

All Coverages Combined

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1			665,013,429	768,388,889		162,987	496,355,028		3,045		64.60
2012-Q2			968,094,239	773,752,112		156,026	418,301,549		2,681		54.06
2012-Q3			796,483,421	786,784,984		159,024	487,337,974		3,065		61.94
2012-Q4			692,430,278	778,213,068		151,017	533,667,028		3,534		68.58
<b>Total 2012</b>			<b>3,122,021,367</b>	<b>3,107,139,053</b>		<b>629,054</b>	<b>1,935,661,579</b>		<b>3,077</b>		<b>62.30</b>
2013-Q1			672,002,866	773,099,431		172,728	543,274,808		3,145		70.27
2013-Q2			978,849,114	780,248,477		163,037	442,886,701		2,716		56.76
2013-Q3			802,037,328	793,147,883		152,019	463,650,496		3,050		58.46
2013-Q4			701,083,159	786,956,779		165,403	594,477,779		3,594		75.54
<b>Total 2013</b>			<b>3,153,972,467</b>	<b>3,133,452,570</b>		<b>653,187</b>	<b>2,044,289,784</b>		<b>3,130</b>		<b>65.24</b>
2014-Q1			672,988,726	781,117,104		175,605	584,373,559		3,328		74.81
2014-Q2			991,623,732	786,629,339		163,234	468,986,885		2,873		59.62
2014-Q3			814,630,042	801,036,377		146,616	476,472,287		3,250		59.48
2014-Q4			710,738,474	795,863,080		151,900	566,603,951		3,730		71.19
<b>Total 2014</b>			<b>3,189,980,974</b>	<b>3,164,645,900</b>		<b>637,355</b>	<b>2,096,436,682</b>		<b>3,289</b>		<b>66.25</b>
2015-Q1			686,450,926	790,437,405		181,852	663,584,321		3,649		83.95
2015-Q2			1,014,429,612	801,170,097		165,733	488,811,937		2,949		61.01
2015-Q3			841,841,835	819,112,642		155,058	527,912,519		3,405		64.45
2015-Q4			730,881,963	815,150,949		149,948	561,064,275		3,742		68.83
<b>Total 2015</b>			<b>3,273,604,336</b>	<b>3,225,871,093</b>		<b>652,591</b>	<b>2,241,373,052</b>		<b>3,435</b>		<b>69.48</b>
2016-Q1			709,171,648	815,349,209		167,543	614,722,011		3,669		75.39
2016-Q2			1,047,170,705	825,471,678		170,695	497,793,215		2,916		60.30
2016-Q3			870,269,792	845,514,082		161,195	605,590,476		3,757		71.62
2016-Q4			755,797,219	843,366,196		165,856	660,914,071		3,985		78.37
<b>Total 2016</b>			<b>3,382,409,364</b>	<b>3,329,701,165</b>		<b>665,289</b>	<b>2,379,019,773</b>		<b>3,576</b>		<b>71.45</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4			3.4%	3.5%		10.6%	17.8%		6.5%		13.9%
2016-3 mos./2015-3 mos.			3.3%	3.2%		-7.9%	-7.4%		0.5%		-10.2%
2016-6 mos./2015-6 mos.			3.3%	3.1%		-2.7%	-3.5%		-0.8%		-6.4%
2016-9 mos./2015-9 mos.			3.3%	3.1%		-0.6%	2.2%		2.9%		-0.9%
2016-12 mos./2015-12 mos.			3.3%	3.2%		1.9%	6.1%		4.1%		2.8%

All Coverages Combined

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	1,030,468	1,175,551	548,345,686	629,715,222	532	150,994	407,340,062	12.84	2,698	347	64.69
2012-Q2	1,513,595	1,187,298	794,467,528	633,655,081	525	145,262	353,330,918	12.23	2,432	298	55.76
2012-Q3	1,235,369	1,203,337	668,482,750	643,056,170	541	147,317	407,169,427	12.24	2,764	338	63.32
2012-Q4	1,036,711	1,206,202	551,955,513	641,540,120	532	140,985	443,277,969	11.69	3,144	367	69.10
<b>Total 2012</b>	<b>4,816,143</b>	<b>4,772,388</b>	<b>2,563,251,477</b>	<b>2,547,966,593</b>	<b>532</b>	<b>584,558</b>	<b>1,611,118,376</b>	<b>12.25</b>	<b>2,756</b>	<b>338</b>	<b>63.23</b>
2013-Q1	1,052,648	1,194,531	554,387,205	634,785,520	527	160,694	469,726,400	13.45	2,923	393	74.00
2013-Q2	1,544,591	1,209,989	802,118,864	640,147,103	519	152,862	375,653,909	12.63	2,457	310	58.68
2013-Q3	1,257,599	1,226,621	673,899,510	649,978,751	536	141,076	394,196,426	11.50	2,794	321	60.65
2013-Q4	1,058,291	1,230,590	557,161,515	647,506,259	526	154,577	500,628,234	12.56	3,239	407	77.32
<b>Total 2013</b>	<b>4,913,129</b>	<b>4,861,731</b>	<b>2,587,567,094</b>	<b>2,572,417,633</b>	<b>527</b>	<b>609,209</b>	<b>1,740,204,969</b>	<b>12.53</b>	<b>2,856</b>	<b>358</b>	<b>67.65</b>
2014-Q1	1,060,967	1,218,295	553,691,764	640,744,972	522	163,536	481,658,317	13.42	2,945	395	75.17
2014-Q2	1,569,023	1,231,137	811,228,385	645,262,659	517	153,519	393,410,850	12.47	2,563	320	60.97
2014-Q3	1,273,681	1,245,342	683,204,859	655,889,962	536	136,337	388,648,610	10.95	2,851	312	59.26
2014-Q4	1,065,771	1,246,068	562,898,905	653,951,422	528	142,594	481,744,553	11.44	3,378	387	73.67
<b>Total 2014</b>	<b>4,969,442</b>	<b>4,940,842</b>	<b>2,611,023,913</b>	<b>2,595,849,015</b>	<b>525</b>	<b>595,986</b>	<b>1,745,462,330</b>	<b>12.06</b>	<b>2,929</b>	<b>353</b>	<b>67.24</b>
2015-Q1	1,068,045	1,230,101	561,807,226	646,892,837	526	169,272	552,508,510	13.76	3,264	449	85.41
2015-Q2	1,580,578	1,238,007	830,292,948	655,329,425	525	156,571	404,922,500	12.65	2,586	327	61.79
2015-Q3	1,287,511	1,255,117	703,131,372	668,381,419	546	144,836	432,340,054	11.54	2,985	344	64.68
2015-Q4	1,081,275	1,257,853	575,943,452	667,244,076	533	141,111	472,426,335	11.22	3,348	376	70.80
<b>Total 2015</b>	<b>5,017,409</b>	<b>4,981,078</b>	<b>2,671,174,998</b>	<b>2,637,847,757</b>	<b>532</b>	<b>611,790</b>	<b>1,862,197,399</b>	<b>12.28</b>	<b>3,044</b>	<b>374</b>	<b>70.60</b>
2016-Q1	1,088,578	1,252,533	582,341,112	665,354,577	535	156,142	496,555,471	12.47	3,180	396	74.63
2016-Q2	1,599,782	1,259,490	853,377,477	673,081,021	533	160,807	432,872,437	12.77	2,692	344	64.31
2016-Q3	1,309,570	1,277,603	724,846,116	687,913,544	553	150,393	501,386,760	11.77	3,334	392	72.89
2016-Q4	1,092,224	1,281,360	596,469,089	689,341,991	546	155,950	549,725,038	12.17	3,525	429	79.75
<b>Total 2016</b>	<b>5,090,154</b>	<b>5,070,986</b>	<b>2,757,033,794</b>	<b>2,715,691,133</b>	<b>542</b>	<b>623,292</b>	<b>1,980,539,706</b>	<b>12.29</b>	<b>3,178</b>	<b>391</b>	<b>72.93</b>

