OLIVER WYMAN

ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT

AS OF JUNE 30, 2017

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

27 MARCH 2018

CONTENTS

1. Introduction 1

2. Summary of Findings 3

3. Recent Legislative Reforms and Government Actions 5

4. Analysis – General Discussion 8

5. Selection of Claim Count and Claim Amount Development Factors 11

6. Selection of Loss Trend Rates 24

7. Loss Adjustment Expenses 49

8. Catastrophe Provision 50

9. Investment Income on Cash Flow 54

10. Health Cost Recovery 56

11. Operating Expenses 57

12. Profit 58

13. Definition of Key Terms 59

14. Closing 67

15. Appendix A 68

16. Appendix B 173

1

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 "2018 Semi-Annual Review" of Industry experience to determine Benchmarks for rate filings submitted between April 1, 2018 and September 30, 2018.

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, 2017.

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, 2018 and September 30, 2018 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 and interpretations) thereto since first introduced, as well as the changes 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."

2

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, 2018 and September 30, 2018
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between April 1, 2018 and September 30, 2018

We note that our recommended assumptions, factors, and provisions that we present in this report consider comments received from interested parties 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, 2017 as reported to GISA.

Other Comments

In this report we present our findings as respects 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.

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

We suggest that the Board also consider the reasonableness of additional information provided by interested parties 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 so doing we suggest the Board 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.

The Preliminary Report of Industry Experience is an opportunity for parties to express views that are considered by the Board. The Board received five submissions, and these submissions are posted on the Board's website.

3

Recent Legislative Reforms and Government Actions

The Automobile Insurance Rate Board 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. Interested parties 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 came 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 whereby 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 Benchmarks. The Benchmarks will be posted on the BOARD website at www.Board.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.

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.

[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; to $5,020 effective January 1, 2017; and to $5,080 effective January 1, 2018.

On March 17, 2011 the Government extended the Minor Injury Regulation to September 30, 2016, and it has since 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).

4

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, 2018 and September 30, 2018
- 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, 2018 and September 30, 2018

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 2017-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2017) 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.

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).

[5] See previous comments on recommendations.

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, 2017 (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 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, 2017 (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, 2017, 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.

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[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.

[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."

5

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 2017-1 AUTO7501 Industry Alberta accident half-year[9] reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data.

Generally, 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. We discuss the several exceptions we make to our default selections.

As part of the analysis we perform we examine the Bodily Injury claim count and claim amount development triangles for each of the top eleven private passenger automobile insurers in Alberta. During the course of this current review we identified three insurers that reported Bodily Injury claim count or claim amount development during the first half of 2017 that appeared to be inconsistent (much higher) than development over prior accident half-years. We learned that one of the three insurers made a one-time strengthening of its case reserves; one made a change to its claim reporting practices; the third insurer was not able to point to a reason for the change, but suggested that it was due to randomness.

[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 2016-2 accident half-year is the period spanning January 1, 2017 through June 30, 2017. 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 2013, June 2014, June 2015, and June 2016 semester 6-12 month development factors.

Bodily Injury

Reported Claim Counts: For the 2017 Annual Review (2017 AR), we selected a 6-12 month development factor of 1.066 for the December 2017 semester, which was based on the weighted average of last four seasonal (December) semester factors: December 2012 (1.085), December 2013 (1.073), December 2014 (1.028), and December 2015 (1.082) 6-12 month development factors. The actual factor that emerged for the December 2016 semester was 1.135. The 1.135 factor is the highest actual 6-12 month factor over the past 15 years.

Given the change in claim reporting practice made by one large insurer beginning in 2016 and that the number of reported claims for the June 2017 semester is about the same as the number of reported claims for the June 2016 semester as of six months of development, for this study we select 6-24 month development factors that (a) give greater weight to the more recent actual development factors and (b) result in approximately the same number of ultimate claims for the June 2017 semester as the June 2016 semester.

Therefore, for the 6-12 month development factor we select .988, the actual 6-12 month development factor for the June 2016 semester.

For 12-18 month development factor we select 1.014, which also is the actual 12-18 month development factor for the June 2016 semester.

For the 18-24 and 24-30 month development factors, we select the weighted average of the last two semester actual development factors.

For the other time intervals we select the four semester weighted average, subject to smoothing.

We note that the Facility Association took issue with certain of our selected claim count development factors. We find our selected factors reasonable in light of the noted change in claim reporting practices of one large insurer – information to which the Facility Association (and other insurers) does not have access.

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.

A comparison of our 2017 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 120 months follows.

Development Interval	OW Selected Factors For 2017 AR	Actual Factors That Have Emerged
6-12	1.244	1.442
12-18	1.092	1.208
18-24	1.127	1.162
24-36	1.123	1.147
30-36	1.101	1.096
36-42	1.079	1.077
42-48	1.049	1.057
48-54	1.054	1.052
54-60	1.023	1.032
60-66	1.020	1.021
66-72	1.017	1.014
72-78	1.010	1.012
78-84	1.007	1.013
84-90	1.008	1.002
90-96	1.005	1.004
96-102	1.004	1.001
102-108	1.008	1.001
108-114	1.007	1.002
114-120	1.002	1.000

As can be seen from the above table, the pattern of higher than expected development that has been observed over recent reviews has continued through June 30, 2017. For 9 of the 19 development intervals (about half) the actual development factor that emerged is higher than what we had selected. However, the actual development over the first four intervals was significantly higher than expected. In fact, the actual development over each of the first four development intervals is the highest actual development over the past 15 years. Cumulatively, the actual development that occurred over the development periods spanning from 6 months to 120 months exceeded our expectations by approximately 34%, with 28 of the 34 percentage points coming from the 6-12 and 12-18 month development intervals. This, alone, is a significant difference. Combined with reported differences in prior studies, this is very significant.

For the 2017 AR, we selected the weighted average of the actual December 2012 (1.206), December 2013 (1.274), December 2014 (1.213), and December 2015 (1.249) 6-12 month development factors. As noted above, the actual factor that emerged was 1.442.

Given that to some extent[12] the generally higher development factors observed over the last six months are attributed to the noted one-time strengthening of case reserves, we select the weighted average of the last six actual development factors for the 6-30 month development periods (which are somewhat lower than the four semester weighted average development factors that we would have otherwise selected).

For other development periods we select the weighted average of the last four actual development factors as we did in the prior study.

Intact suggested that certain of our selected claim amount development factors are low. We find our selected factors reasonable in light of the noted change in claim reserving practices of one large insurer – information to which Intact (and other insurers) does not have access.

Property Damage

Reported Claim Counts: For the 2017 AR we selected a 6-12 month development factor for the December 2016 semester of 1.088. This was the weighted average of the actual December 2012 (1.076), December 2013 (1.096), December 2014 (1.071), and December 2015 (1.109) 6-12 month development factors – our default selection when seasonality is evident. The actual December 2016 6-12 month development factor was considerably higher, at 1.180. For this study, in light of evidence of an upward trend in development factors we select the average of the June 2015 and June 2016 actual development factors for the June 2017 semester. Our selected factor is 1.078.

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

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

Reported Claim Amounts: For the 2017 AR we selected a 6-12 month development factor for the December 2016 semester of 1.194. This was the weighted average of the actual 6-12 month

[12] We estimate the impact to be about an additional 1 to 3 points on each of the four Industry development period factors from 6-30 months)

development factors for the December 2012 (1.183), December 2013 (1.202), December 2014 (1.175), and December 2015 (1.218) semesters – our default selection when seasonality is evident. The actual 6-12 month development factor for the December 2016 semester that emerged was 1.276. For this study, in light of evidence of an upward trend in development factors we select the average of the June 2015 and June 2016 actual development factors for the June 2017 semester. Our selected factor is 1.135.

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

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

Accident Benefits - Medical/Rehab

Reported Claim Counts: For the 2017 AR we selected a 6-12 month development factor for the December 2016 semester of .867 – the weighted average of the actual December 2012, December 2013, December 2014, and December 2015 6-12 month development factors. The actual 6-12 month development factor for the December 2016 semester that emerged was .967. In light of evidence of an upward trend, for this study we select the weighted average of the last four 6-12 month development factors. Our selected factor is 0.918.

We select the weighted average of the last four development factors for the 12-18 and 18-24 month development periods, and select the default factors for other development periods, subject to smoothing.

Reported Claim Amounts: For the 2017 AR we selected a 6-12 month development factor of .762 for the December 2016 semester – the weighted average of the actual December 2012, December 2013, December 2014, and December 2015 6-12 month development factors. The actual 6-12 month development factor for the December 2016 semester that emerged was .827. In light of evidence of an increasing trend, for this study we select the weighted average of the last three development factors. Our selected factor is .828.

In light of evidence of an increasing trend, we select the four semester average for other development periods, subject to smoothing.

Accident Benefits - Disability Income

Reported Claim Counts: For the 2017 AR we selected a 6-12 month development factor for the December 2016 semester of 1.001, the four semester weighted average. The actual 6-12 month development factor for the December 2016 semester that emerged was 1.072. For this study, in light of the continued evidence of an upward trend in the 6-12 month development factors, we select the weighted average of last four actual development factors for the 6-12 month time periods, 1.031, for the June 2017 semester.

We select the weighted average of the last four development factors for the 12-18 and 18-24 month development periods, and select the default factors for other development periods, subject to smoothing.

Reported Claim Amounts: For the 2017 AR we selected a 6-12 month development factor for the December 2016 semester of 1.404, the weighted average of the actual December 2012, December 2013, December 2014, and December 2015 6-12 month development factors. The actual 6-12 month development factor for the December 2016 semester that emerged was 1.578. For this study we again select our default selection[13], which is the weighted average of the actual June 2013, June 2014, June 2015, and June 2016 6-12 month development factors. Our selected factor is 1.373.

We select the weighted average of the last four development factors for the 18-24, 24-30, and 30-36 month development periods, and select the six semester weighted average for all other development periods, subject to smoothing. We note that for the 12-18 month development period, the consideration of a six semester weighted average tempers the impact of the unusually high actual 12-18 month development factor for the December 2015 semester.

Accident Benefits - Death Benefits

Reported Claim Counts: For the 2017 AR we selected a 6-12 month development factor for the December 2016 semester of .975, the twenty semester weighted average. The actual 6-12 month development factor for the December 2016 semester that emerged was .984. For this study we again select the twenty semester weighted average for the June 2017 semester, which is .975.

[13] We find evidence that the Disability Income 6-12 month claim amount development factors ending June are generally lower than those ending December.

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 2017 AR we selected a 6-12 month development factor for the December 2016 semester of 1.170, the twenty semester weighted average. The actual 6-12 month development factor for the December 2016 semester that emerged was 1.040. For this study we again select the twenty semester weighted average for the June 2017 semester, which is 1.164.

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

Accident Benefits - Funeral

Reported Claim Counts: For the 2017 AR, we selected a 6-12 month development factor for the December 2016 semester of 1.021 – the twenty semester weighted average. The actual 6-12 month development factor for the December 2016 semester that emerged was .944. For this study, we again select the twenty semester weighted average, which is 1.019, for the June 2017 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 2017 AR we selected a 6-12 month development factor for the December 2016 semester of 1.092, the twenty semester weighted average. The actual 6-12 month development factor for the December 2016 semester that emerged was .974. For this study, we again select the twenty semester weighted average, which is 1.088, for the June 2017 semester.

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

Accident Benefits - Uninsured Motorist

Reported Claim Counts: For the 2017 AR we selected a 6-12 month development factor for the December 2016 semester of 1.313, the all-semester weighted average. The actual 6-12 month development factor for the December 2016 semester that emerged was 2.500. For this study, we give greater recognition to the relatively low reported claim count and select the all-semester

arithmetic average excluding the December 2010 semester, which is 2.198, for the June 2017 semester.

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

Reported Claim Amounts: For the 2017 AR we selected a 6-12 month development factor for the December 2016 semester of 1.566, the all-semester weighted average. The actual 6-12 month development factor for the December 2016 semester that emerged was 5.563. For this study, we give greater recognition to the relatively low reported claim amount and select the all-semester arithmetic average excluding the December 2010 semester, which is 4.303, for the June 2017 semester.

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

Collision

Reported Claim Counts: For the 2017 AR we selected the weighted average of the actual 6-12 month development factors for the last six semesters (our default selection), .802, as the 6-12 month development factor for the December 2016 semester. The actual 6-12 month development factor for the December 2016 semester that emerged was .818. 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 .810, for the June 2017 semester.

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

Reported Claim Amounts: For the 2017 AR we selected the weighted average of the actual 6-12 month development factors for the last six semesters (our default selection), .709, as the 6-12 month development factor for the December 2016 semester. The actual 6-12 month development factor for the December 2016 semester that emerged was .725. 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 .712, for the June 2017 semester.

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

Comprehensive

Reported Claim Counts: For the 2017 AR we selected the weighted average of the actual 6-12 month development factors for the December 2012, December 2013, December 2014, and December 2015 semesters, 1.004, for the December 2016 semester. The actual 6-12 month development factor for the December 2016 semester that emerged was 1.032. For this study we again select our default selection, the weighted average of the actual 6-12 month development factors for the June 2013, June 2014, June 2015, and June 2016 semesters, which is 1.091, for the June 2017 semester.

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

Reported Claim Amounts: For the 2017 AR we selected the weighted average of the actual 6-12 month development factors for the December 2012, December 2013, December 2014, and December 2015 semesters, 1.016, as the 6-12 month development factor for the December 2016 semester. The actual 6-12 month development factor for the December 2016 semester that emerged was 1.016. For this study, we select the weighted average of the actual 6-12 month development factors for the June 2014, and June 2015 semesters (to remove the relatively high and low June 2013 and June 2016 semester factors), which is 0.990 for the June 2017 semester.

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

All Perils

Reported Claim Counts: For the 2017 AR we selected the six semester weighted average of the actual 6-12 month development factors for the December 2016 semester, 1.059. The actual 6-12 month development factor for the December 2016 semester that emerged was 1.033. We again select the weighted average of the actual 6-12 month development factors over the last six semesters, which is 1.048, for the June 2017 semester.

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

Reported Claim Amounts: For the 2017 AR we selected the weighted average of the last six semesters, .851, as the 6-12 month development factor for the December 2016 semester. The actual 6-12 month development factor for the December 2016 semester that emerged was .921. For this study we again select the weighted average of the last six semesters 6-12 month development factors, which is .861, for the June 2017 semester.

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

Specified Perils

Reported Claim Counts: For the 2017 AR we selected the weighted average of the actual 6-12 month development factors for the last twenty semesters, 1.001, as the 6-12 month development factor for the December 2016 semester. The actual 6-12 month development factor for the December 2016 semester that emerged was 1.008. We again select the weighted average of the actual 6-12 month development factors for the last twenty semesters, which is 1.001, for the June 2017 semester.

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

Reported Claim Amounts: For the 2017 AR we selected the weighted average of the actual 6-12 month development factors for the last twenty semesters, .942, as the 6-12 month development factor for the December 2016 semester. The actual 6-12 month development factor for the December 2016 semester that emerged was .880. We again select the weighted average of the actual 6-12 month development factors for the last twenty semesters, which is .934, for the June 2017 semester.

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

Underinsured Motorist

Reported Claim Counts: For the 2017 AR we selected the all semester weighted average of the actual 6-12 month development factors, 1.460, as the 6-12 month development factor for the December 2016 semester. The actual 6-12 month development factor for the December 2016 semester that emerged was 1.000. For this study we again select the all-semester weighted average, which is 1.408, for the June 2017 semester.

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

Reported Claim Amounts: For the 2017 AR we selected the all-semester weighted average of the actual 6-12 month development factors, 2.820, as the 6-12 month development factor for the December 2016 semester. The actual 6-12 month development factor for the December 2016 semester that emerged was 3.097. For this study we again select the all-semester weighted average, which is 2.872, for the June 2017 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, our estimates of ultimate loss costs, frequencies[14], and severities by accident year have changed from those we presented for the 2017 AR.[15] The changes are as follows:

Bodily Injury

2017 AR					2018 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2016	$340.6	$65,439	5.20		$391.4	$65,309	5.99
2015	$372.7	$65,254	5.71		$385.7	$64,143	6.01
2014	$338.2	$57,490	5.88		$340.1	$57,039	5.96
2013	$306.2	$51,970	5.89		$309.4	$52,020	5.95
2012	$278.2	$46,879	5.93		$281.1	$46,973	5.98

Overall, for this six year period our estimates of ultimate loss costs have increased by 4.4% and our estimate for Accident Year 2016 increased by 14.9%.

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

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

Property Damage

2017 AR					2018 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2016	$153.3	$5,562	27.56		$159.5	$5,455	29.24
2015	$169.5	$5,569	30.44		$169.6	$5,549	30.55
2014	$167.9	$5,335	31.47		$167.7	$5,332	31.46
2013	$165.8	$5,207	31.84		$165.6	$5,200	31.84
2012	$155.3	$4,948	31.39		$155.3	$4,946	31.40

Overall, for this six year period our estimates of ultimate loss costs have increased by 0.7% and our estimate for Accident 2016 increased by 4.0%.

Accident Benefits–Medical/Rehabilitation

2017 AR					2018 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2016	$34.5	$3,937.	8.77		$38.6	$4,062	9.51
2015	$35.3	$3,925	9.00		$36.4	$4,006	9.08
2014	$29.7	$3,244	9.14		$30.1	$3,291	9.15
2013	$28.9	$3,141	9.18		$29.2	$3,174	9.19
2012	$28.4	$3,075	9.25		$28.9	$3,127	9.25

Overall, for this six year period our estimates of ultimate loss costs have increased by 4.1% and our estimate for Accident 2016 increased by 11.9%.

Accident Benefits - Disability Income

2017 AR					2018 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2016	$12.2	$12,135	1.01		$12.6	$11,860	1.06
2015	$13.6	$13,144	1.03		$13.6	$13,130	1.04
2014	$10.3	$9,761	1.05		$10.1	$9,569	1.05
2013	$10.5	$9,658	1.08		$10.3	$9,485	1.08
2012	$11.1	$9,900	1.12		$10.7	$9.615	1.12

Overall, for this six year period our estimates of ultimate loss costs have decreased by 0.7% and our estimate for Accident 2016 increased by 3.3%.

Collision

2017 AR					2018 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2016	$231.5	$5,614	41.24		$239.7	$5,664	42.32
2015	$248.4	$5,964	41.65		$250.4	$5.935	42.19
2014	$251.4	$5,644	44.54		$251.3	$5,601	44.86
2013	$245.0	$5,466	44.82		$244.9	$5,459	44.87
2012	$227.4	$5,248	43.32		$227.3	$5,246	43.32

Overall, for this six year period our estimates of ultimate loss costs have increased by 0.8% and our estimate for Accident 2016 increased by 3.5%.

Comprehensive

2017 AR					2018 SAR		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2016	$252.1	$6,342	39.76		$252.8	$6,227	40.59
2015	$190.2	$6,551	29.03		$190.6	$6,556	29.07
2014	$187.1	$6,311	29.64		$187.1	$6,312	29.64
2013	$167.5	$5,783	28.97		$167.5	$5,785	28.96
2012	$175.0	$4,998	35.01		$175.0	$4,999	35.01

Overall, for this six year period our estimates of ultimate loss costs have increased by 0.1% and our estimate for Accident 2016 increased by 0.3%.

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[16] 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% and greater as "high," values between 40% and 80% as "moderate," and values below 40% as "low." We consider p-values under 5% to be "significant." The confidence interval presented corresponds to 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 model the data several different ways in an attempt to identify the underlying trends

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

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 adjust 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 2002-2 to 2017-1, 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 included in our regression model.

Weather

We noted in both our 2016 AR and 2017 AR reports that Alberta experienced relatively mild weather (low snow precipitation) during the second half of 2015 and the first half of 2016, and that this may have contributed to a general decline in frequency during those periods – particularly for Bodily Injury, Property Damage and Collision.[17] The recorded snow precipitation level at the Edmonton and Calgary airports during the second half of 2016 and first half of 2017 was more typical. We discussed the consideration of weather in our 2017 AR report, and do not repeat that

[17] The total 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 1995. The total snow precipitation level for the Edmonton and Calgary airports during the first half of 2016 was the lowest recorded level for the first half of a year (over the period 1995-2016) and about 70% below the average of all prior years (first half) since 1995.

discussion. Instead, we reflect the effect of weather conditions on claim frequency by modeling trends with and without the 2015-2 and 2016-1 accident half years.

Unemployment

In our 2017 AR report we discussed the possible impact of economic conditions (as measured by the unemployment rate) on claim frequency. We do not repeat that discussion, nor do we explicitly consider unemployment as a parameter in our trend analysis.

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. As we consider the Disability Income and Funeral Benefits claim experience that emerged following the 2007 reforms, we do not include a reform parameter in our regression models for these two coverages. As discussed more fully below, we consider level change factors for certain coverages.

Other Considerations

In selecting loss trend rates, we also consider:

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

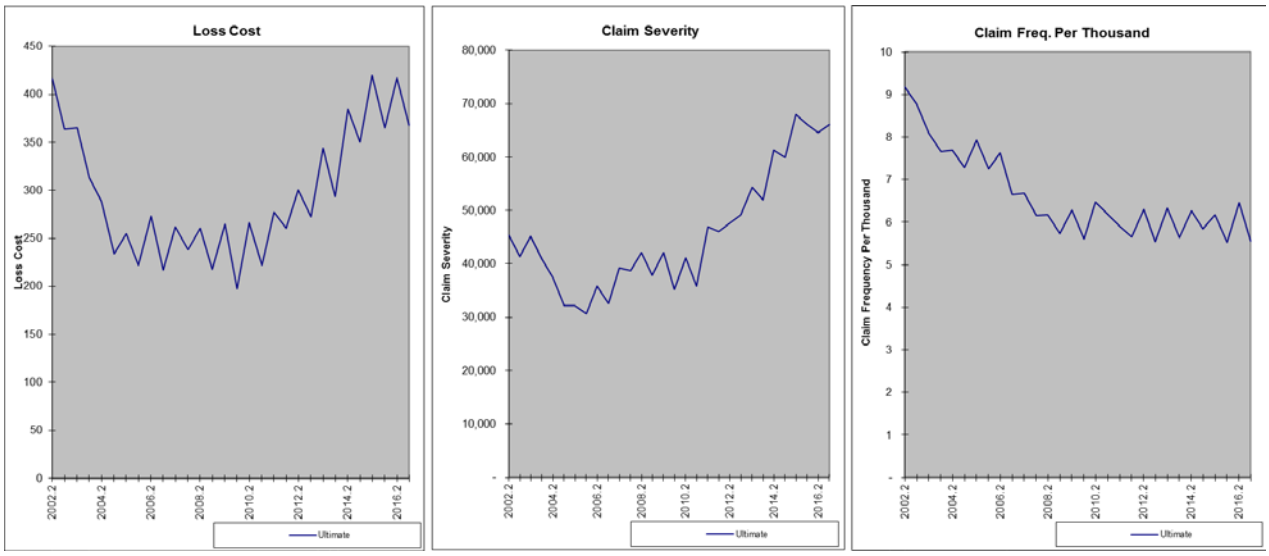
Selection of Loss Trend Rates[18]

Bodily Injury

For the 2017 AR, we selected a past and future loss cost trend rate of +7.5% (+9.0% for severity and -1.5% for frequency).

We estimate that during 2017-1, as compared to 2016-1, claim frequency increased by 0.7%, severity decreased by 0.1%, and loss cost increased by 0.6%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency increased by 2.8%, severity decreased by 2.7%, and loss cost remained unchanged.

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 2002-2 through 2017-1.



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

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

As reported in prior Industry Review reports, the sharp rise in severity in the second half of 2011 and first half of 2012 may be attributed to some extent to the January 2012 Sparrowhawk decision.

The modeled 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 a seasonality parameter, with and without a level change parameter at 2011-2, and with and without 2011-1, 2015-2, and 2016-1 (due to weather conditions), are presented in Appendix B. We show modeled trends ending 2017-1 and 2016-2 given the uncertainties surrounding the estimated Bodily Injury claim costs.

The modeled severity trends over the period beginning 2011-2 through 2014-1, ending 2017-1, without seasonality (which we do not find to be significant), with no exclusions, fall in the range of approximately +7% to +8.5%, with the lower trends over the more recent time periods where the impact of the recent flattening of severities is greater. The Adjusted R-square values are moderate to high, and the p-values (for time) are significant. The modeled trends ending 2016-2 are about one percentage point higher.

The modeled frequency trends over the periods beginning 2007-2 through 2014-2, ending 2017-1, with seasonality (which we find to be significant), with no exclusions, are pretty much flat, with moderate to high Adjusted R-square values and p-values (for time) that are not significant. The same modeled frequency trends and statistical results excluding 2011-1, 2015-2, and 2016-1 (due to weather conditions) are quite similar to those without excluding these half-years.

Given the uncertainty surrounding our selected claim count development factors (which impact the modeled frequency and severity trends), we also consider the modeled loss cost trends. Over the periods beginning 2011-2 through 2013-1 and ending 2017-1, with seasonality (which we find to be significant), with no exclusions, the modeled trends fall within a range of approximately +8% to +8.5% with high Adjusted R-square values, and p-values (for time) that are significant. The more

recent trends beginning 2013-2 through 2014-1, ending 2017-1, are in the range of +6.5% to +8.0%. The same modeled loss cost trends excluding 2015-2 and 2016-1 are about one-half point lower. And the same two sets of modeled trends ending 2016-2 are each about one-half to one percentage point higher.

Give the uncertainties that we believe surround the ultimate claim amounts – particularly for the more recent accident years - we recommend for this semi-annual review not to change the Benchmark and leave the past and future loss cost trend at +7.5%. If the data as of December 31, 2017 supports the ultimate claim count and claim amount estimates and the 2017-2 semester severities continue to remain flat, then we will consider a somewhat higher past trend and a flatter future loss cost trend beginning 2015-2. [19]

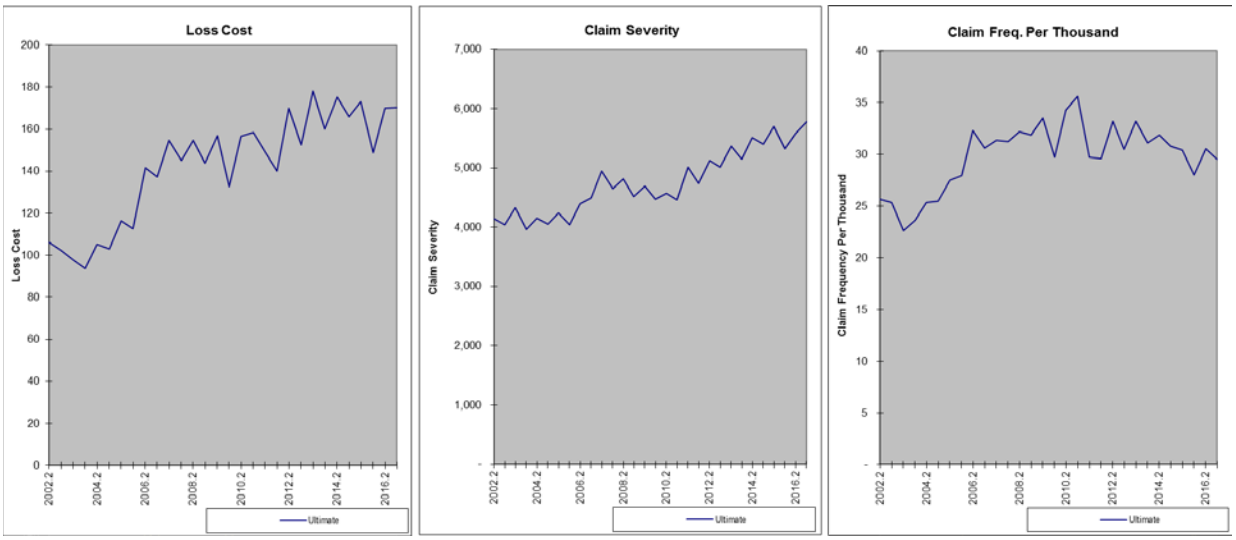
Property Damage

For the 2017 AR we selected a past and future loss cost trend rate of +1.5% (+3.0% for severity and -1.5% for frequency).

We estimate that during 2017-1, as compared to 2016-1, claim frequency increased by 5.6%, severity increased by 8.5%, and loss cost increased by 14.6%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency increased by 2.9%, severity increased by 2.7%, and loss cost increased by 5.7%.

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 2002-2 through 2017-1.

[19] IBC presented a range of +4.9% to +9.3%, but stated that it finds +7.5% reasonable. Intact said it finds +7.5% reasonable.



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 an increasing pattern through 2011-1, then generally declining, including relatively sharp declines in 2015-2 and 2016-1 (periods of relatively low snow precipitation levels); and loss cost exhibiting an upward trend (except for a flat pattern from about 2007 to 2011), that has leveled out since 2012-2. 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 2005 to 2016.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1 and ending 2017-1 and 2016-2, with and without a seasonality parameter, with no level change, and with and without 2011-1, 2015-2, and 2016-1, are presented in Appendix B.

The modeled severity trends beginning 2008-1 through 2013-1 and ending 2017-1, with seasonality (which we find to be significant), with no exclusions, range from approximately +2.5% to +3.5%, with moderate to high Adjusted R-squares and significant p-values (for time). These same modeled trends ending 2016-2 are about 0.5 percentage points lower. We continue to select a severity trend of +3.0%.

The modeled frequency trends beginning 2007-2 through 2012-1 and ending 2017-1, without seasonality (which we do not find to be significant), with no exclusions, generally range from -1.5% to -1.0%, but with low Adjusted R-square values and p-values (for time) that are not significant. The modeled frequency trends beginning 2012-2 through 2013-2 and ending 2017-1 are lower, clustering around -2.5%, but with weaker statistical results.. The modeled trends beginning 2012-2 through

2014-2 and ending 2017-1, with seasonality (which is significant in this case), excluding 2015-2 and 2016-1, are about in the range of -2.0% to -1.5%, with moderate to high Adjusted R-square values and with one exception, significant p-values (for time). The modeled trends beginning 2012-2 through 2014-2 and ending 2016-2, with seasonality, excluding 2015-2 and 2016-1, are similar, but with weaker statistical results. We continue to select a past/future frequency trend of -1.5%.

As a result, we select a past and future loss cost trend rate of **+1.5%** (rounded) – the same as our 2017 AR selected trend.[20]

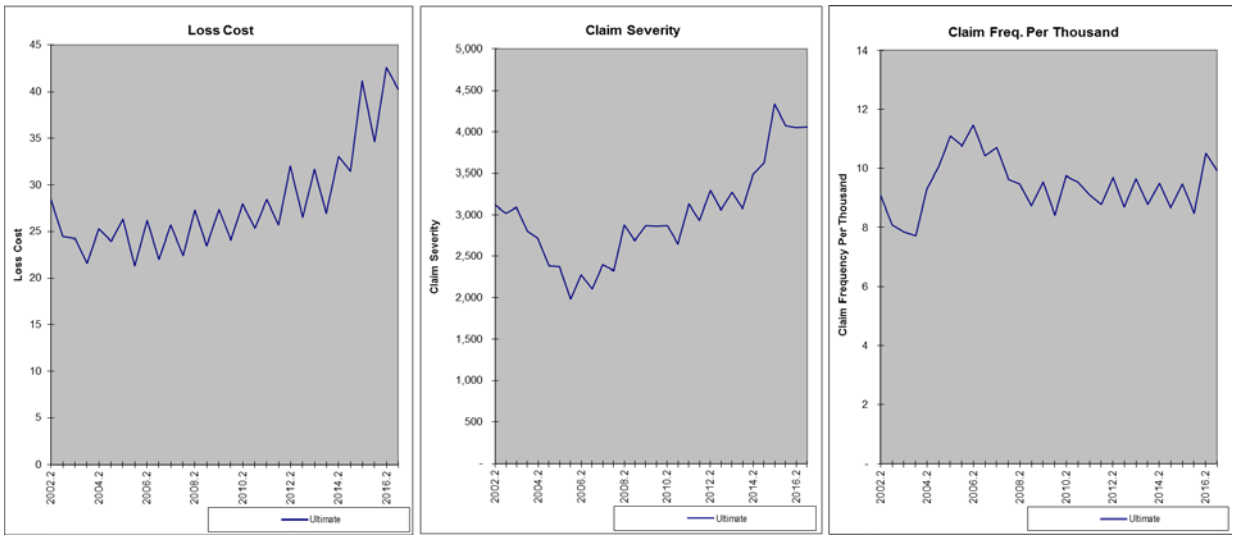
Accident Benefits–Medical/Rehabilitation

For the 2017 AR we selected a past and future loss cost trend rate of +3.5% (+3.5% for severity and +0.0% for frequency), and a level change parameter at 2015-1 for severity of +16%.

We estimate that during 2017-1, as compared to 2016-1, claim frequency increased by 17.0%, severity decreased by 0.4%, and loss cost increased by 16.5%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency increased by 13.8%, severity decreased by 3.9%, and loss cost increased by 9.4%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2017-1.

[20] IBC presented a loss cost trend rate of +1.0%.



The historical data points show, subject to variability, severity generally exhibiting an upward trend since 2006, with a spike in 2015 to a higher level that has been maintained; frequency having changing patterns, but generally exhibiting a small negative trend since 2008-2 until rising in 2016-2 and 2017-1; and loss cost exhibiting an upward trend since 2006, including the severity and frequency spikes..

The modeled severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1, with and without seasonality, with and without a level change at 2015-1, and no data point exclusions, are presented in Appendix B. We show trends ending 2017-1, 2016-2, and 2016-1.

The modeled severity trends over periods beginning 2008-1 through 2011-2 and ending 2017-1, with seasonality (which we find to be generally significant), with a level change at 2015-1 (which we continue to find to be significant), range from approximately +3.0% to +4.0%, with 2015-1 level changes ranging from about +15% to +17.5% – with high Adjusted R-squares and significant p-values (for time and the level change). The modeled severity trends over periods beginning 2012-1 are lower, with wider confidence intervals and p-values (for time) that are not significant.

We continue to select a severity trend rate +3.5% and a level change at 2015-1 of +16% largely based on the modeled trends over the periods 2008-1 through 2011-1, ending 2017-1.

The modeled frequency trends beginning 2008-2 through 2011-1, ending 2017-1, with seasonality (which we find to be significant), and no level change (which we do not find to be significant at

2015-1), cluster around +0.5%, with low to moderate Adjusted R-square values and p-values for time that for the most part are not significant. The results are similar (somewhat lower modeled trends) ending 2016-2 and 2016-1. The modeled frequency trends beginning 2011-2 through 2014-2, ending 2017-1, are higher, due to the greater impact of the higher frequencies in 2016-2 and 2017-1, but with moderate Adjusted R-square values and p-values (for time) that are not significant. The modeled frequency trends beginning 2011-2 through 2014-2, ending 2016-1 are slightly negative, also with non-significant p-values (for time). We select a frequency trend of +0.0%. If frequency continues to be at the higher 2016-2 and 2017-1 level, suggesting that the increase is not an outlying spike, we will consider a level change for frequency in the next study.

As a result, we select a past and future loss cost trend rate of **+3.5%** with a level change parameter at 2015-1 for severity of +16% - the same as our 2017 AR selected trend.[21]

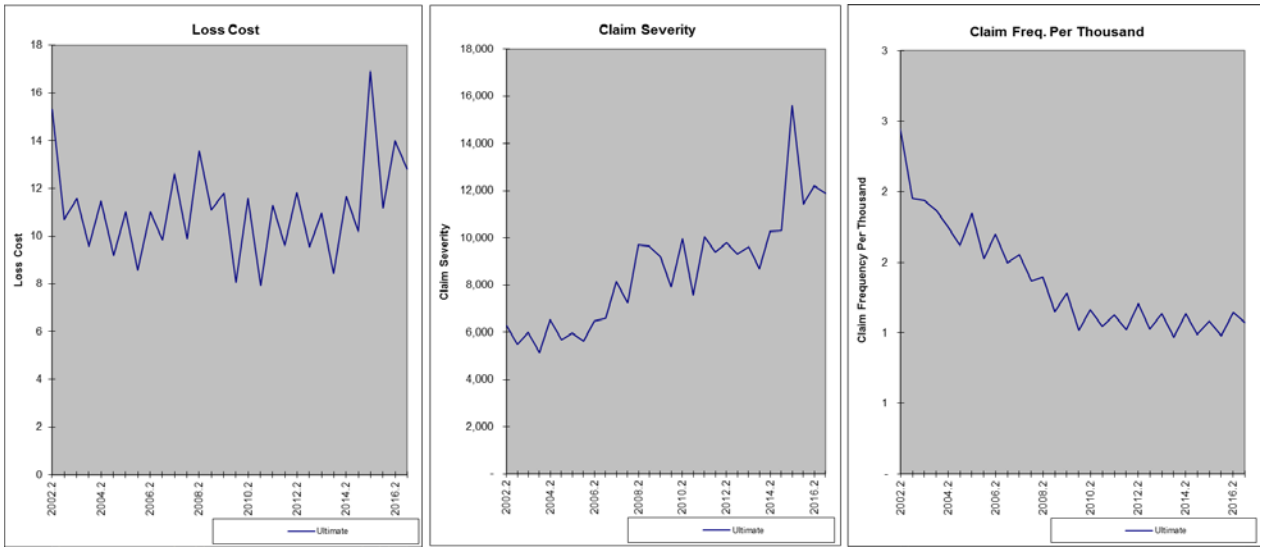
Accident Benefits - Disability Income

For the 2017 AR we selected a past and future loss cost trend of +3.5% (+5.5% severity; -2.0% frequency).

We estimate that during 2017-1, as compared to 2016-1, claim frequency increased by 10.1%, severity increased by 4.1%, and loss cost increased 14.6%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency increased by 7.9%, severity decreased by 11.7%, and loss cost decreased by 4.7%.

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 2002-2 through 2017-1.

[21] IBC presented a loss cost trend of +5.1%.



The historical data points show, subject to considerable variability, severity exhibiting an upward trend, including an upward shift coincident with the 2007 reforms, followed by a relatively flat to declining trend from about mid-2008 through mid-2013, then more sharply rising severities, including a spike in 2015-2; frequency exhibiting a generally downward trend that has leveled off (but still declining) since 2010; and loss cost exhibiting an upward trend since 2010, including a spike in 2015-2.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2007-1, with and without seasonality, with and without 2015-2, are presented in Appendix B. We show trends ending 2017-1 and 2016-2.

The modeled severity trends beginning 2010-1 through 2012-2 and ending 2017-2, without seasonality (which we generally find not to be significant), and excluding 2015-2 (which we consider to be an outlier), range from approximately +5.0% (longer time periods) to +6.5%, with moderate Adjusted R-squares and significant p-values (for time). However, the modeled trends beginning 2013-1 through 2014-2, ending 2017-1, are much higher, ranging from about +8% to +10%, with high Adjusted R-square values and significant p-values (for time).

In light of the higher modeled trend rates over the more recent periods we select a past (ending March 31, 2017) severity trend of +5.5% and a future (beginning April 1, 2017) severity trend rate of +6.5%.

The modeled frequency trends beginning 2010-1 through 2012-2 and ending 2017-1, with seasonality (which we find to be significant), with no exclusions, cluster around -0.3%, with moderate Adjusted R-square values but non-significant p-values (for time). The modeled frequency trends beginning 2013-1 are higher, ranging from about +1% to +2.5%, also with moderate Adjusted R-Square values and non-significant p-values (for time). We select a frequency trend of +0.0%.

As a result, we select a past loss cost trend rate of +5.5%, - two percentage points higher than our selected 2017 AR trend – and a future lost cost trend rate of +6.5%.[22]

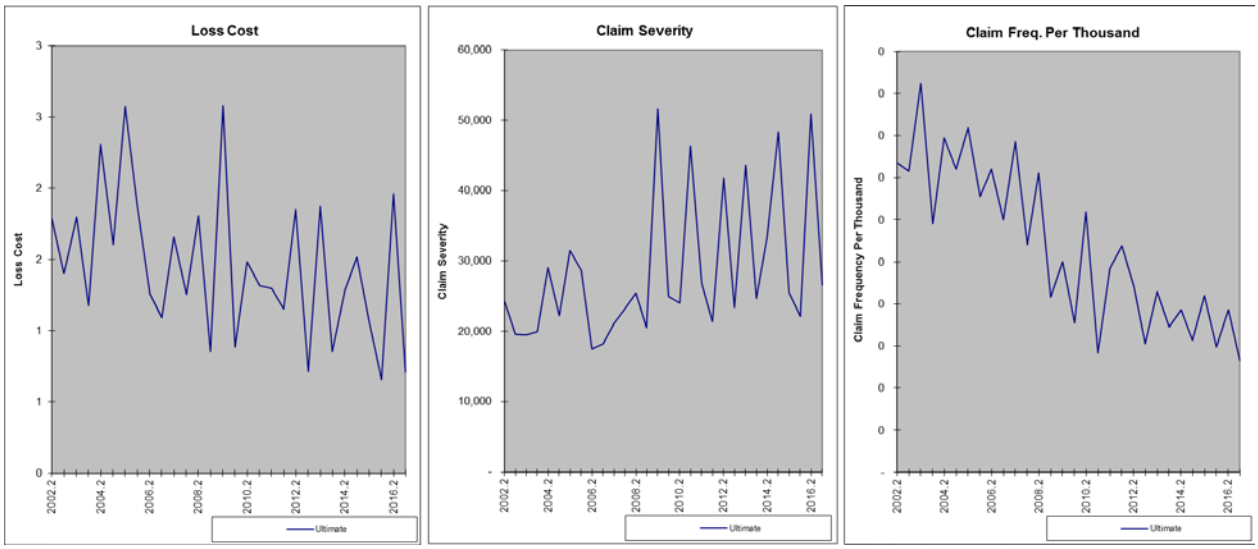
Accident Benefits - Death Benefits

For the 2017 AR we selected a past and future loss cost trend rate of -3.0%.

We estimate that during 2017-1, as compared to 2016-1, claim frequency decreased by 10.3%, severity increased by 20.0%, and loss cost increased by 7.6%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency decreased by 9.0%, severity increased by 70.0%, and loss cost increased by 54.7%.

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 2002-2 through 2017-1.

[22] IBC presented a loss cost trend of +2.2%, but with a level change of +19.3% at 2015-1, which, together, are not too different from our selections.



The historical data points show, subject to considerable variability an upward trend pattern for severity; and generally downward trend pattern that has leveled off somewhat for frequency and loss cost.

The modeled 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 are presented in Appendix B. We show trends ending 2017-1 and 2016-2.

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

The modeled loss cost trends over the longer time periods (with seasonality, which we find to be significant) generally range from approximately -3.5% to -3.0% with generally moderate Adjusted R-squares, non-significant p-values (for time), and wide confidence intervals. The modeled trends are higher over the most recent time periods.

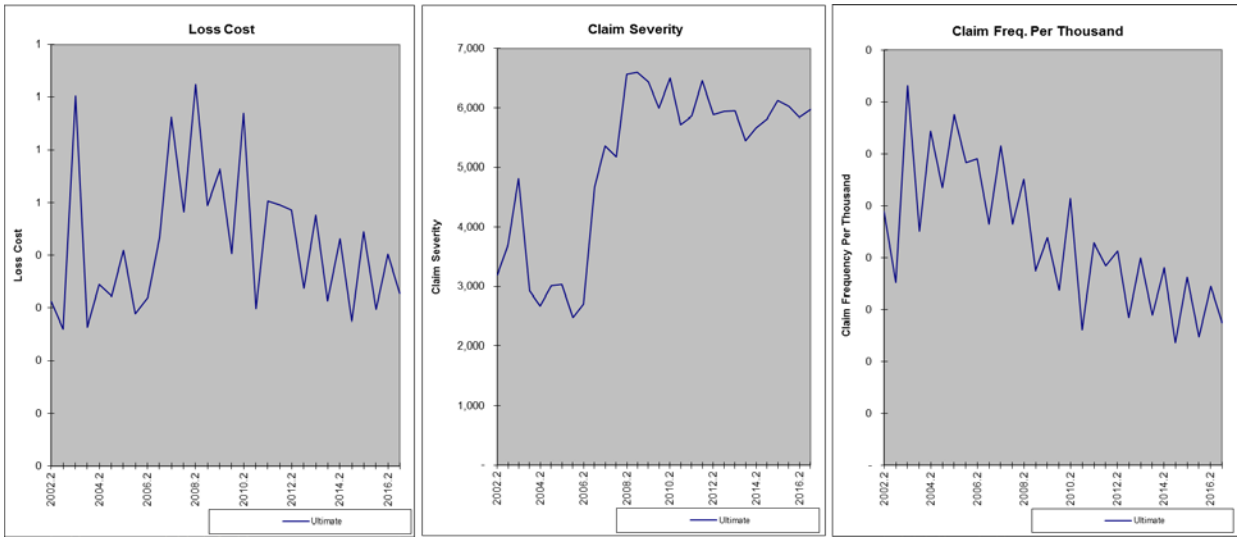
Considering the low claim cost volume for this coverage, the weak statistical results, our prior selected trend of -3.0%, the leveling off of the modeled trends over the more recent time periods, we select -2.0% for the past and future loss cost trend rate – one percentage point higher than our 2017 AR selected trend.

Accident Benefits - Funeral Benefits

For the 2017 AR we selected a past and future loss cost trend rate of -5.0%.

We estimate that during 2017-1, as compared to 2016-1, claim frequency increased by 11.2%, severity decreased by 1.0%, and loss cost increased by 10.0%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency increased by 1.4%, severity decreased by 3.1%, and loss cost decreased by 2.7%.

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 2002-2 through 2017-1.



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 modeled severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2007-1, with and

without seasonality, and no data exclusions, are presented in Appendix B. We show trends ending 2017-1 and 2016-2.

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

The modeled loss cost trends over the longer time periods (with seasonality, which we find to be significant), generally range from approximately -6% to -5%, with moderate Adjusted R-square values, and generally significant p-values (for time). The modeled trends are higher over the more recent time periods

Considering the low claim cost volume for this coverage, the statistical results, our prior selected trend of -5.0%, the leveling off of the modeled trends over the more recent time period, we select -4.0% for the past and future loss cost trend rate – one percentage point higher than our 2017 AR selected trend.

Accident Benefits – Uninsured Motorist

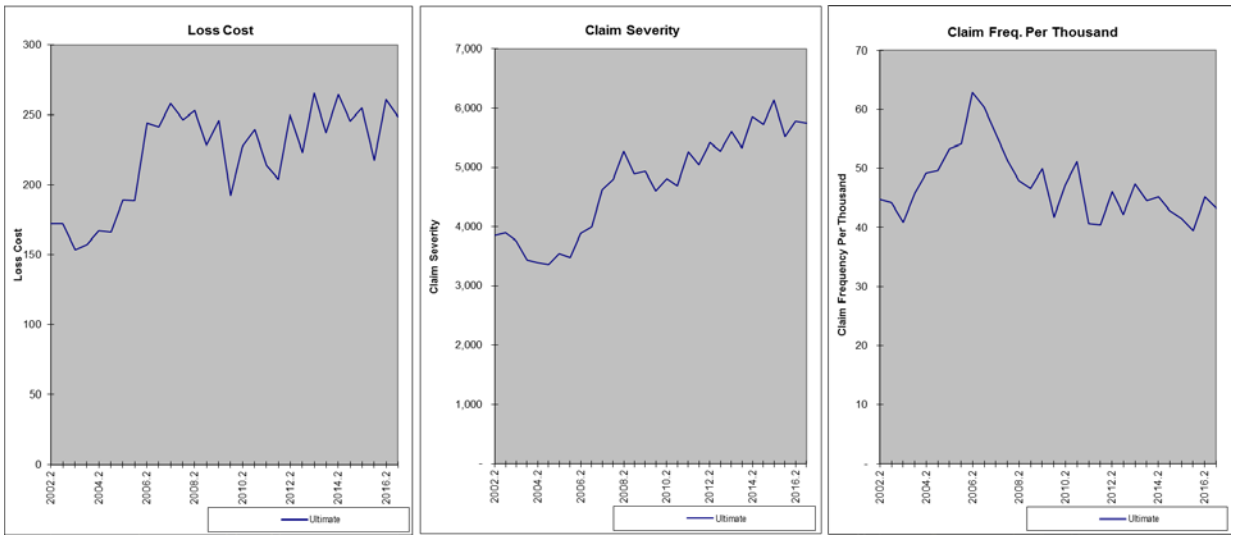
With only about 10 claims per year we continue to select a loss cost trend of +0.0%.

Collision

For the 2017 AR we selected a past and future loss cost trend rate of +3.0% (+4.5% for severity and -1.5% for frequency).

We estimate that during 2017-1, as compared to 2016-1, claim frequency increased by 9.8%, severity increased by 4.2%, and loss cost increased by 14.4%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency increased by 9.3%, severity decreased by 1.2%, and loss cost increased by 8.0%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2017-1.



The historical data points show there to be a considerable amount of variability, particularly for frequency. Subject to this variability, the graphs show a generally upward severity trend that is fairly consistent from 2010 to 2015, but then drops off beginning in 2016; a generally downward frequency trend following a spike in 2007, including rather sharp declines in 2015-2 and 2016-1 (periods of relatively low snow precipitation levels); and an upward loss cost trend, including a sharp increase in 2006-2, followed by a decline, and an upward trend over the more recent years that has flattened to some extent over the more recent time periods, including rather sharp declines in 2015-2 and 2016-1. 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 modeled severity, frequency, and loss cost trends, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1 and ending 2017-1 and 2016-2, with and without a seasonality parameter, with no level change, and with and without 2011-1, 2015-2, and 2016-1, are presented in Appendix B.

The modeled severity trends with seasonality (which we find to be significant), with no exclusions, over the time periods beginning 2007-1 through 2012-1 and ending 2017-1, range from about +2.5% to +3.0% with moderate to high Adjusted R-square values and significant p-values (for time). The modeled trends over the more recent periods (beginning 2012-2) ending 2017-1 are lower, with moderate Adjusted R-square values, but with p-values for time that for the most part are not significant. We select a past/future severity trend of +3.0%.

The modeled frequency trends over time periods beginning 2010-1 through 2012-1, ending 2017-1 (without seasonality which we find not to be significant) and, for the same weather-related reasons discussed earlier, excluding 2011-1, 2015-2, and 2016-1, generally range from approximately +0.5% to +1.0%, with generally low Adjusted R-square values and p-values (for time) that are not significant. The modeled frequency trends beginning 2012-1 through 2014-2 are lower, with moderate to high Adjusted R-square values, but also with p-values (for time) that are not significant. We select a past/future frequency trend of +0.0%.

We, therefore, select a past and future loss cost trend rate of +3.0% (rounded), the same as our 2017 AR selected loss cost trend. Although the selected severity and frequency trends rates represent changes from our 2017 AR selections, the selected loss cost trend is unchanged. [23]

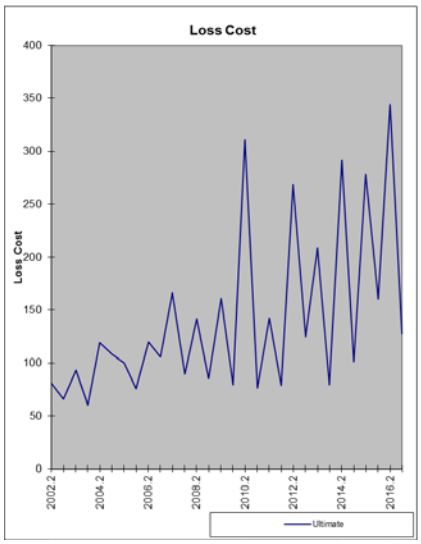
Comprehensive

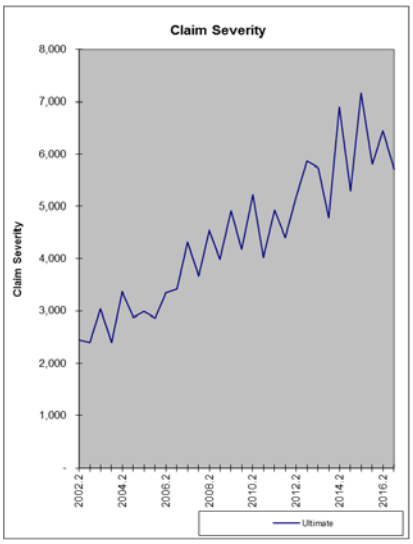
For the 2017 AR we selected a past loss cost trend rate of +3.0%, a level change beginning 2015 of +7.5%, and a future trend rate of +5.5%.

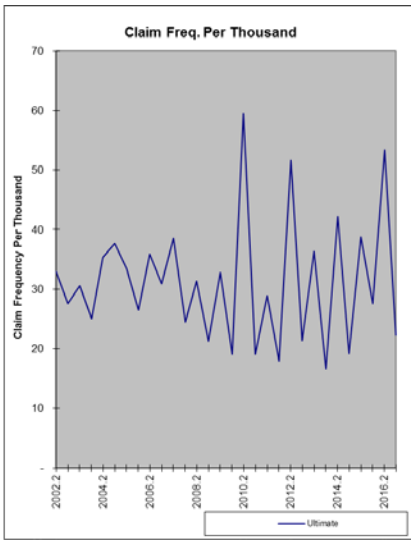
Including claims arising from catastrophes, we estimate that during 2017-1, as compared to 2016-1, claim frequency decreased by 19.2%, severity decreased by 1.5%, and loss cost decreased by 20.4%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency increased by 14.2%, severity decreased by 5.6%, and loss cost increased by 7.8%.

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 2002-2 through 2017-1.

[23] IBC presented a loss cost trend rate of +3.9%.



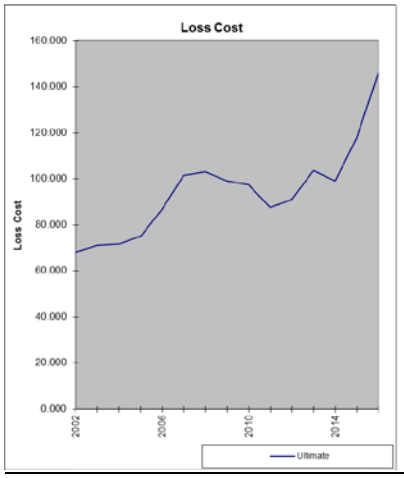


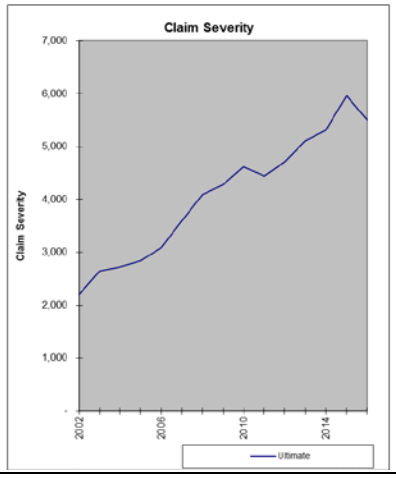


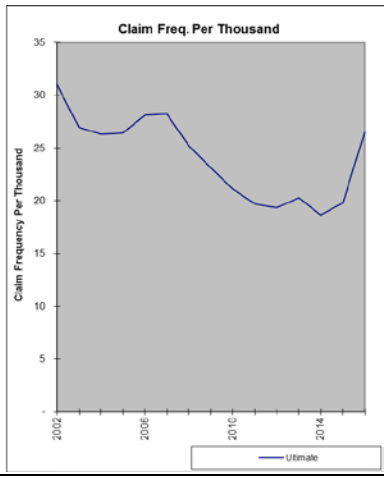
As can be seen from the graphs, the Comprehensive coverage claim experience has been quite volatile (particularly for frequency). This is largely due to the exposure to catastrophes and, for the 2016-1 data point, the Fort McMurray wildfires (which are not considered catastrophe losses by GISA).

As GISA does not prepare a Catastrophe Report based on claim experience mid-way through the year (i.e., June 30, 2017), we present the following graphs that 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 2002-1 through 2016-2, <u>excluding claims attributed to catastrophes</u> (as defined by GISA), that we had presented in our 2017 AR report.

<u>Comprehensive – Total (Excluding Catastrophes) – As of December 31, 2016</u>





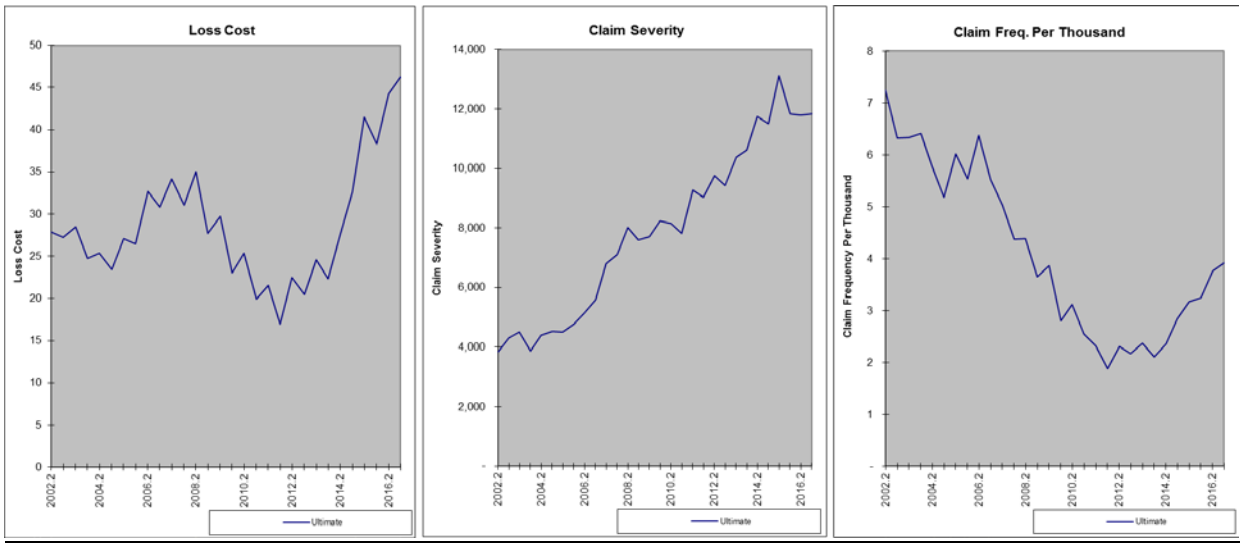


As can be seen from the graphs, with the removal of catastrophe related claims the Comprehensive coverage claim experience is less variable. Subject to variability, (a) severity has trended upward, (b) frequency declined through 2014 and has since been sharply increasing, and (c) loss cost has exhibited 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, including a more sharp increase since 2014.

Comprehensive – Theft Only

For theft only claims, we estimate that during 2017-1, as compared to 2016-1, claim frequency increased by 20.7%, severity decreased by 0.1%, and loss cost increased by 20.6%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency increased by 19.6%, severity decreased by 5.3%, and loss cost increased by 13.3%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2017-1.



The historical data points show an increasing severity that flattened out over the past year; a generally declining frequency through 2012-1 that then began to increase, including a very sharp

increase in 2015 and to a somewhat lesser extent in 2016; and a generally increasing loss cost through 2008, then declining through 2011, and since increasing, and rather sharply after 2014.

Selected Trends

Since an updated Catastrophe Report is not available we do not present updated loss trend exhibits in Appendix B and we recommend no changes to the current Benchmark trend rates.

We repeat our rationale from our 2017 AR report.

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

- *Over the thirteen year period 2002 through 2014 (to exclude the sharp rise in theft claims and the Fort McMurray event), the modeled Comprehensive-Total (excluding catastrophes) loss cost trend is +3.2%, with a moderate Adjusted R-square and significant p-value.*

- *The theft loss cost increased by 48% in 2015 and by 13% in 2016.*

Based on these results and giving consideration to the variability in the claim experience, and that theft losses represent approximately 25% of all Comprehensive losses excluding catastrophes[24]*, we continue to select a past loss trend rate through 2014 of +3.0%, a level change beginning 2015 of +7.5%, and a future trend rate of +5.5%.*

The +3.0% past trend rate through to December 31, 2014 represents the modeled Comprehensive-Total (excluding catastrophes) trend over the period 2002 through 2014, with level change parameters at 2006 (+21%) and 2010 (-14%) (which we find to be significant). The level change of +7.5% represents 25% of an approximate 30% increase in theft loss cost in 2015 over the rate of theft loss cost increase in 2013 and 2014 (rounded). The +5.5% future trend rate beginning January 1, 2015 represents an approximate weighted average[25] *of +3.0% and a judgmentally selected theft trend of +11% (rounded).*[26] [27]

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

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

[26] The 11% is based on the loss cost increase in 2016 of 13.5% and a judgmentally selected subsequent trend of +10%.

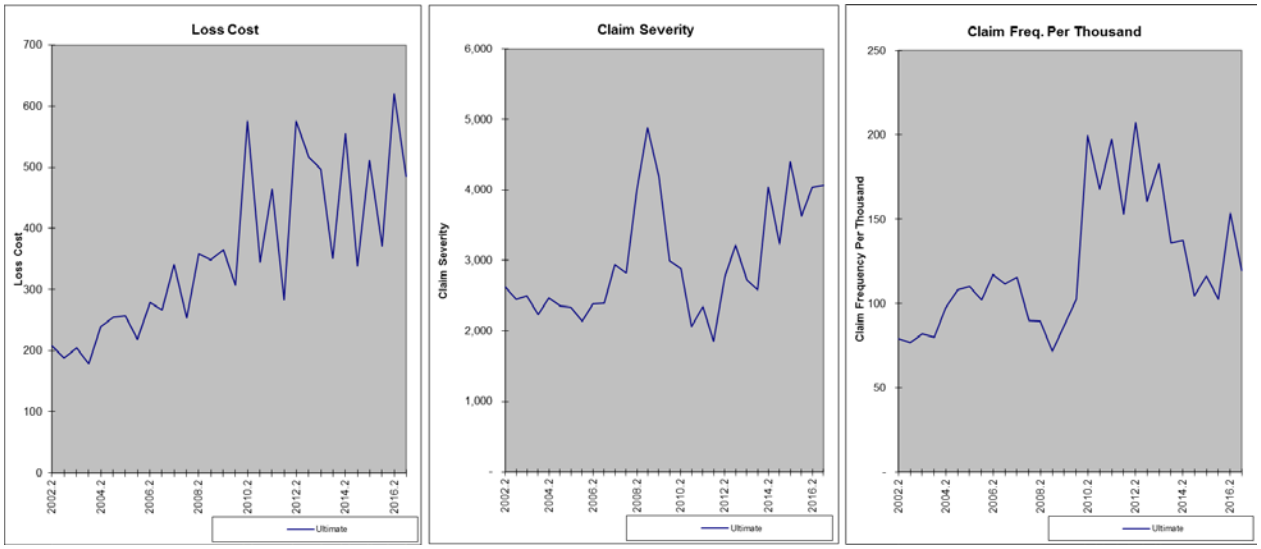
[27] IBC presented a loss cost trend rate of +6.7%. Intact has suggested a trend rate of at least +6%. Desjardins stated it finds a trend rate higher than +6.7% to be appropriate. As we state, as GISA has not released an updated Catastrophe report to allow us to remove catastrophe related claims, we continue to recommend the current Benchmark.

All Perils

For the 2017 AR we selected a past and future loss cost trend rate of +5.0%.

We estimate that during 2017-1, as compared to 2016-1, claim frequency increased by 16.6%, severity increased by 11.9%, and loss cost increased by 30.5%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency increased by 25.0%, severity decreased by 0.1%, and loss cost increased by 24.9%.

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 2002-2 through 2017-1.



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); frequency exhibiting a somewhat flat trend before spiking upward starting in 2009, but a declining trend in recent years until the upward spike in 2016-2; and loss cost showing a long-term upward trend with spikes at 2010-2 and 2013-1.

The modeled 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 2017-1 and 2016-2.

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

The longer term loss cost trends (trend periods beginning 2005-1 through 2009-2) generally range from approximately +4.5% to +6.0%, with moderate Adjusted R-squares and significant p-values.

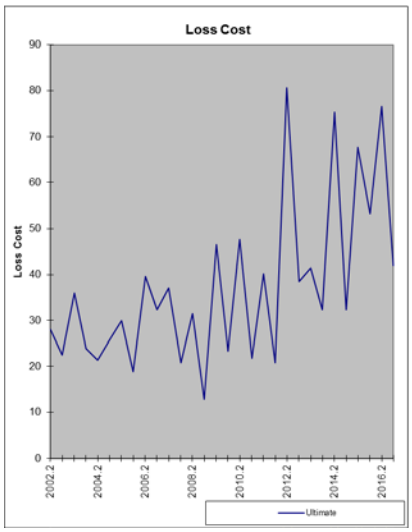
We select a past and future loss cost trend rate of **+5.0%** – the same as our 2017 AR selected loss cost trend.

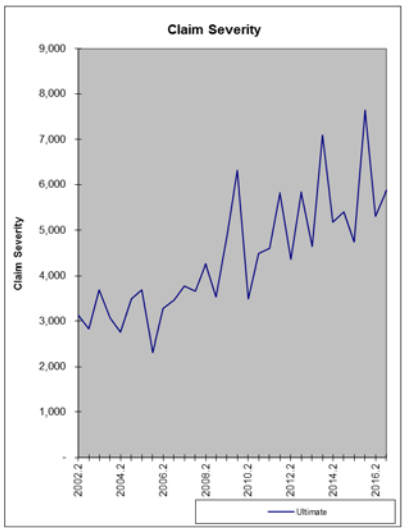
Specified Perils

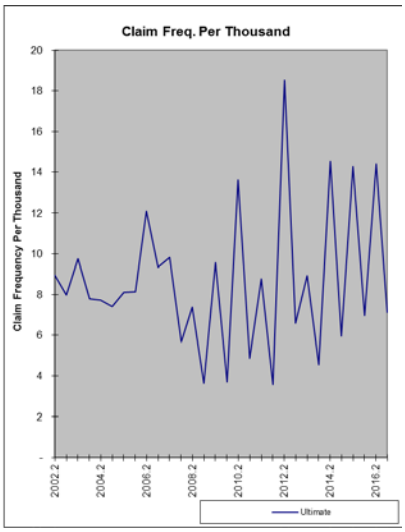
For the 2017 AR we selected the same past and future loss cost trend rates as Comprehensive.

We estimate that during 2017-1, as compared to 2016-1, claim frequency increased by 2.2%, severity decreased by 23.1%, and loss cost decreased by 21.4%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency increased by 1.1%, severity decreased by 3.6%, and loss cost decreased by 2.5%.

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 2002-2 through 2017-1.







The historical data points indicate a considerable amount of variability, with severity generally exhibiting an upward trend, frequency exhibiting an upward since about 2009, and loss cost also exhibiting an upward trend since about 2008.

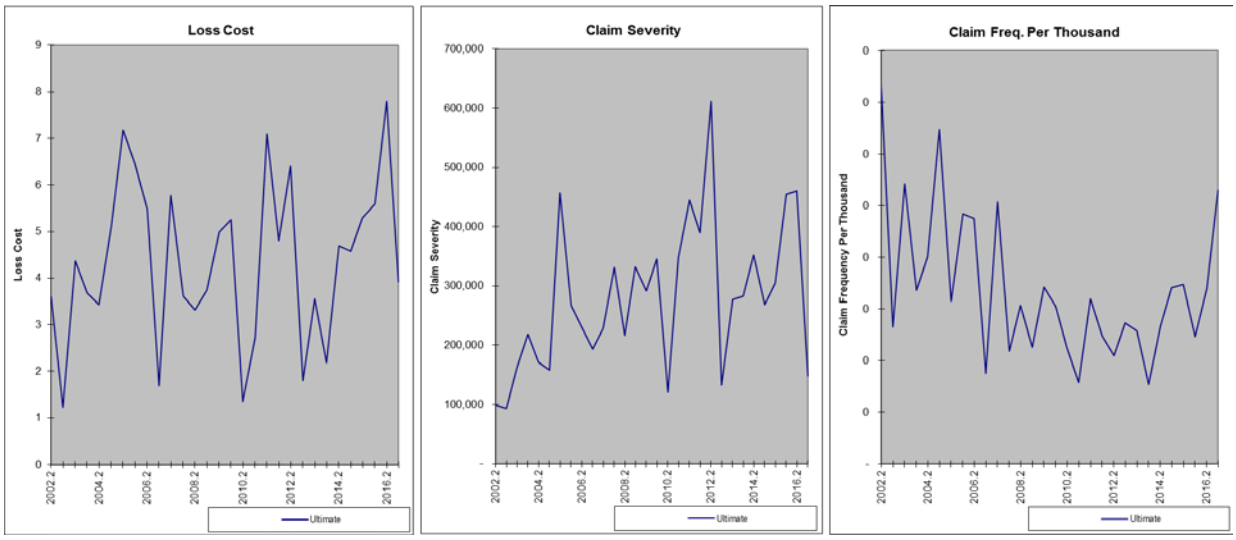
Given this variability, we select the same trend rates as we select for Comprehensive.

Underinsured Motorists

For the 2017 AR we selected a loss cost trend of +3.0% (+3.0% severity and +0.0% frequency).

We estimate that during 2017-1, as compared to 2016-1, claim frequency increased by 116.0%, severity decreased by 67.5%, and loss cost decreased by 29.9%. We also estimate that during the twelve month accident year ending June 30, 2017, as compared to the twelve month accident year ending June 30, 2016, claim frequency increased by 46.0%, severity decreased by 26.0%, and loss cost increased by 8.1%.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2017-1..



The historical data points indicate a considerable amount of variability (which is as expected given the small number of claims per year), with severity generally exhibiting an upward trend (but lower than for Bodily Injury), frequency exhibiting a downward trend that has flattened in recent years, and loss cost also exhibiting an upward trend since about 2008.

None of the modeled trends is statistically significant. However, that the severity trend (such as it is) is lower than the Bodily Injury trend seems reasonable if some portion of the Bodily Injury severity trend is being driven by an erosion of the Minor Injury Cap, which would less of an issue for Underinsured Motorist coverage.

We continue to select a loss cost trend of +3.0%.

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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 2017 AR.

Estimated Annual Past/Future Loss Cost Trend Rates

Coverages	2017 AR	2018 SAR
TPL-Bodily Injury	+7.5%	+7.5%
TPL-Property Damage	+1.5%	+1.5%
TPL - Subtotal	+5.6%	+5.6%
AB-Death	-3.0%	-2.0%
AB-Funeral	-5.0%	-4.0%
AB-Medical/Rehab	+3.5%[28]	+3.5%[29]
AB-Disability Income	+3.5%	+5.5%/+6.5%
AB – Uninsured Motorist	+0.0%	+0.0%
AB – Total	+3.5%	+4.0/+4.5%
Collision	+3.0%	+3.0%
Comprehensive	+3.0%/+5.5%[30]	+3.0%/+5.5%[31]
All Perils	+5.0%	+5.0%
Specified Perils	+3.0%/+5.5%[32]	+3.0%/+5.5%[33]
Underinsured Motorist	+3.0%	+3.0%

[28] With a level change adjustment of +16% at 2015-1.

[29] With a level change adjustment of +16% at 2015-1.

[30] With level change adjustment of +7.5% at 2015; future trend rate begins January 1, 2015.

[31] With level change adjustment of +7.5% at 2015; future trend rate begins January 1, 2015.

[32] With level change adjustment of +7.5% at 2015; future trend rate begins January 1, 2015.

[33] With level change adjustment of +7.5% at 2015; future trend rate begins January 1, 2015.

7

Loss Adjustment Expenses

GISA does not update its ULAE analysis mid-year. We, therefore, repeat the discussion that was presented in our 2017 AR report and note that we extend the 2016 provision to 2017-1.
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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.

Year	ULAE %
2002	8.9%
2003	9.3%
2004	10.3%
2005	9.7%
2006	8.7%
2007	8.9%
2008	8.4%
2009	10.5%

Year	ULAE %
2010	10.2%
2011	9.5%
2012	9.1%
2013	9.9%
2014	9.3%
2015	10.3%
2016	8.5%
2017-1	8.5%

We include these provisions in our analysis of trends.

8

Catastrophe Provision

As GISA has not updated its Catastrophe report through June 30, 2017, we repeat the discussion and recommendation we presented in our 2017 AR report.[34]

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Subsequent to the release our preliminary report and just prior to the Board's Open Meeting, GISA released its 2016 Catastrophe report.

We note that it is our understanding that the losses arising from the Fort McMurray wildfires are not 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.

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 2016 Annual Review, we had recommended a Benchmark catastrophe provision of 55% (a factor of 1.55) and that the Board consider each insurer's distribution of business writings and catastrophe loss experience in reviewing rate level indications for the Comprehensive coverage. The 55% provision represented the approximate average of the relationship of catastrophic losses to non-catastrophic losses over (1) the past ten years and (2) over the past five years.

IBC and other stakeholders that commented on the Benchmark catastrophe provision (prior to receiving the 2016 Catastrophe Report) expressed the view that the provision should be higher and

[34] Aviva suggested that the Fort McMurray event be considered a catastrophe and reflected in the catastrophe provision. We agree. However, this would require GISA to change how it defines catastrophes. We note that insurers are free to do so in their individual rate filings and present their experience to support their selected catastrophe provision.

that it should reflect the Industry's average relationship of catastrophic losses to non-catastrophic losses over the past five years only.

The table below provides information on the catastrophe losses that have occurred in Alberta over the years 2002 – 2016 for private passenger vehicle Comprehensive coverage as reported in GISA's 2016 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 $1.2 billion of catastrophic losses have been reported as compared to approximately $2.1 billion of non-catastrophic losses - a ratio of 60%. Over the last five years approximately $871 million of catastrophic losses have been reported as compared to approximately $1.2 billion of non-catastrophic losses - a ratio of 74%.

We acknowledge that the province has experienced a much higher level of catastrophe related Comprehensive claims over the past five years (actually, last seven years) as compared to the prior five (or three) years, and that this more recent experience should be given greater weight. Given the continued pattern of high proportion of catastrophe losses, we now find the five year weighted average to be appropriate. The five year weighted average catastrophe provision is 74%.

However, the 74% doesn't fully reflect the higher level of theft losses that we assume will occur after 2015.[35] *Making such an adjustment reduces the 74% to 65%*[36]*, which we find to be a reasonable provision for catastrophe losses. We recommend a Benchmark catastrophe provision of 65% (1.65).*

We note that it is our understanding that the Board considers an insurer's own catastrophe loss experience in its review of rate applications.

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

[36] 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 30% level change in 2015 and trended at 12% per year for 4.25 years is $53. The $75 of non-catastrophic losses trended at 3% per year for 4.25 years is $85. Catastrophe losses are assumed to be equal to 101% of non-catastrophic losses excluding theft (see later table). So, on a trended basis, 101% of $85, or $86, are catastrophic losses. $86 as a percent of the total amount of non-catastrophic losses on a trended basis of $138 ($53 + $85) is approximately 65% (rounded).

Alberta
Comprehensive Coverage - Private Passenger Automobiles

YEAR	NUMBER OF TOTAL CLAIMS	NUMBER OF CAT. CLAIMS	Catastrophe Claim %	AMOUNT OF NON-CAT. LOSSES	AMOUNT OF CAT. LOSSES	Catastrophe Factor
2002	46,052	1,900	4.1%	89,148,262	4,312,981	1.048
2003	43,059	3,154	7.3%	96,352,461	11,697,960	1.121
2004	46,327	6,137	13.2%	99,595,276	25,614,074	1.257
2005	57,486	14,713	25.6%	110,839,889	42,833,271	1.386
2006	54,272	5,537	10.2%	138,575,376	18,597,791	1.134
2007	64,922	12,339	19.0%	173,498,963	60,639,395	1.350
2008	55,208	5,478	9.9%	187,912,471	24,386,347	1.130
2009	55,107	8,003	14.5%	182,406,364	44,782,888	1.246
2010	81,708	38,140	46.7%	182,982,962	186,501,207	2.019
2011	50,829	9,216	18.1%	168,786,016	43,905,889	1.260
2012	76,293	34,173	44.8%	181,892,424	167,658,558	1.922
2013	65,148	19,500	29.9%	212,130,951	130,661,725	1.616
2014	68,885	25,524	37.1%	211,078,041	186,982,264	1.886
2015	68,646	21,928	31.9%	254,259,123	155,171,997	1.610
2016	92,754	38,156	41.1%	314,805,796	230,754,443	1.733
All Years	926,696	243,898	26.3%	2,604,264,375	1,334,500,790	1.512
Last 10 Years	679,500	212,457	31.3%	2,069,753,111	1,231,444,713	1.595
Last 5 Years	371,726	139,281	37.5%	1,174,166,335	871,228,987	1.742
Avg. of Last 10 and 5						1.668
Recommendation						1.650

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	36,326	1,900	5.2%	56,193,546	4,312,981	1.077
2003	33,693	3,154	9.4%	58,583,473	11,697,960	1.200
2004	37,011	6,137	16.6%	64,813,675	25,614,074	1.395
2005	48,416	14,713	30.4%	73,472,182	42,833,271	1.583
2006	43,934	5,537	12.6%	91,276,291	18,597,791	1.204
2007	55,116	12,339	22.4%	117,838,782	60,639,395	1.515
2008	46,570	5,478	11.8%	127,574,299	24,386,347	1.191
2009	47,478	8,003	16.9%	129,587,693	44,782,888	1.346
2010	75,595	38,140	50.5%	137,563,165	186,501,207	2.356
2011	45,688	9,216	20.2%	128,743,440	43,905,889	1.341
2012	71,722	34,173	47.6%	142,382,607	167,658,558	2.178
2013	60,039	19,500	32.5%	166,024,623	130,661,725	1.787
2014	63,692	25,524	40.1%	157,748,210	186,982,264	2.185
2015	61,530	21,928	35.6%	174,161,699	155,171,997	1.891
2016	84,445	38,156	45.2%	220,947,621	230,754,443	2.044
All Years	811,254	243,898	30.1%	1,846,911,306	1,334,500,790	1.723
Last 10 Years	611,874	212,457	34.7%	1,502,572,139	1,231,444,713	1.820
Last 5 Years	341,428	139,281	40.8%	861,264,760	871,228,987	2.012
Avg. of Last 10 and 5						1.916

9

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 2.50% in a manner consistent with the way in which the Board selected the investment rate of 1.95% for the 2017 AR; that is, based on the Alberta Government's latest forecast of risk-free investment rates[37].

The latest Alberta Government forecasts for short-term 3-month bills and 3-year bond yields are as follows:[38]

Year	3-Month	3-Year
2018	1.50%	2.20%
2019	2.20%	2.80%

Weighting the forecasted 3-month (25%) and 3-year (75%)[39] yields results in average yields of approximately 2.0% for 2018 and 2.65% for 2019. Weighting these estimated 2018 and 2019 yields by 25%/75%[40], respectively, results in an average yield of 2.50% (rounded).

We recommend the Board consider the 2.50% rate as the risk-free interest rate Benchmark for all coverages. [41]

[37] Forecast dated February 6, 2018.

[38] Source: Alberta Treasury Board and Finance.

[39] 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.

[40] The 75%/25% weights target an average written date of April 1, 2019. This date is based on the following assumptions: (a) the interest rate will apply to filings submitted between April 1, 2018 and September 30, 2018, (b) the average filing submitted during this time period is July 1, 2018, (c) the average lag between filing submission and effective date is three months, and (d) the average written date is April 1, 2019.

[41] IBC stated that it considers 2.50% to be reasonable.

Should the Government of Alberta again update its interest rate forecast before April 1, 2018, we recommend the Board consider any such updates in determining the risk-free interest rate Benchmark.

10

Health Cost Recovery

The Alberta Treasury Board and Finance has announced the 2018 Health Cost Recovery assessment factor (percentage), and it is 7.04%. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend 7.04% as the Benchmark.

Citing the Ministry's pattern of increasing the annual assessment amount and noting that many policies affected by rate changes filed between April 1, 2018 and September 30, 2018 will be written in 2018, 2019, and 2020, IBC recommends the Board allow insurers to reflect a higher assessment in their filings – essentially recommending the Board forecast what the assessment factor will be in 2019.

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

11

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 2016 report has now been released. Consistent with our recommended, and approved, Benchmark from the 2017 AR, we recommend Direct Commissions, Contingent Commissions, Fire and Premium Taxes, and Other Acquisition Expenses be based on direct written premium; and General Expenses be based on direct earned premium. The resulting recommended Benchmark based on the 2016 Expense Report is 27.8%. The components of the current and recommended Benchmarks are as follows.

	Current Benchmark	**Recommended Benchmark**
Direct Commissions	10.8%	11.4%
Contingent Commissions	1.6%	1.5%
Total Commissions	12.4%	12.9%
Premium and Fire Taxes	4.0%	4.0%
Other Acquisition Expenses	3.3%	3.1%
General Expenses	7.4%	7.8%
All Other Expenses		
Total Expenses	27.1%	27.8%

IBC suggested that it would be more appropriate to calculate the weighted average based on earned premium for all categories of expenses. Desjardins stated that it agrees with IBC. Doing so increases the 27.8% to 28.2% according to IBC. We continue to hold the view that given the purpose for which it serves, a weighted average based on earned premium for general expenses and based on written premium for other expenses is appropriate.

12

Profit

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

13

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 modeled over a one-year period.

