	2.6	+-5.2	0.52	29.6%	0.4%	-0.6	+-8.6	-0.12	87.8%	44.4%	3.2	+-9.9	0.02	48.6%	24.9%
2009.2-2015.2	3.2	+-6.1	0.5	26.9%	0.5%	3.5	+-8.1	0.11	35.5%	13.7%	-0.3	+-9.8	-0.12	94.7%	41.9%
2010.1-2015.2	0.9	+-6.4	0.59	74.5%	0.3%	7.3	+-8.2	0.3	6.4%	28.0%	-6	+-7.3	0.33	10.6%	5.0%
2010.2-2015.2	-0.2	+-7.5	0.53	94.8%	0.6%	11.2	+-7.7	0.6	0.8%	7.2%	-10.2	+-4.2	0.78	0.1%	2.2%
2011.1-2015.2	1.1	+-9.5	0.48	78.4%	1.7%	14.6	+-8.3	0.72	0.3%	15.0%	-11.7	+-4.6	0.8	0.1%	1.3%
2011.2-2015.2	0.9	+-12.2	0.41	86.6%	3.4%	15.9	+-10.5	0.67	0.7%	14.9%	-13	+-5.4	0.82	0.1%	2.7%
2012.1-2015.2	-1.2	+-16.3	0.41	85.9%	4.8%	16.3	+-14.9	0.62	2.9%	23.4%	-15.1	+-6.1	0.84	0.2%	1.6%
2012.2-2015.2	-8.4	+-13	0.6	16.3%	4.7%	12	+-17.7	0.33	11.6%	39.2%	-18.2	+-3.5	0.97	0.0%	0.4%
2013.1-2015.2	-10.1	+-22	0.47	25.8%	9.4%	11.5	+-31	0.17	29.8%	49.2%	-19.3	+-5.2	0.96	0.2%	1.0%

Province of Alberta
Private Passenger Automobile (excl. Farmers)

All 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
2005.1-2015.1	6.8	+-2.7	0.69	0.0%	0.1%	1.7	+-3.9	-0.01	37.5%	34.4%	5.1	+-4.2	0.27	1.7%	14.1%
2005.2-2015.1	7.3	+-2.9	0.68	0.0%	0.1%	1.5	+-4.3	-0.04	46.8%	39.5%	5.7	+-4.6	0.28	1.5%	11.4%
2006.1-2015.1	6.8	+-3.1	0.68	0.0%	0.1%	0.9	+-4.7	-0.05	69.8%	32.9%	5.9	+-5.1	0.27	2.4%	14.0%
2006.2-2015.1	6.5	+-3.5	0.61	0.1%	0.2%	0	+-5.1	-0.09	99.0%	46.0%	6.4	+-5.8	0.26	2.7%	13.0%
2007.1-2015.1	5.6	+-3.7	0.62	0.5%	0.1%	-1.1	+-5.5	-0.06	68.4%	33.8%	6.7	+-6.5	0.25	3.8%	16.7%
2007.2-2015.1	5.7	+-4.3	0.56	1.1%	0.2%	-2.1	+-6.1	-0.06	47.5%	48.0%	7.9	+-7.4	0.27	3.2%	13.2%
2008.1-2015.1	5.1	+-4.8	0.56	3.5%	0.3%	-2.9	+-6.8	-0.03	38.0%	41.9%	8.2	+-8.5	0.26	4.9%	17.0%
2008.2-2015.1	4.3	+-5.5	0.46	10.7%	0.6%	-3.7	+-7.9	-0.03	33.9%	53.2%	8.3	+-10.1	0.18	8.7%	20.5%
2009.1-2015.1	3.1	+-6.1	0.49	28.0%	0.5%	-2.8	+-9.3	-0.12	52.1%	63.9%	6.1	+-11.1	0.14	23.7%	15.0%
2009.2-2015.1	4	+-7.4	0.48	24.1%	0.8%	1.7	+-9.3	-0.03	68.2%	23.9%	2.2	+-11.6	-0.06	66.8%	29.0%
2010.1-2015.1	1.7	+-7.8	0.58	63.2%	0.4%	5.7	+-9.4	0.08	18.5%	41.3%	-3.9	+-8.3	0.37	32.2%	3.2%
2010.2-2015.1	0.3	+-9.6	0.51	94.0%	1.2%	10.3	+-9.7	0.42	3.3%	13.0%	-9.1	+-5	0.76	0.5%	1.9%
2011.1-2015.1	1.9	+-12.2	0.44	71.5%	2.8%	14	+-10.6	0.59	1.4%	22.2%	-10.6	+-5.6	0.78	0.5%	1.4%
2011.2-2015.1	1.9	+-17.2	0.36	78.9%	6.0%	15.7	+-14.8	0.5	3.3%	22.8%	-11.9	+-7.4	0.8	1.1%	3.8%
2012.1-2015.1	-0.4	+-23.8	0.34	96.8%	8.6%	16.1	+-21.5	0.42	8.7%	32.1%	-14.2	+-8.6	0.82	1.3%	3.1%
2012.2-2015.1	-12.1	+-19.4	0.65	15.7%	12.9%	8.5	+-28.6	-0.23	39.2%	63.9%	-19	+-5.7	0.97	0.2%	2.0%

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