RATIOS

2016-Q4/2015-Q4	1.0%	1.9%	3.6%	3.3%	2.5%	10.5%	16.4%	8.5%	5.3%	14.2%	12.6%
2016-3 mos./2015-3 mos.	1.9%	1.8%	3.7%	2.9%	1.7%	-7.8%	-10.1%	-9.4%	-2.6%	-11.7%	-12.6%
2016-6 mos./2015-6 mos.	1.5%	1.8%	3.1%	2.8%	1.6%	-2.7%	-2.9%	-4.4%	-0.2%	-4.6%	-5.6%
2016-9 mos./2015-9 mos.	1.6%	1.8%	3.1%	2.8%	1.5%	-0.7%	3.0%	-2.4%	3.7%	1.1%	0.1%
2016-12 mos./2015-12 mos.	1.4%	1.8%	3.2%	3.0%	1.7%	1.9%	6.4%	0.1%	4.4%	4.5%	3.3%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	38,880	35,004	8,825,256	8,217,439	227	233	1,059,911	0.67	4,549	30	12.90
2012-Q2	101,599	61,522	24,187,974	15,123,639	238	1,416	7,227,832	2.30	5,104	117	47.79
2012-Q3	52,646	74,677	12,143,452	17,692,741	231	2,253	12,372,467	3.02	5,492	166	69.93
2012-Q4	22,838	36,709	4,752,408	8,427,896	208	637	4,250,156	1.74	6,672	116	50.43
<b>Total 2012</b>	<b>215,963</b>	<b>207,912</b>	<b>49,909,090</b>	<b>49,461,715</b>	<b>231</b>	<b>4,539</b>	<b>24,910,366</b>	<b>2.18</b>	<b>5,488</b>	<b>120</b>	<b>50.36</b>
2013-Q1	41,153	37,895	9,341,911	8,639,724	227	102	601,070	0.27	5,893	16	6.96
2013-Q2	104,717	65,526	25,354,995	15,179,268	242	1,408	7,137,059	2.15	5,069	109	47.02
2013-Q3	54,641	72,933	12,847,892	16,923,235	235	2,202	13,776,242	3.02	6,256	189	81.40
2013-Q4	25,149	44,719	5,448,880	10,533,820	217	731	2,697,755	1.63	3,690	60	25.61
<b>Total 2013</b>	<b>225,660</b>	<b>221,073</b>	<b>52,993,678</b>	<b>51,276,047</b>	<b>235</b>	<b>4,443</b>	<b>24,212,126</b>	<b>2.01</b>	<b>5,449</b>	<b>110</b>	<b>47.22</b>
2014-Q1	43,035	43,819	9,922,213	10,342,236	231	-23	-48,153	-0.05	2,094	-1	-0.47
2014-Q2	106,936	65,996	26,187,868	15,513,790	245	1,235	7,746,334	1.87	6,272	117	49.93
2014-Q3	57,519	74,728	13,823,224	17,667,599	240	2,155	13,260,004	2.88	6,153	177	75.05
2014-Q4	26,617	45,717	5,872,566	10,934,225	221	560	3,002,547	1.22	5,362	66	27.46
<b>Total 2014</b>	<b>234,107</b>	<b>230,260</b>	<b>55,805,871</b>	<b>54,457,850</b>	<b>238</b>	<b>3,927</b>	<b>23,960,732</b>	<b>1.71</b>	<b>6,102</b>	<b>104</b>	<b>44.00</b>
2015-Q1	44,644	44,659	10,388,904	10,715,313	233	76	-364,256	0.17	-4,793	-8	-3.40
2015-Q2	109,939	68,918	27,078,172	16,467,149	246	1,450	9,760,795	2.10	6,732	142	59.27
2015-Q3	59,267	78,159	14,245,350	18,631,502	240	2,250	14,788,756	2.88	6,573	189	79.38
2015-Q4	28,187	46,729	6,228,005	11,243,341	221	604	2,414,294	1.29	3,997	52	21.47
<b>Total 2015</b>	<b>242,037</b>	<b>238,465</b>	<b>57,940,431</b>	<b>57,057,305</b>	<b>239</b>	<b>4,380</b>	<b>26,599,589</b>	<b>1.84</b>	<b>6,073</b>	<b>112</b>	<b>46.62</b>
2016-Q1	46,879	45,978	10,848,575	11,047,332	231	120	-498,650	0.26	-4,155	-11	-4.51
2016-Q2	113,019	71,922	27,601,801	17,078,056	244	1,583	10,463,834	2.20	6,610	145	61.27
2016-Q3	61,483	81,691	14,632,624	19,276,040	238	2,295	14,816,802	2.81	6,456	181	76.87
2016-Q4	30,624	48,525	6,804,603	11,572,196	222	635	2,132,359	1.31	3,358	44	18.43
<b>Total 2016</b>	<b>252,005</b>	<b>248,116</b>	<b>59,887,603</b>	<b>58,973,624</b>	<b>238</b>	<b>4,633</b>	<b>26,914,345</b>	<b>1.87</b>	<b>5,809</b>	<b>108</b>	<b>45.64</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	8.6%	3.8%	9.3%	2.9%	0.6%	5.1%	-11.7%	1.2%	-16.0%	-14.9%	-14.2%
2016-3 mos./2015-3 mos.	5.0%	3.0%	4.4%	3.1%	-0.6%	57.9%	36.9%	53.4%	-13.3%	33.0%	32.8%
2016-6 mos./2015-6 mos.	3.4%	3.8%	2.6%	3.5%	-0.8%	11.6%	6.1%	7.5%	-5.0%	2.2%	2.5%
2016-9 mos./2015-9 mos.	3.5%	4.1%	2.7%	3.5%	-0.8%	5.9%	2.5%	1.7%	-3.2%	-1.6%	-1.0%
2016-12 mos./2015-12 mos.	4.1%	4.0%	3.4%	3.4%	-0.7%	5.8%	1.2%	1.7%	-4.3%	-2.8%	-2.1%

All Coverages Combined

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	65,028	70,269	10,960,205	12,013,596	169	624	3,737,981	0.89	5,990	53	31.11
2012-Q2	95,085	71,309	15,632,023	12,137,240	164	601	4,180,064	0.84	6,955	59	34.44
2012-Q3	67,940	72,327	11,389,108	12,219,846	168	755	4,049,604	1.04	5,364	56	33.14
2012-Q4	58,156	72,009	9,791,556	12,069,659	168	603	3,850,369	0.84	6,385	53	31.90
<b>Total 2012</b>	<b>286,209</b>	<b>285,914</b>	<b>47,772,892</b>	<b>48,440,341</b>	<b>167</b>	<b>2,583</b>	<b>15,818,018</b>	<b>0.90</b>	<b>6,124</b>	<b>55</b>	<b>32.65</b>
2013-Q1	66,383	70,670	10,803,925	11,736,822	163	574	2,895,770	0.81	5,045	41	24.67
2013-Q2	97,552	72,583	15,674,125	11,987,665	161	522	5,418,461	0.72	10,380	75	45.20
2013-Q3	72,237	74,395	12,103,576	12,246,435	168	781	4,633,094	1.05	5,932	62	37.83
2013-Q4	62,259	74,792	10,408,147	12,294,049	167	605	5,063,812	0.81	8,370	68	41.19
<b>Total 2013</b>	<b>298,431</b>	<b>292,440</b>	<b>48,989,773</b>	<b>48,264,971</b>	<b>164</b>	<b>2,482</b>	<b>18,011,137</b>	<b>0.85</b>	<b>7,257</b>	<b>62</b>	<b>37.32</b>
2014-Q1	68,129	74,190	10,943,942	12,161,507	161	591	3,234,592	0.80	5,473	44	26.60
2014-Q2	100,187	75,168	15,946,631	12,262,802	159	474	3,643,693	0.63	7,687	48	29.71
2014-Q3	73,730	76,428	12,094,523	12,424,011	164	706	5,261,442	0.92	7,452	69	42.35
2014-Q4	63,673	76,623	10,411,054	12,404,101	164	487	3,193,707	0.64	6,558	42	25.75
<b>Total 2014</b>	<b>305,719</b>	<b>302,409</b>	<b>49,396,150</b>	<b>49,252,421</b>	<b>162</b>	<b>2,258</b>	<b>15,333,434</b>	<b>0.75</b>	<b>6,791</b>	<b>51</b>	<b>31.13</b>
2015-Q1	68,871	75,576	10,855,526	12,209,219	158	569	3,479,900	0.75	6,116	46	28.50
2015-Q2	101,033	76,174	15,827,932	12,239,752	157	473	4,030,976	0.62	8,522	53	32.93
2015-Q3	74,604	77,449	12,042,854	12,362,879	161	715	6,085,731	0.92	8,512	79	49.23
2015-Q4	64,495	77,588	10,425,455	12,345,238	162	502	3,084,926	0.65	6,145	40	24.99
<b>Total 2015</b>	<b>309,003</b>	<b>306,787</b>	<b>49,151,767</b>	<b>49,157,088</b>	<b>159</b>	<b>2,259</b>	<b>16,681,533</b>	<b>0.74</b>	<b>7,384</b>	<b>54</b>	<b>33.94</b>
2016-Q1	70,524	77,138	10,864,498	12,212,018	154	467	3,279,317	0.61	7,022	43	26.85
2016-Q2	102,738	77,624	15,908,694	12,259,496	155	450	3,042,428	0.58	6,761	39	24.82
2016-Q3	75,916	78,937	11,966,835	12,363,053	158	683	5,542,441	0.87	8,115	70	44.83
2016-Q4	64,198	78,947	10,162,390	12,321,749	158	476	3,345,298	0.60	7,028	42	27.15
<b>Total 2016</b>	<b>313,376</b>	<b>312,646</b>	<b>48,902,417</b>	<b>49,156,316</b>	<b>156</b>	<b>2,076</b>	<b>15,209,484</b>	<b>0.66</b>	<b>7,326</b>	<b>49</b>	<b>30.94</b>

RATIOS

2016-Q4/2015-Q4	-0.5%	1.8%	-2.5%	-0.2%	-2.1%	-5.2%	8.4%	-6.8%	14.4%	6.6%	8.6%
2016-3 mos./2015-3 mos.	2.4%	2.1%	0.1%	0.0%	-2.3%	-17.9%	-5.8%	-19.6%	14.8%	-7.7%	-5.8%
2016-6 mos./2015-6 mos.	2.0%	2.0%	0.3%	0.1%	-1.6%	-12.0%	-15.8%	-13.7%	-4.4%	-17.5%	-15.9%
2016-9 mos./2015-9 mos.	1.9%	2.0%	0.0%	0.1%	-1.8%	-8.9%	-12.7%	-10.7%	-4.2%	-14.4%	-12.8%
2016-12 mos./2015-12 mos.	1.4%	1.9%	-0.5%	0.0%	-1.9%	-8.1%	-8.8%	-9.8%	-0.8%	-10.5%	-8.8%