14

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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15

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 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 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Dec-02	869,889	7,981	1.000	7,981
Jun-03	853,492	7,484	1.000	7,484
Dec-03	874,532	7,074	1.000	7,074
Jun-04	861,320	6,597	1.000	6,597
Dec-04	888,609	6,837	1.000	6,837
Jun-05	884,437	6,443	1.000	6,443
Dec-05	939,944	7,446	1.000	7,446
Jun-06	945,697	6,860	1.000	6,860
Dec-06	1,001,675	7,635	1.000	7,635
Jun-07	1,002,191	6,667	1.000	6,667
Dec-07	1,056,626	7,050	1.000	7,050
Jun-08	1,052,669	6,473	1.000	6,473
Dec-08	1,097,516	6,781	0.999	6,777
Jun-09	1,080,182	6,203	0.999	6,196
Dec-09	1,119,390	7,038	0.998	7,026
Jun-10	1,100,233	6,188	0.997	6,171
Dec-10	1,147,183	7,458	0.996	7,426
Jun-11	1,128,729	7,031	0.994	6,985
Dec-11	1,178,610	7,020	0.992	6,961
Jun-12	1,171,120	6,688	0.989	6,615
Dec-12	1,220,996	7,795	0.987	7,693
Jun-13	1,210,685	6,816	0.984	6,706
Dec-13	1,269,917	8,214	0.980	8,047
Jun-14	1,257,189	7,274	0.974	7,086
Dec-14	1,319,942	8,502	0.974	8,280
Jun-15	1,303,078	7,887	0.966	7,617
Dec-15	1,349,655	8,563	0.973	8,334
Jun-16	1,324,488	7,471	0.979	7,315
Dec-16	1,354,511	8,809	0.992	8,743
Jun-17	1,321,738	7,499	0.980	7,352
Total	33,186,244	217,784		215,877

TPL BI
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-02	869,889	332,169	1.000	332,169
Jun-03	853,492	283,784	1.000	283,784
Dec-03	874,532	292,194	1.000	292,194
Jun-04	861,320	244,757	1.000	244,757
Dec-04	888,609	232,648	1.000	232,648
Jun-05	884,437	188,661	1.000	188,661
Dec-05	939,944	218,435	1.000	218,519
Jun-06	945,697	192,709	1.003	193,352
Dec-06	1,001,675	250,467	1.004	251,509
Jun-07	1,002,191	198,748	1.004	199,510
Dec-07	1,056,626	252,808	1.004	253,935
Jun-08	1,052,669	229,662	1.007	231,180
Dec-08	1,097,516	260,400	1.013	263,833
Jun-09	1,080,182	208,833	1.018	212,517
Dec-09	1,119,390	262,253	1.022	268,002
Jun-10	1,100,233	192,286	1.027	197,414
Dec-10	1,147,183	267,876	1.035	277,295
Jun-11	1,128,729	219,068	1.045	229,010
Dec-11	1,178,610	282,589	1.057	298,583
Jun-12	1,171,120	259,918	1.075	279,532
Dec-12	1,220,996	306,201	1.099	336,417
Jun-13	1,210,685	266,653	1.126	300,325
Dec-13	1,269,917	335,729	1.185	397,687
Jun-14	1,257,189	271,379	1.243	337,356
Dec-14	1,319,942	345,024	1.346	464,499
Jun-15	1,303,078	279,566	1.480	413,858
Dec-15	1,349,655	309,784	1.659	513,817
Jun-16	1,324,488	238,022	1.874	445,938
Dec-16	1,354,511	251,440	2.071	520,686
Jun-17	1,321,738	169,580	2.641	447,854
Total	33,186,244	7,643,643		9,126,843

TPL PD
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Dec-02	869,889	22,312	1.000	22,312
Jun-03	853,492	21,590	1.000	21,590
Dec-03	874,532	19,748	1.000	19,748
Jun-04	861,320	20,360	1.000	20,360
Dec-04	888,609	22,514	1.000	22,514
Jun-05	884,437	22,494	1.000	22,494
Dec-05	939,944	25,852	1.000	25,852
Jun-06	945,697	26,424	1.000	26,424
Dec-06	1,001,675	32,325	1.000	32,325
Jun-07	1,002,191	30,644	1.000	30,644
Dec-07	1,056,626	33,105	1.000	33,105
Jun-08	1,052,669	32,853	1.000	32,853
Dec-08	1,097,516	35,308	1.000	35,308
Jun-09	1,080,182	34,399	1.000	34,399
Dec-09	1,119,390	37,472	1.000	37,472
Jun-10	1,100,233	32,651	1.000	32,651
Dec-10	1,147,183	39,315	1.000	39,315
Jun-11	1,128,729	40,126	1.000	40,126
Dec-11	1,178,610	35,013	1.000	35,013
Jun-12	1,171,120	34,585	1.000	34,585
Dec-12	1,220,996	40,532	1.000	40,532
Jun-13	1,210,685	36,833	1.000	36,833
Dec-13	1,269,917	42,150	1.000	42,150
Jun-14	1,257,189	39,086	1.000	39,086
Dec-14	1,319,942	41,994	1.000	41,994
Jun-15	1,303,078	40,073	1.000	40,073
Dec-15	1,349,655	40,975	1.000	40,975
Jun-16	1,324,488	36,750	1.007	37,024
Dec-16	1,354,511	40,204	1.028	41,319
Jun-17	1,321,738	35,876	1.088	39,026
Total	33,186,244	993,563		998,102

TPL PD
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-02	869,889	84,777	1.000	84,777
Jun-03	853,492	79,854	1.000	79,854
Dec-03	874,532	78,195	1.000	78,195
Jun-04	861,320	73,251	1.000	73,251
Dec-04	888,609	84,640	1.000	84,640
Jun-05	884,437	83,060	1.000	83,060
Dec-05	939,944	99,752	1.000	99,752
Jun-06	945,697	98,202	1.000	98,202
Dec-06	1,001,675	130,625	1.000	130,625
Jun-07	1,002,191	126,382	1.000	126,382
Dec-07	1,056,626	150,279	1.000	150,279
Jun-08	1,052,669	141,022	1.000	141,022
Dec-08	1,097,516	156,693	1.000	156,693
Jun-09	1,080,182	140,588	1.000	140,588
Dec-09	1,119,390	158,910	1.000	158,910
Jun-10	1,100,233	132,585	1.000	132,585
Dec-10	1,147,183	163,004	1.000	163,004
Jun-11	1,128,729	163,587	1.000	163,587
Dec-11	1,178,610	160,463	1.000	160,463
Jun-12	1,171,120	150,266	1.000	150,266
Dec-12	1,220,996	190,219	1.000	190,219
Jun-13	1,210,685	168,028	1.000	168,028
Dec-13	1,269,917	205,563	1.000	205,563
Jun-14	1,257,189	183,930	1.000	183,930
Dec-14	1,319,942	211,548	1.000	211,548
Jun-15	1,303,078	195,987	1.000	195,987
Dec-15	1,349,655	210,977	1.004	211,809
Jun-16	1,324,488	177,966	1.020	181,520
Dec-16	1,354,511	199,100	1.067	212,377
Jun-17	1,321,738	171,496	1.210	207,538
Total	33,186,244	4,370,947		4,424,653

AB All DI
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	864,305	1,611	1.000	1,611
Dec-04	893,639	1,566	1.000	1,566
Jun-05	888,576	1,439	1.000	1,439
Dec-05	941,651	1,741	1.000	1,741
Jun-06	945,399	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	1,056,481	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	1,119,821	1,436	1.000	1,436
Jun-10	1,100,483	1,121	1.000	1,121
Dec-10	1,147,363	1,335	1.000	1,334
Jun-11	1,128,481	1,182	1.000	1,181
Dec-11	1,178,583	1,326	1.000	1,325
Jun-12	1,171,422	1,199	1.000	1,199
Dec-12	1,221,817	1,476	1.000	1,475
Jun-13	1,211,529	1,243	1.000	1,242
Dec-13	1,270,781	1,444	1.000	1,443
Jun-14	1,257,912	1,221	1.000	1,220
Dec-14	1,319,513	1,496	1.000	1,496
Jun-15	1,301,765	1,289	0.998	1,287
Dec-15	1,347,627	1,462	0.997	1,458
Jun-16	1,322,786	1,291	1.001	1,292
Dec-16	1,354,214	1,562	0.994	1,553
Jun-17	1,322,282	1,387	1.025	1,422
Total	33,199,272	43,803		43,820

AB All DI
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-02	869,521	12,223	1.000	12,223
Jun-03	853,159	8,354	1.000	8,354
Dec-03	875,870	9,268	1.000	9,268
Jun-04	864,305	7,517	1.000	7,517
Dec-04	893,639	9,289	1.000	9,289
Jun-05	888,576	7,440	1.000	7,440
Dec-05	941,651	9,437	1.000	9,437
Jun-06	945,399	7,467	1.000	7,464
Dec-06	1,000,815	10,130	1.002	10,150
Jun-07	1,001,482	8,993	1.005	9,042
Dec-07	1,056,481	12,138	1.009	12,244
Jun-08	1,053,269	9,554	1.007	9,623
Dec-08	1,098,120	13,756	0.999	13,746
Jun-09	1,080,605	10,860	0.999	10,850
Dec-09	1,119,821	11,890	1.005	11,946
Jun-10	1,100,483	8,014	1.006	8,063
Dec-10	1,147,363	11,999	1.005	12,065
Jun-11	1,128,481	8,116	1.007	8,174
Dec-11	1,178,583	12,049	1.009	12,156
Jun-12	1,171,422	10,231	1.008	10,314
Dec-12	1,221,817	13,174	1.006	13,247
Jun-13	1,211,529	10,492	1.003	10,521
Dec-13	1,270,781	12,470	1.014	12,649
Jun-14	1,257,912	9,547	1.017	9,710
Dec-14	1,319,513	13,679	1.029	14,073
Jun-15	1,301,765	11,491	1.047	12,026
Dec-15	1,347,627	19,652	1.051	20,645
Jun-16	1,322,786	11,890	1.146	13,629
Dec-16	1,354,214	12,363	1.413	17,470
Jun-17	1,322,282	8,045	1.940	15,607
Total	33,199,272	321,528		338,942

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

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	864,305	6,659	1.000	6,659
Dec-04	893,639	8,322	1.000	8,322
Jun-05	888,576	8,941	1.000	8,941
Dec-05	941,651	10,452	1.000	10,452
Jun-06	945,399	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	1,056,481	11,322	1.000	11,322
Jun-08	1,053,269	10,154	1.000	10,154
Dec-08	1,098,120	10,411	1.000	10,411
Jun-09	1,080,605	9,427	1.000	9,427
Dec-09	1,119,821	10,688	1.000	10,688
Jun-10	1,100,483	9,261	1.000	9,261
Dec-10	1,147,363	11,179	1.000	11,178
Jun-11	1,128,481	10,780	1.000	10,779
Dec-11	1,178,583	10,725	1.000	10,722
Jun-12	1,171,422	10,281	1.000	10,278
Dec-12	1,221,817	11,871	1.000	11,868
Jun-13	1,211,529	10,522	1.000	10,518
Dec-13	1,270,781	12,291	1.000	12,286
Jun-14	1,257,912	11,051	1.000	11,046
Dec-14	1,319,513	12,539	1.000	12,533
Jun-15	1,301,765	11,294	0.999	11,283
Dec-15	1,347,627	12,789	0.998	12,768
Jun-16	1,322,786	11,200	1.002	11,220
Dec-16	1,354,214	14,186	1.004	14,239
Jun-17	1,322,282	14,239	0.922	13,124
Total	33,199,272	314,399		313,292

AB All Med Exp
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-02	869,521	22,648	1.000	22,648
Jun-03	853,159	19,073	1.000	19,073
Dec-03	875,870	19,414	1.000	19,414
Jun-04	864,305	16,896	1.000	16,896
Dec-04	893,639	20,465	1.000	20,472
Jun-05	888,576	19,386	1.000	19,392
Dec-05	941,651	22,566	1.000	22,574
Jun-06	945,399	18,528	1.000	18,535
Dec-06	1,000,815	24,058	1.002	24,098
Jun-07	1,001,482	20,204	1.002	20,244
Dec-07	1,056,481	24,871	1.003	24,947
Jun-08	1,053,269	21,747	1.002	21,798
Dec-08	1,098,120	27,605	1.002	27,668
Jun-09	1,080,605	22,836	1.004	22,922
Dec-09	1,119,821	27,612	1.005	27,752
Jun-10	1,100,483	23,986	1.004	24,093
Dec-10	1,147,363	28,981	1.005	29,132
Jun-11	1,128,481	26,020	1.004	26,128
Dec-11	1,178,583	30,521	1.004	30,637
Jun-12	1,171,422	27,536	1.003	27,608
Dec-12	1,221,817	35,575	1.008	35,854
Jun-13	1,211,529	29,037	1.008	29,269
Dec-13	1,270,781	36,312	1.007	36,573
Jun-14	1,257,912	30,741	1.010	31,050
Dec-14	1,319,513	39,382	1.014	39,942
Jun-15	1,301,765	36,523	1.016	37,118
Dec-15	1,347,627	50,287	0.999	50,243
Jun-16	1,322,786	40,543	1.040	42,160
Dec-16	1,354,214	51,049	1.041	53,150
Jun-17	1,322,282	56,949	0.862	49,103
Total	33,199,272	871,353		870,490

AB DB
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	864,305	51	1.000	51
Dec-04	893,639	71	1.000	71
Jun-05	888,576	64	1.000	64
Dec-05	941,651	77	1.000	77
Jun-06	945,399	62	1.000	62
Dec-06	1,000,815	72	1.000	72
Jun-07	1,001,482	60	1.000	60
Dec-07	1,056,481	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	1,119,821	56	1.000	56
Jun-10	1,100,483	39	1.000	39
Dec-10	1,147,363	71	1.000	71
Jun-11	1,128,481	32	1.000	32
Dec-11	1,178,583	57	1.000	57
Jun-12	1,171,422	63	1.000	63
Dec-12	1,221,817	54	1.000	54
Jun-13	1,211,529	37	0.998	37
Dec-13	1,270,781	55	0.990	54
Jun-14	1,257,912	44	0.985	43
Dec-14	1,319,513	52	0.979	51
Jun-15	1,301,765	42	0.972	41
Dec-15	1,347,627	60	0.943	57
Jun-16	1,322,786	43	0.914	39
Dec-16	1,354,214	61	0.856	52
Jun-17	1,322,282	42	0.838	35
Total	33,199,272	1,734		1,708

AB DB
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
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	864,305	922	1.000	922
Dec-04	893,639	1,871	1.000	1,871
Jun-05	888,576	1,299	1.000	1,299
Dec-05	941,651	2,210	1.000	2,210
Jun-06	945,399	1,638	1.000	1,638
Dec-06	1,000,815	1,161	1.000	1,160
Jun-07	1,001,482	997	1.008	1,005
Dec-07	1,056,481	1,597	1.008	1,609
Jun-08	1,053,269	1,213	1.008	1,223
Dec-08	1,098,120	1,827	1.003	1,833
Jun-09	1,080,605	833	1.003	836
Dec-09	1,119,821	2,599	1.006	2,614
Jun-10	1,100,483	880	1.007	886
Dec-10	1,147,363	1,538	1.006	1,548
Jun-11	1,128,481	1,348	1.006	1,356
Dec-11	1,178,583	1,384	1.009	1,396
Jun-12	1,171,422	1,190	1.039	1,237
Dec-12	1,221,817	1,996	1.036	2,068
Jun-13	1,211,529	757	1.037	786
Dec-13	1,270,781	2,099	1.030	2,163
Jun-14	1,257,912	953	1.029	981
Dec-14	1,319,513	1,512	1.025	1,550
Jun-15	1,301,765	1,756	1.019	1,789
Dec-15	1,347,627	1,300	1.010	1,313
Jun-16	1,322,786	800	1.004	803
Dec-16	1,354,214	2,415	1.014	2,450
Jun-17	1,322,282	732	1.180	864
Total	33,199,272	42,785		43,366

AB Funeral
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	864,305	78	1.000	78
Dec-04	893,639	115	1.000	115
Jun-05	888,576	95	1.000	95
Dec-05	941,651	127	1.000	127
Jun-06	945,399	110	1.000	110
Dec-06	1,000,815	118	1.000	118
Jun-07	1,001,482	93	1.000	93
Dec-07	1,056,481	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	1,119,821	98	1.000	98
Jun-10	1,100,483	74	1.000	74
Dec-10	1,147,363	118	1.000	118
Jun-11	1,128,481	59	1.000	59
Dec-11	1,178,583	101	1.000	101
Jun-12	1,171,422	90	1.000	90
Dec-12	1,221,817	101	0.998	101
Jun-13	1,211,529	69	0.998	69
Dec-13	1,270,781	102	0.995	101
Jun-14	1,257,912	73	0.993	72
Dec-14	1,319,513	101	0.992	100
Jun-15	1,301,765	62	0.990	61
Dec-15	1,347,627	100	0.977	98
Jun-16	1,322,786	68	0.960	65
Dec-16	1,354,214	102	0.913	93
Jun-17	1,322,282	78	0.930	73
Total	33,199,272	2,835		2,813

AB Funeral
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
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	864,305	207	1.000	207
Dec-04	893,639	279	1.000	279
Jun-05	888,576	261	1.000	261
Dec-05	941,651	351	1.000	351
Jun-06	945,399	251	1.000	251
Dec-06	1,000,815	294	1.000	294
Jun-07	1,001,482	399	1.000	399
Dec-07	1,056,481	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	1,119,821	570	1.000	570
Jun-10	1,100,483	402	1.000	402
Dec-10	1,147,363	696	1.000	696
Jun-11	1,128,481	308	1.000	308
Dec-11	1,178,583	541	1.000	541
Jun-12	1,171,422	532	1.000	532
Dec-12	1,221,817	545	0.998	544
Jun-13	1,211,529	373	0.998	372
Dec-13	1,270,781	553	0.992	549
Jun-14	1,257,912	364	0.992	361
Dec-14	1,319,513	525	0.990	520
Jun-15	1,301,765	332	0.977	324
Dec-15	1,347,627	563	0.963	542
Jun-16	1,322,786	381	0.953	363
Dec-16	1,354,214	545	0.919	501
Jun-17	1,322,282	399	1.000	399
Total	33,199,272	13,013		12,909

AB Uninsured
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	864,305	7	1.000	7
Dec-04	893,639	3	1.000	3
Jun-05	888,576	5	1.042	5
Dec-05	941,651	3	1.042	3
Jun-06	945,399	1	1.010	1
Dec-06	1,000,815	3	0.981	3
Jun-07	1,001,482	6	0.981	6
Dec-07	1,056,481	12	0.981	12
Jun-08	1,053,269	4	0.931	4
Dec-08	1,098,120	10	0.917	9
Jun-09	1,080,605	2	0.905	2
Dec-09	1,119,821	9	0.860	8
Jun-10	1,100,483	7	0.850	6
Dec-10	1,147,363	4	0.801	3
Jun-11	1,128,481	1	0.809	1
Dec-11	1,178,583	6	0.760	5
Jun-12	1,171,422	9	0.696	6
Dec-12	1,221,817	5	0.659	3
Jun-13	1,211,529	7	0.604	4
Dec-13	1,270,781	5	0.568	3
Jun-14	1,257,912	6	0.587	4
Dec-14	1,319,513	5	0.616	3
Jun-15	1,301,765	10	0.633	6
Dec-15	1,347,627	4	0.769	3
Jun-16	1,322,786	3	0.865	3
Dec-16	1,354,214	5	0.949	5
Jun-17	1,322,282	4	2.085	8
Total	33,199,272	161		140

AB Uninsured
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
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	864,305	81	1.000	81
Dec-04	893,639	110	1.000	110
Jun-05	888,576	819	1.000	819
Dec-05	941,651	1,642	1.007	1,653
Jun-06	945,399	52	1.000	52
Dec-06	1,000,815	677	0.993	673
Jun-07	1,001,482	240	0.993	239
Dec-07	1,056,481	1,572	0.993	1,561
Jun-08	1,053,269	20	0.974	20
Dec-08	1,098,120	1,065	0.959	1,021
Jun-09	1,080,605	883	0.889	785
Dec-09	1,119,821	628	0.907	569
Jun-10	1,100,483	1,208	0.922	1,113
Dec-10	1,147,363	448	0.857	384
Jun-11	1,128,481	148	0.933	138
Dec-11	1,178,583	339	0.970	329
Jun-12	1,171,422	864	0.942	815
Dec-12	1,221,817	285	0.934	266
Jun-13	1,211,529	52	0.943	49
Dec-13	1,270,781	538	0.905	487
Jun-14	1,257,912	110	1.021	112
Dec-14	1,319,513	128	1.145	146
Jun-15	1,301,765	503	1.453	731
Dec-15	1,347,627	132	1.869	247
Jun-16	1,322,786	589	2.055	1,211
Dec-16	1,354,214	85	5.243	448
Jun-17	1,322,282	7	22.563	154
Total	33,199,272	13,434		14,421

Collision
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
Dec-02	608,784	27,240	1.000	27,240
Jun-03	601,882	26,632	1.000	26,632
Dec-03	621,938	25,414	1.000	25,414
Jun-04	618,616	28,350	1.000	28,350
Dec-04	642,167	31,610	1.000	31,610
Jun-05	647,383	32,096	1.000	32,096
Dec-05	687,146	36,680	1.000	36,678
Jun-06	696,013	37,743	1.000	37,740
Dec-06	741,282	46,636	1.000	46,631
Jun-07	750,059	45,259	1.000	45,254
Dec-07	792,469	44,266	1.000	44,261
Jun-08	798,345	40,955	1.000	40,949
Dec-08	834,468	40,046	1.000	40,038
Jun-09	823,604	38,455	1.000	38,447
Dec-09	845,121	42,194	1.000	42,183
Jun-10	828,624	34,586	1.000	34,575
Dec-10	854,561	40,339	1.000	40,322
Jun-11	841,045	43,052	1.000	43,034
Dec-11	872,428	35,475	1.000	35,460
Jun-12	868,927	35,151	1.000	35,137
Dec-12	903,589	41,667	1.000	41,650
Jun-13	900,201	38,045	1.000	38,029
Dec-13	942,659	44,673	1.000	44,655
Jun-14	937,689	41,763	1.000	41,746
Dec-14	981,128	44,358	1.000	44,340
Jun-15	970,767	41,702	0.999	41,642
Dec-15	1,000,623	41,870	0.992	41,535
Jun-16	981,126	39,792	0.972	38,684
Dec-16	999,505	49,795	0.906	45,138
Jun-17	978,079	57,712	0.734	42,349
Total	24,570,229	1,173,556		1,151,819

Collision
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-02	608,784	96,344	1.000	96,344
Jun-03	601,882	94,922	1.000	94,922
Dec-03	621,938	87,408	1.000	87,408
Jun-04	618,616	88,279	1.000	88,279
Dec-04	642,167	97,201	1.000	97,201
Jun-05	647,383	98,076	1.000	98,076
Dec-05	687,146	118,380	1.000	118,364
Jun-06	696,013	120,864	1.000	120,840
Dec-06	741,282	166,741	1.000	166,699
Jun-07	750,059	166,277	1.000	166,222
Dec-07	792,469	187,990	1.000	187,920
Jun-08	798,345	181,671	1.000	181,600
Dec-08	834,468	195,183	1.000	195,107
Jun-09	823,604	170,159	1.000	170,093
Dec-09	845,121	188,285	1.000	188,211
Jun-10	828,624	144,664	1.000	144,607
Dec-10	854,561	176,370	1.000	176,302
Jun-11	841,045	184,336	1.000	184,265
Dec-11	872,428	170,502	1.000	170,436
Jun-12	868,927	162,461	1.000	162,397
Dec-12	903,589	206,865	1.000	206,784
Jun-13	900,201	182,656	1.000	182,585
Dec-13	942,659	228,037	1.000	227,948
Jun-14	937,689	203,659	0.999	203,467
Dec-14	981,128	238,088	0.998	237,620
Jun-15	970,767	217,531	0.995	216,359
Dec-15	1,000,623	237,232	0.975	231,205
Jun-16	981,126	211,132	0.933	196,898
Dec-16	999,505	296,970	0.811	240,718
Jun-17	978,079	389,417	0.577	224,609
Total	24,570,229	5,307,700		5,063,486

Comprehensive
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	753,862	18,912	1.000	18,912
Dec-04	778,049	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	842,892	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	36,871	1.000	36,871
Jun-08	967,930	23,659	1.000	23,658
Dec-08	1,007,535	31,548	1.000	31,547
Jun-09	1,003,883	21,404	1.000	21,403
Dec-09	1,028,559	33,704	1.000	33,703
Jun-10	1,018,733	19,396	1.000	19,395
Dec-10	1,047,654	62,308	1.000	62,305
Jun-11	1,040,158	19,794	1.000	19,793
Dec-11	1,071,638	31,032	1.000	31,029
Jun-12	1,073,024	19,219	1.000	19,216
Dec-12	1,105,695	57,068	1.000	57,060
Jun-13	1,104,780	23,579	1.000	23,575
Dec-13	1,144,163	41,562	1.000	41,556
Jun-14	1,142,633	19,006	1.000	19,003
Dec-14	1,181,640	49,887	1.000	49,883
Jun-15	1,173,235	22,442	1.000	22,440
Dec-15	1,197,983	46,446	1.001	46,502
Jun-16	1,176,891	32,369	1.004	32,509
Dec-16	1,187,732	62,754	1.012	63,481
Jun-17	1,168,842	23,641	1.103	26,081
Total	29,800,539	931,147		934,468

Comprehensive
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-02	731,460	54,246	1.000	54,246
Jun-03	729,421	44,066	1.000	44,066
Dec-03	751,856	63,982	1.000	63,982
Jun-04	753,862	41,137	1.000	41,137
Dec-04	778,049	84,072	1.000	84,072
Jun-05	785,901	77,575	1.000	77,575
Dec-05	832,748	76,099	1.000	76,099
Jun-06	842,892	58,706	1.000	58,703
Dec-06	890,498	98,468	1.000	98,456
Jun-07	905,984	88,161	1.000	88,150
Dec-07	955,162	145,985	1.000	145,963
Jun-08	967,930	80,136	1.000	80,123
Dec-08	1,007,535	132,108	1.000	132,084
Jun-09	1,003,883	77,147	1.000	77,125
Dec-09	1,028,559	150,048	1.000	150,001
Jun-10	1,018,733	73,651	1.000	73,626
Dec-10	1,047,654	295,813	1.000	295,705
Jun-11	1,040,158	72,849	1.000	72,814
Dec-11	1,071,638	139,809	1.000	139,745
Jun-12	1,073,024	77,500	1.000	77,465
Dec-12	1,105,695	272,063	1.000	271,938
Jun-13	1,104,780	125,835	1.000	125,777
Dec-13	1,144,163	216,990	1.000	216,891
Jun-14	1,142,633	83,109	1.000	83,071
Dec-14	1,181,640	314,835	1.000	314,691
Jun-15	1,173,235	107,853	1.000	107,804
Dec-15	1,197,983	302,147	1.000	302,009
Jun-16	1,176,891	173,923	1.000	173,956
Dec-16	1,187,732	377,689	0.998	376,959
Jun-17	1,168,842	139,190	0.988	137,519
Total	29,800,539	4,045,189		4,041,751

Comprehensive - Theft
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	753,862	4,825	1.000	4,825
Dec-04	778,049	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	842,892	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	4,800	1.000	4,799
Jun-08	967,930	4,229	1.000	4,229
Dec-08	1,007,535	4,408	1.000	4,408
Jun-09	1,003,883	3,662	1.000	3,661
Dec-09	1,028,559	3,968	1.000	3,967
Jun-10	1,018,733	2,850	1.000	2,850
Dec-10	1,047,654	3,262	1.000	3,262
Jun-11	1,040,158	2,652	1.000	2,652
Dec-11	1,071,638	2,486	1.000	2,486
Jun-12	1,073,024	2,017	1.000	2,016
Dec-12	1,105,695	2,553	1.000	2,552
Jun-13	1,104,780	2,399	1.000	2,398
Dec-13	1,144,163	2,710	1.000	2,709
Jun-14	1,142,633	2,400	1.000	2,399
Dec-14	1,181,640	2,790	1.000	2,789
Jun-15	1,173,235	3,328	0.999	3,325
Dec-15	1,197,983	3,796	1.000	3,795
Jun-16	1,176,891	3,816	0.998	3,808
Dec-16	1,187,732	4,487	0.994	4,461
Jun-17	1,168,842	4,734	0.964	4,566
Total	29,800,539	115,737		115,520

Comprehensive - Theft
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-02	731,460	18,713	1.000	18,713
Jun-03	729,421	18,176	1.000	18,176
Dec-03	751,856	19,590	1.000	19,590
Jun-04	753,862	16,890	1.000	16,890
Dec-04	778,049	17,890	1.000	17,890
Jun-05	785,901	16,797	1.000	16,797
Dec-05	832,748	20,571	1.000	20,571
Jun-06	842,892	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	30,004	1.000	30,004
Jun-08	967,930	27,750	1.000	27,750
Dec-08	1,007,535	32,569	1.000	32,569
Jun-09	1,003,883	25,144	1.000	25,144
Dec-09	1,028,559	27,675	1.000	27,675
Jun-10	1,018,733	21,275	1.000	21,275
Dec-10	1,047,654	24,135	1.000	24,135
Jun-11	1,040,158	18,953	1.000	18,953
Dec-11	1,071,638	21,080	1.000	21,080
Jun-12	1,073,024	16,704	1.000	16,704
Dec-12	1,105,695	22,801	1.000	22,801
Jun-13	1,104,780	20,579	1.000	20,579
Dec-13	1,144,163	25,553	1.000	25,553
Jun-14	1,142,633	23,316	1.000	23,316
Dec-14	1,181,640	29,965	1.000	29,965
Jun-15	1,173,235	34,723	0.998	34,659
Dec-15	1,197,983	45,204	0.998	45,106
Jun-16	1,176,891	41,823	0.994	41,563
Dec-16	1,187,732	49,380	0.981	48,439
Jun-17	1,168,842	52,913	0.941	49,799
Total	29,800,539	793,129		788,651

All Perils
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	1,446	1.000	1,446
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	2,384	1.000	2,384
Jun-11	10,949	1,836	1.000	1,836
Dec-11	10,787	2,131	1.000	2,131
Jun-12	10,249	1,569	1.000	1,569
Dec-12	10,167	2,108	1.000	2,108
Jun-13	9,851	1,584	1.000	1,584
Dec-13	10,249	1,873	1.000	1,873
Jun-14	10,290	1,395	1.000	1,395
Dec-14	12,059	1,657	1.000	1,657
Jun-15	12,209	1,276	1.000	1,276
Dec-15	12,244	1,420	1.002	1,423
Jun-16	11,561	1,176	1.007	1,184
Dec-16	11,115	1,681	1.015	1,706
Jun-17	10,564	1,186	1.064	1,261
Total	492,409	55,091		55,202

All Perils
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
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	5,300	1.000	5,300
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	4,747	1.000	4,747
Dec-07	20,802	6,506	1.000	6,506
Jun-08	19,098	4,464	1.000	4,464
Dec-08	16,151	5,344	1.000	5,344
Jun-09	13,978	4,416	1.000	4,416
Dec-09	13,536	4,470	1.000	4,470
Jun-10	12,104	3,372	1.000	3,372
Dec-10	11,946	6,244	1.000	6,244
Jun-11	10,949	3,456	1.000	3,456
Dec-11	10,787	4,571	1.000	4,571
Jun-12	10,249	2,664	1.000	2,664
Dec-12	10,167	5,365	0.999	5,361
Jun-13	9,851	4,643	0.998	4,632
Dec-13	10,249	4,655	0.996	4,636
Jun-14	10,290	3,320	0.993	3,298
Dec-14	12,059	6,169	0.993	6,125
Jun-15	12,209	3,772	0.993	3,746
Dec-15	12,244	5,702	0.996	5,679
Jun-16	11,561	4,065	0.975	3,964
Dec-16	11,115	6,971	0.911	6,353
Jun-17	10,564	6,027	0.784	4,726
Total	492,409	146,120		143,952

Spec Perils
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	9,663	47	1.000	47
Dec-11	9,482	83	1.000	83
Jun-12	9,469	34	1.000	34
Dec-12	9,183	170	1.000	170
Jun-13	9,104	60	1.000	60
Dec-13	8,724	78	1.000	78
Jun-14	8,767	40	1.000	40
Dec-14	8,613	125	1.001	125
Jun-15	8,718	52	1.001	52
Dec-15	8,616	123	1.001	123
Jun-16	8,884	62	0.999	62
Dec-16	8,957	130	0.993	129
Jun-17	9,345	67	0.994	67
Total	325,690	2,802		2,801

Spec Perils
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
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	9,663	193	1.000	193
Dec-11	9,482	348	1.000	348
Jun-12	9,469	181	1.000	181
Dec-12	9,183	678	1.000	678
Jun-13	9,104	319	1.000	319
Dec-13	8,724	329	1.000	329
Jun-14	8,767	260	1.000	260
Dec-14	8,613	594	1.000	593
Jun-15	8,718	256	0.997	255
Dec-15	8,616	531	0.995	529
Jun-16	8,884	440	0.992	436
Dec-16	8,957	651	0.971	632
Jun-17	9,345	397	0.907	361
Total	325,690	10,661		10,598

Underinsured
Estimated Ultimate Incurred Counts
Incurred Counts Development Method

Accident Semester	Car-Years as of 6/30/2017	Claim Counts as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Counts
(1)	(2)	(3)	(4)	(5)
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	13	0.984	13
Dec-04	786,351	16	0.984	16
Jun-05	774,687	26	0.963	25
Dec-05	811,810	13	0.980	13
Jun-06	809,744	20	0.980	20
Dec-06	855,045	21	0.967	20
Jun-07	852,944	8	0.934	7
Dec-07	899,626	25	0.910	23
Jun-08	1,038,913	13	0.870	11
Dec-08	1,084,284	20	0.832	17
Jun-09	1,067,336	15	0.800	12
Dec-09	1,106,401	25	0.757	19
Jun-10	1,089,430	23	0.721	17
Dec-10	1,137,649	19	0.670	13
Jun-11	1,118,917	14	0.626	9
Dec-11	1,168,794	33	0.565	19
Jun-12	1,161,582	27	0.530	14
Dec-12	1,211,399	26	0.488	13
Jun-13	1,201,137	36	0.453	16
Dec-13	1,259,947	38	0.425	16
Jun-14	1,245,990	24	0.399	10
Dec-14	1,305,320	43	0.404	17
Jun-15	1,286,350	48	0.457	22
Dec-15	1,329,753	36	0.641	23
Jun-16	1,304,012	21	0.762	16
Dec-16	1,333,869	24	0.942	23
Jun-17	1,301,848	26	1.326	34
Total	31,682,138	715		519

Underinsured
Estimated Ultimate Incurred Losses (Indemnity and ALAE)
Incurred Losses Development Method
Losses in $ 000s

Accident Semester	Car-Years as of 6/30/2017	Losses as of 6/30/2017	Cumulative Development Factors	Estimated Ultimate Incurred Losses
(1)	(2)	(3)	(4)	(5)
Dec-02	846,295	2,797	1.000	2,797
Jun-03	756,040	854	1.000	854
Dec-03	775,095	3,098	1.000	3,098
Jun-04	761,569	2,541	1.000	2,541
Dec-04	786,351	2,443	1.001	2,444
Jun-05	774,687	3,603	1.002	3,611
Dec-05	811,810	5,286	1.004	5,305
Jun-06	809,744	4,801	1.004	4,818
Dec-06	855,045	4,340	0.992	4,307
Jun-07	852,944	1,352	0.981	1,327
Dec-07	899,626	4,841	0.985	4,766
Jun-08	1,038,913	3,558	0.973	3,462
Dec-08	1,084,284	3,287	1.010	3,320
Jun-09	1,067,336	3,541	1.019	3,608
Dec-09	1,106,401	4,985	1.000	4,987
Jun-10	1,089,430	5,186	1.002	5,196
Dec-10	1,137,649	1,372	1.016	1,393
Jun-11	1,118,917	2,687	1.037	2,785
Dec-11	1,168,794	7,327	1.034	7,576
Jun-12	1,161,582	4,850	1.055	5,115
Dec-12	1,211,399	6,580	1.080	7,107
Jun-13	1,201,137	1,784	1.100	1,963
Dec-13	1,259,947	3,741	1.087	4,068
Jun-14	1,245,990	2,206	1.124	2,480
Dec-14	1,305,320	4,556	1.229	5,598
Jun-15	1,286,350	3,830	1.394	5,340
Dec-15	1,329,753	3,541	1.802	6,382
Jun-16	1,304,012	3,142	2.136	6,711
Dec-16	1,333,869	3,323	2.884	9,584
Jun-17	1,301,848	567	8.283	4,697
Total	31,682,138	106,017		127,241

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL BI
Reported Counts
Data as of 6/30/17

Accident Semester	Car-Years	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174
	(1)																													
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	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	7,485	7,484
Dec-03	874,532	8,425	8,728	8,216	7,948	7,589	7,438	7,439	7,355	7,257	7,212	7,156	7,167	7,137	7,132	7,126	7,110	7,097	7,094	7,082	7,080	7,076	7,077	7,075	7,074	7,073	7,074	7,074	7,074	
Jun-04	861,320	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	6,597	6,597		
Dec-04	888,609	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	6,838	6,837			
Jun-05	884,437	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	6,444	6,443				
Dec-05	939,944	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	7,446	7,446					
Jun-06	945,697	8,020	8,004	7,660	7,474	7,185	7,075	7,141	7,069	7,058	7,015	6,980	6,951	6,979	6,925	6,914	6,902	6,884	6,881	6,875	6,873	6,865	6,860	6,860						
Dec-06	1,001,675	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	7,638	7,635							
Jun-07	1,002,191	7,585	7,697	7,019	6,952	7,097	6,943	6,963	6,910	6,878	6,820	6,847	6,772	6,750	6,722	6,710	6,693	6,685	6,678	6,674	6,671	6,667								
Dec-07	1,056,626	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	7,049	7,050									
Jun-08	1,052,669	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	6,474	6,473										
Dec-08	1,097,516	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	6,782	6,781											
Jun-09	1,080,182	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	6,204	6,203												
Dec-09	1,119,390	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	7,047	7,038													
Jun-10	1,100,233	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	6,197	6,188														
Dec-10	1,147,183	8,507	8,633	8,127	8,119	7,844	7,686	7,662	7,622	7,563	7,543	7,518	7,486	7,467	7,458															
Jun-11	1,128,729	8,415	8,009	7,645	7,322	7,245	7,176	7,172	7,127	7,095	7,063	7,044	7,029	7,031																
Dec-11	1,178,610	8,069	8,287	7,615	7,464	7,303	7,190	7,162	7,119	7,076	7,050	7,029	7,020																	
Jun-12	1,171,120	7,868	7,635	7,209	7,049	6,926	6,806	6,783	6,749	6,721	6,686	6,688																		
Dec-12	1,220,996	7,970	8,650	8,249	8,119	7,958	7,884	7,884	7,842	7,793	7,795																			
Jun-13	1,210,685	7,601	7,598	7,181	7,024	6,899	6,866	6,873	6,816	6,816																				
Dec-13	1,269,917	8,658	9,293	8,612	8,424	8,357	8,272	8,247	8,214																					
Jun-14	1,257,189	8,081	7,914	7,533	7,440	7,397	7,265	7,274																						
Dec-14	1,319,942	8,854	9,100	8,588	8,549	8,515	8,502																							
Jun-15	1,303,078	8,313	8,145	7,822	7,725	7,887																								
Dec-15	1,349,655	8,162	8,828	8,370	8,563																									
Jun-16	1,324,488	7,461	7,370	7,471																										
Dec-16	1,354,511	7,758	8,809																											
Jun-17	1,321,738	7,499																												

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL BI
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
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	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	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	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	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	1.000	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	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	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	0.999	1.000							
Dec-06	1.025	0.970	0.934	0.996	1.007	0.986	0.998	0.993	0.992	0.995	1.002	0.991	0.996	0.996	0.997	0.999	0.998	0.999	1.000	1.000	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	0.999	1.000	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	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	1.000	1.000											
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	0.999	1.000												
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	1.000	1.000													
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	0.998	0.999														
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	0.997	0.999															
Dec-10	1.015	0.941	0.999	0.966	0.980	0.997	0.995	0.992	0.997	0.997	0.996	0.997	0.999																
Jun-11	0.952	0.955	0.958	0.989	0.990	0.999	0.994	0.996	0.995	0.997	0.998	1.000																	
Dec-11	1.027	0.919	0.980	0.978	0.985	0.996	0.994	0.994	0.996	0.997	0.999																		
Jun-12	0.970	0.944	0.978	0.983	0.983	0.997	0.995	0.996	0.995	1.000																			
Dec-12	1.085	0.954	0.984	0.980	0.991	1.000	0.995	0.994	1.000																				
Jun-13	1.000	0.945	0.978	0.982	0.995	1.001	0.992	1.000																					
Dec-13	1.073	0.927	0.978	0.992	0.990	0.997	0.996																						
Jun-14	0.979	0.952	0.988	0.994	0.982	1.001																							
Dec-14	1.028	0.944	0.995	0.996	0.998																								
Jun-15	0.980	0.960	0.988	1.021																									
Dec-15	1.082	0.948	1.023																										
Jun-16	0.988	1.014																											
Dec-16	1.135																												

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
Arithmetic Averages																													
All Semesters	1.022	0.946	0.982	0.990	0.985	0.996	0.993	0.994	0.994	0.997	0.997	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
20 Semesters	1.027	0.949	0.987	0.994	0.986	0.997	0.993	0.994	0.994	0.997																			
10 Semesters	1.032	0.951	0.985	0.988	0.986	0.997	0.993	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	1.032	0.957	0.992	0.994	0.990	0.999	0.994	0.995	0.997	0.997	0.997	0.997	0.997	0.998	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000					
4 Semesters	1.046	0.966	0.998	1.001	0.991	1.000	0.994	0.996	0.997	0.998	0.998	0.998	0.998	0.999	0.999	0.999	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
2 Semesters	1.062	0.981	1.005	1.008	0.990	0.999	0.994	0.997	0.998	0.999	0.998	0.999	0.998	0.998	0.999	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	
All Semester ex hi/lo	1.020	0.944	0.983	0.990	0.985	0.997	0.993	0.994	0.995	0.997	0.997	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	1.019	0.951	0.987	0.991	0.990	0.999	0.994	0.995	0.996	0.997	0.997	0.997	0.997	0.998	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000					
$ Weighted Averages																													
All Semesters	1.021	0.945	0.982	0.989	0.985	0.996	0.993	0.994	0.994	0.996	0.997	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	1.027	0.948	0.986	0.993	0.987	0.997	0.993	0.994	0.994	0.996																			
10 Semesters	1.032	0.950	0.985	0.988	0.986	0.997	0.993	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	1.032	0.955	0.992	0.994	0.990	0.999	0.994	0.995	0.997	0.997	0.997	0.997	0.997	0.998	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000					
4 Semester	1.046	0.964	0.999	1.001	0.992	1.000	0.994	0.996	0.997	0.998	0.998	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	1.000	1.000			
2 Semester	1.063	0.978	1.006	1.008	0.991	0.999	0.994	0.997	0.998	0.999	0.998	0.999	0.998	0.998	0.999	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	
Last 4 Semesters ending in 6	0.986	0.967	0.983																										
Last 4 Semesters ending in 12	1.078	0.943	0.995																										
Selected																													
Age To Age	**0.988**	**1.014**	**1.006**	**1.008**	**0.992**	**1.000**	**0.994**	**0.996**	**0.997**	**0.998**	**0.998**	**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**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.980	0.992	0.979	0.973	0.966	0.974	0.974	0.980	0.984	0.987	0.989	0.992	0.994	0.996	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL BI
Incurred Losses (Indemnity and ALAE)
Data as of 6/30/17
Losses in $ 000s

Accident Semester	Car-Years	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174
	(1)																													
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	332,170
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	283,736	283,784
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	292,180	292,194	
Jun-04	861,320	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	244,591	244,757		
Dec-04	888,609	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	232,519	232,648			
Jun-05	884,437	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	187,657	188,661				
Dec-05	939,944	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	216,486	218,435					
Jun-06	945,697	137,451	147,050	142,699	142,320	150,169	156,122	162,609	163,101	166,974	172,082	175,312	177,860	182,044	185,362	187,359	188,190	190,510	191,960	192,186	192,246	192,605	192,499	192,709						
Dec-06	1,001,675	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	250,719	250,467							
Jun-07	1,002,191	113,309	128,951	128,606	134,978	146,440	152,527	157,870	160,737	167,279	173,607	178,944	186,585	188,928	190,628	193,962	194,967	194,741	196,698	197,601	198,740	198,748								
Dec-07	1,056,626	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	252,797	252,808									
Jun-08	1,052,669	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	229,253	229,662										
Dec-08	1,097,516	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	260,139	260,400											
Jun-09	1,080,182	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	208,533	208,833												
Dec-09	1,119,390	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	261,230	262,253													
Jun-10	1,100,233	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	191,966	192,286														
Dec-10	1,147,183	155,703	172,780	172,365	182,698	195,603	216,373	233,266	244,784	246,283	252,485	258,805	262,246	264,394	267,876															
Jun-11	1,128,729	125,730	133,891	133,993	140,110	153,119	168,234	183,071	191,723	203,468	206,782	211,420	216,536	219,068																
Dec-11	1,178,610	149,121	171,113	179,144	194,363	210,816	229,263	243,350	257,564	268,776	273,774	278,825	282,589																	
Jun-12	1,171,120	133,650	161,246	164,395	177,049	197,651	213,666	225,539	233,536	246,873	254,609	259,918																		
Dec-12	1,220,996	147,335	177,626	190,638	211,508	228,276	251,222	270,044	281,383	296,732	306,201																			
Jun-13	1,210,685	122,754	150,964	162,433	177,339	197,480	217,747	238,976	253,470	266,653																				
Dec-13	1,269,917	158,085	201,330	213,249	236,592	263,728	292,902	317,538	335,729																					
Jun-14	1,257,189	139,295	170,205	184,617	203,851	231,400	251,932	271,379																						
Dec-14	1,319,942	181,499	220,251	243,195	279,311	314,681	345,024																							
Jun-15	1,303,078	157,887	199,168	213,997	243,680	279,566																								
Dec-15	1,349,655	193,905	242,166	266,694	309,784																									
Jun-16	1,324,488	156,971	197,097	238,022																										
Dec-16	1,354,511	174,369	251,440																											
Jun-17	1,321,738	169,580																												

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL BI
Incurred Loss (Indemnity and ALAE) 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
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	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	1.000	1.000	
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	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	1.000	1.001			
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	0.998	1.001				
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	1.000	1.005					
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	1.002	1.009						
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	0.999	1.001							
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	1.002	0.999								
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	1.006	1.000									
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	1.009	1.000										
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	1.011	1.002											
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	1.008	1.001												
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	1.004	1.001													
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	1.017	1.004														
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	1.012	1.002															
Dec-10	1.110	0.998	1.060	1.071	1.106	1.078	1.049	1.006	1.025	1.025	1.013	1.008	1.013																
Jun-11	1.065	1.001	1.046	1.093	1.099	1.088	1.047	1.061	1.016	1.022	1.024	1.012																	
Dec-11	1.147	1.047	1.085	1.085	1.088	1.061	1.058	1.044	1.019	1.018	1.014																		
Jun-12	1.206	1.020	1.077	1.116	1.081	1.056	1.035	1.057	1.031	1.021																			
Dec-12	1.206	1.073	1.109	1.079	1.101	1.075	1.042	1.055	1.032																				
Jun-13	1.230	1.076	1.092	1.114	1.103	1.097	1.061	1.052																					
Dec-13	1.274	1.059	1.109	1.115	1.111	1.084	1.057																						
Jun-14	1.222	1.085	1.104	1.135	1.089	1.077																							
Dec-14	1.214	1.104	1.149	1.127	1.096																								
Jun-15	1.261	1.074	1.139	1.147																									
Dec-15	1.249	1.101	1.162																										
Jun-16	1.256	1.208																											
Dec-16	1.442																												

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
Arithmetic Averages																													
All Semesters	1.191	1.031	1.062	1.072	1.066	1.058	1.039	1.035	1.022	1.017	1.015	1.011	1.008	1.007	1.006	1.005	1.004	1.004	1.002	1.000	1.000	1.000	1.002	1.001	1.000	1.000	1.000	NA	NA
20 Semesters	1.194	1.037	1.073	1.085	1.076	1.065	1.043	1.037	1.022	1.017																			
10 Semesters	1.256	1.085	1.107	1.108	1.096	1.077	1.055	1.047	1.031	1.023	1.020	1.013	1.010	1.008	1.007	1.006	1.006	1.004	1.002	1.000									
6 Semesters	1.274	1.105	1.126	1.119	1.097	1.075	1.050	1.046	1.024	1.020	1.014	1.010	1.007	1.007	1.005	1.003	1.007	1.005	1.002	0.999	1.000	1.001	1.002	1.001					
4 Semesters	1.302	1.122	1.138	1.131	1.100	1.083	1.049	1.052	1.025	1.022	1.019	1.011	1.010	1.008	1.005	1.004	1.005	1.006	1.002	1.001	1.000	1.001	1.003	1.001	1.000	1.000			
2 Semesters	1.349	1.154	1.150	1.137	1.093	1.081	1.059	1.053	1.032	1.020	1.019	1.010	1.013	1.010	1.004	1.005	1.006	1.005	1.003	1.001	0.999	1.002	1.005	1.002	1.000	1.001	1.000	NA	
All Semester ex hi/lo	1.187	1.029	1.061	1.072	1.066	1.058	1.038	1.035	1.021	1.017	1.015	1.011	1.008	1.007	1.005	1.005	1.004	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
6 Semesters ex hi/lo	1.247	1.091	1.125	1.123	1.097	1.074	1.051	1.052	1.024	1.020	1.015	1.010	1.007	1.005	1.005	1.003	1.007	1.005	1.002	1.000	1.000	1.001	1.001	1.000				NA	
$ Weighted Averages																													
All Semesters	1.198	1.037	1.067	1.073	1.066	1.056	1.039	1.034	1.021	1.016	1.014	1.010	1.007	1.007	1.006	1.004	1.004	1.004	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
20 Semesters	1.201	1.043	1.081	1.089	1.079	1.066	1.043	1.037	1.022	1.016																			
10 Semesters	1.259	1.087	1.113	1.110	1.096	1.077	1.054	1.046	1.031	1.023	1.020	1.013	1.009	1.008	1.007	1.006	1.006	1.004	1.002	1.000									
6 Semester	1.275	1.105	1.130	1.120	1.097	1.076	1.051	1.045	1.024	1.020	1.014	1.009	1.007	1.007	1.005	1.003	1.007	1.006	1.002	0.999	1.000	1.001	1.002	1.000					
4 Semester	1.303	1.120	1.141	1.131	1.100	1.083	1.049	1.052	1.025	1.022	1.018	1.011	1.010	1.008	1.005	1.004	1.004	1.007	1.002	1.001	1.000	1.001	1.003	1.001	1.000	1.000			
2 Semester	1.354	1.149	1.151	1.136	1.093	1.081	1.059	1.053	1.032	1.020	1.018	1.010	1.013	1.011	1.004	1.005	1.006	1.006	1.003	1.001	0.999	1.002	1.005	1.001	1.000	1.001	1.000	1.000	
Last 4 Semesters ending in 6	1.244	1.114	1.105																										
Last 4 Semesters ending in 12	1.293	1.086	1.135																										
Selected																													
Age To Age	**1.275**	**1.105**	**1.130**	**1.120**	**1.100**	**1.083**	**1.049**	**1.052**	**1.025**	**1.022**	**1.018**	**1.011**	**1.010**	**1.008**	**1.005**	**1.004**	**1.004**	**1.007**	**1.002**	**1.001**	**1.000**	**1.001**	**1.003**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	2.641	2.071	1.874	1.659	1.480	1.346	1.243	1.185	1.126	1.099	1.075	1.057	1.045	1.035	1.027	1.022	1.018	1.013	1.007	1.004	1.004	1.004	1.003	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 6/30/17

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-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	22,313	22,312
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	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	19,748	19,748		
Jun-04	861,320	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	20,360	20,360			
Dec-04	888,609	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	22,514	22,514				
Jun-05	884,437	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	22,494	22,494					
Dec-05	939,944	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	25,852	25,852						
Jun-06	945,697	26,362	26,711	26,730	26,536	26,512	26,480	26,472	26,444	26,446	26,436	26,434	26,431	26,432	26,431	26,427	26,427	26,427	26,426	26,425	26,424	26,424	26,424	26,424							
Dec-06	1,001,675	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	32,324	32,325								
Jun-07	1,002,191	30,154	30,867	30,251	30,479	30,852	30,697	30,695	30,684	30,676	30,671	30,667	30,657	30,652	30,648	30,648	30,647	30,645	30,645	30,645	30,644	30,644									
Dec-07	1,056,626	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	33,105	33,105										
Jun-08	1,052,669	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	32,854	32,853											
Dec-08	1,097,516	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	35,309	35,308												
Jun-09	1,080,182	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	34,399	34,399													
Dec-09	1,119,390	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	37,471	37,472														
Jun-10	1,100,233	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	32,652	32,651															
Dec-10	1,147,183	33,861	39,237	39,415	39,470	39,359	39,340	39,329	39,326	39,323	39,318	39,320	39,319	39,315	39,315																
Jun-11	1,128,729	38,259	39,992	40,307	40,191	40,179	40,163	40,156	40,143	40,135	40,132	40,128	40,127	40,126																	
Dec-11	1,178,610	32,517	35,539	34,981	35,021	35,063	35,027	35,020	35,020	35,019	35,016	35,016	35,013																		
Jun-12	1,171,120	33,039	34,574	34,528	34,610	34,617	34,595	34,594	34,590	34,585	34,584	34,585																			
Dec-12	1,220,996	37,461	40,306	40,526	40,590	40,579	40,569	40,549	40,542	40,538	40,532																				
Jun-13	1,210,685	34,752	36,561	36,708	36,771	36,835	36,837	36,846	36,841	36,833																					
Dec-13	1,269,917	38,362	42,054	41,781	42,185	42,265	42,233	42,179	42,150																						
Jun-14	1,257,189	37,469	38,577	38,910	39,155	39,149	39,118	39,086																							
Dec-14	1,319,942	38,642	41,380	41,832	42,137	42,057	41,994																								
Jun-15	1,303,078	36,852	39,306	39,954	40,179	40,073																									
Dec-15	1,349,655	35,661	39,530	40,429	40,975																										
Jun-16	1,324,488	32,697	35,614	36,750																											
Dec-16	1,354,511	34,081	40,204																												
Jun-17	1,321,738	35,876																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL PD
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-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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000	1.000																		
Dec-11	1.093	0.984	1.001	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000																			
Jun-12	1.046	0.999	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000																				
Dec-12	1.076	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000																					
Jun-13	1.052	1.004	1.002	1.002	1.000	1.000	1.000	1.000																						
Dec-13	1.096	0.994	1.010	1.002	0.999	0.999	0.999																							
Jun-14	1.030	1.009	1.006	1.000	0.999	0.999																								
Dec-14	1.071	1.011	1.007	0.998	0.999																									
Jun-15	1.067	1.016	1.006	0.997																										
Dec-15	1.108	1.023	1.014																											
Jun-16	1.089	1.032																												
Dec-16	1.180																													

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	1.058	0.999	1.002	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	1.082	1.003	1.003	1.001	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.082	1.008	1.005	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	1.091	1.014	1.007	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						
4 Semesters	1.111	1.021	1.008	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				
2 Semesters	1.134	1.027	1.010	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		
All Semester ex hi/lo	1.057	0.998	1.002	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			
6 Semesters ex hi/lo	1.084	1.015	1.007	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						
$ Weighted Averages																														
All Semesters	1.064	1.000	1.002	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	1.082	1.003	1.003	1.001	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.081	1.008	1.005	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	1.089	1.014	1.007	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						
4 Semester	1.110	1.020	1.008	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				
2 Semester	1.135	1.027	1.010	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		
Last 4 Semesters ending in 6	1.058	1.015	1.004																											
Last 4 Semesters ending in 12	1.112	1.008	1.008																											
Selected																														
Age To Age	**1.058**	**1.020**	**1.007**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**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	1.088	1.028	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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 (Indemnity and ALAE)
Data as of 6/30/17
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-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	84,777	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	79,854	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	78,197	78,195		
Jun-04	861,320	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	73,251	73,251			
Dec-04	888,609	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	84,640	84,640				
Jun-05	884,437	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	83,060	83,060					
Dec-05	939,944	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	99,752	99,752						
Jun-06	945,697	85,293	96,252	97,452	98,283	98,724	98,844	98,736	98,675	98,616	98,482	98,254	98,196	98,202	98,211	98,227	98,227	98,234	98,228	98,221	98,209	98,203	98,202	98,202							
Dec-06	1,001,675	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	130,623	130,625								
Jun-07	1,002,191	95,993	117,646	121,521	124,185	127,237	126,961	126,999	126,862	126,951	126,898	126,665	126,586	126,512	126,482	126,472	126,473	126,477	126,397	126,387	126,383	126,382									
Dec-07	1,056,626	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	150,280	150,279										
Jun-08	1,052,669	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	141,022	141,022											
Dec-08	1,097,516	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	156,680	156,693												
Jun-09	1,080,182	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	140,586	140,588													
Dec-09	1,119,390	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	158,917	158,910														
Jun-10	1,100,233	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	132,591	132,585															
Dec-10	1,147,183	132,975	161,804	162,991	163,379	163,174	162,825	162,778	162,833	162,859	163,015	162,781	162,759	163,013	163,004																
Jun-11	1,128,729	147,296	161,621	163,532	163,486	163,800	163,490	163,559	163,494	163,445	163,448	163,426	163,565	163,587																	
Dec-11	1,178,610	134,779	156,199	157,362	158,701	159,946	159,731	159,791	159,995	160,240	160,262	160,483	160,463																		
Jun-12	1,171,120	135,706	147,488	149,101	149,678	150,188	150,225	150,297	150,265	150,318	150,296	150,266																			
Dec-12	1,220,996	157,392	186,214	187,789	189,285	190,409	190,562	190,471	190,586	190,287	190,219																				
Jun-13	1,210,685	146,455	163,097	166,716	166,879	167,368	167,199	167,137	167,971	168,028																					
Dec-13	1,269,917	165,959	199,538	201,126	204,744	205,854	206,212	205,801	205,563																						
Jun-14	1,257,189	161,946	176,699	181,125	183,554	183,812	183,897	183,930																							
Dec-14	1,319,942	169,593	199,237	206,962	210,309	211,539	211,548																								
Jun-15	1,303,078	163,800	185,056	193,106	195,660	195,987																									
Dec-15	1,349,655	161,516	196,655	206,730	210,977																										
Jun-16	1,324,488	148,735	169,448	177,966																											
Dec-16	1,354,511	156,077	199,100																												
Jun-17	1,321,738	171,496																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
TPL PD
Incurred Loss (Indemnity and ALAE) 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-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	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	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	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	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	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	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	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	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	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	1.000	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	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	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	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	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	0.999	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	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	1.002	1.000																	
Jun-11	1.097	1.012	1.000	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.001	1.000																		
Dec-11	1.159	1.007	1.009	1.008	0.999	1.000	1.001	1.002	1.000	1.001	1.000																			
Jun-12	1.087	1.011	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000																				
Dec-12	1.183	1.008	1.008	1.006	1.001	1.000	1.001	0.998	1.000																					
Jun-13	1.114	1.022	1.001	1.003	0.999	1.000	1.005	1.000																						
Dec-13	1.202	1.008	1.018	1.005	1.002	0.998	0.999																							
Jun-14	1.091	1.025	1.013	1.001	1.000	1.000																								
Dec-14	1.175	1.039	1.016	1.006	1.000																									
Jun-15	1.130	1.044	1.013	1.002																										
Dec-15	1.218	1.051	1.021																											
Jun-16	1.139	1.050																												
Dec-16	1.276																													

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	1.180	1.019	1.009	1.005	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	1.000	
20 Semesters	1.184	1.023	1.011	1.006	0.999	0.999	0.999	1.000	1.000	1.000																				
10 Semesters	1.161	1.027	1.010	1.004	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.171	1.036	1.014	1.004	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						
4 Semesters	1.191	1.046	1.016	1.004	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				
2 Semesters	1.207	1.051	1.017	1.004	1.000	0.999	1.002	0.999	1.000	1.001	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	1.177	1.019	1.009	1.004	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			
6 Semesters ex hi/lo	1.165	1.039	1.015	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	1.179	1.021	1.010	1.005	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	
20 Semesters	1.180	1.024	1.012	1.006	0.999	1.000	0.999	1.000	1.000	1.000																				
10 Semesters	1.163	1.027	1.011	1.004	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										
6 Semester	1.171	1.036	1.014	1.004	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						
4 Semester	1.191	1.046	1.016	1.004	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				
2 Semester	1.209	1.051	1.017	1.004	1.000	0.999	1.002	0.999	1.000	1.001	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			
Last 4 Semesters ending in 6	1.118	1.035	1.008																											
Last 4 Semesters ending in 12	1.216	1.027	1.016																											
Selected																														
Age To Age	**1.135**	**1.046**	**1.016**	**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	1.210	1.067	1.020	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 DI
Reported Counts
Data as of 6/30/17

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-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	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	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	1,695	1,695		
Jun-04	864,305	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	1,611	1,611			
Dec-04	893,639	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	1,566	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	1,439	1,439					
Dec-05	941,651	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	1,741	1,741						
Jun-06	945,399	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	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	1,704	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	1,497	1,497									
Dec-07	1,056,481	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	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	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	1,533	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	1,244	1,244													
Dec-09	1,119,821	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	1,437	1,436														
Jun-10	1,100,483	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	1,121	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	1,335	1,335																
Jun-11	1,128,481	1,314	1,247	1,212	1,183	1,185	1,183	1,182	1,182	1,183	1,183	1,182	1,182	1,182																	
Dec-11	1,178,583	1,475	1,407	1,342	1,338	1,332	1,330	1,329	1,327	1,326	1,326	1,326	1,326																		
Jun-12	1,171,422	1,254	1,234	1,216	1,210	1,200	1,198	1,200	1,200	1,199	1,199	1,199																			
Dec-12	1,221,817	1,557	1,504	1,481	1,482	1,480	1,475	1,478	1,477	1,477	1,476																				
Jun-13	1,211,529	1,306	1,278	1,251	1,247	1,243	1,240	1,243	1,243	1,243																					
Dec-13	1,270,781	1,560	1,495	1,449	1,445	1,451	1,447	1,443	1,444																						
Jun-14	1,257,912	1,238	1,251	1,217	1,218	1,220	1,219	1,221																							
Dec-14	1,319,513	1,580	1,519	1,505	1,506	1,496	1,496																								
Jun-15	1,301,765	1,283	1,295	1,283	1,292	1,289																									
Dec-15	1,347,627	1,451	1,468	1,451	1,462																										
Jun-16	1,322,786	1,250	1,287	1,291																											
Dec-16	1,354,214	1,457	1,562																												
Jun-17	1,322,282	1,387																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB All DI
Reported Counts
Data as of 6/30/17
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-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	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	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	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	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	1.000	1.000					
Jun-05	1.010	0.984	0.994	1.002	1.000	0.999	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	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	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	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	1.001	0.999									
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	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	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	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	1.000	1.000													
Jun-09	0.953	0.975	0.992	0.996	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000														
Dec-09	1.026	0.990	0.990	0.989	0.999	0.999	1.001	0.999	1.000	1.000	1.001	1.001	1.000	1.001	0.999															
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	1.000	1.000																
Dec-10	0.996	0.974	1.005	0.998	0.999	0.999	1.001	0.999	0.999	1.000	1.000	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	1.000	1.000																		
Dec-11	0.954	0.954	0.997	0.996	0.998	0.999	0.998	0.999	1.000	1.000	1.000																			
Jun-12	0.984	0.985	0.995	0.992	0.998	1.002	1.000	0.999	1.000	1.000																				
Dec-12	0.966	0.985	1.001	0.999	0.997	1.002	0.999	1.000	0.999																					
Jun-13	0.979	0.979	0.997	0.997	0.998	1.002	1.000	1.000																						
Dec-13	0.958	0.969	0.997	1.004	0.997	0.997	1.001																							
Jun-14	1.011	0.973	1.001	1.002	0.999	1.002																								
Dec-14	0.961	0.991	1.001	0.993	1.000																									
Jun-15	1.009	0.991	1.007	0.998																										
Dec-15	1.012	0.988	1.008																											
Jun-16	1.030	1.003																												
Dec-16	1.072																													

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	1.000	0.976	0.995	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	0.984	0.979	0.996	0.996	0.998	1.000	1.000	0.999	1.000	1.000																				
10 Semesters	0.998	0.982	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										
6 Semesters	1.016	0.986	1.002	0.999	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	1.031	0.993	1.004	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.051	0.996	1.007	0.996	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		
All Semester ex hi/lo	0.998	0.976	0.996	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	1.015	0.986	1.001	0.999	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						
$ Weighted Averages																														
All Semesters	1.001	0.975	0.995	0.996	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.982	0.979	0.996	0.996	0.998	1.000	1.000	0.999	1.000	1.000																				
10 Semesters	0.997	0.982	0.998	0.998	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	1.015	0.986	1.002	0.999	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 Semester	1.031	0.993	1.004	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.052	0.995	1.007	0.995	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			
Last 4 Semesters ending in 6	1.007	0.986	1.000																											
Last 4 Semesters ending in 12	0.999	0.983	1.002																											
Selected																														
Age To Age	**1.031**	**0.993**	**1.004**	**0.999**	**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	1.025	0.994	1.001	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB All DI
Incurred Losses (Indemnity and ALAE)
Data as of 6/30/17
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-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	12,223	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	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	9,268	9,268		
Jun-04	864,305	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	7,517	7,517			
Dec-04	893,639	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	9,306	9,289				
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	7,440	7,440					
Dec-05	941,651	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	9,454	9,437						
Jun-06	945,399	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	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	9,942	10,130								
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	8,993	8,993									
Dec-07	1,056,481	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	12,138	12,138										
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	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	13,772	13,756												
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	10,914	10,860													
Dec-09	1,119,821	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	11,848	11,890														
Jun-10	1,100,483	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	8,023	8,014															
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	11,928	11,999																
Jun-11	1,128,481	5,987	7,529	8,170	8,350	8,012	8,084	8,052	8,083	8,471	8,415	8,503	8,119	8,116																	
Dec-11	1,178,583	7,074	9,364	10,497	11,296	11,288	11,595	11,654	11,703	11,911	11,848	11,886	12,049																		
Jun-12	1,171,422	6,140	8,005	9,379	10,005	10,231	10,287	10,493	10,504	10,613	10,667	10,231																			
Dec-12	1,221,817	7,647	10,728	11,824	12,636	12,676	12,761	13,188	13,253	13,255	13,174																				
Jun-13	1,211,529	5,905	7,950	9,240	9,857	9,981	10,435	10,531	10,511	10,492																					
Dec-13	1,270,781	7,459	10,325	11,555	12,210	12,348	12,461	12,423	12,470																						
Jun-14	1,257,912	5,733	7,809	8,711	9,426	9,478	9,527	9,547																							
Dec-14	1,319,513	7,881	10,557	12,452	13,686	13,510	13,679																								
Jun-15	1,301,765	6,468	8,651	10,510	11,331	11,491																									
Dec-15	1,347,627	8,180	12,161	17,904	19,652																										
Jun-16	1,322,786	6,762	9,732	11,890																											
Dec-16	1,354,214	7,835	12,363																												
Jun-17	1,322,282	8,045																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB All DI
Incurred Losses (Indemnity and ALAE)
Data as of 6/30/17
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-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	1.000	1.000	
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	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	0.998	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	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	0.991	0.998					
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	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	1.007	0.998							
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	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	1.005	1.019									
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	0.992	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	0.962	1.000											
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	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	1.034	0.999													
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	1.000	0.995														
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	1.002	1.004															
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	1.000	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	0.994	1.006																	
Jun-11	1.258	1.085	1.022	0.960	1.009	0.996	1.004	1.048	0.993	1.010	0.955	1.000																		
Dec-11	1.324	1.121	1.076	0.999	1.027	1.005	1.004	1.018	0.995	1.003	1.014																			
Jun-12	1.304	1.172	1.067	1.023	1.005	1.020	1.001	1.010	1.005	0.959																				
Dec-12	1.403	1.102	1.069	1.003	1.007	1.033	1.005	1.000	0.994																					
Jun-13	1.346	1.162	1.067	1.013	1.045	1.009	0.998	0.998																						
Dec-13	1.384	1.119	1.057	1.011	1.009	0.997	1.004																							
Jun-14	1.362	1.116	1.082	1.005	1.005	1.002																								
Dec-14	1.339	1.180	1.099	0.987	1.012																									
Jun-15	1.338	1.215	1.078	1.014																										
Dec-15	1.487	1.472	1.098																											
Jun-16	1.439	1.222																												
Dec-16	1.578																													

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	1.306	1.128	1.053	0.996	1.003	1.005	1.000	1.005	1.000	1.003	0.998	1.009	1.001	1.002	1.000	1.001	1.000	0.997	0.999	1.002	1.002	1.002	1.005	0.999	1.000	1.000	1.003	1.000	1.000	
20 Semesters	1.340	1.141	1.059	0.999	1.006	1.007	1.000	1.006	1.000	1.003																				
10 Semesters	1.398	1.188	1.071	1.003	1.011	1.007	0.999	1.009	1.002	1.000	0.998	1.007	1.001	1.002	1.000	1.002	1.001	0.996	0.999	1.002										
6 Semesters	1.424	1.221	1.080	1.006	1.014	1.011	1.003	1.013	0.997	0.998	0.997	1.002	1.002	0.999	1.001	1.004	1.000	0.994	0.999	1.003	1.003	1.002	1.000	0.999						
4 Semesters	1.460	1.272	1.089	1.005	1.018	1.010	1.002	1.007	0.997	0.994	0.992	0.996	1.003	1.000	1.002	1.007	1.000	0.991	0.998	1.005	1.004	1.002	1.000	0.998	1.000	1.000				
2 Semesters	1.509	1.347	1.088	1.001	1.009	0.999	1.001	0.999	0.999	0.981	0.984	0.997	1.003	1.000	1.002	1.015	0.999	0.981	0.996	1.002	1.009	1.004	0.999	0.996	0.999	0.999	1.000	1.000		
All Semester ex hi/lo	1.302	1.119	1.053	0.996	1.003	1.004	1.000	1.004	0.999	1.003	1.000	1.005	1.000	1.001	1.000	0.999	1.000	1.000	1.000	1.001	1.000	1.001	1.000	0.999	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.407	1.184	1.081	1.008	1.008	1.009	1.003	1.009	0.996	1.004	1.003	0.999	1.001	0.999	1.001	0.999	1.000	1.000	1.000	1.001	1.000	1.001	1.000	0.999						
$ Weighted Averages																														
All Semesters	1.310	1.134	1.057	0.996	1.003	1.005	1.000	1.005	1.001	1.003	0.999	1.009	1.001	1.002	1.001	1.002	1.000	0.996	0.999	1.002	1.002	1.002	1.006	0.999	1.000	1.000	1.003	1.000	1.000	
20 Semesters	1.344	1.147	1.063	0.999	1.006	1.007	1.000	1.006	1.001	1.003																				
10 Semesters	1.404	1.196	1.074	1.003	1.011	1.008	0.999	1.007	1.002	0.999	0.999	1.007	1.001	1.002	1.001	1.004	1.001	0.995	0.999	1.002										
6 Semester	1.430	1.233	1.082	1.005	1.014	1.011	1.003	1.011	0.997	0.997	0.999	1.002	1.002	0.999	1.001	1.006	1.000	0.992	0.999	1.003	1.003	1.002	1.000	0.999						
4 Semester	1.467	1.284	1.091	1.004	1.017	1.011	1.002	1.007	0.997	0.994	0.994	0.995	1.003	1.000	1.002	1.009	1.000	0.989	0.998	1.005	1.005	1.002	0.999	0.998	1.000	1.000				
2 Semester	1.514	1.361	1.090	0.999	1.010	0.999	1.001	0.999	0.999	0.982	0.989	0.996	1.004	1.001	1.002	1.017	0.999	0.978	0.996	1.003	1.011	1.004	0.999	0.995	0.999	0.999	1.000	1.000		
Last 4 Semesters ending in 6	1.373	1.182	1.073																											
Last 4 Semesters ending in 12	1.448	1.228	1.083																											
Selected																														
Age To Age	**1.373**	**1.233**	**1.091**	**1.004**	**1.017**	**1.011**	**1.003**	**1.011**	**0.997**	**0.997**	**0.999**	**1.002**	**1.002**	**0.999**	**1.001**	**1.006**	**1.000**	**0.992**	**0.999**	**1.003**	**1.003**	**1.002**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.940	1.413	1.146	1.051	1.047	1.029	1.017	1.014	1.003	1.006	1.008	1.009	1.007	1.005	1.006	1.005	0.999	0.999	1.007	1.009	1.005	1.002	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 6/30/17

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-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	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	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	6,869	6,869		
Jun-04	864,305	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	6,659	6,659			
Dec-04	893,639	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	8,322	8,322				
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	8,941	8,941					
Dec-05	941,651	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	10,452	10,452						
Jun-06	945,399	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	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	11,492	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	10,460	10,460									
Dec-07	1,056,481	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	11,322	11,322										
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	10,153	10,154											
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	10,411	10,411												
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	9,427	9,427													
Dec-09	1,119,821	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	10,688	10,688														
Jun-10	1,100,483	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	9,261	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	11,181	11,179																
Jun-11	1,128,481	12,346	10,949	11,014	10,812	10,800	10,792	10,790	10,787	10,787	10,785	10,784	10,784	10,780																	
Dec-11	1,178,583	12,642	11,511	10,799	10,756	10,735	10,734	10,726	10,724	10,726	10,724	10,725	10,725																		
Jun-12	1,171,422	11,575	10,462	10,336	10,311	10,297	10,280	10,280	10,281	10,281	10,280	10,281																			
Dec-12	1,221,817	13,948	12,147	11,986	11,924	11,889	11,876	11,876	11,874	11,872	11,871																				
Jun-13	1,211,529	12,067	10,711	10,573	10,536	10,525	10,525	10,520	10,520	10,522																					
Dec-13	1,270,781	14,695	12,536	12,324	12,310	12,301	12,295	12,289	12,291																						
Jun-14	1,257,912	12,392	11,117	11,035	11,048	11,049	11,046	11,051																							
Dec-14	1,319,513	14,662	12,599	12,551	12,540	12,537	12,539																								
Jun-15	1,301,765	12,677	11,338	11,286	11,280	11,294																									
Dec-15	1,347,627	14,297	12,642	12,624	12,789																										
Jun-16	1,322,786	11,888	10,988	11,200																											
Dec-16	1,354,214	14,668	14,186																												
Jun-17	1,322,282	14,239																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB All Med Exp
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-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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000	1.000																		
Dec-11	0.911	0.938	0.996	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000																			
Jun-12	0.904	0.988	0.998	0.999	0.998	1.000	1.000	1.000	1.000	1.000																				
Dec-12	0.871	0.987	0.995	0.997	0.999	1.000	1.000	1.000	1.000																					
Jun-13	0.888	0.987	0.997	0.999	1.000	1.000	1.000	1.000																						
Dec-13	0.853	0.983	0.999	0.999	1.000	1.000	1.000																							
Jun-14	0.897	0.993	1.001	1.000	1.000	1.000																								
Dec-14	0.859	0.996	0.999	1.000	1.000																									
Jun-15	0.894	0.995	0.999	1.001																										
Dec-15	0.884	0.999	1.013																											
Jun-16	0.924	1.019																												
Dec-16	0.967																													

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	0.882	0.982	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	1.000	1.000	1.000	1.000	
20 Semesters	0.893	0.988	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	0.894	0.989	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										
6 Semesters	0.904	0.998	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.918	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.946	1.009	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	1.000		
All Semester ex hi/lo	0.882	0.982	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			
6 Semesters ex hi/lo	0.900	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						
$ Weighted Averages																														
All Semesters	0.883	0.983	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	
20 Semesters	0.893	0.988	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	0.894	0.988	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										
6 Semester	0.904	0.997	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						
4 Semester	0.918	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.948	1.008	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	0.901	0.999	0.999																											
Last 4 Semesters ending in 12	0.891	0.991	1.002																											
Selected																														
Age To Age	**0.918**	**1.002**	**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**	**1.000**	**1.000**
Age to Ultimate	0.922	1.004	1.002	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 (Indemnity and ALAE)
Data as of 6/30/17
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-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	22,648	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	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	19,416	19,414		
Jun-04	864,305	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	16,896	16,896			
Dec-04	893,639	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	20,465	20,465				
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	19,386	19,386					
Dec-05	941,651	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	22,590	22,566						
Jun-06	945,399	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	18,528	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	24,039	24,058								
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	20,204	20,204									
Dec-07	1,056,481	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	24,871	24,871										
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	21,746	21,747											
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	27,481	27,605												
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	22,782	22,836													
Dec-09	1,119,821	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	27,691	27,612														
Jun-10	1,100,483	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	23,887	23,986															
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	29,023	28,981																
Jun-11	1,128,481	41,504	28,616	26,956	26,953	26,093	26,058	26,124	26,146	26,104	26,109	26,095	26,078	26,020																	
Dec-11	1,178,583	45,761	32,573	30,660	31,470	30,522	30,551	30,612	30,572	30,530	30,520	30,547	30,521																		
Jun-12	1,171,422	39,723	29,283	27,853	27,859	27,164	26,723	26,858	26,894	26,907	26,933	27,536																			
Dec-12	1,221,817	49,368	38,192	35,967	36,234	35,366	35,339	35,559	35,597	35,581	35,575																				
Jun-13	1,211,529	42,607	30,321	29,324	29,331	28,825	28,934	28,998	29,087	29,037																					
Dec-13	1,270,781	52,831	37,709	35,795	36,152	36,090	36,000	36,113	36,312																						
Jun-14	1,257,912	42,919	31,079	30,448	31,001	30,518	30,598	30,741																							
Dec-14	1,319,513	54,024	39,223	38,899	40,302	39,208	39,382																								
Jun-15	1,301,765	46,200	35,002	35,398	37,330	36,523																									
Dec-15	1,347,627	59,135	48,957	47,946	50,287																										
Jun-16	1,322,786	47,499	39,406	40,543																											
Dec-16	1,354,214	61,707	51,049																												
Jun-17	1,322,282	56,949																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB All Med Exp
Incurred Loss (Indemnity and ALAE) 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-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	1.000	1.000	
Jun-03	0.939	0.965	0.989	0.973	0.998	1.000	0.999	1.001	1.001	1.000	1.001	0.999	1.001	1.000	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.001	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	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	0.997	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	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	1.005	0.999							
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	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	1.002	1.001									
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	0.999	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	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	1.001	1.000												
Dec-08	0.840	0.950	0.999	0.972	1.025	0.993	1.001	1.003	1.007	1.000	0.999	0.999	0.998	0.999	1.001	1.003	1.005													
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	1.000	1.002														
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	1.000	0.997															
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	1.000	1.004																
Dec-10	0.724	0.852	1.009	0.976	0.991	1.007	1.000	1.002	1.002	0.999	0.997	1.001	0.999																	
Jun-11	0.689	0.942	1.000	0.968	0.999	1.003	1.001	0.998	1.000	0.999	0.999	0.998																		
Dec-11	0.712	0.941	1.026	0.970	1.001	1.002	0.999	0.999	1.000	1.001	0.999																			
Jun-12	0.737	0.951	1.000	0.975	0.984	1.005	1.001	1.001	1.001	1.022																				
Dec-12	0.774	0.942	1.007	0.976	0.999	1.006	1.001	1.000	1.000																					
Jun-13	0.712	0.967	1.000	0.983	1.004	1.002	1.003	0.998																						
Dec-13	0.714	0.949	1.010	0.998	0.998	1.003	1.006																							
Jun-14	0.724	0.980	1.018	0.984	1.003	1.005																								
Dec-14	0.726	0.992	1.036	0.973	1.004																									
Jun-15	0.758	1.011	1.055	0.978																										
Dec-15	0.828	0.979	1.049																											
Jun-16	0.830	1.029																												
Dec-16	0.827																													

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	0.797	0.954	1.001	0.975	0.997	1.000	1.001	1.000	1.000	1.001	1.000	1.003	1.000	1.000	1.000	0.999	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000	0.998	1.000	1.000	
20 Semesters	0.762	0.954	1.005	0.975	0.997	1.000	1.001	1.000	1.000	1.001																				
10 Semesters	0.763	0.974	1.020	0.978	0.998	1.004	1.001	1.001	1.000	1.003	1.000	1.002	0.999	1.000	1.000	0.999	1.001	1.000	1.000	1.000										
6 Semesters	0.782	0.990	1.028	0.982	0.999	1.004	1.002	1.000	1.000	1.003	1.000	1.001	0.998	1.001	0.999	0.998	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000						
4 Semesters	0.811	1.003	1.039	0.983	1.002	1.004	1.003	0.999	1.000	1.005	0.999	1.000	0.999	1.001	0.999	1.001	1.001	1.000	0.999	1.001	1.000	1.001	1.000	0.999	1.000	1.000				
2 Semesters	0.828	1.004	1.052	0.976	1.004	1.004	1.004	0.999	1.000	1.012	0.999	1.000	0.999	1.002	0.998	1.003	1.003	1.000	0.999	1.001	1.000	1.002	0.999	0.999	1.000	1.001	1.000	1.000		
All Semester ex hi/lo	0.792	0.956	1.000	0.974	0.996	1.000	1.000	1.000	1.001	1.000	1.000	1.002	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	0.785	0.991	1.028	0.980	1.001	1.004	1.002	0.999	1.000	1.000	1.000	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						
$ Weighted Averages																														
All Semesters	0.783	0.956	1.005	0.975	0.997	1.000	1.001	1.000	1.000	1.001	1.000	1.003	1.000	1.000	1.000	0.998	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000	0.998	1.000	1.000	
20 Semesters	0.762	0.956	1.009	0.976	0.998	1.001	1.001	1.000	1.000	1.001																				
10 Semesters	0.767	0.975	1.023	0.978	0.998	1.004	1.001	1.001	1.000	1.003	1.000	1.002	0.999	1.000	1.000	0.999	1.001	1.000	1.000	1.000										
6 Semester	0.786	0.990	1.030	0.982	0.999	1.004	1.002	1.000	1.000	1.003	1.000	1.001	0.998	1.001	0.999	0.998	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000						
4 Semester	0.813	1.001	1.041	0.983	1.002	1.004	1.003	0.999	1.000	1.005	0.999	1.000	0.999	1.001	0.999	1.001	1.001	1.000	0.999	1.001	1.000	1.001	1.000	0.999	1.000	1.000				
2 Semester	0.828	1.001	1.051	0.976	1.004	1.004	1.004	0.999	1.000	1.011	0.999	1.000	0.999	1.002	0.998	1.003	1.003	1.000	0.999	1.001	1.000	1.003	0.999	0.999	1.000	1.001	1.000	1.000		
Last 4 Semesters ending in 6	0.758	0.999	1.020																											
Last 4 Semesters ending in 12	0.777	0.967	1.028																											
Selected																														
Age To Age	**0.828**	**1.001**	**1.041**	**0.983**	**1.002**	**1.004**	**1.003**	**0.999**	**1.000**	**1.005**	**0.999**	**1.000**	**0.999**	**1.001**	**0.999**	**1.001**	**1.001**	**1.000**	**0.999**	**1.001**	**1.000**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.862	1.041	1.040	0.999	1.016	1.014	1.010	1.007	1.008	1.008	1.003	1.004	1.004	1.005	1.004	1.005	1.004	1.002	1.002	1.003	1.002	1.002	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 6/30/17

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-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	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	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	81	81		
Jun-04	864,305	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	51	51			
Dec-04	893,639	71	72	73	72	71	72	71	71	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	64	64					
Dec-05	941,651	80	90	83	81	78	79	77	77	76	76	76	77	76	77	77	77	77	77	77	77	77	78	77	77						
Jun-06	945,399	80	66	67	64	63	62	62	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	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	60	60									
Dec-07	1,056,481	95	88	82	84	84	83	83	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	57	57											
Dec-08	1,098,120	87	89	88	82	82	82	80	80	79	79	79	79	79	78	78	78	78	78												
Jun-09	1,080,605	55	55	49	48	46	46	46	46	46	46	46	45	45	45	45	45	45													
Dec-09	1,119,821	73	64	58	58	55	57	57	57	56	56	55	56	56	56	56	56														
Jun-10	1,100,483	44	42	41	40	40	39	39	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	71	71																
Jun-11	1,128,481	42	37	35	35	34	34	34	32	32	32	32	32	32																	
Dec-11	1,178,583	66	68	64	61	57	58	58	58	57	57	57	57																		
Jun-12	1,171,422	60	72	71	67	66	65	65	63	63	63	63																			
Dec-12	1,221,817	60	61	56	60	57	56	56	54	54	54																				
Jun-13	1,211,529	46	46	43	42	40	38	37	37	37																					
Dec-13	1,270,781	69	63	55	55	56	55	56	55																						
Jun-14	1,257,912	55	52	49	44	44	44	44																							
Dec-14	1,319,513	72	64	60	58	54	52																								
Jun-15	1,301,765	40	48	45	45	42																									
Dec-15	1,347,627	88	74	67	60																										
Jun-16	1,322,786	48	47	43																											
Dec-16	1,354,214	62	61																												
Jun-17	1,322,282	42																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB DB
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-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	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	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	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	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	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	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	0.987	1.000							
Jun-06	0.825	1.015	0.955	0.984	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	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	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	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	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	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	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	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	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	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	1.000	1.000																		
Dec-11	1.030	0.941	0.953	0.934	1.018	1.000	1.000	0.983	1.000	1.000	1.000																			
Jun-12	1.200	0.986	0.944	0.985	0.985	1.000	0.969	1.000	1.000	1.000																				
Dec-12	1.017	0.918	1.071	0.950	0.982	1.000	0.964	1.000	1.000																					
Jun-13	1.000	0.935	0.977	0.952	0.950	0.974	1.000	1.000																						
Dec-13	0.913	0.873	1.000	1.018	0.982	1.018	0.982																							
Jun-14	0.945	0.942	0.898	1.000	1.000	1.000																								
Dec-14	0.889	0.938	0.967	0.931	0.963																									
Jun-15	1.200	0.938	1.000	0.933																										
Dec-15	0.841	0.905	0.896																											
Jun-16	0.979	0.915																												
Dec-16	0.984																													

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	0.954	0.978	0.971	0.993	0.995	0.994	0.992	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	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.989	0.936	0.971	0.969	0.992	0.994	0.994	0.993	0.998	1.000																				
10 Semesters	0.997	0.929	0.971	0.962	0.985	1.001	0.986	0.990	1.000	0.998	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	0.973	0.918	0.956	0.964	0.977	0.999	0.976	0.988	1.000	0.997	0.999	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	0.998	1.000	1.000						
4 Semesters	1.001	0.924	0.940	0.971	0.974	0.998	0.979	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	1.003	0.997	1.000	1.000	1.000	1.000				
2 Semesters	0.982	0.910	0.948	0.932	0.981	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	0.994	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.979	0.952	0.977	0.971	0.993	0.995	0.995	0.994	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			
6 Semesters ex hi/lo	0.949	0.924	0.960	0.959	0.978	1.000	0.979	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						
$ Weighted Averages																														
All Semesters	0.975	0.954	0.976	0.972	0.994	0.994	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	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.980	0.937	0.969	0.970	0.993	0.993	0.995	0.992	0.998	1.000																				
10 Semesters	0.980	0.929	0.967	0.961	0.987	1.002	0.987	0.987	1.000	0.998	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	0.948	0.917	0.953	0.964	0.978	1.000	0.977	0.984	1.000	0.997	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	0.998	1.000	1.000						
4 Semester	0.966	0.923	0.937	0.970	0.974	1.000	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	1.004	0.996	1.000	1.000	1.000	1.000				
2 Semester	0.982	0.909	0.938	0.932	0.980	1.010	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	0.993	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 6	1.021	0.933	0.952																											
Last 4 Semesters ending in 12	0.900	0.908	0.979																											
Selected																														
Age To Age	**0.980**	**0.937**	**0.969**	**0.970**	**0.993**	**0.993**	**0.995**	**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**
Age to Ultimate	0.838	0.856	0.914	0.943	0.972	0.979	0.985	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	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB DB
Incurred Losses (Indemnity and ALAE)
Data as of 6/30/17
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-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	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	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	1,442	1,442		
Jun-04	864,305	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	922	922			
Dec-04	893,639	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	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	1,299	1,299					
Dec-05	941,651	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	2,210	2,210						
Jun-06	945,399	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	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	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	997	997									
Dec-07	1,056,481	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	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	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	1,827	1,827												
Jun-09	1,080,605	775	917	841	805	844	843	844	844	844	843	843	833	833	833	833	833	833													
Dec-09	1,119,821	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	2,579	2,599														
Jun-10	1,100,483	871	969	990	963	948	880	880	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	1,538	1,538																
Jun-11	1,128,481	859	1,382	1,475	1,422	1,425	1,425	1,420	1,348	1,348	1,348	1,348	1,348	1,348																	
Dec-11	1,178,583	1,339	1,482	1,499	1,473	1,373	1,398	1,398	1,402	1,384	1,399	1,386	1,384																		
Jun-12	1,171,422	1,141	1,377	1,401	1,295	1,368	1,257	1,258	1,198	1,190	1,190	1,190																			
Dec-12	1,221,817	1,465	1,781	1,725	2,180	2,065	2,056	2,046	1,996	1,996	1,996																				
Jun-13	1,211,529	852	1,088	934	912	856	821	757	757	757																					
Dec-13	1,270,781	1,744	1,734	1,618	1,658	1,974	2,020	2,036	2,099																						
Jun-14	1,257,912	1,006	1,051	1,017	936	943	943	953																							
Dec-14	1,319,513	1,300	1,537	1,640	1,623	1,546	1,512																								
Jun-15	1,301,765	914	1,096	1,815	1,794	1,756																									
Dec-15	1,347,627	1,442	1,577	1,471	1,300																										
Jun-16	1,322,786	724	846	800																											
Dec-16	1,354,214	2,323	2,415																												
Jun-17	1,322,282	732																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB DB
Incurred Loss (Indemnity and ALAE) 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-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	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	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	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	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	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	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	0.999	1.000							
Jun-06	1.006	0.958	1.017	0.963	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	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	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	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	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	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	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	1.000	1.008															
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	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	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	1.000	1.000																		
Dec-11	1.107	1.011	0.983	0.932	1.018	1.000	1.003	0.987	1.011	0.991	0.999																			
Jun-12	1.207	1.018	0.924	1.057	0.919	1.000	0.953	0.993	1.000	1.000																				
Dec-12	1.216	0.969	1.264	0.947	0.996	0.995	0.976	1.000	1.000																					
Jun-13	1.278	0.859	0.976	0.939	0.959	0.922	1.001	1.000																						
Dec-13	0.994	0.934	1.025	1.191	1.023	1.008	1.031																							
Jun-14	1.045	0.967	0.921	1.007	1.000	1.011																								
Dec-14	1.183	1.067	0.990	0.952	0.979																									
Jun-15	1.198	1.657	0.988	0.979																										
Dec-15	1.094	0.933	0.884																											
Jun-16	1.169	0.946																												
Dec-16	1.040																													