All Coverages Combined

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	61,743	62,787	7,922,345	11,241,290	128	1,416	11,458,109	2.26	8,092	182	101.93
2012-Q2	29,284	34,904	3,869,984	4,384,215	132	118	156,220	0.34	1,324	4	3.56
2012-Q3	17,302	31,731	3,210,337	3,900,427	186	28	195,097	0.09	6,968	6	5.00
2012-Q4	68,401	44,966	12,385,337	7,253,575	181	214	1,975,122	0.48	9,230	44	27.23
<b>Total 2012</b>	<b>176,730</b>	<b>174,388</b>	<b>27,388,003</b>	<b>26,779,507</b>	<b>155</b>	<b>1,776</b>	<b>13,784,548</b>	<b>1.02</b>	<b>7,762</b>	<b>79</b>	<b>51.47</b>
2013-Q1	69,987	65,576	8,360,049	11,319,491	119	1,542	11,362,346	2.35	7,369	173	100.38
2013-Q2	25,222	36,274	4,096,761	4,973,241	162	183	969,479	0.50	5,298	27	19.49
2013-Q3	20,282	36,032	3,754,368	4,752,613	185	27	705,198	0.07	26,118	20	14.84
2013-Q4	44,337	45,189	11,738,409	7,574,474	265	375	2,677,093	0.83	7,139	59	35.34
<b>Total 2013</b>	<b>159,828</b>	<b>183,071</b>	<b>27,949,587</b>	<b>28,619,819</b>	<b>175</b>	<b>2,127</b>	<b>15,714,116</b>	<b>1.16</b>	<b>7,388</b>	<b>86</b>	<b>54.91</b>
2014-Q1	92,472	63,962	9,552,214	10,694,852	103	1,791	12,617,820	2.80	7,045	197	117.98
2014-Q2	29,924	38,737	4,837,148	5,635,552	162	306	2,243,020	0.79	7,330	58	39.80
2014-Q3	20,804	36,831	4,192,404	5,367,048	202	34	464,537	0.09	13,663	13	8.66
2014-Q4	54,447	47,546	12,732,780	8,186,059	234	251	2,033,277	0.53	8,101	43	24.84
<b>Total 2014</b>	<b>197,647</b>	<b>187,076</b>	<b>31,314,546</b>	<b>29,883,511</b>	<b>158</b>	<b>2,382</b>	<b>17,358,654</b>	<b>1.27</b>	<b>7,287</b>	<b>93</b>	<b>58.09</b>
2015-Q1	87,570	66,054	9,517,503	11,439,091	109	2,050	15,509,058	3.10	7,565	235	135.58
2015-Q2	27,573	37,918	5,209,253	5,853,011	189	247	1,262,652	0.65	5,112	33	21.57
2015-Q3	25,163	39,578	4,927,098	5,849,805	196	42	-179,778	0.11	-4,280	-5	-3.07
2015-Q4	40,904	47,292	11,986,756	8,522,582	293	157	3,346,160	0.33	21,313	71	39.26
<b>Total 2015</b>	<b>181,210</b>	<b>190,842</b>	<b>31,640,610</b>	<b>31,664,489</b>	<b>175</b>	<b>2,496</b>	<b>19,938,092</b>	<b>1.31</b>	<b>7,988</b>	<b>104</b>	<b>62.97</b>
2016-Q1	33,533	47,958	7,406,589	10,956,246	221	1,735	15,330,236	3.62	8,836	320	139.92
2016-Q2	27,494	20,748	5,499,620	5,227,306	200	260	914,240	1.25	3,516	44	17.49
2016-Q3	23,022	20,657	4,984,200	5,102,149	216	25	803,516	0.12	32,141	39	15.75
2016-Q4	42,747	35,111	12,767,807	8,295,143	299	365	2,164,305	1.04	5,930	62	26.09
<b>Total 2016</b>	<b>126,796</b>	<b>124,474</b>	<b>30,658,216</b>	<b>29,580,844</b>	<b>242</b>	<b>2,385</b>	<b>19,212,297</b>	<b>1.92</b>	<b>8,055</b>	<b>154</b>	<b>64.95</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	4.5%	-25.8%	6.5%	-2.7%	1.9%	132.5%	-35.3%	213.1%	-72.2%	-12.9%	-33.5%
2016-3 mos./2015-3 mos.	-61.7%	-27.4%	-22.2%	-4.2%	103.2%	-15.4%	-1.2%	16.6%	16.8%	36.1%	3.2%
2016-6 mos./2015-6 mos.	-47.0%	-33.9%	-12.4%	-6.4%	65.4%	-13.1%	-3.1%	31.4%	11.5%	46.6%	3.5%
2016-9 mos./2015-9 mos.	-40.1%	-37.7%	-9.0%	-8.0%	52.0%	-13.6%	2.7%	38.7%	19.0%	65.1%	11.7%
2016-12 mos./2015-12 mos.	-30.0%	-34.8%	-3.1%	-6.6%	38.5%	-4.4%	-3.6%	46.5%	0.8%	47.7%	3.1%

All Coverages Combined

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	48,461	54,500	34,892,460	39,942,328	720	3,527	23,569,044	6.47	6,682	432	59.01
2012-Q2	72,108	55,276	51,044,576	40,388,065	708	3,216	13,344,701	5.82	4,149	241	33.04
2012-Q3	50,990	56,438	38,113,574	41,116,910	747	3,266	22,656,502	5.79	6,937	401	55.10
2012-Q4	52,910	56,700	40,200,349	41,389,602	760	3,542	29,221,308	6.25	8,250	515	70.60
<b>Total 2012</b>	<b>224,469</b>	<b>222,914</b>	<b>164,250,959</b>	<b>162,836,905</b>	<b>732</b>	<b>13,551</b>	<b>88,791,555</b>	<b>6.08</b>	<b>6,552</b>	<b>398</b>	<b>54.53</b>
2013-Q1	48,136	55,916	34,601,540	40,630,613	719	3,805	22,618,344	6.80	5,944	405	55.67
2013-Q2	72,963	55,967	51,420,676	40,581,132	705	3,346	16,317,737	5.98	4,877	292	40.21
2013-Q3	50,095	56,734	37,876,935	41,325,497	756	3,149	20,558,786	5.55	6,529	362	49.75
2013-Q4	53,576	56,616	40,275,799	41,194,896	752	3,571	29,102,645	6.31	8,150	514	70.65
<b>Total 2013</b>	<b>224,770</b>	<b>225,233</b>	<b>164,174,950</b>	<b>163,732,138</b>	<b>730</b>	<b>13,871</b>	<b>88,597,512</b>	<b>6.16</b>	<b>6,387</b>	<b>393</b>	<b>54.11</b>
2014-Q1	48,761	55,952	33,615,013	40,403,818	689	3,778	25,677,954	6.75	6,797	459	63.55
2014-Q2	72,765	56,011	50,628,082	40,138,044	696	3,199	21,076,019	5.71	6,588	376	52.51
2014-Q3	49,720	56,503	37,254,777	40,731,004	749	2,882	23,662,623	5.10	8,210	419	58.09
2014-Q4	52,603	56,198	39,651,766	40,738,084	754	3,319	22,735,566	5.91	6,850	405	55.81
<b>Total 2014</b>	<b>223,849</b>	<b>224,664</b>	<b>161,149,638</b>	<b>162,010,950</b>	<b>720</b>	<b>13,178</b>	<b>93,152,162</b>	<b>5.87</b>	<b>7,069</b>	<b>415</b>	<b>57.50</b>
2015-Q1	49,073	55,269	34,951,842	40,002,791	712	3,815	27,189,836	6.90	7,127	492	67.97
2015-Q2	72,567	55,645	51,469,021	40,573,350	709	3,024	29,755,381	5.43	9,840	535	73.34
2015-Q3	52,415	57,052	38,979,859	41,450,871	744	2,866	21,802,328	5.02	7,607	382	52.60
2015-Q4	52,489	56,702	40,680,576	41,703,077	775	3,146	26,306,178	5.55	8,362	464	63.08
<b>Total 2015</b>	<b>226,544</b>	<b>224,668</b>	<b>166,081,298</b>	<b>163,730,089</b>	<b>733</b>	<b>12,851</b>	<b>105,053,723</b>	<b>5.72</b>	<b>8,175</b>	<b>468</b>	<b>64.16</b>
2016-Q1	49,911	56,385	35,974,764	41,317,179	721	3,696	23,032,454	6.55	6,232	408	55.75
2016-Q2	76,061	56,679	54,353,072	41,667,136	715	3,191	14,687,754	5.63	4,603	259	35.25
2016-Q3	51,489	57,650	40,495,319	43,014,474	786	3,136	29,099,169	5.44	9,279	505	67.65
2016-Q4	56,050	58,285	44,981,693	44,201,967	803	3,615	28,006,581	6.20	7,747	481	63.36
<b>Total 2016</b>	<b>233,511</b>	<b>228,999</b>	<b>175,804,848</b>	<b>170,200,756</b>	<b>753</b>	<b>13,638</b>	<b>94,825,958</b>	<b>5.96</b>	<b>6,953</b>	<b>414</b>	<b>55.71</b>

RATIOS

2016-Q4/2015-Q4	6.8%	2.8%	10.6%	6.0%	3.5%	14.9%	6.5%	11.8%	-7.3%	3.6%	0.4%
2016-3 mos./2015-3 mos.	1.7%	2.0%	2.9%	3.3%	1.2%	-3.1%	-15.3%	-5.0%	-12.6%	-17.0%	-18.0%
2016-6 mos./2015-6 mos.	3.6%	1.9%	4.5%	3.0%	0.9%	0.7%	-33.8%	-1.2%	-34.2%	-35.0%	-35.7%
2016-9 mos./2015-9 mos.	2.0%	1.6%	4.3%	3.3%	2.3%	3.3%	-15.1%	1.6%	-17.8%	-16.5%	-17.8%
2016-12 mos./2015-12 mos.	3.1%	1.9%	5.9%	4.0%	2.7%	6.1%	-9.7%	4.1%	-14.9%	-11.4%	-13.2%

All Coverages Combined

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	3,246	2,818	3,549,198	3,437,511	1,093	691	1,207,865	24.52	1,748	429	35.14
2012-Q2	2,915	2,784	3,516,120	3,456,841	1,206	608	1,654,442	21.84	2,721	594	47.86
2012-Q3	2,395	2,820	3,157,968	3,504,590	1,319	550	1,917,747	19.50	3,487	680	54.72
2012-Q4	2,682	2,852	3,690,888	3,537,227	1,376	635	2,265,317	22.27	3,567	794	64.04
<b>Total 2012</b>	<b>11,238</b>	<b>11,274</b>	<b>13,914,174</b>	<b>13,936,169</b>	<b>1,238</b>	<b>2,484</b>	<b>7,045,371</b>	<b>22.03</b>	<b>2,836</b>	<b>625</b>	<b>50.55</b>
2013-Q1	2,473	2,698	3,433,636	3,479,523	1,388	809	2,812,664	29.99	3,477	1,042	80.83
2013-Q2	3,043	2,634	3,643,656	3,469,016	1,197	587	1,786,025	22.29	3,043	678	51.49
2013-Q3	3,238	2,817	3,547,215	3,557,260	1,095	644	1,952,014	22.86	3,031	693	54.87
2013-Q4	2,591	2,833	3,593,730	3,527,511	1,387	802	2,766,444	28.31	3,449	977	78.42
<b>Total 2013</b>	<b>11,345</b>	<b>10,982</b>	<b>14,218,237</b>	<b>14,033,310</b>	<b>1,253</b>	<b>2,842</b>	<b>9,317,147</b>	<b>25.88</b>	<b>3,278</b>	<b>848</b>	<b>66.39</b>
2014-Q1	2,187	2,793	2,938,934	3,460,402	1,344	1,012	3,027,324	36.23	2,991	1,084	87.48
2014-Q2	2,494	2,728	3,163,995	3,377,129	1,269	562	1,750,989	20.60	3,116	642	51.85
2014-Q3	3,064	2,646	3,232,171	3,323,857	1,055	527	1,867,430	19.92	3,544	706	56.18
2014-Q4	1,813	2,478	2,487,710	3,085,374	1,372	569	1,938,592	22.96	3,407	782	62.83
<b>Total 2014</b>	<b>9,558</b>	<b>10,645</b>	<b>11,822,810</b>	<b>13,246,762</b>	<b>1,237</b>	<b>2,670</b>	<b>8,584,335</b>	<b>25.08</b>	<b>3,215</b>	<b>806</b>	<b>64.80</b>
2015-Q1	1,768	2,330	2,283,115	2,862,774	1,291	703	2,514,822	30.17	3,577	1,079	87.85
2015-Q2	2,485	2,249	2,491,528	2,661,160	1,003	347	846,748	15.43	2,440	376	31.82
2015-Q3	2,988	2,283	3,186,412	2,578,112	1,066	318	1,304,122	13.93	4,101	571	50.58
2015-Q4	2,607	2,437	3,635,753	2,898,217	1,395	434	1,643,754	17.81	3,787	674	56.72
<b>Total 2015</b>	<b>9,848</b>	<b>9,299</b>	<b>11,596,808</b>	<b>11,000,263</b>	<b>1,178</b>	<b>1,802</b>	<b>6,309,446</b>	<b>19.38</b>	<b>3,501</b>	<b>679</b>	<b>57.36</b>
2016-Q1	2,313	2,566	2,918,235	2,983,951	1,262	590	2,414,321	22.99	4,092	941	80.91
2016-Q2	3,005	2,685	3,307,457	3,160,414	1,101	405	1,205,293	15.08	2,976	449	38.14
2016-Q3	4,184	2,946	4,525,731	3,479,447	1,082	409	1,600,801	13.88	3,914	543	46.01
2016-Q4	2,531	3,004	3,316,174	3,522,561	1,310	543	1,904,472	18.08	3,507	634	54.06
<b>Total 2016</b>	<b>12,033</b>	<b>11,201</b>	<b>14,067,597</b>	<b>13,146,373</b>	<b>1,169</b>	<b>1,947</b>	<b>7,124,887</b>	<b>17.38</b>	<b>3,659</b>	<b>636</b>	<b>54.20</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-2.9%	23.3%	-8.8%	21.5%	-6.1%	25.1%	15.9%	1.5%	-7.4%	-6.0%	-4.7%
2016-3 mos./2015-3 mos.	30.8%	10.1%	27.8%	4.2%	-2.3%	-16.1%	-4.0%	-23.8%	14.4%	-12.8%	-7.9%
2016-6 mos./2015-6 mos.	25.0%	14.7%	30.4%	11.2%	4.3%	-5.2%	7.7%	-17.4%	13.6%	-6.1%	-3.2%
2016-9 mos./2015-9 mos.	31.2%	19.5%	35.1%	18.8%	2.9%	2.6%	11.9%	-14.1%	9.0%	-6.3%	-5.8%
2016-12 mos./2015-12 mos.	22.2%	20.5%	21.3%	19.5%	-0.7%	8.0%	12.9%	-10.3%	4.5%	-6.3%	-5.5%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1			50,518,279	63,821,503		5,502	47,982,056		8,721		75.18
2012-Q2			75,376,034	64,607,031		4,805	38,407,372		7,993		59.45
2012-Q3			59,986,232	65,294,300		4,855	38,977,130		8,028		59.69
2012-Q4			69,654,227	63,994,989		4,401	48,826,787		11,094		76.30
<b>Total 2012</b>			<b>255,534,772</b>	<b>257,717,823</b>		<b>19,563</b>	<b>174,193,345</b>		<b>8,904</b>		<b>67.59</b>
2013-Q1			51,074,600	62,507,738		5,202	33,258,214		6,393		53.21
2013-Q2			76,540,037	63,911,052		4,129	35,604,031		8,623		55.71
2013-Q3			58,007,832	64,364,092		4,140	27,828,736		6,722		43.24
2013-Q4			72,456,679	64,325,770		4,742	51,541,796		10,869		80.13
<b>Total 2013</b>			<b>258,079,148</b>	<b>255,108,652</b>		<b>18,213</b>	<b>148,232,777</b>		<b>8,139</b>		<b>58.11</b>
2014-Q1			52,324,646	63,309,317		4,920	58,205,705		11,830		91.94
2014-Q2			79,631,623	64,439,363		3,939	39,115,980		9,930		60.70
2014-Q3			60,828,084	65,632,896		3,975	43,307,641		10,895		65.98
2014-Q4			76,683,693	66,563,815		4,120	51,955,709		12,611		78.05
<b>Total 2014</b>			<b>269,468,046</b>	<b>259,945,391</b>		<b>16,954</b>	<b>192,585,035</b>		<b>11,359</b>		<b>74.09</b>
2015-Q1			56,646,810	66,315,380		5,367	62,746,451		11,691		94.62
2015-Q2			82,060,758	68,046,250		3,621	38,232,885		10,559		56.19
2015-Q3			65,328,890	69,858,054		4,031	51,771,306		12,843		74.11
2015-Q4			81,981,966	71,194,418		3,994	51,842,628		12,980		72.82
<b>Total 2015</b>			<b>286,018,424</b>	<b>275,414,102</b>		<b>17,013</b>	<b>204,593,270</b>		<b>12,026</b>		<b>74.29</b>
2016-Q1			58,817,875	71,477,906		4,793	74,608,862		15,566		104.38
2016-Q2			87,122,584	72,998,249		3,999	34,607,229		8,654		47.41
2016-Q3			68,818,967	74,365,375		4,254	52,340,987		12,304		70.38
2016-Q4			81,295,463	74,110,589		4,272	73,636,018		17,237		99.36
<b>Total 2016</b>			<b>296,054,889</b>	<b>292,952,119</b>		<b>17,318</b>	<b>235,193,096</b>		<b>13,581</b>		<b>80.28</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4			-0.8%	4.1%		7.0%	42.0%		32.8%		36.4%
2016-3 mos./2015-3 mos.			3.8%	7.8%		-10.7%	18.9%		33.1%		10.3%
2016-6 mos./2015-6 mos.			5.2%	7.5%		-2.2%	8.2%		10.6%		0.6%
2016-9 mos./2015-9 mos.			5.3%	7.2%		0.2%	5.8%		5.5%		-1.3%
2016-12 mos./2015-12 mos.			3.5%	6.4%		1.8%	15.0%		12.9%		8.1%



Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	1,030,468	1,175,551	217,863,367	251,212,060	211	49,532	156,585,004	4.21	3,161	133	62.33
2012-Q2	1,513,595	1,187,298	319,757,069	253,335,761	211	39,745	127,623,878	3.35	3,211	107	50.38
2012-Q3	1,235,369	1,203,337	271,114,443	258,363,301	219	41,884	138,789,732	3.48	3,314	115	53.72
2012-Q4	1,036,711	1,206,202	221,954,518	257,912,819	214	46,512	172,974,829	3.86	3,719	143	67.07
<b>Total 2012</b>	<b>4,816,143</b>	<b>4,772,388</b>	<b>1,030,689,397</b>	<b>1,020,823,941</b>	<b>214</b>	<b>177,673</b>	<b>595,973,443</b>	<b>3.72</b>	<b>3,354</b>	<b>125</b>	<b>58.38</b>
2013-Q1	1,052,648	1,194,531	222,070,287	255,239,763	211	53,053	184,186,743	4.44	3,472	154	72.16
2013-Q2	1,544,591	1,209,989	329,237,620	258,446,919	213	40,104	134,081,796	3.31	3,343	111	51.88
2013-Q3	1,257,599	1,226,621	278,186,264	264,520,233	221	41,861	144,433,576	3.41	3,450	118	54.60
2013-Q4	1,058,291	1,230,590	230,043,182	264,583,859	217	51,286	190,334,498	4.17	3,711	155	71.94
<b>Total 2013</b>	<b>4,913,129</b>	<b>4,861,731</b>	<b>1,059,537,353</b>	<b>1,042,790,774</b>	<b>216</b>	<b>186,304</b>	<b>653,036,613</b>	<b>3.83</b>	<b>3,505</b>	<b>134</b>	<b>62.62</b>
2014-Q1	1,060,967	1,218,295	229,834,000	263,216,744	217	55,108	191,754,154	4.52	3,480	157	72.85
2014-Q2	1,569,023	1,231,137	344,274,076	267,547,300	219	40,250	146,571,807	3.27	3,642	119	54.78
2014-Q3	1,273,681	1,245,342	290,781,482	275,077,446	228	40,449	147,351,259	3.25	3,643	118	53.57
2014-Q4	1,065,771	1,246,068	238,172,431	275,681,112	223	46,294	186,786,339	3.72	4,035	150	67.75
<b>Total 2014</b>	<b>4,969,442</b>	<b>4,940,842</b>	<b>1,103,061,989</b>	<b>1,081,522,602</b>	<b>222</b>	<b>182,101</b>	<b>672,463,559</b>	<b>3.69</b>	<b>3,693</b>	<b>136</b>	<b>62.18</b>
2015-Q1	1,068,045	1,230,101	239,655,664	273,966,553	224	59,658	227,472,081	4.85	3,813	185	83.03
2015-Q2	1,580,578	1,238,007	359,603,333	279,246,113	228	40,517	149,971,640	3.27	3,701	121	53.71
2015-Q3	1,287,511	1,255,117	305,584,804	287,119,180	237	41,981	155,406,128	3.34	3,702	124	54.13
2015-Q4	1,081,275	1,257,853	249,079,090	287,485,507	230	45,425	185,958,484	3.61	4,094	148	64.68
<b>Total 2015</b>	<b>5,017,409</b>	<b>4,981,078</b>	<b>1,153,922,891</b>	<b>1,127,817,353</b>	<b>230</b>	<b>187,581</b>	<b>718,808,333</b>	<b>3.77</b>	<b>3,832</b>	<b>144</b>	<b>63.73</b>
2016-Q1	1,088,578	1,252,533	253,835,049	288,237,754	233	51,526	199,073,382	4.11	3,864	159	69.07
2016-Q2	1,599,782	1,259,490	376,055,439	292,995,679	235	43,391	167,257,321	3.45	3,855	133	57.09
2016-Q3	1,309,570	1,277,603	321,067,393	301,739,622	245	44,444	181,840,786	3.48	4,091	142	60.26
2016-Q4	1,092,224	1,281,360	264,473,584	303,161,437	242	51,866	223,610,286	4.05	4,311	175	73.76
<b>Total 2016</b>	<b>5,090,154</b>	<b>5,070,986</b>	<b>1,215,431,465</b>	<b>1,186,134,492</b>	<b>239</b>	<b>191,227</b>	<b>771,781,775</b>	<b>3.77</b>	<b>4,036</b>	<b>152</b>	<b>65.07</b>