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	1.177	1.007	0.997	0.995	0.989	0.994	0.998	0.994	1.000	0.998	1.021	1.002	0.999	1.000	1.000	1.002	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	1.182	1.013	0.989	0.992	0.992	0.994	0.998	0.994	1.001	0.998																				
10 Semesters	1.142	1.036	0.992	0.996	0.985	0.995	0.993	0.991	1.003	0.995	1.031	1.003	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.121	1.084	0.964	1.003	0.979	0.989	0.985	0.989	1.002	0.993	1.051	1.005	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000						
4 Semesters	1.125	1.151	0.946	1.032	0.990	0.984	0.990	0.995	1.003	0.998	1.000	1.008	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.012	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.104	0.939	0.936	0.966	0.989	1.010	1.016	1.000	1.000	0.995	0.999	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.168	0.987	0.990	0.990	0.992	0.996	0.999	0.996	1.001	0.998	1.007	1.000	1.000	1.000	1.000	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	1.123	0.978	0.969	0.971	0.983	1.001	0.983	0.995	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						
$ Weighted Averages																														
All Semesters	1.163	1.001	1.001	0.993	0.992	0.996	0.998	0.993	1.001	0.997	1.030	1.003	0.999	1.000	1.001	1.002	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	1.164	1.011	0.994	0.991	0.994	0.996	0.998	0.993	1.001	0.997																				
10 Semesters	1.123	1.026	1.000	0.996	0.990	0.999	0.994	0.989	1.004	0.994	1.044	1.005	0.997	1.001	1.001	1.000	1.000	1.000	1.000	1.000										
6 Semester	1.106	1.066	0.968	1.004	0.984	0.994	0.987	0.988	1.002	0.991	1.076	1.009	0.998	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.011	1.000	1.000	1.000						
4 Semester	1.098	1.133	0.951	1.035	0.996	0.992	0.992	0.995	1.003	0.998	1.000	1.013	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.070	0.937	0.941	0.966	0.987	1.009	1.023	1.000	1.000	0.995	0.999	1.000	1.000	1.000	1.006	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		
Last 4 Semesters ending in 6	1.167	1.119	0.955																											
Last 4 Semesters ending in 12	1.067	0.974	1.048																											
Selected																														
Age To Age	**1.164**	**1.011**	**0.994**	**0.991**	**0.994**	**0.996**	**0.998**	**0.993**	**1.001**	**0.997**	**1.030**	**1.003**	**0.999**	**1.000**	**1.001**	**1.002**	**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**	**1.000**
Age to Ultimate	1.180	1.014	1.004	1.010	1.019	1.025	1.029	1.030	1.037	1.036	1.039	1.009	1.006	1.006	1.007	1.006	1.003	1.003	1.008	1.008	1.008	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 6/30/17

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-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	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	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	128	128		
Jun-04	864,305	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	78	78			
Dec-04	893,639	105	117	115	116	116	115	116	115	115	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	95	95					
Dec-05	941,651	122	137	130	126	126	129	130	130	129	129	129	129	129	129	129	128	128	128	128	128	128	128	127	127						
Jun-06	945,399	118	115	117	119	112	112	112	112	110	110	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	117	118								
Jun-07	1,001,482	96	108	98	95	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93									
Dec-07	1,056,481	128	136	126	128	131	130	130	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	98	98											
Dec-08	1,098,120	130	132	129	127	126	124	122	123	122	122	122	122	122	121	121	121	121	121												
Jun-09	1,080,605	82	92	81	84	82	83	84	83	83	83	83	81	81	81	81	81	81													
Dec-09	1,119,821	120	107	101	99	100	100	99	99	99	99	97	98	98	98	98	98														
Jun-10	1,100,483	78	80	79	77	77	74	74	75	74	74	74	74	74	74	74															
Dec-10	1,147,363	126	128	123	121	117	118	119	119	118	118	118	118	118	118																
Jun-11	1,128,481	65	64	62	61	60	59	59	59	59	59	59	59	59																	
Dec-11	1,178,583	103	111	110	102	100	101	101	101	101	101	101	101																		
Jun-12	1,171,422	90	96	96	94	92	90	90	90	90	90	90																			
Dec-12	1,221,817	100	98	96	100	102	101	101	101	101	101																				
Jun-13	1,211,529	79	78	76	71	71	69	69	69	69																					
Dec-13	1,270,781	112	110	104	104	103	104	104	102																						
Jun-14	1,257,912	87	82	82	76	72	72	73																							
Dec-14	1,319,513	109	119	102	102	101	101																								
Jun-15	1,301,765	63	70	66	64	62																									
Dec-15	1,347,627	124	115	103	100																										
Jun-16	1,322,786	71	73	68																											
Dec-16	1,354,214	108	102																												
Jun-17	1,322,282	78																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Funeral
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-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	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	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	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	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	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	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	0.992	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	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	1.000	1.009									
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	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	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	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	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	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	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	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	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	1.000	1.000																		
Dec-11	1.078	0.991	0.927	0.980	1.010	1.000	1.000	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	1.000	1.000																				
Dec-12	0.980	0.980	1.042	1.020	0.990	1.000	1.000	1.000	1.000																					
Jun-13	0.987	0.974	0.934	1.000	0.972	1.000	1.000	1.000																						
Dec-13	0.982	0.945	1.000	0.990	1.010	1.000	0.981																							
Jun-14	0.943	1.000	0.927	0.947	1.000	1.014																								
Dec-14	1.092	0.857	1.000	0.990	1.000																									
Jun-15	1.111	0.943	0.970	0.969																										
Dec-15	0.927	0.896	0.971																											
Jun-16	1.028	0.932																												
Dec-16	0.944																													

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	1.026	0.960	0.984	0.984	0.996	0.998	0.999	0.996	0.999	0.999	0.999	1.000	1.000	0.999	0.999	1.000	1.002	0.999	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.023	0.953	0.982	0.986	0.997	0.999	0.998	0.997	0.999	0.999																				
10 Semesters	1.006	0.952	0.973	0.983	0.991	1.001	0.998	0.997	1.000	0.998	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.008	0.929	0.967	0.986	0.992	1.002	0.997	0.999	1.000	0.997	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.999	1.000	1.000						
4 Semesters	1.003	0.907	0.967	0.974	0.995	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	1.002	0.998	1.000	1.000	1.000	1.000				
2 Semesters	0.986	0.914	0.970	0.979	1.000	1.007	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	1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.027	0.962	0.984	0.984	0.996	0.999	0.999	0.997	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			
6 Semesters ex hi/lo	1.002	0.929	0.969	0.987	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						
$ Weighted Averages																														
All Semesters	1.023	0.959	0.984	0.985	0.997	0.998	0.998	0.996	1.000	0.998	0.999	0.999	0.999	0.999	0.999	1.000	1.001	0.999	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.019	0.951	0.983	0.987	0.998	0.999	0.998	0.997	1.000	0.998																				
10 Semesters	1.000	0.949	0.974	0.983	0.993	1.001	0.998	0.997	1.000	0.998	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000										
6 Semester	0.998	0.923	0.970	0.988	0.993	1.002	0.996	0.998	1.000	0.996	0.998	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	0.998	1.000	1.000						
4 Semester	0.984	0.899	0.969	0.977	0.997	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	1.002	0.998	1.000	1.000	1.000	1.000				
2 Semester	0.978	0.910	0.970	0.982	1.000	1.006	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	1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 6	1.010	0.964	0.953																											
Last 4 Semesters ending in 12	0.985	0.916	1.002																											
Selected																														
Age To Age	**1.019**	**0.951**	**0.983**	**0.987**	**0.998**	**0.999**	**0.998**	**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**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.930	0.913	0.960	0.977	0.990	0.992	0.993	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Funeral
Incurred Losses (Indemnity and ALAE)
Data as of 6/30/17
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-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	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	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	563	563		
Jun-04	864,305	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	207	207			
Dec-04	893,639	263	278	273	274	274	272	276	272	272	272	272	272	272	272	272	272	272	272	272	272	272	272	272	272	272	279				
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	261	261					
Dec-05	941,651	316	370	360	351	369	376	385	383	381	381	381	358	358	358	358	353	353	353	353	353	353	353	351	351						
Jun-06	945,399	278	264	260	285	273	273	273	273	251	251	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	288	294								
Jun-07	1,001,482	370	429	418	406	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399									
Dec-07	1,056,481	653	693	661	658	674	641	641	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	468	468											
Dec-08	1,098,120	720	748	740	729	711	748	739	738	738	738	738	738	738	733	733	733	733	733												
Jun-09	1,080,605	403	502	458	498	491	496	501	496	496	496	491	484	484	484	484	484	484													
Dec-09	1,119,821	613	658	628	619	631	581	571	571	571	571	561	570	570	570	570	570														
Jun-10	1,100,483	392	429	426	418	413	402	402	412	402	402	402	402	402	402	402															
Dec-10	1,147,363	722	767	735	751	715	696	701	701	696	696	696	696	696	696																
Jun-11	1,128,481	324	330	320	323	313	308	308	308	308	308	308	308	308																	
Dec-11	1,178,583	524	624	630	562	540	541	541	541	541	541	541	541																		
Jun-12	1,171,422	512	585	589	578	562	532	532	532	532	532	532																			
Dec-12	1,221,817	496	531	522	548	555	550	545	545	545	545																				
Jun-13	1,211,529	383	424	406	383	383	373	373	373	373																					
Dec-13	1,270,781	554	598	565	557	547	555	551	553																						
Jun-14	1,257,912	411	409	404	383	363	363	364																							
Dec-14	1,319,513	497	600	536	533	535	525																								
Jun-15	1,301,765	308	380	366	352	332																									
Dec-15	1,347,627	653	627	576	563																										
Jun-16	1,322,786	367	411	381																											
Dec-16	1,354,214	560	545																												
Jun-17	1,322,282	399																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Funeral
Incurred Loss (Indemnity and ALAE) 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-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	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	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	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	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	1.000	1.024					
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	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	0.994	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	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	1.000	1.022									
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	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	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	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	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	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	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	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	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	1.000	1.000																		
Dec-11	1.190	1.009	0.892	0.962	1.002	1.000	1.000	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	1.000	1.000																				
Dec-12	1.071	0.983	1.049	1.013	0.991	0.991	1.000	1.000	1.000																					
Jun-13	1.107	0.958	0.944	0.998	0.974	1.000	1.000	1.000																						
Dec-13	1.078	0.945	0.987	0.983	1.014	0.992	1.005																							
Jun-14	0.994	0.989	0.948	0.947	1.000	1.004																								
Dec-14	1.206	0.893	0.995	1.003	0.981																									
Jun-15	1.235	0.962	0.960	0.943																										
Dec-15	0.961	0.918	0.977																											
Jun-16	1.118	0.927																												
Dec-16	0.974																													

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	1.087	0.977	0.988	0.982	0.989	0.997	0.999	0.993	1.000	0.998	0.997	0.993	1.000	0.999	0.999	1.000	1.066	0.997	1.000	1.000	1.002	0.999	1.000	1.000	1.005	1.000	1.000	1.000	1.000	
20 Semesters	1.096	0.966	0.992	0.985	0.988	0.998	0.999	0.993	1.000	0.998																				
10 Semesters	1.089	0.959	0.974	0.974	0.984	0.998	1.002	0.997	1.000	0.997	1.000	0.988	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.081	0.939	0.969	0.981	0.985	0.998	1.001	0.999	1.000	0.997	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	0.999	1.000	1.000						
4 Semesters	1.072	0.925	0.970	0.969	0.992	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	1.006	0.999	1.000	1.000	1.006	1.000				
2 Semesters	1.046	0.923	0.969	0.973	0.991	0.998	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	1.011	0.997	1.000	1.000	1.012	1.000	1.000	1.000		
All Semester ex hi/lo	1.087	0.975	0.989	0.981	0.989	0.998	0.999	0.996	1.000	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	1.073	0.938	0.968	0.982	0.987	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						
$ Weighted Averages																														
All Semesters	1.083	0.971	0.986	0.984	0.987	0.997	1.000	0.994	1.000	0.998	0.997	0.994	0.999	1.000	0.999	1.000	1.057	0.998	1.000	1.000	1.002	0.999	1.000	1.000	1.004	1.000	1.000	1.000	1.000	
20 Semesters	1.088	0.964	0.990	0.986	0.987	0.998	1.000	0.995	1.000	0.998																				
10 Semesters	1.078	0.959	0.973	0.975	0.984	0.997	1.001	0.997	1.000	0.997	1.000	0.992	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000										
6 Semester	1.063	0.935	0.971	0.985	0.984	0.997	1.001	0.998	1.000	0.997	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	0.999	1.000	1.000						
4 Semester	1.040	0.921	0.973	0.973	0.993	0.996	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	1.006	0.998	1.000	1.000	1.005	1.000				
2 Semester	1.031	0.922	0.971	0.979	0.989	0.997	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.012	0.997	1.000	1.000	1.014	1.000	1.000	1.000		
Last 4 Semesters ending in 6	1.105	0.959	0.960																											
Last 4 Semesters ending in 12	1.047	0.933	1.001																											
Selected																														
Age To Age	**1.088**	**0.964**	**0.990**	**0.986**	**0.987**	**0.998**	**1.000**	**0.995**	**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**
Age to Ultimate	1.000	0.919	0.953	0.963	0.977	0.990	0.992	0.992	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Uninsured
Reported Counts
Data as of 6/30/17

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-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	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	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	3	3		
Jun-04	864,305	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	7	7			
Dec-04	893,639	2	3	4	6	4	4	4	6	4	4	3	2	3	3	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	5	5					
Dec-05	941,651	3	4	4	4	3	4	4	5	5	5	5	5	4	5	4	4	4	3	4	3	3	3	3	3						
Jun-06	945,399	0	1	1	3	6	4	4	4	4	4	3	2	2	1	1	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	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	6	6									
Dec-07	1,056,481	5	4	5	5	6	9	10	13	13	13	12	14	14	16	13	13	12	12	12	12										
Jun-08	1,053,269	8	5	5	7	8	11	9	9	9	8	7	7	7	7	5	5	4	4	4											
Dec-08	1,098,120	8	5	7	6	11	12	14	14	16	11	14	12	10	11	11	11	11	10												
Jun-09	1,080,605	1	3	3	2	6	5	6	6	4	6	6	6	3	2	2	3	2													
Dec-09	1,119,821	2	7	7	9	10	11	12	11	12	9	8	9	8	9	10	9														
Jun-10	1,100,483	5	4	6	7	8	10	10	12	11	11	10	9	8	8	7															
Dec-10	1,147,363	0	2	3	5	10	11	11	11	8	9	8	5	4	4																
Jun-11	1,128,481	5	5	8	8	7	3	2	4	3	1	1	1	1																	
Dec-11	1,178,583	3	7	9	9	9	9	9	8	7	6	6	6																		
Jun-12	1,171,422	3	2	3	4	7	7	9	9	8	8	9																			
Dec-12	1,221,817	1	5	5	7	9	10	10	10	8	5																				
Jun-13	1,211,529	4	4	4	7	8	6	6	7	7																					
Dec-13	1,270,781	2	4	4	5	6	7	5	5																						
Jun-14	1,257,912	2	6	5	5	6	4	6																							
Dec-14	1,319,513	4	4	3	3	5	5																								
Jun-15	1,301,765	4	6	9	9	10																									
Dec-15	1,347,627	6	5	4	4																										
Jun-16	1,322,786	1	4	3																											
Dec-16	1,354,214	2	5																												
Jun-17	1,322,282	4																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Uninsured
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-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	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	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	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	1.167	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	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	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	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	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	1.000	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	0.857	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	1.000	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	1.000	1.000												
Dec-08	0.625	1.400	0.857	1.833	1.091	1.167	1.000	1.143	0.688	1.273	0.857	0.833	1.100	1.000	1.000	1.000	0.909													
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	1.500	0.667														
Dec-09	3.500	1.000	1.286	1.111	1.100	1.091	0.917	1.091	0.750	0.889	1.125	0.889	1.125	1.111	0.900															
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	1.000	0.875																
Dec-10	#DIV/0!	1.500	1.667	2.000	1.100	1.000	1.000	0.727	1.125	0.889	0.625	0.800	1.000																	
Jun-11	1.000	1.600	1.000	0.875	0.429	0.667	2.000	0.750	0.333	1.000	1.000	1.000																		
Dec-11	2.333	1.286	1.000	1.000	1.000	1.000	0.889	0.875	0.857	1.000	1.000																			
Jun-12	0.667	1.500	1.333	1.750	1.000	1.286	1.000	0.889	1.000	1.125																				
Dec-12	5.000	1.000	1.400	1.286	1.111	1.000	1.000	0.800	0.625																					
Jun-13	1.000	1.000	1.750	1.143	0.750	1.000	1.167	1.000																						
Dec-13	2.000	1.000	1.250	1.200	1.167	0.714	1.000																							
Jun-14	3.000	0.833	1.000	1.200	0.667	1.500																								
Dec-14	1.000	0.750	1.000	1.667	1.000																									
Jun-15	1.500	1.500	1.000	1.111																										
Dec-15	0.833	0.800	1.000																											
Jun-16	4.000	0.750																												
Dec-16	2.500																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	NA	1.210	1.223	1.316	1.031	1.061	1.083	0.929	0.930	0.935	0.906	0.964	0.965	0.957	1.011	0.945	0.999	0.997	0.951	1.000	1.000	0.982	0.976	1.000	1.033	1.000	1.000	1.000	1.000	
20 Semesters	NA	1.296	1.249	1.400	1.035	1.060	1.096	0.932	0.926	0.935																				
10 Semesters	2.150	1.042	1.173	1.323	0.947	1.026	1.117	0.886	0.877	0.988	0.955	0.885	0.953	0.931	1.003	0.922	0.999	1.008	0.946	1.000										
6 Semesters	2.139	0.939	1.167	1.268	0.949	1.083	1.176	0.840	0.823	0.969	0.942	0.819	0.982	0.919	1.046	0.898	1.040	1.014	0.935	1.000	1.000	0.976	0.972	1.000						
4 Semesters	2.208	0.950	1.000	1.294	0.896	1.054	1.042	0.891	0.704	1.003	0.881	0.894	0.948	0.997	1.100	0.847	0.977	0.938	0.964	1.000	1.000	1.000	1.000	1.000	1.042	1.000				
2 Semesters	3.250	0.775	1.000	1.389	0.833	1.107	1.083	0.900	0.813	1.063	1.000	0.900	1.000	0.993	1.200	0.833	0.955	1.000	0.929	1.000	1.000	1.000	1.000	1.000	1.083	1.000	1.000	1.000		
All Semester ex hi/lo	NA	1.123	1.178	1.273	1.036	1.054	1.058	0.931	0.931	0.927	0.907	0.960	0.977	0.963	0.994	0.963	0.992	0.988	0.968	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	2.000	0.846	1.063	1.207	0.965	1.071	1.042	0.828	0.871	0.949	0.975	0.853	1.025	0.922	0.975	0.931	1.000	1.000	0.964	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.389	1.097	1.125	1.215	1.027	1.049	1.032	0.941	0.917	0.946	0.917	0.939	1.009	0.942	0.989	0.951	0.987	0.984	0.949	1.000	1.000	0.971	0.970	1.000	1.042	1.000	1.000	1.000	1.000	
20 Semesters	1.358	1.172	1.150	1.287	1.035	1.048	1.038	0.946	0.913	0.946																				
10 Semesters	1.552	1.043	1.130	1.242	0.960	1.026	1.038	0.913	0.860	0.988	0.950	0.893	1.029	0.915	0.969	0.929	0.982	1.000	0.942	1.000										
6 Semester	1.579	0.966	1.138	1.222	0.951	1.047	1.049	0.837	0.889	0.955	0.923	0.810	1.025	0.906	0.980	0.929	1.000	1.000	0.938	1.000	1.000	0.955	0.962	1.000						
4 Semester	1.538	1.000	1.000	1.227	0.880	1.000	1.033	0.882	0.769	1.000	0.840	0.875	1.000	1.000	1.000	0.906	0.971	0.963	0.957	1.000	1.000	1.000	1.000	1.000	1.059	1.000				
2 Semester	3.000	0.778	1.000	1.250	0.818	1.000	1.091	0.882	0.813	1.071	1.000	0.833	1.000	1.000	1.000	0.929	0.933	1.000	0.947	1.000	1.000	1.000	1.000	1.000	1.111	1.000	1.000	1.000		
Last 4 Semesters ending in 6	1.818	1.050	1.190																											
Last 4 Semesters ending in 12	1.286	0.889	1.188																											
Selected																														
Age To Age	**2.198**	**1.097**	**1.125**	**1.215**	**1.027**	**1.049**	**1.032**	**0.941**	**0.917**	**0.946**	**0.917**	**0.939**	**1.009**	**0.942**	**0.989**	**0.951**	**0.987**	**0.984**	**0.949**	**1.000**	**1.000**	**0.971**	**0.970**	**1.000**	**1.042**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	2.085	0.949	0.865	0.769	0.633	0.616	0.587	0.568	0.604	0.659	0.696	0.760	0.809	0.801	0.850	0.860	0.905	0.917	0.931	0.981	0.981	0.981	1.010	1.042	1.042	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 (Indemnity and ALAE)
Data as of 6/30/17
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-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	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	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	20	20		
Jun-04	864,305	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	81	81			
Dec-04	893,639	35	86	154	175	175	189	219	219	188	142	126	56	68	83	83	83	92	92	92	92	92	92	92	92	100	110				
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	819	819					
Dec-05	941,651	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	1,642	1,642						
Jun-06	945,399	28	226	224	281	307	387	387	385	385	385	244	244	244	52	52	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	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	240	240									
Dec-07	1,056,481	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	1,552	1,572										
Jun-08	1,053,269	24	78	78	88	41	118	105	106	101	246	96	203	203	193	20	20	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	1,595	1,065												
Jun-09	1,080,605	3	38	887	889	935	929	935	884	987	1,029	1,036	1,031	883	883	883	888	883													
Dec-09	1,119,821	21	177	157	107	126	167	747	772	785	661	661	681	564	563	582	628														
Jun-10	1,100,483	873	26	82	88	537	1,291	1,270	1,397	1,536	1,804	2,055	1,626	1,326	1,217	1,208															
Dec-10	1,147,363	2	541	618	648	907	996	1,189	1,286	707	720	626	451	448	448																
Jun-11	1,128,481	26	57	332	322	170	163	160	690	685	148	148	148	148																	
Dec-11	1,178,583	32	162	347	408	435	349	267	568	521	336	336	339																		
Jun-12	1,171,422	46	26	41	122	869	924	911	861	859	864	864																			
Dec-12	1,221,817	31	48	1,610	1,610	524	549	541	555	300	285																				
Jun-13	1,211,529	8	19	19	24	28	18	27	58	52																					
Dec-13	1,270,781	11	24	38	162	231	387	417	538																						
Jun-14	1,257,912	16	63	50	50	54	31	110																							
Dec-14	1,319,513	240	245	38	40	40	128																								
Jun-15	1,301,765	20	109	147	303	503																									
Dec-15	1,347,627	44	23	118	132																										
Jun-16	1,322,786	1	13	589																											
Dec-16	1,354,214	15	85																												
Jun-17	1,322,282	7																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
AB Uninsured
Incurred Loss (Indemnity and ALAE) 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-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	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	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	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	1.984	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	1.090	1.099					
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	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	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	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	1.000	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	0.676	1.000										
Dec-07	1.253	8.220	1.030	7.419	1.441	1.092	1.196	0.656	1.062	0.931	1.011	1.309	1.014	1.061	1.042	1.100	1.002	0.951	1.013											
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	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	1.002	0.668													
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	1.006	0.994														
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	1.033	1.079															
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	0.918	0.993																
Dec-10	313.676	1.142	1.049	1.400	1.098	1.194	1.082	0.550	1.019	0.869	0.721	0.993	1.000																	
Jun-11	2.212	5.815	0.971	0.528	0.960	0.982	4.302	0.993	0.216	1.000	1.000	1.000																		
Dec-11	5.076	2.148	1.174	1.066	0.803	0.765	2.122	0.918	0.645	1.000	1.007																			
Jun-12	0.564	1.583	2.991	7.098	1.063	0.987	0.945	0.998	1.006	1.000																				
Dec-12	1.567	33.637	1.000	0.325	1.048	0.986	1.026	0.541	0.949																					
Jun-13	2.487	0.971	1.287	1.167	0.638	1.515	2.147	0.897																						
Dec-13	2.147	1.565	4.300	1.430	1.675	1.078	1.290																							
Jun-14	3.811	0.805	1.000	1.076	0.573	3.534																								
Dec-14	1.017	0.155	1.064	1.000	3.162																									
Jun-15	5.401	1.352	2.066	1.661																										
Dec-15	0.533	5.053	1.119																											
Jun-16	11.305	44.359																												
Dec-16	5.563																													

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	14.971	7.227	2.482	2.053	1.597	1.316	1.265	1.149	1.049	0.919	1.038	1.117	1.034	0.912	1.016	1.014	0.976	0.988	0.971	1.000	1.000	0.959	0.952	1.015	1.217	1.000	1.000	1.000	1.000	
20 Semesters	20.344	7.053	1.365	2.331	1.693	1.365	1.304	1.175	1.047	0.919																				
10 Semesters	3.439	9.163	1.697	1.675	1.343	1.648	1.599	0.916	1.033	0.951	1.072	0.993	0.920	0.860	1.014	1.020	0.969	0.994	0.968	1.000										
6 Semesters	4.605	8.882	1.806	1.110	1.360	1.477	1.972	0.816	0.835	1.001	0.924	0.916	0.996	0.892	1.023	1.016	0.949	0.990	0.947	1.000	1.000	0.945	0.944	1.015						
4 Semesters	5.700	12.730	1.312	1.292	1.512	1.778	1.352	0.838	0.704	0.967	0.880	0.909	0.979	1.046	1.024	1.024	0.917	0.984	0.922	1.000	1.000	1.000	1.000	1.022	1.271	1.000				
2 Semesters	8.434	24.706	1.593	1.331	1.868	2.306	1.719	0.719	0.978	1.000	1.004	0.997	0.959	1.013	1.042	0.998	0.834	0.976	0.844	1.000	1.000	1.000	1.000	1.045	1.542	1.000	1.000	1.000		
All Semester ex hi/lo	4.462	5.798	1.327	1.879	1.343	1.198	1.148	0.923	1.020	0.935	1.011	1.040	1.004	0.952	1.011	1.008	1.000	0.993	0.999	1.000	1.000	1.000	1.000	1.000	1.033	1.000	1.000			
6 Semesters ex hi/lo	3.948	2.194	1.384	1.168	1.106	1.141	1.646	0.839	0.905	1.000	0.949	0.919	0.987	1.022	1.015	1.000	1.001	0.996	0.999	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.607	2.551	1.100	1.286	1.269	1.121	1.128	0.960	1.010	0.991	0.972	1.039	1.088	0.930	1.016	1.020	0.928	0.984	0.981	1.000	1.000	0.993	0.993	1.007	1.142	1.000	1.000	1.000	1.000	
20 Semesters	1.439	2.824	1.094	1.301	1.279	1.124	1.132	0.962	1.009	0.991																				
10 Semesters	1.513	4.100	1.159	1.019	1.274	1.157	1.177	0.924	0.949	1.014	0.950	0.982	0.980	0.921	1.016	1.020	0.925	0.984	0.981	1.000										
6 Semester	1.594	2.057	1.738	0.631	1.166	1.007	1.407	0.778	0.902	1.035	0.880	0.891	1.003	1.024	1.027	1.029	0.882	0.981	0.980	1.000	1.000	0.993	0.993	1.007						
4 Semester	2.867	2.289	1.490	1.493	1.594	1.112	1.061	0.849	0.690	0.955	0.810	0.855	0.966	1.055	1.023	1.037	0.854	0.966	0.964	1.000	1.000	1.000	1.000	1.009	1.250	1.000				
2 Semester	5.972	19.307	1.644	1.583	1.678	1.260	1.342	0.575	0.991	1.000	1.005	0.995	0.939	1.005	1.035	0.999	0.672	0.952	0.950	1.000	1.000	1.000	1.000	1.009	1.354	1.000	1.000	1.000		
Last 4 Semesters ending in 6	4.483	3.952	1.947																											
Last 4 Semesters ending in 12	1.214	5.309	1.078																											
Selected																														
Age To Age	**4.303**	**2.551**	**1.100**	**1.286**	**1.269**	**1.121**	**1.128**	**0.960**	**1.010**	**0.991**	**0.972**	**1.039**	**1.088**	**0.930**	**1.016**	**1.020**	**0.928**	**0.984**	**0.981**	**1.000**	**1.000**	**0.993**	**0.993**	**1.007**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	22.563	5.243	2.055	1.869	1.453	1.145	1.021	0.905	0.943	0.934	0.942	0.970	0.933	0.857	0.922	0.907	0.889	0.959	0.974	0.993	0.993	0.993	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Collision
Reported Counts
Data as of 6/30/17

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-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	27,243	27,240
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	26,632	26,632	
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	25,416	25,414		
Jun-04	618,616	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	28,350	28,350			
Dec-04	642,167	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	31,610	31,610				
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	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	36,681	36,680						
Jun-06	696,013	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	37,743	37,743							
Dec-06	741,282	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	46,636	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	45,259	45,259									
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	44,268	44,266										
Jun-08	798,345	55,303	47,481	43,926	42,154	41,087	41,016	40,997	40,988	40,990	40,972	40,966	40,964	40,961	40,956	40,954	40,954	40,953	40,954	40,955											
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	40,043	40,046												
Jun-09	823,604	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	38,457	38,455													
Dec-09	845,121	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	42,195	42,194														
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	34,588	34,586															
Dec-10	854,561	54,589	43,438	41,103	40,666	40,422	40,392	40,375	40,367	40,364	40,361	40,360	40,350	40,348	40,339																
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	43,061	43,052																	
Dec-11	872,428	47,032	38,891	36,250	35,716	35,515	35,494	35,483	35,477	35,479	35,478	35,476	35,475																		
Jun-12	868,927	46,863	38,181	35,930	35,393	35,210	35,175	35,167	35,166	35,161	35,155	35,151																			
Dec-12	903,589	59,747	47,250	42,982	42,003	41,732	41,687	41,674	41,671	41,666	41,667																				
Jun-13	900,201	52,702	41,969	39,013	38,314	38,073	38,053	38,048	38,045	38,045																					
Dec-13	942,659	62,738	49,795	46,049	45,046	44,725	44,687	44,678	44,673																						
Jun-14	937,689	55,939	45,811	43,006	42,135	41,818	41,765	41,763																							
Dec-14	981,128	62,045	49,903	45,873	44,744	44,420	44,358																								
Jun-15	970,767	57,281	45,553	42,612	41,899	41,702																									
Dec-15	1,000,623	57,318	45,658	42,639	41,870																										
Jun-16	981,126	50,932	42,088	39,792																											
Dec-16	999,505	60,900	49,795																												
Jun-17	978,079	57,712																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Collision
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-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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000	1.000																		
Dec-11	0.827	0.932	0.985	0.994	0.999	1.000	1.000	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	1.000	1.000																				
Dec-12	0.791	0.910	0.977	0.994	0.999	1.000	1.000	1.000	1.000																					
Jun-13	0.796	0.930	0.982	0.994	0.999	1.000	1.000	1.000																						
Dec-13	0.794	0.925	0.978	0.993	0.999	1.000	1.000																							
Jun-14	0.819	0.939	0.980	0.992	0.999	1.000																								
Dec-14	0.804	0.919	0.975	0.993	0.999																									
Jun-15	0.795	0.935	0.983	0.995																										
Dec-15	0.797	0.934	0.982																											
Jun-16	0.826	0.945																												
Dec-16	0.818																													

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	0.945	0.983	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	0.816	0.936	0.980	0.992	0.998	1.000	0.999	1.000	1.000	1.000																				
10 Semesters	0.805	0.931	0.981	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	0.810	0.933	0.980	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	0.809	0.934	0.980	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	0.822	0.940	0.983	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.828	0.946	0.984	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			
6 Semesters ex hi/lo	0.809	0.933	0.981	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	0.943	0.982	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	0.816	0.936	0.980	0.991	0.998	1.000	0.999	1.000	1.000	1.000																				
10 Semesters	0.805	0.930	0.981	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	0.810	0.932	0.980	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	0.809	0.933	0.980	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	0.822	0.939	0.983	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			
Last 4 Semesters ending in 6	0.809	0.937	0.982																											
Last 4 Semesters ending in 12	0.803	0.922	0.978																											
Selected																														
Age To Age	**0.810**	**0.932**	**0.980**	**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	0.734	0.906	0.972	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 (Indemnity and ALAE)
Data as of 6/30/17
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-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	96,345	96,344
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	94,925	94,922	
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	87,410	87,408		
Jun-04	618,616	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	88,282	88,279			
Dec-04	642,167	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	97,209	97,201				
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	98,092	98,076					
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	118,382	118,380						
Jun-06	696,013	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	120,864	120,864							
Dec-06	741,282	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	166,752	166,741								
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	166,276	166,277									
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	187,989	187,990										
Jun-08	798,345	266,462	222,395	197,041	189,457	182,586	182,199	182,020	182,017	181,949	181,917	181,799	181,783	181,825	181,807	181,742	181,709	181,698	181,691	181,671											
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	195,186	195,183												
Jun-09	823,604	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	170,165	170,159													
Dec-09	845,121	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	188,437	188,285														
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	144,667	144,664															
Dec-10	854,561	288,913	209,269	184,722	178,931	177,345	176,846	176,717	176,644	176,573	176,498	176,540	176,456	176,393	176,370																
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	184,374	184,336																	
Dec-11	872,428	277,987	198,506	179,865	174,004	171,330	170,878	170,758	170,664	170,645	170,660	170,560	170,502																		
Jun-12	868,927	263,328	195,228	172,598	166,415	163,543	162,865	162,654	162,637	162,606	162,551	162,461																			
Dec-12	903,589	357,296	268,388	224,315	212,801	208,112	207,330	207,082	207,009	206,927	206,865																				
Jun-13	900,201	328,463	229,719	195,560	187,011	183,356	182,910	182,839	182,695	182,656																					
Dec-13	942,659	404,139	287,157	246,090	234,425	229,133	228,420	228,186	228,037																						
Jun-14	937,689	352,681	252,057	219,147	208,980	204,791	203,966	203,659																							
Dec-14	981,128	411,844	303,573	256,592	244,180	238,850	238,088																								
Jun-15	970,767	381,390	260,974	228,863	220,705	217,531																									
Dec-15	1,000,623	399,108	280,824	246,308	237,232																										
Jun-16	981,126	335,949	235,494	211,132																											
Dec-16	999,505	409,594	296,970																												
Jun-17	978,079	389,417																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Collision
Incurred Loss Development Factors (Indemnity and ALAE)

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-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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000	0.999															
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	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	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	1.000	1.000																		
Dec-11	0.714	0.906	0.967	0.985	0.997	0.999	0.999	1.000	1.000	0.999	1.000																			
Jun-12	0.741	0.884	0.964	0.983	0.996	0.999	1.000	1.000	1.000	0.999																				
Dec-12	0.751	0.836	0.949	0.978	0.996	0.999	1.000	1.000	1.000																					
Jun-13	0.699	0.851	0.956	0.980	0.998	1.000	0.999	1.000																						
Dec-13	0.711	0.857	0.953	0.977	0.997	0.999	0.999																							
Jun-14	0.715	0.869	0.954	0.980	0.996	0.998																								
Dec-14	0.737	0.845	0.952	0.978	0.997																									
Jun-15	0.684	0.877	0.964	0.986																										
Dec-15	0.704	0.877	0.963																											
Jun-16	0.701	0.897																												
Dec-16	0.725																													

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	0.772	0.899	0.969	0.984	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.749	0.883	0.964	0.981	0.997	0.999	0.999	1.000	1.000	1.000																				
10 Semesters	0.717	0.870	0.960	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										
6 Semesters	0.711	0.870	0.957	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						
4 Semesters	0.703	0.874	0.958	0.980	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.713	0.887	0.964	0.982	0.996	0.999	0.999	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		
All Semester ex hi/lo	0.769	0.899	0.969	0.985	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			
6 Semesters ex hi/lo	0.711	0.870	0.956	0.979	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						
$ Weighted Averages																														
All Semesters	0.757	0.889	0.966	0.982	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.743	0.880	0.963	0.980	0.997	0.999	0.999	1.000	1.000	1.000																				
10 Semesters	0.716	0.868	0.960	0.982	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	0.712	0.869	0.957	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						
4 Semester	0.704	0.872	0.958	0.980	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.714	0.886	0.964	0.982	0.996	0.999	0.999	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			
Last 4 Semesters ending in 6	0.700	0.874	0.959																											
Last 4 Semesters ending in 12	0.719	0.854	0.954																											
Selected																														
Age To Age	**0.712**	**0.869**	**0.957**	**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**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.577	0.811	0.933	0.975	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive
Reported Counts
Data as of 6/30/17

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-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	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	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	22,953	22,953		
Jun-04	753,862	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	18,912	18,912			
Dec-04	778,049	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	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	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	27,889	27,889						
Jun-06	842,892	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	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	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	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	36,872	36,871										
Jun-08	967,930	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	23,659	23,659											
Dec-08	1,007,535	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	31,549	31,548												
Jun-09	1,003,883	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	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	33,703	33,704														
Jun-10	1,018,733	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	19,397	19,396															
Dec-10	1,047,654	61,641	62,149	62,405	62,323	62,314	62,313	62,310	62,312	62,312	62,313	62,314	62,311	62,311	62,308																
Jun-11	1,040,158	18,334	19,727	19,833	19,789	19,785	19,796	19,797	19,798	19,798	19,796	19,797	19,796	19,794																	
Dec-11	1,071,638	30,218	31,416	31,047	31,025	31,036	31,036	31,036	31,034	31,034	31,033	31,033	31,032																		
Jun-12	1,073,024	17,991	19,210	19,204	19,202	19,218	19,221	19,222	19,223	19,224	19,224	19,219																			
Dec-12	1,105,695	56,474	56,688	56,988	57,068	57,073	57,057	57,063	57,065	57,069	57,068																				
Jun-13	1,104,780	21,534	23,519	23,538	23,565	23,583	23,582	23,583	23,583	23,579																					
Dec-13	1,144,163	40,796	41,183	41,369	41,492	41,550	41,559	41,565	41,562																						
Jun-14	1,142,633	17,791	18,866	18,958	18,979	19,005	19,004	19,006																							
Dec-14	1,181,640	49,947	49,328	49,542	49,752	49,881	49,887																								
Jun-15	1,173,235	20,879	22,193	22,362	22,407	22,442																									
Dec-15	1,197,983	45,033	45,820	46,241	46,446																										
Jun-16	1,176,891	28,297	31,938	32,369																											
Dec-16	1,187,732	60,811	62,754																												
Jun-17	1,168,842	23,641																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive
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-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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000	1.000																		
Dec-11	1.040	0.988	0.999	1.000	1.000	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	1.000	1.000																				
Dec-12	1.004	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000																					
Jun-13	1.092	1.001	1.001	1.001	1.000	1.000	1.000	1.000																						
Dec-13	1.009	1.005	1.003	1.001	1.000	1.000	1.000																							
Jun-14	1.060	1.005	1.001	1.001	1.000	1.000																								
Dec-14	0.988	1.004	1.004	1.003	1.000																									
Jun-15	1.063	1.008	1.002	1.002																										
Dec-15	1.017	1.009	1.004																											
Jun-16	1.129	1.013																												
Dec-16	1.032																													

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	1.058	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.045	1.002	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.046	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	1.048	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	1.060	1.009	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	1.080	1.011	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	1.000	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	1.052	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	1.043	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.045	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.034	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.033	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semester	1.037	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	1.050	1.008	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.063	1.011	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 6	1.091	1.007	1.001																											
Last 4 Semesters ending in 12	1.013	1.006	1.003																											
Selected																														
Age To Age	**1.091**	**1.007**	**1.003**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.103	1.012	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive
Incurred Losses (Indemnity and ALAE)
Data as of 6/30/17
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-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	54,246	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	44,068	44,066	
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	63,982	63,982		
Jun-04	753,862	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	41,138	41,137			
Dec-04	778,049	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	84,072	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	77,574	77,575					
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	76,099	76,099						
Jun-06	842,892	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	58,706	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	98,467	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	88,161	88,161									
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	145,977	145,985										
Jun-08	967,930	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	80,136	80,136											
Dec-08	1,007,535	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	132,163	132,108												
Jun-09	1,003,883	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	77,141	77,147													
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	150,048	150,048														
Jun-10	1,018,733	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	73,660	73,651															
Dec-10	1,047,654	291,627	297,944	296,634	295,891	295,963	295,943	295,906	295,885	295,878	295,872	295,850	295,822	295,824	295,813																
Jun-11	1,040,158	75,135	75,250	73,423	73,187	73,090	72,997	72,943	72,928	72,939	72,923	72,878	72,861	72,849																	
Dec-11	1,071,638	142,532	142,431	140,851	140,289	140,118	140,054	139,986	139,929	139,878	139,866	139,831	139,809																		
Jun-12	1,073,024	77,263	79,766	78,204	77,851	77,769	77,613	77,573	77,546	77,491	77,486	77,500																			
Dec-12	1,105,695	272,203	275,008	273,042	272,756	272,222	272,055	272,050	272,040	272,065	272,063																				
Jun-13	1,104,780	100,586	128,646	126,337	125,991	125,871	125,823	125,840	125,868	125,835																					
Dec-13	1,144,163	214,801	217,664	216,387	216,929	216,878	216,870	216,925	216,990																						
Jun-14	1,142,633	84,845	84,788	83,986	83,221	83,198	83,177	83,109																							
Dec-14	1,181,640	309,808	314,300	313,533	314,409	314,886	314,835																								
Jun-15	1,173,235	110,890	108,972	107,942	107,859	107,853																									
Dec-15	1,197,983	292,905	300,141	301,623	302,147																										
Jun-16	1,176,891	186,400	174,079	173,923																											
Dec-16	1,187,732	371,630	377,689																												
Jun-17	1,168,842	139,190																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive
Incurred Loss (Indemnity and ALAE) 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-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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	0.999	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	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	1.000	1.000																		
Dec-11	0.999	0.989	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
Jun-12	1.032	0.980	0.995	0.999	0.998	0.999	1.000	0.999	1.000	1.000																				
Dec-12	1.010	0.993	0.999	0.998	0.999	1.000	1.000	1.000	1.000																					
Jun-13	1.279	0.982	0.997	0.999	1.000	1.000	1.000	1.000																						
Dec-13	1.013	0.994	1.003	1.000	1.000	1.000	1.000																							
Jun-14	0.999	0.991	0.991	1.000	1.000	0.999																								
Dec-14	1.014	0.998	1.003	1.002	1.000																									
Jun-15	0.983	0.991	0.999	1.000																										
Dec-15	1.025	1.005	1.002																											
Jun-16	0.934	0.999																												
Dec-16	1.016																													

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	1.047	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	1.038	0.991	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.031	0.992	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	0.995	0.996	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semesters	0.989	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				
2 Semesters	0.975	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.042	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			
6 Semesters ex hi/lo	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	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	1.033	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.027	0.993	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.020	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										
6 Semester	1.003	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						
4 Semester	0.999	0.999	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				
2 Semester	0.989	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Last 4 Semesters ending in 6	1.029	0.991	0.996																											
Last 4 Semesters ending in 12	1.017	0.998	1.001																											
Selected																														
Age To Age	**0.990**	**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**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.988	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	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive - Theft
Reported Counts
Data as of 6/30/17

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-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	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	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	4,757	4,757		
Jun-04	753,862	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	4,825	4,825			
Dec-04	778,049	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	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	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	5,003	5,003						
Jun-06	842,892	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	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	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	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	4,801	4,800										
Jun-08	967,930	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	4,229	4,229											
Dec-08	1,007,535	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	4,409	4,408												
Jun-09	1,003,883	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	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	3,967	3,968														
Jun-10	1,018,733	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	2,851	2,850															
Dec-10	1,047,654	3,394	3,314	3,266	3,265	3,262	3,261	3,261	3,262	3,262	3,262	3,262	3,262	3,262	3,262																
Jun-11	1,040,158	2,832	2,690	2,664	2,653	2,652	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,652																	
Dec-11	1,071,638	2,617	2,545	2,491	2,490	2,489	2,489	2,489	2,488	2,488	2,487	2,487	2,486																		
Jun-12	1,073,024	2,158	2,050	2,022	2,019	2,019	2,018	2,018	2,018	2,018	2,018	2,017																			
Dec-12	1,105,695	2,737	2,590	2,561	2,553	2,555	2,550	2,552	2,552	2,553	2,553																				
Jun-13	1,104,780	2,522	2,419	2,402	2,401	2,399	2,399	2,399	2,399	2,399																					
Dec-13	1,144,163	2,831	2,730	2,710	2,708	2,710	2,709	2,710	2,710																						
Jun-14	1,142,633	2,489	2,420	2,410	2,398	2,402	2,402	2,400																							
Dec-14	1,181,640	2,989	2,838	2,805	2,788	2,791	2,790																								
Jun-15	1,173,235	3,490	3,347	3,331	3,325	3,328																									
Dec-15	1,197,983	3,954	3,796	3,791	3,796																										
Jun-16	1,176,891	3,905	3,805	3,816																											
Dec-16	1,187,732	4,502	4,487																												
Jun-17	1,168,842	4,734																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive - Theft
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-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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000	0.999																		
Dec-11	0.972	0.979	1.000	1.000	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	1.000	1.000																				
Dec-12	0.946	0.989	0.997	1.001	0.998	1.001	1.000	1.000	1.000																					
Jun-13	0.959	0.993	1.000	0.999	1.000	1.000	1.000	1.000																						
Dec-13	0.964	0.993	0.999	1.001	1.000	1.000	1.000																							
Jun-14	0.972	0.996	0.995	1.002	1.000	0.999																								
Dec-14	0.949	0.988	0.994	1.001	1.000																									
Jun-15	0.959	0.995	0.998	1.001																										
Dec-15	0.960	0.999	1.001																											
Jun-16	0.974	1.003																												
Dec-16	0.997																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	0.970	0.994	0.998	1.001	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	
20 Semesters	0.970	0.993	0.997	1.001	0.999	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	0.963	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										
6 Semesters	0.969	0.996	0.998	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 Semesters	0.973	0.996	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semesters	0.986	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	0.971	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	0.966	0.996	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						
$ Weighted Averages																														
All Semesters	0.972	0.995	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	1.000	
20 Semesters	0.973	0.993	0.997	1.001	0.999	1.000	0.999	1.000	1.000	1.000																				
10 Semesters	0.965	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										
6 Semester	0.970	0.996	0.998	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	0.974	0.997	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				
2 Semester	0.986	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 4 Semesters ending in 6	0.967	0.997	0.998																											
Last 4 Semesters ending in 12	0.970	0.993	0.998																											
Selected																														
Age To Age	**0.970**	**0.996**	**0.998**	**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**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.964	0.994	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	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive - Theft
Incurred Losses (Indemnity and ALAE)
Data as of 6/30/17
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-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	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	18,179	18,176	
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	19,590	19,590		
Jun-04	753,862	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	16,891	16,890			
Dec-04	778,049	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	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	16,797	16,797					
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	20,571	20,571						
Jun-06	842,892	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	20,503	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	26,797	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	25,654	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	30,006	30,004										
Jun-08	967,930	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	27,750	27,750											
Dec-08	1,007,535	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	32,588	32,569												
Jun-09	1,003,883	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	25,144	25,144													
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	27,674	27,675														
Jun-10	1,018,733	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	21,284	21,275															
Dec-10	1,047,654	24,676	24,867	24,333	24,065	24,109	24,080	24,095	24,112	24,126	24,115	24,156	24,139	24,136	24,135																
Jun-11	1,040,158	19,636	19,698	19,184	19,125	19,103	19,062	19,024	19,008	19,006	19,005	18,968	18,959	18,953																	
Dec-11	1,071,638	22,489	21,938	21,393	21,288	21,256	21,191	21,163	21,119	21,127	21,123	21,084	21,080																		
Jun-12	1,073,024	17,147	17,028	16,800	16,797	16,796	16,765	16,727	16,720	16,700	16,699	16,704																			
Dec-12	1,105,695	23,104	23,641	23,051	22,938	22,899	22,821	22,832	22,817	22,810	22,801																				
Jun-13	1,104,780	20,882	21,220	20,676	20,630	20,564	20,560	20,578	20,594	20,579																					
Dec-13	1,144,163	25,410	25,877	25,494	25,528	25,581	25,505	25,512	25,553																						
Jun-14	1,142,633	23,420	23,733	23,756	23,335	23,376	23,336	23,316																							
Dec-14	1,181,640	31,062	31,108	30,083	29,987	29,994	29,965																								
Jun-15	1,173,235	37,408	35,214	34,815	34,768	34,723																									
Dec-15	1,197,983	47,577	45,689	45,362	45,204																										
Jun-16	1,176,891	43,362	42,345	41,823																											
Dec-16	1,187,732	51,583	49,380																												
Jun-17	1,168,842	52,913																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Comprehensive - Theft
Incurred Loss (Indemnity and ALAE) 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-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	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	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	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	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	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	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	0.999	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	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	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	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	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	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	1.000	0.999													
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	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	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	1.000	1.000																
Dec-10	1.008	0.979	0.989	1.002	0.999	1.001	1.001	1.001	1.000	1.002	0.999	1.000	1.000																	
Jun-11	1.003	0.974	0.997	0.999	0.998	0.998	0.999	1.000	1.000	0.998	1.000	1.000																		
Dec-11	0.976	0.975	0.995	0.999	0.997	0.999	0.998	1.000	1.000	0.998	1.000																			
Jun-12	0.993	0.987	1.000	1.000	0.998	0.998	1.000	0.999	1.000	1.000																				
Dec-12	1.023	0.975	0.995	0.998	0.997	1.000	0.999	1.000	1.000																					
Jun-13	1.016	0.974	0.998	0.997	1.000	1.001	1.001	0.999																						
Dec-13	1.018	0.985	1.001	1.002	0.997	1.000	1.002																							
Jun-14	1.013	1.001	0.982	1.002	0.998	0.999																								
Dec-14	1.001	0.967	0.997	1.000	0.999																									
Jun-15	0.941	0.989	0.999	0.999																										
Dec-15	0.960	0.993	0.997																											
Jun-16	0.977	0.988																												
Dec-16	0.957																													

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	0.999	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	1.002	0.984	0.997	0.999	0.999	0.999	1.000	0.999	1.000	1.000																				
10 Semesters	0.990	0.983	0.996	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										
6 Semesters	0.975	0.987	0.996	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						
4 Semesters	0.959	0.984	0.994	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	0.967	0.990	0.998	0.999	0.999	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	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	0.986	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	0.974	0.989	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	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.996	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	1.000	1.000	
20 Semesters	0.997	0.985	0.997	1.000	0.999	0.999	1.000	1.000	1.000	1.000																				
10 Semesters	0.982	0.984	0.996	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										
6 Semester	0.970	0.987	0.996	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						
4 Semester	0.959	0.985	0.995	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.966	0.990	0.997	0.999	0.999	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	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	0.980	0.988	0.995																											
Last 4 Semesters ending in 12	0.977	0.982	0.997																											
Selected																														
Age To Age	**0.959**	**0.987**	**0.996**	**1.000**	**0.998**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.941	0.981	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	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 6/30/17

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-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	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	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	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	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	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	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	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	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	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	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	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	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	1,446	1,446												
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	999	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	1,178	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	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	2,384	2,384																
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	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	2,131	2,131																		
Jun-12	10,249	1,362	1,538	1,559	1,561	1,567	1,568	1,569	1,569	1,569	1,569	1,569																			
Dec-12	10,167	1,967	2,046	2,092	2,110	2,105	2,108	2,108	2,108	2,108	2,108																				
Jun-13	9,851	1,320	1,544	1,578	1,579	1,584	1,584	1,584	1,584	1,584																					
Dec-13	10,249	1,660	1,804	1,842	1,865	1,871	1,873	1,873	1,873																						
Jun-14	10,290	1,283	1,353	1,381	1,387	1,394	1,396	1,395																							
Dec-14	12,059	1,564	1,667	1,656	1,651	1,656	1,657																								
Jun-15	12,209	1,200	1,244	1,262	1,271	1,276																									
Dec-15	12,244	1,379	1,426	1,416	1,420																										
Jun-16	11,561	1,094	1,169	1,176																											
Dec-16	11,115	1,627	1,681																												
Jun-17	10,564	1,186																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
All Perils
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-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	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	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	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	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	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	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	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	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	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	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	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	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	0.999	1.000													
Jun-09	0.982	0.981	0.991	0.998	1.000	1.001	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.000														
Dec-09	1.033	0.977	0.998	1.001	1.002	0.999	0.999	1.000	1.001	1.000	1.000	1.000	0.999	1.000	1.000															
Jun-10	1.080	1.014	1.004	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	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	1.000	1.000																		
Dec-11	1.115	1.026	1.010	1.007	1.000	1.001	1.000	1.000	1.000	1.000	1.000																			
Jun-12	1.129	1.014	1.001	1.004	1.001	1.001	1.000	1.000	1.000	1.000																				
Dec-12	1.040	1.022	1.009	0.998	1.001	1.000	1.000	1.000	1.000																					
Jun-13	1.170	1.022	1.001	1.003	1.000	1.000	1.000	1.000																						
Dec-13	1.087	1.021	1.012	1.003	1.001	1.000	1.000																							
Jun-14	1.055	1.021	1.004	1.005	1.001	0.999																								
Dec-14	1.066	0.993	0.997	1.003	1.001																									
Jun-15	1.037	1.014	1.007	1.004																										
Dec-15	1.034	0.993	1.003																											
Jun-16	1.069	1.006																												
Dec-16	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	1.066	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.065	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.072	1.013	1.005	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										
6 Semesters	1.049	1.008	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	1.043	1.002	1.003	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				
2 Semesters	1.051	0.999	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	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Semester ex hi/lo	1.066	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.048	1.009	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						
$ Weighted Averages																														
All Semesters	1.066	1.002	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	1.066	1.002	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000																				
10 Semesters	1.070	1.014	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	1.048	1.008	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
4 Semester	1.042	1.001	1.002	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				
2 Semester	1.047	0.999	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	0.999	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	1.084	1.016	1.003																											
Last 4 Semesters ending in 12	1.056	1.009	1.006																											
Selected																														
Age To Age	**1.048**	**1.008**	**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**	**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	1.064	1.015	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
All Perils
Incurred Losses (Indemnity and ALAE)
Data as of 6/30/17
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-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	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	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	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	4,521	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	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	5,301	5,300					
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	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	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	5,100	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	4,747	4,747									
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	6,506	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	4,464	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	5,344	5,344												
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	4,416	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	4,470	4,470														
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	3,373	3,372															
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	6,244	6,244																
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	3,462	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	4,571	4,571																		
Jun-12	10,249	3,635	3,010	2,789	2,762	2,730	2,730	2,731	2,669	2,664	2,664	2,664																			
Dec-12	10,167	7,203	6,135	5,731	5,441	5,361	5,389	5,388	5,396	5,365	5,365																				
Jun-13	9,851	4,594	4,880	4,775	4,682	4,660	4,643	4,645	4,643	4,643																					
Dec-13	10,249	5,954	5,237	4,862	4,707	4,645	4,659	4,657	4,655																						
Jun-14	10,290	4,631	3,602	3,345	3,285	3,325	3,329	3,320																							
Dec-14	12,059	7,163	6,622	6,041	5,986	6,193	6,169																								
Jun-15	12,209	4,932	4,049	3,868	3,777	3,772																									
Dec-15	12,244	6,949	6,213	5,844	5,702																										
Jun-16	11,561	5,623	4,271	4,065																											
Dec-16	11,115	7,571	6,971																												
Jun-17	10,564	6,027																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
All Perils
Incurred Loss (Indemnity and ALAE) 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-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	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	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	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	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	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	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	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	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	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	0.999	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	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	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	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	1.000	1.000														
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	0.999	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	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	0.999	1.000																	
Jun-11	0.781	0.926	0.992	0.991	0.999	1.000	0.999	0.999	0.999	0.999	1.002	0.998																		
Dec-11	0.882	1.103	1.022	0.949	0.997	1.000	0.998	1.000	0.999	0.997	1.000																			
Jun-12	0.828	0.926	0.990	0.988	1.000	1.001	0.977	0.998	1.000	1.000																				
Dec-12	0.852	0.934	0.949	0.985	1.005	1.000	1.002	0.994	1.000																					
Jun-13	1.062	0.978	0.981	0.995	0.996	1.000	1.000	1.000																						
Dec-13	0.880	0.928	0.968	0.987	1.003	1.000	0.999																							
Jun-14	0.778	0.929	0.982	1.012	1.001	0.997																								
Dec-14	0.924	0.912	0.991	1.035	0.996																									
Jun-15	0.821	0.955	0.976	0.999																										
Dec-15	0.894	0.941	0.976																											
Jun-16	0.760	0.952																												
Dec-16	0.921																													

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	0.913	0.950	0.983	0.990	0.999	1.000	1.001	0.998	1.000	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	
20 Semesters	0.905	0.946	0.979	0.989	1.000	0.999	0.998	0.997	1.000	0.995																				
10 Semesters	0.872	0.956	0.983	0.994	0.999	1.000	0.998	0.999	1.001	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
6 Semesters	0.850	0.936	0.979	1.002	1.000	1.000	0.996	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						
4 Semesters	0.849	0.940	0.981	1.008	0.999	0.999	0.994	0.998	1.000	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				
2 Semesters	0.840	0.946	0.976	1.017	0.999	0.998	1.000	0.997	1.000	0.998	1.001	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		
All Semester ex hi/lo	0.912	0.947	0.983	0.990	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	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	0.853	0.937	0.979	0.998	1.000	1.000	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
$ Weighted Averages																														
All Semesters	0.914	0.949	0.982	0.990	0.999	0.999	1.001	0.997	1.000	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	
20 Semesters	0.906	0.944	0.978	0.989	1.000	0.999	0.999	0.997	1.000	0.995																				
10 Semesters	0.875	0.953	0.982	0.995	0.999	1.000	0.999	0.999	1.001	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
6 Semester	0.861	0.934	0.979	1.003	1.000	1.000	0.997	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	1.000	1.000						
4 Semester	0.858	0.937	0.982	1.010	0.999	0.999	0.997	0.998	1.000	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				
2 Semester	0.852	0.945	0.976	1.021	0.998	0.999	1.000	0.997	1.000	0.998	1.001	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		
Last 4 Semesters ending in 6	0.849	0.955	0.982																											
Last 4 Semesters ending in 12	0.906	0.929	0.971																											
Selected																														
Age To Age	**0.861**	**0.934**	**0.979**	**1.003**	**1.000**	**1.000**	**0.997**	**0.999**	**0.998**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.784	0.911	0.975	0.996	0.993	0.993	0.993	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Spec Perils
Reported Counts
Data as of 6/30/17

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-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	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	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	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	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	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	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	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	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	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	104	104									
Dec-07	11,091	117	110	109	109	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	59	59											
Dec-08	9,620	68	70	71	71	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	35	35													
Dec-09	9,737	100	96	93	93	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	36	36															
Dec-10	9,692	130	132	132	132	132	132	132	132	132	132	132	132	132	132																
Jun-11	9,663	49	48	48	47	47	46	47	47	47	47	47	47	47																	
Dec-11	9,482	84	83	83	83	83	83	83	83	83	83	83	83																		
Jun-12	9,469	39	34	34	34	34	34	34	34	34	34	34																			
Dec-12	9,183	165	171	170	169	170	170	170	170	170	170																				
Jun-13	9,104	48	58	61	61	61	60	60	60	60																					
Dec-13	8,724	84	79	79	78	78	78	78	78																						
Jun-14	8,767	43	41	41	41	40	40	40																							
Dec-14	8,613	126	126	124	124	125	125																								
Jun-15	8,718	52	50	51	53	52																									
Dec-15	8,616	123	120	123	123																										
Jun-16	8,884	49	63	62																											
Dec-16	8,957	129	130																												
Jun-17	9,345	67																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Spec Perils
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-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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000	1.000																		
Dec-11	0.988	1.000	1.000	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	1.000	1.000																				
Dec-12	1.036	0.994	0.994	1.006	1.000	1.000	1.000	1.000	1.000																					
Jun-13	1.208	1.052	1.000	1.000	0.984	1.000	1.000	1.000																						
Dec-13	0.940	1.000	0.987	1.000	1.000	1.000	1.000																							
Jun-14	0.953	1.000	1.000	0.976	1.000	1.000																								
Dec-14	1.000	0.984	1.000	1.008	1.000																									
Jun-15	0.962	1.020	1.039	0.981																										
Dec-15	0.976	1.025	1.000																											
Jun-16	1.286	0.984																												
Dec-16	1.008																													

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ult.
Arithmetic Averages																														
All Semesters	0.994	0.996	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.998	0.995	0.999	0.999	0.999	1.002	1.000	1.000	1.000	1.000																				
10 Semesters	1.024	1.006	1.000	0.997	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	1.031	1.002	1.004	0.995	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						
4 Semesters	1.058	1.003	1.010	0.991	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	1.147	1.005	1.020	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		
All Semester ex hi/lo	0.989	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	0.986	1.001	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						
$ Weighted Averages																														
All Semesters	0.995	0.995	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	1.001	0.994	0.998	1.000	0.999	1.001	1.000	0.999	1.000	1.000																				
10 Semesters	1.016	1.004	0.999	1.000	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										
6 Semester	1.015	1.002	1.002	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						
4 Semester	1.028	1.003	1.006	0.997	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	1.084	1.011	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	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	1.104	1.014	1.011																											
Last 4 Semesters ending in 12	0.985	1.000	0.996																											
Selected																														
Age To Age	**1.001**	**0.994**	**0.998**	**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**	**1.000**
Age to Ultimate	0.994	0.993	0.999	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Spec Perils
Incurred Losses (Indemnity and ALAE)
Data as of 6/30/17
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-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	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	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	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	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	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	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	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	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	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	330	330									
Dec-07	11,091	446	384	375	375	375	375	377	377	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	200	200											
Dec-08	9,620	284	305	278	278	278	278	278	278	279	279	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	112	112													
Dec-09	9,737	422	433	424	421	410	409	409	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	206	206															
Dec-10	9,692	440	445	419	419	419	419	419	419	419	419	419	419	419	419																
Jun-11	9,663	255	208	202	198	198	190	193	193	193	193	193	193	193																	
Dec-11	9,482	397	363	349	349	349	349	349	348	348	348	348	348																		
Jun-12	9,469	157	168	179	179	179	181	181	181	181	181	181																			
Dec-12	9,183	681	692	688	680	680	679	678	678	678	678																				
Jun-13	9,104	231	321	315	321	321	319	319	319	319																					
Dec-13	8,724	357	336	319	332	329	329	329	329																						
Jun-14	8,767	263	262	262	262	260	260	260																							
Dec-14	8,613	617	618	600	591	594	594																								
Jun-15	8,718	354	263	254	260	256																									
Dec-15	8,616	616	510	557	531																										
Jun-16	8,884	521	454	440																											
Dec-16	8,957	739	651																												
Jun-17	9,345	397																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Spec Perils
Incurred Loss (Indemnity and ALAE) 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-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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.000	1.000																		
Dec-11	0.914	0.963	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000																			
Jun-12	1.069	1.069	0.998	1.000	1.013	1.000	1.000	1.000	1.000	1.000																				
Dec-12	1.016	0.994	0.988	1.001	0.998	0.998	1.000	1.000	1.000																					
Jun-13	1.389	0.982	1.017	1.002	0.991	1.000	1.000	1.000																						
Dec-13	0.941	0.950	1.043	0.989	1.000	1.000	1.000																							
Jun-14	0.998	0.997	1.000	0.993	1.000	1.000																								
Dec-14	1.003	0.971	0.985	1.004	1.000																									
Jun-15	0.745	0.966	1.023	0.983																										
Dec-15	0.828	1.093	0.953																											
Jun-16	0.873	0.968																												
Dec-16	0.880																													

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	0.939	0.975	1.002	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	0.939	0.975	0.999	0.998	0.998	0.999	1.000	1.000	0.999	1.000																				
10 Semesters	0.974	0.995	0.999	0.997	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										
6 Semesters	0.888	0.991	1.004	0.995	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	0.831	1.000	0.990	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				
2 Semesters	0.876	1.030	0.988	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		
All Semester ex hi/lo	0.933	0.973	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	0.895	0.976	1.006	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						
$ Weighted Averages																														
All Semesters	0.937	0.978	1.000	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	1.000	1.000	1.000	1.000	1.000	
20 Semesters	0.934	0.979	0.996	0.998	0.998	1.000	1.000	1.000	0.999	1.000																				
10 Semesters	0.943	0.994	0.994	0.998	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										
6 Semester	0.887	0.995	0.996	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						
4 Semester	0.842	1.003	0.982	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2 Semester	0.877	1.034	0.975	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		
Last 4 Semesters ending in 6	0.951	0.977	1.011																											
Last 4 Semesters ending in 12	0.908	1.004	0.986																											
Selected																														
Age To Age	**0.934**	**0.979**	**0.996**	**0.998**	**0.998**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	0.907	0.971	0.992	0.995	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

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Underinsured
Reported Counts
Data as of 6/30/17

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-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	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	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	22	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	14	13			
Dec-04	786,351	19	27	29	30	34	29	26	28	25	25	26	23	22	21	18	23	23	21	18	18	16	15	15	16	18	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	26	26					
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	13	13						
Jun-06	809,744	14	22	33	41	53	48	44	36	39	35	31	30	29	24	23	21	21	20	20	19	20	20	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	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	10	8									
Dec-07	899,626	17	28	27	42	46	49	46	43	42	52	50	48	39	35	31	29	27	26	26	25										
Jun-08	1,038,913	8	15	15	20	27	30	29	30	28	30	28	23	22	19	15	14	13	13	13											
Dec-08	1,084,284	3	17	19	26	42	49	52	48	37	38	29	28	26	24	24	21	21	20												
Jun-09	1,067,336	10	14	19	24	34	38	41	39	32	31	32	30	26	22	20	18	15													
Dec-09	1,106,401	9	14	25	33	40	48	45	41	39	38	34	30	29	27	25	25														
Jun-10	1,089,430	10	15	19	23	31	38	41	37	39	36	35	33	24	25	23															
Dec-10	1,137,649	7	11	13	15	22	36	26	26	27	24	22	19	19	19																
Jun-11	1,118,917	7	7	16	11	18	18	23	25	24	19	18	17	14																	
Dec-11	1,168,794	12	15	17	26	35	40	41	45	43	40	34	33																		
Jun-12	1,161,582	12	21	21	23	34	34	35	34	31	29	27																			
Dec-12	1,211,399	11	14	14	21	33	41	40	36	29	26																				
Jun-13	1,201,137	8	15	18	20	33	39	44	38	36																					
Dec-13	1,259,947	23	19	22	26	38	43	46	38																						
Jun-14	1,245,990	9	14	11	6	18	23	24																							
Dec-14	1,305,320	17	23	26	28	35	43																								
Jun-15	1,286,350	11	15	20	34	48																									
Dec-15	1,329,753	26	27	31	36																										
Jun-16	1,304,012	14	16	21																											
Dec-16	1,333,869	24	24																												
Jun-17	1,301,848	26																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Underinsured
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-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	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	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	1.048	0.955			
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	1.000	0.929				
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	1.125	0.889					
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	0.963	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	0.929	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	1.000	1.000								
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	1.000	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	1.000	0.800										
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	1.000	0.962											
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	1.000	1.000												
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	1.000	0.952													
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	0.900	0.833														
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	0.926	1.000															
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	1.042	0.920																
Dec-10	1.571	1.182	1.154	1.467	1.636	0.722	1.000	1.038	0.889	0.917	0.864	1.000	1.000																	
Jun-11	1.000	2.286	0.688	1.636	1.000	1.278	1.087	0.960	0.792	0.947	0.944	0.824																		
Dec-11	1.250	1.133	1.529	1.346	1.143	1.025	1.098	0.956	0.930	0.850	0.971																			
Jun-12	1.750	1.000	1.095	1.478	1.000	1.029	0.971	0.912	0.935	0.931																				
Dec-12	1.273	1.000	1.500	1.571	1.242	0.976	0.900	0.806	0.897																					
Jun-13	1.875	1.200	1.111	1.650	1.182	1.128	0.864	0.947																						
Dec-13	0.826	1.158	1.182	1.462	1.132	1.070	0.826																							
Jun-14	1.556	0.786	0.545	3.000	1.278	1.043																								
Dec-14	1.353	1.130	1.077	1.250	1.229																									
Jun-15	1.364	1.333	1.700	1.412																										
Dec-15	1.038	1.148	1.161																											
Jun-16	1.143	1.313																												
Dec-16	1.000																													

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	1.579	1.266	1.188	1.507	1.144	1.019	0.950	0.946	0.927	0.924	0.938	0.909	0.933	0.930	0.953	0.948	0.957	0.955	0.955	0.965	0.962	0.985	0.998	1.021	0.978	0.994	0.985	1.000	1.000	
20 Semesters	1.613	1.199	1.211	1.548	1.159	1.009	0.957	0.950	0.926	0.924																				
10 Semesters	1.318	1.120	1.159	1.627	1.207	1.029	0.951	0.922	0.941	0.920	0.916	0.892	0.916	0.906	0.925	0.931	0.946	0.935	0.957	0.965										
6 Semesters	1.242	1.145	1.129	1.724	1.177	1.045	0.958	0.936	0.894	0.919	0.924	0.885	0.934	0.905	0.918	0.923	0.957	0.958	0.985	0.946	0.978	0.980	0.998	1.021						
4 Semesters	1.136	1.231	1.121	1.781	1.205	1.054	0.890	0.905	0.888	0.911	0.930	0.879	0.955	0.939	0.927	0.923	0.958	0.966	0.978	0.946	0.983	0.982	1.007	1.031	0.972	0.994				
2 Semesters	1.071	1.230	1.431	1.331	1.253	1.057	0.845	0.876	0.916	0.891	0.958	0.912	1.021	0.923	0.950	0.917	0.976	1.000	0.981	0.900	1.000	0.964	0.981	1.063	0.944	0.988	0.977	1.000		
All Semester ex hi/lo	1.456	1.246	1.193	1.462	1.135	1.021	0.950	0.945	0.919	0.926	0.930	0.915	0.928	0.930	0.934	0.946	0.956	0.951	0.969	0.972	0.981	0.992	1.003	1.000	1.000	1.000	1.000			
6 Semesters ex hi/lo	1.224	1.187	1.133	1.524	1.196	1.042	0.956	0.944	0.910	0.922	0.927	0.896	0.929	0.910	0.911	0.926	0.956	0.966	0.990	0.956	0.984	0.988	1.003	1.000						
$ Weighted Averages																														
All Semesters	1.408	1.237	1.188	1.404	1.130	1.012	0.939	0.938	0.930	0.920	0.939	0.902	0.934	0.929	0.952	0.946	0.961	0.956	0.956	0.974	0.967	0.987	1.000	1.017	0.979	1.000	0.984	1.000	1.000	
20 Semesters	1.370	1.156	1.234	1.421	1.143	1.001	0.947	0.944	0.928	0.920																				
10 Semesters	1.213	1.123	1.179	1.495	1.195	1.014	0.940	0.913	0.945	0.917	0.921	0.878	0.917	0.904	0.928	0.935	0.947	0.935	0.959	0.974										
6 Semester	1.178	1.149	1.172	1.519	1.168	1.045	0.943	0.931	0.902	0.914	0.926	0.879	0.932	0.908	0.923	0.925	0.957	0.963	0.983	0.964	0.974	0.982	1.000	1.017						
4 Semester	1.093	1.210	1.182	1.479	1.194	1.055	0.885	0.908	0.898	0.902	0.936	0.869	0.949	0.939	0.929	0.927	0.959	0.972	0.974	0.969	0.976	0.987	1.000	1.026	0.968	1.000				
2 Semester	1.053	1.209	1.373	1.339	1.245	1.061	0.844	0.878	0.917	0.884	0.962	0.917	1.023	0.923	0.956	0.923	0.971	1.000	0.972	0.935	1.000	0.971	0.975	1.048	0.938	1.000	0.969	1.000		
Last 4 Semesters ending in 6	1.429	1.167	1.186																											
Last 4 Semesters ending in 12	1.033	1.120	1.194																											
Selected																														
Age To Age	**1.408**	**1.237**	**1.188**	**1.404**	**1.130**	**1.012**	**0.939**	**0.938**	**0.930**	**0.920**	**0.939**	**0.902**	**0.934**	**0.929**	**0.952**	**0.946**	**0.961**	**0.956**	**0.956**	**0.974**	**0.967**	**0.987**	**1.000**	**1.017**	**0.979**	**1.000**	**0.984**	**1.000**	**1.000**	**1.000**
Age to Ultimate	1.326	0.942	0.762	0.641	0.457	0.404	0.399	0.425	0.453	0.488	0.530	0.565	0.626	0.670	0.721	0.757	0.800	0.832	0.870	0.910	0.934	0.967	0.980	0.980	0.963	0.984	0.984	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Underinsured
Incurred Losses (Indemnity and ALAE)
Data as of 6/30/17
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-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	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	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	3,098	3,098		
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	2,541	2,541			
Dec-04	786,351	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	2,435	2,443				
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	3,603	3,603					
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	5,286	5,286						
Jun-06	809,744	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	4,801	4,801							
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	3,880	4,340								
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	1,344	1,352									
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	4,690	4,841										
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	2,926	3,558											
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	3,146	3,287												
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	3,521	3,541													
Dec-09	1,106,401	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	5,039	4,985														
Jun-10	1,089,430	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	5,123	5,186															
Dec-10	1,137,649	120	164	408	495	703	1,574	1,018	1,014	967	1,251	1,344	1,109	1,210	1,372																
Jun-11	1,118,917	207	1,048	2,031	2,014	2,187	1,865	2,529	2,933	2,897	3,211	3,173	3,288	2,687																	
Dec-11	1,168,794	1,223	2,588	3,707	4,066	4,046	4,469	4,763	7,306	7,311	7,129	7,386	7,327																		
Jun-12	1,161,582	1,304	2,483	2,231	2,420	2,739	4,596	4,843	4,725	4,760	5,725	4,850																			
Dec-12	1,211,399	234	725	2,260	2,809	7,017	8,291	8,704	8,306	6,535	6,580																				
Jun-13	1,201,137	109	311	560	676	1,487	2,657	2,168	2,085	1,784																					
Dec-13	1,259,947	237	1,027	851	1,061	1,651	3,014	3,713	3,741																						
Jun-14	1,245,990	105	364	374	340	1,154	1,819	2,206																							
Dec-14	1,305,320	1,071	4,784	4,641	4,755	5,198	4,556																								
Jun-15	1,286,350	279	1,035	1,158	2,190	3,830																									
Dec-15	1,329,753	1,018	1,399	2,573	3,541																										
Jun-16	1,304,012	866	2,245	3,142																											
Dec-16	1,333,869	1,073	3,323																												
Jun-17	1,301,848	567																													

Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Underinsured
Incurred Loss (Indemnity and ALAE) 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-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	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	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	1.002	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	1.004	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	1.006	1.003					
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	1.007	1.000						
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	0.942	1.000							
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	1.030	1.000								
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	1.015	1.119									
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	0.805	1.006										
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	0.994	1.032											
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	1.134	1.216												
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	0.956	1.045													
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	0.984	1.006														
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	0.994	0.989															
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	1.086	1.012																
Dec-10	1.365	2.482	1.214	1.420	2.238	0.647	0.997	0.953	1.294	1.074	0.825	1.091	1.134																	
Jun-11	5.062	1.938	0.992	1.086	0.853	1.356	1.160	0.988	1.108	0.988	1.036	0.817																		
Dec-11	2.116	1.432	1.097	0.995	1.105	1.066	1.534	1.001	0.975	1.036	0.992																			
Jun-12	1.905	0.899	1.084	1.132	1.678	1.054	0.976	1.007	1.203	0.847																				
Dec-12	3.103	3.117	1.243	2.498	1.182	1.050	0.954	0.787	1.007																					
Jun-13	2.851	1.800	1.207	2.198	1.787	0.816	0.962	0.856																						
Dec-13	4.330	0.829	1.247	1.556	1.825	1.232	1.008																							
Jun-14	3.460	1.029	0.909	3.393	1.576	1.212																								
Dec-14	4.466	0.970	1.025	1.093	0.876																									
Jun-15	3.708	1.119	1.890	1.749																										
Dec-15	1.374	1.840	1.376																											
Jun-16	2.592	1.400																												
Dec-16	3.097																													

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	5.240	1.464	1.200	1.447	1.216	1.114	1.052	0.989	1.029	1.049	1.002	1.011	1.022	1.030	1.018	0.987	1.023	1.056	0.974	1.004	0.986	0.995	0.942	1.002	1.001	1.000	1.000	1.000	1.000	
20 Semesters	5.420	1.497	1.207	1.485	1.280	1.072	1.051	0.991	1.019	1.049																				
10 Semesters	3.089	1.443	1.207	1.712	1.448	1.096	1.086	0.944	1.091	1.025	0.992	0.985	1.014	1.039	1.003	0.986	1.012	1.060	0.974	1.004										
6 Semesters	3.116	1.198	1.276	2.081	1.488	1.072	1.099	0.932	1.096	1.003	1.019	0.961	1.032	1.089	1.013	0.999	1.034	1.027	0.978	1.003	0.988	0.990	0.933	1.002						
4 Semesters	2.693	1.332	1.300	1.948	1.516	1.078	0.975	0.913	1.073	0.986	0.978	0.936	1.030	0.957	0.992	1.005	1.042	1.055	0.970	1.005	0.998	0.986	1.003	1.002	1.002	1.000				
2 Semesters	2.844	1.620	1.633	1.421	1.226	1.222	0.985	0.821	1.105	0.942	1.014	0.954	1.110	1.003	0.986	0.981	1.089	1.105	0.919	1.011	1.074	0.971	1.004	1.003	1.004	1.001	1.000	1.000		
All Semester ex hi/lo	3.797	1.426	1.185	1.388	1.190	1.117	1.050	0.989	1.027	1.045	1.003	1.014	1.018	1.000	1.025	0.987	1.020	1.036	0.986	1.004	0.986	1.001	1.003	1.001	1.001	1.000	1.000			
6 Semesters ex hi/lo	3.214	1.129	1.214	2.000	1.556	1.095	1.026	0.949	1.077	1.025	1.044	0.964	1.036	0.993	0.998	0.997	1.020	0.997	1.008	1.004	0.990	0.999	1.003	1.001						
$ Weighted Averages																														
All Semesters	2.872	1.350	1.185	1.293	1.135	1.093	1.034	0.989	1.018	1.024	1.020	0.998	1.020	1.014	1.002	0.982	1.009	1.038	0.988	1.003	0.989	0.989	0.974	1.002	1.002	1.001	1.000	1.000	1.000	
20 Semesters	2.959	1.359	1.190	1.307	1.164	1.073	1.037	0.991	1.011	1.024																				
10 Semesters	2.811	1.267	1.171	1.441	1.265	1.102	1.078	0.936	1.058	1.006	1.016	0.968	1.001	1.014	0.990	0.980	1.001	1.039	0.989	1.003										
6 Semester	2.980	1.174	1.237	1.719	1.296	1.062	1.089	0.920	1.049	0.991	1.038	0.940	1.016	1.016	1.003	1.001	1.029	1.014	1.000	1.002	0.990	0.985	0.970	1.002						
4 Semester	2.473	1.217	1.238	1.418	1.269	1.064	0.971	0.909	1.053	0.967	1.008	0.905	1.010	0.963	0.991	1.008	1.036	1.051	1.000	1.003	0.996	0.981	1.003	1.002	1.002	1.001				
2 Semester	2.871	1.569	1.536	1.300	1.004	1.225	0.991	0.801	1.089	0.952	1.005	0.886	1.095	1.003	0.987	0.982	1.085	1.079	0.973	1.013	1.070	0.969	1.003	1.002	1.004	1.001	1.000	1.000		
Last 4 Semesters ending in 6	2.909	1.323	1.301																											
Last 4 Semesters ending in 12	3.098	1.301	1.178																											
Selected																														
Age To Age	**2.872**	**1.350**	**1.185**	**1.293**	**1.135**	**1.093**	**1.034**	**0.989**	**1.018**	**1.024**	**1.020**	**0.998**	**1.020**	**1.014**	**1.002**	**0.982**	**1.009**	**1.038**	**0.988**	**1.003**	**0.989**	**0.989**	**1.000**	**1.002**	**1.002**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**
Age to Ultimate	8.283	2.884	2.136	1.802	1.394	1.229	1.124	1.087	1.100	1.080	1.055	1.034	1.037	1.016	1.002	1.000	1.019	1.010	0.973	0.985	0.981	0.992	1.004	1.004	1.002	1.001	1.000	1.000	1.000	1.000

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

TPL BI

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	195,437
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	232,629	242,942
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	167,157	172,969	
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	224,549	233,355		
2011-1	4,815	18,420	29,100	40,439	58,682	73,122	88,723	109,153	125,976	148,278	161,531	175,390	186,370			
2011-2	3,956	19,625	36,521	54,210	78,880	99,981	128,166	147,217	175,215	194,083	211,891	229,328				
2012-1	4,521	20,719	33,978	50,200	73,623	95,994	120,300	140,535	161,607	182,760	196,713					
2012-2	4,041	21,608	37,385	57,967	87,599	107,131	140,287	164,366	194,258	213,454						
2013-1	3,561	16,614	31,480	49,525	73,054	96,866	124,527	145,224	168,186							
2013-2	4,194	20,590	42,311	67,868	97,700	123,372	156,936	188,466								
2014-1	4,387	23,201	37,775	57,968	85,333	110,742	140,083									
2014-2	4,230	25,696	47,548	70,276	105,928	139,507										
2015-1	4,925	20,324	36,057	56,329	87,847											
2015-2	4,375	22,299	41,841	68,506												
2016-1	5,487	20,786	39,307													
2016-2	3,736	23,564														
2017-1	5,029															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
2003	4.91%	21.64%	41.35%	57.96%	71.38%	81.79%	88.06%	92.89%
2004	5.28%	20.40%	38.85%	54.22%	66.78%	78.19%	86.70%	91.31%
2005	6.01%	19.35%	33.21%	45.63%	60.62%	73.15%	82.77%	89.66%
2006	6.11%	18.45%	28.87%	42.91%	56.50%	68.27%	79.12%	86.87%
2007	5.48%	15.05%	26.49%	40.41%	54.57%	67.90%	79.07%	85.55%
2008	3.74%	14.42%	27.34%	40.19%	55.35%	68.86%	79.71%	89.07%
2009	4.05%	14.00%	26.82%	40.20%	56.32%	71.52%	82.12%	90.06%
2010	4.91%	15.53%	27.39%	42.82%	59.67%	72.61%	82.02%	89.36%
2011	5.18%	15.57%	28.85%	44.94%	59.96%	74.10%	82.90%	
2012	4.18%	15.25%	30.03%	46.27%	61.53%	73.69%		
2013	3.95%	14.05%	28.30%	45.37%	59.94%			
2014	3.40%	14.37%	28.39%	44.70%				
2015	3.49%	12.11%	25.88%					
2016	2.90%	11.23%						
2017	2.95%							

	Cumulative Paid Losses							
Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	4.44%	15.82%	30.14%	45.47%	60.24%	73.01%	82.50%	89.35%
10 Year	3.87%	14.16%	27.84%	43.34%	59.12%	73.01%		
8 Year	3.87%	14.01%	27.88%	43.11%	57.98%	71.26%	81.80%	89.35%
6 Year	3.48%	13.76%	28.14%	44.05%	58.79%	71.45%	80.82%	88.43%
4 Year	3.18%	12.94%	28.15%	45.32%	60.27%	72.98%	81.69%	88.51%
3 Year	3.11%	12.57%	27.53%	45.45%	60.47%	73.47%	82.34%	89.50%
All Year ex hi/lo	4.42%	15.71%	29.50%	44.75%	59.63%	72.55%	82.19%	89.39%
6 Year ex hi/lo	3.45%	13.95%	28.23%	44.46%	58.97%	71.67%	80.74%	88.74%
$ Weighted Averages								
All Years	4.18%	15.36%	30.08%	45.85%	60.66%	73.42%	82.80%	89.57%
10 Year	3.70%	13.82%	27.77%	43.53%	59.33%	73.42%		
8 Year	3.67%	13.66%	27.80%	43.39%	58.20%	71.39%	81.93%	89.57%
6 Year	3.39%	13.42%	27.98%	44.24%	58.94%	71.57%	80.89%	88.47%
4 Year	3.16%	12.75%	27.93%	45.29%	60.30%	73.04%	81.69%	88.55%
3 Year	3.10%	12.43%	27.39%	45.38%	60.48%	73.50%	82.36%	89.50%
Selected Pay Pattern	**3.10%**	**12.43%**	**27.39%**	**45.38%**	**60.48%**	**73.50%**	**82.36%**	**89.50%**
Incremental	3.10%	9.33%	14.96%	18.00%	15.09%	13.03%	8.86%	7.14%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**3.10%**	**9.33%**	**14.96%**	**18.00%**	**15.09%**	**13.03%**	**8.86%**	**7.14%**	**3.31%**	**2.23%**	**1.83%**	**1.98%**	**0.65%**	**0.08%**	**0.43%**	**0.00%**

Discounted Value at 2.5%: **0.8915**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

TPL BI

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	332,116	332,115	332,169
2003-1	266,812	270,535	271,778	273,154	275,545	277,542	279,895	280,831	280,960	281,093	281,467	282,627	282,640		283,784
2003-2	275,662	279,934	283,346	284,965	288,113	288,646	290,170	290,443	290,585	290,586	290,598	290,611			292,194
2004-1	228,255	231,496	234,280	238,687	239,748	240,478	242,868	243,561	243,614	243,656	243,876				244,757
2004-2	219,341	223,306	225,366	227,517	228,952	229,833	230,210	230,464	232,146	232,257					232,648
2005-1	172,392	177,120	179,198	180,744	182,927	183,912	185,052	185,265	186,806						188,661
2005-2	198,749	201,455	205,579	208,487	209,594	210,132	211,616	215,253							218,519
2006-1	175,938	177,904	182,155	184,136	186,710	189,461	190,178								193,352
2006-2	220,755	228,793	232,705	236,082	240,895	241,866									251,509
2007-1	180,288	183,992	189,011	190,439	192,420										199,510
2007-2	234,212	240,731	244,263	246,738											253,935
2008-1	213,362	217,421	218,548												231,180
2008-2	246,390	248,992													263,833
2009-1	198,693														212,517
2009-2															268,002
2010-1															197,414
2010-2															277,295
2011-1															229,010
2011-2															298,583
2012-1															279,532
2012-2															336,417
2013-1															300,325
2013-2															397,687
2014-1															337,356
2014-2															464,499
2015-1															413,858
2015-2															513,817
2016-1															445,938
2016-2															520,686
2017-1															447,854

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	95.57%	97.22%	98.31%	99.27%	99.50%	99.59%	99.81%	615,954
2004	94.64%	96.70%	98.41%	99.32%	99.49%	99.54%		536,952
2005	93.92%	96.54%	97.97%	98.63%	99.47%			421,309
2006	91.63%	94.85%	96.35%	98.44%				411,871
2007	90.70%	94.25%	96.29%					451,020
2008	93.61%	95.91%						485,114
2009	93.98%							476,350
2010								465,416
2011								506,305
2012								578,116
2013								636,742
2014								735,043
2015								878,358
2016								959,755
2017								968,540

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	93.44%	95.91%	97.46%	98.91%	99.49%	99.57%	99.81%	100.00%
10 Year								
8 Year								
6 Year	93.08%	95.91%						
4 Year	92.48%	95.39%	97.25%	98.91%				
3 Year	92.76%	95.00%	96.87%	98.79%	99.49%			
All Year ex hi/lo	93.56%	96.00%	97.54%	98.95%	99.49%			
6 Year ex hi/lo	93.28%	96.00%						
$ Weighted Averages								
All Years	93.59%	96.02%	97.57%	98.98%	99.49%	99.57%	99.81%	100.00%
10 Year								
8 Year								
6 Year	93.15%	96.02%						
4 Year	92.54%	95.39%	97.32%	98.98%				
3 Year	92.81%	95.03%	96.86%	98.84%	99.49%			
Selected Pay Pattern	**92.81%**	**95.03%**	**96.86%**	**98.84%**	**99.49%**	**99.57%**	***100.00%***	**100.00%**
Incremental	3.31%	2.23%	1.83%	1.98%	0.65%	0.08%	0.43%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

TPL PD

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	140,580
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	158,844	158,848
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	132,573	132,574	
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	162,920	162,918		
2011-1	71,997	143,830	158,108	161,112	162,898	163,061	163,277	163,356	163,367	163,388	163,387	163,531	163,532			
2011-2	53,880	137,288	149,930	155,072	157,840	158,369	158,641	159,239	159,327	159,475	160,321	160,326				
2012-1	67,950	127,383	142,757	146,911	149,253	149,694	149,806	150,121	150,145	150,240	150,237					
2012-2	48,780	152,063	176,652	184,817	188,531	189,277	189,525	189,657	190,104	190,140						
2013-1	58,702	136,270	157,571	163,132	165,882	166,287	166,696	166,867	167,013							
2013-2	52,128	164,616	190,168	199,446	203,714	204,313	204,577	204,722								
2014-1	70,484	150,352	171,188	178,594	182,354	182,821	183,479									
2014-2	55,688	164,332	195,158	205,218	209,795	210,616										
2015-1	70,987	159,312	182,143	189,785	192,955											
2015-2	62,688	172,027	198,022	206,497												
2016-1	71,009	149,775	169,819													
2016-2	60,673	173,575														
2017-1	87,427															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
2003	72.66%	97.15%	99.49%	99.73%	100.15%	99.76%	99.82%	99.97%
2004	73.80%	96.89%	98.92%	99.20%	99.42%	99.79%	99.93%	99.94%
2005	70.08%	97.53%	99.38%	99.68%	99.80%	99.91%	99.92%	99.98%
2006	65.04%	95.63%	98.70%	99.07%	99.25%	99.46%	99.87%	99.90%
2007	53.76%	92.03%	98.91%	99.40%	99.59%	99.83%	99.89%	99.93%
2008	51.56%	91.78%	98.70%	99.39%	99.56%	99.77%	100.01%	100.02%
2009	66.04%	96.98%	99.08%	99.36%	99.54%	99.72%	99.90%	99.94%
2010	69.75%	96.98%	99.11%	99.40%	99.96%	99.98%	99.97%	99.97%
2011	64.85%	97.16%	99.42%	99.66%	99.80%	99.83%	99.96%	
2012	66.05%	95.85%	99.00%	99.46%	99.64%	99.95%		
2013	58.83%	95.57%	99.14%	99.47%	99.69%			
2014	60.36%	95.16%	99.27%	99.67%				
2015	57.74%	95.05%	99.03%					
2016	61.79%	95.67%						
2017	62.16%							

	Cumulative Paid Losses							
Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	63.63%	95.67%	99.09%	99.46%	99.67%	99.80%	99.92%	99.96%
10 Year	61.91%	95.22%	99.04%	99.46%	99.63%	99.80%		
8 Year	62.69%	96.05%	99.09%	99.48%	99.63%	99.81%	99.93%	99.96%
6 Year	61.16%	95.74%	99.16%	99.50%	99.70%	99.85%	99.93%	99.96%
4 Year	60.51%	95.36%	99.11%	99.56%	99.77%	99.87%	99.96%	99.97%
3 Year	60.56%	95.29%	99.15%	99.53%	99.71%	99.92%	99.94%	99.98%
All Year ex hi/lo	63.78%	95.84%	99.09%	99.47%	99.67%	99.82%	99.92%	99.96%
6 Year ex hi/lo	60.78%	95.56%	99.14%	99.50%	99.67%	99.84%	99.93%	99.95%
$ Weighted Averages								
All Years	62.56%	95.54%	99.09%	99.47%	99.68%	99.81%	99.93%	99.96%
10 Year	61.74%	95.30%	99.06%	99.47%	99.65%	99.81%		
8 Year	62.32%	95.97%	99.10%	99.49%	99.65%	99.82%	99.94%	99.96%
6 Year	61.01%	95.70%	99.16%	99.51%	99.70%	99.85%	99.94%	99.96%
4 Year	60.52%	95.36%	99.11%	99.57%	99.77%	99.87%	99.96%	99.97%
3 Year	60.56%	95.29%	99.15%	99.54%	99.71%	99.92%	99.94%	99.98%
Selected Pay Pattern	**60.56%**	**95.29%**	**99.15%**	**99.54%**	**99.71%**	**99.92%**	**99.94%**	**99.98%**
Incremental	60.56%	34.73%	3.85%	0.39%	0.17%	0.20%	0.03%	0.04%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**60.56%**	**34.73%**	**3.85%**	**0.39%**	**0.17%**	**0.20%**	**0.03%**	**0.04%**	**-0.01%**	**0.03%**	**0.00%**	**0.00%**	**-0.01%**	**-0.01%**	**0.01%**	**0.00%**

Discounted Value at 2.5%: **0.9767**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

TPL PD

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	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	79,822	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	78,195	78,192			78,195
2004-1	73,235	73,235	73,253	73,253	73,253	73,243	73,254	73,254	73,249	73,248	73,248				73,251
2004-2	84,646	84,644	84,643	84,643	84,645	84,644	84,643	84,640	84,640	84,640					84,640
2005-1	83,046	83,060	83,061	83,062	83,063	83,063	83,060	83,060	83,060						83,060
2005-2	99,570	99,573	99,577	99,753	99,751	99,748	99,748	99,749							99,752
2006-1	98,201	98,200	98,209	98,209	98,202	98,202	98,202								98,202
2006-2	130,434	130,448	130,602	130,602	130,603	130,614									130,625
2007-1	126,389	126,394	126,383	126,382	126,381										126,382
2007-2	150,289	150,280	150,280	150,279											150,279
2008-1	141,025	141,022	141,022												141,022
2008-2	156,613	156,627													156,693
2009-1	140,583														140,588
2009-2															158,910
2010-1															132,585
2010-2															163,004
2011-1															163,587
2011-2															160,463
2012-1															150,266
2012-2															190,219
2013-1															168,028
2013-2															205,563
2014-1															183,930
2014-2															211,548
2015-1															195,987
2015-2															211,809
2016-1															181,520
2016-2															212,377
2017-1															207,538

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	99.99%	99.99%	99.99%	99.99%	99.98%	99.98%	99.98%	164,630
2004	99.94%	99.95%	100.01%	100.01%	100.00%	100.00%		151,446
2005	99.99%	100.00%	100.00%	100.00%	100.00%			167,700
2006	99.91%	100.00%	100.00%	100.00%				197,954
2007	99.93%	99.99%	100.00%					257,007
2008	100.00%	100.00%						291,301
2009	99.98%							297,282
2010								291,495
2011								326,591
2012								310,728
2013								358,247
2014								389,493
2015								407,535
2016								393,329
2017								419,915

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

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

AB All Med Exp

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	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	27,522	27,585
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	23,824	23,933	
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	28,859	28,886		
2011-1	11,003	20,486	23,374	24,747	25,661	25,804	25,869	25,960	25,984	26,005	26,000	26,001	25,998			
2011-2	9,973	21,875	25,213	27,189	28,410	29,730	29,911	30,050	30,156	30,277	30,342	30,459				
2012-1	10,438	20,088	23,438	25,153	26,146	26,346	26,474	26,582	26,626	26,687	26,739					
2012-2	9,913	23,243	27,531	30,004	31,708	32,518	32,899	33,379	33,816	34,039						
2013-1	10,689	21,350	24,803	26,818	28,041	28,280	28,439	28,548	28,651							
2013-2	11,034	25,239	29,660	32,122	33,886	34,293	34,517	34,611								
2014-1	11,900	23,091	26,669	28,561	29,905	30,289	30,366									
2014-2	11,850	26,715	31,878	35,034	36,917	37,397										
2015-1	12,756	25,554	30,363	33,173	34,933											
2015-2	12,464	29,870	36,391	40,246												
2016-1	12,800	27,593	33,178													
2016-2	13,686	33,407														
2017-1	15,515															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
2003	41.13%	87.36%	96.32%	97.22%	97.74%	98.43%	98.75%	99.05%
2004	43.54%	88.69%	96.45%	98.38%	99.18%	99.37%	99.45%	99.67%
2005	54.33%	88.51%	95.40%	96.43%	96.95%	97.62%	97.90%	98.28%
2006	54.65%	88.55%	95.45%	96.79%	97.60%	97.82%	98.54%	98.76%
2007	56.36%	88.00%	95.73%	96.89%	97.38%	97.86%	98.11%	99.55%
2008	54.64%	87.46%	95.36%	96.43%	96.98%	97.70%	98.67%	99.61%
2009	53.51%	86.65%	94.14%	97.09%	97.49%	98.27%	98.49%	99.12%
2010	56.94%	89.18%	96.39%	97.73%	98.54%	98.92%	99.00%	99.37%
2011	59.22%	90.65%	97.41%	98.32%	98.92%	99.12%	99.32%	
2012	55.48%	86.92%	95.93%	97.05%	97.70%	98.20%		
2013	52.10%	84.16%	92.99%	94.93%	96.26%			
2014	54.92%	86.94%	94.93%	96.09%				
2015	51.22%	84.86%	93.86%					
2016	46.18%	79.46%						
2017	47.84%							

	Cumulative Paid Losses							
Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	52.14%	86.96%	95.41%	96.94%	97.70%	98.33%	98.69%	99.18%
10 Year	53.21%	86.43%	95.22%	96.77%	97.70%	98.33%		
8 Year	52.99%	86.10%	95.13%	96.81%	97.61%	98.19%	98.69%	99.18%
6 Year	51.29%	85.50%	95.25%	96.87%	97.65%	98.35%	98.69%	99.12%
4 Year	50.04%	83.86%	94.43%	96.59%	97.86%	98.63%	98.87%	99.41%
3 Year	48.41%	83.75%	93.93%	96.02%	97.63%	98.75%	98.94%	99.37%
All Year ex hi/lo	52.44%	87.27%	95.45%	97.00%	97.70%	98.29%	98.70%	99.24%
6 Year ex hi/lo	51.52%	85.72%	95.28%	96.99%	97.68%	98.32%	98.67%	99.20%
$ Weighted Averages								
All Years	51.85%	86.36%	95.27%	96.86%	97.66%	98.35%	98.71%	99.19%
10 Year	52.36%	85.86%	95.11%	96.73%	97.66%	98.35%		
8 Year	52.07%	85.54%	95.02%	96.75%	97.59%	98.24%	98.70%	99.19%
6 Year	50.67%	84.95%	95.10%	96.77%	97.62%	98.38%	98.72%	99.14%
4 Year	49.57%	83.52%	94.37%	96.51%	97.77%	98.63%	98.88%	99.40%
3 Year	48.24%	83.35%	93.94%	95.98%	97.55%	98.74%	98.95%	99.36%
Selected Pay Pattern	**48.24%**	**83.35%**	**93.94%**	**95.98%**	**97.55%**	**98.74%**	**98.95%**	**99.36%**
Incremental	48.24%	35.11%	10.59%	2.05%	1.57%	1.18%	0.21%	0.41%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**48.24%**	**35.11%**	**10.59%**	**2.05%**	**1.57%**	**1.18%**	**0.21%**	**0.41%**	**0.13%**	**0.07%**	**-0.21%**	**0.08%**	**0.15%**	**0.41%**	**0.00%**	**0.00%**

Discounted Value at 2.5%: **0.9674**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

AB All Med Exp

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	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	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	19,411	19,414			19,414
2004-1	16,897	16,897	16,897	16,897	16,897	16,897	16,897	16,896	16,896	16,896	16,896				16,896
2004-2	19,924	19,981	19,987	20,001	20,016	20,029	20,039	20,048	20,057	20,065					20,472
2005-1	19,339	19,366	19,376	19,381	19,381	19,381	19,381	19,381	19,381						19,392
2005-2	22,161	22,291	22,326	22,360	22,410	22,432	22,451	22,467							22,574
2006-1	18,486	18,487	18,488	18,489	18,490	18,490	18,490								18,535
2006-2	23,950	23,951	23,957	23,967	23,970	23,973									24,098
2007-1	20,204	20,204	20,204	20,204	20,204										20,244
2007-2	24,869	24,871	24,871	24,871											24,947
2008-1	21,707	21,726	21,732												21,798
2008-2	27,370	27,439													27,668
2009-1	22,785														22,922
2009-2															27,752
2010-1															24,093
2010-2															29,132
2011-1															26,128
2011-2															30,637
2012-1															27,608
2012-2															35,854
2013-1															29,269
2013-2															36,573
2014-1															31,050
2014-2															39,942
2015-1															37,118
2015-2															50,243
2016-1															42,160
2016-2															53,150
2017-1															49,103

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	99.29%	99.45%	99.61%	99.72%	99.97%	100.00%	100.00%	41,721
2004	99.74%	99.75%	99.77%	99.80%	99.85%	100.00%		36,310
2005	98.63%	98.78%	98.86%	98.91%	98.95%			39,864
2006	99.19%	99.37%	99.55%	99.63%				41,108
2007	99.58%	99.61%	99.63%					44,342
2008	99.64%	99.70%						46,745
2009	99.28%							50,589
2010								51,844
2011								55,260
2012								58,245
2013								65,123
2014								67,624
2015								77,060
2016								92,403
2017								102,252

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	99.34%	99.44%	99.48%	99.52%	99.59%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.34%	99.44%						
4 Year	99.42%	99.36%	99.45%	99.52%				
3 Year	99.50%	99.56%	99.34%	99.45%	99.59%			
All Year ex hi/lo	99.40%	99.53%	99.59%	99.68%	99.85%			
6 Year ex hi/lo	99.42%	99.53%						
$ Weighted Averages								
All Years	99.34%	99.45%	99.48%	99.51%	99.59%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.35%	99.45%						
4 Year	99.42%	99.38%	99.45%	99.51%				
3 Year	99.49%	99.57%	99.36%	99.44%	99.59%			
Selected Pay Pattern	**99.49%**	**99.57%**	**99.36%**	**99.44%**	**99.59%**	**100.00%**	***100.00%***	**100.00%**
Incremental	0.13%	0.07%	-0.21%	0.08%	0.15%	0.41%	0.00%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

AB All DI

Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	10,803
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	11,714	11,790
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	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	11,407	11,438		
2011-1	2,358	5,352	6,664	7,425	7,776	7,830	7,902	7,945	7,985	8,018	8,023	8,024	8,026			
2011-2	2,392	6,670	8,599	9,996	10,785	10,921	11,069	11,326	11,434	11,608	11,645	11,830				
2012-1	2,310	5,559	7,276	8,607	9,283	9,349	9,515	9,581	9,623	9,652	9,699					
2012-2	2,558	6,959	9,134	10,574	11,332	11,472	11,640	11,736	11,770	11,800						
2013-1	2,277	5,924	7,675	9,042	9,659	9,693	9,803	9,831	9,876							
2013-2	2,565	6,999	9,156	10,537	11,263	11,414	11,474	11,523								
2014-1	2,347	5,901	7,623	8,748	9,214	9,275	9,310									
2014-2	2,559	7,341	10,099	12,001	13,231	13,327										
2015-1	2,499	6,347	8,686	10,321	11,068											
2015-2	2,833	8,598	11,926	14,238												
2016-1	2,578	7,237	9,869													
2016-2	2,801	8,541														
2017-1	2,914															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2003	51.02%	88.40%	96.02%	96.46%	96.79%	96.92%	97.01%	97.04%
2004	49.75%	87.82%	96.48%	97.83%	98.15%	98.44%	98.78%	99.21%
2005	46.24%	81.32%	88.68%	89.70%	90.48%	90.83%	93.20%	96.13%
2006	45.76%	85.59%	94.81%	95.57%	95.95%	96.28%	96.50%	96.69%
2007	42.32%	79.49%	89.71%	91.20%	93.27%	95.62%	96.19%	96.88%
2008	45.43%	84.58%	95.12%	97.16%	97.55%	97.68%	99.00%	99.11%
2009	41.58%	79.99%	91.98%	93.57%	94.25%	94.88%	96.23%	97.75%
2010	45.97%	84.15%	95.96%	97.39%	97.53%	98.35%	98.54%	98.97%
2011	45.47%	82.62%	92.34%	94.11%	95.15%	95.67%	96.17%	
2012	39.97%	76.87%	89.92%	92.75%	94.49%	95.81%		
2013	38.86%	76.78%	88.90%	90.62%	91.20%			
2014	41.80%	81.22%	92.26%	93.17%				
2015	37.70%	79.26%	93.47%					
2016	32.61%	70.34%						
2017	34.63%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	42.61%	81.32%	92.74%	94.13%	94.98%	96.05%	96.85%	97.72%
10 Year	40.40%	79.53%	92.45%	93.52%	94.80%	96.05%		
8 Year	39.63%	78.90%	92.49%	93.75%	94.92%	95.64%	96.83%	97.72%
6 Year	37.59%	77.85%	92.14%	93.60%	95.03%	96.34%	97.10%	97.59%
4 Year	36.68%	76.90%	91.14%	92.67%	94.59%	96.18%	97.48%	98.18%
3 Year	34.98%	76.94%	91.55%	92.18%	93.61%	96.61%	96.98%	98.61%
All Year ex hi/lo	42.73%	81.64%	92.77%	94.20%	95.13%	96.40%	97.06%	97.74%
6 Year ex hi/lo	37.79%	78.53%	92.00%	93.40%	95.35%	96.20%	96.86%	97.57%
$ Weighted Averages								
All Years	41.61%	80.58%	92.68%	94.07%	94.94%	96.08%	96.89%	97.77%
10 Year	39.64%	78.96%	92.37%	93.53%	94.75%	96.08%		
8 Year	38.77%	78.28%	92.43%	93.70%	94.83%	95.73%	96.88%	97.77%
6 Year	37.05%	77.21%	92.07%	93.50%	94.92%	96.30%	97.12%	97.69%
4 Year	36.11%	76.25%	91.20%	92.60%	94.44%	96.10%	97.45%	98.19%
3 Year	34.75%	76.09%	91.59%	92.15%	93.51%	96.58%	96.92%	98.57%
Selected Pay Pattern	**34.75%**	**76.09%**	**91.59%**	**92.15%**	**93.51%**	**96.58%**	**96.92%**	**98.57%**
Incremental	34.75%	41.35%	15.50%	0.56%	1.36%	3.06%	0.35%	1.64%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**34.75%**	**41.35%**	**15.50%**	**0.56%**	**1.36%**	**3.06%**	**0.35%**	**1.64%**	**-0.39%**	**0.23%**	**-0.38%**	**0.46%**	**-0.02%**	**1.55%**	**0.00%**	**0.00%**

Discounted Value at 2.5%: **0.9580**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

AB All DI

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	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	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	9,268	9,268			9,268
2004-1	7,517	7,517	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	8,995	9,000					9,289
2005-1	7,436	7,441	7,441	7,441	7,441	7,441	7,440	7,440	7,440						7,440
2005-2	8,905	8,954	8,986	8,987	9,083	9,075	9,178	9,179							9,437
2006-1	7,467	7,467	7,467	7,467	7,467	7,467	7,467								7,464
2006-2	9,674	9,682	9,894	9,894	9,894	9,910									10,150
2007-1	8,993	8,993	8,993	8,993	8,993										9,042
2007-2	12,125	12,132	12,138	12,138											12,244
2008-1	9,554	9,554	9,554												9,623
2008-2	13,261	13,284													13,746
2009-1	10,809														10,850
2009-2															11,946
2010-1															8,063
2010-2															12,065
2011-1															8,174
2011-2															12,156
2012-1															10,314
2012-2															13,247
2013-1															10,521
2013-2															12,649
2014-1															9,710
2014-2															14,073
2015-1															12,026
2015-2															20,645
2016-1															13,629
2016-2															17,470
2017-1															15,607

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	97.13%	97.20%	97.23%	97.29%	97.49%	100.00%	100.00%	20,576
2004	99.35%	99.82%	99.82%	99.82%	99.82%	100.00%		16,785
2005	96.32%	96.61%	97.62%	97.12%	98.27%			16,730
2006	97.16%	97.35%	97.87%	98.49%				16,901
2007	97.31%	98.41%	98.50%					19,192
2008	99.17%	99.20%						21,867
2009	97.95%							24,596
2010								20,009
2011								20,239
2012								22,469
2013								23,768
2014								22,359
2015								26,099
2016								34,275
2017								33,077

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	97.77%	98.10%	98.21%	98.18%	98.53%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	97.88%	98.10%						
4 Year	97.90%	97.89%	98.45%	98.18%				
3 Year	98.15%	98.32%	98.00%	98.48%	98.53%			
All Year ex hi/lo	97.74%	98.04%	98.00%	97.89%	98.27%			
6 Year ex hi/lo	97.90%	98.04%						
$ Weighted Averages								
All Years	97.81%	98.13%	98.18%	98.13%	98.45%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	97.93%	98.13%						
4 Year	97.96%	98.00%	98.45%	98.13%				
3 Year	98.17%	98.40%	98.02%	98.48%	98.45%			
Selected Pay Pattern	**98.17%**	**98.40%**	**98.02%**	**98.48%**	**98.45%**	**100.00%**	***100.00%***	**100.00%**
Incremental	-0.39%	0.23%	-0.38%	0.46%	-0.02%	1.55%	0.00%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

AB DB

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	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	2,579	2,579
2010-1	324	742	889	907	917	880	880	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	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	1,348	1,348			
2011-2	316	920	1,180	1,264	1,344	1,379	1,383	1,384	1,384	1,384	1,384	1,384				
2012-1	450	893	1,005	1,075	1,163	1,168	1,168	1,168	1,190	1,190	1,190					
2012-2	423	1,312	1,458	1,565	1,994	1,995	1,995	1,995	1,996	1,996						
2013-1	162	677	751	755	755	756	757	757	757							
2013-2	319	596	689	757	1,832	1,846	1,924	1,973								
2014-1	304	693	782	808	885	885	938									
2014-2	297	885	1,119	1,187	1,212	1,212										
2015-1	315	537	1,495	1,686	1,690											
2015-2	317	916	1,031	1,079												
2016-1	355	540	637													
2016-2	271	1,866														
2017-1	329															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
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	50.47%	81.58%	86.23%	88.85%	88.04%	88.04%	96.55%	97.36%
2007	57.97%	89.93%	97.44%	99.65%	99.65%	99.65%	99.65%	99.65%
2008	61.49%	93.37%	99.12%	99.24%	99.24%	99.24%	99.24%	99.24%
2009	60.25%	86.27%	98.14%	98.17%	99.63%	99.65%	99.65%	99.65%
2010	50.03%	73.34%	77.95%	78.91%	78.91%	96.57%	98.82%	98.82%
2011	48.24%	84.88%	91.05%	99.39%	99.39%	99.39%	99.39%	
2012	52.06%	86.20%	96.56%	96.93%	97.77%	97.77%		
2013	51.65%	81.13%	96.39%	96.44%	96.49%			
2014	28.63%	48.96%	86.89%	92.61%				
2015	35.95%	80.33%	86.95%					
2016	60.08%	81.12%						
2017	66.21%							

	Cumulative Paid Losses							
Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	53.53%	82.81%	93.09%	95.48%	96.01%	97.75%	98.95%	99.32%
10 Year	51.46%	80.55%	91.67%	94.88%	95.78%	97.75%		
8 Year	49.11%	77.78%	91.63%	95.17%	94.89%	97.39%	99.01%	99.32%
6 Year	49.10%	77.11%	89.30%	93.74%	95.24%	98.71%	98.89%	99.12%
4 Year	47.72%	72.89%	91.70%	96.34%	93.14%	98.35%	99.28%	99.34%
3 Year	54.08%	70.14%	90.08%	95.33%	97.88%	97.91%	99.29%	99.24%
All Year ex hi/lo	54.47%	84.75%	93.92%	96.70%	97.48%	98.68%	99.14%	99.53%
6 Year ex hi/lo	49.93%	81.87%	90.32%	96.04%	98.22%	99.01%	99.28%	99.34%
$ Weighted Averages								
All Years	52.92%	82.15%	92.32%	94.81%	95.24%	97.29%	98.81%	99.20%
10 Year	50.89%	79.73%	90.86%	94.20%	94.97%	97.29%		
8 Year	48.58%	77.11%	91.00%	94.50%	93.96%	96.91%	98.86%	99.20%
6 Year	48.34%	76.45%	88.72%	93.11%	94.56%	98.59%	98.72%	99.00%
4 Year	46.72%	72.07%	91.30%	96.25%	92.31%	98.24%	99.25%	99.29%
3 Year	53.21%	69.06%	89.81%	95.19%	97.89%	97.83%	99.25%	99.20%
Selected Pay Pattern	**53.21%**	**69.06%**	**89.81%**	**95.19%**	**97.89%**	**97.83%**	**99.25%**	**99.20%**
Incremental	53.21%	15.85%	20.76%	5.38%	2.70%	-0.07%	1.42%	-0.05%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**53.21%**	**15.85%**	**20.76%**	**5.38%**	**2.70%**	**-0.07%**	**1.42%**	**-0.05%**	**0.30%**	**-0.98%**	**0.40%**	**0.25%**	**0.83%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 2.5%: **0.9638**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

AB DB

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	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	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	1,442			1,442
2004-1	922	922	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	1,871					1,871
2005-1	1,299	1,299	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	2,132	2,132							2,210
2006-1	1,638	1,638	1,638	1,638	1,638	1,638	1,638								1,638
2006-2	1,161	1,161	1,161	1,161	1,161	1,161									1,160
2007-1	997	997	997	997	997										1,005
2007-2	1,597	1,597	1,597	1,597											1,609
2008-1	1,213	1,213	1,213												1,223
2008-2	1,827	1,827													1,833
2009-1	833														836
2009-2															2,614
2010-1															886
2010-2															1,548
2011-1															1,356
2011-2															1,396
2012-1															1,237
2012-2															2,068
2013-1															786
2013-2															2,163
2014-1															981
2014-2															1,550
2015-1															1,789
2015-2															1,313
2016-1															803
2016-2															2,450
2017-1															864

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	100.00%	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%	100.00%		2,364
2005	100.00%	100.00%	100.00%	100.00%	100.00%			3,170
2006	97.36%	97.36%	97.61%	97.98%				3,848
2007	99.65%	99.65%	99.65%					2,165
2008	99.24%	99.24%						2,832
2009	99.65%							2,670
2010								3,500
2011								2,903
2012								2,632
2013								2,854
2014								3,143
2015								3,338
2016								2,116
2017								3,314

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	99.41%	99.37%	99.45%	99.49%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.32%	99.37%						
4 Year	98.97%	99.06%	99.32%	99.49%				
3 Year	99.51%	98.75%	99.09%	99.33%	100.00%			
All Year ex hi/lo	99.71%	99.72%	99.88%	100.00%	100.00%			
6 Year ex hi/lo	99.64%	99.72%						
$ Weighted Averages								
All Years	99.28%	99.23%	99.29%	99.35%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.18%	99.23%						
4 Year	98.78%	98.91%	99.14%	99.35%				
3 Year	99.50%	98.52%	98.92%	99.17%	100.00%			
Selected Pay Pattern	**99.50%**	**98.52%**	**98.92%**	**99.17%**	**100.00%**	**100.00%**	***100.00%***	**100.00%**
Incremental	0.30%	-0.98%	0.40%	0.25%	0.83%	0.00%	0.00%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

AB Funeral

Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	484
2009-2	222	518	542	548	561	561	561	561	561	561	561	570	570	570	570	570
2010-1	174	359	386	398	403	402	402	402	402	402	402	402	402	402	402	
2010-2	232	526	599	642	670	681	695	695	696	696	696	696	696	696		
2011-1	148	253	293	308	308	308	308	308	308	308	308	308	308			
2011-2	211	469	512	526	531	541	541	541	541	541	541	541				
2012-1	255	468	494	500	525	525	526	532	532	532	532					
2012-2	231	464	499	530	545	545	545	545	545	545						
2013-1	140	326	366	373	373	373	373	373	373							
2013-2	209	464	495	513	520	526	526	531								
2014-1	186	333	346	355	355	357	364									
2014-2	134	404	459	488	514	523										
2015-1	105	232	287	309	322											
2015-2	222	445	498	513												
2016-1	120	279	316													
2016-2	184	334														
2017-1	134															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
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	73.57%	96.31%	97.69%	98.71%	98.76%	98.77%	98.77%	98.77%
2006	66.37%	95.62%	98.59%	100.33%	100.00%	100.00%	100.00%	100.00%
2007	52.91%	92.83%	97.71%	99.07%	99.07%	99.07%	99.07%	99.07%
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%	100.00%
2011	67.08%	93.09%	98.50%	99.90%	100.00%	100.00%	100.00%	
2012	67.45%	94.99%	99.36%	99.41%	100.00%	100.00%		
2013	65.93%	97.82%	100.22%	100.22%	100.22%			
2014	71.38%	94.39%	96.70%	98.30%				
2015	60.29%	91.92%	100.06%					
2016	62.38%	91.49%						
2017	52.05%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	64.59%	92.17%	96.44%	96.80%	96.70%	96.48%	96.10%	95.61%
10 Year	65.55%	93.62%	98.98%	99.54%	96.37%	96.48%		
8 Year	64.71%	93.57%	99.19%	99.54%	99.84%	99.73%	95.61%	95.61%
6 Year	63.25%	93.95%	99.00%	99.55%	99.94%	99.84%	99.84%	99.64%
4 Year	61.52%	93.91%	99.08%	99.46%	99.81%	100.00%	100.00%	99.77%
3 Year	58.24%	92.60%	98.99%	99.31%	100.07%	100.00%	100.00%	100.00%
All Year ex hi/lo	65.23%	94.01%	98.84%	99.49%	99.67%	99.73%	99.69%	99.64%
6 Year ex hi/lo	64.01%	93.60%	99.26%	99.64%	100.05%	100.00%	100.00%	99.77%
$ Weighted Averages								
All Years	64.62%	92.01%	96.76%	97.11%	97.05%	96.83%	96.37%	95.80%
10 Year	65.81%	93.56%	99.07%	99.60%	96.91%	96.83%		
8 Year	64.91%	93.44%	99.22%	99.60%	99.88%	99.82%	96.14%	95.80%
6 Year	63.43%	94.00%	98.99%	99.59%	99.96%	99.89%	99.88%	99.75%
4 Year	61.57%	93.95%	99.08%	99.47%	99.81%	100.00%	100.00%	99.84%
3 Year	58.20%	92.62%	98.97%	99.32%	100.07%	100.00%	100.00%	100.00%
Selected Pay Pattern	**58.20%**	**92.62%**	**98.97%**	**99.32%**	**100.07%**	**100.00%**	**100.00%**	**100.00%**
Incremental	58.20%	34.42%	6.35%	0.35%	0.75%	-0.07%	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	**58.20%**	**34.42%**	**6.35%**	**0.35%**	**0.75%**	**-0.07%**	**0.00%**	**0.00%**	**-0.21%**	**-0.05%**	**-0.09%**	**0.01%**	**0.35%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 2.5%: **0.9753**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

AB Funeral

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2002-2	249	249	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	203		203
2003-2	309	563	563	563	563	563	563	563	563	563	563	563			563
2004-1	207	207	207	207	207	207	207	207	207	207	207				207
2004-2	272	272	272	272	272	272	272	272	272	279					279
2005-1	261	261	261	261	261	261	261	261	261						261
2005-2	351	351	351	351	351	351	351	351							351
2006-1	251	251	251	251	251	251	251								251
2006-2	288	288	288	288	288	294									294
2007-1	399	399	399	399	399										399
2007-2	641	641	641	641											641
2008-1	468	468	468												468
2008-2	733	733													733
2009-1	484														484
2009-2															570
2010-1															402
2010-2															696
2011-1															308
2011-2															541
2012-1															532
2012-2															544
2013-1															372
2013-2															549
2014-1															361
2014-2															520
2015-1															324
2015-2															542
2016-1															363
2016-2															501
2017-1															399

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	453
2004	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		770
2005	98.77%	98.77%	98.77%	98.77%	100.00%			540
2006	100.00%	100.00%	100.00%	100.00%				602
2007	99.07%	99.07%	100.00%					693
2008	100.00%	100.00%						1,109
2009	100.00%							1,216
2010								973
2011								1,004
2012								1,073
2013								916
2014								910
2015								844
2016								905
2017								900

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	99.69%	99.64%	99.75%	99.69%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.64%	99.64%						
4 Year	99.77%	99.46%	99.69%	99.69%				
3 Year	99.69%	99.69%	99.59%	99.59%	100.00%			
All Year ex hi/lo	99.81%	99.77%	100.00%	100.00%	100.00%			
6 Year ex hi/lo	99.77%	99.77%						
$ Weighted Averages								
All Years	99.76%	99.69%	99.78%	99.72%	100.00%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	99.73%	99.69%						
4 Year	99.82%	99.56%	99.75%	99.72%				
3 Year	99.79%	99.73%	99.64%	99.65%	100.00%			
Selected Pay Pattern	**99.79%**	**99.73%**	**99.64%**	**99.65%**	**100.00%**	**100.00%**	***100.00%***	**100.00%**
Incremental	-0.21%	-0.05%	-0.09%	0.01%	0.35%	0.00%	0.00%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

AB Uninsured

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	883
2009-2	14	18	43	44	54	54	60	63	111	115	116	126	552	553	552	534
2010-1	1	1	2	3	4	9	14	25	39	629	765	776	1,021	1,207	1,208	
2010-2	2	2	2	4	4	20	52	55	66	70	448	448	448	448		
2011-1	1	4	6	6	6	8	8	617	617	148	148	148	148			
2011-2	2	2	4	4	16	19	22	23	23	23	23	23				
2012-1	1	1	1	2	3	3	4	90	99	104	104					
2012-2	1	2	2	2	229	233	254	260	270	275						
2013-1	4	6	7	12	12	12	12	16	19							
2013-2	11	24	25	26	28	35	37	37								
2014-1	6	23	27	27	28	28	30									
2014-2	28	32	33	35	35	13										
2015-1	5	8	18	26	31											
2015-2	8	10	14	7												
2016-1	1	5	5													
2016-2	0	0														
2017-1	1															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
2003	7.46%	46.84%	83.77%	85.94%	99.47%	100.00%	100.00%	100.00%
2004	4.66%	20.74%	40.31%	42.69%	45.25%	60.03%	60.03%	60.03%
2005	1.60%	2.48%	2.66%	3.21%	6.90%	94.13%	94.13%	94.52%
2006	0.30%	0.61%	0.73%	1.36%	2.69%	4.27%	11.13%	99.31%
2007	0.11%	6.07%	6.77%	7.89%	9.15%	80.71%	81.44%	100.42%
2008	1.26%	1.53%	1.91%	9.37%	52.65%	52.80%	53.61%	84.29%
2009	0.80%	1.22%	16.41%	61.84%	69.78%	72.76%	99.68%	106.92%
2010	1.12%	2.76%	3.45%	4.59%	9.14%	52.97%	93.59%	103.56%
2011	0.61%	1.82%	4.94%	11.91%	131.51%	114.13%	114.15%	
2012	0.23%	0.44%	1.91%	2.33%	10.64%	11.07%		
2013	1.89%	2.83%	77.91%	86.43%	93.42%			
2014	4.99%	8.93%	10.60%	11.31%				
2015	4.23%	6.14%	4.96%					
2016	0.73%	0.81%						
2017	0.17%							

	Cumulative Paid Losses							
Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	2.01%	7.37%	19.72%	27.41%	48.24%	64.29%	78.64%	93.63%
10 Year	1.60%	3.26%	12.96%	20.02%	43.11%	64.29%		
8 Year	1.75%	3.12%	15.26%	24.46%	47.37%	60.36%	75.97%	93.63%
6 Year	2.04%	3.50%	17.30%	29.74%	61.19%	64.08%	75.60%	98.17%
4 Year	2.53%	4.68%	23.85%	28.00%	61.18%	62.73%	90.26%	98.80%
3 Year	1.71%	5.29%	31.16%	33.36%	78.52%	59.39%	102.47%	98.26%
All Year ex hi/lo	1.74%	4.66%	15.62%	24.11%	44.04%	65.56%	83.21%	97.02%
6 Year ex hi/lo	1.77%	2.90%	5.99%	22.41%	56.62%	64.81%	82.08%	99.45%
$ Weighted Averages								
All Years	1.27%	3.14%	8.76%	18.30%	34.70%	53.88%	72.93%	98.18%
10 Year	1.36%	2.67%	7.71%	16.94%	33.55%	53.88%		
8 Year	1.52%	2.51%	9.20%	21.53%	35.99%	52.97%	72.37%	98.18%
6 Year	1.75%	2.90%	8.92%	26.75%	47.51%	58.83%	70.06%	98.58%
4 Year	2.23%	3.94%	12.76%	16.63%	34.31%	56.81%	86.17%	99.00%
3 Year	1.66%	4.06%	19.67%	17.82%	55.68%	48.20%	99.01%	98.75%
Selected Pay Pattern	**1.66%**	**4.06%**	**19.67%**	**17.82%**	**55.68%**	**48.20%**	**99.01%**	**98.75%**
Incremental	1.66%	2.40%	15.61%	-1.85%	37.85%	-7.47%	50.81%	-0.26%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**1.66%**	**2.40%**	**15.61%**	**-1.85%**	**37.85%**	**-7.47%**	**50.81%**	**-0.26%**	**-1.01%**	**-3.27%**	**4.88%**	**-1.89%**	**-0.72%**	**-9.63%**	**12.91%**	**0.00%**

Discounted Value at 2.5%: **0.8786**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

AB Uninsured

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2002-2	151	151	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	39		39
2003-2	20	20	20	20	20	20	20	20	20	20	20	20			20
2004-1	41	41	41	41	41	41	41	41	41	41	43				81
2004-2	92	92	92	92	92	92	92	92	100	110					110
2005-1	819	819	819	819	819	819	819	819	819						819
2005-2	1,642	1,642	1,642	1,642	1,642	1,642	1,642	1,642							1,653
2006-1	52	52	52	52	52	52	52								52
2006-2	677	677	677	677	677	677									673
2007-1	239	239	239	240	240										239
2007-2	1,321	1,327	1,335	1,335											1,561
2008-1	20	20	20												20
2008-2	1,053	1,055													1,021
2009-1	883														785
2009-2															569
2010-1															1,113
2010-2															384
2011-1															138
2011-2															329
2012-1															815
2012-2															266
2013-1															49
2013-2															487
2014-1															112
2014-2															146
2015-1															731
2015-2															247
2016-1															1,211
2016-2															448
2017-1															154

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	190
2004	60.03%	60.03%	60.03%	60.06%	60.06%	62.61%		100
2005	98.04%	98.04%	98.04%	98.04%	100.00%			929
2006	99.31%	99.31%	99.31%	99.31%				1,705
2007	100.51%	100.56%	100.70%					911
2008	85.22%	85.70%						1,581
2009	107.29%							1,806
2010								1,682
2011								522
2012								1,143
2013								315
2014								599
2015								878
2016								1,458
2017								602

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	92.91%	90.61%	91.62%	89.35%	86.69%	81.30%	100.00%	100.00%
10 Year								
8 Year								
6 Year	91.73%	90.61%						
4 Year	98.08%	95.90%	89.52%	89.35%				
3 Year	97.67%	95.19%	99.35%	85.81%	86.69%			
All Year ex hi/lo	96.61%	95.76%	99.12%	98.68%	100.00%			
6 Year ex hi/lo	95.77%	95.76%						
$ Weighted Averages								
All Years	97.68%	94.63%	98.34%	97.61%	96.72%	87.09%	100.00%	100.00%
10 Year								
8 Year								
6 Year	97.62%	94.63%						
4 Year	98.18%	95.11%	98.25%	97.61%				
3 Year	97.73%	94.46%	99.33%	97.44%	96.72%			
Selected Pay Pattern	**97.73%**	**94.46%**	**99.33%**	**97.44%**	**96.72%**	**87.09%**	***100.00%***	**100.00%**
Incremental	-1.01%	-3.27%	4.88%	-1.89%	-0.72%	-9.63%	12.91%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

Collision

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	170,147
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	188,372	188,221
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	144,646	144,645	
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	176,367	176,350		
2011-1	187,715	195,944	187,627	185,571	184,469	184,485	184,483	184,429	184,392	184,354	184,353	184,348	184,332			
2011-2	162,122	181,301	174,486	171,847	170,560	170,444	170,524	170,537	170,539	170,489	170,461	170,456				
2012-1	168,467	174,729	166,834	164,059	162,581	162,522	162,496	162,507	162,485	162,482	162,409					
2012-2	169,687	230,398	214,006	209,144	207,185	206,947	206,894	206,892	206,844	206,842						
2013-1	187,752	201,431	188,164	184,438	182,574	182,538	182,554	182,513	182,553							
2013-2	203,049	253,354	237,370	231,012	228,187	228,016	227,965	227,926								
2014-1	217,917	226,541	211,386	206,164	204,127	203,744	203,552									
2014-2	221,119	272,001	248,576	241,250	238,077	237,681										
2015-1	238,271	240,254	223,264	218,812	217,157											
2015-2	236,822	261,507	240,813	235,578												
2016-1	222,821	221,310	207,497													
2016-2	248,216	277,419														
2017-1	264,590															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
2003	100.65%	100.78%	100.38%	100.25%	100.15%	100.13%	100.14%	100.10%
2004	101.16%	101.07%	100.30%	100.24%	100.18%	100.12%	100.15%	100.10%
2005	100.77%	100.96%	100.28%	100.18%	100.11%	100.09%	100.06%	100.03%
2006	99.78%	101.96%	100.39%	100.12%	100.10%	100.08%	100.06%	100.05%
2007	101.40%	105.18%	100.24%	100.03%	100.07%	100.05%	100.03%	100.01%
2008	104.81%	105.92%	100.12%	100.01%	100.03%	100.05%	100.08%	100.06%
2009	104.88%	101.02%	100.13%	100.11%	100.10%	100.10%	100.07%	100.03%
2010	103.07%	101.13%	100.19%	100.10%	100.08%	100.09%	100.06%	100.01%
2011	104.18%	101.18%	100.07%	100.10%	100.07%	100.05%	100.03%	
2012	105.09%	101.76%	100.06%	100.06%	100.04%	100.01%		
2013	107.39%	102.04%	100.04%	100.02%	100.01%			
2014	109.24%	102.55%	100.17%	100.01%				
2015	112.40%	102.32%	100.19%					
2016	113.13%	103.50%						
2017	116.48%							

	Cumulative Paid Losses							
Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	105.63%	102.24%	100.20%	100.10%	100.09%	100.08%	100.08%	100.05%
10 Year	108.07%	102.66%	100.16%	100.08%	100.08%	100.08%		
8 Year	108.87%	101.94%	100.12%	100.06%	100.06%	100.07%	100.07%	100.05%
6 Year	110.62%	102.22%	100.12%	100.07%	100.05%	100.06%	100.05%	100.03%
4 Year	112.81%	102.60%	100.11%	100.05%	100.05%	100.06%	100.06%	100.03%
3 Year	114.00%	102.79%	100.13%	100.03%	100.04%	100.05%	100.06%	100.04%
All Year ex hi/lo	105.24%	102.05%	100.19%	100.10%	100.08%	100.08%	100.07%	100.05%
6 Year ex hi/lo	110.54%	102.17%	100.12%	100.07%	100.05%	100.06%	100.06%	100.03%
$ Weighted Averages								
All Years	106.80%	102.42%	100.17%	100.08%	100.07%	100.07%	100.07%	100.04%
10 Year	108.54%	102.66%	100.15%	100.07%	100.07%	100.07%		
8 Year	109.39%	102.00%	100.12%	100.06%	100.06%	100.06%	100.06%	100.04%
6 Year	110.99%	102.28%	100.12%	100.07%	100.05%	100.06%	100.06%	100.03%
4 Year	112.88%	102.61%	100.12%	100.05%	100.05%	100.06%	100.06%	100.03%
3 Year	114.04%	102.78%	100.14%	100.03%	100.04%	100.05%	100.06%	100.04%
Selected Pay Pattern	**114.04%**	**102.78%**	**100.14%**	**100.03%**	**100.04%**	**100.05%**	**100.06%**	**100.04%**
Incremental	114.04%	-11.26%	-2.64%	-0.11%	0.01%	0.01%	0.00%	-0.02%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**114.04%**	**-11.26%**	**-2.64%**	**-0.11%**	**0.01%**	**0.01%**	**0.00%**	**-0.02%**	**0.00%**	**-0.01%**	**0.00%**	**-0.01%**	**-0.01%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 2.5%: **0.9919**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

Collision

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	96,345	96,343	96,344
2003-1	95,004	95,001	94,981	94,977	94,972	94,963	94,958	94,954	94,941	94,937	94,929	94,923	94,919		94,922
2003-2	87,475	87,462	87,454	87,449	87,445	87,431	87,429	87,423	87,410	87,412	87,410	87,407			87,408
2004-1	88,345	88,339	88,331	88,328	88,321	88,305	88,300	88,297	88,282	88,281	88,278				88,279
2004-2	97,232	97,218	97,216	97,217	97,223	97,221	97,227	97,220	97,209	97,201					97,201
2005-1	98,130	98,130	98,125	98,136	98,109	98,108	98,090	98,089	98,073						98,076
2005-2	118,400	118,399	118,389	118,390	118,391	118,378	118,377	118,375							118,364
2006-1	120,900	120,871	120,869	120,866	120,866	120,864	120,863								120,840
2006-2	166,754	166,750	166,747	166,745	166,746	166,737									166,699
2007-1	166,298	166,289	166,272	166,269	166,269										166,222
2007-2	187,992	187,982	187,967	187,959											187,920
2008-1	181,680	181,673	181,657												181,600
2008-2	195,144	195,157													195,107
2009-1	170,135														170,093
2009-2															188,211
2010-1															144,607
2010-2															176,302
2011-1															184,265
2011-2															170,436
2012-1															162,397
2012-2															206,784
2013-1															182,585
2013-2															227,948
2014-1															203,467
2014-2															237,620
2015-1															216,359
2015-2															231,205
2016-1															196,898
2016-2															240,718
2017-1															224,609

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	100.08%	100.05%	100.04%	100.03%	100.02%	100.01%	100.00%	191,266
2004	100.07%	100.05%	100.04%	100.02%	100.00%	100.00%		175,686
2005	100.04%	100.03%	100.03%	100.02%	100.00%			195,277
2006	100.04%	100.02%	100.02%	100.01%				239,204
2007	100.04%	100.03%	100.03%					332,921
2008	100.04%	100.03%						369,520
2009	100.02%							365,200
2010								332,818
2011								360,566
2012								332,833
2013								389,370
2014								431,416
2015								453,979
2016								428,104
2017								465,326

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	100.05%	100.04%	100.03%	100.02%	100.01%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	100.04%	100.04%						
4 Year	100.04%	100.03%	100.03%	100.02%				
3 Year	100.03%	100.03%	100.02%	100.02%	100.01%			
All Year ex hi/lo	100.04%	100.04%	100.03%	100.02%	100.00%			
6 Year ex hi/lo	100.04%	100.04%						
$ Weighted Averages								
All Years	100.04%	100.03%	100.03%	100.02%	100.01%	100.00%	100.00%	100.00%
10 Year								
8 Year								
6 Year	100.04%	100.03%						
4 Year	100.03%	100.03%	100.03%	100.02%				
3 Year	100.03%	100.03%	100.02%	100.02%	100.01%			
Selected Pay Pattern	**100.03%**	**100.03%**	**100.02%**	**100.02%**	**100.01%**	**100.00%**	***100.00%***	**100.00%**
Incremental	0.00%	-0.01%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

Comprehensive

Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	77,141
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	150,044	150,044
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	73,656	73,648	
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	295,792	295,794		
2011-1	48,302	71,497	72,854	72,949	72,969	72,924	72,884	72,896	72,916	72,900	72,864	72,855	72,849			
2011-2	100,339	136,854	139,647	139,860	139,861	139,868	139,853	139,845	139,802	139,807	139,809	139,805				
2012-1	50,553	75,176	76,972	77,221	77,414	77,428	77,423	77,434	77,464	77,469	77,489					
2012-2	178,538	257,268	268,053	270,516	271,924	271,949	271,943	271,963	272,005	272,006						
2013-1	49,714	120,943	124,529	125,341	125,669	125,730	125,762	125,787	125,786							
2013-2	154,419	207,875	213,691	215,884	216,649	216,785	216,843	216,929								
2014-1	56,368	80,583	82,466	82,764	82,997	83,078	83,054									
2014-2	222,332	301,720	311,038	313,639	314,660	314,708										
2015-1	72,850	105,147	106,926	107,473	107,582											
2015-2	227,308	292,032	299,094	301,230												
2016-1	106,205	167,240	171,986													
2016-2	294,716	367,952														
2017-1	93,270															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2003	86.42%	100.04%	100.09%	100.08%	100.01%	100.02%	100.03%	100.02%
2004	88.81%	100.08%	100.07%	100.03%	100.03%	100.04%	100.04%	100.03%
2005	70.78%	99.34%	100.00%	100.01%	100.00%	100.01%	100.02%	100.01%
2006	83.51%	99.85%	99.98%	100.03%	100.03%	100.03%	100.01%	100.01%
2007	76.32%	99.67%	99.92%	99.97%	99.99%	100.00%	99.98%	99.99%
2008	84.44%	99.97%	100.06%	100.03%	99.99%	99.98%	100.01%	100.01%
2009	87.46%	100.00%	100.06%	100.03%	100.04%	100.05%	100.04%	100.05%
2010	88.74%	99.99%	100.08%	100.07%	100.05%	100.04%	100.06%	100.03%
2011	90.56%	99.98%	100.05%	100.04%	100.05%	100.04%	100.03%	
2012	86.28%	99.83%	100.03%	100.03%	100.03%	100.04%		
2013	77.19%	99.33%	99.98%	100.00%	100.02%			
2014	88.09%	99.46%	99.94%	100.01%				
2015	88.66%	99.54%	99.95%					
2016	83.67%	99.42%						
2017	89.65%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	84.70%	99.75%	100.02%	100.03%	100.02%	100.03%	100.02%	100.02%
10 Year	86.47%	99.72%	100.00%	100.02%	100.02%	100.03%		
8 Year	86.60%	99.69%	100.02%	100.02%	100.02%	100.02%	100.02%	100.02%
6 Year	85.59%	99.59%	100.01%	100.03%	100.03%	100.03%	100.02%	100.02%
4 Year	87.52%	99.44%	99.98%	100.02%	100.04%	100.04%	100.04%	100.02%
3 Year	87.32%	99.48%	99.96%	100.01%	100.03%	100.04%	100.04%	100.03%
All Year ex hi/lo	85.33%	99.76%	100.02%	100.03%	100.02%	100.03%	100.03%	100.02%
6 Year ex hi/lo	86.67%	99.56%	100.00%	100.03%	100.03%	100.03%	100.02%	100.01%
$ Weighted Averages								
All Years	85.27%	99.68%	100.01%	100.02%	100.02%	100.03%	100.03%	100.02%
10 Year	86.39%	99.67%	100.00%	100.02%	100.02%	100.03%		
8 Year	86.47%	99.64%	100.01%	100.02%	100.03%	100.03%	100.03%	100.02%
6 Year	85.60%	99.57%	100.00%	100.03%	100.03%	100.03%	100.03%	100.02%
4 Year	87.47%	99.44%	99.97%	100.02%	100.04%	100.04%	100.04%	100.02%
3 Year	87.34%	99.47%	99.96%	100.01%	100.03%	100.04%	100.04%	100.03%
Selected Pay Pattern	**87.34%**	**99.47%**	**99.96%**	**100.01%**	**100.03%**	**100.04%**	**100.04%**	**100.03%**
Incremental	87.34%	12.14%	0.48%	0.05%	0.02%	0.01%	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	**87.34%**	**12.14%**	**0.48%**	**0.05%**	**0.02%**	**0.01%**	**0.00%**	**-0.01%**	**-0.02%**	**0.00%**	**0.00%**	**-0.01%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 2.5%: **0.9846**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

Comprehensive

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	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	44,068	44,066		44,066
2003-2	63,988	63,981	63,982	63,982	63,980	63,979	63,978	63,982	63,982	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	41,137	41,137				41,137
2004-2	84,079	84,079	84,080	84,080	84,080	84,080	84,077	84,072	84,072	84,072					84,072
2005-1	77,582	77,586	77,581	77,580	77,582	77,579	77,575	77,573	77,574						77,575
2005-2	76,115	76,114	76,112	76,108	76,105	76,105	76,093	76,093							76,099
2006-1	58,702	58,705	58,706	58,706	58,706	58,706	58,706								58,703
2006-2	98,477	98,477	98,474	98,467	98,466	98,468									98,456
2007-1	88,155	88,158	88,161	88,161	88,161										88,150
2007-2	145,970	145,971	145,970	145,969											145,963
2008-1	80,135	80,136	80,136												80,123
2008-2	132,160	132,107													132,084
2009-1	77,142														77,125
2009-2															150,001
2010-1															73,626
2010-2															295,705
2011-1															72,814
2011-2															139,745
2012-1															77,465
2012-2															271,938
2013-1															125,777
2013-2															216,891
2014-1															83,071
2014-2															314,691
2015-1															107,804
2015-2															302,009
2016-1															173,956
2016-2															376,959
2017-1															137,519

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	100.02%	100.01%	100.01%	100.01%	100.01%	100.00%	100.00%	98,311
2004	100.02%	100.02%	100.00%	100.01%	100.00%	100.00%		105,119
2005	100.01%	100.01%	100.01%	100.00%	100.00%			161,646
2006	100.01%	100.01%	100.01%	100.00%				134,802
2007	100.01%	100.01%	100.01%					186,606
2008	100.01%	100.01%						226,086
2009	100.02%							209,209
2010								223,627
2011								368,519
2012								217,209
2013								397,715
2014								299,962
2015								422,495
2016								475,965
2017								514,479

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

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

Comprehensive - Theft

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
2002-2	15,096	18,597	18,632	18,713	18,726	18,724	18,728	18,736	18,730	18,709	18,703	18,705	18,712	18,713	18,713	18,713
2003-1	14,130	18,149	18,202	18,229	18,229	18,218	18,210	18,216	18,213	18,209	18,205	18,203	18,202	18,197	18,197	18,197
2003-2	15,348	19,504	19,611	19,652	19,668	19,654	19,626	19,611	19,606	19,605	19,611	19,606	19,598	19,598	19,596	19,592
2004-1	13,149	16,792	16,876	16,890	16,888	16,895	16,886	16,890	16,895	16,904	16,904	16,918	16,919	16,919	16,919	16,918
2004-2	14,284	17,742	17,914	17,971	17,909	17,900	17,900	17,904	17,904	17,888	17,888	17,888	17,894	17,894	17,895	17,895
2005-1	12,806	16,623	16,864	16,766	16,780	16,793	16,802	16,803	16,805	16,807	16,810	16,808	16,806	16,806	16,804	16,804
2005-2	14,896	20,449	20,564	20,559	20,553	20,580	20,605	20,627	20,616	20,605	20,602	20,600	20,604	20,593	20,594	20,593
2006-1	14,836	20,062	20,440	20,491	20,457	20,459	20,463	20,471	20,473	20,477	20,479	20,487	20,485	20,485	20,482	20,495
2006-2	18,234	26,207	26,683	26,721	26,768	26,779	26,796	26,794	26,795	26,799	26,799	26,803	26,803	26,805	26,804	26,804
2007-1	17,836	24,985	25,490	25,610	25,617	25,646	25,657	25,662	25,665	25,670	25,669	25,651	25,650	25,652	25,652	25,660
2007-2	20,237	29,487	29,935	29,933	29,992	29,995	29,994	29,993	29,998	30,001	30,003	30,008	30,016	30,013	30,011	30,011
2008-1	19,745	27,136	27,599	27,718	27,694	27,691	27,693	27,689	27,694	27,690	27,691	27,690	27,751	27,749	27,751	27,749
2008-2	23,045	31,852	32,398	32,468	32,513	32,537	32,561	32,501	32,499	32,563	32,570	32,571	32,569	32,569	32,589	32,588
2009-1	18,766	24,792	25,143	25,113	25,140	25,137	25,151	25,150	25,149	25,158	25,156	25,152	25,150	25,154	25,148	25,144
2009-2	21,278	27,184	27,459	27,493	27,624	27,648	27,629	27,655	27,666	27,665	27,681	27,677	27,676	27,675	27,670	27,671
2010-1	16,567	21,078	21,269	21,235	21,243	21,218	21,229	21,241	21,241	21,236	21,242	21,240	21,281	21,280	21,272	
2010-2	17,266	23,597	23,986	23,991	24,024	24,039	24,053	24,086	24,106	24,095	24,138	24,134	24,133	24,132		
2011-1	13,511	18,900	19,000	19,014	19,035	19,020	18,989	18,997	18,996	18,995	18,963	18,957	18,953			
2011-2	16,746	21,030	21,091	21,081	21,082	21,067	21,063	21,063	21,070	21,078	21,074	21,076				
2012-1	12,057	16,257	16,546	16,596	16,681	16,699	16,684	16,706	16,690	16,697	16,704					
2012-2	15,386	22,375	22,513	22,617	22,767	22,801	22,802	22,810	22,803	22,798						
2013-1	14,041	20,094	20,368	20,473	20,493	20,503	20,530	20,543	20,533							
2013-2	17,399	24,767	25,087	25,295	25,407	25,448	25,479	25,531								
2014-1	16,532	22,624	23,139	23,178	23,278	23,282	23,283									
2014-2	21,061	29,753	29,710	29,849	29,879	29,928										
2015-1	25,396	34,092	34,503	34,615	34,580											
2015-2	33,797	44,714	44,932	44,985												
2016-1	31,622	41,363	41,475													
2016-2	36,300	48,194														
2017-1	37,498															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
2003	88.72%	100.07%	100.17%	100.16%	100.09%	100.06%	100.07%	100.06%
2004	89.51%	100.13%	100.17%	100.05%	100.05%	100.08%	100.10%	100.08%
2005	88.07%	100.43%	99.98%	100.05%	100.02%	100.03%	100.04%	100.04%
2006	85.91%	99.82%	99.91%	100.04%	100.01%	100.01%	100.01%	100.00%
2007	83.97%	99.54%	99.89%	100.00%	100.02%	100.04%	100.01%	100.01%
2008	85.24%	99.62%	99.89%	99.88%	99.90%	99.90%	100.02%	100.01%
2009	87.71%	99.82%	99.94%	99.89%	100.00%	100.02%	100.01%	100.04%
2010	89.38%	99.62%	99.88%	99.86%	99.91%	99.93%	100.01%	99.99%
2011	86.12%	99.78%	99.97%	99.97%	100.01%	100.02%	99.99%	
2012	87.57%	99.59%	99.90%	99.90%	99.96%	99.99%		
2013	83.95%	99.09%	99.80%	99.91%	99.89%			
2014	84.51%	99.11%	99.71%	99.89%				
2015	85.34%	99.58%	99.82%					
2016	88.08%	99.76%						
2017	87.23%							

	Cumulative Paid Losses							
Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	86.75%	99.71%	99.93%	99.97%	99.99%	100.01%	100.03%	100.03%
10 Year	86.51%	99.55%	99.87%	99.94%	99.98%	100.01%		
8 Year	86.52%	99.54%	99.86%	99.91%	99.96%	99.99%	100.02%	100.03%
6 Year	86.11%	99.48%	99.85%	99.90%	99.94%	99.99%	100.01%	100.01%
4 Year	86.29%	99.39%	99.81%	99.92%	99.94%	99.99%	100.01%	100.01%
3 Year	86.88%	99.48%	99.78%	99.90%	99.95%	99.98%	100.01%	100.01%
All Year ex hi/lo	86.76%	99.70%	99.92%	99.96%	99.99%	100.01%	100.02%	100.03%
6 Year ex hi/lo	86.16%	99.51%	99.85%	99.90%	99.94%	99.99%	100.01%	100.02%
$ Weighted Averages								
All Years	86.72%	99.69%	99.91%	99.96%	99.98%	100.00%	100.02%	100.03%
10 Year	86.65%	99.57%	99.87%	99.93%	99.97%	100.00%		
8 Year	86.69%	99.57%	99.86%	99.91%	99.96%	99.99%	100.02%	100.03%
6 Year	86.41%	99.52%	99.84%	99.90%	99.94%	99.98%	100.01%	100.01%
4 Year	86.62%	99.46%	99.80%	99.92%	99.94%	99.99%	100.01%	100.01%
3 Year	87.03%	99.54%	99.78%	99.90%	99.95%	99.98%	100.01%	100.01%
Selected Pay Pattern	**87.03%**	**99.54%**	**99.78%**	**99.90%**	**99.95%**	**99.98%**	**100.01%**	**100.01%**
Incremental	87.03%	12.51%	0.24%	0.12%	0.05%	0.03%	0.03%	0.01%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**87.03%**	**12.51%**	**0.24%**	**0.12%**	**0.05%**	**0.03%**	**0.03%**	**0.01%**	**-0.02%**	**0.00%**	**0.01%**	**-0.01%**	**0.00%**	**0.00%**	**-0.01%**	**0.00%**

Discounted Value at 2.5%: **0.9844**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

Comprehensive - Theft

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2002-2	18,713	18,713	18,713	18,713	18,713	18,713	18,713	18,713	18,713	18,713	18,713	18,713	18,713	18,713	18,713
2003-1	18,197	18,191	18,187	18,188	18,185	18,185	18,182	18,183	18,183	18,185	18,181	18,179	18,176		18,176
2003-2	19,592	19,590	19,590	19,591	19,589	19,588	19,587	19,590	19,591	19,590	19,590	19,590			19,590
2004-1	16,915	16,915	16,907	16,906	16,897	16,897	16,898	16,892	16,891	16,890	16,890				16,890
2004-2	17,894	17,893	17,893	17,893	17,893	17,893	17,890	17,890	17,890	17,890					17,890
2005-1	16,804	16,805	16,801	16,800	16,800	16,797	16,797	16,796	16,796						16,797
2005-2	20,586	20,585	20,583	20,583	20,582	20,581	20,571	20,571							20,571
2006-1	20,497	20,501	20,502	20,502	20,502	20,502	20,503								20,503
2006-2	26,806	26,805	26,803	26,797	26,796	26,798									26,798
2007-1	25,654	25,654	25,654	25,654	25,654										25,654
2007-2	30,002	30,000	29,999	29,998											30,004
2008-1	27,749	27,750	27,750												27,750
2008-2	32,585	32,568													32,569
2009-1	25,139														25,144
2009-2															27,675
2010-1															21,275
2010-2															24,135
2011-1															18,953
2011-2															21,080
2012-1															16,704
2012-2															22,801
2013-1															20,579
2013-2															25,553
2014-1															23,316
2014-2															29,965
2015-1															34,659
2015-2															45,106
2016-1															41,563
2016-2															48,439
2017-1															49,799

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	100.06%	100.03%	100.03%	100.02%	100.02%	100.01%	100.00%	36,889
2004	100.07%	100.05%	100.01%	100.02%	100.00%	100.00%		36,481
2005	100.03%	100.02%	100.02%	100.00%	100.00%			34,687
2006	100.02%	100.03%	100.02%	100.00%				41,073
2007	100.01%	100.00%	100.00%					52,452
2008	99.99%	99.99%						57,754
2009	99.99%							57,713
2010								48,950
2011								43,088
2012								37,784
2013								43,380
2014								48,869
2015								64,624
2016								86,669
2017								98,238

	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	100.02%	100.02%						
4 Year	100.00%	100.01%	100.01%	100.01%				
3 Year	100.00%	100.01%	100.01%	100.01%	100.01%			
All Year ex hi/lo	100.02%	100.02%	100.02%	100.01%	100.00%			
6 Year ex hi/lo	100.01%	100.02%						
$ Weighted Averages								
All Years	100.02%	100.02%	100.01%	100.01%	100.01%	100.01%	100.00%	100.00%
10 Year								
8 Year								
6 Year	100.01%	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%	-0.01%	0.00%	0.00%	-0.01%	0.00%

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

All Perils

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	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	4,470	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	3,373	3,372	
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	6,243	6,243		
2011-1	2,882	3,651	3,479	3,475	3,465	3,467	3,465	3,464	3,459	3,458	3,456	3,455	3,456			
2011-2	2,932	4,084	4,149	4,229	4,559	4,593	4,594	4,589	4,590	4,585	4,571	4,571				
2012-1	1,995	2,670	2,659	2,678	2,662	2,663	2,665	2,665	2,664	2,664	2,664					
2012-2	3,928	5,550	5,432	5,382	5,359	5,345	5,344	5,356	5,365	5,365						
2013-1	2,433	4,573	4,703	4,652	4,635	4,641	4,642	4,643	4,643							
2013-2	3,539	4,793	4,789	4,686	4,643	4,649	4,653	4,655								
2014-1	2,663	3,360	3,311	3,283	3,324	3,325	3,319									
2014-2	4,530	6,059	5,774	5,827	6,156	6,135										
2015-1	3,082	3,850	3,824	3,771	3,769											
2015-2	4,543	5,851	5,732	5,643												
2016-1	3,500	4,054	3,970													
2016-2	4,975	6,526														
2017-1	3,996															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
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	87.75%	100.61%	100.85%	100.11%	100.12%	100.16%	100.14%	100.11%
2006	88.32%	100.51%	99.72%	100.12%	100.05%	100.08%	100.06%	100.03%
2007	85.32%	104.33%	101.07%	100.51%	100.06%	100.05%	100.01%	100.01%
2008	92.25%	104.37%	100.32%	100.16%	100.14%	100.09%	100.06%	100.03%
2009	86.79%	103.63%	102.93%	103.38%	103.74%	100.17%	100.20%	100.00%
2010	92.95%	100.66%	99.81%	99.91%	100.05%	100.03%	100.01%	100.00%
2011	94.42%	100.58%	100.49%	100.53%	100.05%	99.98%	99.99%	
2012	84.02%	95.20%	100.27%	100.26%	100.20%	100.00%		
2013	79.89%	100.92%	99.86%	100.05%	100.15%			
2014	93.98%	100.79%	100.49%	100.50%				
2015	92.60%	97.76%	100.33%					
2016	96.97%	99.70%						
2017	94.97%							

	Cumulative Paid Losses							
Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	90.31%	100.62%	100.44%	100.65%	100.43%	100.07%	100.06%	100.04%
10 Year	90.88%	100.79%	100.53%	100.55%	100.46%	100.07%		
8 Year	91.22%	99.91%	100.56%	100.66%	100.56%	100.07%	100.06%	100.04%
6 Year	90.41%	99.16%	100.21%	100.77%	100.72%	100.05%	100.06%	100.03%
4 Year	94.63%	99.79%	100.24%	100.34%	100.11%	100.04%	100.06%	100.01%
3 Year	94.85%	99.42%	100.23%	100.27%	100.13%	100.00%	100.07%	100.01%
All Year ex hi/lo	90.60%	100.76%	100.32%	100.47%	100.10%	100.07%	100.06%	100.03%
6 Year ex hi/lo	91.39%	99.71%	100.24%	100.34%	100.14%	100.04%	100.04%	100.02%
$ Weighted Averages								
All Years	90.38%	100.75%	100.46%	100.66%	100.43%	100.07%	100.07%	100.04%
10 Year	91.01%	101.00%	100.56%	100.57%	100.47%	100.07%		
8 Year	91.38%	100.03%	100.59%	100.69%	100.58%	100.07%	100.07%	100.04%
6 Year	90.63%	99.29%	100.21%	100.84%	100.76%	100.06%	100.06%	100.03%
4 Year	94.66%	99.75%	100.22%	100.33%	100.11%	100.05%	100.07%	100.01%
3 Year	94.84%	99.32%	100.21%	100.25%	100.13%	100.00%	100.07%	100.01%
Selected Pay Pattern	**94.84%**	**99.32%**	**100.21%**	**100.25%**	**100.13%**	**100.00%**	**100.07%**	**100.01%**
Incremental	94.84%	4.48%	0.89%	0.05%	-0.13%	-0.13%	0.07%	-0.06%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**94.84%**	**4.48%**	**0.89%**	**0.05%**	**-0.13%**	**-0.13%**	**0.07%**	**-0.06%**	**-0.01%**	**0.01%**	**0.01%**	**0.00%**	**-0.01%**	**0.00%**	**0.00%**	**0.00%**

Discounted Value at 2.5%: **0.9865**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

All Perils

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	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	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	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	4,521				4,521
2004-2	5,898	5,898	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	5,301	5,300						5,300
2005-2	4,727	4,727	4,727	4,727	4,725	4,725	4,725	4,725							4,725
2006-1	3,941	3,941	3,941	3,941	3,941	3,941	3,941								3,941
2006-2	5,101	5,101	5,101	5,100	5,100	5,100									5,100
2007-1	4,747	4,747	4,747	4,747	4,747										4,747
2007-2	6,507	6,506	6,506	6,506											6,506
2008-1	4,464	4,464	4,464												4,464
2008-2	5,344	5,344													5,344
2009-1	4,415														4,416
2009-2															4,470
2010-1															3,372
2010-2															6,244
2011-1															3,456
2011-2															4,571
2012-1															2,664
2012-2															5,361
2013-1															4,632
2013-2															4,636
2014-1															3,298
2014-2															6,125
2015-1															3,746
2015-2															5,679
2016-1															3,964
2016-2															6,353
2017-1															4,726

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	100.02%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	10,299
2004	100.02%	100.02%	100.02%	100.02%	100.00%	100.00%		9,915
2005	100.08%	100.06%	100.04%	100.02%	100.00%			11,198
2006	100.03%	100.03%	100.00%	100.00%				8,666
2007	100.01%	100.00%	100.00%					9,848
2008	100.00%	100.00%						10,970
2009	100.00%							9,759
2010								7,842
2011								9,700
2012								7,235
2013								9,993
2014								7,934
2015								9,871
2016								9,643
2017								11,079

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

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

Spec Perils

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	112
2009-2	318	395	405	405	410	409	409	409	409	409	409	409	409	409	409	409
2010-1	157	203	208	208	212	212	206	206	206	206	206	206	206	206	206	
2010-2	338	401	419	419	419	419	419	419	419	419	419	419	419	419		
2011-1	157	183	190	190	190	190	193	193	193	193	193	193	193			
2011-2	286	348	349	349	349	349	349	348	348	348	348	348				
2012-1	55	157	171	179	179	180	180	181	181	181	181					
2012-2	546	657	675	680	680	679	678	678	678	678						
2013-1	81	302	311	317	317	319	319	319	319							
2013-2	255	315	319	322	329	329	329	329								
2014-1	169	250	257	257	260	260	260									
2014-2	421	576	591	591	594	594										
2015-1	195	251	254	256	256											
2015-2	420	506	517	531												
2016-1	240	426	440													
2016-2	469	623														
2017-1	214															

Accident Year	Portion of Ultimate Losses Paid by Month of Development							
	12	24	36	48	60	72	84	96
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%	100.00%
2011	91.38%	99.66%	99.66%	100.00%	100.00%	100.00%	100.00%	
2012	76.14%	98.25%	99.73%	99.84%	99.97%	99.97%		
2013	74.12%	99.41%	99.91%	100.00%	100.00%			
2014	82.11%	98.43%	100.02%	100.02%				
2015	90.90%	99.67%	100.11%					
2016	77.36%	100.62%						
2017	84.40%							

	Cumulative Paid Losses							
Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	83.56%	99.05%	99.83%	99.93%	99.94%	100.00%	100.00%	100.00%
10 Year	84.25%	99.29%	99.79%	99.90%	99.93%	100.00%		
8 Year	83.26%	99.42%	99.94%	99.88%	99.91%	100.00%	100.00%	100.00%
6 Year	80.84%	99.34%	100.05%	99.95%	99.98%	100.00%	100.00%	100.00%
4 Year	83.69%	99.53%	99.94%	99.97%	99.99%	99.99%	100.00%	100.00%
3 Year	84.22%	99.57%	100.01%	99.95%	99.99%	99.99%	100.00%	100.00%
All Year ex hi/lo	83.73%	99.14%	99.84%	99.95%	99.98%	100.00%	100.00%	100.00%
6 Year ex hi/lo	80.00%	99.29%	99.94%	99.96%	99.99%	100.00%	100.00%	100.00%
$ Weighted Averages								
All Years	83.11%	99.10%	99.83%	99.93%	99.93%	100.00%	100.00%	100.00%
10 Year	83.55%	99.36%	99.78%	99.90%	99.92%	100.00%		
8 Year	82.81%	99.51%	99.96%	99.88%	99.90%	100.00%	100.00%	100.00%
6 Year	80.90%	99.49%	100.05%	99.96%	99.98%	100.00%	100.00%	100.00%
4 Year	83.63%	99.65%	99.96%	99.97%	99.99%	99.99%	100.00%	100.00%
3 Year	83.95%	99.75%	100.01%	99.97%	99.99%	99.99%	100.00%	100.00%
Selected Pay Pattern	**83.95%**	**99.75%**	**100.01%**	**99.97%**	**99.99%**	**99.99%**	**100.00%**	**100.00%**
Incremental	83.95%	15.80%	0.26%	-0.04%	0.03%	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	**83.95%**	**15.80%**	**0.26%**	**-0.04%**	**0.03%**	**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 2.5%: **0.9838**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

Spec Perils

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
2002-2	418	418	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	318		318
2003-2	489	489	489	489	489	489	489	489	489	489	489	489			489
2004-1	309	309	309	309	309	309	309	309	309	309	309				309
2004-2	298	298	298	298	298	298	298	298	298	298					298
2005-1	350	350	350	350	350	350	350	350	350						350
2005-2	347	347	347	347	347	347	347	347							347
2006-1	205	205	205	205	205	205	205								205
2006-2	419	419	419	419	419	419									419
2007-1	330	330	330	330	330										330
2007-2	377	377	377	377											377
2008-1	200	200	200												200
2008-2	279	279													279
2009-1	112														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															329
2014-1															260
2014-2															593
2015-1															255
2015-2															529
2016-1															436
2016-2															632
2017-1															361

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	736
2004	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		798
2005	100.00%	100.00%	100.00%	100.00%	100.00%			647
2006	100.00%	100.00%	100.00%	100.00%				552
2007	100.00%	100.00%	100.00%					750
2008	100.00%	100.00%						577
2009	100.00%							391
2010								616
2011								611
2012								530
2013								996
2014								589
2015								848
2016								965
2017								992

	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%

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

Underinsured

Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)

Accident Half Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
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	3,393
2009-2	6	10	15	311	326	378	1,615	1,664	1,871	3,619	3,750	3,922	4,184	4,202	4,207	4,504
2010-1	6	1	5	53	161	267	873	890	973	1,000	1,846	1,887	2,281	4,360	4,499	
2010-2	1	2	13	13	76	90	97	103	127	144	262	274	297	334		
2011-1	0	6	7	21	155	176	203	232	506	1,078	1,109	1,222	1,279			
2011-2	1	10	44	75	122	162	407	723	904	978	1,067	2,948				
2012-1	8	14	28	54	332	512	802	1,137	1,283	1,354	2,070					
2012-2	0	8	93	103	513	642	1,319	2,415	2,444	2,594						
2013-1	4	10	60	152	192	674	921	965	1,131							
2013-2	4	19	285	286	305	321	363	484								
2014-1	14	22	23	18	21	149	159									
2014-2	34	51	77	105	170	274										
2015-1	8	9	14	40	81											
2015-2	5	26	28	104												
2016-1	11	18	53													
2016-2	9	49														
2017-1	42															

Portion of Ultimate Losses Paid by Month of Development

Accident Year	12	24	36	48	60	72	84	96
2003	2.01%	3.50%	6.51%	12.11%	21.53%	38.18%	52.86%	84.02%
2004	0.03%	0.48%	2.02%	13.33%	34.93%	50.99%	61.09%	64.24%
2005	0.32%	2.33%	15.48%	40.35%	44.75%	44.91%	46.69%	62.34%
2006	0.35%	0.71%	2.40%	4.00%	7.62%	23.77%	43.40%	52.57%
2007	0.33%	2.50%	22.65%	40.94%	51.42%	57.26%	68.55%	77.19%
2008	0.24%	1.52%	9.02%	13.03%	25.76%	28.49%	37.45%	64.32%
2009	0.12%	0.53%	4.39%	7.05%	23.23%	48.99%	70.45%	88.03%
2010	0.16%	3.10%	5.29%	24.92%	45.10%	56.65%	63.66%	88.40%
2011	0.05%	0.48%	5.85%	7.31%	15.56%	33.10%	38.60%	
2012	0.14%	0.82%	3.89%	12.02%	17.82%	39.54%		
2013	0.13%	1.80%	9.20%	36.79%	41.07%			
2014	0.51%	4.73%	5.22%	9.82%				
2015	0.53%	1.09%	3.25%					
2016	0.29%	1.19%						
2017	0.64%							

Cumulative Paid Losses

Arithmetic Averages	12	24	36	48	60	72	84	96
All Years	0.39%	1.77%	7.32%	18.47%	29.89%	42.19%	53.64%	72.64%
10 Year	0.28%	1.78%	7.11%	19.62%	30.73%	42.19%		
8 Year	0.31%	1.72%	5.76%	18.98%	28.45%	41.59%	53.74%	72.64%
6 Year	0.37%	1.69%	5.45%	16.32%	28.09%	44.00%	53.69%	72.14%
4 Year	0.49%	2.20%	5.39%	16.49%	29.89%	44.57%	52.54%	79.49%
3 Year	0.49%	2.34%	5.89%	19.54%	24.82%	43.10%	57.57%	80.25%
All Year ex hi/lo	0.29%	1.63%	6.41%	17.67%	29.97%	42.61%	53.55%	73.36%
6 Year ex hi/lo	0.37%	1.23%	5.06%	13.52%	26.97%	44.57%	53.55%	72.97%
$ Weighted Averages								
All Years	0.35%	1.65%	6.67%	18.28%	29.25%	41.64%	53.64%	71.81%
10 Year	0.31%	1.70%	6.36%	18.91%	29.60%	41.64%		
8 Year	0.33%	1.66%	5.60%	19.25%	27.79%	41.02%	53.69%	71.81%
6 Year	0.38%	1.54%	5.24%	17.82%	29.17%	44.17%	53.70%	71.77%
4 Year	0.49%	1.89%	5.16%	17.89%	31.09%	45.80%	54.40%	79.88%
3 Year	0.49%	1.91%	5.77%	19.45%	25.59%	44.99%	60.95%	80.48%
Selected Pay Pattern	**0.49%**	**1.91%**	**5.77%**	**19.45%**	**25.59%**	**44.99%**	**60.95%**	**80.48%**
Incremental	0.49%	1.42%	3.85%	13.68%	6.14%	19.40%	15.97%	19.53%

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	To Ult
Annual Pay Pattern	**0.49%**	**1.42%**	**3.85%**	**13.68%**	**6.14%**	**19.40%**	**15.97%**	**19.53%**	**-2.76%**	**3.94%**	**10.57%**	**3.16%**	**-0.40%**	**0.99%**	**4.02%**	**0.00%**

Discounted Value at 2.5%: **0.8492**

Data Source: AU20171ALB

Province of Alberta
Alberta Automobile Insurance Rate Board
2018 Private Passenger Semi-Annual Review

Underinsured

Accident Half Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 6/30/2017 (Losses in $ 000s)														Selected Ultimate
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	2,797	2,797
2003-1	637	654	669	744	755	694	694	704	713	717	719	728	735		854
2003-2	1,729	1,742	2,945	2,950	2,950	2,950	2,950	2,950	2,956	2,957	2,959	2,960			3,098
2004-1	1,996	2,441	2,441	2,441	2,441	2,441	2,441	2,441	2,441	2,441	2,441				2,541
2004-2	1,918	2,131	2,144	2,149	2,162	2,349	2,351	2,351	2,355	2,368					2,444
2005-1	3,021	3,032	3,035	3,164	3,225	3,290	3,296	3,299	3,301						3,611
2005-2	4,560	4,607	5,203	5,214	5,298	5,281	5,283	5,283							5,305
2006-1	3,388	3,569	3,573	4,457	4,473	4,490	4,493								4,818
2006-2	3,408	3,417	3,658	3,689	3,696	3,696									4,307
2007-1	1,070	1,078	1,081	1,083	1,096										1,327
2007-2	2,858	2,892	2,940	3,497											4,766
2008-1	2,499	2,507	2,534												3,462
2008-2	2,873	2,887													3,320
2009-1	3,395														3,608
2009-2															4,987
2010-1															5,196
2010-2															1,393
2011-1															2,785
2011-2															7,576
2012-1															5,115
2012-2															7,107
2013-1															1,963
2013-2															4,068
2014-1															2,480
2014-2															5,598
2015-1															5,340
2015-2															6,382
2016-1															6,711
2016-2															9,584
2017-1															4,697

Accident Year	Portion of Ultimate Losses Paid by Month of Development							Selected Ultimate
	108	120	132	144	156	168	180	
2003	91.82%	92.98%	95.47%	95.62%	96.14%	96.32%	96.74%	3,651
2004	66.29%	95.59%	95.59%	95.59%	95.72%	95.76%		5,639
2005	85.09%	85.61%	92.04%	93.26%	93.63%			6,055
2006	78.98%	86.80%	96.35%	96.57%				10,124
2007	79.63%	84.65%	85.05%					5,635
2008	65.53%	73.30%						8,228
2009	90.67%							6,928
2010								10,183
2011								4,178
2012								12,691
2013								9,070
2014								6,548
2015								10,937
2016								13,093
2017								14,281

	Cumulative Paid Losses							
Arithmetic Averages	108	120	132	144	156	168	180	Ultimate
All Years	79.72%	86.49%	92.90%	95.26%	95.17%	96.04%	96.74%	100.00%
10 Year								
8 Year								
6 Year	77.70%	86.49%						
4 Year	78.70%	82.59%	92.26%	95.26%				
3 Year	78.61%	81.58%	91.15%	95.14%	95.17%			
All Year ex hi/lo	80.13%	87.51%	94.37%	95.61%	95.72%			
6 Year ex hi/lo	77.50%	87.51%						
$ Weighted Averages								
All Years	78.68%	85.32%	93.22%	95.43%	95.00%	95.98%	96.74%	100.00%
10 Year								
8 Year								
6 Year	77.56%	85.32%						
4 Year	78.14%	82.46%	92.93%	95.43%				
3 Year	77.73%	81.66%	92.24%	95.40%	95.00%			
Selected Pay Pattern	**77.73%**	**81.66%**	**92.24%**	**95.40%**	**95.00%**	**95.98%**	***100.00%***	**100.00%**
Incremental	-2.76%	3.94%	10.57%	3.16%	-0.40%	0.99%	4.02%	0.00%

16

Appendix B

Exhibit 1B: Modeled trend results for various time periods; with and without a seasonality parameter; with and without certain data points; with and without certain level change parameters.