RATIOS

2016-Q4/2015-Q4	1.0%	1.9%	6.2%	5.5%	5.1%	14.2%	20.2%	12.1%	5.3%	18.0%	14.0%
2016-3 mos./2015-3 mos.	1.9%	1.8%	5.9%	5.2%	3.9%	-13.6%	-12.5%	-15.2%	1.3%	-14.1%	-16.8%
2016-6 mos./2015-6 mos.	1.5%	1.8%	5.1%	5.1%	3.6%	-5.2%	-2.9%	-6.9%	2.4%	-4.6%	-7.6%
2016-9 mos./2015-9 mos.	1.6%	1.8%	5.1%	5.1%	3.5%	-2.0%	2.9%	-3.7%	4.9%	1.1%	-2.1%
2016-12 mos./2015-12 mos.	1.4%	1.8%	5.3%	5.2%	3.8%	1.9%	7.4%	0.1%	5.3%	5.5%	2.1%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	39,778	57,496	9,922,798	14,473,330	249	2,369	10,487,325	4.12	4,427	182	72.46
2012-Q2	71,899	56,264	16,360,985	13,881,414	228	2,022	7,716,815	3.59	3,816	137	55.59
2012-Q3	58,332	55,161	13,474,470	13,484,078	231	1,900	8,943,965	3.44	4,707	162	66.33
2012-Q4	45,895	54,000	11,660,382	13,193,396	254	2,129	10,784,419	3.94	5,065	200	81.74
<b>Total 2012</b>	<b>215,904</b>	<b>222,921</b>	<b>51,418,635</b>	<b>55,032,218</b>	<b>238</b>	<b>8,420</b>	<b>37,932,524</b>	<b>3.78</b>	<b>4,505</b>	<b>170</b>	<b>68.93</b>
2013-Q1	36,877	51,759	9,044,444	12,699,849	245	2,576	12,832,275	4.98	4,981	248	101.04
2013-Q2	66,984	51,581	15,087,541	12,389,897	225	2,127	7,627,486	4.12	3,586	148	61.56
2013-Q3	53,610	51,103	12,558,086	12,329,898	234	2,062	10,456,288	4.03	5,071	205	84.80
2013-Q4	40,626	50,199	9,926,533	11,916,057	244	2,480	10,897,299	4.94	4,394	217	91.45
<b>Total 2013</b>	<b>198,097</b>	<b>204,642</b>	<b>46,616,604</b>	<b>49,335,701</b>	<b>235</b>	<b>9,245</b>	<b>41,813,348</b>	<b>4.52</b>	<b>4,523</b>	<b>204</b>	<b>84.75</b>
2014-Q1	36,924	49,102	8,921,720	11,542,868	242	2,805	12,499,808	5.71	4,456	255	108.29
2014-Q2	65,804	49,344	14,749,676	11,529,526	224	2,113	9,899,631	4.28	4,685	201	85.86
2014-Q3	53,073	49,446	12,361,398	11,642,939	233	1,972	9,713,416	3.99	4,926	196	83.43
2014-Q4	39,790	49,053	10,122,806	11,725,669	254	2,027	10,229,733	4.13	5,047	209	87.24
<b>Total 2014</b>	<b>195,591</b>	<b>196,945</b>	<b>46,155,600</b>	<b>46,441,002</b>	<b>236</b>	<b>8,917</b>	<b>42,342,588</b>	<b>4.53</b>	<b>4,749</b>	<b>215</b>	<b>91.18</b>
2015-Q1	34,805	47,980	8,165,905	11,004,359	235	2,868	14,146,729	5.98	4,933	295	128.56
2015-Q2	62,239	47,754	14,064,375	11,135,370	226	2,064	8,229,942	4.32	3,987	172	73.91
2015-Q3	50,151	47,365	11,957,014	11,235,851	238	1,931	7,853,841	4.08	4,067	166	69.90
2015-Q4	37,961	46,708	9,452,101	11,071,678	249	1,777	9,225,388	3.80	5,192	198	83.32
<b>Total 2015</b>	<b>185,156</b>	<b>189,807</b>	<b>43,639,395</b>	<b>44,447,258</b>	<b>236</b>	<b>8,640</b>	<b>39,455,900</b>	<b>4.55</b>	<b>4,567</b>	<b>208</b>	<b>88.77</b>
2016-Q1	33,814	45,945	8,178,575	10,825,072	242	2,085	10,899,308	4.54	5,227	237	100.69
2016-Q2	59,283	45,864	13,166,441	10,656,004	222	1,992	8,855,283	4.34	4,445	193	83.10
2016-Q3	47,230	45,125	11,203,878	10,615,477	237	1,979	9,950,194	4.39	5,028	221	93.73
2016-Q4	35,288	44,365	8,748,279	10,437,152	248	1,939	12,140,344	4.37	6,261	274	116.32
<b>Total 2016</b>	<b>175,615</b>	<b>181,299</b>	<b>41,297,173</b>	<b>42,533,705</b>	<b>235</b>	<b>7,995</b>	<b>41,845,129</b>	<b>4.41</b>	<b>5,234</b>	<b>231</b>	<b>98.38</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-7.0%	-5.0%	-7.4%	-5.7%	-0.4%	9.1%	31.6%	14.9%	20.6%	38.5%	39.6%
2016-3 mos./2015-3 mos.	-2.8%	-4.2%	0.2%	-1.6%	3.1%	-27.3%	-23.0%	-24.1%	6.0%	-19.5%	-21.7%
2016-6 mos./2015-6 mos.	-4.1%	-4.1%	-4.0%	-3.0%	0.1%	-17.3%	-11.7%	-13.8%	6.8%	-7.9%	-9.0%
2016-9 mos./2015-9 mos.	-4.7%	-4.3%	-4.8%	-3.8%	-0.1%	-11.8%	-1.7%	-7.8%	11.4%	2.7%	2.2%
2016-12 mos./2015-12 mos.	-5.2%	-4.5%	-5.4%	-4.3%	-0.2%	-7.5%	6.1%	-3.1%	14.6%	11.0%	10.8%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	39,778	57,496	6,531,488	9,536,104	164	1,705	3,862,516	2.97	2,265	67	40.50
2012-Q2	71,899	56,264	10,822,473	9,159,767	151	2,310	6,297,175	4.11	2,726	112	68.75
2012-Q3	58,332	55,161	8,951,712	8,917,922	153	2,231	7,527,694	4.04	3,374	136	84.41
2012-Q4	45,895	54,000	7,926,675	8,787,349	173	1,504	4,118,833	2.79	2,739	76	46.87
<b>Total 2012</b>	<b>215,904</b>	<b>222,921</b>	<b>34,232,348</b>	<b>36,401,142</b>	<b>159</b>	<b>7,750</b>	<b>21,806,218</b>	<b>3.48</b>	<b>2,814</b>	<b>98</b>	<b>59.91</b>
2013-Q1	36,877	51,759	5,924,777	8,442,481	161	1,946	4,261,168	3.76	2,190	82	50.47
2013-Q2	66,984	51,581	9,877,400	8,219,315	147	2,777	6,149,096	5.38	2,214	119	74.81
2013-Q3	53,610	51,103	8,210,243	8,149,216	153	2,396	6,953,746	4.69	2,902	136	85.33
2013-Q4	40,626	50,199	6,512,847	7,844,414	160	1,787	6,056,074	3.56	3,389	121	77.20
<b>Total 2013</b>	<b>198,097</b>	<b>204,642</b>	<b>30,525,267</b>	<b>32,655,426</b>	<b>154</b>	<b>8,906</b>	<b>23,420,084</b>	<b>4.35</b>	<b>2,630</b>	<b>114</b>	<b>71.72</b>
2014-Q1	36,924	49,102	5,806,146	7,569,662	157	1,703	2,619,201	3.47	1,538	53	34.60
2014-Q2	65,804	49,344	9,591,777	7,546,632	146	2,498	5,576,628	5.06	2,232	113	73.90
2014-Q3	53,073	49,446	8,062,659	7,606,771	152	2,006	4,415,673	4.06	2,201	89	58.05
2014-Q4	39,790	49,053	6,651,076	7,671,822	167	1,633	4,273,722	3.33	2,617	87	55.71
<b>Total 2014</b>	<b>195,591</b>	<b>196,945</b>	<b>30,111,658</b>	<b>30,394,887</b>	<b>154</b>	<b>7,840</b>	<b>16,885,224</b>	<b>3.98</b>	<b>2,154</b>	<b>86</b>	<b>55.55</b>
2015-Q1	34,805	47,980	5,366,505	7,208,097	154	1,521	4,025,005	3.17	2,646	84	55.84
2015-Q2	62,239	47,754	9,226,268	7,299,929	148	2,238	6,119,713	4.69	2,734	128	83.83
2015-Q3	50,151	47,365	7,835,032	7,373,534	156	1,888	5,141,022	3.99	2,723	109	69.72
2015-Q4	37,961	46,708	6,230,306	7,283,274	164	1,529	4,820,728	3.27	3,153	103	66.19
<b>Total 2015</b>	<b>185,156</b>	<b>189,807</b>	<b>28,658,111</b>	<b>29,164,834</b>	<b>155</b>	<b>7,176</b>	<b>20,106,468</b>	<b>3.78</b>	<b>2,802</b>	<b>106</b>	<b>68.94</b>
2016-Q1	33,814	45,945	5,383,384	7,138,027	159	1,436	3,585,962	3.13	2,497	78	50.24
2016-Q2	59,283	45,864	8,693,966	7,038,191	147	1,936	4,745,978	4.22	2,451	103	67.43
2016-Q3	47,230	45,125	7,411,341	7,018,282	157	1,846	6,157,594	4.09	3,336	136	87.74
2016-Q4	35,288	44,365	5,784,592	6,910,177	164	1,584	4,708,357	3.57	2,972	106	68.14
<b>Total 2016</b>	<b>175,615</b>	<b>181,299</b>	<b>27,273,283</b>	<b>28,104,677</b>	<b>155</b>	<b>6,802</b>	<b>19,197,891</b>	<b>3.75</b>	<b>2,822</b>	<b>106</b>	<b>68.31</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-7.0%	-5.0%	-7.2%	-5.1%	-0.1%	3.6%	-2.3%	9.1%	-5.7%	2.8%	2.9%
2016-3 mos./2015-3 mos.	-2.8%	-4.2%	0.3%	-1.0%	3.3%	-5.6%	-10.9%	-1.4%	-5.6%	-7.0%	-10.0%
2016-6 mos./2015-6 mos.	-4.1%	-4.1%	-3.5%	-2.3%	0.6%	-10.3%	-17.9%	-6.5%	-8.4%	-14.4%	-15.9%
2016-9 mos./2015-9 mos.	-4.7%	-4.3%	-4.2%	-3.1%	0.5%	-7.6%	-5.2%	-3.4%	2.6%	-0.9%	-2.1%
2016-12 mos./2015-12 mos.	-5.2%	-4.5%	-4.8%	-3.6%	0.3%	-5.2%	-4.5%	-0.8%	0.7%	0.0%	-0.9%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	771,208	854,183	182,487,072	204,647,349	237	42,127	167,265,341	4.93	3,971	196	81.73
2012-Q2	1,096,238	864,112	262,374,910	207,432,616	239	33,291	125,883,505	3.85	3,781	146	60.69
2012-Q3	898,951	877,841	221,824,540	211,595,531	247	34,142	133,702,237	3.89	3,916	152	63.19
2012-Q4	766,308	882,865	180,902,635	211,254,294	236	38,561	172,954,703	4.37	4,485	196	81.87
<b>Total 2012</b>	<b>3,532,705</b>	<b>3,479,001</b>	<b>847,589,157</b>	<b>834,929,790</b>	<b>240</b>	<b>148,121</b>	<b>599,805,786</b>	<b>4.26</b>	<b>4,049</b>	<b>172</b>	<b>71.84</b>
2013-Q1	793,084	877,116	187,146,355	209,930,007	236	48,984	194,559,337	5.58	3,972	222	92.68
2013-Q2	1,133,140	890,386	266,953,793	212,745,530	236	35,708	133,714,899	4.01	3,745	150	62.85
2013-Q3	927,667	905,157	224,486,149	216,376,078	242	35,854	142,573,776	3.96	3,977	158	65.89
2013-Q4	791,874	911,344	183,052,722	215,154,362	231	45,572	203,395,414	5.00	4,463	223	94.53
<b>Total 2013</b>	<b>3,645,765</b>	<b>3,584,003</b>	<b>861,639,019</b>	<b>854,205,977</b>	<b>236</b>	<b>166,118</b>	<b>674,243,426</b>	<b>4.63</b>	<b>4,059</b>	<b>188</b>	<b>78.93</b>
2014-Q1	805,623	905,558	183,773,367	212,751,448	228	54,705	209,586,210	6.04	3,831	231	98.51
2014-Q2	1,162,284	916,337	263,549,709	213,362,332	227	39,732	142,204,292	4.34	3,579	155	66.65
2014-Q3	948,649	928,743	221,943,208	215,430,874	234	36,209	142,134,386	3.90	3,925	153	65.98
2014-Q4	803,431	931,823	180,524,094	212,759,028	225	41,282	187,565,707	4.43	4,544	201	88.16
<b>Total 2014</b>	<b>3,719,987</b>	<b>3,682,461</b>	<b>849,790,378</b>	<b>854,303,682</b>	<b>228</b>	<b>171,928</b>	<b>681,490,595</b>	<b>4.67</b>	<b>3,964</b>	<b>185</b>	<b>79.77</b>
2015-Q1	819,426	922,703	182,339,044	210,098,058	223	58,287	237,914,325	6.32	4,082	258	113.24
2015-Q2	1,180,511	929,229	266,300,387	211,997,516	226	40,470	146,786,970	4.36	3,627	158	69.24
2015-Q3	966,311	943,795	225,394,959	215,501,005	233	39,025	150,226,444	4.13	3,849	159	69.71
2015-Q4	819,751	948,408	182,769,382	213,946,488	223	40,770	180,962,179	4.30	4,439	191	84.58
<b>Total 2015</b>	<b>3,785,999</b>	<b>3,744,135</b>	<b>856,803,772</b>	<b>851,543,067</b>	<b>226</b>	<b>178,552</b>	<b>715,889,918</b>	<b>4.77</b>	<b>4,009</b>	<b>191</b>	<b>84.07</b>
2016-Q1	837,527	946,562	188,021,698	212,802,157	224	50,437	213,921,438	5.33	4,241	226	100.53
2016-Q2	1,203,469	951,125	276,313,396	216,071,313	230	43,196	157,125,024	4.54	3,637	165	72.72
2016-Q3	991,174	965,998	235,365,972	221,560,359	237	41,831	172,804,761	4.33	4,131	179	77.99
2016-Q4	834,269	971,729	191,492,837	222,238,574	230	48,471	224,184,111	4.99	4,625	231	100.88
<b>Total 2016</b>	<b>3,866,439</b>	<b>3,835,414</b>	<b>891,193,903</b>	<b>872,672,403</b>	<b>230</b>	<b>183,935</b>	<b>768,035,334</b>	<b>4.80</b>	<b>4,176</b>	<b>200</b>	<b>88.01</b>