Province of Alberta
Private Passenger Automobile (excl. Farmers)
Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Bodily Injury
With Seasonality; With 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
2005.1-2017.1	3.4	+-2.4	0.78	0.7%	0.1%	15.9%	1.1247	5.8	+-1.8	0.92	0.0%	1.7%	16.6%	1.0863	-2.3	+-1.5	0.59	0.4%	0.6%	50.9%	1.0354
2005.2-2017.1	4.1	+-2.5	0.81	0.2%	0.0%	29.0%	1.0893	6.2	+-1.9	0.92	0.0%	1.0%	27.4%	1.0681	-1.9	+-1.6	0.58	1.9%	0.4%	71.1%	1.0199
2006.1-2017.1	4.6	+-2.6	0.81	0.1%	0.1%	38.5%	1.0736	6.1	+-2	0.91	0.0%	1.3%	28.3%	1.0697	-1.5	+-1.6	0.5	6.3%	0.6%	94.4%	1.0036
2006.2-2017.1	5.2	+-2.8	0.82	0.1%	0.0%	55.2%	1.0495	6.1	+-2.2	0.9	0.0%	1.9%	29.5%	1.0714	-0.8	+-1.5	0.55	25.1%	0.1%	65.1%	0.9795
2007.1-2017.1	6	+-2.7	0.85	0.0%	0.0%	70.4%	1.0292	6.3	+-2.4	0.89	0.0%	2.9%	34.0%	1.0669	-0.3	+-1.3	0.53	64.5%	0.0%	34.5%	0.9646
2007.2-2017.1	6.5	+-2.8	0.85	0.0%	0.0%	85.4%	1.0139	6.2	+-2.6	0.87	0.0%	4.0%	35.8%	1.0673	0.3	+-1.1	0.69	59.2%	0.0%	10.0%	0.9499
2008.1-2017.1	7	+-2.8	0.87	0.0%	0.1%	91.3%	1.0078	6.6	+-2.7	0.87	0.0%	6.7%	38.6%	1.0632	0.4	+-1.1	0.66	39.7%	0.0%	8.3%	0.9479
2008.2-2017.1	8	+-2.3	0.92	0.0%	0.0%	95.0%	0.9965	7.2	+-2.7	0.89	0.0%	2.3%	41.2%	1.055	0.7	+-1	0.74	14.0%	0.0%	4.3%	0.9445
2009.1-2017.1	8.4	+-2.2	0.94	0.0%	0.0%	95.0%	1.0033	7.7	+-2.4	0.92	0.0%	3.9%	29.1%	1.0639	0.7	+-1	0.75	19.5%	0.0%	4.1%	0.943
2009.2-2017.1	8.8	+-2.1	0.94	0.0%	0.0%	82.6%	1.0104	8.1	+-2.3	0.93	0.0%	1.4%	20.8%	1.0719	0.6	+-1.1	0.74	24.0%	0.0%	4.8%	0.9426
2010.1-2017.1	9	+-1.8	0.96	0.0%	0.0%	41.5%	1.0352	8.3	+-1.9	0.95	0.0%	2.2%	4.3%	1.1051	0.6	+-1.1	0.74	28.2%	0.0%	4.1%	0.9368
2010.2-2017.1	8.8	+-1.8	0.95	0.0%	0.0%	66.1%	1.0196	8.3	+-2	0.93	0.0%	3.2%	6.2%	1.1073	0.5	+-1	0.79	34.2%	0.0%	1.1%	0.9208
2011.1-2017.1	8.8	+-1.8	0.95	0.0%	0.0%	35.3%	1.0551	8.3	+-1.9	0.94	0.0%	9.1%	1.5%	1.1799	0.5	+-1	0.8	31.9%	0.0%	0.7%	0.8942
2011.2-2017.1	8.8	+-1.8	0.93	0.0%	0.0%	NA	NA	8.3	+-1.9	0.91	0.0%	9.1%	NA	NA	0.5	+-1	0.81	31.9%	0.0%	NA	NA
2012.1-2017.1	8.5	+-2.2	0.92	0.0%	0.0%	NA	NA	8.5	+-2.3	0.89	0.0%	14.1%	NA	NA	0	+-0.9	0.9	98.3%	0.0%	NA	NA
2012.2-2017.1	8.7	+-2.8	0.89	0.0%	0.1%	NA	NA	8.6	+-2.9	0.85	0.0%	17.1%	NA	NA	0.1	+-1.1	0.89	91.6%	0.0%	NA	NA
2013.1-2017.1	8	+-3.2	0.9	0.1%	0.1%	NA	NA	7.9	+-3.4	0.82	0.1%	12.4%	NA	NA	0.1	+-1.5	0.87	93.3%	0.0%	NA	NA
2013.2-2017.1	7.2	+-4.2	0.83	0.6%	0.5%	NA	NA	7.5	+-4.7	0.7	0.8%	22.6%	NA	NA	-0.3	+-1.9	0.86	72.2%	0.1%	NA	NA
2014.1-2017.1	6.5	+-5.8	0.82	3.2%	1.2%	NA	NA	6.8	+-6.5	0.59	4.0%	24.2%	NA	NA	-0.3	+-2.8	0.82	79.3%	0.6%	NA	NA
2014.2-2017.1	3.3	+-4.2	0.88	8.6%	0.8%	NA	NA	3.8	+-7.5	0.14	19.6%	51.9%	NA	NA	-0.5	+-4.8	0.78	75.3%	2.6%	NA	NA

	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
2004.2-2016.2	2.2	+-2.5	0.74	6.8%	0.0%	6.7%	1.1757	4.9	+-1.9	0.9	0.0%	0.9%	7.5%	1.1244	-2.5	+-1.4	0.63	0.1%	0.3%	38.9%	1.0457
2005.1-2016.2	3	+-2.5	0.78	2.0%	0.1%	12.8%	1.1386	5.6	+-1.9	0.91	0.0%	1.6%	14.8%	1.0933	-2.4	+-1.6	0.57	0.4%	0.6%	45.3%	1.0415
2005.2-2016.2	3.8	+-2.6	0.8	0.6%	0.0%	24.2%	1.1023	6	+-2	0.91	0.0%	1.0%	24.9%	1.0746	-2.1	+-1.7	0.55	1.9%	0.4%	64.5%	1.0257
2006.1-2016.2	4.2	+-2.9	0.8	0.5%	0.1%	33.4%	1.0857	5.9	+-2.2	0.9	0.0%	1.3%	25.2%	1.078	-1.6	+-1.7	0.46	7.1%	0.7%	89.4%	1.0072
2006.2-2016.2	4.9	+-3	0.81	0.3%	0.0%	49.3%	1.0601	5.8	+-2.5	0.89	0.0%	1.9%	26.1%	1.0807	-0.9	+-1.6	0.52	27.5%	0.1%	69.0%	0.9809
2007.1-2016.2	5.8	+-3	0.84	0.1%	0.1%	67.6%	1.0342	6	+-2.7	0.88	0.0%	3.0%	30.8%	1.0759	-0.2	+-1.4	0.48	78.9%	0.1%	32.8%	0.9612
2007.2-2016.2	6.4	+-3.2	0.84	0.0%	0.0%	83.5%	1.0167	6	+-3	0.86	0.0%	4.1%	32.5%	1.0769	0.5	+-1.2	0.67	42.9%	0.0%	8.1%	0.9441
2008.1-2016.2	7.1	+-3.3	0.86	0.0%	0.1%	94.5%	1.0053	6.4	+-3.1	0.86	0.0%	7.3%	37.5%	1.0696	0.7	+-1.2	0.65	22.9%	0.0%	5.5%	0.9399
2008.2-2016.2	8.2	+-2.7	0.92	0.0%	0.0%	87.1%	0.9902	7.1	+-3.1	0.88	0.0%	2.9%	41.7%	1.0588	1	+-1.1	0.75	5.7%	0.0%	2.1%	0.9352
2009.1-2016.2	8.8	+-2.5	0.94	0.0%	0.0%	88.9%	0.9925	7.8	+-2.9	0.91	0.0%	5.5%	34.3%	1.0617	1	+-1.2	0.76	9.3%	0.0%	2.4%	0.9348
2009.2-2016.2	9.2	+-2.4	0.94	0.0%	0.0%	97.8%	0.9987	8.2	+-2.7	0.92	0.0%	2.3%	26.3%	1.0686	0.9	+-1.2	0.74	12.2%	0.0%	3.1%	0.9345
2010.1-2016.2	9.6	+-2	0.97	0.0%	0.0%	60.1%	1.0216	8.6	+-2.3	0.95	0.0%	4.0%	7.0%	1.0979	0.9	+-1.3	0.74	16.3%	0.0%	3.1%	0.9305
2010.2-2016.2	9.5	+-2	0.96	0.0%	0.0%	88.4%	1.0062	8.6	+-2.4	0.93	0.0%	5.5%	9.5%	1.1001	0.8	+-1.2	0.79	17.5%	0.0%	0.8%	0.9146
2011.1-2016.2	9.5	+-1.9	0.96	0.0%	0.0%	37.5%	1.0473	8.8	+-2.2	0.94	0.0%	15.8%	2.1%	1.1746	0.7	+-1.1	0.8	18.5%	0.0%	0.7%	0.8916
2011.2-2016.2	9.5	+-1.9	0.95	0.0%	0.0%	NA	NA	8.8	+-2.2	0.9	0.0%	15.8%	NA	NA	0.7	+-1.1	0.81	18.5%	0.0%	NA	NA
2012.1-2016.2	9.3	+-2.4	0.94	0.0%	0.1%	NA	NA	9.1	+-2.7	0.89	0.0%	26.9%	NA	NA	0.2	+-1.1	0.89	74.8%	0.0%	NA	NA
2012.2-2016.2	9.6	+-3.1	0.92	0.0%	0.2%	NA	NA	9.4	+-3.5	0.85	0.0%	28.7%	NA	NA	0.2	+-1.4	0.87	69.0%	0.0%	NA	NA
2013.1-2016.2	9	+-4.1	0.91	0.2%	0.5%	NA	NA	8.6	+-4.6	0.81	0.4%	24.3%	NA	NA	0.3	+-2	0.86	68.1%	0.1%	NA	NA
2013.2-2016.2	8.2	+-5.5	0.85	1.3%	1.5%	NA	NA	8.2	+-6.6	0.67	2.3%	35.8%	NA	NA	0	+-2.7	0.82	99.3%	0.6%	NA	NA
2014.1-2016.2	7.8	+-9.6	0.82	7.4%	4.6%	NA	NA	7.6	+-11.3	0.53	11.4%	42.0%	NA	NA	0.2	+-4.7	0.77	90.1%	2.6%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)
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Third Party Liability - Bodily Injury
With Seasonality; With Level Change at 2011.2; Excluding 2011.1

	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
2005.1-2017.1	3.9	+-2.5	0.79	0.4%	0.2%	37.7%	1.0812	6.5	+-1.7	0.94	0.0%	2.6%	63.4%	1.0271	-2.5	+-1.6	0.6	0.4%	0.5%	37.6%	1.0527
2005.2-2017.1	4.6	+-2.6	0.81	0.1%	0.1%	58.9%	1.0471	6.9	+-1.7	0.94	0.0%	1.3%	86.1%	1.0098	-2.1	+-1.7	0.59	1.6%	0.3%	53.4%	1.037
2006.1-2017.1	5.1	+-2.7	0.82	0.1%	0.1%	74.3%	1.0286	6.9	+-1.9	0.93	0.0%	1.8%	86.7%	1.0099	-1.7	+-1.7	0.51	5.3%	0.5%	74.4%	1.0185
2006.2-2017.1	5.7	+-2.9	0.82	0.0%	0.1%	92.7%	1.0078	6.8	+-2.1	0.92	0.0%	2.7%	84.0%	1.0124	-1	+-1.6	0.57	18.2%	0.1%	92.7%	0.9955
2007.1-2017.1	6.5	+-2.8	0.86	0.0%	0.1%	86.4%	0.9867	7	+-2.2	0.92	0.0%	4.2%	90.7%	1.0074	-0.5	+-1.3	0.55	46.5%	0.0%	60.9%	0.9795
2007.2-2017.1	7	+-2.9	0.86	0.0%	0.1%	75.9%	0.9764	6.9	+-2.4	0.9	0.0%	6.3%	88.8%	1.0092	0.1	+-1	0.73	89.6%	0.0%	28.2%	0.9675
2008.1-2017.1	7.5	+-2.8	0.87	0.0%	0.1%	70.3%	0.972	7.2	+-2.5	0.9	0.0%	9.9%	92.2%	1.0064	0.2	+-1	0.72	63.7%	0.0%	24.3%	0.9659
2008.2-2017.1	8.3	+-2.4	0.92	0.0%	0.0%	63.3%	0.972	7.7	+-2.4	0.91	0.0%	3.8%	91.6%	1.0064	0.5	+-0.8	0.84	19.1%	0.0%	13.9%	0.9659
2009.1-2017.1	8.6	+-2.2	0.94	0.0%	0.0%	74.1%	0.9821	8	+-2.1	0.93	0.0%	5.3%	72.8%	1.0186	0.5	+-0.9	0.84	24.7%	0.0%	13.0%	0.9641
2009.2-2017.1	8.8	+-2.1	0.94	0.0%	0.0%	95.1%	0.9968	8.3	+-2.1	0.93	0.0%	2.8%	55.4%	1.0316	0.5	+-0.9	0.84	23.7%	0.0%	17.4%	0.9663
2010.1-2017.1	9	+-1.9	0.95	0.0%	0.0%	53.9%	1.0308	8.4	+-1.8	0.95	0.0%	3.4%	16.8%	1.07	0.5	+-1	0.83	26.9%	0.0%	18.5%	0.9634
2010.2-2017.1	8.8	+-1.8	0.93	0.0%	0.0%	79.3%	0.9853	8.3	+-1.9	0.93	0.0%	9.1%	50.7%	1.0391	0.5	+-1	0.82	31.9%	0.0%	13.1%	0.9482
2011.1-2017.1	8.8	+-1.8	0.93	0.0%	0.0%	NA	NA	8.3	+-1.9	0.91	0.0%	9.1%	NA	NA	0.5	+-1	0.81	31.9%	0.0%	NA	NA
2011.2-2017.1	8.8	+-1.8	0.93	0.0%	0.0%	NA	NA	8.3	+-1.9	0.91	0.0%	9.1%	NA	NA	0.5	+-1	0.81	31.9%	0.0%	NA	NA
2012.1-2017.1	8.5	+-2.2	0.92	0.0%	0.0%	NA	NA	8.5	+-2.3	0.89	0.0%	14.1%	NA	NA	0	+-0.9	0.9	98.3%	0.0%	NA	NA
2012.2-2017.1	8.7	+-2.8	0.89	0.0%	0.1%	NA	NA	8.6	+-2.9	0.85	0.0%	17.1%	NA	NA	0.1	+-1.1	0.89	91.6%	0.0%	NA	NA
2013.1-2017.1	8	+-3.2	0.9	0.1%	0.1%	NA	NA	7.9	+-3.4	0.82	0.1%	12.4%	NA	NA	0.1	+-1.5	0.87	93.3%	0.0%	NA	NA
2013.2-2017.1	7.2	+-4.2	0.83	0.6%	0.5%	NA	NA	7.5	+-4.7	0.7	0.8%	22.6%	NA	NA	-0.3	+-1.9	0.86	72.2%	0.1%	NA	NA
2014.1-2017.1	6.5	+-5.8	0.82	3.2%	1.2%	NA	NA	6.8	+-6.5	0.59	4.0%	24.2%	NA	NA	-0.3	+-2.8	0.82	79.3%	0.6%	NA	NA
2014.2-2017.1	3.3	+-4.2	0.88	8.6%	0.8%	NA	NA	3.8	+-7.5	0.14	19.6%	51.9%	NA	NA	-0.5	+-4.8	0.78	75.3%	2.6%	NA	NA

	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
2004.2-2016.2	2.6	+-2.7	0.74	5.2%	0.1%	16.3%	1.1427	5.5	+-1.9	0.91	0.0%	1.6%	29.9%	1.0708	-2.8	+-1.5	0.65	0.1%	0.3%	25.4%	1.0672
2005.1-2016.2	3.5	+-2.7	0.78	1.3%	0.2%	31.5%	1.0966	6.4	+-1.8	0.93	0.0%	2.9%	60.2%	1.0312	-2.7	+-1.7	0.59	0.4%	0.5%	30.6%	1.0634
2005.2-2016.2	4.3	+-2.8	0.8	0.4%	0.1%	51.1%	1.0604	6.8	+-1.9	0.93	0.0%	1.6%	83.0%	1.0127	-2.3	+-1.8	0.57	1.5%	0.3%	45.0%	1.0471
2006.1-2016.2	4.9	+-3.1	0.81	0.3%	0.2%	67.3%	1.0392	6.8	+-2.1	0.93	0.0%	2.2%	83.2%	1.0133	-1.8	+-1.9	0.47	5.7%	0.6%	67.2%	1.0255
2006.2-2016.2	5.5	+-3.2	0.81	0.2%	0.1%	86.1%	1.0161	6.7	+-2.3	0.91	0.0%	3.2%	80.3%	1.0164	-1.1	+-1.7	0.54	19.1%	0.1%	99.6%	0.9997
2007.1-2016.2	6.5	+-3.2	0.85	0.0%	0.2%	87.3%	0.9866	6.9	+-2.5	0.9	0.0%	5.2%	88.7%	1.0097	-0.4	+-1.5	0.5	57.4%	0.1%	59.8%	0.9771
2007.2-2016.2	7.1	+-3.3	0.85	0.0%	0.1%	75.6%	0.9741	6.8	+-2.8	0.88	0.0%	7.5%	86.6%	1.012	0.2	+-1.2	0.71	73.3%	0.0%	25.0%	0.9626
2008.1-2016.2	7.7	+-3.3	0.87	0.0%	0.2%	64.5%	0.9633	7.3	+-2.9	0.88	0.0%	12.6%	94.2%	1.0052	0.4	+-1.2	0.7	43.4%	0.0%	18.3%	0.9583
2008.2-2016.2	8.6	+-2.7	0.92	0.0%	0.0%	53.3%	0.9607	7.8	+-2.8	0.9	0.0%	5.4%	95.7%	1.0035	0.8	+-0.9	0.84	9.0%	0.0%	7.7%	0.9573
2009.1-2016.2	9.1	+-2.5	0.94	0.0%	0.0%	55.4%	0.9664	8.3	+-2.5	0.92	0.0%	8.7%	85.8%	1.0103	0.7	+-1	0.84	13.2%	0.0%	8.2%	0.9566
2009.2-2016.2	9.4	+-2.5	0.94	0.0%	0.0%	72.4%	0.9809	8.5	+-2.5	0.92	0.0%	4.9%	68.8%	1.0231	0.8	+-1	0.84	13.3%	0.0%	11.5%	0.9587
2010.1-2016.2	9.6	+-2.1	0.96	0.0%	0.0%	77.9%	1.0135	8.8	+-2.1	0.95	0.0%	6.3%	25.7%	1.0591	0.7	+-1.1	0.83	16.4%	0.0%	13.7%	0.957
2010.2-2016.2	9.5	+-1.9	0.95	0.0%	0.0%	48.6%	0.9638	8.8	+-2.2	0.92	0.0%	15.8%	67.6%	1.0253	0.7	+-1.1	0.82	18.5%	0.0%	9.5%	0.94
2011.1-2016.2	9.5	+-1.9	0.95	0.0%	0.0%	NA	NA	8.8	+-2.2	0.9	0.0%	15.8%	NA	NA	0.7	+-1.1	0.81	18.5%	0.0%	NA	NA
2011.2-2016.2	9.5	+-1.9	0.95	0.0%	0.0%	NA	NA	8.8	+-2.2	0.9	0.0%	15.8%	NA	NA	0.7	+-1.1	0.81	18.5%	0.0%	NA	NA
2012.1-2016.2	9.3	+-2.4	0.94	0.0%	0.1%	NA	NA	9.1	+-2.7	0.89	0.0%	26.9%	NA	NA	0.2	+-1.1	0.89	74.8%	0.0%	NA	NA
2012.2-2016.2	9.6	+-3.1	0.92	0.0%	0.2%	NA	NA	9.4	+-3.5	0.85	0.0%	28.7%	NA	NA	0.2	+-1.4	0.87	69.0%	0.0%	NA	NA
2013.1-2016.2	9	+-4.1	0.91	0.2%	0.5%	NA	NA	8.6	+-4.6	0.81	0.4%	24.3%	NA	NA	0.3	+-2	0.86	68.1%	0.1%	NA	NA
2013.2-2016.2	8.2	+-5.5	0.85	1.3%	1.5%	NA	NA	8.2	+-6.6	0.67	2.3%	35.8%	NA	NA	0	+-2.7	0.82	99.3%	0.6%	NA	NA
2014.1-2016.2	7.8	+-9.6	0.82	7.4%	4.6%	NA	NA	7.6	+-11.3	0.53	11.4%	42.0%	NA	NA	0.2	+-4.7	0.77	90.1%	2.6%	NA	NA

Province of Alberta
Private Passenger Automobile (excl. Farmers)
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Third Party Liability - Bodily Injury
With Seasonality; With Level Change at 2011.2; Excluding 2011.1, 2015.2, 2016.1

	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
2005.1-2017.1	3.3	+-2.6	0.76	1.4%	0.3%	29.2%	1.0964	6	+-1.6	0.94	0.0%	2.3%	47.6%	1.0387	-2.6	+-1.7	0.57	0.6%	1.2%	37.5%	1.0556
2005.2-2017.1	4	+-2.7	0.78	0.5%	0.1%	46.6%	1.064	6.4	+-1.7	0.94	0.0%	1.3%	66.9%	1.0231	-2.2	+-1.8	0.55	2.2%	0.8%	52.7%	1.04
2006.1-2017.1	4.5	+-2.9	0.79	0.4%	0.2%	60.1%	1.0464	6.3	+-1.9	0.93	0.0%	1.7%	65.2%	1.0256	-1.7	+-1.9	0.46	7.0%	1.4%	73.9%	1.0202
2006.2-2017.1	5.1	+-3.1	0.79	0.2%	0.1%	76.5%	1.0263	6.2	+-2.1	0.92	0.0%	2.9%	60.5%	1.0308	-1	+-1.8	0.52	23.2%	0.2%	93.5%	0.9956
2007.1-2017.1	5.9	+-3	0.84	0.1%	0.2%	96.9%	1.0032	6.3	+-2.3	0.91	0.0%	4.5%	66.5%	1.0268	-0.4	+-1.5	0.49	58.8%	0.2%	59.6%	0.977
2007.2-2017.1	6.4	+-3.2	0.83	0.1%	0.2%	92.7%	0.9926	6.1	+-2.5	0.89	0.0%	7.5%	63.4%	1.0306	0.2	+-1.2	0.71	69.8%	0.0%	25.5%	0.9631
2008.1-2017.1	6.9	+-3.2	0.85	0.0%	0.3%	86.0%	0.9863	6.4	+-2.6	0.89	0.0%	11.8%	67.6%	1.0269	0.4	+-1.2	0.7	44.2%	0.0%	20.4%	0.9605
2008.2-2017.1	7.8	+-2.7	0.91	0.0%	0.0%	79.5%	0.9839	6.9	+-2.5	0.9	0.0%	4.9%	67.3%	1.0254	0.8	+-0.9	0.85	8.0%	0.0%	8.4%	0.9594
2009.1-2017.1	8.1	+-2.5	0.92	0.0%	0.0%	89.3%	0.9923	7.3	+-2.2	0.93	0.0%	6.8%	49.5%	1.0356	0.7	+-0.9	0.85	11.4%	0.0%	8.7%	0.9582
2009.2-2017.1	8.4	+-2.5	0.92	0.0%	0.0%	92.0%	1.0056	7.6	+-2.2	0.93	0.0%	3.8%	37.0%	1.0468	0.8	+-1	0.84	11.1%	0.0%	12.2%	0.9606
2010.1-2017.1	8.6	+-2.2	0.94	0.0%	0.0%	47.1%	1.0387	7.7	+-1.7	0.96	0.0%	3.8%	7.6%	1.0839	0.8	+-1.1	0.83	13.9%	0.0%	14.4%	0.9583
2010.2-2017.1	8.4	+-2.1	0.92	0.0%	0.1%	84.9%	0.989	7.6	+-1.7	0.94	0.0%	11.3%	34.2%	1.048	0.7	+-1.1	0.83	17.6%	0.0%	11.7%	0.9436
2011.1-2017.1	8.4	+-2.1	0.92	0.0%	0.1%	NA	NA	7.6	+-1.7	0.93	0.0%	11.3%	NA	NA	0.7	+-1.1	0.81	17.6%	0.0%	NA	NA
2011.2-2017.1	8.4	+-2.1	0.92	0.0%	0.1%	NA	NA	7.6	+-1.7	0.93	0.0%	11.3%	NA	NA	0.7	+-1.1	0.81	17.6%	0.0%	NA	NA
2012.1-2017.1	8	+-2.5	0.92	0.0%	0.2%	NA	NA	7.8	+-2.1	0.91	0.0%	18.4%	NA	NA	0.2	+-1	0.91	55.5%	0.0%	NA	NA
2012.2-2017.1	8.2	+-3.4	0.88	0.1%	0.7%	NA	NA	7.8	+-2.9	0.88	0.1%	24.7%	NA	NA	0.3	+-1.3	0.9	52.0%	0.0%	NA	NA
2013.1-2017.1	7.4	+-4.1	0.89	0.6%	1.1%	NA	NA	7.1	+-3.3	0.87	0.4%	15.7%	NA	NA	0.3	+-1.7	0.88	62.6%	0.2%	NA	NA
2013.2-2017.1	6.6	+-5.8	0.81	3.3%	3.6%	NA	NA	6.6	+-5	0.77	2.3%	30.3%	NA	NA	0	+-2.5	0.86	99.8%	1.1%	NA	NA
2014.1-2017.1	6.1	+-11.1	0.78	13.2%	10.0%	NA	NA	6.2	+-9.6	0.67	10.1%	39.2%	NA	NA	-0.1	+-4.9	0.8	94.6%	5.1%	NA	NA
2014.2-2017.1	3.3	+-10.7	0.95	15.7%	8.4%	NA	NA	3.8	+-15.1	0.75	18.8%	56.8%	NA	NA	-0.5	+-24.9	0.67	83.2%	22.9%	NA	NA

	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
2004.2-2016.2	1.7	+-2.6	0.72	18.5%	0.1%	8.7%	1.1704	4.8	+-1.9	0.91	0.0%	0.9%	16.0%	1.0906	-3	+-1.7	0.63	0.2%	0.5%	23.7%	1.0733
2005.1-2016.2	2.6	+-2.8	0.75	6.3%	0.1%	18.3%	1.1268	5.7	+-1.8	0.93	0.0%	1.7%	35.9%	1.0521	-2.9	+-1.9	0.56	0.5%	0.9%	28.1%	1.071
2005.2-2016.2	3.4	+-2.9	0.78	2.5%	0.1%	31.7%	1.0922	6.1	+-1.9	0.93	0.0%	1.1%	53.2%	1.0356	-2.6	+-2	0.54	1.9%	0.7%	41.4%	1.0547
2006.1-2016.2	3.8	+-3.3	0.78	2.3%	0.2%	43.8%	1.0739	5.9	+-2.2	0.92	0.0%	1.4%	49.0%	1.0421	-2	+-2.2	0.42	7.5%	1.5%	64.3%	1.0305
2006.2-2016.2	4.4	+-3.5	0.78	1.5%	0.1%	59.3%	1.0512	5.7	+-2.4	0.9	0.0%	2.3%	43.8%	1.05	-1.2	+-2.1	0.48	24.8%	0.3%	98.4%	1.0012
2007.1-2016.2	5.5	+-3.6	0.82	0.5%	0.3%	85.2%	1.0168	5.8	+-2.7	0.9	0.0%	3.7%	49.5%	1.0466	-0.2	+-1.9	0.43	77.6%	0.4%	55.3%	0.9715
2007.2-2016.2	6.1	+-3.9	0.81	0.4%	0.3%	97.5%	1.0029	5.5	+-2.9	0.87	0.1%	6.1%	45.9%	1.0529	0.5	+-1.4	0.68	44.5%	0.0%	18.1%	0.9525
2008.1-2016.2	6.9	+-4	0.83	0.2%	0.6%	87.8%	0.9865	5.9	+-3.2	0.87	0.1%	10.7%	54.1%	1.0445	0.9	+-1.4	0.7	17.5%	0.0%	9.6%	0.9445
2008.2-2016.2	7.9	+-3.4	0.89	0.0%	0.1%	75.9%	0.9784	6.5	+-3.2	0.88	0.1%	5.2%	56.2%	1.0398	1.4	+-0.9	0.89	0.7%	0.0%	1.0%	0.9409
2009.1-2016.2	8.6	+-3.3	0.92	0.0%	0.1%	73.8%	0.9785	7.2	+-2.9	0.91	0.0%	8.7%	50.3%	1.0399	1.3	+-1	0.89	1.3%	0.0%	1.4%	0.9409
2009.2-2016.2	8.9	+-3.2	0.92	0.0%	0.1%	88.8%	0.9912	7.4	+-2.9	0.91	0.0%	5.4%	39.6%	1.0508	1.4	+-1	0.89	1.5%	0.0%	2.3%	0.9433
2010.1-2016.2	9.3	+-2.8	0.95	0.0%	0.1%	71.3%	1.0203	7.8	+-2.4	0.95	0.0%	6.6%	12.2%	1.0818	1.4	+-1.1	0.88	2.4%	0.0%	3.9%	0.9432
2010.2-2016.2	9.2	+-2.6	0.93	0.0%	0.3%	55.2%	0.9655	7.8	+-2.4	0.92	0.0%	17.9%	44.3%	1.0437	1.3	+-1.1	0.89	2.6%	0.0%	2.7%	0.9251
2011.1-2016.2	9.2	+-2.6	0.93	0.0%	0.3%	NA	NA	7.8	+-2.4	0.9	0.0%	17.9%	NA	NA	1.3	+-1.1	0.88	2.6%	0.0%	NA	NA
2011.2-2016.2	9.2	+-2.6	0.93	0.0%	0.3%	NA	NA	7.8	+-2.4	0.9	0.0%	17.9%	NA	NA	1.3	+-1.1	0.88	2.6%	0.0%	NA	NA
2012.1-2016.2	8.9	+-3.5	0.92	0.1%	0.9%	NA	NA	8.1	+-3.2	0.88	0.1%	31.8%	NA	NA	0.8	+-1	0.94	10.8%	0.0%	NA	NA
2012.2-2016.2	9.2	+-4.7	0.89	0.5%	2.0%	NA	NA	8.2	+-4.4	0.83	0.6%	38.0%	NA	NA	1	+-1.3	0.94	11.8%	0.1%	NA	NA
2013.1-2016.2	8.3	+-7.4	0.88	3.3%	4.6%	NA	NA	6.9	+-6.2	0.8	3.5%	26.1%	NA	NA	1.3	+-2	0.94	12.3%	0.5%	NA	NA
2013.2-2016.2	7.4	+-12.6	0.78	11.8%	12.1%	NA	NA	6.4	+-11.1	0.62	12.6%	42.9%	NA	NA	1	+-3.2	0.92	29.9%	2.3%	NA	NA
2014.1-2016.2	7	+-80.7	0.67	43.3%	37.2%	NA	NA	5	+-65	0.38	47.9%	56.3%	NA	NA	1.9	+-11.4	0.95	28.1%	12.3%	NA	NA

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Bodily Injury

With Seasonality; No Level Change; No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2017.1	4.8	+-1.2	0.77	0.0%	0.1%	6.8	+-0.9	0.92	0.0%	1.5%	-1.9	+-0.7	0.6	0.0%	0.4%
2005.2-2017.1	5.3	+-1.2	0.8	0.0%	0.0%	7.1	+-0.9	0.92	0.0%	0.7%	-1.7	+-0.8	0.59	0.0%	0.2%
2006.1-2017.1	5.5	+-1.3	0.82	0.0%	0.0%	7.1	+-1	0.91	0.0%	1.0%	-1.4	+-0.8	0.52	0.1%	0.4%
2006.2-2017.1	5.9	+-1.4	0.83	0.0%	0.0%	7.1	+-1.1	0.9	0.0%	1.3%	-1.1	+-0.7	0.57	0.4%	0.0%
2007.1-2017.1	6.4	+-1.4	0.86	0.0%	0.0%	7.2	+-1.2	0.89	0.0%	2.2%	-0.8	+-0.6	0.53	2.0%	0.0%
2007.2-2017.1	6.7	+-1.4	0.86	0.0%	0.0%	7.3	+-1.4	0.87	0.0%	2.8%	-0.5	+-0.6	0.65	10.6%	0.0%
2008.1-2017.1	7.2	+-1.5	0.88	0.0%	0.0%	7.5	+-1.5	0.88	0.0%	5.0%	-0.3	+-0.6	0.61	25.7%	0.0%
2008.2-2017.1	8	+-1.3	0.93	0.0%	0.0%	8.1	+-1.5	0.89	0.0%	1.6%	-0.1	+-0.6	0.68	68.3%	0.0%
2009.1-2017.1	8.4	+-1.3	0.94	0.0%	0.0%	8.7	+-1.5	0.92	0.0%	2.7%	-0.2	+-0.7	0.68	54.0%	0.0%
2009.2-2017.1	8.9	+-1.3	0.95	0.0%	0.0%	9.2	+-1.6	0.92	0.0%	1.1%	-0.2	+-0.8	0.66	58.1%	0.0%
2010.1-2017.1	9.4	+-1.3	0.96	0.0%	0.0%	9.7	+-1.6	0.93	0.0%	1.9%	-0.3	+-0.9	0.65	56.7%	0.0%
2010.2-2017.1	9.1	+-1.4	0.95	0.0%	0.0%	9.5	+-1.9	0.91	0.0%	3.7%	-0.4	+-1.1	0.63	41.0%	0.1%
2011.1-2017.1	9.2	+-1.6	0.95	0.0%	0.0%	9.5	+-2.2	0.9	0.0%	5.4%	-0.3	+-1.2	0.58	63.6%	0.2%
2011.2-2017.1	8.8	+-1.8	0.93	0.0%	0.0%	8.3	+-1.9	0.91	0.0%	9.1%	0.5	+-1	0.81	31.9%	0.0%
2012.1-2017.1	8.5	+-2.2	0.92	0.0%	0.0%	8.5	+-2.3	0.89	0.0%	14.1%	0	+-0.9	0.9	98.3%	0.0%
2012.2-2017.1	8.7	+-2.8	0.89	0.0%	0.1%	8.6	+-2.9	0.85	0.0%	17.1%	0.1	+-1.1	0.89	91.6%	0.0%
2013.1-2017.1	8	+-3.2	0.9	0.1%	0.1%	7.9	+-3.4	0.82	0.1%	12.4%	0.1	+-1.5	0.87	93.3%	0.0%
2013.2-2017.1	7.2	+-4.2	0.83	0.6%	0.5%	7.5	+-4.7	0.7	0.8%	22.6%	-0.3	+-1.9	0.86	72.2%	0.1%
2014.1-2017.1	6.5	+-5.8	0.82	3.2%	1.2%	6.8	+-6.5	0.59	4.0%	24.2%	-0.3	+-2.8	0.82	79.3%	0.6%
2014.2-2017.1	3.3	+-4.2	0.88	8.6%	0.8%	3.8	+-7.5	0.14	19.6%	51.9%	-0.5	+-4.8	0.78	75.3%	2.6%

	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
2004.2-2016.2	4.2	+-1.3	0.71	0.0%	0.0%	6.4	+-1	0.88	0.0%	0.8%	-2	+-0.7	0.64	0.0%	0.2%
2005.1-2016.2	4.7	+-1.3	0.76	0.0%	0.1%	6.8	+-1	0.91	0.0%	1.6%	-1.9	+-0.8	0.58	0.0%	0.5%
2005.2-2016.2	5.1	+-1.3	0.79	0.0%	0.0%	7	+-1	0.91	0.0%	0.8%	-1.8	+-0.8	0.57	0.0%	0.3%
2006.1-2016.2	5.4	+-1.4	0.8	0.0%	0.1%	7	+-1.1	0.9	0.0%	1.1%	-1.5	+-0.8	0.49	0.1%	0.5%
2006.2-2016.2	5.8	+-1.5	0.81	0.0%	0.0%	7	+-1.2	0.89	0.0%	1.5%	-1.1	+-0.8	0.54	0.7%	0.1%
2007.1-2016.2	6.3	+-1.5	0.85	0.0%	0.0%	7.2	+-1.4	0.88	0.0%	2.6%	-0.8	+-0.7	0.48	3.8%	0.1%
2007.2-2016.2	6.7	+-1.6	0.85	0.0%	0.0%	7.2	+-1.5	0.86	0.0%	3.4%	-0.4	+-0.6	0.61	17.2%	0.0%
2008.1-2016.2	7.2	+-1.7	0.87	0.0%	0.1%	7.5	+-1.7	0.86	0.0%	6.3%	-0.3	+-0.7	0.57	40.6%	0.0%
2008.2-2016.2	8.1	+-1.4	0.92	0.0%	0.0%	8.1	+-1.7	0.88	0.0%	2.3%	0	+-0.7	0.65	90.0%	0.0%
2009.1-2016.2	8.7	+-1.4	0.94	0.0%	0.0%	8.8	+-1.7	0.91	0.0%	4.5%	-0.1	+-0.8	0.65	74.1%	0.0%
2009.2-2016.2	9.2	+-1.4	0.95	0.0%	0.0%	9.3	+-1.8	0.91	0.0%	2.0%	-0.1	+-0.9	0.63	77.0%	0.0%
2010.1-2016.2	9.9	+-1.3	0.97	0.0%	0.0%	10.1	+-1.8	0.93	0.0%	4.1%	-0.2	+-1.1	0.61	76.2%	0.1%
2010.2-2016.2	9.5	+-1.4	0.96	0.0%	0.0%	9.9	+-2.1	0.91	0.0%	6.8%	-0.3	+-1.3	0.58	57.7%	0.2%
2011.1-2016.2	9.9	+-1.7	0.96	0.0%	0.0%	10	+-2.6	0.9	0.0%	10.6%	-0.1	+-1.5	0.53	87.4%	0.4%
2011.2-2016.2	9.5	+-1.9	0.95	0.0%	0.0%	8.8	+-2.2	0.9	0.0%	15.8%	0.7	+-1.1	0.81	18.5%	0.0%
2012.1-2016.2	9.3	+-2.4	0.94	0.0%	0.1%	9.1	+-2.7	0.89	0.0%	26.9%	0.2	+-1.1	0.89	74.8%	0.0%
2012.2-2016.2	9.6	+-3.1	0.92	0.0%	0.2%	9.4	+-3.5	0.85	0.0%	28.7%	0.2	+-1.4	0.87	69.0%	0.0%
2013.1-2016.2	9	+-4.1	0.91	0.2%	0.5%	8.6	+-4.6	0.81	0.4%	24.3%	0.3	+-2	0.86	68.1%	0.1%
2013.2-2016.2	8.2	+-5.5	0.85	1.3%	1.5%	8.2	+-6.6	0.67	2.3%	35.8%	0	+-2.7	0.82	99.3%	0.6%
2014.1-2016.2	7.8	+-9.6	0.82	7.4%	4.6%	7.6	+-11.3	0.53	11.4%	42.0%	0.2	+-4.7	0.77	90.1%	2.6%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Bodily Injury

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
2005.1-2017.1	4.8	+-1.2	0.79	0.0%	0.2%	6.8	+-0.8	0.94	0.0%	2.3%	-1.9	+-0.7	0.6	0.0%	0.5%
2005.2-2017.1	5.2	+-1.2	0.82	0.0%	0.0%	7	+-0.8	0.94	0.0%	1.1%	-1.7	+-0.8	0.6	0.0%	0.3%
2006.1-2017.1	5.5	+-1.3	0.83	0.0%	0.1%	7	+-0.9	0.94	0.0%	1.5%	-1.4	+-0.8	0.53	0.1%	0.4%
2006.2-2017.1	5.8	+-1.3	0.83	0.0%	0.0%	7	+-1	0.93	0.0%	2.2%	-1.1	+-0.7	0.59	0.5%	0.0%
2007.1-2017.1	6.3	+-1.3	0.87	0.0%	0.1%	7.1	+-1.1	0.92	0.0%	3.6%	-0.8	+-0.6	0.57	2.3%	0.0%
2007.2-2017.1	6.6	+-1.4	0.86	0.0%	0.0%	7.1	+-1.2	0.9	0.0%	5.4%	-0.4	+-0.5	0.73	12.7%	0.0%
2008.1-2017.1	7	+-1.5	0.88	0.0%	0.1%	7.3	+-1.3	0.91	0.0%	8.7%	-0.3	+-0.6	0.71	32.9%	0.0%
2008.2-2017.1	7.8	+-1.3	0.92	0.0%	0.0%	7.8	+-1.3	0.92	0.0%	3.1%	0	+-0.5	0.82	89.0%	0.0%
2009.1-2017.1	8.3	+-1.3	0.94	0.0%	0.0%	8.3	+-1.3	0.94	0.0%	4.3%	0	+-0.6	0.82	92.0%	0.0%
2009.2-2017.1	8.8	+-1.4	0.94	0.0%	0.0%	8.7	+-1.4	0.93	0.0%	2.4%	0.1	+-0.6	0.82	79.7%	0.0%
2010.1-2017.1	9.3	+-1.4	0.95	0.0%	0.0%	9.2	+-1.4	0.94	0.0%	3.2%	0.1	+-0.7	0.81	77.5%	0.0%
2010.2-2017.1	8.7	+-1.5	0.94	0.0%	0.0%	8.6	+-1.6	0.93	0.0%	9.4%	0.1	+-0.9	0.79	79.3%	0.0%
2011.1-2017.1	8.8	+-1.8	0.93	0.0%	0.0%	8.3	+-1.9	0.91	0.0%	9.1%	0.5	+-1	0.81	31.9%	0.0%
2011.2-2017.1	8.8	+-1.8	0.93	0.0%	0.0%	8.3	+-1.9	0.91	0.0%	9.1%	0.5	+-1	0.81	31.9%	0.0%
2012.1-2017.1	8.5	+-2.2	0.92	0.0%	0.0%	8.5	+-2.3	0.89	0.0%	14.1%	0	+-0.9	0.9	98.3%	0.0%
2012.2-2017.1	8.7	+-2.8	0.89	0.0%	0.1%	8.6	+-2.9	0.85	0.0%	17.1%	0.1	+-1.1	0.89	91.6%	0.0%
2013.1-2017.1	8	+-3.2	0.9	0.1%	0.1%	7.9	+-3.4	0.82	0.1%	12.4%	0.1	+-1.5	0.87	93.3%	0.0%
2013.2-2017.1	7.2	+-4.2	0.83	0.6%	0.5%	7.5	+-4.7	0.7	0.8%	22.6%	-0.3	+-1.9	0.86	72.2%	0.1%
2014.1-2017.1	6.5	+-5.8	0.82	3.2%	1.2%	6.8	+-6.5	0.59	4.0%	24.2%	-0.3	+-2.8	0.82	79.3%	0.6%
2014.2-2017.1	3.3	+-4.2	0.88	8.6%	0.8%	3.8	+-7.5	0.14	19.6%	51.9%	-0.5	+-4.8	0.78	75.3%	2.6%

	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
2004.2-2016.2	4.3	+-1.3	0.72	0.0%	0.1%	6.4	+-0.9	0.91	0.0%	1.6%	-2	+-0.7	0.64	0.0%	0.3%
2005.1-2016.2	4.7	+-1.3	0.78	0.0%	0.2%	6.8	+-0.8	0.93	0.0%	2.7%	-1.9	+-0.8	0.58	0.0%	0.5%
2005.2-2016.2	5.1	+-1.3	0.8	0.0%	0.1%	7	+-0.9	0.94	0.0%	1.4%	-1.8	+-0.8	0.58	0.0%	0.3%
2006.1-2016.2	5.4	+-1.4	0.82	0.0%	0.1%	7	+-1	0.93	0.0%	1.9%	-1.5	+-0.9	0.5	0.2%	0.5%
2006.2-2016.2	5.8	+-1.5	0.82	0.0%	0.1%	7	+-1.1	0.92	0.0%	2.8%	-1.1	+-0.8	0.56	0.8%	0.1%
2007.1-2016.2	6.3	+-1.5	0.86	0.0%	0.1%	7.1	+-1.2	0.91	0.0%	4.5%	-0.8	+-0.7	0.53	4.0%	0.1%
2007.2-2016.2	6.6	+-1.6	0.86	0.0%	0.1%	7	+-1.3	0.89	0.0%	6.6%	-0.4	+-0.6	0.7	18.6%	0.0%
2008.1-2016.2	7.1	+-1.6	0.87	0.0%	0.1%	7.3	+-1.4	0.89	0.0%	11.2%	-0.2	+-0.6	0.68	47.0%	0.0%
2008.2-2016.2	7.9	+-1.5	0.92	0.0%	0.0%	7.8	+-1.5	0.9	0.0%	4.5%	0.1	+-0.5	0.81	71.5%	0.0%
2009.1-2016.2	8.5	+-1.5	0.94	0.0%	0.0%	8.5	+-1.4	0.93	0.0%	7.4%	0	+-0.6	0.81	89.7%	0.0%
2009.2-2016.2	9.1	+-1.5	0.94	0.0%	0.0%	8.9	+-1.6	0.93	0.0%	4.2%	0.2	+-0.7	0.81	65.3%	0.0%
2010.1-2016.2	9.8	+-1.4	0.96	0.0%	0.0%	9.6	+-1.6	0.94	0.0%	6.4%	0.2	+-0.9	0.8	62.0%	0.0%
2010.2-2016.2	9.2	+-1.6	0.95	0.0%	0.0%	9	+-1.7	0.93	0.0%	15.1%	0.2	+-1.1	0.77	65.0%	0.0%
2011.1-2016.2	9.5	+-1.9	0.95	0.0%	0.0%	8.8	+-2.2	0.9	0.0%	15.8%	0.7	+-1.1	0.81	18.5%	0.0%
2011.2-2016.2	9.5	+-1.9	0.95	0.0%	0.0%	8.8	+-2.2	0.9	0.0%	15.8%	0.7	+-1.1	0.81	18.5%	0.0%
2012.1-2016.2	9.3	+-2.4	0.94	0.0%	0.1%	9.1	+-2.7	0.89	0.0%	26.9%	0.2	+-1.1	0.89	74.8%	0.0%
2012.2-2016.2	9.6	+-3.1	0.92	0.0%	0.2%	9.4	+-3.5	0.85	0.0%	28.7%	0.2	+-1.4	0.87	69.0%	0.0%
2013.1-2016.2	9	+-4.1	0.91	0.2%	0.5%	8.6	+-4.6	0.81	0.4%	24.3%	0.3	+-2	0.86	68.1%	0.1%
2013.2-2016.2	8.2	+-5.5	0.85	1.3%	1.5%	8.2	+-6.6	0.67	2.3%	35.8%	0	+-2.7	0.82	99.3%	0.6%
2014.1-2016.2	7.8	+-9.6	0.82	7.4%	4.6%	7.6	+-11.3	0.53	11.4%	42.0%	0.2	+-4.7	0.77	90.1%	2.6%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Bodily Injury

With Seasonality; No Level Change; Excluding 2011.1, 2015.2, 2016.1

	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
2005.1-2017.1	4.5	+-1.3	0.76	0.0%	0.3%	6.5	+-0.8	0.94	0.0%	2.2%	-1.9	+-0.8	0.58	0.0%	1.1%
2005.2-2017.1	4.9	+-1.3	0.79	0.0%	0.1%	6.7	+-0.8	0.94	0.0%	1.1%	-1.7	+-0.9	0.57	0.1%	0.6%
2006.1-2017.1	5.1	+-1.4	0.8	0.0%	0.2%	6.7	+-0.9	0.93	0.0%	1.4%	-1.5	+-0.9	0.49	0.3%	1.1%
2006.2-2017.1	5.5	+-1.5	0.81	0.0%	0.1%	6.6	+-1	0.92	0.0%	2.4%	-1.1	+-0.8	0.55	1.4%	0.1%
2007.1-2017.1	5.9	+-1.4	0.85	0.0%	0.1%	6.7	+-1.1	0.91	0.0%	3.8%	-0.7	+-0.7	0.52	5.4%	0.1%
2007.2-2017.1	6.3	+-1.6	0.84	0.0%	0.1%	6.6	+-1.2	0.9	0.0%	6.3%	-0.3	+-0.6	0.7	25.9%	0.0%
2008.1-2017.1	6.7	+-1.6	0.86	0.0%	0.2%	6.9	+-1.3	0.9	0.0%	10.2%	-0.2	+-0.6	0.68	56.2%	0.0%
2008.2-2017.1	7.5	+-1.5	0.91	0.0%	0.0%	7.3	+-1.4	0.91	0.0%	3.9%	0.2	+-0.6	0.81	56.2%	0.0%
2009.1-2017.1	8	+-1.5	0.93	0.0%	0.0%	7.9	+-1.3	0.93	0.0%	5.5%	0.1	+-0.6	0.81	73.2%	0.0%
2009.2-2017.1	8.5	+-1.6	0.93	0.0%	0.0%	8.2	+-1.5	0.93	0.0%	3.5%	0.2	+-0.7	0.81	50.0%	0.0%
2010.1-2017.1	9	+-1.6	0.95	0.0%	0.0%	8.8	+-1.5	0.94	0.0%	5.0%	0.3	+-0.9	0.8	49.7%	0.0%
2010.2-2017.1	8.3	+-1.7	0.93	0.0%	0.0%	8	+-1.5	0.94	0.0%	13.9%	0.3	+-1.1	0.78	52.7%	0.0%
2011.1-2017.1	8.4	+-2.1	0.92	0.0%	0.1%	7.6	+-1.7	0.93	0.0%	11.3%	0.7	+-1.1	0.81	17.6%	0.0%
2011.2-2017.1	8.4	+-2.1	0.92	0.0%	0.1%	7.6	+-1.7	0.93	0.0%	11.3%	0.7	+-1.1	0.81	17.6%	0.0%
2012.1-2017.1	8	+-2.5	0.92	0.0%	0.2%	7.8	+-2.1	0.91	0.0%	18.4%	0.2	+-1	0.91	55.5%	0.0%
2012.2-2017.1	8.2	+-3.4	0.88	0.1%	0.7%	7.8	+-2.9	0.88	0.1%	24.7%	0.3	+-1.3	0.9	52.0%	0.0%
2013.1-2017.1	7.4	+-4.1	0.89	0.6%	1.1%	7.1	+-3.3	0.87	0.4%	15.7%	0.3	+-1.7	0.88	62.6%	0.2%
2013.2-2017.1	6.6	+-5.8	0.81	3.3%	3.6%	6.6	+-5	0.77	2.3%	30.3%	0	+-2.5	0.86	99.8%	1.1%
2014.1-2017.1	6.1	+-11.1	0.78	13.2%	10.0%	6.2	+-9.6	0.67	10.1%	39.2%	-0.1	+-4.9	0.8	94.6%	5.1%
2014.2-2017.1	3.3	+-10.7	0.95	15.7%	8.4%	3.8	+-15.1	0.75	18.8%	56.8%	-0.5	+-24.9	0.67	83.2%	22.9%

	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
2004.2-2016.2	3.7	+-1.4	0.68	0.0%	0.1%	6	+-1	0.9	0.0%	1.1%	-2.1	+-0.8	0.62	0.0%	0.6%
2005.1-2016.2	4.2	+-1.4	0.74	0.0%	0.2%	6.4	+-0.9	0.93	0.0%	1.9%	-2.1	+-0.9	0.55	0.0%	1.0%
2005.2-2016.2	4.6	+-1.4	0.77	0.0%	0.1%	6.6	+-0.9	0.93	0.0%	1.0%	-1.9	+-1	0.54	0.1%	0.6%
2006.1-2016.2	4.9	+-1.5	0.78	0.0%	0.2%	6.5	+-1	0.92	0.0%	1.3%	-1.6	+-1	0.44	0.5%	1.3%
2006.2-2016.2	5.2	+-1.6	0.79	0.0%	0.1%	6.5	+-1.1	0.91	0.0%	2.2%	-1.2	+-1	0.51	2.1%	0.2%
2007.1-2016.2	5.8	+-1.7	0.83	0.0%	0.2%	6.6	+-1.3	0.9	0.0%	3.6%	-0.7	+-0.9	0.45	10.2%	0.2%
2007.2-2016.2	6.1	+-1.8	0.82	0.0%	0.2%	6.4	+-1.4	0.88	0.0%	5.9%	-0.3	+-0.7	0.66	40.0%	0.0%
2008.1-2016.2	6.7	+-2	0.85	0.0%	0.4%	6.7	+-1.6	0.87	0.0%	10.5%	-0.1	+-0.8	0.64	84.2%	0.0%
2008.2-2016.2	7.5	+-1.7	0.9	0.0%	0.0%	7.2	+-1.6	0.89	0.0%	4.7%	0.3	+-0.6	0.81	32.5%	0.0%
2009.1-2016.2	8.2	+-1.8	0.93	0.0%	0.1%	7.9	+-1.6	0.92	0.0%	8.2%	0.3	+-0.7	0.8	45.2%	0.0%
2009.2-2016.2	8.8	+-1.9	0.93	0.0%	0.0%	8.3	+-1.8	0.91	0.0%	5.6%	0.4	+-0.9	0.81	29.6%	0.0%
2010.1-2016.2	9.6	+-1.9	0.95	0.0%	0.0%	9	+-1.9	0.93	0.0%	9.6%	0.5	+-1	0.8	27.2%	0.0%
2010.2-2016.2	8.9	+-2	0.94	0.0%	0.1%	8.2	+-1.9	0.93	0.0%	20.8%	0.6	+-1.3	0.77	30.6%	0.1%
2011.1-2016.2	9.2	+-2.6	0.93	0.0%	0.3%	7.8	+-2.4	0.9	0.0%	17.9%	1.3	+-1.1	0.88	2.6%	0.0%
2011.2-2016.2	9.2	+-2.6	0.93	0.0%	0.3%	7.8	+-2.4	0.9	0.0%	17.9%	1.3	+-1.1	0.88	2.6%	0.0%
2012.1-2016.2	8.9	+-3.5	0.92	0.1%	0.9%	8.1	+-3.2	0.88	0.1%	31.8%	0.8	+-1	0.94	10.8%	0.0%
2012.2-2016.2	9.2	+-4.7	0.89	0.5%	2.0%	8.2	+-4.4	0.83	0.6%	38.0%	1	+-1.3	0.94	11.8%	0.1%
2013.1-2016.2	8.3	+-7.4	0.88	3.3%	4.6%	6.9	+-6.2	0.8	3.5%	26.1%	1.3	+-2	0.94	12.3%	0.5%
2013.2-2016.2	7.4	+-12.6	0.78	11.8%	12.1%	6.4	+-11.1	0.62	12.6%	42.9%	1	+-3.2	0.92	29.9%	2.3%
2014.1-2016.2	7	+-80.7	0.67	43.3%	37.2%	5	+-65	0.38	47.9%	56.3%	1.9	+-11.4	0.95	28.1%	12.3%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Bodily Injury

No Seasonality; With Level Change at 2011.2; No Exclusions

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2005.1-2017.1	3.1	+-3	0.65	4.3%	18.0%	1.1517	5.6	+-2	0.9	0.0%	15.8%	1.0989	-2.4	+-1.7	0.43	0.8%	44.7%	1.0481
2005.2-2017.1	3.4	+-3.3	0.64	4.0%	23.9%	1.137	5.8	+-2.1	0.89	0.0%	21.0%	1.0907	-2.3	+-1.9	0.38	2.0%	51.8%	1.0425
2006.1-2017.1	4.2	+-3.5	0.67	1.9%	35.5%	1.1058	5.9	+-2.3	0.88	0.0%	25.1%	1.0862	-1.7	+-1.9	0.28	7.8%	77.0%	1.0181
2006.2-2017.1	4.3	+-3.8	0.65	2.5%	39.8%	1.1002	5.7	+-2.5	0.87	0.0%	22.1%	1.0956	-1.3	+-2	0.18	18.8%	94.5%	1.0043
2007.1-2017.1	5.4	+-3.8	0.71	0.6%	55.1%	1.0649	6	+-2.7	0.86	0.0%	28.2%	1.0851	-0.5	+-1.8	0.06	54.4%	72.3%	0.9814
2007.2-2017.1	5.5	+-4.1	0.68	0.9%	57.8%	1.0628	5.8	+-2.9	0.84	0.0%	26.8%	1.0905	-0.2	+-1.9	0	79.1%	62.8%	0.9746
2008.1-2017.1	6.4	+-4.1	0.73	0.3%	65.4%	1.0476	6.3	+-2.9	0.85	0.0%	30.6%	1.0815	0.1	+-1.9	-0.07	89.3%	53.8%	0.9686
2008.2-2017.1	6.9	+-4.2	0.73	0.3%	67.6%	1.0445	6.7	+-3	0.85	0.0%	31.8%	1.0788	0.2	+-2	-0.08	85.2%	54.6%	0.9683
2009.1-2017.1	7.7	+-4.1	0.77	0.1%	61.0%	1.0508	7.4	+-2.7	0.89	0.0%	22.2%	1.0846	0.3	+-2.2	-0.11	80.2%	56.7%	0.9689
2009.2-2017.1	7.7	+-4.3	0.74	0.2%	61.9%	1.0519	7.6	+-2.8	0.88	0.0%	19.5%	1.0919	0.1	+-2.2	-0.08	93.4%	50.5%	0.9633
2010.1-2017.1	8.2	+-4	0.79	0.1%	35.1%	1.0939	8	+-2.3	0.93	0.0%	4.0%	1.1292	0.2	+-2.3	-0.13	88.8%	59.3%	0.9688
2010.2-2017.1	8	+-4	0.73	0.1%	63.5%	1.0488	8	+-2.4	0.9	0.0%	7.9%	1.1202	0	+-2.2	0.01	99.0%	28.1%	0.9363
2011.1-2017.1	8.1	+-3.8	0.77	0.1%	19.8%	1.1649	8.1	+-2	0.93	0.0%	0.8%	1.2178	0	+-2.3	-0.15	98.6%	55.9%	0.9566
2011.2-2017.1	8.1	+-3.8	0.68	0.1%	NA	NA	8.1	+-2	0.88	0.0%	NA	NA	0	+-2.3	-0.1	98.6%	NA	NA
2012.1-2017.1	8.5	+-4.6	0.64	0.2%	NA	NA	8.5	+-2.4	0.87	0.0%	NA	NA	0	+-2.8	-0.11	99.5%	NA	NA
2012.2-2017.1	7.6	+-5.5	0.52	1.1%	NA	NA	8.3	+-3	0.83	0.0%	NA	NA	-0.6	+-3.4	-0.1	67.1%	NA	NA
2013.1-2017.1	8	+-7.1	0.45	2.9%	NA	NA	7.9	+-3.8	0.76	0.1%	NA	NA	0.1	+-4.2	-0.14	97.7%	NA	NA
2013.2-2017.1	5.5	+-8.2	0.21	14.2%	NA	NA	6.9	+-4.7	0.65	0.9%	NA	NA	-1.3	+-4.9	-0.09	53.6%	NA	NA
2014.1-2017.1	6.5	+-11.5	0.17	19.3%	NA	NA	6.8	+-6.6	0.52	4.0%	NA	NA	-0.3	+-6.7	-0.2	91.8%	NA	NA
2014.2-2017.1	0.9	+-11.1	-0.23	83.1%	NA	NA	3.3	+-5.8	0.24	18.2%	NA	NA	-2.3	+-8.9	-0.1	50.8%	NA	NA

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2004.2-2016.2	1.9	+-3.2	0.55	23.3%	9.4%	1.2125	4.7	+-2.2	0.86	0.0%	7.8%	1.1425	-2.7	+-1.7	0.47	0.4%	33.9%	1.0613
2005.1-2016.2	3	+-3.3	0.62	6.5%	19.1%	1.1542	5.6	+-2.1	0.89	0.0%	16.8%	1.1005	-2.4	+-1.8	0.4	1.3%	45.9%	1.0487
2005.2-2016.2	3.4	+-3.6	0.62	6.0%	25.7%	1.1381	5.8	+-2.3	0.88	0.0%	22.6%	1.0916	-2.3	+-2	0.33	3.1%	53.5%	1.0426
2006.1-2016.2	4.2	+-3.8	0.64	2.9%	39.3%	1.1024	5.9	+-2.6	0.87	0.0%	27.3%	1.0866	-1.6	+-2.1	0.22	12.5%	82.2%	1.0146
2006.2-2016.2	4.4	+-4.2	0.62	3.7%	44.5%	1.0954	5.6	+-2.8	0.85	0.0%	23.7%	1.0978	-1.1	+-2.2	0.13	29.8%	97.3%	0.9978
2007.1-2016.2	5.8	+-4.2	0.69	0.8%	65.3%	1.0514	6	+-3	0.85	0.0%	31.2%	1.085	-0.2	+-2	0.01	84.7%	56.9%	0.969
2007.2-2016.2	6	+-4.6	0.66	1.3%	68.9%	1.0476	5.7	+-3.3	0.82	0.1%	29.2%	1.0923	0.2	+-2.1	-0.04	83.5%	45.1%	0.9591
2008.1-2016.2	7.1	+-4.6	0.72	0.4%	82.6%	1.0245	6.4	+-3.4	0.83	0.1%	35.6%	1.079	0.7	+-2.1	-0.06	48.1%	33.1%	0.9495
2008.2-2016.2	7.8	+-4.9	0.72	0.3%	87.7%	1.0171	6.9	+-3.5	0.83	0.1%	39.1%	1.0728	0.8	+-2.2	-0.07	44.3%	33.3%	0.9481
2009.1-2016.2	8.8	+-4.6	0.78	0.1%	86.5%	1.0171	7.8	+-3.2	0.88	0.0%	32.1%	1.0728	1	+-2.4	-0.07	39.9%	34.7%	0.9481
2009.2-2016.2	8.9	+-5	0.75	0.2%	85.9%	1.0188	8	+-3.3	0.87	0.0%	29.2%	1.0786	0.8	+-2.5	-0.07	51.2%	32.5%	0.9446
2010.1-2016.2	9.6	+-4.5	0.81	0.0%	55.5%	1.0575	8.6	+-2.6	0.93	0.0%	7.5%	1.1127	0.9	+-2.6	-0.1	47.7%	40.2%	0.9504
2010.2-2016.2	9.3	+-4.5	0.76	0.1%	85.6%	1.018	8.6	+-2.8	0.9	0.0%	12.7%	1.1053	0.7	+-2.5	0.01	56.4%	18.6%	0.9211
2011.1-2016.2	9.5	+-4.1	0.81	0.0%	26.3%	1.1329	8.8	+-2.3	0.93	0.0%	1.1%	1.2022	0.7	+-2.6	-0.13	55.5%	43.4%	0.9423
2011.2-2016.2	9.5	+-4.1	0.74	0.0%	NA	NA	8.8	+-2.3	0.89	0.0%	NA	NA	0.7	+-2.6	-0.07	55.5%	NA	NA
2012.1-2016.2	10.3	+-5.1	0.72	0.1%	NA	NA	9.4	+-2.7	0.89	0.0%	NA	NA	0.8	+-3.3	-0.08	57.4%	NA	NA
2012.2-2016.2	9.6	+-6.4	0.62	0.7%	NA	NA	9.4	+-3.4	0.85	0.0%	NA	NA	0.2	+-4.1	-0.14	89.3%	NA	NA
2013.1-2016.2	10.7	+-8.4	0.58	1.7%	NA	NA	9.1	+-4.6	0.78	0.2%	NA	NA	1.4	+-5.1	-0.08	52.2%	NA	NA
2013.2-2016.2	8.2	+-10.5	0.36	9.1%	NA	NA	8.2	+-6.1	0.66	1.6%	NA	NA	0	+-6.5	-0.2	99.7%	NA	NA
2014.1-2016.2	10.7	+-15.4	0.39	11.0%	NA	NA	8.5	+-9.4	0.55	5.7%	NA	NA	2	+-9	-0.14	56.4%	NA	NA

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Bodily Injury

No Seasonality; With Level Change at 2011.2; Excluding 2011.1

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2005.1-2017.1	3.9	+-3.2	0.67	1.7%	47.8%	1.0812	6.5	+-1.8	0.93	0.0%	66.7%	1.0271	-2.5	+-1.9	0.43	1.3%	45.5%	1.0527
2005.2-2017.1	4.2	+-3.4	0.66	1.6%	58.2%	1.0646	6.7	+-2	0.92	0.0%	79.1%	1.0172	-2.3	+-2	0.37	2.8%	52.4%	1.0467
2006.1-2017.1	5	+-3.6	0.69	0.7%	77.5%	1.0328	6.9	+-2.2	0.91	0.0%	86.1%	1.0118	-1.7	+-2	0.27	9.7%	76.3%	1.0208
2006.2-2017.1	5.2	+-3.9	0.66	1.0%	81.9%	1.0272	6.6	+-2.3	0.9	0.0%	76.8%	1.0204	-1.3	+-2.1	0.18	21.3%	92.3%	1.0066
2007.1-2017.1	6.3	+-3.8	0.73	0.2%	96.8%	0.9956	6.9	+-2.4	0.9	0.0%	87.2%	1.0113	-0.6	+-1.9	0.05	54.6%	79.0%	0.9845
2007.2-2017.1	6.4	+-4.1	0.7	0.4%	96.2%	0.9946	6.7	+-2.6	0.88	0.0%	81.8%	1.0165	-0.3	+-2	-0.02	76.7%	71.2%	0.9785
2008.1-2017.1	7.2	+-4.1	0.74	0.1%	89.5%	0.986	7.1	+-2.6	0.88	0.0%	86.6%	1.0117	0.1	+-2	-0.09	95.6%	65.3%	0.9746
2008.2-2017.1	7.5	+-4.2	0.73	0.1%	90.4%	0.9871	7.4	+-2.7	0.88	0.0%	85.6%	1.0126	0.1	+-2.2	-0.11	91.3%	66.6%	0.9748
2009.1-2017.1	8.1	+-4.1	0.77	0.1%	98.2%	1.0023	7.9	+-2.4	0.91	0.0%	66.7%	1.026	0.2	+-2.3	-0.14	86.2%	70.4%	0.9769
2009.2-2017.1	8	+-4.4	0.72	0.1%	98.9%	0.9985	8	+-2.5	0.9	0.0%	61.4%	1.0322	0.1	+-2.3	-0.12	95.6%	60.2%	0.9673
2010.1-2017.1	8.3	+-4.2	0.76	0.1%	62.3%	1.0556	8.2	+-2.2	0.93	0.0%	19.4%	1.0788	0.1	+-2.5	-0.17	91.7%	75.4%	0.9785
2010.2-2017.1	8.1	+-3.8	0.7	0.1%	56.5%	0.9341	8.1	+-2	0.91	0.0%	73.5%	1.0216	0	+-2.3	-0.01	98.6%	26.6%	0.9144
2011.1-2017.1	8.1	+-3.8	0.68	0.1%	NA	NA	8.1	+-2	0.88	0.0%	NA	NA	0	+-2.3	-0.1	98.6%	NA	NA
2011.2-2017.1	8.1	+-3.8	0.68	0.1%	NA	NA	8.1	+-2	0.88	0.0%	NA	NA	0	+-2.3	-0.1	98.6%	NA	NA
2012.1-2017.1	8.5	+-4.6	0.64	0.2%	NA	NA	8.5	+-2.4	0.87	0.0%	NA	NA	0	+-2.8	-0.11	99.5%	NA	NA
2012.2-2017.1	7.6	+-5.5	0.52	1.1%	NA	NA	8.3	+-3	0.83	0.0%	NA	NA	-0.6	+-3.4	-0.1	67.1%	NA	NA
2013.1-2017.1	8	+-7.1	0.45	2.9%	NA	NA	7.9	+-3.8	0.76	0.1%	NA	NA	0.1	+-4.2	-0.14	97.7%	NA	NA
2013.2-2017.1	5.5	+-8.2	0.21	14.2%	NA	NA	6.9	+-4.7	0.65	0.9%	NA	NA	-1.3	+-4.9	-0.09	53.6%	NA	NA
2014.1-2017.1	6.5	+-11.5	0.17	19.3%	NA	NA	6.8	+-6.6	0.52	4.0%	NA	NA	-0.3	+-6.7	-0.2	91.8%	NA	NA
2014.2-2017.1	0.9	+-11.1	-0.23	83.1%	NA	NA	3.3	+-5.8	0.24	18.2%	NA	NA	-2.3	+-8.9	-0.1	50.8%	NA	NA

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2004.2-2016.2	2.6	+-3.4	0.56	12.5%	27.1%	1.1441	5.5	+-2.2	0.88	0.0%	35.3%	1.0714	-2.8	+-1.9	0.47	0.6%	34.5%	1.0678
2005.1-2016.2	3.9	+-3.5	0.64	2.7%	50.6%	1.0796	6.5	+-2	0.92	0.0%	71.1%	1.0244	-2.5	+-2	0.39	2.0%	46.6%	1.0539
2005.2-2016.2	4.3	+-3.8	0.63	2.5%	62.5%	1.0604	6.8	+-2.2	0.91	0.0%	85.2%	1.0127	-2.3	+-2.2	0.33	4.3%	54.2%	1.0471
2006.1-2016.2	5.3	+-4	0.67	1.1%	85.3%	1.0223	7	+-2.4	0.9	0.0%	93.6%	1.0057	-1.6	+-2.3	0.22	15.5%	82.1%	1.0165
2006.2-2016.2	5.5	+-4.4	0.64	1.5%	90.9%	1.0144	6.7	+-2.6	0.89	0.0%	83.2%	1.0157	-1.1	+-2.4	0.12	33.6%	98.6%	0.9987
2007.1-2016.2	6.9	+-4.3	0.72	0.3%	81.1%	0.9728	7.1	+-2.8	0.88	0.0%	96.3%	1.0034	-0.2	+-2.2	0	85.4%	61.8%	0.9695
2007.2-2016.2	7.1	+-4.7	0.69	0.5%	80.0%	0.97	6.8	+-3	0.86	0.0%	89.4%	1.0103	0.2	+-2.3	-0.06	85.8%	51.3%	0.9601
2008.1-2016.2	8.1	+-4.6	0.74	0.2%	67.6%	0.9538	7.4	+-3	0.87	0.0%	98.5%	1.0014	0.7	+-2.3	-0.09	53.7%	41.4%	0.9525
2008.2-2016.2	8.6	+-4.9	0.74	0.1%	66.3%	0.9516	7.8	+-3.2	0.87	0.0%	99.7%	0.9997	0.8	+-2.4	-0.1	49.8%	42.4%	0.9519
2009.1-2016.2	9.4	+-4.6	0.78	0.1%	71.3%	0.962	8.4	+-2.8	0.91	0.0%	89.1%	1.0087	0.9	+-2.6	-0.11	45.6%	45.6%	0.9537
2009.2-2016.2	9.4	+-5	0.74	0.1%	71.8%	0.9604	8.5	+-2.9	0.89	0.0%	82.3%	1.0148	0.8	+-2.7	-0.11	54.4%	40.4%	0.9464
2010.1-2016.2	9.8	+-4.7	0.79	0.1%	88.8%	1.0154	8.9	+-2.4	0.93	0.0%	31.8%	1.0597	0.8	+-2.8	-0.14	51.7%	54.9%	0.9582
2010.2-2016.2	9.5	+-4.1	0.75	0.0%	37.1%	0.9027	8.8	+-2.3	0.91	0.0%	92.9%	1.0056	0.7	+-2.6	0.01	55.5%	18.6%	0.8977
2011.1-2016.2	9.5	+-4.1	0.74	0.0%	NA	NA	8.8	+-2.3	0.89	0.0%	NA	NA	0.7	+-2.6	-0.07	55.5%	NA	NA
2011.2-2016.2	9.5	+-4.1	0.74	0.0%	NA	NA	8.8	+-2.3	0.89	0.0%	NA	NA	0.7	+-2.6	-0.07	55.5%	NA	NA
2012.1-2016.2	10.3	+-5.1	0.72	0.1%	NA	NA	9.4	+-2.7	0.89	0.0%	NA	NA	0.8	+-3.3	-0.08	57.4%	NA	NA
2012.2-2016.2	9.6	+-6.4	0.62	0.7%	NA	NA	9.4	+-3.4	0.85	0.0%	NA	NA	0.2	+-4.1	-0.14	89.3%	NA	NA
2013.1-2016.2	10.7	+-8.4	0.58	1.7%	NA	NA	9.1	+-4.6	0.78	0.2%	NA	NA	1.4	+-5.1	-0.08	52.2%	NA	NA
2013.2-2016.2	8.2	+-10.5	0.36	9.1%	NA	NA	8.2	+-6.1	0.66	1.6%	NA	NA	0	+-6.5	-0.2	99.7%	NA	NA
2014.1-2016.2	10.7	+-15.4	0.39	11.0%	NA	NA	8.5	+-9.4	0.55	5.7%	NA	NA	2	+-9	-0.14	56.4%	NA	NA

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Bodily Injury

No Seasonality; With Level Change at 2011.2; Excluding 2011.1, 2015.2, 2016.1

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2005.1-2017.1	3.3	+-3.3	0.62	4.2%	41.7%	1.0927	6	+-1.8	0.92	0.0%	54.2%	1.0371	-2.5	+-2	0.42	1.6%	46.2%	1.0536
2005.2-2017.1	3.7	+-3.6	0.61	4.1%	50.8%	1.0782	6.2	+-2	0.91	0.0%	64.5%	1.0291	-2.4	+-2.2	0.35	3.5%	53.1%	1.0477
2006.1-2017.1	4.5	+-3.8	0.64	2.0%	69.0%	1.0464	6.3	+-2.2	0.9	0.0%	69.8%	1.0256	-1.7	+-2.2	0.25	11.9%	77.8%	1.0202
2006.2-2017.1	4.6	+-4.1	0.61	2.9%	72.7%	1.0425	6	+-2.3	0.89	0.0%	58.1%	1.0375	-1.3	+-2.3	0.15	25.9%	94.7%	1.0048
2007.1-2017.1	5.8	+-4.1	0.69	0.7%	94.3%	1.008	6.3	+-2.5	0.89	0.0%	67.6%	1.029	-0.4	+-2.1	0.02	65.9%	73.4%	0.9796
2007.2-2017.1	5.8	+-4.4	0.65	1.2%	94.6%	1.0079	5.9	+-2.7	0.87	0.0%	60.3%	1.0367	-0.1	+-2.2	-0.05	91.2%	64.4%	0.9722
2008.1-2017.1	6.7	+-4.4	0.7	0.5%	97.4%	0.9964	6.4	+-2.7	0.87	0.0%	65.5%	1.0307	0.3	+-2.2	-0.11	78.1%	56.4%	0.9667
2008.2-2017.1	7	+-4.7	0.7	0.5%	97.2%	0.9961	6.6	+-2.8	0.87	0.0%	66.0%	1.0305	0.4	+-2.4	-0.13	73.9%	57.8%	0.9666
2009.1-2017.1	7.7	+-4.6	0.74	0.3%	93.4%	1.0087	7.2	+-2.5	0.91	0.0%	48.3%	1.0414	0.5	+-2.5	-0.15	69.0%	61.5%	0.9686
2009.2-2017.1	7.6	+-4.9	0.69	0.5%	96.8%	1.0045	7.3	+-2.6	0.9	0.0%	46.1%	1.0464	0.3	+-2.7	-0.14	78.7%	53.7%	0.96
2010.1-2017.1	8	+-4.7	0.74	0.3%	60.6%	1.0601	7.5	+-2.1	0.93	0.0%	11.2%	1.0913	0.4	+-2.8	-0.2	75.4%	68.8%	0.9714
2010.2-2017.1	7.7	+-4.2	0.68	0.2%	58.5%	0.9379	7.4	+-1.9	0.93	0.0%	55.4%	1.0322	0.3	+-2.7	-0.03	81.1%	25.1%	0.9087
2011.1-2017.1	7.7	+-4.2	0.68	0.2%	NA	NA	7.4	+-1.9	0.91	0.0%	NA	NA	0.3	+-2.7	-0.12	81.1%	NA	NA
2011.2-2017.1	7.7	+-4.2	0.68	0.2%	NA	NA	7.4	+-1.9	0.91	0.0%	NA	NA	0.3	+-2.7	-0.12	81.1%	NA	NA
2012.1-2017.1	8.1	+-5.1	0.64	0.6%	NA	NA	7.8	+-2.3	0.9	0.0%	NA	NA	0.3	+-3.3	-0.14	83.7%	NA	NA
2012.2-2017.1	7.2	+-6.3	0.52	2.7%	NA	NA	7.6	+-2.8	0.86	0.0%	NA	NA	-0.3	+-4	-0.16	85.2%	NA	NA
2013.1-2017.1	7.6	+-8.3	0.45	5.9%	NA	NA	7.1	+-3.6	0.81	0.3%	NA	NA	0.5	+-5.1	-0.19	82.7%	NA	NA
2013.2-2017.1	5.3	+-9.9	0.21	20.0%	NA	NA	6.3	+-4.6	0.74	1.7%	NA	NA	-0.9	+-6.2	-0.21	72.1%	NA	NA
2014.1-2017.1	6.7	+-15.4	0.21	24.8%	NA	NA	6.4	+-7.3	0.65	6.2%	NA	NA	0.3	+-9.3	-0.33	93.6%	NA	NA
2014.2-2017.1	1.8	+-18.6	-0.38	72.0%	NA	NA	3.6	+-4.5	0.79	7.2%	NA	NA	-1.8	+-16.2	-0.35	68.5%	NA	NA

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2004.2-2016.2	1.8	+-3.6	0.48	28.9%	20.8%	1.1655	4.9	+-2.2	0.87	0.0%	24.1%	1.0883	-2.9	+-2	0.45	0.8%	34.1%	1.0709
2005.1-2016.2	3.2	+-3.6	0.57	8.0%	40.7%	1.1006	5.9	+-2.1	0.91	0.0%	52.2%	1.0413	-2.6	+-2.2	0.37	2.6%	46.1%	1.0569
2005.2-2016.2	3.5	+-4.1	0.56	8.0%	50.6%	1.0844	6.2	+-2.3	0.9	0.0%	63.3%	1.0323	-2.5	+-2.5	0.3	5.5%	53.6%	1.0504
2006.1-2016.2	4.5	+-4.4	0.6	4.0%	72.1%	1.0449	6.3	+-2.6	0.89	0.0%	69.2%	1.0284	-1.6	+-2.6	0.18	19.9%	83.6%	1.016
2006.2-2016.2	4.7	+-4.9	0.57	5.5%	76.6%	1.0394	5.8	+-2.8	0.87	0.0%	54.7%	1.0449	-1.1	+-2.8	0.07	43.1%	94.6%	0.9948
2007.1-2016.2	6.3	+-4.9	0.66	1.3%	93.2%	0.9897	6.2	+-3	0.86	0.0%	66.5%	1.0333	0.1	+-2.5	-0.04	90.8%	50.9%	0.9578
2007.2-2016.2	6.4	+-5.4	0.62	2.1%	92.4%	0.9878	5.7	+-3.2	0.84	0.2%	55.9%	1.0463	0.7	+-2.6	-0.07	58.3%	37.8%	0.9442
2008.1-2016.2	7.7	+-5.5	0.68	0.8%	75.8%	0.9634	6.3	+-3.4	0.84	0.1%	65.8%	1.0344	1.3	+-2.5	-0.03	26.8%	24.6%	0.9314
2008.2-2016.2	8.3	+-5.9	0.68	0.8%	72.2%	0.9571	6.7	+-3.6	0.84	0.2%	70.3%	1.03	1.6	+-2.7	-0.03	23.5%	24.6%	0.9292
2009.1-2016.2	9.4	+-5.6	0.75	0.3%	72.2%	0.9605	7.5	+-3.2	0.89	0.0%	62.0%	1.0329	1.8	+-2.9	-0.01	20.4%	26.4%	0.9299
2009.2-2016.2	9.3	+-6.1	0.69	0.6%	72.9%	0.9592	7.6	+-3.4	0.87	0.1%	59.8%	1.0369	1.6	+-3.1	-0.03	27.1%	25.2%	0.925
2010.1-2016.2	9.9	+-5.8	0.76	0.3%	92.7%	1.0106	8	+-2.8	0.92	0.0%	20.1%	1.0782	1.7	+-3.3	-0.05	25.7%	37.1%	0.9373
2010.2-2016.2	9.5	+-5	0.73	0.2%	36.6%	0.9002	7.9	+-2.5	0.91	0.0%	70.2%	1.0221	1.6	+-3.1	0.12	26.3%	12.1%	0.8808
2011.1-2016.2	9.5	+-5	0.73	0.2%	NA	NA	7.9	+-2.5	0.88	0.0%	NA	NA	1.6	+-3.1	0.06	26.3%	NA	NA
2011.2-2016.2	9.5	+-5	0.73	0.2%	NA	NA	7.9	+-2.5	0.88	0.0%	NA	NA	1.6	+-3.1	0.06	26.3%	NA	NA
2012.1-2016.2	10.5	+-6.2	0.72	0.5%	NA	NA	8.5	+-3	0.88	0.0%	NA	NA	1.9	+-3.9	0.05	28.1%	NA	NA
2012.2-2016.2	9.8	+-8.2	0.61	2.3%	NA	NA	8.3	+-4	0.83	0.3%	NA	NA	1.4	+-5.2	-0.09	51.4%	NA	NA
2013.1-2016.2	11.2	+-11.4	0.59	4.6%	NA	NA	7.9	+-5.6	0.75	1.6%	NA	NA	3	+-6.2	0.15	24.0%	NA	NA
2013.2-2016.2	8.7	+-15.9	0.36	16.8%	NA	NA	6.8	+-8.1	0.62	7.0%	NA	NA	1.8	+-8.9	-0.17	56.7%	NA	NA
2014.1-2016.2	11.9	+-28.9	0.46	20.0%	NA	NA	7.2	+-16.5	0.48	19.1%	NA	NA	4.4	+-12.4	0.32	26.0%	NA	NA

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Bodily Injury

No Seasonality; No Level Change; No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	4.8	+-1.6	0.64	0.0%	6.8	+-1	0.9	0.0%	-1.9	+-0.8	0.44	0.0%
2005.2-2017.1	5.1	+-1.7	0.64	0.0%	7	+-1.1	0.89	0.0%	-1.8	+-0.9	0.39	0.1%
2006.1-2017.1	5.5	+-1.7	0.67	0.0%	7.1	+-1.2	0.88	0.0%	-1.4	+-0.9	0.31	0.4%
2006.2-2017.1	5.7	+-1.9	0.65	0.0%	7	+-1.3	0.86	0.0%	-1.2	+-1	0.22	1.5%
2007.1-2017.1	6.4	+-1.9	0.72	0.0%	7.2	+-1.4	0.86	0.0%	-0.8	+-0.9	0.11	8.0%
2007.2-2017.1	6.5	+-2.1	0.69	0.0%	7.1	+-1.5	0.84	0.0%	-0.6	+-1	0.04	19.9%
2008.1-2017.1	7.2	+-2.2	0.74	0.0%	7.5	+-1.6	0.85	0.0%	-0.3	+-1	-0.03	47.9%
2008.2-2017.1	7.6	+-2.4	0.74	0.0%	7.9	+-1.8	0.85	0.0%	-0.3	+-1.1	-0.04	58.4%
2009.1-2017.1	8.4	+-2.4	0.78	0.0%	8.7	+-1.7	0.89	0.0%	-0.2	+-1.3	-0.06	73.3%
2009.2-2017.1	8.5	+-2.8	0.75	0.0%	8.9	+-1.9	0.88	0.0%	-0.4	+-1.4	-0.04	51.6%
2010.1-2017.1	9.4	+-2.9	0.79	0.0%	9.7	+-1.9	0.9	0.0%	-0.3	+-1.6	-0.07	74.0%
2010.2-2017.1	8.5	+-3.1	0.75	0.0%	9.3	+-2.1	0.88	0.0%	-0.7	+-1.8	-0.02	40.0%
2011.1-2017.1	9.2	+-3.5	0.75	0.0%	9.5	+-2.5	0.86	0.0%	-0.3	+-2	-0.08	76.6%
2011.2-2017.1	8.1	+-3.8	0.68	0.1%	8.1	+-2	0.88	0.0%	0	+-2.3	-0.1	98.6%
2012.1-2017.1	8.5	+-4.6	0.64	0.2%	8.5	+-2.4	0.87	0.0%	0	+-2.8	-0.11	99.5%
2012.2-2017.1	7.6	+-5.5	0.52	1.1%	8.3	+-3	0.83	0.0%	-0.6	+-3.4	-0.1	67.1%
2013.1-2017.1	8	+-7.1	0.45	2.9%	7.9	+-3.8	0.76	0.1%	0.1	+-4.2	-0.14	97.7%
2013.2-2017.1	5.5	+-8.2	0.21	14.2%	6.9	+-4.7	0.65	0.9%	-1.3	+-4.9	-0.09	53.6%
2014.1-2017.1	6.5	+-11.5	0.17	19.3%	6.8	+-6.6	0.52	4.0%	-0.3	+-6.7	-0.2	91.8%
2014.2-2017.1	0.9	+-11.1	-0.23	83.1%	3.3	+-5.8	0.24	18.2%	-2.3	+-8.9	-0.1	50.8%

	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
2004.2-2016.2	4.2	+-1.7	0.51	0.0%	6.4	+-1.2	0.85	0.0%	-2	+-0.9	0.47	0.0%
2005.1-2016.2	4.9	+-1.7	0.61	0.0%	6.8	+-1.1	0.88	0.0%	-1.8	+-0.9	0.41	0.0%
2005.2-2016.2	5.1	+-1.8	0.61	0.0%	7	+-1.2	0.88	0.0%	-1.8	+-1	0.35	0.2%
2006.1-2016.2	5.6	+-1.9	0.65	0.0%	7.1	+-1.3	0.87	0.0%	-1.4	+-1	0.26	0.9%
2006.2-2016.2	5.8	+-2.1	0.63	0.0%	7	+-1.4	0.85	0.0%	-1.1	+-1.1	0.17	3.5%
2007.1-2016.2	6.6	+-2.1	0.71	0.0%	7.3	+-1.5	0.85	0.0%	-0.7	+-1	0.05	17.7%
2007.2-2016.2	6.7	+-2.3	0.68	0.0%	7.2	+-1.7	0.82	0.0%	-0.4	+-1	-0.01	39.0%
2008.1-2016.2	7.5	+-2.4	0.73	0.0%	7.7	+-1.8	0.83	0.0%	-0.1	+-1.1	-0.06	81.4%
2008.2-2016.2	8.1	+-2.6	0.74	0.0%	8.1	+-2	0.84	0.0%	0	+-1.2	-0.07	94.2%
2009.1-2016.2	9.1	+-2.6	0.79	0.0%	9	+-1.9	0.88	0.0%	0.1	+-1.4	-0.07	88.6%
2009.2-2016.2	9.2	+-3.1	0.76	0.0%	9.3	+-2.1	0.87	0.0%	-0.1	+-1.6	-0.07	86.4%
2010.1-2016.2	10.5	+-3.1	0.82	0.0%	10.3	+-2.1	0.91	0.0%	0.1	+-1.8	-0.08	87.1%
2010.2-2016.2	9.5	+-3.3	0.78	0.0%	9.9	+-2.4	0.89	0.0%	-0.3	+-2	-0.08	72.6%
2011.1-2016.2	10.6	+-3.7	0.8	0.0%	10.3	+-2.8	0.87	0.0%	0.3	+-2.2	-0.09	80.5%
2011.2-2016.2	9.5	+-4.1	0.74	0.0%	8.8	+-2.3	0.89	0.0%	0.7	+-2.6	-0.07	55.5%
2012.1-2016.2	10.3	+-5.1	0.72	0.1%	9.4	+-2.7	0.89	0.0%	0.8	+-3.3	-0.08	57.4%
2012.2-2016.2	9.6	+-6.4	0.62	0.7%	9.4	+-3.4	0.85	0.0%	0.2	+-4.1	-0.14	89.3%
2013.1-2016.2	10.7	+-8.4	0.58	1.7%	9.1	+-4.6	0.78	0.2%	1.4	+-5.1	-0.08	52.2%
2013.2-2016.2	8.2	+-10.5	0.36	9.1%	8.2	+-6.1	0.66	1.6%	0	+-6.5	-0.2	99.7%
2014.1-2016.2	10.7	+-15.4	0.39	11.0%	8.5	+-9.4	0.55	5.7%	2	+-9	-0.14	56.4%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Bodily Injury

No Seasonality; No Level Change; Excluding 2011.1

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	4.8	+-1.5	0.67	0.0%	6.8	+-0.8	0.93	0.0%	-1.9	+-0.9	0.44	0.0%
2005.2-2017.1	5.1	+-1.6	0.67	0.0%	6.9	+-0.9	0.92	0.0%	-1.8	+-0.9	0.39	0.1%
2006.1-2017.1	5.5	+-1.7	0.7	0.0%	7	+-1	0.92	0.0%	-1.4	+-0.9	0.31	0.4%
2006.2-2017.1	5.6	+-1.8	0.68	0.0%	6.9	+-1.1	0.9	0.0%	-1.2	+-1	0.22	1.8%
2007.1-2017.1	6.3	+-1.8	0.74	0.0%	7.1	+-1.2	0.9	0.0%	-0.8	+-0.9	0.1	9.2%
2007.2-2017.1	6.3	+-2	0.72	0.0%	6.9	+-1.3	0.89	0.0%	-0.6	+-1	0.03	22.6%
2008.1-2017.1	7	+-2.1	0.75	0.0%	7.3	+-1.4	0.89	0.0%	-0.3	+-1	-0.04	53.4%
2008.2-2017.1	7.3	+-2.3	0.75	0.0%	7.6	+-1.5	0.89	0.0%	-0.3	+-1.2	-0.05	65.7%
2009.1-2017.1	8.1	+-2.4	0.78	0.0%	8.3	+-1.4	0.92	0.0%	-0.1	+-1.3	-0.07	83.2%
2009.2-2017.1	8	+-2.8	0.74	0.0%	8.4	+-1.6	0.9	0.0%	-0.4	+-1.5	-0.06	61.4%
2010.1-2017.1	9	+-3	0.77	0.0%	9.1	+-1.7	0.92	0.0%	-0.1	+-1.8	-0.08	88.7%
2010.2-2017.1	7.6	+-3.1	0.72	0.0%	8.3	+-1.7	0.92	0.0%	-0.6	+-2	-0.05	51.2%
2011.1-2017.1	8.1	+-3.8	0.68	0.1%	8.1	+-2	0.88	0.0%	0	+-2.3	-0.1	98.6%
2011.2-2017.1	8.1	+-3.8	0.68	0.1%	8.1	+-2	0.88	0.0%	0	+-2.3	-0.1	98.6%
2012.1-2017.1	8.5	+-4.6	0.64	0.2%	8.5	+-2.4	0.87	0.0%	0	+-2.8	-0.11	99.5%
2012.2-2017.1	7.6	+-5.5	0.52	1.1%	8.3	+-3	0.83	0.0%	-0.6	+-3.4	-0.1	67.1%
2013.1-2017.1	8	+-7.1	0.45	2.9%	7.9	+-3.8	0.76	0.1%	0.1	+-4.2	-0.14	97.7%
2013.2-2017.1	5.5	+-8.2	0.21	14.2%	6.9	+-4.7	0.65	0.9%	-1.3	+-4.9	-0.09	53.6%
2014.1-2017.1	6.5	+-11.5	0.17	19.3%	6.8	+-6.6	0.52	4.0%	-0.3	+-6.7	-0.2	91.8%
2014.2-2017.1	0.9	+-11.1	-0.23	83.1%	3.3	+-5.8	0.24	18.2%	-2.3	+-8.9	-0.1	50.8%

	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
2004.2-2016.2	4.3	+-1.7	0.55	0.0%	6.4	+-1	0.88	0.0%	-2	+-0.9	0.47	0.0%
2005.1-2016.2	4.9	+-1.6	0.65	0.0%	6.9	+-0.9	0.92	0.0%	-1.8	+-0.9	0.41	0.1%
2005.2-2016.2	5.1	+-1.7	0.65	0.0%	7	+-1	0.92	0.0%	-1.8	+-1	0.35	0.2%
2006.1-2016.2	5.6	+-1.8	0.68	0.0%	7.1	+-1.1	0.91	0.0%	-1.4	+-1	0.26	1.1%
2006.2-2016.2	5.7	+-2	0.66	0.0%	7	+-1.2	0.89	0.0%	-1.1	+-1.1	0.17	4.1%
2007.1-2016.2	6.5	+-2	0.74	0.0%	7.2	+-1.3	0.89	0.0%	-0.6	+-1	0.04	19.4%
2007.2-2016.2	6.6	+-2.2	0.71	0.0%	7	+-1.4	0.87	0.0%	-0.4	+-1.1	-0.02	42.1%
2008.1-2016.2	7.3	+-2.3	0.75	0.0%	7.4	+-1.5	0.88	0.0%	-0.1	+-1.1	-0.06	86.5%
2008.2-2016.2	7.8	+-2.5	0.75	0.0%	7.8	+-1.7	0.88	0.0%	0	+-1.3	-0.07	99.1%
2009.1-2016.2	8.8	+-2.6	0.8	0.0%	8.6	+-1.6	0.92	0.0%	0.2	+-1.5	-0.07	80.1%
2009.2-2016.2	8.7	+-3.1	0.76	0.0%	8.8	+-1.8	0.9	0.0%	0	+-1.7	-0.08	96.3%
2010.1-2016.2	10	+-3.2	0.81	0.0%	9.6	+-1.8	0.93	0.0%	0.3	+-2	-0.08	73.4%
2010.2-2016.2	8.6	+-3.4	0.75	0.0%	8.8	+-1.8	0.92	0.0%	-0.2	+-2.3	-0.1	86.2%
2011.1-2016.2	9.5	+-4.1	0.74	0.0%	8.8	+-2.3	0.89	0.0%	0.7	+-2.6	-0.07	55.5%
2011.2-2016.2	9.5	+-4.1	0.74	0.0%	8.8	+-2.3	0.89	0.0%	0.7	+-2.6	-0.07	55.5%
2012.1-2016.2	10.3	+-5.1	0.72	0.1%	9.4	+-2.7	0.89	0.0%	0.8	+-3.3	-0.08	57.4%
2012.2-2016.2	9.6	+-6.4	0.62	0.7%	9.4	+-3.4	0.85	0.0%	0.2	+-4.1	-0.14	89.3%
2013.1-2016.2	10.7	+-8.4	0.58	1.7%	9.1	+-4.6	0.78	0.2%	1.4	+-5.1	-0.08	52.2%
2013.2-2016.2	8.2	+-10.5	0.36	9.1%	8.2	+-6.1	0.66	1.6%	0	+-6.5	-0.2	99.7%
2014.1-2016.2	10.7	+-15.4	0.39	11.0%	8.5	+-9.4	0.55	5.7%	2	+-9	-0.14	56.4%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Bodily Injury

No Seasonality; No Level Change; Excluding 2011.1, 2015.2, 2016.1

	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
2005.1-2017.1	4.5	+-1.6	0.62	0.0%	6.5	+-0.9	0.92	0.0%	-1.9	+-1	0.43	0.1%
2005.2-2017.1	4.7	+-1.7	0.62	0.0%	6.6	+-1	0.92	0.0%	-1.8	+-1.1	0.37	0.2%
2006.1-2017.1	5.1	+-1.8	0.66	0.0%	6.7	+-1.1	0.91	0.0%	-1.5	+-1.1	0.28	0.9%
2006.2-2017.1	5.2	+-2	0.63	0.0%	6.5	+-1.1	0.9	0.0%	-1.2	+-1.1	0.2	3.3%
2007.1-2017.1	5.9	+-2	0.71	0.0%	6.7	+-1.2	0.89	0.0%	-0.7	+-1	0.07	14.5%
2007.2-2017.1	5.9	+-2.2	0.68	0.0%	6.5	+-1.3	0.87	0.0%	-0.5	+-1.1	0	32.3%
2008.1-2017.1	6.6	+-2.3	0.73	0.0%	6.8	+-1.4	0.88	0.0%	-0.2	+-1.2	-0.06	69.4%
2008.2-2017.1	7	+-2.6	0.72	0.0%	7.1	+-1.6	0.88	0.0%	-0.1	+-1.3	-0.07	82.5%
2009.1-2017.1	7.8	+-2.7	0.76	0.0%	7.8	+-1.5	0.91	0.0%	0	+-1.5	-0.08	99.5%
2009.2-2017.1	7.7	+-3.1	0.72	0.0%	7.9	+-1.7	0.9	0.0%	-0.2	+-1.7	-0.08	77.7%
2010.1-2017.1	8.7	+-3.4	0.76	0.0%	8.6	+-1.8	0.92	0.0%	0.1	+-2	-0.1	94.4%
2010.2-2017.1	7.2	+-3.4	0.71	0.1%	7.7	+-1.5	0.93	0.0%	-0.4	+-2.3	-0.09	67.0%
2011.1-2017.1	7.7	+-4.2	0.68	0.2%	7.4	+-1.9	0.91	0.0%	0.3	+-2.7	-0.12	81.1%
2011.2-2017.1	7.7	+-4.2	0.68	0.2%	7.4	+-1.9	0.91	0.0%	0.3	+-2.7	-0.12	81.1%
2012.1-2017.1	8.1	+-5.1	0.64	0.6%	7.8	+-2.3	0.9	0.0%	0.3	+-3.3	-0.14	83.7%
2012.2-2017.1	7.2	+-6.3	0.52	2.7%	7.6	+-2.8	0.86	0.0%	-0.3	+-4	-0.16	85.2%
2013.1-2017.1	7.6	+-8.3	0.45	5.9%	7.1	+-3.6	0.81	0.3%	0.5	+-5.1	-0.19	82.7%
2013.2-2017.1	5.3	+-9.9	0.21	20.0%	6.3	+-4.6	0.74	1.7%	-0.9	+-6.2	-0.21	72.1%
2014.1-2017.1	6.7	+-15.4	0.21	24.8%	6.4	+-7.3	0.65	6.2%	0.3	+-9.3	-0.33	93.6%
2014.2-2017.1	1.8	+-18.6	-0.38	72.0%	3.6	+-4.5	0.79	7.2%	-1.8	+-16.2	-0.35	68.5%

	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
2004.2-2016.2	3.8	+-1.8	0.47	0.0%	6	+-1.1	0.87	0.0%	-2.1	+-1	0.45	0.0%
2005.1-2016.2	4.4	+-1.8	0.58	0.0%	6.5	+-1	0.91	0.0%	-1.9	+-1.1	0.38	0.2%
2005.2-2016.2	4.7	+-1.9	0.58	0.0%	6.6	+-1.1	0.9	0.0%	-1.8	+-1.2	0.32	0.5%
2006.1-2016.2	5.2	+-2	0.62	0.0%	6.7	+-1.2	0.89	0.0%	-1.4	+-1.2	0.22	2.4%
2006.2-2016.2	5.3	+-2.3	0.59	0.0%	6.5	+-1.3	0.87	0.0%	-1.1	+-1.3	0.13	7.9%
2007.1-2016.2	6.1	+-2.3	0.68	0.0%	6.7	+-1.4	0.87	0.0%	-0.5	+-1.2	0	33.2%
2007.2-2016.2	6.2	+-2.6	0.65	0.0%	6.5	+-1.6	0.85	0.0%	-0.3	+-1.2	-0.05	64.5%
2008.1-2016.2	7	+-2.7	0.71	0.0%	6.9	+-1.7	0.85	0.0%	0.1	+-1.3	-0.07	83.1%
2008.2-2016.2	7.5	+-3	0.7	0.0%	7.2	+-1.9	0.85	0.0%	0.3	+-1.5	-0.07	69.1%
2009.1-2016.2	8.6	+-3.1	0.77	0.0%	8.1	+-1.8	0.9	0.0%	0.5	+-1.7	-0.05	51.7%
2009.2-2016.2	8.6	+-3.7	0.72	0.0%	8.2	+-2.1	0.88	0.0%	0.3	+-2	-0.09	72.9%
2010.1-2016.2	10.1	+-3.9	0.79	0.0%	9.2	+-2.1	0.91	0.0%	0.8	+-2.3	-0.04	45.1%
2010.2-2016.2	8.4	+-4	0.73	0.1%	8.1	+-1.9	0.92	0.0%	0.3	+-2.8	-0.12	80.2%
2011.1-2016.2	9.5	+-5	0.73	0.2%	7.9	+-2.5	0.88	0.0%	1.6	+-3.1	0.06	26.3%
2011.2-2016.2	9.5	+-5	0.73	0.2%	7.9	+-2.5	0.88	0.0%	1.6	+-3.1	0.06	26.3%
2012.1-2016.2	10.5	+-6.2	0.72	0.5%	8.5	+-3	0.88	0.0%	1.9	+-3.9	0.05	28.1%
2012.2-2016.2	9.8	+-8.2	0.61	2.3%	8.3	+-4	0.83	0.3%	1.4	+-5.2	-0.09	51.4%
2013.1-2016.2	11.2	+-11.4	0.59	4.6%	7.9	+-5.6	0.75	1.6%	3	+-6.2	0.15	24.0%
2013.2-2016.2	8.7	+-15.9	0.36	16.8%	6.8	+-8.1	0.62	7.0%	1.8	+-8.9	-0.17	56.7%
2014.1-2016.2	11.9	+-28.9	0.46	20.0%	7.2	+-16.5	0.48	19.1%	4.4	+-12.4	0.32	26.0%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Property Damage

With Seasonality; No Level Change; No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2017.1	3	+-0.9	0.7	0.0%	0.5%	2.6	+-0.4	0.87	0.0%	0.5%	0.4	+-0.8	0.08	37.8%	8.9%
2005.2-2017.1	2.6	+-0.9	0.65	0.0%	0.9%	2.6	+-0.5	0.85	0.0%	0.8%	0	+-0.8	0	94.5%	17.1%
2006.1-2017.1	2.2	+-0.8	0.68	0.0%	0.1%	2.5	+-0.5	0.84	0.0%	0.8%	-0.3	+-0.7	0.13	40.6%	4.7%
2006.2-2017.1	1.8	+-0.7	0.65	0.0%	0.1%	2.4	+-0.6	0.81	0.0%	1.6%	-0.6	+-0.7	0.18	10.9%	9.1%
2007.1-2017.1	1.7	+-0.8	0.64	0.0%	0.1%	2.4	+-0.6	0.79	0.0%	1.6%	-0.6	+-0.8	0.17	10.8%	9.0%
2007.2-2017.1	1.7	+-0.9	0.59	0.0%	0.2%	2.5	+-0.7	0.78	0.0%	1.3%	-0.8	+-0.9	0.19	8.4%	13.9%
2008.1-2017.1	1.8	+-0.9	0.59	0.1%	0.3%	2.8	+-0.6	0.84	0.0%	2.0%	-0.9	+-0.9	0.25	4.6%	9.3%
2008.2-2017.1	1.9	+-1.1	0.58	0.1%	0.3%	3	+-0.6	0.88	0.0%	0.4%	-1	+-1	0.25	4.7%	14.0%
2009.1-2017.1	2	+-1.2	0.58	0.2%	0.6%	3.3	+-0.6	0.91	0.0%	0.5%	-1.2	+-1.1	0.27	3.8%	11.5%
2009.2-2017.1	2.2	+-1.4	0.55	0.4%	0.7%	3.5	+-0.6	0.92	0.0%	0.2%	-1.3	+-1.3	0.27	5.7%	15.4%
2010.1-2017.1	2.3	+-1.5	0.55	0.7%	1.3%	3.6	+-0.7	0.91	0.0%	0.5%	-1.3	+-1.5	0.19	9.1%	18.3%
2010.2-2017.1	1.8	+-1.7	0.4	3.7%	2.9%	3.6	+-0.8	0.89	0.0%	0.7%	-1.8	+-1.6	0.3	3.3%	33.7%
2011.1-2017.1	1.7	+-2	0.38	8.1%	3.8%	3.4	+-0.8	0.89	0.0%	0.3%	-1.6	+-1.9	0.17	8.2%	42.6%
2011.2-2017.1	2.4	+-2.2	0.49	3.4%	1.9%	3	+-0.8	0.87	0.0%	0.6%	-0.6	+-1.7	0.2	41.6%	9.4%
2012.1-2017.1	1.6	+-2.3	0.55	13.8%	0.9%	3.1	+-1	0.85	0.0%	1.3%	-1.4	+-1.5	0.54	6.2%	1.7%
2012.2-2017.1	0.6	+-2.3	0.45	55.9%	1.8%	2.8	+-1.2	0.78	0.1%	3.2%	-2.1	+-1.5	0.69	1.3%	3.2%
2013.1-2017.1	0.5	+-3	0.43	70.3%	3.2%	2.6	+-1.5	0.74	0.5%	4.5%	-2.1	+-1.9	0.57	4.0%	5.6%
2013.2-2017.1	-0.3	+-3.9	0.33	83.2%	7.9%	2.4	+-2.1	0.57	2.8%	10.0%	-2.7	+-2.4	0.64	3.5%	13.0%
2014.1-2017.1	0.2	+-5.5	0.16	94.3%	15.1%	2.6	+-3	0.52	7.2%	17.4%	-2.4	+-3.4	0.38	12.6%	22.8%
2014.2-2017.1	-0.1	+-9.6	-0.01	98.2%	27.7%	2	+-5	0.05	28.2%	35.2%	-2	+-5.8	0.27	35.0%	30.6%

	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
2004.2-2016.2	3.4	+-1	0.68	0.0%	3.0%	2.5	+-0.4	0.87	0.0%	0.3%	0.8	+-0.9	0.09	8.5%	32.1%
2005.1-2016.2	3	+-1	0.68	0.0%	0.6%	2.5	+-0.5	0.86	0.0%	0.3%	0.4	+-0.9	0.08	31.3%	12.6%
2005.2-2016.2	2.6	+-1	0.63	0.0%	1.1%	2.5	+-0.5	0.84	0.0%	0.5%	0.1	+-0.9	-0.02	80.4%	22.3%
2006.1-2016.2	2.1	+-0.9	0.67	0.0%	0.1%	2.4	+-0.5	0.83	0.0%	0.5%	-0.3	+-0.8	0.09	50.9%	6.5%
2006.2-2016.2	1.7	+-0.8	0.64	0.0%	0.1%	2.3	+-0.6	0.79	0.0%	0.9%	-0.5	+-0.8	0.13	16.2%	11.5%
2007.1-2016.2	1.6	+-0.8	0.64	0.1%	0.1%	2.2	+-0.6	0.78	0.0%	0.8%	-0.6	+-0.9	0.12	16.0%	11.4%
2007.2-2016.2	1.6	+-0.9	0.59	0.2%	0.1%	2.3	+-0.7	0.76	0.0%	0.7%	-0.7	+-1	0.13	12.5%	16.7%
2008.1-2016.2	1.6	+-1	0.59	0.4%	0.3%	2.6	+-0.7	0.83	0.0%	1.3%	-1	+-1	0.19	7.0%	11.1%
2008.2-2016.2	1.8	+-1.2	0.58	0.5%	0.3%	2.9	+-0.6	0.87	0.0%	0.2%	-1.1	+-1.2	0.2	6.9%	15.8%
2009.1-2016.2	1.8	+-1.3	0.57	1.0%	0.6%	3.2	+-0.6	0.9	0.0%	0.4%	-1.3	+-1.3	0.23	5.5%	12.7%
2009.2-2016.2	2	+-1.5	0.54	1.5%	0.8%	3.3	+-0.7	0.91	0.0%	0.2%	-1.3	+-1.5	0.22	7.6%	16.6%
2010.1-2016.2	2.1	+-1.8	0.53	2.7%	1.5%	3.5	+-0.8	0.9	0.0%	0.5%	-1.4	+-1.8	0.15	11.9%	19.7%
2010.2-2016.2	1.5	+-1.9	0.39	10.3%	2.9%	3.5	+-0.9	0.88	0.0%	0.8%	-1.9	+-1.9	0.26	4.6%	32.9%
2011.1-2016.2	1.3	+-2.3	0.38	22.2%	3.7%	3.1	+-0.9	0.88	0.0%	0.3%	-1.8	+-2.3	0.11	11.6%	42.7%
2011.2-2016.2	2	+-2.6	0.48	10.4%	2.3%	2.7	+-0.9	0.87	0.0%	0.3%	-0.7	+-2	0.14	46.4%	12.1%
2012.1-2016.2	0.9	+-2.6	0.61	45.0%	0.7%	2.7	+-1.1	0.86	0.1%	0.8%	-1.8	+-1.8	0.55	5.5%	1.7%
2012.2-2016.2	-0.3	+-2.4	0.64	75.7%	0.7%	2.3	+-1.2	0.8	0.4%	1.4%	-2.6	+-1.7	0.73	1.0%	2.1%
2013.1-2016.2	-0.9	+-3.1	0.66	47.0%	1.1%	1.9	+-1.5	0.81	2.3%	1.3%	-2.8	+-2.3	0.64	2.9%	3.6%
2013.2-2016.2	-2.1	+-3.3	0.73	16.3%	1.8%	1.6	+-2	0.68	9.4%	3.3%	-3.6	+-2.6	0.76	2.0%	6.3%
2014.1-2016.2	-2.5	+-5.7	0.64	25.7%	4.7%	1.2	+-3.3	0.68	34.6%	6.2%	-3.6	+-4.6	0.54	8.9%	13.9%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

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
2005.1-2017.1	3	+-0.9	0.72	0.0%	0.2%	2.6	+-0.4	0.88	0.0%	1.0%	0.4	+-0.7	0.2	31.4%	1.8%
2005.2-2017.1	2.6	+-0.9	0.68	0.0%	0.4%	2.6	+-0.5	0.87	0.0%	1.6%	0.1	+-0.7	0.12	86.4%	3.6%
2006.1-2017.1	2.2	+-0.8	0.72	0.0%	0.0%	2.5	+-0.5	0.85	0.0%	1.5%	-0.3	+-0.6	0.33	35.0%	0.3%
2006.2-2017.1	1.9	+-0.7	0.7	0.0%	0.0%	2.4	+-0.5	0.83	0.0%	3.2%	-0.5	+-0.6	0.39	7.1%	0.6%
2007.1-2017.1	1.8	+-0.7	0.69	0.0%	0.0%	2.3	+-0.6	0.81	0.0%	3.0%	-0.6	+-0.6	0.37	7.1%	0.7%
2007.2-2017.1	1.8	+-0.8	0.64	0.0%	0.1%	2.4	+-0.6	0.79	0.0%	2.7%	-0.6	+-0.7	0.38	7.3%	1.3%
2008.1-2017.1	1.9	+-0.9	0.65	0.0%	0.1%	2.7	+-0.6	0.86	0.0%	3.8%	-0.8	+-0.7	0.44	3.4%	0.8%
2008.2-2017.1	2.1	+-1	0.66	0.0%	0.1%	2.9	+-0.6	0.89	0.0%	0.8%	-0.8	+-0.8	0.44	5.4%	1.4%
2009.1-2017.1	2.2	+-1.1	0.66	0.1%	0.2%	3.2	+-0.5	0.92	0.0%	0.9%	-0.9	+-0.9	0.44	4.6%	1.3%
2009.2-2017.1	2.5	+-1.3	0.65	0.1%	0.2%	3.3	+-0.6	0.91	0.0%	0.5%	-0.8	+-1.1	0.44	11.9%	1.6%
2010.1-2017.1	2.7	+-1.5	0.66	0.2%	0.4%	3.4	+-0.7	0.91	0.0%	1.0%	-0.7	+-1.2	0.35	22.3%	2.5%
2010.2-2017.1	2.3	+-1.8	0.51	1.5%	1.2%	3.4	+-0.9	0.87	0.0%	2.1%	-1.1	+-1.5	0.37	14.3%	6.7%
2011.1-2017.1	2.4	+-2.2	0.49	3.4%	1.9%	3	+-0.8	0.87	0.0%	0.6%	-0.6	+-1.7	0.2	41.6%	9.4%
2011.2-2017.1	2.4	+-2.2	0.49	3.4%	1.9%	3	+-0.8	0.87	0.0%	0.6%	-0.6	+-1.7	0.2	41.6%	9.4%
2012.1-2017.1	1.6	+-2.3	0.55	13.8%	0.9%	3.1	+-1	0.85	0.0%	1.3%	-1.4	+-1.5	0.54	6.2%	1.7%
2012.2-2017.1	0.6	+-2.3	0.45	55.9%	1.8%	2.8	+-1.2	0.78	0.1%	3.2%	-2.1	+-1.5	0.69	1.3%	3.2%
2013.1-2017.1	0.5	+-3	0.43	70.3%	3.2%	2.6	+-1.5	0.74	0.5%	4.5%	-2.1	+-1.9	0.57	4.0%	5.6%
2013.2-2017.1	-0.3	+-3.9	0.33	83.2%	7.9%	2.4	+-2.1	0.57	2.8%	10.0%	-2.7	+-2.4	0.64	3.5%	13.0%
2014.1-2017.1	0.2	+-5.5	0.16	94.3%	15.1%	2.6	+-3	0.52	7.2%	17.4%	-2.4	+-3.4	0.38	12.6%	22.8%
2014.2-2017.1	-0.1	+-9.6	-0.01	98.2%	27.7%	2	+-5	0.05	28.2%	35.2%	-2	+-5.8	0.27	35.0%	30.6%

	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
2004.2-2016.2	3.3	+-1	0.7	0.0%	1.8%	2.5	+-0.4	0.89	0.0%	0.6%	0.8	+-0.8	0.15	7.0%	12.7%
2005.1-2016.2	2.9	+-1	0.71	0.0%	0.3%	2.5	+-0.4	0.88	0.0%	0.7%	0.4	+-0.8	0.19	28.6%	2.9%
2005.2-2016.2	2.6	+-0.9	0.66	0.0%	0.6%	2.5	+-0.5	0.86	0.0%	1.1%	0.1	+-0.7	0.1	77.3%	5.3%
2006.1-2016.2	2.1	+-0.8	0.71	0.0%	0.0%	2.4	+-0.5	0.84	0.0%	0.9%	-0.3	+-0.6	0.3	40.6%	0.5%
2006.2-2016.2	1.8	+-0.7	0.69	0.0%	0.0%	2.3	+-0.5	0.81	0.0%	1.9%	-0.5	+-0.6	0.34	9.6%	0.9%
2007.1-2016.2	1.6	+-0.8	0.69	0.0%	0.0%	2.2	+-0.6	0.8	0.0%	1.6%	-0.6	+-0.7	0.33	9.6%	1.0%
2007.2-2016.2	1.6	+-0.9	0.65	0.1%	0.1%	2.3	+-0.7	0.78	0.0%	1.5%	-0.6	+-0.8	0.33	9.6%	1.8%
2008.1-2016.2	1.7	+-1	0.65	0.3%	0.1%	2.5	+-0.6	0.84	0.0%	2.4%	-0.8	+-0.8	0.4	4.4%	1.0%
2008.2-2016.2	1.9	+-1.1	0.66	0.2%	0.1%	2.8	+-0.6	0.88	0.0%	0.5%	-0.9	+-0.9	0.4	6.7%	1.7%
2009.1-2016.2	2	+-1.3	0.66	0.4%	0.2%	3.1	+-0.6	0.91	0.0%	0.8%	-1	+-1	0.41	5.4%	1.6%
2009.2-2016.2	2.3	+-1.4	0.65	0.5%	0.2%	3.2	+-0.7	0.9	0.0%	0.5%	-0.9	+-1.2	0.41	12.7%	1.9%
2010.1-2016.2	2.5	+-1.7	0.65	0.8%	0.5%	3.3	+-0.8	0.9	0.0%	1.0%	-0.8	+-1.4	0.31	23.8%	3.3%
2010.2-2016.2	2.1	+-2	0.5	4.4%	1.4%	3.3	+-1	0.85	0.0%	2.2%	-1.2	+-1.7	0.33	15.6%	7.6%
2011.1-2016.2	2	+-2.6	0.48	10.4%	2.3%	2.7	+-0.9	0.87	0.0%	0.3%	-0.7	+-2	0.14	46.4%	12.1%
2011.2-2016.2	2	+-2.6	0.48	10.4%	2.3%	2.7	+-0.9	0.87	0.0%	0.3%	-0.7	+-2	0.14	46.4%	12.1%
2012.1-2016.2	0.9	+-2.6	0.61	45.0%	0.7%	2.7	+-1.1	0.86	0.1%	0.8%	-1.8	+-1.8	0.55	5.5%	1.7%
2012.2-2016.2	-0.3	+-2.4	0.64	75.7%	0.7%	2.3	+-1.2	0.8	0.4%	1.4%	-2.6	+-1.7	0.73	1.0%	2.1%
2013.1-2016.2	-0.9	+-3.1	0.66	47.0%	1.1%	1.9	+-1.5	0.81	2.3%	1.3%	-2.8	+-2.3	0.64	2.9%	3.6%
2013.2-2016.2	-2.1	+-3.3	0.73	16.3%	1.8%	1.6	+-2	0.68	9.4%	3.3%	-3.6	+-2.6	0.76	2.0%	6.3%
2014.1-2016.2	-2.5	+-5.7	0.64	25.7%	4.7%	1.2	+-3.3	0.68	34.6%	6.2%	-3.6	+-4.6	0.54	8.9%	13.9%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Property Damage

With Seasonality; No Level Change; Excluding 2011.1, 2015.2, 2016.1

	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
2005.1-2017.1	3.2	+-1	0.74	0.0%	0.5%	2.6	+-0.5	0.87	0.0%	2.8%	0.6	+-0.8	0.24	11.4%	2.5%
2005.2-2017.1	2.9	+-0.9	0.7	0.0%	1.0%	2.6	+-0.5	0.85	0.0%	4.3%	0.3	+-0.7	0.13	40.2%	4.9%
2006.1-2017.1	2.5	+-0.8	0.74	0.0%	0.1%	2.5	+-0.6	0.83	0.0%	4.1%	0	+-0.6	0.32	88.4%	0.4%
2006.2-2017.1	2.1	+-0.7	0.72	0.0%	0.1%	2.4	+-0.6	0.8	0.0%	8.2%	-0.3	+-0.6	0.33	29.6%	0.8%
2007.1-2017.1	2	+-0.8	0.71	0.0%	0.1%	2.3	+-0.6	0.78	0.0%	7.8%	-0.3	+-0.6	0.32	29.4%	1.0%
2007.2-2017.1	2	+-0.9	0.66	0.0%	0.2%	2.4	+-0.7	0.76	0.0%	7.1%	-0.4	+-0.7	0.31	28.2%	1.9%
2008.1-2017.1	2.1	+-1	0.67	0.0%	0.5%	2.7	+-0.7	0.84	0.0%	10.8%	-0.5	+-0.8	0.37	15.3%	1.2%
2008.2-2017.1	2.4	+-1.1	0.69	0.0%	0.3%	2.9	+-0.7	0.87	0.0%	3.0%	-0.5	+-0.9	0.36	21.2%	2.1%
2009.1-2017.1	2.6	+-1.2	0.7	0.1%	0.6%	3.2	+-0.6	0.92	0.0%	3.7%	-0.6	+-1	0.37	18.1%	2.2%
2009.2-2017.1	2.9	+-1.4	0.7	0.1%	0.5%	3.4	+-0.7	0.92	0.0%	2.3%	-0.5	+-1.2	0.38	36.7%	2.4%
2010.1-2017.1	3.2	+-1.5	0.73	0.1%	0.9%	3.5	+-0.7	0.91	0.0%	3.8%	-0.3	+-1.4	0.28	57.5%	4.0%
2010.2-2017.1	2.8	+-1.9	0.58	0.8%	2.7%	3.5	+-0.9	0.88	0.0%	7.7%	-0.7	+-1.6	0.26	38.4%	10.2%
2011.1-2017.1	3	+-2.3	0.56	1.8%	4.4%	3.1	+-0.9	0.88	0.0%	2.8%	-0.1	+-1.8	0.1	86.3%	13.9%
2011.2-2017.1	3	+-2.3	0.56	1.8%	4.4%	3.1	+-0.9	0.88	0.0%	2.8%	-0.1	+-1.8	0.1	86.3%	13.9%
2012.1-2017.1	2.3	+-2.5	0.61	6.2%	2.4%	3.2	+-1.1	0.87	0.0%	5.9%	-0.9	+-1.5	0.55	18.2%	2.1%
2012.2-2017.1	1.2	+-2.1	0.52	20.8%	3.1%	2.8	+-1.2	0.83	0.2%	12.2%	-1.6	+-1.2	0.79	1.7%	2.0%
2013.1-2017.1	1.2	+-2.9	0.48	31.0%	6.9%	2.8	+-1.7	0.79	1.0%	18.4%	-1.5	+-1.6	0.67	5.7%	5.0%
2013.2-2017.1	0.2	+-3.3	0.32	82.8%	13.0%	2.5	+-2.5	0.63	4.9%	35.0%	-2.2	+-1.1	0.92	0.8%	3.8%
2014.1-2017.1	1	+-5.1	0.22	50.2%	27.2%	2.9	+-4.6	0.61	11.2%	58.8%	-1.8	+-0.7	0.97	0.9%	2.5%
2014.2-2017.1	-0.1	+-17.9	-0.58	96.7%	53.1%	2	+-17.8	0.06	38.2%	92.6%	-2	+-0.4	1	1.1%	2.0%

	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
2004.2-2016.2	3.7	+-1.1	0.71	0.0%	3.7%	2.5	+-0.5	0.87	0.0%	1.8%	1.1	+-0.9	0.25	1.6%	17.8%
2005.1-2016.2	3.3	+-1.1	0.72	0.0%	0.9%	2.5	+-0.5	0.85	0.0%	1.9%	0.8	+-0.8	0.26	7.8%	4.6%
2005.2-2016.2	2.9	+-1.1	0.68	0.0%	1.5%	2.4	+-0.6	0.83	0.0%	2.9%	0.4	+-0.8	0.13	27.2%	8.2%
2006.1-2016.2	2.4	+-1	0.72	0.0%	0.2%	2.4	+-0.6	0.81	0.0%	2.6%	0	+-0.7	0.28	91.0%	0.9%
2006.2-2016.2	2	+-0.8	0.7	0.0%	0.1%	2.2	+-0.6	0.77	0.0%	4.9%	-0.2	+-0.6	0.26	47.1%	1.5%
2007.1-2016.2	1.8	+-0.9	0.7	0.1%	0.2%	2.1	+-0.7	0.75	0.0%	4.0%	-0.3	+-0.7	0.24	47.2%	2.0%
2007.2-2016.2	1.9	+-1	0.65	0.2%	0.3%	2.2	+-0.8	0.73	0.0%	4.1%	-0.3	+-0.8	0.22	44.3%	3.3%
2008.1-2016.2	2	+-1.2	0.66	0.3%	0.6%	2.5	+-0.8	0.81	0.0%	7.4%	-0.5	+-0.9	0.29	25.6%	2.2%
2008.2-2016.2	2.3	+-1.3	0.67	0.2%	0.4%	2.8	+-0.7	0.85	0.0%	2.2%	-0.5	+-1	0.28	32.2%	3.4%
2009.1-2016.2	2.5	+-1.5	0.68	0.4%	0.9%	3.1	+-0.7	0.9	0.0%	3.5%	-0.6	+-1.2	0.28	27.6%	3.6%
2009.2-2016.2	2.8	+-1.7	0.68	0.4%	0.8%	3.3	+-0.8	0.9	0.0%	2.5%	-0.5	+-1.4	0.29	48.1%	3.9%
2010.1-2016.2	3.2	+-2	0.71	0.5%	1.7%	3.4	+-0.9	0.89	0.0%	4.9%	-0.2	+-1.7	0.19	74.6%	7.1%
2010.2-2016.2	2.8	+-2.4	0.54	2.6%	4.3%	3.4	+-1.2	0.84	0.0%	9.2%	-0.6	+-2.1	0.13	52.9%	14.6%
2011.1-2016.2	3	+-3.2	0.53	5.6%	7.6%	2.8	+-1.1	0.86	0.1%	2.1%	0.2	+-2.4	-0.02	82.3%	23.6%
2011.2-2016.2	3	+-3.2	0.53	5.6%	7.6%	2.8	+-1.1	0.86	0.1%	2.1%	0.2	+-2.4	-0.02	82.3%	23.6%
2012.1-2016.2	1.9	+-3.6	0.59	23.9%	4.1%	2.8	+-1.5	0.84	0.5%	5.1%	-0.9	+-2.2	0.42	32.8%	4.7%
2012.2-2016.2	0.5	+-2.9	0.58	63.4%	3.6%	2.3	+-1.5	0.8	1.3%	7.1%	-1.8	+-1.8	0.69	5.2%	3.9%
2013.1-2016.2	0.2	+-4.8	0.55	90.2%	8.1%	2	+-2.3	0.79	7.3%	9.1%	-1.7	+-3	0.46	16.3%	10.9%
2013.2-2016.2	-1	+-4.6	0.67	45.1%	8.7%	1.6	+-3.6	0.64	19.7%	18.1%	-2.5	+-2.1	0.89	3.5%	6.9%
2014.1-2016.2	-0.4	+-26.3	0.3	86.3%	35.0%	1.5	+-21.4	0.46	54.0%	44.9%	-1.9	+-5	0.88	13.4%	17.7%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Property Damage

No Seasonality; No Level Change; No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	3	+-1.1	0.58	0.0%	2.6	+-0.5	0.82	0.0%	0.4	+-0.9	-0.01	39.9%
2005.2-2017.1	2.5	+-1	0.54	0.0%	2.5	+-0.6	0.8	0.0%	0	+-0.8	-0.05	97.5%
2006.1-2017.1	2.2	+-1	0.47	0.0%	2.5	+-0.6	0.78	0.0%	-0.3	+-0.8	-0.02	44.0%
2006.2-2017.1	1.7	+-0.9	0.41	0.1%	2.4	+-0.6	0.75	0.0%	-0.6	+-0.7	0.09	9.8%
2007.1-2017.1	1.7	+-1	0.37	0.2%	2.4	+-0.7	0.72	0.0%	-0.6	+-0.8	0.07	12.6%
2007.2-2017.1	1.6	+-1.1	0.3	0.8%	2.4	+-0.8	0.69	0.0%	-0.8	+-0.9	0.12	7.3%
2008.1-2017.1	1.8	+-1.2	0.33	0.6%	2.8	+-0.7	0.79	0.0%	-0.9	+-1	0.15	5.8%
2008.2-2017.1	1.8	+-1.4	0.29	1.3%	2.9	+-0.8	0.8	0.0%	-1.1	+-1.1	0.19	4.1%
2009.1-2017.1	2	+-1.5	0.31	1.1%	3.3	+-0.7	0.85	0.0%	-1.2	+-1.2	0.19	4.8%
2009.2-2017.1	1.9	+-1.7	0.25	2.8%	3.3	+-0.8	0.83	0.0%	-1.4	+-1.3	0.2	4.8%
2010.1-2017.1	2.3	+-1.9	0.29	2.3%	3.6	+-0.9	0.84	0.0%	-1.3	+-1.5	0.13	10.0%
2010.2-2017.1	1.6	+-2	0.13	10.9%	3.5	+-1	0.8	0.0%	-1.9	+-1.6	0.3	2.4%
2011.1-2017.1	1.7	+-2.3	0.12	13.3%	3.4	+-1.2	0.76	0.0%	-1.6	+-1.8	0.19	7.6%
2011.2-2017.1	2	+-2.8	0.13	13.9%	2.8	+-1.2	0.72	0.0%	-0.8	+-1.8	0	33.4%
2012.1-2017.1	1.6	+-3.3	0.02	29.2%	3.1	+-1.4	0.71	0.1%	-1.4	+-2	0.13	14.9%
2012.2-2017.1	0.1	+-3.2	-0.12	95.8%	2.5	+-1.5	0.62	0.4%	-2.4	+-1.9	0.44	2.1%
2013.1-2017.1	0.5	+-4.1	-0.13	78.4%	2.6	+-1.9	0.55	1.4%	-2.1	+-2.4	0.28	8.2%
2013.2-2017.1	-1.1	+-4.6	-0.11	59.4%	2.1	+-2.4	0.35	7.2%	-3.1	+-2.6	0.5	2.9%
2014.1-2017.1	0.2	+-6.1	-0.2	95.1%	2.6	+-3.2	0.36	9.1%	-2.4	+-3.4	0.26	14.0%
2014.2-2017.1	-1.2	+-8.6	-0.2	71.3%	1.5	+-4.2	0	37.2%	-2.7	+-5.1	0.18	22.3%

	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
2004.2-2016.2	3.4	+-1.1	0.62	0.0%	2.5	+-0.5	0.82	0.0%	0.8	+-0.9	0.09	8.5%
2005.1-2016.2	3.1	+-1.2	0.56	0.0%	2.6	+-0.6	0.8	0.0%	0.5	+-0.9	0.01	27.7%
2005.2-2016.2	2.6	+-1.1	0.52	0.0%	2.5	+-0.6	0.77	0.0%	0.1	+-0.9	-0.04	80.7%
2006.1-2016.2	2.3	+-1.1	0.45	0.0%	2.5	+-0.7	0.75	0.0%	-0.2	+-0.9	-0.04	63.2%
2006.2-2016.2	1.7	+-1	0.37	0.2%	2.3	+-0.7	0.71	0.0%	-0.5	+-0.8	0.05	17.9%
2007.1-2016.2	1.7	+-1.1	0.33	0.5%	2.3	+-0.8	0.68	0.0%	-0.6	+-0.9	0.03	22.0%
2007.2-2016.2	1.6	+-1.2	0.25	1.6%	2.3	+-0.8	0.65	0.0%	-0.7	+-1	0.07	13.5%
2008.1-2016.2	1.8	+-1.4	0.29	1.2%	2.7	+-0.8	0.75	0.0%	-0.9	+-1.1	0.1	10.9%
2008.2-2016.2	1.8	+-1.5	0.25	2.5%	2.9	+-0.9	0.76	0.0%	-1.1	+-1.2	0.14	7.8%
2009.1-2016.2	2.1	+-1.7	0.28	2.1%	3.3	+-0.8	0.82	0.0%	-1.2	+-1.4	0.14	8.8%
2009.2-2016.2	2	+-2	0.21	4.9%	3.3	+-1	0.8	0.0%	-1.3	+-1.5	0.15	8.6%
2010.1-2016.2	2.3	+-2.2	0.25	3.9%	3.6	+-1.1	0.81	0.0%	-1.2	+-1.8	0.08	16.6%
2010.2-2016.2	1.5	+-2.3	0.09	17.1%	3.5	+-1.2	0.77	0.0%	-1.9	+-1.8	0.26	4.5%
2011.1-2016.2	1.7	+-2.8	0.08	19.9%	3.4	+-1.5	0.71	0.0%	-1.6	+-2.2	0.14	12.7%
2011.2-2016.2	2	+-3.4	0.08	20.1%	2.7	+-1.4	0.64	0.2%	-0.7	+-2.2	-0.05	50.5%
2012.1-2016.2	1.6	+-4.1	-0.02	39.0%	3	+-1.8	0.63	0.4%	-1.4	+-2.5	0.06	25.1%
2012.2-2016.2	-0.3	+-4.1	-0.14	86.0%	2.3	+-1.9	0.49	2.2%	-2.6	+-2.4	0.39	4.3%
2013.1-2016.2	0.1	+-5.4	-0.17	96.3%	2.4	+-2.5	0.39	5.8%	-2.2	+-3.2	0.21	14.3%
2013.2-2016.2	-2.1	+-6.1	-0.04	42.4%	1.6	+-3.2	0.1	25.2%	-3.6	+-3.5	0.49	4.9%
2014.1-2016.2	-0.8	+-8.9	-0.23	81.6%	2	+-4.7	0.09	29.1%	-2.8	+-5.1	0.2	20.8%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Property Damage

No Seasonality; No Level Change; Excluding 2011.1

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	3	+-1.1	0.58	0.0%	2.6	+-0.5	0.85	0.0%	0.4	+-0.8	-0.01	36.6%
2005.2-2017.1	2.5	+-1	0.54	0.0%	2.5	+-0.5	0.83	0.0%	0	+-0.7	-0.05	100.0%
2006.1-2017.1	2.2	+-1.1	0.48	0.0%	2.5	+-0.6	0.81	0.0%	-0.3	+-0.7	-0.02	43.6%
2006.2-2017.1	1.7	+-0.9	0.41	0.1%	2.3	+-0.6	0.79	0.0%	-0.6	+-0.7	0.11	8.2%
2007.1-2017.1	1.7	+-1	0.38	0.2%	2.3	+-0.6	0.76	0.0%	-0.6	+-0.7	0.08	12.1%
2007.2-2017.1	1.6	+-1.1	0.3	0.9%	2.3	+-0.7	0.73	0.0%	-0.7	+-0.8	0.13	7.4%
2008.1-2017.1	1.8	+-1.3	0.34	0.7%	2.7	+-0.7	0.82	0.0%	-0.8	+-0.9	0.14	6.7%
2008.2-2017.1	1.8	+-1.4	0.3	1.4%	2.8	+-0.7	0.82	0.0%	-1	+-1	0.17	5.4%
2009.1-2017.1	2.1	+-1.6	0.33	1.2%	3.1	+-0.7	0.87	0.0%	-1	+-1.1	0.15	7.7%
2009.2-2017.1	2.1	+-1.8	0.26	2.9%	3.2	+-0.8	0.85	0.0%	-1.1	+-1.3	0.14	9.3%
2010.1-2017.1	2.5	+-2.1	0.31	2.2%	3.4	+-0.9	0.84	0.0%	-0.8	+-1.5	0.04	23.6%
2010.2-2017.1	1.7	+-2.2	0.13	11.9%	3.1	+-1	0.79	0.0%	-1.4	+-1.6	0.18	8.0%
2011.1-2017.1	2	+-2.8	0.13	13.9%	2.8	+-1.2	0.72	0.0%	-0.8	+-1.8	0	33.4%
2011.2-2017.1	2	+-2.8	0.13	13.9%	2.8	+-1.2	0.72	0.0%	-0.8	+-1.8	0	33.4%
2012.1-2017.1	1.6	+-3.3	0.02	29.2%	3.1	+-1.4	0.71	0.1%	-1.4	+-2	0.13	14.9%
2012.2-2017.1	0.1	+-3.2	-0.12	95.8%	2.5	+-1.5	0.62	0.4%	-2.4	+-1.9	0.44	2.1%
2013.1-2017.1	0.5	+-4.1	-0.13	78.4%	2.6	+-1.9	0.55	1.4%	-2.1	+-2.4	0.28	8.2%
2013.2-2017.1	-1.1	+-4.6	-0.11	59.4%	2.1	+-2.4	0.35	7.2%	-3.1	+-2.6	0.5	2.9%
2014.1-2017.1	0.2	+-6.1	-0.2	95.1%	2.6	+-3.2	0.36	9.1%	-2.4	+-3.4	0.26	14.0%
2014.2-2017.1	-1.2	+-8.6	-0.2	71.3%	1.5	+-4.2	0	37.2%	-2.7	+-5.1	0.18	22.3%

	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
2004.2-2016.2	3.3	+-1.1	0.62	0.0%	2.6	+-0.5	0.84	0.0%	0.8	+-0.9	0.1	7.7%
2005.1-2016.2	3.1	+-1.2	0.57	0.0%	2.6	+-0.5	0.83	0.0%	0.5	+-0.9	0.02	25.8%
2005.2-2016.2	2.6	+-1.1	0.52	0.0%	2.5	+-0.6	0.8	0.0%	0.1	+-0.8	-0.05	78.9%
2006.1-2016.2	2.3	+-1.2	0.45	0.0%	2.5	+-0.6	0.78	0.0%	-0.2	+-0.8	-0.04	62.3%
2006.2-2016.2	1.7	+-1	0.38	0.2%	2.3	+-0.6	0.75	0.0%	-0.5	+-0.7	0.06	15.3%
2007.1-2016.2	1.7	+-1.2	0.34	0.5%	2.2	+-0.7	0.72	0.0%	-0.5	+-0.8	0.04	21.4%
2007.2-2016.2	1.6	+-1.3	0.26	1.8%	2.2	+-0.8	0.69	0.0%	-0.6	+-0.9	0.08	13.8%
2008.1-2016.2	1.8	+-1.4	0.3	1.4%	2.6	+-0.7	0.79	0.0%	-0.8	+-1	0.09	12.4%
2008.2-2016.2	1.8	+-1.6	0.25	2.7%	2.8	+-0.8	0.79	0.0%	-0.9	+-1.1	0.12	10.1%
2009.1-2016.2	2.2	+-1.8	0.29	2.2%	3.1	+-0.8	0.84	0.0%	-0.9	+-1.3	0.1	13.6%
2009.2-2016.2	2.1	+-2.1	0.22	5.0%	3.1	+-0.9	0.82	0.0%	-1	+-1.5	0.09	15.8%
2010.1-2016.2	2.6	+-2.4	0.28	3.6%	3.4	+-1	0.81	0.0%	-0.7	+-1.7	-0.01	36.1%
2010.2-2016.2	1.7	+-2.7	0.09	18.1%	3.1	+-1.2	0.75	0.0%	-1.4	+-1.9	0.13	13.8%
2011.1-2016.2	2	+-3.4	0.08	20.1%	2.7	+-1.4	0.64	0.2%	-0.7	+-2.2	-0.05	50.5%
2011.2-2016.2	2	+-3.4	0.08	20.1%	2.7	+-1.4	0.64	0.2%	-0.7	+-2.2	-0.05	50.5%
2012.1-2016.2	1.6	+-4.1	-0.02	39.0%	3	+-1.8	0.63	0.4%	-1.4	+-2.5	0.06	25.1%
2012.2-2016.2	-0.3	+-4.1	-0.14	86.0%	2.3	+-1.9	0.49	2.2%	-2.6	+-2.4	0.39	4.3%
2013.1-2016.2	0.1	+-5.4	-0.17	96.3%	2.4	+-2.5	0.39	5.8%	-2.2	+-3.2	0.21	14.3%
2013.2-2016.2	-2.1	+-6.1	-0.04	42.4%	1.6	+-3.2	0.1	25.2%	-3.6	+-3.5	0.49	4.9%
2014.1-2016.2	-0.8	+-8.9	-0.23	81.6%	2	+-4.7	0.09	29.1%	-2.8	+-5.1	0.2	20.8%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Third Party Liability - Property Damage

No Seasonality; No Level Change; Excluding 2011.1, 2015.2, 2016.1

	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
2005.1-2017.1	3.2	+-1.2	0.62	0.0%	2.6	+-0.5	0.84	0.0%	0.6	+-0.9	0.06	15.0%
2005.2-2017.1	2.8	+-1.1	0.58	0.0%	2.5	+-0.6	0.82	0.0%	0.2	+-0.8	-0.03	52.6%
2006.1-2017.1	2.5	+-1.1	0.52	0.0%	2.5	+-0.6	0.79	0.0%	0	+-0.8	-0.05	90.6%
2006.2-2017.1	1.9	+-1	0.48	0.1%	2.3	+-0.6	0.77	0.0%	-0.4	+-0.7	0.01	28.0%
2007.1-2017.1	2	+-1.1	0.45	0.1%	2.3	+-0.7	0.74	0.0%	-0.3	+-0.8	-0.01	37.3%
2007.2-2017.1	1.8	+-1.2	0.37	0.5%	2.3	+-0.8	0.71	0.0%	-0.5	+-0.8	0.03	24.7%
2008.1-2017.1	2.1	+-1.3	0.43	0.4%	2.7	+-0.7	0.82	0.0%	-0.6	+-0.9	0.04	22.1%
2008.2-2017.1	2.1	+-1.5	0.39	0.8%	2.8	+-0.8	0.83	0.0%	-0.7	+-1	0.07	18.0%
2009.1-2017.1	2.5	+-1.6	0.44	0.6%	3.2	+-0.7	0.89	0.0%	-0.7	+-1.2	0.04	23.2%
2009.2-2017.1	2.5	+-1.9	0.37	1.6%	3.2	+-0.8	0.87	0.0%	-0.8	+-1.4	0.03	26.2%
2010.1-2017.1	3	+-2.1	0.45	1.0%	3.5	+-0.9	0.87	0.0%	-0.5	+-1.6	-0.06	53.8%
2010.2-2017.1	2.2	+-2.3	0.28	5.4%	3.3	+-1	0.84	0.0%	-1	+-1.7	0.07	22.5%
2011.1-2017.1	2.6	+-2.8	0.29	6.3%	2.9	+-1.2	0.78	0.0%	-0.3	+-1.9	-0.1	71.2%
2011.2-2017.1	2.6	+-2.8	0.29	6.3%	2.9	+-1.2	0.78	0.0%	-0.3	+-1.9	-0.1	71.2%
2012.1-2017.1	2.3	+-3.5	0.16	15.3%	3.2	+-1.4	0.79	0.1%	-0.9	+-2.1	-0.01	36.2%
2012.2-2017.1	0.8	+-3	-0.09	54.7%	2.7	+-1.4	0.76	0.3%	-1.9	+-1.8	0.43	4.7%
2013.1-2017.1	1.3	+-3.9	-0.04	42.4%	2.8	+-1.8	0.72	1.0%	-1.5	+-2.3	0.23	15.5%
2013.2-2017.1	-0.2	+-3.8	-0.24	90.4%	2.3	+-2.2	0.61	4.2%	-2.5	+-1.9	0.7	2.4%
2014.1-2017.1	1.1	+-4.5	-0.11	49.6%	2.9	+-3	0.68	5.3%	-1.8	+-2	0.62	7.0%
2014.2-2017.1	-0.4	+-5.6	-0.44	79.7%	2	+-4.1	0.52	17.4%	-2.3	+-3.2	0.74	9.2%

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2004.2-2016.2	3.7	+-1.2	0.66	0.0%	2.5	+-0.5	0.83	0.0%	1.2	+-0.9	0.22	1.7%
2005.1-2016.2	3.4	+-1.3	0.61	0.0%	2.6	+-0.6	0.81	0.0%	0.8	+-0.9	0.12	6.9%
2005.2-2016.2	2.9	+-1.2	0.57	0.0%	2.5	+-0.6	0.78	0.0%	0.4	+-0.8	0.01	28.3%
2006.1-2016.2	2.6	+-1.3	0.5	0.0%	2.4	+-0.7	0.75	0.0%	0.1	+-0.8	-0.05	72.3%
2006.2-2016.2	2	+-1.1	0.44	0.1%	2.2	+-0.7	0.72	0.0%	-0.2	+-0.8	-0.04	56.8%
2007.1-2016.2	2	+-1.3	0.41	0.4%	2.2	+-0.8	0.68	0.0%	-0.2	+-0.9	-0.06	70.7%
2007.2-2016.2	1.9	+-1.4	0.33	1.2%	2.2	+-0.9	0.64	0.0%	-0.3	+-0.9	-0.04	51.4%
2008.1-2016.2	2.2	+-1.5	0.39	0.8%	2.6	+-0.8	0.77	0.0%	-0.4	+-1.1	-0.03	46.5%
2008.2-2016.2	2.3	+-1.8	0.35	1.5%	2.8	+-0.9	0.78	0.0%	-0.5	+-1.2	-0.02	39.0%
2009.1-2016.2	2.7	+-2	0.41	1.1%	3.2	+-0.8	0.86	0.0%	-0.5	+-1.4	-0.04	47.1%
2009.2-2016.2	2.7	+-2.3	0.35	2.6%	3.3	+-1	0.83	0.0%	-0.5	+-1.7	-0.05	51.2%
2010.1-2016.2	3.4	+-2.6	0.44	1.5%	3.5	+-1.1	0.84	0.0%	-0.1	+-2	-0.11	91.2%
2010.2-2016.2	2.5	+-2.9	0.25	7.9%	3.3	+-1.3	0.78	0.0%	-0.7	+-2.2	-0.05	47.5%
2011.1-2016.2	3.2	+-3.7	0.28	8.1%	2.9	+-1.6	0.68	0.4%	0.3	+-2.4	-0.13	76.8%
2011.2-2016.2	3.2	+-3.7	0.28	8.1%	2.9	+-1.6	0.68	0.4%	0.3	+-2.4	-0.13	76.8%
2012.1-2016.2	2.9	+-4.8	0.15	18.3%	3.2	+-2	0.69	0.6%	-0.3	+-2.9	-0.15	79.6%
2012.2-2016.2	0.9	+-4.5	-0.14	63.8%	2.5	+-2	0.61	2.4%	-1.6	+-2.6	0.18	19.1%
2013.1-2016.2	1.6	+-6.2	-0.1	49.5%	2.6	+-2.9	0.53	6.1%	-0.9	+-3.4	-0.09	49.0%
2013.2-2016.2	-0.5	+-6.8	-0.31	84.2%	1.8	+-3.7	0.27	21.1%	-2.2	+-3.4	0.46	12.6%
2014.1-2016.2	1.4	+-10.3	-0.29	62.5%	2.5	+-6.7	0.36	24.3%	-1.1	+-3.7	0.19	32.3%

Province of Alberta
Private Passenger Automobile (excl. Farmers)
Losses include Indemnity, ALAE, and ULAE

Accident Benefits - All Medical/Rehab Expenses
With Seasonality; With Level Change at 2015.1; 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
2005.1-2017.1	2.7	+-0.8	0.94	0.0%	0.0%	0.0%	1.2382	4.7	+-1	0.92	0.0%	0.4%	1.4%	1.1198	-1.9	+-1	0.49	0.0%	0.4%	3.0%	1.1057
2005.2-2017.1	3.1	+-0.7	0.96	0.0%	0.0%	0.0%	1.218	5.2	+-1	0.94	0.0%	0.1%	1.9%	1.0997	-2	+-1.1	0.48	0.1%	0.6%	3.4%	1.1076
2006.1-2017.1	3.4	+-0.7	0.97	0.0%	0.0%	0.0%	1.205	5.4	+-1.1	0.94	0.0%	0.1%	3.6%	1.0909	-1.9	+-1.2	0.4	0.4%	1.0%	4.8%	1.1046
2006.2-2017.1	3.4	+-0.8	0.96	0.0%	0.0%	0.0%	1.2033	5.1	+-1.1	0.93	0.0%	0.2%	1.9%	1.103	-1.6	+-1.3	0.39	1.9%	0.6%	8.1%	1.0909
2007.1-2017.1	3.6	+-0.9	0.96	0.0%	0.0%	0.0%	1.1934	4.8	+-1.2	0.93	0.0%	0.2%	1.3%	1.1146	-1.2	+-1.4	0.27	9.1%	1.2%	15.9%	1.0707
2007.2-2017.1	3.7	+-1	0.96	0.0%	0.0%	0.0%	1.1893	4.3	+-1.2	0.93	0.0%	0.3%	0.4%	1.1328	-0.6	+-1.4	0.34	36.2%	0.3%	27.7%	1.0499
2008.1-2017.1	3.7	+-1.1	0.96	0.0%	0.0%	0.0%	1.1888	3.8	+-1.2	0.94	0.0%	0.1%	0.1%	1.1556	-0.1	+-1.4	0.29	90.4%	0.7%	51.3%	1.0287
2008.2-2017.1	3.8	+-1.3	0.95	0.0%	0.0%	0.0%	1.1869	3.2	+-1.2	0.94	0.0%	0.1%	0.0%	1.1754	0.5	+-1.5	0.42	48.3%	0.2%	81.0%	1.0098
2009.1-2017.1	4	+-1.5	0.95	0.0%	0.0%	0.0%	1.1765	3.4	+-1.4	0.94	0.0%	0.2%	0.0%	1.1674	0.6	+-1.7	0.41	50.5%	0.4%	86.0%	1.0078
2009.2-2017.1	4.3	+-1.7	0.95	0.0%	0.0%	0.1%	1.1684	3.6	+-1.6	0.93	0.0%	0.3%	0.1%	1.1617	0.6	+-2	0.37	51.8%	0.6%	90.4%	1.0057
2010.1-2017.1	4.4	+-2.1	0.95	0.0%	0.0%	0.4%	1.1635	3.6	+-2	0.93	0.2%	0.5%	0.3%	1.1625	0.8	+-2.5	0.35	50.0%	1.3%	98.7%	1.0008
2010.2-2017.1	4.8	+-2.4	0.94	0.1%	0.0%	0.9%	1.1529	4.4	+-2.1	0.94	0.1%	0.2%	0.6%	1.1402	0.4	+-2.9	0.25	77.8%	2.4%	84.6%	1.0111
2011.1-2017.1	4.8	+-3.1	0.93	0.5%	0.0%	2.0%	1.1515	4	+-2.6	0.93	0.6%	0.3%	0.8%	1.1521	0.8	+-3.6	0.22	62.6%	4.8%	99.3%	0.9995
2011.2-2017.1	5.8	+-3.5	0.93	0.5%	0.0%	4.4%	1.1293	3	+-2.7	0.93	3.3%	0.5%	0.4%	1.1756	2.7	+-3.5	0.54	11.0%	0.9%	45.9%	0.9606
2012.1-2017.1	5.5	+-4.6	0.93	2.3%	0.1%	6.5%	1.1366	2.9	+-3.6	0.92	9.2%	1.1%	1.0%	1.1783	2.5	+-4.5	0.52	23.1%	1.7%	56.6%	0.9647
2012.2-2017.1	6.3	+-5.7	0.91	3.2%	0.1%	12.0%	1.1218	2.7	+-4.6	0.9	19.1%	2.5%	2.0%	1.1818	3.5	+-5.6	0.52	17.1%	1.9%	44.3%	0.9493
2013.1-2017.1	8.6	+-6	0.94	1.2%	0.2%	21.6%	1.0825	3.3	+-6.1	0.89	21.6%	5.8%	4.7%	1.1707	5.1	+-6.7	0.59	10.0%	4.3%	28.0%	0.9246
2013.2-2017.1	10.1	+-6.4	0.95	1.0%	0.3%	23.8%	1.0723	3.7	+-8.1	0.84	26.5%	9.4%	8.2%	1.1677	6.1	+-8.3	0.56	10.2%	5.3%	27.5%	0.9183
2014.1-2017.1	11	+-7.9	0.95	1.8%	0.9%	26.8%	1.0696	3.4	+-11.4	0.78	40.0%	16.0%	13.6%	1.1685	7.3	+-10.4	0.61	10.2%	10.8%	28.2%	0.9154
2014.2-2017.1	11.2	+-13.1	0.89	6.0%	4.9%	37.5%	1.0786	3.2	+-18.6	0.36	53.5%	37.5%	30.8%	1.1487	7.8	+-15.9	0.55	16.0%	17.2%	53.1%	0.939

	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
2004.2-2016.2	2.6	+-0.6	0.95	0.0%	0.0%	0.0%	1.2162	4.2	+-1.1	0.88	0.0%	0.4%	1.3%	1.1483	-1.5	+-1	0.41	0.4%	1.1%	23.6%	1.0591
2005.1-2016.2	2.6	+-0.7	0.95	0.0%	0.0%	0.0%	1.2139	4.7	+-1	0.91	0.0%	0.7%	1.8%	1.1213	-2	+-0.9	0.58	0.0%	0.1%	6.7%	1.0826
2005.2-2016.2	3	+-0.5	0.97	0.0%	0.0%	0.0%	1.1941	5.2	+-1	0.93	0.0%	0.1%	2.5%	1.1011	-2.1	+-1	0.57	0.0%	0.2%	7.3%	1.0844
2006.1-2016.2	3.2	+-0.5	0.98	0.0%	0.0%	0.0%	1.184	5.4	+-1.1	0.93	0.0%	0.2%	4.2%	1.0929	-2	+-1.1	0.51	0.1%	0.3%	9.0%	1.0834
2006.2-2016.2	3.3	+-0.6	0.98	0.0%	0.0%	0.0%	1.1825	5.1	+-1.2	0.93	0.0%	0.4%	2.3%	1.105	-1.7	+-1.2	0.5	0.8%	0.2%	14.3%	1.0701
2007.1-2016.2	3.4	+-0.6	0.98	0.0%	0.0%	0.0%	1.1757	4.8	+-1.3	0.92	0.0%	0.3%	1.7%	1.1155	-1.3	+-1.3	0.39	4.2%	0.4%	24.4%	1.0539
2007.2-2016.2	3.5	+-0.7	0.98	0.0%	0.0%	0.0%	1.1719	4.3	+-1.3	0.92	0.0%	0.5%	0.5%	1.1335	-0.8	+-1.2	0.48	19.8%	0.1%	40.9%	1.0339
2008.1-2016.2	3.5	+-0.8	0.98	0.0%	0.0%	0.0%	1.1744	3.8	+-1.3	0.93	0.0%	0.1%	0.1%	1.1549	-0.3	+-1.3	0.42	61.9%	0.2%	66.6%	1.017
2008.2-2016.2	3.5	+-0.9	0.97	0.0%	0.0%	0.0%	1.1732	3.2	+-1.3	0.93	0.0%	0.1%	0.0%	1.1743	0.3	+-1.3	0.56	67.8%	0.0%	97.8%	0.999
2009.1-2016.2	3.6	+-1.1	0.97	0.0%	0.0%	0.0%	1.1679	3.4	+-1.5	0.93	0.0%	0.4%	0.1%	1.167	0.2	+-1.5	0.55	78.5%	0.1%	98.4%	1.0008
2009.2-2016.2	3.9	+-1.3	0.97	0.0%	0.0%	0.0%	1.1612	3.6	+-1.7	0.92	0.1%	0.5%	0.2%	1.1615	0.2	+-1.8	0.52	78.1%	0.1%	99.5%	0.9997
2010.1-2016.2	3.8	+-1.6	0.97	0.0%	0.0%	0.0%	1.1635	3.6	+-2.2	0.92	0.4%	0.9%	0.5%	1.1625	0.2	+-2.3	0.5	85.1%	0.3%	98.5%	1.0008
2010.2-2016.2	4.1	+-1.9	0.96	0.1%	0.0%	0.1%	1.1554	4.4	+-2.3	0.93	0.2%	0.4%	0.9%	1.1402	-0.3	+-2.6	0.44	79.7%	0.6%	78.7%	1.0133
2011.1-2016.2	3.7	+-2.4	0.96	0.6%	0.0%	0.3%	1.1666	3.9	+-3	0.92	1.4%	0.7%	1.3%	1.1529	-0.3	+-3.5	0.39	87.0%	1.5%	83.3%	1.0119
2011.2-2016.2	4.5	+-2.7	0.97	0.5%	0.0%	0.6%	1.1483	2.8	+-3.2	0.92	7.1%	1.0%	0.7%	1.1782	1.6	+-3.1	0.68	27.0%	0.2%	56.5%	0.9746
2012.1-2016.2	3	+-2.9	0.98	4.6%	0.0%	0.2%	1.1833	2.6	+-4.6	0.91	21.4%	2.1%	1.8%	1.1853	0.4	+-4	0.73	81.6%	0.3%	97.3%	0.9984
2012.2-2016.2	3.3	+-3.9	0.97	7.3%	0.0%	0.8%	1.1759	2.2	+-6.1	0.88	38.4%	4.2%	3.4%	1.1914	1.1	+-5.2	0.72	61.0%	0.6%	81.1%	0.987
2013.1-2016.2	4.9	+-5.5	0.98	6.7%	0.1%	3.2%	1.1476	2.9	+-9.9	0.87	45.6%	11.7%	10.1%	1.1788	1.9	+-8.3	0.68	55.2%	2.6%	70.4%	0.9735
2013.2-2016.2	6.4	+-5.6	0.98	3.4%	0.1%	3.6%	1.1316	3.4	+-14.6	0.81	50.7%	17.8%	17.6%	1.1732	2.9	+-11.8	0.64	48.8%	5.0%	65.8%	0.9645
2014.1-2016.2	6.7	+-11.7	0.98	12.5%	1.5%	11.2%	1.1278	2.4	+-30.2	0.72	76.0%	30.9%	28.5%	1.1845	4.2	+-24.3	0.55	52.2%	17.3%	65.0%	0.9521

	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
2004.1-2016.1	2.5	+-0.6	0.94	0.0%	0.0%	0.0%	1.206	3.5	+-1.3	0.77	0.0%	4.8%	1.4%	1.2055	-1	+-1.1	0.25	9.3%	2.0%	99.4%	1.0004
2004.2-2016.1	2.6	+-0.6	0.94	0.0%	0.0%	0.0%	1.2029	4.2	+-1.1	0.87	0.0%	0.3%	0.8%	1.1741	-1.6	+-0.9	0.47	0.2%	2.3%	61.4%	1.0245
2005.1-2016.1	2.6	+-0.7	0.94	0.0%	0.0%	0.0%	1.2004	4.8	+-1	0.91	0.0%	0.4%	0.9%	1.1452	-2.1	+-0.8	0.65	0.0%	0.2%	25.4%	1.0482
2005.2-2016.1	3	+-0.5	0.97	0.0%	0.0%	0.0%	1.1842	5.2	+-1	0.93	0.0%	0.0%	0.8%	1.1272	-2.1	+-0.9	0.64	0.0%	0.4%	24.7%	1.0506
2006.1-2016.1	3.2	+-0.5	0.97	0.0%	0.0%	0.0%	1.1736	5.4	+-1	0.93	0.0%	0.1%	1.4%	1.1187	-2.1	+-1	0.58	0.0%	0.6%	28.4%	1.049
2006.2-2016.1	3.2	+-0.6	0.97	0.0%	0.0%	0.0%	1.1727	5.1	+-1.1	0.93	0.0%	0.2%	0.9%	1.1282	-1.8	+-1.1	0.57	0.3%	0.3%	37.6%	1.0394
2007.1-2016.1	3.4	+-0.6	0.97	0.0%	0.0%	0.0%	1.1655	4.9	+-1.2	0.92	0.0%	0.1%	0.6%	1.1398	-1.4	+-1.1	0.47	1.9%	0.7%	59.1%	1.0226
2007.2-2016.1	3.5	+-0.7	0.97	0.0%	0.0%	0.0%	1.1628	4.4	+-1.2	0.92	0.0%	0.2%	0.2%	1.1541	-0.9	+-1.1	0.54	9.7%	0.1%	83.6%	1.0076
2008.1-2016.1	3.4	+-0.8	0.97	0.0%	0.0%	0.0%	1.1653	3.9	+-1.2	0.93	0.0%	0.0%	0.0%	1.1768	-0.4	+-1.1	0.48	41.9%	0.2%	77.0%	0.9902
2008.2-2016.1	3.4	+-0.9	0.96	0.0%	0.0%	0.0%	1.1649	3.3	+-1.2	0.94	0.0%	0.0%	0.0%	1.1921	0.1	+-1	0.62	86.4%	0.0%	43.4%	0.9772
2009.1-2016.1	3.6	+-1.1	0.96	0.0%	0.0%	0.0%	1.1595	3.5	+-1.4	0.93	0.0%	0.1%	0.0%	1.1849	0	+-1.3	0.6	94.8%	0.1%	50.0%	0.9786
2009.2-2016.1	3.8	+-1.3	0.96	0.0%	0.0%	0.0%	1.1547	3.8	+-1.6	0.93	0.0%	0.2%	0.1%	1.1777	0	+-1.5	0.58	95.1%	0.2%	56.5%	0.9805
2010.1-2016.1	3.7	+-1.6	0.96	0.0%	0.0%	0.1%	1.157	3.8	+-2	0.92	0.2%	0.4%	0.2%	1.1787	-0.1	+-1.9	0.54	92.2%	0.4%	62.6%	0.9816
2010.2-2016.1	3.9	+-2	0.95	0.2%	0.0%	0.3%	1.1512	4.8	+-1.9	0.95	0.0%	0.1%	0.2%	1.1545	-0.8	+-1.9	0.59	34.3%	0.6%	93.5%	0.9971
2011.1-2016.1	3.5	+-2.5	0.95	1.2%	0.0%	0.5%	1.1626	4.4	+-2.4	0.95	0.3%	0.1%	0.3%	1.1661	-0.8	+-2.6	0.51	46.4%	1.3%	94.1%	0.997
2011.2-2016.1	4.3	+-3.1	0.95	1.3%	0.0%	1.1%	1.1474	3.6	+-2.8	0.95	1.8%	0.2%	0.3%	1.1824	0.7	+-1.9	0.82	40.9%	0.1%	27.3%	0.9704
2012.1-2016.1	2.7	+-3.3	0.97	8.8%	0.0%	0.5%	1.1833	3.5	+-4	0.94	7.5%	0.8%	1.0%	1.1853	-0.7	+-1	0.98	12.7%	0.0%	88.8%	0.9984
2012.2-2016.1	3	+-5	0.95	16.6%	0.1%	1.7%	1.1789	3.9	+-6	0.92	13.5%	1.9%	3.0%	1.1775	-0.9	+-1.4	0.97	15.3%	0.0%	93.0%	1.0012
2013.1-2016.1	4.6	+-8.1	0.96	16.3%	0.5%	6.6%	1.1509	5.6	+-10	0.92	16.7%	6.0%	10.8%	1.1489	-1	+-2.6	0.96	32.9%	0.1%	92.1%	1.0018
2013.2-2016.1	7.2	+-11	0.97	10.0%	1.0%	10.8%	1.1224	9.4	+-10.4	0.97	5.5%	3.0%	11.3%	1.1091	-1.9	+-2.2	0.99	6.5%	0.2%	32.4%	1.012

Province of Alberta
Private Passenger Automobile (excl. Farmers)
Losses include Indemnity, ALAE, and ULAE

Accident Benefits - All Medical/Rehab Expenses
No Seasonality; With Level Change at 2015.1; No Exclusions

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2005.1-2017.1	2.9	+-1.6	0.75	0.1%	1.1%	1.2013	4.8	+-1.2	0.89	0.0%	6.0%	1.1033	-1.8	+-1.2	0.27	0.4%	11.0%	1.0888
2005.2-2017.1	3.1	+-1.7	0.75	0.1%	1.7%	1.1925	5.2	+-1.3	0.9	0.0%	10.3%	1.0875	-2	+-1.3	0.28	0.4%	9.6%	1.0966
2006.1-2017.1	3.7	+-1.8	0.77	0.0%	3.3%	1.1659	5.5	+-1.3	0.9	0.0%	17.2%	1.0724	-1.8	+-1.4	0.19	1.6%	14.1%	1.0872
2006.2-2017.1	3.4	+-2	0.75	0.2%	2.9%	1.1783	5.1	+-1.4	0.89	0.0%	8.2%	1.092	-1.6	+-1.5	0.11	4.5%	19.6%	1.079
2007.1-2017.1	4	+-2.1	0.77	0.1%	5.6%	1.1527	5	+-1.6	0.88	0.0%	9.1%	1.0945	-1	+-1.6	-0.02	20.8%	35.1%	1.0532
2007.2-2017.1	3.7	+-2.4	0.75	0.4%	5.2%	1.1643	4.3	+-1.6	0.88	0.0%	2.6%	1.1217	-0.6	+-1.7	-0.08	47.4%	50.9%	1.038
2008.1-2017.1	4.2	+-2.7	0.75	0.4%	9.4%	1.1442	4	+-1.7	0.87	0.0%	2.2%	1.1326	0.1	+-1.8	-0.11	87.0%	84.8%	1.0102
2008.2-2017.1	3.8	+-3	0.72	1.7%	8.0%	1.1609	3.2	+-1.7	0.88	0.1%	0.5%	1.1632	0.5	+-2	-0.09	60.7%	97.1%	0.998
2009.1-2017.1	4.7	+-3.4	0.75	0.9%	15.8%	1.1286	3.7	+-1.9	0.88	0.1%	1.2%	1.1452	0.9	+-2.3	-0.06	42.3%	80.2%	0.9855
2009.2-2017.1	4.3	+-4	0.71	3.3%	15.3%	1.1416	3.6	+-2.3	0.87	0.4%	1.6%	1.1492	0.6	+-2.7	-0.11	62.4%	91.6%	0.9934
2010.1-2017.1	5.3	+-4.6	0.72	2.4%	27.8%	1.1093	4	+-2.7	0.86	0.6%	3.6%	1.1365	1.2	+-3.1	-0.07	40.5%	71.6%	0.976
2010.2-2017.1	4.8	+-5.5	0.68	7.5%	26.5%	1.1243	4.4	+-3.2	0.85	1.1%	7.0%	1.1256	0.4	+-3.6	-0.17	82.0%	98.7%	0.9988
2011.1-2017.1	6.1	+-6.6	0.69	5.7%	44.6%	1.0883	4.7	+-4	0.84	2.2%	12.0%	1.1173	1.4	+-4.3	-0.12	48.3%	72.4%	0.9741
2011.2-2017.1	5.8	+-8.2	0.63	13.4%	45.9%	1.0969	3	+-4.2	0.83	13.6%	4.5%	1.1598	2.7	+-5	-0.02	25.5%	48.2%	0.9458
2012.1-2017.1	7.5	+-10.2	0.62	11.8%	66.3%	1.061	3.8	+-5.3	0.82	12.8%	9.6%	1.1413	3.5	+-6.3	0	22.8%	41.2%	0.9297
2012.2-2017.1	6.3	+-12.9	0.52	27.0%	60.6%	1.0825	2.7	+-6.5	0.78	34.4%	8.8%	1.1634	3.5	+-8.1	-0.11	33.8%	47.4%	0.9304
2013.1-2017.1	11	+-14.5	0.65	9.8%	91.8%	1.015	4.3	+-7.8	0.8	21.6%	15.9%	1.1367	6.4	+-9.1	0.15	12.8%	25.8%	0.8929
2013.2-2017.1	10.1	+-18.4	0.5	19.8%	88.6%	1.0234	3.7	+-9.9	0.72	37.3%	18.6%	1.1438	6.1	+-11.7	0	22.1%	32.1%	0.8947
2014.1-2017.1	12.8	+-21.7	0.55	15.5%	88.7%	1.0234	4.2	+-12.7	0.65	39.6%	23.7%	1.1438	8.2	+-13	0.21	14.0%	30.8%	0.8947
2014.2-2017.1	11.2	+-25.7	0.2	23.8%	88.0%	0.9732	3.2	+-14.4	0.3	52.9%	40.1%	1.1026	7.8	+-17.2	0.05	22.9%	35.4%	0.8826

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2004.2-2016.2	2.6	+-1.5	0.7	0.1%	1.1%	1.2081	4.2	+-1.3	0.82	0.0%	3.7%	1.1441	-1.5	+-1.1	0.22	1.0%	32.3%	1.0559
2005.1-2016.2	2.9	+-1.6	0.71	0.1%	1.9%	1.1925	4.9	+-1.2	0.88	0.0%	5.4%	1.1121	-1.9	+-1.2	0.31	0.3%	19.8%	1.0723
2005.2-2016.2	3.1	+-1.8	0.7	0.1%	2.9%	1.1844	5.2	+-1.3	0.89	0.0%	8.8%	1.0967	-2	+-1.3	0.31	0.3%	17.0%	1.08
2006.1-2016.2	3.6	+-1.9	0.74	0.0%	5.0%	1.1593	5.6	+-1.4	0.89	0.0%	14.2%	1.0818	-1.8	+-1.4	0.23	1.3%	22.9%	1.0717
2006.2-2016.2	3.4	+-2.1	0.71	0.3%	4.4%	1.1714	5.1	+-1.4	0.88	0.0%	7.1%	1.1004	-1.7	+-1.6	0.15	3.7%	29.4%	1.0646
2007.1-2016.2	3.9	+-2.2	0.73	0.1%	7.6%	1.1474	5.1	+-1.6	0.87	0.0%	8.1%	1.1023	-1.1	+-1.6	0.01	17.2%	47.7%	1.0409
2007.2-2016.2	3.6	+-2.5	0.7	0.6%	7.1%	1.1587	4.4	+-1.6	0.87	0.0%	2.6%	1.128	-0.7	+-1.8	-0.07	40.4%	64.0%	1.0272
2008.1-2016.2	4.1	+-2.8	0.71	0.6%	11.8%	1.14	4.1	+-1.8	0.85	0.0%	2.3%	1.138	0	+-1.8	-0.13	98.0%	97.4%	1.0018
2008.2-2016.2	3.7	+-3.2	0.67	2.5%	10.1%	1.1564	3.3	+-1.8	0.86	0.1%	0.6%	1.1669	0.4	+-2.1	-0.13	71.6%	87.3%	0.991
2009.1-2016.2	4.6	+-3.6	0.7	1.4%	18.4%	1.1261	3.8	+-2	0.87	0.1%	1.3%	1.1489	0.7	+-2.4	-0.11	52.3%	73.6%	0.9801
2009.2-2016.2	4.2	+-4.2	0.65	4.9%	17.6%	1.1393	3.7	+-2.4	0.85	0.5%	1.9%	1.1519	0.4	+-2.8	-0.16	75.8%	86.3%	0.9891
2010.1-2016.2	5.2	+-5	0.67	3.6%	30.3%	1.1086	4.2	+-2.9	0.85	0.7%	4.0%	1.1383	1	+-3.3	-0.13	52.7%	69.9%	0.9739
2010.2-2016.2	4.6	+-6	0.61	10.9%	28.8%	1.1243	4.7	+-3.5	0.84	1.2%	7.9%	1.1256	0	+-3.8	-0.2	98.9%	98.7%	0.9988
2011.1-2016.2	6.1	+-7.4	0.62	8.7%	46.9%	1.0887	5.1	+-4.4	0.82	2.4%	14.1%	1.1144	0.9	+-4.6	-0.19	66.1%	76.1%	0.9769
2011.2-2016.2	5.6	+-9.5	0.55	19.5%	48.2%	1.0985	3.4	+-4.9	0.81	14.6%	6.4%	1.1557	2.2	+-5.7	-0.13	39.5%	54.4%	0.9506
2012.1-2016.2	7.6	+-12.4	0.54	17.4%	70.1%	1.0587	4.5	+-6.3	0.8	12.9%	14.3%	1.1313	3	+-7.6	-0.13	36.9%	49.0%	0.9359
2012.2-2016.2	6.2	+-16.6	0.42	38.3%	64.1%	1.0845	3.4	+-8.3	0.76	35.2%	14.6%	1.1528	2.7	+-10.3	-0.24	53.8%	58.7%	0.9408
2013.1-2016.2	13.2	+-20.4	0.59	13.6%	93.2%	0.9857	6.1	+-10.7	0.79	18.9%	30.3%	1.1083	6.6	+-12.8	-0.01	22.8%	32.4%	0.8894
2013.2-2016.2	12.5	+-29.4	0.4	27.4%	96.9%	0.9923	5.8	+-15.4	0.7	34.3%	36.8%	1.1127	6.4	+-18.5	-0.2	37.7%	41.5%	0.8918
2014.1-2016.2	18.6	+-39	0.51	19.1%	84.7%	0.9621	7.4	+-22.4	0.64	35.3%	46.8%	1.1027	10.5	+-23.5	0.05	23.1%	33.9%	0.8724

	Loss Cost						Severity						Frequency					
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Level	Lvl Ch Val: Level
2004.1-2016.1	2.7	+-1.3	0.66	0.0%	4.4%	1.1595	3.6	+-1.4	0.73	0.0%	3.3%	1.1827	-0.9	+-1.3	0.07	17.1%	77.3%	0.9804
2004.2-2016.1	2.6	+-1.5	0.63	0.1%	4.3%	1.166	4.2	+-1.4	0.8	0.0%	4.4%	1.1519	-1.6	+-1	0.35	0.4%	81.8%	1.0123
2005.1-2016.1	2.8	+-1.6	0.64	0.1%	6.3%	1.1522	4.9	+-1.3	0.86	0.0%	5.6%	1.1212	-1.9	+-1	0.44	0.1%	59.0%	1.0277
2005.2-2016.1	3	+-1.7	0.63	0.2%	8.4%	1.1453	5.2	+-1.3	0.87	0.0%	8.5%	1.1063	-2.1	+-1.1	0.45	0.1%	50.3%	1.0353
2006.1-2016.1	3.5	+-1.8	0.68	0.1%	12.8%	1.123	5.6	+-1.4	0.88	0.0%	12.8%	1.0919	-2	+-1.2	0.38	0.4%	59.8%	1.0284
2006.2-2016.1	3.2	+-2	0.64	0.3%	10.9%	1.1347	5.1	+-1.5	0.87	0.0%	6.9%	1.1094	-1.8	+-1.4	0.3	1.4%	68.2%	1.0228
2007.1-2016.1	3.8	+-2.2	0.67	0.2%	16.8%	1.1136	5.1	+-1.7	0.85	0.0%	7.9%	1.1111	-1.2	+-1.4	0.17	8.0%	96.5%	1.0023
2007.2-2016.1	3.5	+-2.5	0.63	0.8%	14.9%	1.1249	4.4	+-1.7	0.85	0.0%	2.9%	1.1352	-0.9	+-1.5	0.07	23.2%	86.0%	0.991
2008.1-2016.1	3.9	+-2.8	0.63	0.8%	21.6%	1.1091	4.2	+-1.9	0.83	0.0%	2.7%	1.1444	-0.2	+-1.5	-0.04	78.2%	50.4%	0.9691
2008.2-2016.1	3.4	+-3.1	0.58	3.2%	17.8%	1.1257	3.3	+-1.9	0.83	0.2%	0.8%	1.1715	0.1	+-1.7	-0.06	91.9%	41.7%	0.9609
2009.1-2016.1	4.3	+-3.6	0.61	2.0%	28.4%	1.0997	3.9	+-2.1	0.84	0.2%	1.6%	1.1541	0.4	+-2	-0.07	68.8%	35.4%	0.9529
2009.2-2016.1	3.8	+-4.2	0.55	6.9%	25.5%	1.1144	3.8	+-2.6	0.82	0.7%	2.3%	1.1565	0	+-2.4	-0.07	96.9%	49.5%	0.9636
2010.1-2016.1	4.7	+-5	0.57	5.6%	38.9%	1.0892	4.3	+-3.1	0.82	1.0%	4.6%	1.1429	0.4	+-2.8	-0.1	75.5%	40.9%	0.953
2010.2-2016.1	3.9	+-6.1	0.49	16.9%	34.4%	1.1083	4.8	+-3.8	0.81	1.6%	8.7%	1.1296	-0.8	+-3	0.01	53.4%	72.5%	0.9811
2011.1-2016.1	5.2	+-7.7	0.5	14.8%	51.0%	1.0804	5.4	+-4.8	0.79	2.9%	15.3%	1.1171	-0.2	+-3.7	-0.09	91.2%	57.3%	0.9671
2011.2-2016.1	4.3	+-10	0.39	33.3%	48.3%	1.0985	3.6	+-5.6	0.77	16.7%	8.2%	1.1557	0.7	+-4.7	-0.14	73.6%	44.2%	0.9506
2012.1-2016.1	5.9	+-13.8	0.37	32.6%	66.0%	1.0698	5	+-7.5	0.77	14.3%	18.1%	1.1277	0.8	+-6.6	-0.18	77.1%	49.7%	0.9486
2012.2-2016.1	3	+-19.1	0.2	69.9%	54.0%	1.1181	3.9	+-10.7	0.71	37.8%	20.7%	1.1465	-0.9	+-8.9	-0.16	80.4%	77.5%	0.9752
2013.1-2016.1	10.4	+-27.9	0.36	33.6%	93.9%	1.015	8.3	+-14.7	0.77	17.6%	46.8%	1.082	1.9	+-13.2	-0.3	71.0%	53.4%	0.938
2013.2-2016.1	7.2	+-47.7	0.03	64.2%	84.8%	1.0496	9.4	+-26	0.68	31.3%	62.9%	1.07	-1.9	+-19.7	-0.25	77.4%	86.8%	0.9809

Province of Alberta
Private Passenger Automobile (excl. Farmers)
Losses include Indemnity, ALAE, and ULAE