RATIOS

2016-Q4/2015-Q4	1.8%	2.5%	4.8%	3.9%	2.9%	18.9%	23.9%	16.0%	4.2%	20.9%	19.3%
2016-3 mos./2015-3 mos.	2.2%	2.6%	3.1%	1.3%	0.9%	-13.5%	-10.1%	-15.6%	3.9%	-12.4%	-11.2%
2016-6 mos./2015-6 mos.	2.1%	2.5%	3.5%	1.6%	1.4%	-5.2%	-3.5%	-7.5%	1.7%	-5.9%	-5.1%
2016-9 mos./2015-9 mos.	2.2%	2.4%	3.8%	2.0%	1.6%	-1.7%	1.7%	-4.0%	3.4%	-0.7%	-0.3%
2016-12 mos./2015-12 mos.	2.1%	2.4%	4.0%	2.5%	1.8%	3.0%	7.3%	0.6%	4.1%	4.7%	4.7%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	837,936	934,826	123,553,665	141,342,977	147	54,690	66,843,934	5.85	1,222	72	47.29
2012-Q2	1,197,654	943,709	173,670,871	141,119,751	145	67,448	84,491,543	7.15	1,253	90	59.87
2012-Q3	980,677	957,350	143,635,947	141,716,804	146	66,631	115,627,911	6.96	1,735	121	81.59
2012-Q4	833,596	962,715	121,704,118	141,250,878	146	51,791	80,730,849	5.38	1,559	84	57.15
<b>Total 2012</b>	<b>3,849,863</b>	<b>3,798,600</b>	<b>562,564,601</b>	<b>565,430,410</b>	<b>146</b>	<b>240,560</b>	<b>347,694,237</b>	<b>6.33</b>	<b>1,445</b>	<b>92</b>	<b>61.49</b>
2013-Q1	858,228	955,847	121,955,721	139,348,719	142	53,619	71,841,475	5.61	1,340	75	51.56
2013-Q2	1,230,757	967,764	169,062,275	139,085,079	137	71,657	92,407,334	7.40	1,290	95	66.44
2013-Q3	1,006,423	982,159	140,762,556	139,206,345	140	58,369	87,134,212	5.94	1,493	89	62.59
2013-Q4	856,453	988,522	119,607,274	138,546,635	140	52,947	86,900,537	5.36	1,641	88	62.72
<b>Total 2013</b>	<b>3,951,861</b>	<b>3,894,292</b>	<b>551,387,826</b>	<b>556,186,778</b>	<b>140</b>	<b>236,592</b>	<b>338,283,558</b>	<b>6.08</b>	<b>1,430</b>	<b>87</b>	<b>60.82</b>
2014-Q1	868,569	981,739	117,155,748	136,276,560	135	48,589	63,002,471	4.95	1,297	64	46.23
2014-Q2	1,257,029	991,645	166,971,037	135,814,718	133	68,441	87,295,890	6.90	1,275	88	64.28
2014-Q3	1,024,572	1,003,523	140,041,364	136,549,896	137	55,169	81,486,056	5.50	1,477	81	59.67
2014-Q4	865,099	1,006,390	119,167,974	136,461,219	138	50,832	90,142,685	5.05	1,773	90	66.06
<b>Total 2014</b>	<b>4,015,269</b>	<b>3,983,297</b>	<b>543,336,123</b>	<b>545,102,393</b>	<b>135</b>	<b>223,031</b>	<b>321,927,102</b>	<b>5.60</b>	<b>1,443</b>	<b>81</b>	<b>59.06</b>
2015-Q1	878,612	995,806	117,729,932	134,998,211	134	46,385	65,640,199	4.66	1,415	66	48.62
2015-Q2	1,271,572	1,001,426	168,519,563	135,860,174	133	70,882	92,286,451	7.08	1,302	92	67.93
2015-Q3	1,039,591	1,015,934	142,003,815	137,213,629	137	59,596	110,291,040	5.87	1,851	109	80.38
2015-Q4	876,561	1,019,603	119,772,061	137,441,899	137	51,304	88,928,084	5.03	1,733	87	64.70
<b>Total 2015</b>	<b>4,066,336</b>	<b>4,032,769</b>	<b>548,025,371</b>	<b>545,513,913</b>	<b>135</b>	<b>228,167</b>	<b>357,145,774</b>	<b>5.66</b>	<b>1,565</b>	<b>89</b>	<b>65.47</b>
2016-Q1	895,142	1,016,480	117,994,919	136,339,430	132	50,236	66,811,012	4.94	1,330	66	49.00
2016-Q2	1,292,666	1,020,967	166,326,393	136,201,013	129	69,963	91,456,942	6.85	1,307	90	67.15
2016-Q3	1,062,915	1,036,143	139,197,833	136,720,857	131	59,911	128,629,133	5.78	2,147	124	94.08
2016-Q4	889,969	1,041,531	117,258,092	136,293,485	132	51,772	84,666,128	4.97	1,635	81	62.12
<b>Total 2016</b>	<b>4,140,692</b>	<b>4,115,121</b>	<b>540,777,237</b>	<b>545,554,785</b>	<b>131</b>	<b>231,882</b>	<b>371,563,215</b>	<b>5.63</b>	<b>1,602</b>	<b>90</b>	<b>68.11</b>