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
2005.1-2017.1	4.4	+-1	0.83	0.0%	0.0%	5.6	+-0.8	0.9	0.0%	1.8%	-1.2	+-0.8	0.39	0.5%	1.3%
2005.2-2017.1	4.8	+-0.9	0.86	0.0%	0.0%	6	+-0.8	0.92	0.0%	0.2%	-1.1	+-0.8	0.38	1.1%	1.6%
2006.1-2017.1	5.1	+-0.9	0.88	0.0%	0.0%	6.2	+-0.8	0.93	0.0%	0.4%	-1	+-0.9	0.3	2.8%	2.5%
2006.2-2017.1	5.2	+-1	0.87	0.0%	0.0%	6.1	+-0.9	0.91	0.0%	0.9%	-0.8	+-0.9	0.32	10.5%	1.1%
2007.1-2017.1	5.5	+-1	0.89	0.0%	0.0%	6	+-1	0.9	0.0%	1.0%	-0.5	+-0.9	0.22	32.7%	2.0%
2007.2-2017.1	5.7	+-1.1	0.88	0.0%	0.0%	5.8	+-1	0.89	0.0%	2.0%	-0.1	+-0.9	0.33	88.7%	0.4%
2008.1-2017.1	5.9	+-1.2	0.88	0.0%	0.0%	5.6	+-1.1	0.87	0.0%	1.9%	0.3	+-0.9	0.31	54.3%	0.6%
2008.2-2017.1	6.2	+-1.3	0.87	0.0%	0.0%	5.5	+-1.3	0.84	0.0%	3.4%	0.6	+-0.9	0.46	15.8%	0.1%
2009.1-2017.1	6.5	+-1.4	0.89	0.0%	0.0%	5.8	+-1.3	0.85	0.0%	6.1%	0.7	+-1	0.45	17.9%	0.3%
2009.2-2017.1	6.9	+-1.6	0.88	0.0%	0.0%	6.1	+-1.5	0.85	0.0%	4.1%	0.7	+-1.2	0.42	20.6%	0.4%
2010.1-2017.1	7.3	+-1.7	0.89	0.0%	0.1%	6.4	+-1.7	0.85	0.0%	7.1%	0.8	+-1.3	0.41	21.7%	0.8%
2010.2-2017.1	7.8	+-1.9	0.89	0.0%	0.0%	7.1	+-1.7	0.88	0.0%	2.0%	0.6	+-1.5	0.31	41.2%	1.8%
2011.1-2017.1	8.1	+-2.1	0.89	0.0%	0.1%	7.3	+-2	0.87	0.0%	3.7%	0.8	+-1.8	0.29	34.4%	3.4%
2011.2-2017.1	8.9	+-2.3	0.9	0.0%	0.1%	7.2	+-2.4	0.82	0.0%	6.4%	1.7	+-1.7	0.56	5.3%	0.6%
2012.1-2017.1	9.2	+-2.8	0.89	0.0%	0.2%	7.6	+-2.8	0.81	0.0%	11.3%	1.5	+-2.1	0.56	13.4%	0.9%
2012.2-2017.1	10	+-3.3	0.88	0.0%	0.2%	8	+-3.5	0.77	0.1%	12.2%	1.9	+-2.6	0.54	12.7%	1.2%
2013.1-2017.1	11.5	+-3.1	0.94	0.0%	0.2%	8.9	+-4.3	0.78	0.2%	21.2%	2.4	+-3.2	0.55	10.8%	2.8%
2013.2-2017.1	12.8	+-3.6	0.94	0.0%	0.2%	9.5	+-5.9	0.71	0.8%	22.9%	3	+-4.3	0.51	12.8%	3.9%
2014.1-2017.1	13.7	+-4.7	0.94	0.1%	0.6%	9.4	+-8.5	0.62	3.3%	30.2%	4	+-5.8	0.54	12.2%	8.4%
2014.2-2017.1	13.3	+-8.1	0.88	1.2%	2.7%	6.8	+-12.7	0.18	17.7%	58.1%	6.1	+-8.5	0.62	9.8%	7.2%

	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
2004.2-2016.2	3.9	+-0.8	0.84	0.0%	0.0%	5.1	+-1	0.84	0.0%	1.1%	-1.2	+-0.8	0.39	0.4%	1.2%
2005.1-2016.2	4	+-0.9	0.84	0.0%	0.0%	5.6	+-0.9	0.89	0.0%	1.9%	-1.5	+-0.7	0.53	0.0%	0.2%
2005.2-2016.2	4.4	+-0.8	0.89	0.0%	0.0%	6	+-0.8	0.92	0.0%	0.3%	-1.5	+-0.8	0.52	0.1%	0.3%
2006.1-2016.2	4.7	+-0.9	0.9	0.0%	0.0%	6.1	+-0.9	0.92	0.0%	0.6%	-1.4	+-0.9	0.45	0.4%	0.6%
2006.2-2016.2	4.8	+-0.9	0.89	0.0%	0.0%	6	+-1	0.9	0.0%	1.1%	-1.1	+-0.9	0.47	1.7%	0.2%
2007.1-2016.2	5.1	+-1	0.9	0.0%	0.0%	5.9	+-1.1	0.89	0.0%	1.2%	-0.8	+-0.9	0.37	7.7%	0.4%
2007.2-2016.2	5.3	+-1	0.9	0.0%	0.0%	5.7	+-1.1	0.87	0.0%	2.3%	-0.4	+-0.9	0.49	30.3%	0.1%
2008.1-2016.2	5.4	+-1.2	0.9	0.0%	0.0%	5.5	+-1.3	0.86	0.0%	2.0%	-0.1	+-0.9	0.45	78.1%	0.1%
2008.2-2016.2	5.6	+-1.3	0.89	0.0%	0.0%	5.4	+-1.4	0.82	0.0%	3.5%	0.2	+-0.8	0.59	54.6%	0.0%
2009.1-2016.2	6	+-1.4	0.9	0.0%	0.0%	5.7	+-1.5	0.83	0.0%	7.0%	0.2	+-1	0.58	64.7%	0.0%
2009.2-2016.2	6.3	+-1.5	0.89	0.0%	0.0%	6.1	+-1.7	0.83	0.0%	5.0%	0.2	+-1.1	0.56	65.7%	0.1%
2010.1-2016.2	6.6	+-1.7	0.9	0.0%	0.0%	6.4	+-2	0.82	0.0%	9.3%	0.2	+-1.3	0.54	72.9%	0.2%
2010.2-2016.2	7.1	+-1.9	0.89	0.0%	0.0%	7.1	+-2	0.86	0.0%	3.3%	0	+-1.5	0.49	94.3%	0.4%
2011.1-2016.2	7.4	+-2.3	0.89	0.0%	0.1%	7.4	+-2.4	0.85	0.0%	6.2%	0	+-1.8	0.45	98.3%	0.9%
2011.2-2016.2	8.2	+-2.4	0.9	0.0%	0.0%	7.2	+-2.9	0.79	0.0%	9.6%	0.9	+-1.6	0.71	22.2%	0.1%
2012.1-2016.2	8.3	+-3.1	0.9	0.0%	0.2%	7.9	+-3.6	0.79	0.1%	18.8%	0.3	+-1.8	0.77	65.9%	0.1%
2012.2-2016.2	9.1	+-3.8	0.89	0.1%	0.2%	8.4	+-4.5	0.74	0.3%	19.3%	0.6	+-2.2	0.76	50.0%	0.2%
2013.1-2016.2	10.8	+-4.1	0.93	0.1%	0.4%	9.9	+-5.7	0.77	0.5%	38.3%	0.8	+-3.1	0.73	51.8%	0.8%
2013.2-2016.2	12.1	+-5	0.93	0.2%	0.5%	10.7	+-8	0.7	1.8%	37.3%	1.3	+-4.4	0.71	45.2%	1.7%
2014.1-2016.2	13.3	+-8.1	0.93	1.2%	2.4%	11.4	+-14	0.61	7.1%	55.1%	1.7	+-7.6	0.66	52.5%	5.8%

	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
2004.1-2016.1	3.5	+-0.8	0.83	0.0%	0.0%	4.5	+-1.3	0.7	0.0%	13.5%	-1	+-0.9	0.28	4.0%	1.7%
2004.2-2016.1	3.6	+-0.8	0.82	0.0%	0.0%	5.1	+-1.1	0.82	0.0%	1.5%	-1.5	+-0.7	0.49	0.1%	2.3%
2005.1-2016.1	3.7	+-0.9	0.83	0.0%	0.0%	5.6	+-1	0.87	0.0%	2.2%	-1.8	+-0.7	0.64	0.0%	0.3%
2005.2-2016.1	4.1	+-0.8	0.87	0.0%	0.0%	6	+-0.9	0.91	0.0%	0.3%	-1.8	+-0.7	0.64	0.0%	0.5%
2006.1-2016.1	4.4	+-0.8	0.89	0.0%	0.0%	6.3	+-1	0.91	0.0%	0.6%	-1.8	+-0.8	0.58	0.0%	0.8%
2006.2-2016.1	4.5	+-0.9	0.88	0.0%	0.0%	6.1	+-1.1	0.89	0.0%	1.1%	-1.5	+-0.9	0.58	0.2%	0.4%
2007.1-2016.1	4.7	+-1	0.89	0.0%	0.0%	6	+-1.2	0.88	0.0%	1.3%	-1.2	+-0.8	0.49	0.8%	0.6%
2007.2-2016.1	4.9	+-1.1	0.88	0.0%	0.0%	5.8	+-1.3	0.85	0.0%	2.7%	-0.8	+-0.8	0.57	4.3%	0.1%
2008.1-2016.1	5.1	+-1.2	0.88	0.0%	0.0%	5.6	+-1.4	0.83	0.0%	2.4%	-0.5	+-0.8	0.51	17.4%	0.1%
2008.2-2016.1	5.2	+-1.4	0.86	0.0%	0.0%	5.4	+-1.6	0.79	0.0%	4.4%	-0.2	+-0.8	0.63	62.1%	0.0%
2009.1-2016.1	5.6	+-1.5	0.87	0.0%	0.0%	5.8	+-1.8	0.8	0.0%	8.0%	-0.2	+-0.9	0.62	55.7%	0.0%
2009.2-2016.1	5.9	+-1.7	0.86	0.0%	0.0%	6.3	+-2	0.8	0.0%	5.4%	-0.3	+-1	0.6	49.5%	0.1%
2010.1-2016.1	6.2	+-1.9	0.86	0.0%	0.1%	6.6	+-2.3	0.79	0.0%	9.4%	-0.4	+-1.2	0.58	48.2%	0.2%
2010.2-2016.1	6.7	+-2.3	0.85	0.0%	0.1%	7.7	+-2.3	0.85	0.0%	2.4%	-0.9	+-1.2	0.64	12.2%	0.3%
2011.1-2016.1	7	+-2.7	0.85	0.0%	0.2%	8	+-2.7	0.84	0.0%	4.5%	-0.9	+-1.5	0.57	18.9%	0.7%
2011.2-2016.1	8	+-3.1	0.85	0.0%	0.2%	8	+-3.5	0.77	0.1%	7.2%	-0.1	+-1.2	0.81	91.8%	0.0%
2012.1-2016.1	8	+-4	0.84	0.2%	0.5%	8.9	+-4.2	0.79	0.2%	13.3%	-0.8	+-0.5	0.98	0.8%	0.0%
2012.2-2016.1	9.1	+-5.3	0.81	0.6%	0.8%	10	+-5.5	0.76	0.4%	10.8%	-0.9	+-0.7	0.98	1.9%	0.0%
2013.1-2016.1	11.1	+-5.9	0.88	0.5%	1.3%	12	+-6.3	0.84	0.5%	18.0%	-0.9	+-0.9	0.97	6.2%	0.0%
2013.2-2016.1	13.6	+-7.8	0.9	1.0%	1.4%	15.2	+-7.1	0.91	0.5%	5.9%	-1.4	+-0.9	0.99	1.8%	0.0%

Province of Alberta
Private Passenger Automobile (excl. Farmers)
Losses include Indemnity, ALAE, and ULAE

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

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	4.4	+-1.3	0.68	0.0%	5.6	+-0.9	0.88	0.0%	-1.2	+-0.9	0.22	1.1%
2005.2-2017.1	4.6	+-1.4	0.68	0.0%	5.9	+-0.9	0.89	0.0%	-1.2	+-0.9	0.21	1.4%
2006.1-2017.1	5.1	+-1.4	0.73	0.0%	6.2	+-1	0.89	0.0%	-1	+-1	0.14	4.5%
2006.2-2017.1	5	+-1.5	0.7	0.0%	6	+-1	0.88	0.0%	-0.9	+-1.1	0.08	11.2%
2007.1-2017.1	5.5	+-1.6	0.74	0.0%	6	+-1.1	0.87	0.0%	-0.5	+-1.1	-0.01	38.6%
2007.2-2017.1	5.5	+-1.7	0.7	0.0%	5.7	+-1.2	0.85	0.0%	-0.2	+-1.1	-0.05	73.2%
2008.1-2017.1	5.9	+-1.9	0.72	0.0%	5.6	+-1.3	0.83	0.0%	0.3	+-1.1	-0.04	62.1%
2008.2-2017.1	5.9	+-2.1	0.68	0.0%	5.4	+-1.4	0.8	0.0%	0.5	+-1.2	-0.02	42.7%
2009.1-2017.1	6.5	+-2.2	0.73	0.0%	5.8	+-1.5	0.82	0.0%	0.7	+-1.4	0.01	30.9%
2009.2-2017.1	6.5	+-2.5	0.69	0.0%	6	+-1.7	0.81	0.0%	0.5	+-1.5	-0.03	48.1%
2010.1-2017.1	7.3	+-2.7	0.72	0.0%	6.4	+-1.8	0.81	0.0%	0.8	+-1.7	0	33.3%
2010.2-2017.1	7.2	+-3.1	0.67	0.0%	6.9	+-2	0.81	0.0%	0.4	+-1.9	-0.07	68.8%
2011.1-2017.1	8.1	+-3.5	0.7	0.0%	7.3	+-2.3	0.81	0.0%	0.8	+-2.1	-0.03	42.8%
2011.2-2017.1	8.2	+-4.2	0.64	0.1%	6.8	+-2.7	0.75	0.0%	1.3	+-2.5	0.03	27.0%
2012.1-2017.1	9.2	+-4.9	0.66	0.1%	7.6	+-3	0.77	0.0%	1.5	+-3	0.03	28.9%
2012.2-2017.1	8.9	+-6	0.56	0.8%	7.6	+-3.8	0.71	0.1%	1.2	+-3.7	-0.05	46.1%
2013.1-2017.1	11.5	+-6.5	0.7	0.3%	8.9	+-4.4	0.75	0.1%	2.4	+-4.4	0.08	23.0%
2013.2-2017.1	11	+-8.6	0.58	1.6%	8.8	+-5.8	0.66	0.9%	2	+-5.8	-0.04	42.5%
2014.1-2017.1	13.7	+-11.1	0.64	1.9%	9.4	+-8.2	0.58	2.8%	4	+-7.3	0.15	21.0%
2014.2-2017.1	10.3	+-14.6	0.4	10.7%	6.1	+-9.7	0.31	14.7%	4	+-11.2	0.01	36.5%

	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
2004.2-2016.2	3.9	+-1.3	0.61	0.0%	5.1	+-1.1	0.79	0.0%	-1.2	+-0.9	0.22	1.0%
2005.1-2016.2	4.2	+-1.4	0.64	0.0%	5.7	+-1	0.86	0.0%	-1.4	+-0.9	0.28	0.4%
2005.2-2016.2	4.4	+-1.5	0.64	0.0%	6	+-1	0.87	0.0%	-1.5	+-1	0.28	0.5%
2006.1-2016.2	4.9	+-1.5	0.69	0.0%	6.3	+-1.1	0.88	0.0%	-1.3	+-1.1	0.21	1.9%
2006.2-2016.2	4.8	+-1.7	0.65	0.0%	6	+-1.1	0.87	0.0%	-1.1	+-1.1	0.14	5.3%
2007.1-2016.2	5.3	+-1.7	0.69	0.0%	6.1	+-1.2	0.85	0.0%	-0.7	+-1.1	0.03	21.2%
2007.2-2016.2	5.3	+-1.9	0.65	0.0%	5.7	+-1.3	0.83	0.0%	-0.4	+-1.2	-0.02	46.3%
2008.1-2016.2	5.7	+-2.1	0.68	0.0%	5.7	+-1.5	0.8	0.0%	0	+-1.2	-0.06	94.2%
2008.2-2016.2	5.6	+-2.3	0.63	0.0%	5.4	+-1.6	0.77	0.0%	0.2	+-1.3	-0.06	70.6%
2009.1-2016.2	6.4	+-2.5	0.68	0.0%	5.9	+-1.7	0.8	0.0%	0.4	+-1.5	-0.04	54.4%
2009.2-2016.2	6.3	+-2.8	0.63	0.0%	6.1	+-1.9	0.78	0.0%	0.2	+-1.7	-0.07	77.4%
2010.1-2016.2	7.1	+-3.1	0.66	0.0%	6.6	+-2.1	0.79	0.0%	0.5	+-2	-0.05	57.8%
2010.2-2016.2	7.1	+-3.7	0.6	0.1%	7.1	+-2.4	0.8	0.0%	0	+-2.1	-0.09	96.1%
2011.1-2016.2	8.1	+-4.2	0.64	0.1%	7.7	+-2.7	0.79	0.0%	0.4	+-2.5	-0.09	72.8%
2011.2-2016.2	8.2	+-5.1	0.57	0.4%	7.2	+-3.2	0.73	0.0%	0.9	+-2.9	-0.05	50.4%
2012.1-2016.2	9.4	+-6.1	0.59	0.6%	8.3	+-3.7	0.76	0.1%	1.1	+-3.7	-0.07	52.3%
2012.2-2016.2	9.1	+-7.8	0.48	2.3%	8.4	+-4.7	0.69	0.3%	0.6	+-4.6	-0.13	75.0%
2013.1-2016.2	12.5	+-8.6	0.66	0.9%	10.4	+-5.3	0.78	0.2%	2	+-5.8	-0.04	43.0%
2013.2-2016.2	12.1	+-12	0.52	4.0%	10.7	+-7.4	0.7	1.1%	1.3	+-8	-0.16	69.2%
2014.1-2016.2	16.6	+-16.1	0.63	3.7%	12.3	+-10.9	0.67	3.0%	3.8	+-11.1	-0.01	39.0%

	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
2004.1-2016.1	3.5	+-1.2	0.6	0.0%	4.5	+-1.3	0.69	0.0%	-1	+-1	0.1	6.3%
2004.2-2016.1	3.4	+-1.3	0.57	0.0%	5	+-1.2	0.77	0.0%	-1.5	+-0.8	0.37	0.1%
2005.1-2016.1	3.7	+-1.4	0.59	0.0%	5.6	+-1.1	0.84	0.0%	-1.8	+-0.8	0.46	0.0%
2005.2-2016.1	3.9	+-1.5	0.59	0.0%	5.9	+-1.1	0.86	0.0%	-1.9	+-0.9	0.47	0.0%
2006.1-2016.1	4.4	+-1.5	0.65	0.0%	6.3	+-1.2	0.87	0.0%	-1.8	+-1	0.4	0.1%
2006.2-2016.1	4.2	+-1.7	0.6	0.0%	6	+-1.2	0.85	0.0%	-1.6	+-1.1	0.33	0.5%
2007.1-2016.1	4.7	+-1.7	0.65	0.0%	6	+-1.4	0.83	0.0%	-1.2	+-1	0.22	2.5%
2007.2-2016.1	4.6	+-2	0.6	0.0%	5.7	+-1.5	0.8	0.0%	-1	+-1.1	0.12	8.4%
2008.1-2016.1	5.1	+-2.1	0.62	0.0%	5.6	+-1.7	0.77	0.0%	-0.5	+-1.1	0	33.4%
2008.2-2016.1	4.8	+-2.4	0.55	0.1%	5.2	+-1.8	0.72	0.0%	-0.4	+-1.3	-0.04	53.4%
2009.1-2016.1	5.6	+-2.6	0.61	0.0%	5.8	+-1.9	0.76	0.0%	-0.2	+-1.4	-0.07	72.4%
2009.2-2016.1	5.4	+-3	0.54	0.2%	6	+-2.2	0.73	0.0%	-0.6	+-1.6	-0.03	44.5%
2010.1-2016.1	6.2	+-3.4	0.58	0.1%	6.6	+-2.5	0.75	0.0%	-0.4	+-1.9	-0.07	65.5%
2010.2-2016.1	6	+-4	0.49	0.7%	7.3	+-2.8	0.76	0.0%	-1.2	+-1.8	0.09	17.5%
2011.1-2016.1	7	+-4.7	0.53	0.7%	8	+-3.3	0.76	0.0%	-0.9	+-2.2	-0.01	37.4%
2011.2-2016.1	6.8	+-5.8	0.43	2.4%	7.5	+-4	0.68	0.2%	-0.6	+-2.7	-0.09	62.7%
2012.1-2016.1	8	+-7.3	0.44	3.1%	8.9	+-4.6	0.73	0.2%	-0.8	+-3.4	-0.1	61.5%
2012.2-2016.1	7.2	+-9.6	0.27	10.6%	9.1	+-6.2	0.65	0.9%	-1.8	+-4.1	0.01	33.4%
2013.1-2016.1	11.1	+-11.6	0.49	4.8%	12	+-6.8	0.79	0.5%	-0.9	+-5.6	-0.16	70.5%
2013.2-2016.1	9.9	+-17.3	0.27	16.9%	13.2	+-10.1	0.74	1.8%	-2.9	+-7	0.06	31.9%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Accident Benefits - All Disability Income
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
2007.1-2017.1	1.6	+-2.1	0.48	12.6%	0.0%	4.8	+-1.7	0.69	0.0%	0.8%	-3.1	+-1.2	0.63	0.0%	0.9%
2007.2-2017.1	1.8	+-2.3	0.48	10.3%	0.1%	4.6	+-1.9	0.62	0.0%	1.5%	-2.6	+-1.2	0.66	0.0%	0.2%
2008.1-2017.1	2.2	+-2.5	0.48	8.2%	0.1%	4.5	+-2.1	0.6	0.0%	1.7%	-2.2	+-1.2	0.59	0.1%	0.3%
2008.2-2017.1	2.6	+-2.8	0.5	5.8%	0.1%	4.3	+-2.3	0.52	0.1%	3.0%	-1.6	+-1	0.7	0.5%	0.0%
2009.1-2017.1	3.5	+-2.9	0.54	2.0%	0.2%	4.6	+-2.6	0.53	0.1%	5.1%	-1.1	+-0.9	0.68	2.3%	0.0%
2009.2-2017.1	4.9	+-2.6	0.72	0.1%	0.0%	5.8	+-2.5	0.66	0.0%	1.1%	-0.8	+-1	0.74	10.8%	0.0%
2010.1-2017.1	5.7	+-2.8	0.75	0.1%	0.0%	6	+-2.9	0.66	0.0%	2.1%	-0.3	+-0.9	0.75	41.7%	0.0%
2010.2-2017.1	5.8	+-3.3	0.7	0.2%	0.1%	6.3	+-3.4	0.6	0.1%	2.8%	-0.4	+-1.1	0.73	40.9%	0.0%
2011.1-2017.1	6.6	+-3.7	0.73	0.2%	0.2%	7	+-3.8	0.63	0.2%	5.2%	-0.4	+-1.2	0.7	53.0%	0.0%
2011.2-2017.1	6.3	+-4.5	0.64	0.9%	0.4%	6.5	+-4.6	0.5	0.9%	9.3%	-0.2	+-1.5	0.7	81.2%	0.1%
2012.1-2017.1	6.8	+-5.5	0.64	1.7%	1.0%	7.2	+-5.5	0.5	1.4%	15.3%	-0.3	+-1.8	0.69	68.0%	0.1%
2012.2-2017.1	8.5	+-6.5	0.67	1.4%	0.8%	8.8	+-6.7	0.54	1.4%	10.2%	-0.3	+-2.3	0.67	80.3%	0.3%
2013.1-2017.1	9.9	+-8	0.69	1.9%	2.0%	9.3	+-8.6	0.51	3.3%	16.1%	0.6	+-2.4	0.68	55.6%	0.5%
2013.2-2017.1	13	+-9.8	0.74	1.5%	1.4%	11.5	+-11.5	0.49	4.2%	13.6%	1.4	+-3.1	0.72	29.3%	0.6%
2014.1-2017.1	13	+-14.1	0.72	5.3%	3.4%	10.4	+-16.3	0.41	13.4%	17.8%	2.3	+-3.9	0.74	16.8%	1.5%
2014.2-2017.1	10.8	+-23.6	0.46	21.9%	10.3%	8.2	+-27.4	-0.05	39.0%	34.4%	2.4	+-6.7	0.62	33.3%	5.0%
2015.1-2017.1	5.5	+-39.9	0.52	59.6%	13.4%	0.8	+-40.5	0.12	93.5%	25.1%	4.6	+-9.1	0.77	15.4%	8.3%

	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
2006.2-2016.2	1.1	+-1.9	0.53	23.4%	0.0%	5.2	+-1.8	0.68	0.0%	2.1%	-3.9	+-1.1	0.76	0.0%	0.1%
2007.1-2016.2	0.9	+-2.1	0.54	37.4%	0.0%	4.7	+-1.9	0.67	0.0%	0.8%	-3.6	+-1.2	0.71	0.0%	0.2%
2007.2-2016.2	1.2	+-2.3	0.54	30.1%	0.0%	4.4	+-2.1	0.6	0.0%	1.5%	-3.1	+-1.1	0.74	0.0%	0.0%
2008.1-2016.2	1.4	+-2.6	0.53	26.1%	0.1%	4.2	+-2.3	0.58	0.1%	1.8%	-2.7	+-1.2	0.68	0.0%	0.1%
2008.2-2016.2	1.9	+-2.9	0.54	18.4%	0.1%	4	+-2.6	0.49	0.5%	2.9%	-2	+-0.9	0.8	0.0%	0.0%
2009.1-2016.2	2.7	+-3.1	0.56	7.9%	0.2%	4.4	+-2.9	0.5	0.6%	5.4%	-1.6	+-0.8	0.8	0.1%	0.0%
2009.2-2016.2	4.2	+-2.8	0.74	0.5%	0.0%	5.6	+-2.9	0.64	0.1%	1.5%	-1.3	+-0.8	0.85	0.6%	0.0%
2010.1-2016.2	5	+-3.1	0.76	0.4%	0.0%	5.9	+-3.4	0.63	0.2%	2.8%	-0.8	+-0.8	0.87	3.4%	0.0%
2010.2-2016.2	5.1	+-3.7	0.72	1.0%	0.1%	6.1	+-4	0.57	0.6%	3.7%	-1	+-0.9	0.86	3.7%	0.0%
2011.1-2016.2	5.8	+-4.4	0.73	1.2%	0.2%	7	+-4.7	0.6	0.7%	7.6%	-1.1	+-1.1	0.85	5.3%	0.0%
2011.2-2016.2	5.5	+-5.3	0.65	3.8%	0.6%	6.4	+-5.6	0.46	2.6%	12.4%	-0.9	+-1.3	0.85	14.5%	0.0%
2012.1-2016.2	5.9	+-6.7	0.64	7.2%	1.4%	7.4	+-7.1	0.46	3.9%	21.6%	-1.4	+-1.4	0.88	4.8%	0.0%
2012.2-2016.2	7.6	+-8.1	0.66	5.4%	1.4%	9.2	+-8.6	0.5	3.4%	15.8%	-1.4	+-1.8	0.88	9.8%	0.0%
2013.1-2016.2	9.3	+-11.1	0.67	7.6%	3.8%	10.1	+-12.1	0.47	7.5%	26.5%	-0.7	+-2.1	0.87	41.4%	0.1%
2013.2-2016.2	12.7	+-14.1	0.72	5.6%	3.3%	12.7	+-16.5	0.46	8.5%	23.0%	0	+-2.5	0.9	96.8%	0.1%
2014.1-2016.2	12.3	+-24.6	0.68	18.8%	8.7%	11.8	+-28.8	0.35	25.8%	32.6%	0.4	+-4.1	0.89	75.2%	0.9%
2014.2-2016.2	9.6	+-49.7	0.36	46.4%	20.5%	9.4	+-59.8	-0.25	53.8%	50.3%	0.2	+-8.6	0.83	92.7%	4.5%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Accident Benefits - All Disability Income
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
2007.1-2017.1	1	+-1.9	0.44	28.1%	0.1%	4.3	+-1.5	0.7	0.0%	1.3%	-3.1	+-1.3	0.63	0.0%	1.3%
2007.2-2017.1	1.2	+-2.2	0.43	24.6%	0.1%	3.9	+-1.5	0.63	0.0%	2.7%	-2.6	+-1.3	0.65	0.1%	0.2%
2008.1-2017.1	1.5	+-2.4	0.42	17.9%	0.3%	3.8	+-1.7	0.6	0.0%	3.0%	-2.2	+-1.3	0.59	0.3%	0.4%
2008.2-2017.1	1.9	+-2.6	0.43	13.8%	0.3%	3.4	+-1.9	0.5	0.1%	5.9%	-1.4	+-1.1	0.71	1.3%	0.0%
2009.1-2017.1	2.8	+-2.7	0.48	4.1%	0.4%	3.8	+-2	0.54	0.1%	9.9%	-1	+-1	0.7	4.7%	0.0%
2009.2-2017.1	4.2	+-2.4	0.7	0.2%	0.0%	4.8	+-1.9	0.71	0.0%	1.5%	-0.6	+-1	0.77	21.6%	0.0%
2010.1-2017.1	4.9	+-2.4	0.76	0.1%	0.0%	5.1	+-2.1	0.72	0.0%	2.7%	-0.2	+-0.9	0.79	66.0%	0.0%
2010.2-2017.1	4.9	+-2.9	0.69	0.3%	0.1%	5.1	+-2.5	0.64	0.1%	4.4%	-0.2	+-1.1	0.78	67.3%	0.0%
2011.1-2017.1	5.7	+-3	0.75	0.2%	0.2%	5.9	+-2.6	0.73	0.0%	7.6%	-0.2	+-1.2	0.75	75.7%	0.0%
2011.2-2017.1	5.2	+-3.7	0.64	1.0%	0.7%	5.1	+-2.8	0.62	0.3%	16.4%	0.1	+-1.5	0.76	87.3%	0.0%
2012.1-2017.1	5.8	+-4.3	0.66	1.3%	1.5%	5.9	+-3	0.71	0.2%	28.3%	-0.1	+-1.8	0.76	90.0%	0.1%
2012.2-2017.1	7.2	+-5.1	0.7	1.2%	1.2%	7.1	+-3.3	0.78	0.2%	12.1%	0.1	+-2.3	0.75	93.3%	0.3%
2013.1-2017.1	8.9	+-5.1	0.81	0.5%	1.9%	8.1	+-3.6	0.83	0.2%	22.2%	0.8	+-2.4	0.75	42.9%	0.5%
2013.2-2017.1	11.6	+-4.5	0.92	0.2%	0.4%	9.7	+-3.7	0.9	0.2%	6.8%	1.7	+-2.9	0.82	17.4%	0.5%
2014.1-2017.1	13	+-5.2	0.95	0.3%	1.0%	10.4	+-5.3	0.9	0.7%	16.2%	2.3	+-4.1	0.81	16.6%	2.0%
2014.2-2017.1	10.8	+-4.9	0.97	1.0%	1.3%	8.2	+-4.9	0.93	1.7%	18.3%	2.4	+-8.9	0.71	36.0%	7.6%
2015.1-2017.1	12.1	+-17.8	0.98	6.9%	8.8%	7.5	+-25.7	0.87	16.1%	36.0%	4.3	+-42.3	0.66	40.5%	30.3%

	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
2006.2-2016.2	0.4	+-1.7	0.54	60.0%	0.0%	4.6	+-1.6	0.67	0.0%	3.7%	-4	+-1.2	0.75	0.0%	0.2%
2007.1-2016.2	0.2	+-1.9	0.54	81.3%	0.0%	4	+-1.6	0.67	0.0%	1.0%	-3.6	+-1.3	0.7	0.0%	0.4%
2007.2-2016.2	0.4	+-2.1	0.54	70.7%	0.0%	3.6	+-1.7	0.59	0.0%	2.0%	-3.1	+-1.2	0.74	0.0%	0.1%
2008.1-2016.2	0.6	+-2.3	0.52	57.9%	0.1%	3.4	+-1.9	0.57	0.1%	2.0%	-2.7	+-1.3	0.68	0.0%	0.1%
2008.2-2016.2	1	+-2.6	0.52	44.7%	0.1%	2.9	+-2	0.45	0.7%	4.0%	-1.9	+-1	0.81	0.1%	0.0%
2009.1-2016.2	1.8	+-2.7	0.54	17.8%	0.2%	3.3	+-2.3	0.48	0.7%	7.2%	-1.5	+-0.9	0.81	0.4%	0.0%
2009.2-2016.2	3.3	+-2.3	0.76	0.9%	0.0%	4.4	+-2.1	0.68	0.1%	1.2%	-1.1	+-0.9	0.87	1.7%	0.0%
2010.1-2016.2	4	+-2.5	0.8	0.4%	0.0%	4.7	+-2.4	0.68	0.1%	2.4%	-0.7	+-0.7	0.89	7.0%	0.0%
2010.2-2016.2	3.8	+-2.9	0.74	1.5%	0.1%	4.6	+-2.9	0.59	0.5%	4.0%	-0.8	+-0.9	0.89	8.6%	0.0%
2011.1-2016.2	4.6	+-3.3	0.77	1.1%	0.1%	5.5	+-3.1	0.68	0.3%	8.0%	-0.9	+-1.1	0.88	9.9%	0.0%
2011.2-2016.2	3.9	+-3.9	0.69	4.5%	0.4%	4.5	+-3.4	0.53	1.4%	15.2%	-0.6	+-1.3	0.89	27.8%	0.0%
2012.1-2016.2	4.4	+-4.9	0.69	6.7%	1.1%	5.6	+-3.9	0.62	1.1%	29.1%	-1.1	+-1.2	0.93	6.3%	0.0%
2012.2-2016.2	5.7	+-5.9	0.72	5.1%	1.2%	6.9	+-4.4	0.71	0.9%	15.5%	-1.1	+-1.6	0.92	15.1%	0.0%
2013.1-2016.2	7.7	+-7	0.8	3.3%	2.7%	8.3	+-5.3	0.78	1.1%	31.9%	-0.5	+-1.8	0.93	49.8%	0.1%
2013.2-2016.2	10.6	+-6.3	0.92	1.1%	1.0%	10.2	+-5.8	0.88	1.0%	13.4%	0.3	+-0.9	0.99	31.9%	0.0%
2014.1-2016.2	12.3	+-10.8	0.94	3.5%	4.2%	11.8	+-9.8	0.9	3.2%	33.0%	0.4	+-1.9	0.99	42.1%	0.3%
2014.2-2016.2	9.6	+-0.7	1	0.4%	0.3%	9.4	+-10.3	0.98	5.3%	23.0%	0.2	+-8.8	0.98	81.7%	4.7%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Accident Benefits - All Disability Income

No Seasonality; No Level Change; No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2007.1-2017.1	1.6	+-2.8	0.02	25.8%	4.8	+-2	0.56	0.0%	-3.1	+-1.4	0.49	0.0%
2007.2-2017.1	1.4	+-3.1	0	34.0%	4.4	+-2.2	0.49	0.0%	-2.8	+-1.5	0.41	0.1%
2008.1-2017.1	2.2	+-3.4	0.05	18.9%	4.5	+-2.4	0.46	0.1%	-2.2	+-1.5	0.31	0.8%
2008.2-2017.1	2.1	+-3.8	0.03	24.5%	4	+-2.6	0.37	0.4%	-1.8	+-1.6	0.21	3.2%
2009.1-2017.1	3.5	+-3.9	0.14	7.4%	4.6	+-2.8	0.42	0.3%	-1.1	+-1.6	0.07	15.3%
2009.2-2017.1	4.3	+-4.4	0.19	5.0%	5.4	+-3.1	0.48	0.2%	-1.1	+-1.8	0.04	22.8%
2010.1-2017.1	5.7	+-4.7	0.31	1.8%	6	+-3.5	0.5	0.2%	-0.3	+-1.8	-0.06	68.7%
2010.2-2017.1	5	+-5.3	0.21	5.8%	5.8	+-4	0.42	0.7%	-0.8	+-2	-0.03	42.9%
2011.1-2017.1	6.6	+-5.8	0.32	2.6%	7	+-4.4	0.5	0.4%	-0.4	+-2.3	-0.08	73.8%
2011.2-2017.1	5.3	+-6.6	0.17	9.9%	6	+-5	0.37	2.1%	-0.7	+-2.8	-0.07	60.7%
2012.1-2017.1	6.8	+-7.8	0.24	7.0%	7.2	+-5.9	0.42	1.8%	-0.3	+-3.3	-0.1	82.7%
2012.2-2017.1	6.8	+-9.7	0.17	13.4%	7.9	+-7.3	0.39	3.2%	-1	+-4	-0.08	58.2%
2013.1-2017.1	9.9	+-11.7	0.3	7.3%	9.3	+-9.2	0.4	4.1%	0.6	+-4.4	-0.13	74.9%
2013.2-2017.1	10	+-15.7	0.2	15.1%	9.8	+-12.3	0.31	8.7%	0.2	+-5.8	-0.16	92.7%
2014.1-2017.1	13	+-21.9	0.22	16.4%	10.4	+-17.4	0.22	16.5%	2.3	+-7.2	-0.06	44.6%
2014.2-2017.1	5.9	+-27.4	-0.14	56.5%	5.5	+-22.9	-0.12	53.2%	0.4	+-10	-0.25	90.7%
2015.1-2017.1	5.5	+-48.8	-0.27	72.8%	0.8	+-36.7	-0.33	94.5%	4.6	+-13.8	0.05	35.4%

	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
2006.2-2016.2	1.1	+-2.8	-0.02	41.4%	5.2	+-2.1	0.59	0.0%	-3.9	+-1.5	0.58	0.0%
2007.1-2016.2	1.3	+-3.1	-0.01	38.1%	4.9	+-2.2	0.52	0.0%	-3.4	+-1.5	0.51	0.0%
2007.2-2016.2	1.2	+-3.4	-0.03	48.3%	4.4	+-2.4	0.45	0.1%	-3.1	+-1.7	0.43	0.1%
2008.1-2016.2	1.9	+-3.8	0.01	28.8%	4.5	+-2.7	0.41	0.2%	-2.4	+-1.7	0.33	0.7%
2008.2-2016.2	1.9	+-4.2	-0.01	36.0%	4	+-3	0.32	1.0%	-2	+-1.8	0.23	3.1%
2009.1-2016.2	3.3	+-4.5	0.1	12.4%	4.7	+-3.2	0.38	0.7%	-1.3	+-1.8	0.08	14.7%
2009.2-2016.2	4.2	+-5	0.15	8.5%	5.6	+-3.6	0.44	0.4%	-1.3	+-2.1	0.05	21.5%
2010.1-2016.2	5.9	+-5.4	0.27	3.2%	6.3	+-4	0.47	0.4%	-0.4	+-2.1	-0.06	65.3%
2010.2-2016.2	5.1	+-6.3	0.16	9.5%	6.1	+-4.7	0.38	1.4%	-1	+-2.4	-0.02	39.9%
2011.1-2016.2	7	+-7	0.28	4.3%	7.6	+-5.2	0.48	0.8%	-0.5	+-2.8	-0.08	69.1%
2011.2-2016.2	5.5	+-8.1	0.13	14.8%	6.4	+-6.1	0.34	3.5%	-0.9	+-3.3	-0.07	56.0%
2012.1-2016.2	7.5	+-9.7	0.21	10.4%	8.1	+-7.2	0.41	2.8%	-0.5	+-4.1	-0.11	76.8%
2012.2-2016.2	7.6	+-12.6	0.13	18.0%	9.2	+-9.2	0.39	4.3%	-1.4	+-5.1	-0.07	52.8%
2013.1-2016.2	11.9	+-15.5	0.3	9.3%	11.3	+-11.9	0.42	4.9%	0.5	+-5.9	-0.16	83.6%
2013.2-2016.2	12.7	+-22	0.2	17.5%	12.7	+-16.8	0.36	9.2%	0	+-8.2	-0.2	99.1%
2014.1-2016.2	18.1	+-33.1	0.26	17.1%	14.9	+-25.8	0.29	15.8%	2.8	+-11.1	-0.11	52.0%
2014.2-2016.2	9.6	+-49.5	-0.16	55.2%	9.4	+-40.7	-0.11	49.0%	0.2	+-17.6	-0.33	97.3%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Accident Benefits - All Disability Income

No Seasonality; No Level Change; Excluding 2015.2

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2007.1-2017.1	0.8	+-2.6	-0.03	53.3%	4.1	+-1.7	0.58	0.0%	-3.2	+-1.5	0.49	0.0%
2007.2-2017.1	0.6	+-2.9	-0.05	66.1%	3.6	+-1.7	0.52	0.0%	-2.9	+-1.6	0.41	0.2%
2008.1-2017.1	1.3	+-3.1	-0.01	39.2%	3.6	+-1.9	0.48	0.1%	-2.3	+-1.6	0.31	0.9%
2008.2-2017.1	1.2	+-3.5	-0.03	48.1%	3.1	+-2	0.39	0.5%	-1.9	+-1.7	0.21	3.6%
2009.1-2017.1	2.5	+-3.5	0.08	15.0%	3.7	+-2.2	0.46	0.2%	-1.2	+-1.7	0.07	15.9%
2009.2-2017.1	3.2	+-3.9	0.14	9.6%	4.4	+-2.3	0.55	0.1%	-1.1	+-2	0.04	23.2%
2010.1-2017.1	4.5	+-4.1	0.28	2.9%	4.9	+-2.5	0.59	0.1%	-0.4	+-2	-0.07	66.7%
2010.2-2017.1	3.7	+-4.6	0.16	9.5%	4.6	+-2.8	0.5	0.4%	-0.8	+-2.2	-0.03	42.5%
2011.1-2017.1	5.3	+-4.9	0.32	3.3%	5.7	+-2.9	0.65	0.1%	-0.4	+-2.5	-0.08	71.6%
2011.2-2017.1	3.9	+-5.3	0.15	12.7%	4.6	+-2.9	0.56	0.5%	-0.7	+-3	-0.08	59.8%
2012.1-2017.1	5.4	+-6.1	0.27	6.9%	5.8	+-3	0.7	0.2%	-0.4	+-3.7	-0.12	80.6%
2012.2-2017.1	5.4	+-7.6	0.19	13.3%	6.5	+-3.5	0.71	0.3%	-1.1	+-4.4	-0.09	58.8%
2013.1-2017.1	8.5	+-8.1	0.47	3.6%	8	+-3.7	0.81	0.1%	0.5	+-4.9	-0.15	79.6%
2013.2-2017.1	9	+-11.1	0.39	8.1%	8.8	+-4.7	0.8	0.4%	0.2	+-6.7	-0.2	94.8%
2014.1-2017.1	13	+-13.8	0.57	5.0%	10.4	+-5.8	0.84	0.6%	2.3	+-8.6	-0.09	49.3%
2014.2-2017.1	8.2	+-17.6	0.26	21.7%	7.6	+-4.9	0.86	1.4%	0.6	+-13.3	-0.33	90.1%
2015.1-2017.1	15.1	+-30.7	0.59	14.9%	8.4	+-11	0.78	7.5%	6.2	+-21.1	0.19	32.3%

	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
2006.2-2016.2	0.2	+-2.5	-0.05	89.3%	4.5	+-1.8	0.59	0.0%	-4.1	+-1.6	0.58	0.0%
2007.1-2016.2	0.3	+-2.8	-0.06	82.8%	4	+-1.9	0.52	0.0%	-3.6	+-1.6	0.52	0.0%
2007.2-2016.2	0	+-3.1	-0.06	97.8%	3.4	+-1.9	0.44	0.1%	-3.3	+-1.8	0.44	0.2%
2008.1-2016.2	0.7	+-3.4	-0.05	65.4%	3.4	+-2.2	0.4	0.4%	-2.6	+-1.8	0.34	0.8%
2008.2-2016.2	0.5	+-3.9	-0.06	76.7%	2.8	+-2.3	0.29	1.9%	-2.2	+-2	0.23	3.4%
2009.1-2016.2	1.9	+-4	0.01	30.8%	3.4	+-2.5	0.37	1.0%	-1.4	+-2	0.09	14.8%
2009.2-2016.2	2.7	+-4.5	0.06	20.8%	4.2	+-2.6	0.46	0.4%	-1.4	+-2.3	0.05	21.4%
2010.1-2016.2	4.2	+-4.8	0.19	7.4%	4.8	+-3	0.51	0.4%	-0.5	+-2.3	-0.07	62.4%
2010.2-2016.2	3.2	+-5.5	0.07	21.0%	4.3	+-3.4	0.4	1.6%	-1.1	+-2.6	-0.02	38.6%
2011.1-2016.2	5	+-6	0.22	8.3%	5.7	+-3.5	0.57	0.4%	-0.6	+-3.1	-0.09	65.7%
2011.2-2016.2	3.2	+-6.6	0.04	28.2%	4.3	+-3.6	0.44	2.2%	-1	+-3.7	-0.07	54.0%
2012.1-2016.2	5	+-7.8	0.15	16.6%	5.7	+-3.8	0.6	0.8%	-0.7	+-4.7	-0.12	73.5%
2012.2-2016.2	4.9	+-10.2	0.06	27.5%	6.6	+-4.7	0.62	1.2%	-1.6	+-5.8	-0.08	52.3%
2013.1-2016.2	8.9	+-11.4	0.36	9.0%	8.6	+-5	0.77	0.6%	0.3	+-6.9	-0.2	90.6%
2013.2-2016.2	9.7	+-16.8	0.27	16.8%	9.9	+-6.7	0.78	1.3%	-0.2	+-10	-0.25	95.4%
2014.1-2016.2	15.5	+-22.7	0.53	10.1%	12.6	+-7.8	0.88	1.2%	2.6	+-14.6	-0.2	60.6%
2014.2-2016.2	9.6	+-38.7	0.09	37.2%	9.4	+-7	0.92	2.6%	0.2	+-29.1	-0.5	97.8%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Accident Benefits - Death Benefits

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
2005.1-2017.1	-4.1	+-3	0.49	1.1%	0.0%	3.4	+-3.6	0.15	5.6%	14.8%	-7.3	+-1.6	0.81	0.0%	0.0%
2005.2-2017.1	-3.8	+-3.3	0.49	2.9%	0.0%	3.6	+-3.9	0.13	6.8%	15.5%	-7.1	+-1.7	0.8	0.0%	0.0%
2006.1-2017.1	-3.3	+-3.5	0.43	7.4%	0.1%	4.1	+-4.3	0.15	5.5%	21.3%	-7.1	+-1.9	0.77	0.0%	0.0%
2006.2-2017.1	-2.1	+-3.7	0.48	24.6%	0.0%	5	+-4.6	0.2	3.1%	14.7%	-6.8	+-2	0.77	0.0%	0.0%
2007.1-2017.1	-3.1	+-3.8	0.54	10.8%	0.0%	4	+-4.8	0.17	9.2%	9.9%	-6.8	+-2.2	0.73	0.0%	0.0%
2007.2-2017.1	-3.2	+-4.2	0.53	13.3%	0.0%	3.5	+-5.3	0.09	17.9%	14.4%	-6.4	+-2.4	0.72	0.0%	0.0%
2008.1-2017.1	-3.6	+-4.6	0.52	12.0%	0.0%	2.4	+-5.7	0.09	37.0%	10.5%	-5.9	+-2.6	0.66	0.0%	0.1%
2008.2-2017.1	-3.2	+-5.2	0.53	21.8%	0.1%	2.3	+-6.4	0.05	45.5%	13.4%	-5.3	+-2.9	0.66	0.2%	0.1%
2009.1-2017.1	-3.3	+-5.9	0.49	25.3%	0.1%	1.3	+-7	0.06	68.7%	11.4%	-4.6	+-3.1	0.59	0.8%	0.2%
2009.2-2017.1	-4.4	+-6.5	0.49	17.5%	0.3%	0.1	+-7.8	0	98.0%	18.5%	-4.5	+-3.6	0.58	2.0%	0.3%
2010.1-2017.1	-2.7	+-7.1	0.41	43.0%	0.6%	2.2	+-8.5	-0.04	57.3%	30.0%	-4.8	+-4.1	0.55	2.7%	0.4%
2010.2-2017.1	-3.7	+-8.2	0.39	34.7%	1.4%	1.9	+-10	-0.08	67.9%	36.1%	-5.5	+-4.7	0.56	2.8%	0.9%
2011.1-2017.1	-4.7	+-9.4	0.38	30.4%	1.7%	-0.3	+-11	-0.05	95.2%	26.5%	-4.4	+-5.2	0.43	9.7%	1.9%
2011.2-2017.1	-2.8	+-11.3	0.41	58.9%	1.7%	4.5	+-11.8	0.14	40.2%	9.5%	-7	+-4.7	0.62	1.0%	3.1%
2012.1-2017.1	-5.2	+-12.8	0.45	38.6%	1.6%	2.4	+-13.6	0.17	68.8%	8.7%	-7.5	+-5.7	0.56	1.9%	3.9%
2012.2-2017.1	-3.4	+-16.6	0.45	64.2%	2.4%	0.1	+-16.7	0.05	99.4%	16.3%	-3.5	+-3	0.88	3.2%	0.0%
2013.1-2017.1	-1.9	+-21.6	0.34	83.8%	4.8%	1.7	+-21.7	-0.04	85.4%	24.5%	-3.5	+-3.9	0.85	7.6%	0.1%
2013.2-2017.1	-6.9	+-27.3	0.29	55.6%	11.2%	-1.8	+-28.9	-0.17	88.0%	40.0%	-5.2	+-4.4	0.89	3.1%	0.1%
2014.1-2017.1	-3.8	+-40.5	0.07	80.8%	19.9%	2.1	+-42.8	-0.35	89.4%	55.2%	-5.7	+-6.1	0.86	6.3%	0.5%
2014.2-2017.1	-8	+-70.4	-0.07	73.0%	36.3%	-4.2	+-71.6	-0.57	85.6%	77.1%	-4	+-9.7	0.88	28.5%	1.3%

	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
2004.2-2016.2	-3.9	+-3	0.48	1.4%	0.0%	3.5	+-3.6	0.16	5.1%	15.2%	-7.2	+-1.6	0.8	0.0%	0.0%
2005.1-2016.2	-3.8	+-3.3	0.43	2.8%	0.1%	3.8	+-3.9	0.16	4.9%	20.2%	-7.4	+-1.7	0.79	0.0%	0.0%
2005.2-2016.2	-3.4	+-3.6	0.43	6.4%	0.1%	4	+-4.3	0.14	6.0%	20.7%	-7.1	+-1.9	0.78	0.0%	0.0%
2006.1-2016.2	-2.8	+-3.9	0.37	15.7%	0.2%	4.7	+-4.7	0.17	4.6%	29.2%	-7.1	+-2.1	0.74	0.0%	0.0%
2006.2-2016.2	-1.5	+-4	0.43	42.8%	0.1%	5.6	+-5	0.22	2.6%	20.8%	-6.8	+-2.2	0.73	0.0%	0.0%
2007.1-2016.2	-2.6	+-4.2	0.49	21.4%	0.0%	4.6	+-5.4	0.18	8.2%	14.7%	-6.9	+-2.5	0.69	0.0%	0.1%
2007.2-2016.2	-2.7	+-4.6	0.48	24.6%	0.1%	4.1	+-5.9	0.1	15.6%	19.8%	-6.5	+-2.7	0.68	0.0%	0.1%
2008.1-2016.2	-3.1	+-5.2	0.47	22.8%	0.1%	2.9	+-6.4	0.09	33.7%	14.9%	-5.9	+-3	0.6	0.1%	0.2%
2008.2-2016.2	-2.6	+-5.8	0.47	36.1%	0.1%	2.8	+-7.2	0.04	41.3%	18.0%	-5.3	+-3.3	0.61	0.5%	0.1%
2009.1-2016.2	-2.6	+-6.7	0.43	41.9%	0.3%	1.8	+-8.1	0.04	64.3%	15.6%	-4.3	+-3.6	0.51	2.4%	0.4%
2009.2-2016.2	-3.8	+-7.5	0.42	30.1%	0.6%	0.5	+-9	-0.03	91.3%	23.3%	-4.2	+-4.1	0.5	5.0%	0.6%
2010.1-2016.2	-1.4	+-8.3	0.33	71.1%	1.4%	3.3	+-10.1	-0.04	48.3%	40.4%	-4.6	+-4.8	0.46	6.6%	0.8%
2010.2-2016.2	-2.5	+-9.5	0.3	58.3%	2.7%	3	+-11.8	-0.1	58.0%	45.8%	-5.3	+-5.5	0.47	6.3%	1.7%
2011.1-2016.2	-3.3	+-11.5	0.28	53.2%	3.5%	0.4	+-13.5	-0.1	94.9%	34.4%	-3.7	+-6.3	0.3	22.5%	3.9%
2011.2-2016.2	-1.2	+-13.8	0.31	84.8%	3.4%	5.7	+-14.4	0.13	37.3%	14.8%	-6.5	+-5.7	0.49	3.4%	5.5%
2012.1-2016.2	-3.9	+-16.6	0.34	60.1%	3.7%	3.3	+-17.7	0.13	66.2%	14.3%	-7	+-7.3	0.39	6.4%	7.5%
2012.2-2016.2	-1.7	+-21.5	0.34	85.0%	4.8%	0.8	+-21.7	-0.03	93.2%	23.0%	-2.5	+-3.4	0.87	12.8%	0.0%
2013.1-2016.2	1.5	+-30.9	0.24	90.1%	10.8%	3.6	+-31.1	-0.12	77.0%	36.7%	-2	+-4.8	0.83	33.2%	0.2%
2013.2-2016.2	-3.8	+-40.5	0.07	80.4%	19.8%	-0.1	+-42.9	-0.33	99.3%	51.1%	-3.7	+-5.2	0.87	12.3%	0.4%
2014.1-2016.2	4.3	+-76.6	-0.17	85.7%	39.1%	8.2	+-81.4	-0.5	74.1%	76.0%	-3.7	+-9.1	0.8	29.8%	1.8%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Accident Benefits - Death Benefits

No Seasonality; No Level Change; No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	-4.1	+-3.9	0.13	4.5%	3.4	+-3.7	0.11	6.1%	-7.3	+-2.2	0.65	0.0%
2005.2-2017.1	-4.2	+-4.3	0.12	5.7%	3.4	+-4	0.09	9.0%	-7.4	+-2.4	0.62	0.0%
2006.1-2017.1	-3.3	+-4.6	0.05	15.9%	4.1	+-4.3	0.12	5.8%	-7.1	+-2.5	0.57	0.0%
2006.2-2017.1	-2.7	+-5	0.01	27.6%	4.7	+-4.7	0.15	4.4%	-7.1	+-2.8	0.54	0.0%
2007.1-2017.1	-3.1	+-5.5	0.02	26.0%	4	+-5.1	0.08	10.7%	-6.8	+-3.1	0.49	0.0%
2007.2-2017.1	-3.9	+-5.9	0.05	18.5%	3.1	+-5.4	0.03	23.5%	-6.9	+-3.4	0.45	0.1%
2008.1-2017.1	-3.6	+-6.6	0.02	26.9%	2.4	+-6	-0.01	39.5%	-5.9	+-3.6	0.36	0.4%
2008.2-2017.1	-4.2	+-7.3	0.02	25.3%	1.8	+-6.6	-0.04	56.3%	-5.9	+-4.1	0.32	0.9%
2009.1-2017.1	-3.3	+-8.3	-0.02	41.4%	1.3	+-7.4	-0.06	70.3%	-4.6	+-4.3	0.2	4.2%
2009.2-2017.1	-5.6	+-8.7	0.05	20.0%	-0.5	+-7.9	-0.07	90.4%	-5.2	+-4.8	0.21	4.2%
2010.1-2017.1	-2.7	+-9.4	-0.05	55.0%	2.2	+-8.5	-0.05	57.5%	-4.8	+-5.6	0.14	9.0%
2010.2-2017.1	-5.1	+-10.1	0.01	30.9%	1.4	+-9.8	-0.07	76.1%	-6.4	+-6	0.24	4.5%
2011.1-2017.1	-4.7	+-12	-0.03	41.8%	-0.3	+-11.1	-0.09	95.3%	-4.4	+-6.6	0.08	17.9%
2011.2-2017.1	-4.9	+-14.3	-0.04	47.0%	3.1	+-12.7	-0.07	59.4%	-7.8	+-5.7	0.41	1.5%
2012.1-2017.1	-5.2	+-17.5	-0.06	52.4%	2.4	+-15.3	-0.1	72.5%	-7.5	+-6.9	0.31	4.4%
2012.2-2017.1	-6.9	+-21.3	-0.06	48.9%	-1.8	+-17.1	-0.12	81.2%	-5.2	+-8	0.11	18.7%
2013.1-2017.1	-1.9	+-27.6	-0.14	87.6%	1.7	+-21.9	-0.14	86.0%	-3.5	+-10.1	-0.05	44.6%
2013.2-2017.1	-11.2	+-29.3	-0.03	40.6%	-4	+-25.9	-0.14	72.2%	-7.5	+-10.8	0.19	15.5%
2014.1-2017.1	-3.8	+-42.4	-0.19	82.7%	2.1	+-37	-0.19	88.6%	-5.7	+-15.2	-0.02	38.6%
2014.2-2017.1	-14.2	+-54.5	-0.11	51.6%	-6.1	+-49.7	-0.21	74.7%	-8.6	+-21.6	0.03	34.6%

	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
2004.2-2016.2	-3.9	+-3.9	0.12	5.2%	3.5	+-3.7	0.11	5.7%	-7.2	+-2.1	0.64	0.0%
2005.1-2016.2	-3.4	+-4.2	0.07	11.7%	4	+-4	0.14	4.3%	-7.1	+-2.3	0.61	0.0%
2005.2-2016.2	-3.4	+-4.6	0.06	14.4%	4	+-4.3	0.11	6.4%	-7.1	+-2.6	0.58	0.0%
2006.1-2016.2	-2.3	+-4.9	0	35.3%	4.9	+-4.7	0.16	3.8%	-6.8	+-2.8	0.52	0.0%
2006.2-2016.2	-1.5	+-5.3	-0.03	55.5%	5.6	+-5.1	0.19	2.8%	-6.8	+-3.1	0.49	0.0%
2007.1-2016.2	-1.8	+-5.9	-0.03	52.7%	4.9	+-5.5	0.12	7.1%	-6.4	+-3.4	0.42	0.1%
2007.2-2016.2	-2.7	+-6.4	-0.01	40.0%	4.1	+-6	0.06	16.4%	-6.5	+-3.8	0.38	0.3%
2008.1-2016.2	-2.2	+-7.2	-0.04	53.9%	3.4	+-6.6	0.01	28.8%	-5.4	+-4	0.28	1.4%
2008.2-2016.2	-2.6	+-8.1	-0.04	51.0%	2.8	+-7.4	-0.02	42.7%	-5.3	+-4.6	0.23	3.0%
2009.1-2016.2	-1.4	+-9.2	-0.06	75.3%	2.4	+-8.4	-0.04	54.8%	-3.7	+-4.8	0.1	12.8%
2009.2-2016.2	-3.8	+-9.8	-0.02	43.1%	0.5	+-9.1	-0.08	91.4%	-4.2	+-5.4	0.11	12.6%
2010.1-2016.2	-0.1	+-10.6	-0.08	98.9%	3.8	+-9.8	-0.02	41.3%	-3.7	+-6.3	0.04	23.7%
2010.2-2016.2	-2.5	+-11.6	-0.07	65.5%	3	+-11.5	-0.06	57.2%	-5.3	+-7	0.12	13.2%
2011.1-2016.2	-1.5	+-14	-0.09	81.5%	1.3	+-13.3	-0.1	83.5%	-2.7	+-7.6	-0.04	44.7%
2011.2-2016.2	-1.2	+-17.2	-0.11	88.0%	5.7	+-15.3	-0.02	40.6%	-6.5	+-6.8	0.26	6.4%
2012.1-2016.2	-0.7	+-21.6	-0.12	94.1%	5.5	+-19.1	-0.06	51.3%	-5.9	+-8.4	0.14	15.6%
2012.2-2016.2	-1.7	+-27.6	-0.14	88.5%	0.8	+-22.1	-0.14	93.5%	-2.5	+-9.5	-0.08	56.0%
2013.1-2016.2	6.7	+-36.7	-0.13	65.4%	6.2	+-29.6	-0.11	61.0%	0.5	+-11.9	-0.16	92.7%
2013.2-2016.2	-3.8	+-42.5	-0.19	82.3%	-0.1	+-37.5	-0.2	99.3%	-3.7	+-13.9	-0.1	53.0%
2014.1-2016.2	11	+-66.4	-0.17	63.6%	10.6	+-59	-0.16	61.4%	0.4	+-20.1	-0.25	95.9%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Accident Benefits - Funeral

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
2007.1-2017.1	-5.4	+-1.8	0.79	0.0%	0.0%	0.5	+-1.3	-0.01	40.1%	29.7%	-5.9	+-1.5	0.84	0.0%	0.0%
2007.2-2017.1	-5.7	+-2	0.8	0.0%	0.0%	-0.1	+-1.1	-0.09	85.7%	57.8%	-5.6	+-1.7	0.83	0.0%	0.0%
2008.1-2017.1	-5.8	+-2.2	0.77	0.0%	0.0%	-0.5	+-1.1	0	35.6%	31.1%	-5.4	+-1.9	0.8	0.0%	0.0%
2008.2-2017.1	-5.8	+-2.5	0.77	0.0%	0.0%	-1.1	+-0.9	0.25	1.8%	65.2%	-4.7	+-1.9	0.82	0.0%	0.0%
2009.1-2017.1	-5.4	+-2.7	0.71	0.1%	0.0%	-1	+-1	0.14	5.1%	78.1%	-4.4	+-2.1	0.78	0.1%	0.0%
2009.2-2017.1	-4.8	+-3.1	0.72	0.6%	0.0%	-0.7	+-1.1	0.04	18.1%	52.9%	-4.1	+-2.4	0.79	0.3%	0.0%
2010.1-2017.1	-4.9	+-3.5	0.68	1.1%	0.0%	-0.5	+-1.2	-0.08	39.5%	70.2%	-4.5	+-2.7	0.78	0.4%	0.0%
2010.2-2017.1	-5	+-4.1	0.68	2.6%	0.1%	-0.5	+-1.4	-0.1	43.8%	74.7%	-4.5	+-3.2	0.77	1.1%	0.0%
2011.1-2017.1	-3.7	+-4.4	0.61	10.2%	0.2%	0	+-1.5	-0.2	99.5%	91.2%	-3.7	+-3.5	0.72	4.6%	0.0%
2011.2-2017.1	-5.7	+-4.3	0.7	1.8%	0.3%	-0.3	+-1.7	-0.18	67.8%	71.3%	-5.3	+-3.3	0.81	0.6%	0.0%
2012.1-2017.1	-6.1	+-5.2	0.66	2.9%	0.5%	-0.5	+-2.1	-0.2	62.6%	80.0%	-5.7	+-4	0.77	1.2%	0.1%
2012.2-2017.1	-2.8	+-3.6	0.88	11.8%	0.0%	0.6	+-1.9	-0.16	45.8%	60.8%	-3.4	+-3.3	0.9	5.0%	0.0%
2013.1-2017.1	-2.3	+-4.6	0.85	27.2%	0.0%	0.8	+-2.4	-0.17	43.5%	72.5%	-3.1	+-4.3	0.87	13.1%	0.0%
2013.2-2017.1	-1.3	+-6.2	0.86	61.4%	0.1%	1.7	+-3	0.04	21.3%	44.8%	-2.9	+-6	0.86	27.2%	0.2%
2014.1-2017.1	0.5	+-7.9	0.85	86.9%	0.4%	2.7	+-3.6	0.3	10.3%	70.5%	-2.1	+-8.5	0.81	53.1%	0.6%
2014.2-2017.1	2.7	+-12.7	0.85	53.9%	1.2%	1.4	+-5	-0.26	44.4%	87.8%	1.3	+-11.9	0.87	74.7%	1.0%
2015.1-2017.1	5.2	+-24.4	0.82	44.3%	4.7%	0.1	+-8.2	-0.94	97.5%	83.5%	5.1	+-17.3	0.9	31.9%	2.5%

	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
2006.2-2016.2	-3.8	+-3.1	0.43	2.0%	0.5%	2.5	+-2.8	0.08	7.1%	71.3%	-6.2	+-1.4	0.87	0.0%	0.0%
2007.1-2016.2	-5.9	+-1.9	0.8	0.0%	0.0%	0.5	+-1.4	-0.01	47.0%	31.4%	-6.3	+-1.6	0.85	0.0%	0.0%
2007.2-2016.2	-6.3	+-2.1	0.81	0.0%	0.0%	-0.2	+-1.3	-0.1	79.7%	56.1%	-6.1	+-1.7	0.85	0.0%	0.0%
2008.1-2016.2	-6.5	+-2.3	0.79	0.0%	0.0%	-0.7	+-1.3	0.02	28.8%	27.0%	-5.9	+-2	0.81	0.0%	0.0%
2008.2-2016.2	-6.5	+-2.6	0.78	0.0%	0.0%	-1.3	+-1	0.3	1.2%	50.3%	-5.2	+-2	0.83	0.0%	0.0%
2009.1-2016.2	-6.1	+-2.9	0.73	0.1%	0.0%	-1.2	+-1.1	0.19	3.8%	61.8%	-5	+-2.3	0.79	0.0%	0.0%
2009.2-2016.2	-5.5	+-3.3	0.74	0.4%	0.0%	-0.9	+-1.2	0.09	12.9%	42.5%	-4.7	+-2.6	0.79	0.2%	0.0%
2010.1-2016.2	-5.9	+-3.8	0.71	0.7%	0.0%	-0.7	+-1.4	-0.05	30.8%	59.1%	-5.3	+-2.9	0.8	0.2%	0.0%
2010.2-2016.2	-6	+-4.5	0.7	1.6%	0.1%	-0.7	+-1.6	-0.07	34.7%	64.6%	-5.3	+-3.4	0.79	0.7%	0.0%
2011.1-2016.2	-4.7	+-5.1	0.62	7.5%	0.2%	-0.1	+-1.8	-0.22	89.3%	99.1%	-4.6	+-4	0.73	3.3%	0.0%
2011.2-2016.2	-6.9	+-4.7	0.74	1.1%	0.2%	-0.5	+-2	-0.2	60.9%	81.0%	-6.5	+-3.5	0.84	0.3%	0.0%
2012.1-2016.2	-8	+-5.7	0.72	1.5%	0.3%	-0.7	+-2.6	-0.21	54.0%	93.4%	-7.4	+-4.1	0.83	0.5%	0.0%
2012.2-2016.2	-4.6	+-2.8	0.95	0.8%	0.0%	0.5	+-2.4	-0.22	65.7%	58.4%	-5	+-2.7	0.95	0.4%	0.0%
2013.1-2016.2	-4.8	+-4	0.94	2.9%	0.0%	0.7	+-3.4	-0.27	63.1%	71.4%	-5.4	+-3.7	0.94	1.4%	0.0%
2013.2-2016.2	-4.1	+-5.5	0.94	11.3%	0.1%	1.6	+-4.4	-0.07	36.0%	51.1%	-5.6	+-5.3	0.94	4.6%	0.1%
2014.1-2016.2	-3	+-9.2	0.92	38.0%	0.5%	3.3	+-6	0.24	17.1%	93.4%	-6.2	+-9	0.91	12.6%	0.5%
2014.2-2016.2	-1.2	+-17.4	0.92	80.2%	2.1%	1.9	+-10.3	-0.47	50.4%	82.0%	-3	+-11.3	0.96	37.5%	0.9%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Accident Benefits - Funeral

No Seasonality; No Level Change; No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2007.1-2017.1	-5.4	+-3.2	0.35	0.3%	0.5	+-1.3	-0.01	40.2%	-5.9	+-2.8	0.47	0.0%
2007.2-2017.1	-6.2	+-3.3	0.42	0.1%	-0.1	+-1.1	-0.05	81.5%	-6.1	+-3	0.45	0.1%
2008.1-2017.1	-5.8	+-3.7	0.35	0.5%	-0.5	+-1.1	-0.01	35.6%	-5.4	+-3.3	0.36	0.4%
2008.2-2017.1	-6.4	+-4	0.36	0.5%	-1.2	+-0.9	0.28	1.3%	-5.3	+-3.7	0.31	0.9%
2009.1-2017.1	-5.4	+-4.4	0.25	2.3%	-1	+-1	0.19	4.4%	-4.4	+-4	0.21	3.8%
2009.2-2017.1	-5.5	+-5	0.23	3.6%	-0.8	+-1.1	0.08	15.0%	-4.8	+-4.5	0.21	4.3%
2010.1-2017.1	-4.9	+-5.7	0.14	9.2%	-0.5	+-1.2	-0.01	37.8%	-4.5	+-5.2	0.14	9.3%
2010.2-2017.1	-6	+-6.4	0.18	7.2%	-0.6	+-1.4	-0.02	39.3%	-5.5	+-5.8	0.18	7.1%
2011.1-2017.1	-3.7	+-6.9	0.02	27.8%	0	+-1.4	-0.09	99.4%	-3.7	+-6.5	0.04	24.8%
2011.2-2017.1	-6.7	+-6.6	0.26	5.1%	-0.3	+-1.6	-0.08	70.1%	-6.5	+-6.2	0.27	4.9%
2012.1-2017.1	-6.1	+-8	0.15	12.8%	-0.5	+-1.9	-0.08	60.6%	-5.7	+-7.6	0.15	13.2%
2012.2-2017.1	-4.8	+-9.9	0.02	30.5%	0.6	+-1.7	-0.05	48.3%	-5.3	+-9.5	0.06	24.0%
2013.1-2017.1	-2.3	+-12.3	-0.11	67.6%	0.8	+-2.2	-0.03	40.1%	-3.1	+-11.9	-0.09	56.1%
2013.2-2017.1	-4.6	+-15.5	-0.07	50.1%	1.5	+-2.7	0.09	23.6%	-6	+-14.5	0	36.0%
2014.1-2017.1	0.5	+-20.6	-0.2	95.2%	2.7	+-3	0.42	7.0%	-2.1	+-19.7	-0.18	79.4%
2014.2-2017.1	-3.5	+-29.1	-0.22	75.6%	1.5	+-3.7	0.05	32.7%	-4.9	+-28.9	-0.19	66.5%
2015.1-2017.1	5.2	+-50.1	-0.28	74.9%	0.1	+-5	-0.33	96.9%	5.1	+-47.9	-0.28	74.2%

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2006.2-2016.2	-3.8	+-3.7	0.14	5.0%	2.5	+-2.7	0.12	6.5%	-6.2	+-2.8	0.49	0.0%
2007.1-2016.2	-5.3	+-3.5	0.31	0.6%	0.6	+-1.4	-0.02	41.7%	-5.9	+-3.1	0.43	0.1%
2007.2-2016.2	-6.3	+-3.7	0.38	0.3%	-0.2	+-1.2	-0.05	79.3%	-6.1	+-3.4	0.41	0.2%
2008.1-2016.2	-5.9	+-4.1	0.31	1.0%	-0.6	+-1.3	0	33.9%	-5.3	+-3.7	0.31	0.9%
2008.2-2016.2	-6.5	+-4.6	0.32	1.0%	-1.3	+-1	0.32	1.1%	-5.2	+-4.2	0.26	2.0%
2009.1-2016.2	-5.3	+-5	0.21	4.3%	-1.2	+-1.1	0.23	3.5%	-4.2	+-4.6	0.15	7.6%
2009.2-2016.2	-5.5	+-5.8	0.18	6.5%	-0.9	+-1.2	0.11	12.3%	-4.7	+-5.2	0.15	8.2%
2010.1-2016.2	-4.8	+-6.7	0.1	14.9%	-0.6	+-1.3	0.01	31.9%	-4.2	+-6.1	0.08	16.4%
2010.2-2016.2	-6	+-7.6	0.14	11.7%	-0.7	+-1.6	0	32.8%	-5.3	+-6.9	0.13	12.6%
2011.1-2016.2	-3.3	+-8.3	-0.02	40.7%	-0.1	+-1.6	-0.1	88.4%	-3.2	+-7.8	-0.02	39.1%
2011.2-2016.2	-6.9	+-8	0.2	9.1%	-0.5	+-1.9	-0.07	58.8%	-6.5	+-7.6	0.2	9.5%
2012.1-2016.2	-6.2	+-10	0.09	20.2%	-0.7	+-2.3	-0.06	49.5%	-5.5	+-9.5	0.07	22.7%
2012.2-2016.2	-4.6	+-12.8	-0.04	43.4%	0.5	+-2.2	-0.1	63.8%	-5	+-12.2	-0.01	37.4%
2013.1-2016.2	-1.3	+-16.6	-0.16	86.0%	0.8	+-2.9	-0.09	53.5%	-2	+-15.9	-0.15	76.8%
2013.2-2016.2	-4.1	+-22.1	-0.15	66.1%	1.6	+-3.8	0.03	32.7%	-5.6	+-20.5	-0.1	52.4%
2014.1-2016.2	3.5	+-31.9	-0.22	76.8%	3.4	+-4.4	0.43	9.4%	0.1	+-30.6	-0.25	99.2%
2014.2-2016.2	-1.2	+-53.2	-0.33	94.7%	1.9	+-6.3	-0.01	40.2%	-3	+-52.8	-0.32	86.4%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Collision

With Seasonality; No Level Change; No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2017.1	1.6	+-1.2	0.35	0.7%	2.0%	4.2	+-0.9	0.82	0.0%	5.2%	-2.5	+-0.9	0.54	0.0%	25.7%
2005.2-2017.1	1.2	+-1.1	0.24	3.6%	4.0%	4	+-0.9	0.79	0.0%	9.5%	-2.7	+-1	0.56	0.0%	37.3%
2006.1-2017.1	0.8	+-1.1	0.28	14.9%	0.9%	3.7	+-0.9	0.79	0.0%	2.9%	-2.8	+-1.1	0.55	0.0%	32.8%
2006.2-2017.1	0.4	+-1.1	0.19	44.0%	1.8%	3.3	+-0.8	0.78	0.0%	5.5%	-2.8	+-1.2	0.52	0.0%	34.4%
2007.1-2017.1	0.4	+-1.2	0.19	47.2%	2.4%	2.9	+-0.7	0.81	0.0%	0.6%	-2.4	+-1.2	0.43	0.1%	53.4%
2007.2-2017.1	0.7	+-1.3	0.23	29.3%	1.7%	2.6	+-0.7	0.78	0.0%	1.1%	-1.9	+-1.2	0.38	0.4%	21.5%
2008.1-2017.1	0.9	+-1.4	0.23	19.3%	3.1%	2.5	+-0.7	0.77	0.0%	0.9%	-1.5	+-1.2	0.25	1.7%	34.6%
2008.2-2017.1	1.4	+-1.4	0.37	5.4%	1.0%	2.6	+-0.8	0.77	0.0%	0.6%	-1.2	+-1.3	0.2	6.7%	21.5%
2009.1-2017.1	1.8	+-1.6	0.41	2.8%	2.0%	3	+-0.8	0.84	0.0%	0.9%	-1.2	+-1.5	0.14	10.3%	24.6%
2009.2-2017.1	2.2	+-1.7	0.47	1.4%	1.1%	3.3	+-0.7	0.87	0.0%	0.2%	-1.1	+-1.7	0.11	19.2%	24.1%
2010.1-2017.1	2.6	+-1.8	0.52	0.8%	2.1%	3.4	+-0.8	0.86	0.0%	0.4%	-0.7	+-1.9	-0.02	40.8%	35.4%
2010.2-2017.1	2.1	+-2	0.36	4.0%	4.5%	3.3	+-1	0.82	0.0%	0.8%	-1.1	+-2.1	0.01	25.7%	52.5%
2011.1-2017.1	1.9	+-2.4	0.34	9.4%	5.2%	3	+-1	0.82	0.0%	0.4%	-1	+-2.5	-0.08	39.3%	60.9%
2011.2-2017.1	2.9	+-2.4	0.53	2.2%	1.6%	2.5	+-1.1	0.76	0.0%	0.7%	0.4	+-2.1	0.05	70.1%	14.6%
2012.1-2017.1	1.9	+-2.4	0.62	9.4%	0.5%	2.4	+-1.3	0.74	0.2%	1.0%	-0.5	+-2.2	0.25	64.3%	5.5%
2012.2-2017.1	0.9	+-2.5	0.54	40.6%	0.9%	2.2	+-1.6	0.61	1.3%	2.5%	-1.2	+-2.4	0.28	27.5%	11.9%
2013.1-2017.1	0.6	+-3.1	0.54	65.1%	1.6%	1.9	+-1.9	0.6	5.5%	2.9%	-1.2	+-3.1	0.15	37.3%	16.4%
2013.2-2017.1	-0.3	+-4	0.47	84.4%	4.2%	1.7	+-2.7	0.4	16.8%	6.8%	-2	+-4.1	0.18	28.0%	31.3%
2014.1-2017.1	0	+-5.7	0.34	100.0%	8.8%	1.2	+-3.7	0.4	41.0%	8.7%	-1.2	+-5.7	-0.21	59.0%	47.3%
2014.2-2017.1	0	+-10	0.21	99.8%	18.0%	-0.2	+-5	0.17	90.3%	20.4%	0.2	+-9.3	-0.23	94.5%	39.0%

	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
2004.2-2016.2	2.1	+-1.3	0.34	0.3%	8.6%	4.6	+-0.9	0.83	0.0%	14.3%	-2.4	+-1	0.5	0.0%	32.8%
2005.1-2016.2	1.6	+-1.3	0.34	1.6%	2.3%	4.4	+-0.9	0.81	0.0%	8.3%	-2.7	+-1	0.55	0.0%	18.6%
2005.2-2016.2	1.1	+-1.2	0.23	6.9%	4.1%	4.1	+-1	0.79	0.0%	13.8%	-2.9	+-1.1	0.58	0.0%	27.5%
2006.1-2016.2	0.6	+-1.2	0.29	28.4%	0.8%	3.8	+-1	0.78	0.0%	4.7%	-3	+-1.1	0.57	0.0%	22.4%
2006.2-2016.2	0.2	+-1.2	0.22	69.2%	1.4%	3.3	+-0.9	0.77	0.0%	8.0%	-3	+-1.3	0.54	0.0%	24.4%
2007.1-2016.2	0.2	+-1.3	0.21	74.6%	1.9%	2.9	+-0.8	0.79	0.0%	1.0%	-2.6	+-1.3	0.45	0.1%	40.9%
2007.2-2016.2	0.5	+-1.4	0.25	50.5%	1.4%	2.6	+-0.8	0.77	0.0%	1.6%	-2.1	+-1.3	0.41	0.3%	16.0%
2008.1-2016.2	0.7	+-1.6	0.24	36.1%	2.8%	2.5	+-0.8	0.75	0.0%	1.4%	-1.7	+-1.3	0.27	1.5%	27.8%
2008.2-2016.2	1.2	+-1.6	0.37	12.5%	1.0%	2.6	+-0.9	0.75	0.0%	0.9%	-1.4	+-1.4	0.21	5.6%	18.0%
2009.1-2016.2	1.6	+-1.8	0.4	7.2%	2.2%	3.1	+-0.9	0.83	0.0%	1.7%	-1.4	+-1.6	0.16	8.6%	20.4%
2009.2-2016.2	2.1	+-1.9	0.46	3.6%	1.4%	3.4	+-0.8	0.87	0.0%	0.4%	-1.3	+-1.9	0.13	15.8%	20.8%
2010.1-2016.2	2.5	+-2.2	0.5	2.4%	3.0%	3.5	+-1	0.86	0.0%	0.9%	-1	+-2.2	-0.02	35.6%	32.4%
2010.2-2016.2	2	+-2.4	0.34	8.7%	5.6%	3.4	+-1.1	0.82	0.0%	1.7%	-1.4	+-2.4	0.02	22.8%	46.8%
2011.1-2016.2	1.7	+-2.8	0.33	20.0%	6.4%	3.1	+-1.2	0.81	0.0%	0.8%	-1.3	+-3	-0.08	35.3%	54.7%
2011.2-2016.2	2.8	+-3	0.51	5.8%	2.5%	2.6	+-1.3	0.75	0.1%	1.5%	0.2	+-2.6	0.04	88.2%	15.7%
2012.1-2016.2	1.4	+-2.9	0.65	29.0%	0.6%	2.5	+-1.6	0.73	0.9%	2.2%	-1	+-2.6	0.33	37.4%	4.3%
2012.2-2016.2	0.2	+-2.8	0.62	86.8%	0.8%	2.2	+-2	0.59	3.7%	4.7%	-1.9	+-2.7	0.41	13.5%	7.4%
2013.1-2016.2	-0.6	+-3.6	0.67	67.3%	1.0%	1.7	+-2.7	0.57	15.6%	5.5%	-2.3	+-3.8	0.33	17.6%	9.7%
2013.2-2016.2	-1.9	+-4.1	0.69	28.5%	2.0%	1.5	+-3.9	0.36	33.5%	11.0%	-3.3	+-4.8	0.41	13.2%	18.1%
2014.1-2016.2	-2.4	+-7	0.62	35.3%	5.1%	0.6	+-6.2	0.38	78.2%	13.4%	-3	+-8.4	0.01	34.1%	32.3%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

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
2005.1-2017.1	1.6	+-1.2	0.37	0.8%	1.6%	4.2	+-0.9	0.81	0.0%	6.6%	-2.5	+-0.9	0.56	0.0%	17.8%
2005.2-2017.1	1.2	+-1.2	0.25	3.7%	3.3%	4	+-0.9	0.79	0.0%	12.3%	-2.7	+-1	0.58	0.0%	27.1%
2006.1-2017.1	0.8	+-1.1	0.3	14.5%	0.8%	3.7	+-0.9	0.79	0.0%	4.2%	-2.8	+-1.1	0.57	0.0%	24.0%
2006.2-2017.1	0.4	+-1.1	0.21	42.0%	1.7%	3.2	+-0.8	0.78	0.0%	8.8%	-2.7	+-1.2	0.53	0.0%	24.8%
2007.1-2017.1	0.4	+-1.2	0.2	45.1%	2.3%	2.9	+-0.7	0.81	0.0%	1.2%	-2.3	+-1.2	0.44	0.1%	38.7%
2007.2-2017.1	0.7	+-1.3	0.26	25.9%	1.4%	2.5	+-0.7	0.79	0.0%	2.3%	-1.8	+-1.1	0.44	0.4%	9.3%
2008.1-2017.1	1	+-1.4	0.26	16.7%	2.5%	2.4	+-0.7	0.77	0.0%	1.8%	-1.4	+-1.1	0.31	1.9%	15.1%
2008.2-2017.1	1.6	+-1.4	0.44	3.3%	0.6%	2.5	+-0.8	0.76	0.0%	1.4%	-0.9	+-1.1	0.31	9.6%	4.8%
2009.1-2017.1	2	+-1.5	0.49	1.5%	0.9%	2.9	+-0.7	0.83	0.0%	1.7%	-0.9	+-1.3	0.23	16.3%	6.6%
2009.2-2017.1	2.6	+-1.6	0.61	0.3%	0.2%	3.2	+-0.8	0.86	0.0%	0.5%	-0.5	+-1.4	0.25	43.3%	4.2%
2010.1-2017.1	3.2	+-1.6	0.69	0.1%	0.3%	3.2	+-0.9	0.84	0.0%	0.8%	0	+-1.5	0.15	95.3%	6.2%
2010.2-2017.1	2.9	+-2	0.55	0.8%	1.0%	3.1	+-1.1	0.77	0.0%	2.4%	-0.1	+-1.9	0.11	87.8%	10.7%
2011.1-2017.1	2.9	+-2.4	0.53	2.2%	1.6%	2.5	+-1.1	0.76	0.0%	0.7%	0.4	+-2.1	0.05	70.1%	14.6%
2011.2-2017.1	2.9	+-2.4	0.53	2.2%	1.6%	2.5	+-1.1	0.76	0.0%	0.7%	0.4	+-2.1	0.05	70.1%	14.6%
2012.1-2017.1	1.9	+-2.4	0.62	9.4%	0.5%	2.4	+-1.3	0.74	0.2%	1.0%	-0.5	+-2.2	0.25	64.3%	5.5%
2012.2-2017.1	0.9	+-2.5	0.54	40.6%	0.9%	2.2	+-1.6	0.61	1.3%	2.5%	-1.2	+-2.4	0.28	27.5%	11.9%
2013.1-2017.1	0.6	+-3.1	0.54	65.1%	1.6%	1.9	+-1.9	0.6	5.5%	2.9%	-1.2	+-3.1	0.15	37.3%	16.4%
2013.2-2017.1	-0.3	+-4	0.47	84.4%	4.2%	1.7	+-2.7	0.4	16.8%	6.8%	-2	+-4.1	0.18	28.0%	31.3%
2014.1-2017.1	0	+-5.7	0.34	100.0%	8.8%	1.2	+-3.7	0.4	41.0%	8.7%	-1.2	+-5.7	-0.21	59.0%	47.3%
2014.2-2017.1	0	+-10	0.21	99.8%	18.0%	-0.2	+-5	0.17	90.3%	20.4%	0.2	+-9.3	-0.23	94.5%	39.0%

	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
2004.2-2016.2	2.1	+-1.3	0.35	0.4%	6.9%	4.6	+-0.9	0.83	0.0%	17.6%	-2.4	+-1	0.53	0.0%	22.1%
2005.1-2016.2	1.6	+-1.3	0.36	1.8%	1.8%	4.4	+-1	0.81	0.0%	10.7%	-2.7	+-1	0.58	0.0%	11.6%
2005.2-2016.2	1.1	+-1.3	0.25	7.2%	3.4%	4.1	+-1	0.78	0.0%	18.0%	-2.9	+-1	0.6	0.0%	18.1%
2006.1-2016.2	0.6	+-1.2	0.32	28.7%	0.6%	3.8	+-1	0.78	0.0%	6.8%	-3	+-1.1	0.6	0.0%	14.8%
2006.2-2016.2	0.2	+-1.2	0.24	67.5%	1.3%	3.3	+-0.9	0.77	0.0%	12.7%	-3	+-1.3	0.57	0.0%	16.0%
2007.1-2016.2	0.2	+-1.3	0.23	72.7%	1.7%	2.9	+-0.8	0.79	0.0%	1.9%	-2.6	+-1.3	0.47	0.1%	27.3%
2007.2-2016.2	0.5	+-1.4	0.28	46.3%	1.2%	2.6	+-0.7	0.78	0.0%	3.4%	-2	+-1.2	0.48	0.3%	5.9%
2008.1-2016.2	0.8	+-1.6	0.28	32.5%	2.2%	2.4	+-0.8	0.75	0.0%	2.7%	-1.6	+-1.2	0.34	1.3%	10.6%
2008.2-2016.2	1.4	+-1.6	0.44	8.2%	0.6%	2.6	+-0.9	0.74	0.0%	2.1%	-1.2	+-1.2	0.35	6.1%	3.4%
2009.1-2016.2	1.8	+-1.7	0.48	4.2%	1.1%	3	+-0.8	0.82	0.0%	3.2%	-1.1	+-1.4	0.28	10.6%	4.9%
2009.2-2016.2	2.5	+-1.8	0.6	1.0%	0.3%	3.3	+-0.9	0.85	0.0%	1.0%	-0.8	+-1.6	0.3	29.4%	3.5%
2010.1-2016.2	3.1	+-1.9	0.68	0.4%	0.6%	3.4	+-1	0.84	0.0%	1.8%	-0.3	+-1.7	0.18	74.5%	6.0%
2010.2-2016.2	2.8	+-2.3	0.53	2.2%	1.5%	3.2	+-1.3	0.76	0.0%	4.3%	-0.4	+-2.1	0.14	69.7%	10.2%
2011.1-2016.2	2.8	+-3	0.51	5.8%	2.5%	2.6	+-1.3	0.75	0.1%	1.5%	0.2	+-2.6	0.04	88.2%	15.7%
2011.2-2016.2	2.8	+-3	0.51	5.8%	2.5%	2.6	+-1.3	0.75	0.1%	1.5%	0.2	+-2.6	0.04	88.2%	15.7%
2012.1-2016.2	1.4	+-2.9	0.65	29.0%	0.6%	2.5	+-1.6	0.73	0.9%	2.2%	-1	+-2.6	0.33	37.4%	4.3%
2012.2-2016.2	0.2	+-2.8	0.62	86.8%	0.8%	2.2	+-2	0.59	3.7%	4.7%	-1.9	+-2.7	0.41	13.5%	7.4%
2013.1-2016.2	-0.6	+-3.6	0.67	67.3%	1.0%	1.7	+-2.7	0.57	15.6%	5.5%	-2.3	+-3.8	0.33	17.6%	9.7%
2013.2-2016.2	-1.9	+-4.1	0.69	28.5%	2.0%	1.5	+-3.9	0.36	33.5%	11.0%	-3.3	+-4.8	0.41	13.2%	18.1%
2014.1-2016.2	-2.4	+-7	0.62	35.3%	5.1%	0.6	+-6.2	0.38	78.2%	13.4%	-3	+-8.4	0.01	34.1%	32.3%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Collision

With Seasonality; No Level Change; Excluding 2011.1, 2015.2, 2016.1

	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
2005.1-2017.1	1.9	+-1.3	0.37	0.8%	3.2%	4.3	+-1	0.8	0.0%	12.5%	-2.4	+-1.1	0.5	0.0%	20.9%
2005.2-2017.1	1.4	+-1.3	0.25	3.4%	6.5%	4.1	+-1.1	0.77	0.0%	22.0%	-2.5	+-1.1	0.51	0.0%	30.9%
2006.1-2017.1	1	+-1.2	0.28	12.4%	1.9%	3.7	+-1	0.76	0.0%	9.2%	-2.7	+-1.2	0.5	0.0%	28.0%
2006.2-2017.1	0.6	+-1.3	0.16	36.0%	4.0%	3.2	+-0.9	0.75	0.0%	19.2%	-2.6	+-1.4	0.46	0.1%	28.4%
2007.1-2017.1	0.6	+-1.4	0.16	37.8%	5.4%	2.8	+-0.8	0.78	0.0%	3.7%	-2.2	+-1.4	0.35	0.5%	44.5%
2007.2-2017.1	0.9	+-1.5	0.22	22.1%	3.5%	2.4	+-0.7	0.77	0.0%	7.5%	-1.5	+-1.3	0.35	2.3%	10.8%
2008.1-2017.1	1.2	+-1.7	0.24	13.6%	6.0%	2.3	+-0.8	0.74	0.0%	5.8%	-1.1	+-1.2	0.2	8.5%	17.6%
2008.2-2017.1	1.9	+-1.6	0.43	2.7%	1.5%	2.4	+-0.9	0.73	0.0%	5.0%	-0.5	+-1.2	0.25	34.4%	4.4%
2009.1-2017.1	2.4	+-1.7	0.51	1.1%	2.4%	2.8	+-0.8	0.83	0.0%	6.5%	-0.4	+-1.4	0.18	49.0%	6.7%
2009.2-2017.1	3.1	+-1.7	0.66	0.2%	0.5%	3.1	+-0.8	0.86	0.0%	2.2%	0	+-1.5	0.27	99.2%	3.3%
2010.1-2017.1	3.8	+-1.6	0.78	0.0%	0.5%	3.2	+-1	0.84	0.0%	3.7%	0.6	+-1.5	0.27	38.8%	4.2%
2010.2-2017.1	3.6	+-2	0.66	0.3%	1.6%	2.9	+-1.1	0.77	0.0%	10.0%	0.6	+-1.8	0.19	47.3%	7.1%
2011.1-2017.1	3.7	+-2.5	0.64	0.9%	2.8%	2.4	+-1	0.78	0.1%	2.8%	1.2	+-2	0.27	17.8%	9.2%
2011.2-2017.1	3.7	+-2.5	0.64	0.9%	2.8%	2.4	+-1	0.78	0.1%	2.8%	1.2	+-2	0.27	17.8%	9.2%
2012.1-2017.1	2.8	+-2.3	0.74	2.5%	0.8%	2.3	+-1.3	0.76	0.4%	4.3%	0.4	+-1.6	0.56	56.2%	1.4%
2012.2-2017.1	1.7	+-1.9	0.73	7.0%	0.8%	2	+-1.6	0.62	2.0%	9.7%	-0.3	+-1.5	0.62	62.6%	1.8%
2013.1-2017.1	1.5	+-2.6	0.73	18.1%	1.8%	1.8	+-2.1	0.58	6.9%	12.6%	-0.3	+-2	0.54	67.3%	4.1%
2013.2-2017.1	0.5	+-2.1	0.8	54.6%	1.8%	1.5	+-3.1	0.25	21.7%	26.0%	-1	+-2.1	0.68	21.0%	6.8%
2014.1-2017.1	0.9	+-3.5	0.78	40.6%	6.2%	1.4	+-6.1	0.09	42.7%	38.2%	-0.5	+-2.8	0.51	50.8%	13.7%
2014.2-2017.1	0	+-8.5	0.86	99.2%	14.1%	-0.2	+-5.2	0.25	70.4%	37.6%	0.2	+-3.2	0.97	54.9%	6.8%

	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
2004.2-2016.2	2.4	+-1.5	0.36	0.4%	12.3%	4.8	+-1.1	0.82	0.0%	30.3%	-2.3	+-1.1	0.44	0.0%	26.5%
2005.1-2016.2	1.8	+-1.5	0.35	1.8%	3.9%	4.5	+-1.1	0.8	0.0%	20.4%	-2.6	+-1.2	0.51	0.0%	14.6%
2005.2-2016.2	1.3	+-1.5	0.23	6.8%	7.2%	4.3	+-1.2	0.77	0.0%	32.1%	-2.8	+-1.2	0.53	0.0%	22.0%
2006.1-2016.2	0.8	+-1.4	0.28	26.2%	1.8%	3.9	+-1.2	0.75	0.0%	14.6%	-3	+-1.4	0.52	0.0%	18.2%
2006.2-2016.2	0.3	+-1.4	0.18	61.0%	3.4%	3.4	+-1.1	0.74	0.0%	27.0%	-2.9	+-1.5	0.49	0.1%	19.5%
2007.1-2016.2	0.3	+-1.6	0.17	64.6%	4.7%	2.9	+-0.9	0.76	0.0%	5.9%	-2.5	+-1.6	0.37	0.5%	33.9%
2007.2-2016.2	0.7	+-1.7	0.23	41.9%	3.3%	2.5	+-0.8	0.74	0.0%	10.3%	-1.8	+-1.4	0.37	1.8%	8.2%
2008.1-2016.2	1	+-1.9	0.23	27.9%	6.2%	2.3	+-0.9	0.71	0.0%	8.1%	-1.3	+-1.5	0.2	8.0%	15.3%
2008.2-2016.2	1.7	+-1.9	0.42	7.3%	1.8%	2.5	+-1	0.69	0.0%	7.1%	-0.7	+-1.4	0.26	28.4%	4.5%
2009.1-2016.2	2.3	+-2.1	0.49	3.2%	3.6%	3	+-0.9	0.82	0.0%	11.8%	-0.6	+-1.7	0.17	41.6%	7.1%
2009.2-2016.2	3.1	+-2.1	0.64	0.7%	1.0%	3.3	+-1	0.85	0.0%	4.2%	-0.2	+-1.8	0.26	84.1%	4.0%
2010.1-2016.2	4.1	+-2	0.77	0.1%	1.3%	3.5	+-1.2	0.85	0.0%	7.8%	0.6	+-1.8	0.25	47.4%	6.7%
2010.2-2016.2	3.8	+-2.5	0.65	0.8%	3.2%	3.2	+-1.4	0.77	0.1%	16.4%	0.6	+-2.4	0.16	54.8%	10.2%
2011.1-2016.2	4.2	+-3.3	0.64	2.0%	6.1%	2.6	+-1.4	0.76	0.4%	5.8%	1.6	+-2.6	0.28	18.6%	16.4%
2011.2-2016.2	4.2	+-3.3	0.64	2.0%	6.1%	2.6	+-1.4	0.76	0.4%	5.8%	1.6	+-2.6	0.28	18.6%	16.4%
2012.1-2016.2	2.8	+-3.5	0.72	9.0%	2.3%	2.5	+-1.9	0.72	2.1%	9.8%	0.3	+-2.4	0.53	75.2%	3.2%
2012.2-2016.2	1.6	+-3	0.72	21.3%	2.1%	2.1	+-2.4	0.56	7.0%	17.3%	-0.5	+-2.2	0.57	54.4%	3.4%
2013.1-2016.2	1.1	+-4.7	0.71	52.6%	4.9%	1.8	+-3.9	0.49	23.7%	23.5%	-0.7	+-3.6	0.48	56.7%	8.2%
2013.2-2016.2	-0.2	+-3.7	0.85	84.9%	3.9%	1.4	+-6.9	0.06	46.8%	40.0%	-1.6	+-3.9	0.66	22.4%	10.6%
2014.1-2016.2	0.2	+-21.7	0.73	92.9%	23.0%	1	+-41.7	-0.37	81.2%	60.2%	-0.8	+-18.7	0.09	69.2%	37.7%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Collision

No Seasonality; No Level Change; No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	1.6	+-1.3	0.2	1.4%	4.2	+-0.9	0.79	0.0%	-2.5	+-0.9	0.53	0.0%
2005.2-2017.1	1.1	+-1.2	0.11	6.7%	3.9	+-0.9	0.77	0.0%	-2.7	+-1	0.57	0.0%
2006.1-2017.1	0.8	+-1.3	0.03	21.0%	3.7	+-1	0.74	0.0%	-2.8	+-1.1	0.55	0.0%
2006.2-2017.1	0.3	+-1.2	-0.04	61.0%	3.2	+-0.9	0.74	0.0%	-2.8	+-1.2	0.52	0.0%
2007.1-2017.1	0.4	+-1.3	-0.03	52.1%	2.9	+-0.9	0.72	0.0%	-2.4	+-1.2	0.45	0.0%
2007.2-2017.1	0.5	+-1.5	-0.02	46.6%	2.5	+-0.8	0.7	0.0%	-1.9	+-1.2	0.36	0.3%
2008.1-2017.1	0.9	+-1.6	0.02	24.5%	2.5	+-0.9	0.66	0.0%	-1.5	+-1.2	0.26	1.6%
2008.2-2017.1	1.2	+-1.7	0.07	15.4%	2.5	+-1	0.63	0.0%	-1.3	+-1.3	0.16	5.5%
2009.1-2017.1	1.8	+-1.8	0.17	5.6%	3	+-0.9	0.75	0.0%	-1.2	+-1.5	0.11	10.6%
2009.2-2017.1	1.9	+-2.1	0.17	6.1%	3.2	+-1	0.74	0.0%	-1.2	+-1.7	0.08	15.8%
2010.1-2017.1	2.6	+-2.2	0.29	2.2%	3.4	+-1.2	0.74	0.0%	-0.7	+-1.8	-0.02	40.5%
2010.2-2017.1	1.9	+-2.3	0.14	10.0%	3.1	+-1.3	0.68	0.0%	-1.2	+-2	0.05	21.2%
2011.1-2017.1	1.9	+-2.7	0.11	14.0%	3	+-1.5	0.6	0.1%	-1	+-2.4	-0.01	37.6%
2011.2-2017.1	2.5	+-3.1	0.16	10.7%	2.3	+-1.5	0.5	0.6%	0.2	+-2.2	-0.1	87.8%
2012.1-2017.1	1.9	+-3.7	0.04	26.4%	2.4	+-1.8	0.45	1.4%	-0.5	+-2.5	-0.09	69.9%
2012.2-2017.1	0.3	+-3.7	-0.12	86.6%	1.8	+-2.1	0.27	7.2%	-1.5	+-2.6	0.08	21.5%
2013.1-2017.1	0.6	+-4.7	-0.13	77.0%	1.9	+-2.7	0.18	13.8%	-1.2	+-3.3	-0.03	41.1%
2013.2-2017.1	-1.2	+-5.3	-0.11	58.9%	1.1	+-3.3	-0.04	42.2%	-2.4	+-3.9	0.14	19.4%
2014.1-2017.1	0	+-7.1	-0.2	100.0%	1.2	+-4.6	-0.1	52.6%	-1.2	+-5.1	-0.12	57.0%
2014.2-2017.1	-1.6	+-10.1	-0.19	68.8%	-0.9	+-4.9	-0.17	62.1%	-0.6	+-7.7	-0.23	83.0%

	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
2004.2-2016.2	2.1	+-1.4	0.27	0.4%	4.6	+-0.9	0.82	0.0%	-2.4	+-1	0.5	0.0%
2005.1-2016.2	1.7	+-1.4	0.19	1.9%	4.4	+-1	0.79	0.0%	-2.6	+-1	0.54	0.0%
2005.2-2016.2	1.1	+-1.3	0.09	9.1%	4.1	+-1	0.77	0.0%	-2.9	+-1.1	0.57	0.0%
2006.1-2016.2	0.7	+-1.4	0.01	26.9%	3.8	+-1	0.74	0.0%	-3	+-1.2	0.56	0.0%
2006.2-2016.2	0.2	+-1.3	-0.05	73.2%	3.3	+-0.9	0.74	0.0%	-3	+-1.3	0.53	0.0%
2007.1-2016.2	0.3	+-1.5	-0.04	63.4%	3	+-0.9	0.71	0.0%	-2.6	+-1.3	0.46	0.1%
2007.2-2016.2	0.5	+-1.7	-0.04	57.0%	2.6	+-0.9	0.68	0.0%	-2.1	+-1.3	0.37	0.4%
2008.1-2016.2	0.9	+-1.8	0	31.7%	2.6	+-1	0.64	0.0%	-1.7	+-1.3	0.26	1.8%
2008.2-2016.2	1.2	+-2	0.05	20.4%	2.6	+-1.1	0.62	0.0%	-1.4	+-1.5	0.16	6.2%
2009.1-2016.2	1.8	+-2.1	0.15	7.9%	3.2	+-1	0.75	0.0%	-1.3	+-1.7	0.11	11.5%
2009.2-2016.2	2.1	+-2.4	0.15	8.2%	3.4	+-1.1	0.75	0.0%	-1.3	+-1.9	0.08	16.7%
2010.1-2016.2	2.8	+-2.5	0.28	3.0%	3.7	+-1.3	0.76	0.0%	-0.8	+-2.1	-0.02	41.8%
2010.2-2016.2	2	+-2.7	0.12	12.9%	3.4	+-1.4	0.7	0.0%	-1.4	+-2.4	0.06	21.7%
2011.1-2016.2	2.1	+-3.2	0.1	17.2%	3.3	+-1.7	0.62	0.1%	-1.2	+-2.8	-0.01	37.6%
2011.2-2016.2	2.8	+-3.8	0.15	12.8%	2.6	+-1.8	0.51	0.8%	0.2	+-2.7	-0.11	89.0%
2012.1-2016.2	2.2	+-4.7	0.03	29.8%	2.8	+-2.2	0.47	1.7%	-0.6	+-3.2	-0.1	69.1%
2012.2-2016.2	0.2	+-4.8	-0.14	92.3%	2.2	+-2.6	0.28	8.3%	-1.9	+-3.3	0.11	20.5%
2013.1-2016.2	0.6	+-6.3	-0.16	82.4%	2.3	+-3.5	0.2	14.8%	-1.7	+-4.3	-0.02	38.4%
2013.2-2016.2	-1.9	+-7.3	-0.11	54.5%	1.5	+-4.6	-0.05	43.1%	-3.3	+-5.1	0.22	16.1%
2014.1-2016.2	-0.4	+-10.8	-0.25	92.7%	1.8	+-7	-0.11	52.0%	-2.1	+-7.4	-0.08	47.8%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Collision

No Seasonality; No Level Change; Excluding 2011.1

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	1.6	+-1.3	0.2	1.6%	4.2	+-1	0.79	0.0%	-2.5	+-1	0.54	0.0%
2005.2-2017.1	1.1	+-1.3	0.1	7.3%	3.9	+-1	0.77	0.0%	-2.7	+-1	0.57	0.0%
2006.1-2017.1	0.8	+-1.3	0.03	21.9%	3.7	+-1	0.75	0.0%	-2.8	+-1.1	0.56	0.0%
2006.2-2017.1	0.3	+-1.3	-0.04	61.7%	3.2	+-0.9	0.75	0.0%	-2.8	+-1.2	0.52	0.0%
2007.1-2017.1	0.4	+-1.4	-0.03	52.8%	2.8	+-0.8	0.73	0.0%	-2.4	+-1.2	0.45	0.1%
2007.2-2017.1	0.5	+-1.5	-0.03	47.2%	2.4	+-0.7	0.73	0.0%	-1.9	+-1.2	0.36	0.4%
2008.1-2017.1	0.9	+-1.6	0.03	24.8%	2.4	+-0.8	0.68	0.0%	-1.4	+-1.1	0.25	2.0%
2008.2-2017.1	1.3	+-1.8	0.07	15.4%	2.4	+-0.9	0.65	0.0%	-1.1	+-1.2	0.14	7.8%
2009.1-2017.1	1.9	+-1.9	0.19	5.3%	2.8	+-0.9	0.75	0.0%	-0.9	+-1.4	0.07	17.3%
2009.2-2017.1	2.1	+-2.2	0.2	5.4%	3	+-1	0.74	0.0%	-0.8	+-1.6	0.01	29.5%
2010.1-2017.1	3	+-2.3	0.35	1.5%	3.1	+-1.2	0.72	0.0%	-0.2	+-1.7	-0.08	83.8%
2010.2-2017.1	2.2	+-2.6	0.18	8.2%	2.7	+-1.3	0.64	0.1%	-0.5	+-1.9	-0.06	57.2%
2011.1-2017.1	2.5	+-3.1	0.16	10.7%	2.3	+-1.5	0.5	0.6%	0.2	+-2.2	-0.1	87.8%
2011.2-2017.1	2.5	+-3.1	0.16	10.7%	2.3	+-1.5	0.5	0.6%	0.2	+-2.2	-0.1	87.8%
2012.1-2017.1	1.9	+-3.7	0.04	26.4%	2.4	+-1.8	0.45	1.4%	-0.5	+-2.5	-0.09	69.9%
2012.2-2017.1	0.3	+-3.7	-0.12	86.6%	1.8	+-2.1	0.27	7.2%	-1.5	+-2.6	0.08	21.5%
2013.1-2017.1	0.6	+-4.7	-0.13	77.0%	1.9	+-2.7	0.18	13.8%	-1.2	+-3.3	-0.03	41.1%
2013.2-2017.1	-1.2	+-5.3	-0.11	58.9%	1.1	+-3.3	-0.04	42.2%	-2.4	+-3.9	0.14	19.4%
2014.1-2017.1	0	+-7.1	-0.2	100.0%	1.2	+-4.6	-0.1	52.6%	-1.2	+-5.1	-0.12	57.0%
2014.2-2017.1	-1.6	+-10.1	-0.19	68.8%	-0.9	+-4.9	-0.17	62.1%	-0.6	+-7.7	-0.23	83.0%

	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
2004.2-2016.2	2.1	+-1.4	0.27	0.5%	4.6	+-0.9	0.82	0.0%	-2.4	+-1	0.51	0.0%
2005.1-2016.2	1.7	+-1.4	0.19	2.2%	4.4	+-1	0.8	0.0%	-2.6	+-1	0.55	0.0%
2005.2-2016.2	1.1	+-1.4	0.09	9.9%	4.1	+-1	0.77	0.0%	-2.9	+-1.1	0.58	0.0%
2006.1-2016.2	0.8	+-1.4	0.01	28.0%	3.8	+-1.1	0.75	0.0%	-3	+-1.2	0.57	0.0%
2006.2-2016.2	0.2	+-1.4	-0.05	73.6%	3.3	+-0.9	0.75	0.0%	-3	+-1.3	0.54	0.0%
2007.1-2016.2	0.3	+-1.5	-0.04	63.9%	3	+-0.9	0.72	0.0%	-2.5	+-1.3	0.47	0.1%
2007.2-2016.2	0.5	+-1.7	-0.04	57.5%	2.5	+-0.8	0.72	0.0%	-2	+-1.3	0.37	0.4%
2008.1-2016.2	0.9	+-1.9	0	32.0%	2.5	+-0.9	0.67	0.0%	-1.5	+-1.3	0.26	2.2%
2008.2-2016.2	1.3	+-2.1	0.05	20.4%	2.5	+-1.1	0.63	0.0%	-1.2	+-1.4	0.14	8.2%
2009.1-2016.2	1.9	+-2.2	0.16	7.4%	3	+-1	0.76	0.0%	-1	+-1.6	0.07	17.9%
2009.2-2016.2	2.3	+-2.5	0.18	7.4%	3.2	+-1.1	0.75	0.0%	-0.9	+-1.8	0.01	29.8%
2010.1-2016.2	3.3	+-2.7	0.35	2.0%	3.4	+-1.3	0.74	0.0%	-0.2	+-2	-0.09	83.4%
2010.2-2016.2	2.4	+-3	0.17	10.5%	3	+-1.5	0.65	0.1%	-0.6	+-2.3	-0.06	56.7%
2011.1-2016.2	2.8	+-3.8	0.15	12.8%	2.6	+-1.8	0.51	0.8%	0.2	+-2.7	-0.11	89.0%
2011.2-2016.2	2.8	+-3.8	0.15	12.8%	2.6	+-1.8	0.51	0.8%	0.2	+-2.7	-0.11	89.0%
2012.1-2016.2	2.2	+-4.7	0.03	29.8%	2.8	+-2.2	0.47	1.7%	-0.6	+-3.2	-0.1	69.1%
2012.2-2016.2	0.2	+-4.8	-0.14	92.3%	2.2	+-2.6	0.28	8.3%	-1.9	+-3.3	0.11	20.5%
2013.1-2016.2	0.6	+-6.3	-0.16	82.4%	2.3	+-3.5	0.2	14.8%	-1.7	+-4.3	-0.02	38.4%
2013.2-2016.2	-1.9	+-7.3	-0.11	54.5%	1.5	+-4.6	-0.05	43.1%	-3.3	+-5.1	0.22	16.1%
2014.1-2016.2	-0.4	+-10.8	-0.25	92.7%	1.8	+-7	-0.11	52.0%	-2.1	+-7.4	-0.08	47.8%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Collision

No Seasonality; No Level Change; Excluding 2011.1, 2015.2, 2016.1

	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
2005.1-2017.1	1.9	+-1.4	0.23	1.3%	4.3	+-1.1	0.78	0.0%	-2.4	+-1.1	0.48	0.0%
2005.2-2017.1	1.3	+-1.4	0.13	5.8%	4	+-1.1	0.76	0.0%	-2.6	+-1.1	0.51	0.0%
2006.1-2017.1	1	+-1.4	0.05	17.6%	3.7	+-1.1	0.73	0.0%	-2.7	+-1.3	0.49	0.0%
2006.2-2017.1	0.4	+-1.4	-0.03	51.2%	3.2	+-0.9	0.74	0.0%	-2.7	+-1.4	0.46	0.1%
2007.1-2017.1	0.6	+-1.5	-0.02	43.1%	2.8	+-0.9	0.72	0.0%	-2.2	+-1.4	0.37	0.4%
2007.2-2017.1	0.7	+-1.7	-0.01	38.1%	2.4	+-0.8	0.73	0.0%	-1.6	+-1.3	0.26	2.0%
2008.1-2017.1	1.2	+-1.8	0.06	18.6%	2.3	+-0.9	0.68	0.0%	-1.1	+-1.3	0.14	8.9%
2008.2-2017.1	1.6	+-2	0.12	10.9%	2.3	+-1	0.65	0.0%	-0.7	+-1.4	0.02	27.0%
2009.1-2017.1	2.3	+-2.1	0.27	3.2%	2.8	+-0.9	0.79	0.0%	-0.5	+-1.5	-0.04	48.7%
2009.2-2017.1	2.6	+-2.4	0.3	3.2%	2.9	+-1	0.78	0.0%	-0.3	+-1.8	-0.08	69.6%
2010.1-2017.1	3.6	+-2.4	0.5	0.6%	3.1	+-1.2	0.77	0.0%	0.5	+-1.7	-0.06	56.4%
2010.2-2017.1	2.9	+-2.6	0.34	3.4%	2.7	+-1.2	0.71	0.1%	0.2	+-2	-0.11	86.5%
2011.1-2017.1	3.3	+-3.2	0.34	4.5%	2.3	+-1.4	0.6	0.5%	1	+-2.2	0.01	32.1%
2011.2-2017.1	3.3	+-3.2	0.34	4.5%	2.3	+-1.4	0.6	0.5%	1	+-2.2	0.01	32.1%
2012.1-2017.1	2.8	+-3.9	0.2	12.7%	2.4	+-1.7	0.56	1.2%	0.4	+-2.5	-0.12	68.9%
2012.2-2017.1	1.2	+-3.6	-0.05	45.2%	1.8	+-1.8	0.42	4.8%	-0.6	+-2.3	-0.09	53.4%
2013.1-2017.1	1.6	+-4.7	-0.04	41.5%	1.9	+-2.4	0.34	9.8%	-0.3	+-3	-0.19	82.8%
2013.2-2017.1	-0.2	+-4.6	-0.25	92.3%	1.2	+-3	0.07	30.2%	-1.4	+-2.9	0.13	25.5%
2014.1-2017.1	1.1	+-6.2	-0.21	61.4%	1.5	+-4.6	0.02	37.8%	-0.4	+-3.3	-0.27	72.2%
2014.2-2017.1	-0.7	+-8.9	-0.42	76.6%	-0.4	+-2.2	-0.2	55.6%	-0.4	+-6.9	-0.47	84.8%

	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
2004.2-2016.2	2.4	+-1.6	0.31	0.4%	4.8	+-1.1	0.81	0.0%	-2.3	+-1.1	0.43	0.0%
2005.1-2016.2	2	+-1.6	0.22	1.8%	4.6	+-1.1	0.79	0.0%	-2.5	+-1.2	0.47	0.0%
2005.2-2016.2	1.4	+-1.6	0.12	7.9%	4.3	+-1.2	0.76	0.0%	-2.8	+-1.3	0.51	0.0%
2006.1-2016.2	1	+-1.6	0.03	22.8%	4	+-1.2	0.73	0.0%	-2.9	+-1.4	0.5	0.0%
2006.2-2016.2	0.4	+-1.6	-0.05	62.6%	3.4	+-1.1	0.73	0.0%	-2.9	+-1.5	0.46	0.1%
2007.1-2016.2	0.5	+-1.8	-0.04	53.3%	3	+-1	0.71	0.0%	-2.4	+-1.6	0.37	0.6%
2007.2-2016.2	0.7	+-2	-0.03	47.2%	2.5	+-0.9	0.71	0.0%	-1.8	+-1.5	0.25	2.7%
2008.1-2016.2	1.2	+-2.2	0.03	24.2%	2.4	+-1	0.65	0.0%	-1.2	+-1.5	0.11	11.8%
2008.2-2016.2	1.7	+-2.4	0.1	14.2%	2.5	+-1.2	0.62	0.0%	-0.7	+-1.6	0	34.2%
2009.1-2016.2	2.6	+-2.5	0.27	4.1%	3	+-1	0.79	0.0%	-0.5	+-1.8	-0.06	58.7%
2009.2-2016.2	3	+-2.9	0.3	3.8%	3.3	+-1.1	0.79	0.0%	-0.2	+-2.2	-0.09	81.1%
2010.1-2016.2	4.4	+-2.8	0.55	0.6%	3.6	+-1.3	0.79	0.0%	0.8	+-2.1	-0.03	43.5%
2010.2-2016.2	3.6	+-3.2	0.39	3.2%	3.1	+-1.5	0.73	0.1%	0.4	+-2.6	-0.1	70.4%
2011.1-2016.2	4.4	+-4.1	0.42	3.5%	2.6	+-1.7	0.6	0.8%	1.7	+-2.8	0.12	19.0%
2011.2-2016.2	4.4	+-4.1	0.42	3.5%	2.6	+-1.7	0.6	0.8%	1.7	+-2.8	0.12	19.0%
2012.1-2016.2	4	+-5.2	0.28	10.1%	2.9	+-2.2	0.58	1.7%	1.1	+-3.4	-0.06	46.1%
2012.2-2016.2	2	+-5.2	0	37.0%	2.2	+-2.6	0.41	7.2%	-0.3	+-3.4	-0.19	84.2%
2013.1-2016.2	2.8	+-7.1	0.05	32.7%	2.5	+-3.6	0.34	13.0%	0.3	+-4.6	-0.24	84.3%
2013.2-2016.2	0.5	+-8.1	-0.32	85.9%	1.7	+-5.2	0.02	37.1%	-1.2	+-5.2	-0.14	52.4%
2014.1-2016.2	2.6	+-12.6	-0.07	46.2%	2.2	+-10.3	-0.04	44.8%	0.4	+-6.8	-0.45	82.4%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Comprehensive - Total

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
2005.1-2017.1	6	+-3.1	0.72	0.0%	0.0%	6.7	+-1.1	0.89	0.0%	0.0%	-0.7	+-2.7	0.57	62.0%	0.0%
2005.2-2017.1	7.1	+-3.1	0.77	0.0%	0.0%	6.6	+-1.2	0.88	0.0%	0.0%	0.4	+-2.6	0.66	75.5%	0.0%
2006.1-2017.1	6.3	+-3.3	0.78	0.0%	0.0%	6.3	+-1.1	0.88	0.0%	0.0%	0.1	+-2.8	0.66	95.8%	0.0%
2006.2-2017.1	6.6	+-3.6	0.77	0.1%	0.0%	6	+-1.2	0.86	0.0%	0.0%	0.6	+-3.1	0.68	68.0%	0.0%
2007.1-2017.1	5.9	+-3.8	0.78	0.3%	0.0%	5.5	+-1.1	0.88	0.0%	0.0%	0.4	+-3.4	0.67	80.5%	0.0%
2007.2-2017.1	7.2	+-3.9	0.81	0.1%	0.0%	5.4	+-1.3	0.85	0.0%	0.0%	1.7	+-3.4	0.74	29.4%	0.0%
2008.1-2017.1	7.4	+-4.4	0.81	0.2%	0.0%	5.4	+-1.4	0.84	0.0%	0.0%	1.8	+-3.7	0.73	31.1%	0.0%
2008.2-2017.1	8.4	+-4.8	0.82	0.1%	0.0%	5.4	+-1.6	0.8	0.0%	0.0%	2.9	+-4	0.76	13.9%	0.0%
2009.1-2017.1	7.8	+-5.3	0.82	0.5%	0.0%	5.4	+-1.8	0.79	0.0%	0.0%	2.3	+-4.4	0.77	28.5%	0.0%
2009.2-2017.1	8.7	+-6	0.81	0.6%	0.0%	5.5	+-2.1	0.75	0.0%	0.1%	3	+-5	0.77	20.7%	0.0%
2010.1-2017.1	8	+-6.7	0.82	2.0%	0.0%	5.6	+-2.4	0.75	0.0%	0.2%	2.2	+-5.5	0.78	39.9%	0.0%
2010.2-2017.1	8.3	+-8	0.79	3.6%	0.0%	5.8	+-2.8	0.7	0.1%	0.4%	2.3	+-6.6	0.76	44.1%	0.0%
2011.1-2017.1	12	+-7.5	0.86	0.4%	0.0%	6.2	+-3.2	0.7	0.1%	0.8%	5.5	+-6.1	0.82	6.7%	0.0%
2011.2-2017.1	12.5	+-9.1	0.83	0.9%	0.0%	5.7	+-3.8	0.59	0.7%	1.9%	6.4	+-7.3	0.81	7.0%	0.0%
2012.1-2017.1	9.5	+-9.5	0.87	4.3%	0.0%	5	+-4.5	0.57	2.9%	2.1%	4.2	+-7.9	0.84	23.8%	0.0%
2012.2-2017.1	7.9	+-11.8	0.83	14.0%	0.0%	4.1	+-5.4	0.38	11.5%	4.9%	3.7	+-10	0.81	39.8%	0.0%
2013.1-2017.1	10.3	+-14.8	0.83	12.2%	0.1%	2.3	+-5.9	0.47	38.0%	2.8%	7.9	+-10.5	0.85	10.5%	0.0%
2013.2-2017.1	18.2	+-15.2	0.91	2.0%	0.0%	5.2	+-6.2	0.71	7.8%	0.9%	12.3	+-12.4	0.89	4.2%	0.1%
2014.1-2017.1	17.2	+-21.7	0.91	7.5%	0.2%	3.6	+-7.9	0.75	26.5%	1.3%	13.1	+-18	0.88	9.8%	0.3%
2014.2-2017.1	10.5	+-31	0.88	33.5%	0.9%	0.2	+-9.5	0.75	94.7%	3.0%	10.2	+-29.9	0.82	33.1%	1.6%

	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
2004.2-2016.2	6.3	+-3.2	0.72	0.0%	0.0%	6.8	+-1	0.9	0.0%	0.0%	-0.4	+-2.7	0.56	74.9%	0.0%
2005.1-2016.2	6.1	+-3.4	0.72	0.1%	0.0%	6.9	+-1.1	0.9	0.0%	0.0%	-0.7	+-2.9	0.56	62.7%	0.0%
2005.2-2016.2	7.3	+-3.4	0.77	0.0%	0.0%	6.9	+-1.2	0.88	0.0%	0.1%	0.4	+-2.9	0.64	77.6%	0.0%
2006.1-2016.2	6.5	+-3.6	0.78	0.1%	0.0%	6.5	+-1.2	0.88	0.0%	0.0%	0	+-3.1	0.65	98.8%	0.0%
2006.2-2016.2	6.8	+-4	0.77	0.1%	0.0%	6.2	+-1.3	0.86	0.0%	0.0%	0.6	+-3.4	0.66	72.1%	0.0%
2007.1-2016.2	6	+-4.3	0.78	0.7%	0.0%	5.7	+-1.2	0.88	0.0%	0.0%	0.3	+-3.7	0.66	85.3%	0.0%
2007.2-2016.2	7.4	+-4.4	0.81	0.2%	0.0%	5.6	+-1.4	0.85	0.0%	0.0%	1.7	+-3.7	0.73	34.4%	0.0%
2008.1-2016.2	7.6	+-4.9	0.81	0.4%	0.0%	5.6	+-1.6	0.84	0.0%	0.0%	1.8	+-4.2	0.72	36.2%	0.0%
2008.2-2016.2	8.7	+-5.4	0.81	0.3%	0.0%	5.6	+-1.8	0.8	0.0%	0.1%	3	+-4.5	0.75	17.4%	0.0%
2009.1-2016.2	8	+-6.1	0.82	1.1%	0.0%	5.6	+-2	0.79	0.0%	0.1%	2.2	+-5.1	0.76	35.7%	0.0%
2009.2-2016.2	8.9	+-6.9	0.81	1.2%	0.0%	5.7	+-2.3	0.75	0.0%	0.2%	3	+-5.7	0.76	26.5%	0.0%
2010.1-2016.2	8.2	+-8	0.81	3.9%	0.0%	6	+-2.7	0.75	0.0%	0.5%	2	+-6.5	0.77	50.6%	0.0%
2010.2-2016.2	8.5	+-9.4	0.79	6.2%	0.0%	6.2	+-3.2	0.7	0.1%	0.8%	2.2	+-7.7	0.75	54.2%	0.0%
2011.1-2016.2	13.5	+-9	0.86	0.6%	0.0%	6.9	+-3.8	0.72	0.2%	2.0%	6.1	+-7.4	0.82	8.4%	0.0%
2011.2-2016.2	14.1	+-10.9	0.83	1.3%	0.0%	6.4	+-4.5	0.6	1.0%	3.9%	7.3	+-8.9	0.8	8.5%	0.0%
2012.1-2016.2	10.5	+-12.2	0.86	6.9%	0.0%	5.7	+-5.7	0.58	4.5%	4.7%	4.6	+-10.1	0.83	31.0%	0.0%
2012.2-2016.2	8.9	+-15.2	0.82	18.4%	0.1%	4.7	+-7	0.38	14.3%	9.1%	4	+-13	0.79	46.6%	0.1%
2013.1-2016.2	13	+-20.6	0.83	14.4%	0.4%	2.3	+-8.4	0.44	50.4%	6.0%	10.5	+-14.2	0.86	10.3%	0.2%
2013.2-2016.2	22.7	+-19.6	0.93	2.3%	0.1%	5.7	+-8.9	0.69	14.3%	2.5%	16.1	+-15.8	0.91	3.8%	0.2%
2014.1-2016.2	24.3	+-34.8	0.92	8.7%	0.8%	3.2	+-13.7	0.72	50.2%	4.2%	20.4	+-26	0.92	7.0%	1.0%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Comprehensive - Total

No Seasonality; No Level Change; No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	6	+-5.4	0.16	2.8%	6.7	+-1.4	0.8	0.0%	-0.7	+-4.2	-0.04	74.9%
2005.2-2017.1	6.2	+-5.9	0.15	3.4%	6.5	+-1.5	0.77	0.0%	-0.2	+-4.5	-0.04	92.2%
2006.1-2017.1	6.3	+-6.5	0.13	4.8%	6.3	+-1.7	0.74	0.0%	0.1	+-5	-0.05	97.6%
2006.2-2017.1	5.6	+-7	0.08	10.2%	5.8	+-1.7	0.71	0.0%	-0.2	+-5.4	-0.05	95.0%
2007.1-2017.1	5.9	+-7.7	0.08	11.4%	5.5	+-1.8	0.67	0.0%	0.4	+-6	-0.05	89.0%
2007.2-2017.1	5.9	+-8.6	0.06	15.6%	5.2	+-2	0.61	0.0%	0.7	+-6.6	-0.05	83.2%
2008.1-2017.1	7.4	+-9.5	0.09	10.8%	5.4	+-2.2	0.61	0.0%	1.8	+-7.3	-0.04	60.2%
2008.2-2017.1	6.7	+-10.6	0.05	18.4%	5.1	+-2.4	0.54	0.0%	1.6	+-8.2	-0.05	69.1%
2009.1-2017.1	7.8	+-12	0.06	17.2%	5.4	+-2.7	0.53	0.0%	2.3	+-9.3	-0.05	61.0%
2009.2-2017.1	6.3	+-13.3	0.01	31.1%	5	+-3	0.46	0.2%	1.2	+-10.4	-0.07	80.2%
2010.1-2017.1	8	+-15.4	0.02	26.5%	5.6	+-3.4	0.48	0.3%	2.2	+-12.1	-0.06	69.5%
2010.2-2017.1	5.2	+-17.1	-0.04	50.7%	5.2	+-3.9	0.39	1.0%	0	+-13.4	-0.08	99.5%
2011.1-2017.1	12	+-18.7	0.1	16.1%	6.2	+-4.4	0.44	0.8%	5.5	+-14.3	-0.02	40.7%
2011.2-2017.1	8.4	+-21	-0.01	37.2%	5	+-4.8	0.3	3.9%	3.3	+-16.5	-0.08	66.2%
2012.1-2017.1	9.5	+-25.9	-0.02	40.6%	5	+-5.9	0.23	8.0%	4.2	+-20.3	-0.08	63.9%
2012.2-2017.1	2.2	+-28	-0.12	85.8%	3.1	+-6.5	0.03	29.6%	-0.9	+-22.7	-0.12	93.0%
2013.1-2017.1	10.3	+-36.2	-0.06	49.5%	2.3	+-8.2	-0.07	52.8%	7.9	+-27.7	-0.07	50.4%
2013.2-2017.1	7.7	+-47.6	-0.13	68.6%	3	+-10.9	-0.08	51.5%	4.5	+-35.6	-0.15	75.7%
2014.1-2017.1	17.2	+-71.9	-0.09	51.4%	3.6	+-15.5	-0.12	56.8%	13.1	+-52	-0.09	50.9%
2014.2-2017.1	-5.6	+-76.4	-0.24	84.0%	-3.1	+-16.4	-0.17	62.8%	-2.5	+-60.9	-0.25	91.0%

	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
2004.2-2016.2	6.3	+-5.4	0.18	1.9%	6.8	+-1.4	0.82	0.0%	-0.4	+-4.2	-0.04	83.4%
2005.1-2016.2	6.9	+-5.8	0.19	1.8%	7	+-1.5	0.82	0.0%	-0.1	+-4.5	-0.05	95.2%
2005.2-2016.2	7.3	+-6.4	0.19	2.2%	6.9	+-1.6	0.79	0.0%	0.4	+-4.9	-0.05	86.8%
2006.1-2016.2	7.5	+-7	0.17	3.1%	6.7	+-1.8	0.76	0.0%	0.8	+-5.4	-0.05	76.7%
2006.2-2016.2	6.8	+-7.6	0.12	6.9%	6.2	+-1.8	0.73	0.0%	0.6	+-6	-0.05	84.0%
2007.1-2016.2	7.3	+-8.5	0.12	7.7%	5.9	+-2	0.69	0.0%	1.3	+-6.6	-0.05	68.3%
2007.2-2016.2	7.4	+-9.5	0.1	10.6%	5.6	+-2.1	0.63	0.0%	1.7	+-7.4	-0.04	62.9%
2008.1-2016.2	9.3	+-10.5	0.14	6.8%	6	+-2.4	0.63	0.0%	3.1	+-8.2	-0.02	42.1%
2008.2-2016.2	8.7	+-11.8	0.1	12.1%	5.6	+-2.6	0.57	0.0%	3	+-9.2	-0.03	49.5%
2009.1-2016.2	10.2	+-13.5	0.11	10.9%	6	+-2.9	0.57	0.0%	4	+-10.5	-0.02	42.3%
2009.2-2016.2	8.9	+-15.3	0.05	20.9%	5.7	+-3.3	0.49	0.2%	3	+-12	-0.05	58.7%
2010.1-2016.2	11.3	+-17.9	0.08	17.0%	6.5	+-3.7	0.53	0.2%	4.5	+-14	-0.04	49.0%
2010.2-2016.2	8.5	+-20.2	0	35.1%	6.2	+-4.4	0.44	0.8%	2.2	+-15.8	-0.08	76.6%
2011.1-2016.2	17.5	+-21.9	0.2	8.0%	7.6	+-4.9	0.52	0.5%	9.3	+-16.8	0.06	22.7%
2011.2-2016.2	14.1	+-25.4	0.08	20.9%	6.4	+-5.5	0.38	2.5%	7.3	+-19.9	-0.03	41.1%
2012.1-2016.2	16.8	+-32.3	0.07	22.7%	6.7	+-6.9	0.32	5.1%	9.5	+-25.2	-0.02	38.8%
2012.2-2016.2	8.9	+-36.6	-0.09	56.1%	4.7	+-8.1	0.11	20.2%	4	+-29.5	-0.12	74.8%
2013.1-2016.2	22.4	+-48.5	0.08	24.9%	4	+-10.6	-0.01	37.9%	17.6	+-35.9	0.1	23.5%
2013.2-2016.2	22.7	+-70.3	-0.01	37.9%	5.7	+-14.9	0	35.8%	16.1	+-50.5	-0.03	40.6%
2014.1-2016.2	45.4	+-117.5	0.16	23.2%	7.6	+-22.8	-0.01	39.0%	35.2	+-77.5	0.21	20.0%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Comprehensive - Theft

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
2005.1-2017.1	1.8	+-3	0.03	21.2%	28.4%	8.8	+-1.1	0.92	0.0%	18.8%	-6.4	+-3	0.4	0.0%	57.9%
2005.2-2017.1	1.8	+-3.3	0.01	26.2%	31.3%	8.6	+-1.2	0.91	0.0%	26.8%	-6.3	+-3.3	0.36	0.1%	56.8%
2006.1-2017.1	1.8	+-3.6	0	30.0%	33.6%	8.2	+-1.1	0.92	0.0%	10.3%	-5.9	+-3.6	0.29	0.4%	67.2%
2006.2-2017.1	2	+-3.9	0	29.0%	32.4%	7.8	+-1.1	0.91	0.0%	19.4%	-5.3	+-4	0.23	1.3%	55.6%
2007.1-2017.1	2.6	+-4.3	0.01	22.0%	41.9%	7.2	+-0.9	0.93	0.0%	2.8%	-4.3	+-4.2	0.12	4.7%	76.1%
2007.2-2017.1	3.5	+-4.7	0.07	13.1%	30.6%	6.8	+-0.9	0.94	0.0%	5.3%	-3.1	+-4.4	0.04	16.3%	51.1%
2008.1-2017.1	4.5	+-5	0.12	6.9%	44.4%	6.6	+-1	0.93	0.0%	4.4%	-2	+-4.7	-0.06	39.0%	71.0%
2008.2-2017.1	6.1	+-5.4	0.23	2.5%	25.8%	6.7	+-1.1	0.92	0.0%	4.9%	-0.6	+-5	-0.09	80.9%	46.8%
2009.1-2017.1	8	+-5.4	0.37	0.5%	43.2%	7	+-1.2	0.92	0.0%	8.6%	1	+-5.3	-0.12	68.6%	70.1%
2009.2-2017.1	10.2	+-5.6	0.52	0.1%	19.2%	7.1	+-1.3	0.91	0.0%	7.6%	2.8	+-5.6	-0.02	28.4%	41.3%
2010.1-2017.1	12.6	+-5.4	0.67	0.0%	33.8%	7	+-1.5	0.89	0.0%	7.2%	5.2	+-5.4	0.17	5.1%	70.0%
2010.2-2017.1	15	+-5.4	0.76	0.0%	11.6%	7.3	+-1.7	0.88	0.0%	5.0%	7.1	+-5.8	0.31	1.8%	41.8%
2011.1-2017.1	17.6	+-4.8	0.87	0.0%	18.6%	7	+-1.9	0.86	0.0%	4.2%	9.9	+-5.3	0.59	0.1%	74.2%
2011.2-2017.1	20.1	+-4.5	0.92	0.0%	3.5%	6.4	+-2.1	0.82	0.0%	9.0%	12.9	+-4.6	0.8	0.0%	20.4%
2012.1-2017.1	22.2	+-4.2	0.95	0.0%	4.7%	6.2	+-2.5	0.78	0.0%	11.2%	15	+-4.4	0.87	0.0%	35.1%
2012.2-2017.1	22.4	+-5.4	0.93	0.0%	7.0%	6	+-3.2	0.68	0.2%	17.9%	15.4	+-5.7	0.84	0.0%	35.1%
2013.1-2017.1	24.2	+-6	0.94	0.0%	12.4%	5.5	+-4	0.61	1.3%	17.3%	17.7	+-5.9	0.89	0.0%	58.8%
2013.2-2017.1	25.3	+-8.3	0.91	0.0%	13.3%	4.3	+-5	0.33	7.3%	34.4%	20.2	+-6.8	0.91	0.0%	28.3%
2014.1-2017.1	26.4	+-11.8	0.89	0.2%	23.0%	2.6	+-5.7	0.27	26.6%	18.5%	23.2	+-6.4	0.95	0.0%	44.8%
2014.2-2017.1	22.7	+-17.1	0.8	1.8%	47.7%	0.8	+-8.4	-0.26	77.8%	39.9%	21.7	+-10.2	0.92	0.5%	72.9%

	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
2004.2-2016.2	1	+-2.7	0.04	44.4%	13.2%	9.3	+-1.1	0.94	0.0%	39.6%	-7.6	+-2.7	0.57	0.0%	25.9%
2005.1-2016.2	0.8	+-2.9	0.04	57.1%	12.8%	9.1	+-1.1	0.93	0.0%	30.9%	-7.6	+-2.9	0.53	0.0%	27.5%
2005.2-2016.2	0.7	+-3.2	0.02	64.2%	15.3%	8.9	+-1.2	0.92	0.0%	40.6%	-7.5	+-3.2	0.5	0.0%	28.5%
2006.1-2016.2	0.6	+-3.5	0.02	73.6%	15.9%	8.5	+-1.2	0.92	0.0%	17.6%	-7.3	+-3.5	0.43	0.0%	35.2%
2006.2-2016.2	0.7	+-3.9	0.01	69.0%	16.3%	8	+-1.2	0.92	0.0%	30.2%	-6.7	+-3.8	0.38	0.2%	28.9%
2007.1-2016.2	1.2	+-4.3	0	57.7%	22.3%	7.4	+-1	0.93	0.0%	5.4%	-5.8	+-4.1	0.26	1.0%	43.9%
2007.2-2016.2	2	+-4.7	0.05	37.2%	16.2%	7	+-0.9	0.94	0.0%	9.2%	-4.6	+-4.3	0.19	4.0%	26.7%
2008.1-2016.2	3	+-5.2	0.07	23.2%	25.8%	6.9	+-1	0.93	0.0%	8.3%	-3.6	+-4.7	0.06	12.8%	41.1%
2008.2-2016.2	4.5	+-5.5	0.19	9.3%	14.4%	6.9	+-1.2	0.92	0.0%	8.6%	-2.3	+-5	0.02	35.3%	25.1%
2009.1-2016.2	6.5	+-5.8	0.3	2.6%	27.3%	7.3	+-1.2	0.92	0.0%	16.4%	-0.7	+-5.4	-0.09	77.6%	42.5%
2009.2-2016.2	8.7	+-5.9	0.46	0.6%	11.6%	7.5	+-1.4	0.91	0.0%	13.4%	1.1	+-5.7	-0.02	68.6%	23.2%
2010.1-2016.2	11.3	+-6	0.61	0.1%	23.4%	7.4	+-1.6	0.9	0.0%	14.2%	3.6	+-5.8	0.06	19.2%	45.0%
2010.2-2016.2	13.7	+-6	0.72	0.0%	8.2%	7.8	+-1.8	0.9	0.0%	9.0%	5.4	+-6.2	0.22	7.4%	26.1%
2011.1-2016.2	16.8	+-5.6	0.84	0.0%	16.0%	7.6	+-2.2	0.87	0.0%	9.0%	8.6	+-6	0.49	0.8%	53.2%
2011.2-2016.2	19.4	+-5.3	0.9	0.0%	3.7%	6.9	+-2.3	0.83	0.0%	15.9%	11.7	+-5.1	0.76	0.0%	13.0%
2012.1-2016.2	21.9	+-5.4	0.93	0.0%	7.0%	7	+-3	0.8	0.1%	22.3%	14	+-5.4	0.84	0.0%	26.9%
2012.2-2016.2	22.2	+-6.9	0.91	0.0%	9.9%	6.8	+-3.9	0.71	0.4%	29.9%	14.4	+-6.9	0.78	0.2%	29.5%
2013.1-2016.2	24.8	+-8.5	0.92	0.0%	21.7%	6.5	+-5.4	0.62	2.4%	32.5%	17.2	+-8.2	0.84	0.2%	58.0%
2013.2-2016.2	26.2	+-11.9	0.89	0.2%	22.5%	5.2	+-6.9	0.34	10.0%	50.7%	19.9	+-9.8	0.86	0.4%	34.8%
2014.1-2016.2	28.7	+-20	0.86	1.4%	43.3%	2.8	+-9.9	0.19	42.4%	31.9%	25.1	+-10	0.95	0.3%	77.0%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Comprehensive - Theft

No Seasonality; No Level Change; No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	1.8	+-3	0.03	21.3%	8.8	+-1.1	0.92	0.0%	-6.4	+-3	0.42	0.0%
2005.2-2017.1	1.7	+-3.2	0.01	29.2%	8.6	+-1.2	0.91	0.0%	-6.4	+-3.3	0.38	0.1%
2006.1-2017.1	1.8	+-3.5	0.01	30.0%	8.2	+-1.2	0.91	0.0%	-5.9	+-3.5	0.32	0.3%
2006.2-2017.1	1.9	+-3.9	0	32.5%	7.7	+-1.1	0.91	0.0%	-5.4	+-3.9	0.25	1.0%
2007.1-2017.1	2.6	+-4.2	0.03	21.5%	7.2	+-1.1	0.92	0.0%	-4.3	+-4.1	0.16	4.2%
2007.2-2017.1	3.3	+-4.6	0.06	15.1%	6.7	+-0.9	0.92	0.0%	-3.2	+-4.3	0.07	13.9%
2008.1-2017.1	4.5	+-4.9	0.14	6.5%	6.6	+-1.1	0.91	0.0%	-2	+-4.6	-0.01	37.8%
2008.2-2017.1	5.8	+-5.3	0.21	3.1%	6.6	+-1.2	0.9	0.0%	-0.8	+-4.9	-0.06	75.0%
2009.1-2017.1	8	+-5.3	0.39	0.4%	7	+-1.2	0.9	0.0%	1	+-5.1	-0.05	67.7%
2009.2-2017.1	9.8	+-5.7	0.49	0.2%	7	+-1.4	0.89	0.0%	2.6	+-5.4	0.01	31.5%
2010.1-2017.1	12.6	+-5.3	0.67	0.0%	7	+-1.6	0.86	0.0%	5.2	+-5.2	0.22	4.3%
2010.2-2017.1	14.4	+-5.7	0.72	0.0%	7.1	+-1.9	0.84	0.0%	6.8	+-5.7	0.33	1.9%
2011.1-2017.1	17.6	+-4.9	0.86	0.0%	7	+-2.2	0.81	0.0%	9.9	+-5	0.62	0.1%
2011.2-2017.1	19.4	+-5.4	0.87	0.0%	6.1	+-2.3	0.77	0.0%	12.5	+-4.7	0.78	0.0%
2012.1-2017.1	22.2	+-5	0.92	0.0%	6.2	+-2.8	0.73	0.0%	15	+-4.3	0.87	0.0%
2012.2-2017.1	21.6	+-6.2	0.9	0.0%	5.7	+-3.3	0.64	0.4%	15	+-5.4	0.84	0.0%
2013.1-2017.1	24.2	+-6.7	0.92	0.0%	5.5	+-4.2	0.53	1.5%	17.7	+-5.4	0.9	0.0%
2013.2-2017.1	24.1	+-8.9	0.88	0.0%	3.9	+-4.7	0.32	8.4%	19.5	+-6.6	0.9	0.0%
2014.1-2017.1	26.4	+-11.9	0.87	0.1%	2.6	+-6	0.04	31.0%	23.2	+-5.7	0.96	0.0%
2014.2-2017.1	21.4	+-13.5	0.82	0.8%	0.1	+-6.9	-0.25	98.4%	21.3	+-7.5	0.94	0.1%

	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
2004.2-2016.2	1	+-2.8	-0.02	45.7%	9.3	+-1.1	0.94	0.0%	-7.6	+-2.7	0.56	0.0%
2005.1-2016.2	1	+-3	-0.02	51.0%	9.1	+-1.1	0.93	0.0%	-7.5	+-2.9	0.52	0.0%
2005.2-2016.2	0.7	+-3.3	-0.04	65.1%	8.9	+-1.2	0.92	0.0%	-7.5	+-3.2	0.49	0.0%
2006.1-2016.2	0.8	+-3.6	-0.04	66.0%	8.5	+-1.2	0.92	0.0%	-7.1	+-3.5	0.43	0.0%
2006.2-2016.2	0.7	+-4	-0.04	69.8%	8	+-1.2	0.92	0.0%	-6.7	+-3.8	0.37	0.2%
2007.1-2016.2	1.4	+-4.4	-0.03	51.1%	7.5	+-1.1	0.92	0.0%	-5.7	+-4	0.28	1.0%
2007.2-2016.2	2	+-4.8	-0.01	38.7%	7	+-1	0.93	0.0%	-4.6	+-4.3	0.18	4.1%
2008.1-2016.2	3.3	+-5.2	0.05	19.6%	6.9	+-1.1	0.92	0.0%	-3.4	+-4.6	0.08	14.1%
2008.2-2016.2	4.5	+-5.7	0.11	10.5%	6.9	+-1.2	0.9	0.0%	-2.3	+-5	-0.01	35.9%
2009.1-2016.2	6.9	+-5.8	0.28	2.0%	7.4	+-1.3	0.92	0.0%	-0.5	+-5.3	-0.07	84.1%
2009.2-2016.2	8.7	+-6.3	0.39	0.8%	7.5	+-1.5	0.9	0.0%	1.1	+-5.8	-0.06	69.2%
2010.1-2016.2	11.7	+-6	0.59	0.1%	7.6	+-1.7	0.88	0.0%	3.8	+-5.6	0.09	15.4%
2010.2-2016.2	13.7	+-6.6	0.65	0.0%	7.8	+-2	0.87	0.0%	5.4	+-6.3	0.19	7.6%
2011.1-2016.2	17.3	+-5.9	0.82	0.0%	7.8	+-2.4	0.84	0.0%	8.8	+-5.7	0.52	0.5%
2011.2-2016.2	19.4	+-6.6	0.84	0.0%	6.9	+-2.5	0.81	0.0%	11.7	+-5.5	0.71	0.1%
2012.1-2016.2	22.8	+-6.2	0.91	0.0%	7.3	+-3	0.78	0.0%	14.5	+-5.3	0.83	0.0%
2012.2-2016.2	22.2	+-7.9	0.87	0.0%	6.8	+-3.8	0.7	0.3%	14.4	+-6.8	0.77	0.1%
2013.1-2016.2	25.8	+-8.6	0.91	0.0%	7	+-5.1	0.61	1.3%	17.6	+-7.2	0.86	0.1%
2013.2-2016.2	26.2	+-12.1	0.86	0.2%	5.2	+-6.1	0.4	7.5%	19.9	+-9.2	0.86	0.2%
2014.1-2016.2	30.3	+-16.5	0.87	0.4%	3.9	+-8.8	0.11	27.5%	25.4	+-7.3	0.96	0.0%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

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
2005.1-2017.1	6.3	+-1.9	0.74	0.0%	0.0%	3.4	+-2.9	0.18	2.2%	26.2%	2.8	+-3.1	0.16	6.7%	10.6%
2005.2-2017.1	6.6	+-2.1	0.73	0.0%	0.0%	3.4	+-3.1	0.15	3.3%	27.9%	3.1	+-3.4	0.16	6.7%	10.1%
2006.1-2017.1	6.2	+-2.2	0.73	0.0%	0.0%	3.1	+-3.4	0.12	6.8%	25.3%	3	+-3.7	0.15	10.3%	10.8%
2006.2-2017.1	5.9	+-2.3	0.68	0.0%	0.0%	2.7	+-3.7	0.06	13.3%	32.7%	3.1	+-4.1	0.12	12.3%	11.7%
2007.1-2017.1	5.3	+-2.4	0.69	0.0%	0.0%	2.2	+-4	0.03	25.3%	27.3%	3	+-4.5	0.11	16.7%	13.1%
2007.2-2017.1	5.3	+-2.7	0.65	0.0%	0.0%	1.9	+-4.4	-0.02	37.8%	34.2%	3.4	+-5	0.11	16.3%	12.8%
2008.1-2017.1	5	+-3	0.64	0.2%	0.0%	1.7	+-4.9	-0.03	46.7%	34.7%	3.2	+-5.6	0.1	23.2%	13.8%
2008.2-2017.1	4.5	+-3.3	0.57	0.9%	0.1%	1.7	+-5.6	-0.05	51.0%	37.4%	2.7	+-6.2	0.03	36.5%	19.1%
2009.1-2017.1	3.8	+-3.5	0.59	3.4%	0.1%	2.8	+-6.2	-0.04	34.1%	50.7%	1	+-6.5	0.06	74.4%	11.1%
2009.2-2017.1	4.4	+-4	0.58	3.1%	0.1%	6.1	+-5.6	0.27	3.1%	13.0%	-1.6	+-6.3	0.01	60.2%	21.8%
2010.1-2017.1	3.3	+-4.2	0.63	11.3%	0.0%	8.7	+-5.1	0.51	0.2%	22.4%	-5	+-4.6	0.44	3.8%	1.7%
2010.2-2017.1	2.8	+-4.9	0.56	23.6%	0.1%	11.4	+-4.7	0.71	0.0%	4.0%	-7.7	+-3.4	0.72	0.1%	1.6%
2011.1-2017.1	3.9	+-5.5	0.57	13.9%	0.3%	13.2	+-4.8	0.79	0.0%	7.0%	-8.2	+-3.9	0.68	0.1%	1.8%
2011.2-2017.1	4.2	+-6.7	0.52	18.5%	0.6%	13.7	+-5.8	0.74	0.0%	7.7%	-8.4	+-4.8	0.67	0.4%	3.4%
2012.1-2017.1	3.7	+-8.2	0.51	31.2%	1.0%	13.5	+-7.1	0.7	0.2%	10.1%	-8.6	+-5.8	0.59	1.1%	4.8%
2012.2-2017.1	0.6	+-8.6	0.43	88.2%	2.2%	10.8	+-7.5	0.55	0.9%	21.2%	-9.2	+-7.4	0.57	2.6%	9.2%
2013.1-2017.1	1.5	+-11.1	0.36	74.9%	4.5%	10.1	+-9.6	0.47	3.5%	23.5%	-7.8	+-9.3	0.36	9.4%	16.2%
2013.2-2017.1	8.6	+-8	0.84	3.5%	0.2%	14.7	+-10.5	0.68	1.2%	7.5%	-5.3	+-12.4	0.33	33.2%	13.2%
2014.1-2017.1	9.7	+-11.4	0.83	6.9%	0.7%	11.1	+-11.6	0.7	4.9%	4.4%	-1.3	+-15.5	0.01	83.0%	22.9%
2014.2-2017.1	12.5	+-18.9	0.8	11.1%	1.9%	5.9	+-13	0.49	23.6%	8.8%	6.3	+-19.2	0.49	35.9%	8.2%

	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
2004.2-2016.2	6.6	+-2	0.74	0.0%	0.0%	3.1	+-2.8	0.17	3.1%	21.5%	3.4	+-3.1	0.19	3.1%	15.4%
2005.1-2016.2	6.2	+-2.1	0.73	0.0%	0.0%	3	+-3.1	0.15	5.4%	21.9%	3.1	+-3.4	0.17	6.4%	14.5%
2005.2-2016.2	6.5	+-2.2	0.72	0.0%	0.0%	3	+-3.4	0.12	7.5%	23.7%	3.4	+-3.7	0.16	6.3%	13.7%
2006.1-2016.2	6	+-2.4	0.72	0.0%	0.0%	2.6	+-3.7	0.1	15.0%	20.6%	3.3	+-4.1	0.15	9.8%	14.9%
2006.2-2016.2	5.7	+-2.6	0.67	0.0%	0.0%	2.2	+-4	0.03	25.7%	27.0%	3.5	+-4.5	0.13	11.5%	15.8%
2007.1-2016.2	5	+-2.7	0.69	0.1%	0.0%	1.5	+-4.3	0.02	46.8%	20.9%	3.5	+-5	0.12	15.7%	18.0%
2007.2-2016.2	5	+-3	0.64	0.2%	0.0%	1.1	+-4.8	-0.03	62.4%	26.9%	3.9	+-5.6	0.11	15.3%	17.4%
2008.1-2016.2	4.5	+-3.3	0.65	0.9%	0.0%	0.8	+-5.4	-0.03	75.9%	26.4%	3.7	+-6.3	0.1	21.8%	19.1%
2008.2-2016.2	4	+-3.6	0.58	3.0%	0.1%	0.8	+-6.1	-0.05	79.0%	29.4%	3.2	+-7	0.03	33.7%	24.8%
2009.1-2016.2	3.1	+-3.9	0.61	10.8%	0.1%	1.8	+-6.9	-0.06	57.8%	41.9%	1.2	+-7.4	0.04	72.1%	14.7%
2009.2-2016.2	3.6	+-4.4	0.6	9.4%	0.1%	5.2	+-6.2	0.24	8.8%	11.1%	-1.5	+-7.2	-0.03	66.6%	25.6%
2010.1-2016.2	2	+-4.6	0.67	34.4%	0.0%	8.3	+-6	0.46	0.9%	22.4%	-5.8	+-5.2	0.43	3.8%	1.7%
2010.2-2016.2	1.4	+-5.3	0.62	56.1%	0.1%	11.1	+-5.5	0.68	0.1%	5.1%	-8.7	+-3.7	0.74	0.0%	1.0%
2011.1-2016.2	2.5	+-6.3	0.6	38.7%	0.3%	13.4	+-5.9	0.76	0.0%	10.6%	-9.6	+-4.2	0.73	0.1%	0.9%
2011.2-2016.2	2.7	+-7.7	0.56	43.9%	0.6%	14	+-7.1	0.71	0.1%	11.5%	-9.9	+-5.1	0.71	0.3%	1.8%
2012.1-2016.2	1.5	+-9.5	0.56	72.0%	0.9%	13.8	+-9.1	0.66	0.7%	15.6%	-10.8	+-6.3	0.66	0.6%	2.3%
2012.2-2016.2	-2.2	+-9.4	0.56	59.1%	1.4%	10.7	+-9.7	0.49	2.9%	26.8%	-11.7	+-7.9	0.66	1.4%	4.8%
2013.1-2016.2	-2.2	+-13.2	0.48	69.1%	3.4%	9.8	+-13.5	0.39	10.8%	29.8%	-10.9	+-11.1	0.46	6.3%	10.3%
2013.2-2016.2	5.1	+-7.1	0.93	10.8%	0.1%	15	+-15.2	0.63	4.3%	13.3%	-8.6	+-15.3	0.43	21.1%	10.8%
2014.1-2016.2	4.4	+-12.1	0.92	32.7%	0.6%	8.9	+-19.1	0.68	21.7%	8.0%	-4.2	+-25.3	-0.01	64.0%	25.6%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

All Perils

No Seasonality; No Level Change; No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	6.3	+-2.6	0.52	0.0%	3.4	+-2.9	0.17	2.2%	2.8	+-3.2	0.09	7.7%
2005.2-2017.1	6.3	+-2.8	0.48	0.0%	3.3	+-3.1	0.14	3.9%	2.9	+-3.5	0.08	9.6%
2006.1-2017.1	6.2	+-3.1	0.44	0.0%	3.1	+-3.4	0.11	6.9%	3	+-3.8	0.07	11.7%
2006.2-2017.1	5.5	+-3.3	0.36	0.2%	2.6	+-3.7	0.06	15.1%	2.8	+-4.2	0.05	16.8%
2007.1-2017.1	5.3	+-3.6	0.31	0.5%	2.2	+-4	0.02	25.6%	3	+-4.6	0.04	18.2%
2007.2-2017.1	4.8	+-3.9	0.24	1.6%	1.7	+-4.4	-0.02	42.0%	3.1	+-5.2	0.03	22.0%
2008.1-2017.1	5	+-4.4	0.22	2.5%	1.7	+-4.9	-0.03	46.5%	3.2	+-5.8	0.02	25.0%
2008.2-2017.1	3.9	+-4.6	0.12	9.1%	1.5	+-5.5	-0.04	56.2%	2.3	+-6.3	-0.02	44.4%
2009.1-2017.1	3.8	+-5.2	0.09	13.4%	2.8	+-6	0	33.2%	1	+-6.8	-0.06	75.8%
2009.2-2017.1	3.5	+-5.9	0.04	21.7%	5.6	+-5.8	0.19	5.1%	-2	+-6.3	-0.04	51.8%
2010.1-2017.1	3.3	+-6.8	0.01	31.4%	8.7	+-5.2	0.49	0.2%	-5	+-5.6	0.16	8.0%
2010.2-2017.1	1.6	+-7.4	-0.06	64.9%	10.8	+-5.4	0.61	0.1%	-8.3	+-4.2	0.55	0.1%
2011.1-2017.1	3.9	+-8.3	0.01	31.1%	13.2	+-5.4	0.73	0.0%	-8.2	+-5	0.48	0.5%
2011.2-2017.1	2.6	+-9.6	-0.06	54.7%	13	+-6.4	0.67	0.1%	-9.2	+-5.7	0.49	0.7%
2012.1-2017.1	3.7	+-11.7	-0.05	48.0%	13.5	+-7.8	0.62	0.2%	-8.6	+-7	0.38	2.5%
2012.2-2017.1	-1.3	+-11.4	-0.12	80.2%	10	+-7.6	0.51	1.3%	-10.3	+-8.1	0.42	2.5%
2013.1-2017.1	1.5	+-14.3	-0.13	80.8%	10.1	+-9.7	0.41	3.7%	-7.8	+-9.9	0.22	11.5%
2013.2-2017.1	4.6	+-18.8	-0.1	55.9%	12.7	+-12.4	0.47	3.7%	-7.2	+-13.3	0.08	24.7%
2014.1-2017.1	9.7	+-25.9	0.01	35.6%	11.1	+-17	0.26	13.6%	-1.3	+-15.8	-0.19	84.3%
2014.2-2017.1	4.8	+-36.6	-0.21	72.1%	2.9	+-16	-0.17	63.4%	1.9	+-23.9	-0.23	83.6%

	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
2004.2-2016.2	6.6	+-2.6	0.54	0.0%	3.1	+-2.9	0.15	3.3%	3.4	+-3.2	0.14	3.5%
2005.1-2016.2	6.5	+-2.8	0.5	0.0%	3.1	+-3.1	0.13	4.7%	3.3	+-3.5	0.12	5.6%
2005.2-2016.2	6.5	+-3.1	0.47	0.0%	3	+-3.4	0.1	7.7%	3.4	+-3.8	0.11	7.1%
2006.1-2016.2	6.4	+-3.4	0.43	0.1%	2.8	+-3.7	0.07	13.0%	3.6	+-4.2	0.1	8.6%
2006.2-2016.2	5.7	+-3.6	0.35	0.3%	2.2	+-4	0.02	26.0%	3.5	+-4.6	0.07	12.5%
2007.1-2016.2	5.5	+-4	0.3	0.8%	1.7	+-4.4	-0.02	41.0%	3.7	+-5.1	0.07	13.4%
2007.2-2016.2	5	+-4.4	0.22	2.4%	1.1	+-4.8	-0.04	62.7%	3.9	+-5.7	0.06	16.3%
2008.1-2016.2	5.2	+-4.9	0.2	3.5%	1.1	+-5.4	-0.05	67.9%	4.1	+-6.4	0.05	18.5%
2008.2-2016.2	4	+-5.2	0.1	11.9%	0.8	+-6.1	-0.06	79.1%	3.2	+-7.1	0	34.3%
2009.1-2016.2	4	+-6	0.07	17.0%	2.1	+-6.8	-0.04	51.2%	1.8	+-7.7	-0.05	61.7%
2009.2-2016.2	3.6	+-6.9	0.03	26.4%	5.2	+-6.6	0.13	10.6%	-1.5	+-7.3	-0.06	67.1%
2010.1-2016.2	3.3	+-8	-0.01	36.9%	8.7	+-6.1	0.43	0.7%	-4.9	+-6.5	0.11	13.3%
2010.2-2016.2	1.4	+-8.8	-0.08	72.8%	11.1	+-6.4	0.56	0.2%	-8.7	+-4.9	0.52	0.3%
2011.1-2016.2	4.1	+-9.9	-0.01	36.6%	14.1	+-6.4	0.71	0.0%	-8.7	+-5.9	0.45	1.0%
2011.2-2016.2	2.7	+-11.7	-0.08	61.4%	14	+-7.8	0.64	0.2%	-9.9	+-6.8	0.47	1.2%
2012.1-2016.2	4	+-14.7	-0.07	53.8%	14.9	+-9.7	0.6	0.5%	-9.5	+-8.5	0.35	4.1%
2012.2-2016.2	-2.2	+-14.4	-0.12	73.2%	10.7	+-9.7	0.45	2.9%	-11.7	+-10	0.42	3.6%
2013.1-2016.2	1.1	+-19	-0.16	89.0%	11.1	+-13	0.35	7.0%	-9	+-12.9	0.19	15.3%
2013.2-2016.2	5.1	+-26.8	-0.14	63.2%	15	+-17.3	0.44	6.3%	-8.6	+-18.3	0.05	29.9%
2014.1-2016.2	12.5	+-40.5	-0.03	40.5%	13.6	+-26.1	0.22	19.6%	-0.9	+-24.3	-0.25	92.3%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Specified Perils

With Seasonality; No Level Change; No Exclusions

	Loss Cost					Severity					Frequency				
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality	Trend	Conf. Int.	Adj. R2	T Pval Time	T Pval Seasonality
2005.1-2017.1	7.3	+-3.2	0.69	0.0%	0.0%	5.9	+-2.1	0.59	0.0%	18.4%	1.3	+-3.6	0.54	45.4%	0.0%
2005.2-2017.1	8.3	+-3.3	0.72	0.0%	0.0%	6	+-2.3	0.58	0.0%	22.1%	2.1	+-3.8	0.57	26.2%	0.0%
2006.1-2017.1	8.2	+-3.6	0.71	0.0%	0.0%	6.5	+-2.5	0.59	0.0%	16.3%	1.6	+-4.1	0.58	42.4%	0.0%
2006.2-2017.1	8.4	+-4	0.69	0.0%	0.0%	5.3	+-2.3	0.59	0.0%	3.4%	2.9	+-4.2	0.64	16.5%	0.0%
2007.1-2017.1	8.9	+-4.4	0.69	0.0%	0.0%	5.2	+-2.5	0.54	0.0%	4.6%	3.4	+-4.6	0.64	13.1%	0.0%
2007.2-2017.1	10.9	+-4.1	0.79	0.0%	0.0%	4.7	+-2.7	0.51	0.1%	3.1%	6	+-4	0.79	0.5%	0.0%
2008.1-2017.1	11.5	+-4.6	0.79	0.0%	0.0%	4.8	+-3	0.47	0.3%	3.6%	6.3	+-4.5	0.78	0.7%	0.0%
2008.2-2017.1	12.4	+-5	0.79	0.0%	0.0%	4.1	+-3.2	0.45	1.4%	2.1%	8	+-4.6	0.83	0.1%	0.0%
2009.1-2017.1	12.1	+-5.6	0.79	0.0%	0.0%	4.5	+-3.5	0.44	1.5%	2.1%	7.3	+-5	0.83	0.6%	0.0%
2009.2-2017.1	10.1	+-5.7	0.75	0.1%	0.0%	2.8	+-3.3	0.52	8.1%	0.3%	7.1	+-5.8	0.81	1.7%	0.0%
2010.1-2017.1	10.9	+-6.5	0.75	0.2%	0.0%	3.7	+-3.6	0.57	3.8%	0.2%	6.9	+-6.6	0.8	3.6%	0.0%
2010.2-2017.1	11.4	+-7.6	0.71	0.5%	0.0%	5.1	+-3.7	0.65	1.1%	0.4%	6	+-7.6	0.77	10.1%	0.0%
2011.1-2017.1	12.3	+-8.9	0.72	0.9%	0.1%	4.1	+-4.1	0.54	4.5%	0.8%	7.9	+-8.6	0.78	5.8%	0.0%
2011.2-2017.1	11.7	+-10.8	0.64	2.9%	0.2%	2.4	+-4.1	0.63	21.3%	0.3%	9	+-10.5	0.76	7.1%	0.0%
2012.1-2017.1	10	+-12.6	0.64	9.2%	0.4%	2.6	+-5	0.58	25.9%	0.5%	7.2	+-12.1	0.77	19.5%	0.0%
2012.2-2017.1	5.4	+-13.6	0.55	36.4%	0.9%	2.6	+-6.5	0.56	37.4%	1.2%	2.8	+-13	0.75	62.3%	0.1%
2013.1-2017.1	10.8	+-14.8	0.63	10.9%	1.4%	1.6	+-8.1	0.45	63.3%	2.8%	9	+-12.4	0.83	11.3%	0.1%
2013.2-2017.1	16.2	+-18.8	0.69	6.2%	1.1%	0.5	+-11	0.44	91.6%	4.5%	15.7	+-12.4	0.91	1.7%	0.0%
2014.1-2017.1	9.8	+-20.1	0.79	22.9%	0.9%	-1.2	+-15.1	0.31	83.2%	9.6%	11.1	+-12.9	0.95	6.5%	0.0%
2014.2-2017.1	7.2	+-34	0.69	53.2%	3.8%	2.7	+-25.1	0.15	74.8%	23.3%	4.3	+-10.4	0.98	26.9%	0.1%

	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
2004.2-2016.2	8	+-3.4	0.68	0.0%	0.0%	6.3	+-2.1	0.64	0.0%	11.9%	1.6	+-3.7	0.53	38.2%	0.0%
2005.1-2016.2	7.3	+-3.5	0.68	0.0%	0.0%	6.2	+-2.3	0.59	0.0%	14.8%	1	+-3.9	0.55	60.5%	0.0%
2005.2-2016.2	8.3	+-3.7	0.72	0.0%	0.0%	6.4	+-2.5	0.57	0.0%	18.1%	1.8	+-4.2	0.58	37.6%	0.0%
2006.1-2016.2	8.1	+-4	0.71	0.0%	0.0%	6.9	+-2.7	0.59	0.0%	12.1%	1.2	+-4.5	0.59	59.3%	0.0%
2006.2-2016.2	8.4	+-4.4	0.68	0.1%	0.0%	5.7	+-2.4	0.6	0.0%	2.5%	2.5	+-4.6	0.64	26.8%	0.0%
2007.1-2016.2	8.9	+-4.9	0.69	0.1%	0.0%	5.7	+-2.7	0.54	0.0%	3.4%	3.1	+-5.1	0.64	21.9%	0.0%
2007.2-2016.2	11.1	+-4.6	0.79	0.0%	0.0%	5.2	+-2.9	0.51	0.1%	2.4%	5.7	+-4.5	0.79	1.4%	0.0%
2008.1-2016.2	11.8	+-5.1	0.79	0.0%	0.0%	5.4	+-3.3	0.47	0.3%	2.8%	6.1	+-5.1	0.78	1.9%	0.0%
2008.2-2016.2	12.9	+-5.7	0.79	0.0%	0.0%	4.6	+-3.5	0.46	1.2%	1.8%	7.9	+-5.2	0.82	0.4%	0.0%
2009.1-2016.2	12.6	+-6.5	0.79	0.1%	0.0%	5.2	+-4	0.46	1.2%	1.6%	7	+-5.7	0.83	1.8%	0.0%
2009.2-2016.2	10.4	+-6.5	0.74	0.3%	0.0%	3.5	+-3.7	0.54	5.3%	0.3%	6.7	+-6.6	0.81	4.2%	0.0%
2010.1-2016.2	11.5	+-7.6	0.75	0.5%	0.0%	4.8	+-3.9	0.63	1.8%	0.1%	6.4	+-7.7	0.8	8.8%	0.0%
2010.2-2016.2	12.1	+-9	0.71	1.0%	0.1%	6.4	+-3.9	0.71	0.4%	0.2%	5.4	+-8.9	0.77	19.5%	0.0%
2011.1-2016.2	13.5	+-10.9	0.72	1.5%	0.3%	5.5	+-4.5	0.61	2.0%	0.5%	7.6	+-10.5	0.77	12.0%	0.0%
2011.2-2016.2	12.9	+-13.2	0.63	4.2%	0.6%	3.8	+-4.5	0.7	8.7%	0.2%	8.8	+-12.7	0.75	13.3%	0.1%
2012.1-2016.2	11	+-16.3	0.63	13.7%	1.0%	4.5	+-5.7	0.67	9.5%	0.3%	6.2	+-15.3	0.76	35.9%	0.1%
2012.2-2016.2	6	+-17.6	0.52	42.2%	2.0%	4.7	+-7.4	0.66	16.1%	0.9%	1.2	+-16.3	0.74	85.6%	0.3%
2013.1-2016.2	14.5	+-20.2	0.65	10.4%	3.8%	4.4	+-10.3	0.55	31.8%	2.4%	9.7	+-17.5	0.82	19.5%	0.4%
2013.2-2016.2	21.5	+-24.9	0.74	5.6%	2.7%	3.4	+-14.6	0.52	54.8%	4.6%	17.5	+-17.5	0.91	3.9%	0.2%
2014.1-2016.2	13.7	+-35	0.77	27.1%	3.7%	2.5	+-25.4	0.35	77.1%	12.1%	10.9	+-22.7	0.94	20.2%	0.4%

Province of Alberta

Private Passenger Automobile (excl. Farmers)

Losses include Indemnity, ALAE, and ULAE

Specified Perils

No Seasonality; No Level Change; No Exclusions

	Loss Cost				Severity				Frequency			
Date	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time	Trend	Conf. Int.	Adj. R2	T Pval Time
2005.1-2017.1	7.3	+-4.9	0.28	0.4%	5.9	+-2.2	0.58	0.0%	1.3	+-5.4	-0.03	61.7%
2005.2-2017.1	7.6	+-5.3	0.27	0.6%	6.1	+-2.4	0.57	0.0%	1.3	+-5.9	-0.03	63.7%
2006.1-2017.1	8.2	+-5.8	0.27	0.6%	6.5	+-2.5	0.57	0.0%	1.6	+-6.5	-0.03	61.0%
2006.2-2017.1	7.5	+-6.3	0.21	1.8%	5.5	+-2.5	0.51	0.0%	1.9	+-7.1	-0.03	57.9%
2007.1-2017.1	8.9	+-6.8	0.26	1.0%	5.2	+-2.7	0.45	0.0%	3.4	+-7.7	0	35.2%
2007.2-2017.1	9.8	+-7.5	0.28	1.0%	5	+-3	0.39	0.2%	4.6	+-8.5	0.02	25.7%
2008.1-2017.1	11.5	+-8.2	0.33	0.6%	4.8	+-3.3	0.33	0.6%	6.3	+-9.3	0.06	15.8%
2008.2-2017.1	11	+-9.1	0.27	1.6%	4.4	+-3.7	0.26	1.8%	6.3	+-10.5	0.04	20.8%
2009.1-2017.1	12.1	+-10.3	0.27	1.8%	4.5	+-4.2	0.22	3.3%	7.3	+-11.9	0.05	19.4%
2009.2-2017.1	8.4	+-10.2	0.14	8.6%	3.4	+-4.5	0.11	11.5%	4.8	+-12.8	-0.02	42.0%
2010.1-2017.1	10.9	+-11.5	0.21	5.0%	3.7	+-5.1	0.1	13.5%	6.9	+-14.8	0.01	31.2%
2010.2-2017.1	9.2	+-13	0.11	13.0%	5.8	+-5.3	0.29	2.8%	3.2	+-15.7	-0.07	65.8%
2011.1-2017.1	12.3	+-15	0.18	8.1%	4.1	+-5.5	0.13	12.4%	7.9	+-18	0	33.4%
2011.2-2017.1	8.9	+-16.6	0.05	24.2%	3.5	+-6.5	0.04	25.1%	5.2	+-20.7	-0.06	57.7%
2012.1-2017.1	10	+-20.5	0.03	27.6%	2.6	+-7.8	-0.04	45.9%	7.2	+-25.6	-0.06	52.5%
2012.2-2017.1	1.9	+-20	-0.12	83.1%	4.2	+-9.5	0.01	33.2%	-2.2	+-25.2	-0.12	84.6%
2013.1-2017.1	10.8	+-22.9	0.05	27.8%	1.6	+-11.1	-0.12	73.5%	9	+-29.8	-0.06	47.8%
2013.2-2017.1	10.2	+-30.6	-0.04	42.1%	3	+-14.9	-0.12	63.5%	7	+-39.3	-0.13	66.3%
2014.1-2017.1	9.8	+-43.5	-0.11	56.3%	-1.2	+-18.4	-0.19	87.0%	11.1	+-58.1	-0.13	61.2%
2014.2-2017.1	-3.3	+-52.2	-0.24	86.6%	6.2	+-24.7	-0.11	51.0%	-8.9	+-60.1	-0.2	69.7%

	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
2004.2-2016.2	8	+-4.9	0.32	0.2%	6.3	+-2.2	0.61	0.0%	1.6	+-5.4	-0.03	55.3%
2005.1-2016.2	7.9	+-5.3	0.29	0.4%	6.1	+-2.4	0.56	0.0%	1.7	+-5.9	-0.03	54.9%
2005.2-2016.2	8.3	+-5.8	0.28	0.6%	6.4	+-2.6	0.55	0.0%	1.8	+-6.5	-0.03	56.7%
2006.1-2016.2	9	+-6.3	0.29	0.6%	6.7	+-2.8	0.56	0.0%	2.1	+-7.1	-0.03	54.0%
2006.2-2016.2	8.4	+-6.9	0.23	1.6%	5.7	+-2.7	0.49	0.0%	2.5	+-7.9	-0.03	50.9%
2007.1-2016.2	9.9	+-7.5	0.29	0.9%	5.4	+-3	0.43	0.1%	4.3	+-8.5	0.01	29.7%
2007.2-2016.2	11.1	+-8.3	0.31	0.8%	5.2	+-3.3	0.37	0.4%	5.7	+-9.5	0.04	21.0%
2008.1-2016.2	13.2	+-9	0.37	0.5%	5	+-3.7	0.31	0.9%	7.7	+-10.5	0.09	12.2%
2008.2-2016.2	12.9	+-10.2	0.31	1.2%	4.6	+-4.1	0.23	2.8%	7.9	+-11.8	0.07	16.2%
2009.1-2016.2	14.4	+-11.6	0.32	1.3%	4.7	+-4.7	0.2	4.8%	9.3	+-13.6	0.08	14.7%
2009.2-2016.2	10.4	+-11.6	0.18	6.3%	3.5	+-5.1	0.08	15.5%	6.7	+-14.8	0	33.2%
2010.1-2016.2	13.6	+-13.1	0.27	3.2%	3.9	+-6	0.08	17.6%	9.4	+-17.2	0.04	23.5%
2010.2-2016.2	12.1	+-15.1	0.17	8.8%	6.4	+-6.2	0.27	3.9%	5.4	+-18.7	-0.05	52.6%
2011.1-2016.2	16.4	+-17.5	0.27	4.7%	4.4	+-6.6	0.11	16.1%	11.5	+-21.6	0.05	23.6%
2011.2-2016.2	12.9	+-20.1	0.12	15.4%	3.8	+-8	0.02	30.5%	8.8	+-25.5	-0.03	43.1%
2012.1-2016.2	15.2	+-25.3	0.12	17.2%	2.7	+-9.7	-0.07	52.9%	12.2	+-32.5	-0.02	38.0%
2012.2-2016.2	6	+-25.8	-0.09	58.6%	4.7	+-12.3	-0.02	38.5%	1.2	+-33.2	-0.14	93.0%
2013.1-2016.2	19.3	+-28.7	0.25	11.9%	1.6	+-14.9	-0.15	80.0%	17.5	+-40	0.05	28.3%
2013.2-2016.2	21.5	+-41.4	0.17	19.4%	3.4	+-21.1	-0.16	69.2%	17.5	+-57.5	-0.04	41.9%
2014.1-2016.2	25.7	+-66.1	0.1	27.7%	-2.4	+-27.9	-0.23	82.5%	28.7	+-96	0.01	36.7%

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