RATIOS

2016-Q4/2015-Q4	1.5%	2.2%	-2.1%	-0.8%	-3.6%	0.9%	-4.8%	-1.2%	-5.7%	-6.8%	-4.0%
2016-3 mos./2015-3 mos.	1.9%	2.1%	0.2%	1.0%	-1.6%	8.3%	1.8%	6.1%	-6.0%	-0.3%	0.8%
2016-6 mos./2015-6 mos.	1.7%	2.0%	-0.7%	0.6%	-2.4%	2.5%	0.2%	0.5%	-2.2%	-1.8%	-0.4%
2016-9 mos./2015-9 mos.	1.9%	2.0%	-1.1%	0.3%	-3.0%	1.8%	7.0%	-0.2%	5.0%	4.9%	6.7%
2016-12 mos./2015-12 mos.	1.8%	2.0%	-1.3%	0.0%	-3.1%	1.6%	4.0%	-0.4%	2.4%	2.0%	4.0%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	12,046	14,787	792,887	1,003,816	66	82	208,465	0.55	2,542	14	20.77
2012-Q2	18,350	14,503	1,155,113	969,323	63	96	379,451	0.66	3,953	26	39.15
2012-Q3	13,963	14,217	923,068	937,700	66	123	463,926	0.87	3,772	33	49.47
2012-Q4	11,086	13,989	715,011	911,402	64	69	117,350	0.49	1,701	8	12.88
<b>Total 2012</b>	<b>55,445</b>	<b>57,496</b>	<b>3,586,079</b>	<b>3,822,241</b>	<b>65</b>	<b>370</b>	<b>1,169,192</b>	<b>0.64</b>	<b>3,160</b>	<b>20</b>	<b>30.59</b>
2013-Q1	11,195	13,609	713,637	884,936	64	61	174,125	0.45	2,855	13	19.68
2013-Q2	16,878	13,332	1,029,210	854,666	61	92	389,677	0.69	4,236	29	45.59
2013-Q3	12,753	13,093	804,946	830,566	63	86	290,008	0.66	3,372	22	34.92
2013-Q4	10,154	12,864	645,364	810,164	64	68	195,409	0.53	2,874	15	24.12
<b>Total 2013</b>	<b>50,980</b>	<b>52,898</b>	<b>3,193,157</b>	<b>3,380,332</b>	<b>63</b>	<b>307</b>	<b>1,049,219</b>	<b>0.58</b>	<b>3,418</b>	<b>20</b>	<b>31.04</b>
2014-Q1	10,173	12,530	627,761	784,308	62	53	257,064	0.42	4,850	21	32.78
2014-Q2	15,551	12,288	906,154	757,032	58	57	160,539	0.46	2,816	13	21.21
2014-Q3	11,409	12,012	697,332	731,506	61	54	324,346	0.45	6,006	27	44.34
2014-Q4	9,109	11,712	557,055	710,216	61	74	191,367	0.63	2,586	16	26.94
<b>Total 2014</b>	<b>46,242</b>	<b>48,542</b>	<b>2,788,302</b>	<b>2,983,062</b>	<b>60</b>	<b>238</b>	<b>933,316</b>	<b>0.49</b>	<b>3,921</b>	<b>19</b>	<b>31.29</b>
2015-Q1	8,924	11,310	542,050	684,938	61	38	97,905	0.34	2,576	9	14.29
2015-Q2	13,831	11,002	781,843	659,488	57	59	248,565	0.54	4,213	23	37.69
2015-Q3	10,212	10,732	595,042	634,988	58	66	263,621	0.61	3,994	25	41.52
2015-Q4	8,256	10,430	487,157	613,202	59	41	211,261	0.39	5,153	20	34.45
<b>Total 2015</b>	<b>41,223</b>	<b>43,474</b>	<b>2,406,092</b>	<b>2,592,616</b>	<b>58</b>	<b>204</b>	<b>821,352</b>	<b>0.47</b>	<b>4,026</b>	<b>19</b>	<b>31.68</b>
2016-Q1	8,393	10,193	448,915	588,242	53	42	27,014	0.41	643	3	4.59
2016-Q2	12,927	10,025	657,778	559,671	51	37	48,192	0.37	1,302	5	8.61
2016-Q3	9,498	9,893	498,220	536,453	52	107	570,087	1.08	5,328	58	106.27
2016-Q4	7,625	9,714	408,682	515,956	54	37	50,124	0.38	1,355	5	9.71
<b>Total 2016</b>	<b>38,443</b>	<b>39,825</b>	<b>2,013,595</b>	<b>2,200,322</b>	<b>52</b>	<b>223</b>	<b>695,417</b>	<b>0.56</b>	<b>3,118</b>	<b>17</b>	<b>31.61</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-7.6%	-6.9%	-16.1%	-15.9%	-9.2%	-9.8%	-76.3%	-3.1%	-73.7%	-74.5%	-71.8%
2016-3 mos./2015-3 mos.	-6.0%	-9.9%	-17.2%	-14.1%	-11.9%	10.5%	-72.4%	22.6%	-75.0%	-69.4%	-67.9%
2016-6 mos./2015-6 mos.	-6.3%	-9.4%	-16.4%	-14.6%	-10.8%	-18.6%	-78.3%	-10.1%	-73.3%	-76.0%	-74.6%
2016-9 mos./2015-9 mos.	-6.5%	-8.9%	-16.4%	-14.9%	-10.5%	14.1%	5.8%	25.2%	-7.3%	16.1%	24.3%
2016-12 mos./2015-12 mos.	-6.7%	-8.4%	-16.3%	-15.1%	-10.3%	9.3%	-15.3%	19.3%	-22.5%	-7.6%	-0.2%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	745,759	792,006	7,194,409	7,499,586	10	489	2,087,477	0.06	4,269	3	27.83
2012-Q2	1,091,813	818,236	10,326,107	7,756,449	9	350	938,551	0.04	2,682	1	12.10
2012-Q3	902,582	848,252	8,558,570	8,040,834	9	406	2,113,962	0.05	5,207	2	26.29
2012-Q4	754,969	868,164	7,092,174	8,229,982	9	419	1,596,986	0.05	3,811	2	19.40
<b>Total 2012</b>	<b>3,495,123</b>	<b>3,326,658</b>	<b>33,171,260</b>	<b>31,526,851</b>	<b>9</b>	<b>1,664</b>	<b>6,736,976</b>	<b>0.05</b>	<b>4,049</b>	<b>2</b>	<b>21.37</b>
2013-Q1	802,586	886,072	7,531,984	8,239,765	9	455	1,871,277	0.05	4,113	2	22.71
2013-Q2	1,170,915	905,113	10,871,025	8,405,697	9	397	1,283,621	0.04	3,233	1	15.27
2013-Q3	964,392	924,983	8,891,266	8,566,415	9	448	2,354,820	0.05	5,256	3	27.49
2013-Q4	808,392	935,744	7,373,593	8,650,768	9	437	2,849,003	0.05	6,519	3	32.93
<b>Total 2013</b>	<b>3,746,285</b>	<b>3,651,912</b>	<b>34,667,868</b>	<b>33,862,645</b>	<b>9</b>	<b>1,737</b>	<b>8,358,721</b>	<b>0.05</b>	<b>4,812</b>	<b>2</b>	<b>24.68</b>
2014-Q1	808,759	930,624	7,573,022	8,603,382	9	573	1,939,409	0.06	3,385	2	22.54
2014-Q2	1,194,742	939,985	11,185,956	8,705,119	9	428	1,702,063	0.05	3,977	2	19.55
2014-Q3	979,926	950,867	9,317,416	8,850,530	10	478	3,223,474	0.05	6,744	3	36.42
2014-Q4	816,398	952,882	7,703,469	8,942,356	9	452	2,555,000	0.05	5,653	3	28.57
<b>Total 2014</b>	<b>3,799,825</b>	<b>3,774,358</b>	<b>35,779,863</b>	<b>35,101,387</b>	<b>9</b>	<b>1,931</b>	<b>9,419,946</b>	<b>0.05</b>	<b>4,878</b>	<b>2</b>	<b>26.84</b>
2015-Q1	814,975	942,282	8,008,126	8,932,621	10	515	3,212,266	0.05	6,237	3	35.96
2015-Q2	1,220,056	948,642	11,797,179	9,130,835	10	341	1,279,219	0.04	3,751	1	14.01
2015-Q3	1,001,198	963,227	9,760,706	9,303,232	10	349	3,157,958	0.04	9,049	3	33.94
2015-Q4	833,121	966,559	8,153,355	9,402,028	10	265	2,320,211	0.03	8,756	2	24.68
<b>Total 2015</b>	<b>3,869,350</b>	<b>3,820,710</b>	<b>37,719,366</b>	<b>36,768,716</b>	<b>10</b>	<b>1,470</b>	<b>9,969,654</b>	<b>0.04</b>	<b>6,782</b>	<b>3</b>	<b>27.11</b>
2016-Q1	837,586	963,829	8,478,572	9,423,895	10	380	2,237,355	0.04	5,888	2	23.74
2016-Q2	1,239,737	969,044	12,164,064	9,559,150	10	292	3,383,697	0.03	11,588	3	35.40
2016-Q3	1,022,658	983,524	10,101,479	9,722,494	10	275	1,434,205	0.03	5,215	1	14.75
2016-Q4	844,527	988,364	8,303,023	9,785,210	10	281	365,688	0.03	1,301	0	3.74
<b>Total 2016</b>	<b>3,944,508</b>	<b>3,904,761</b>	<b>39,047,138</b>	<b>38,490,749</b>	<b>10</b>	<b>1,228</b>	<b>7,420,945</b>	<b>0.03</b>	<b>6,043</b>	<b>2</b>	<b>19.28</b>

RATIOS

2016-Q4/2015-Q4	1.4%	2.3%	1.8%	4.1%	0.5%	6.0%	-84.2%	3.7%	-85.1%	-84.6%	-84.9%
2016-3 mos./2015-3 mos.	2.8%	2.3%	5.9%	5.5%	3.0%	-26.2%	-30.3%	-27.9%	-5.6%	-31.9%	-34.0%
2016-6 mos./2015-6 mos.	2.1%	2.2%	4.2%	5.1%	2.1%	-21.5%	25.1%	-23.2%	59.4%	22.4%	19.1%
2016-9 mos./2015-9 mos.	2.1%	2.2%	4.0%	4.9%	1.8%	-21.4%	-7.8%	-23.1%	17.4%	-9.7%	-12.1%
2016-12 mos./2015-12 mos.	1.9%	2.2%	3.5%	4.7%	1.5%	-16.5%	-25.6%	-18.3%	-10.9%	-27.2%	-28.9%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	38,880	35,004	3,092,959	3,084,188	80	74	596,800	0.21	8,065	17	19.35
2012-Q2	101,599	61,522	8,843,762	5,438,502	87	477	1,276,366	0.78	2,676	21	23.47
2012-Q3	52,646	74,677	4,590,698	6,355,833	87	783	3,240,524	1.05	4,139	43	50.99
2012-Q4	22,838	36,709	1,808,647	3,191,213	79	185	2,586,568	0.50	13,981	70	81.05
<b>Total 2012</b>	<b>215,963</b>	<b>207,912</b>	<b>18,336,066</b>	<b>18,069,736</b>	<b>85</b>	<b>1,519</b>	<b>7,700,258</b>	<b>0.73</b>	<b>5,069</b>	<b>37</b>	<b>42.61</b>
2013-Q1	41,153	37,895	3,605,499	3,254,103	88	26	620,202	0.07	23,854	16	19.06
2013-Q2	104,717	65,526	10,125,860	5,771,766	97	491	1,943,633	0.75	3,959	30	33.67
2013-Q3	54,641	72,933	5,162,722	6,581,887	94	730	3,790,615	1.00	5,193	52	57.59
2013-Q4	25,149	44,719	2,164,880	4,229,878	86	232	954,181	0.52	4,113	21	22.56
<b>Total 2013</b>	<b>225,660</b>	<b>221,073</b>	<b>21,058,961</b>	<b>19,837,634</b>	<b>93</b>	<b>1,479</b>	<b>7,308,631</b>	<b>0.67</b>	<b>4,942</b>	<b>33</b>	<b>36.84</b>
2014-Q1	43,035	43,819	3,770,870	4,146,158	88	-30	-21,777	-0.07	726	0	-0.53
2014-Q2	106,936	65,996	10,215,447	6,078,183	96	428	2,448,235	0.65	5,720	37	40.28
2014-Q3	57,519	74,728	5,427,029	6,867,429	94	768	3,884,870	1.03	5,058	52	56.57
2014-Q4	26,617	45,717	2,289,755	4,273,233	86	181	668,045	0.40	3,691	15	15.63
<b>Total 2014</b>	<b>234,107</b>	<b>230,260</b>	<b>21,703,101</b>	<b>21,365,003</b>	<b>93</b>	<b>1,347</b>	<b>6,979,373</b>	<b>0.58</b>	<b>5,181</b>	<b>30</b>	<b>32.67</b>
2015-Q1	44,644	44,659	3,875,678	4,172,983	87	4	-108,303	0.01	-27,076	-2	-2.60
2015-Q2	109,939	68,918	10,642,888	6,394,441	97	483	2,993,929	0.70	6,199	43	46.82
2015-Q3	59,267	78,159	5,793,418	7,317,442	98	749	4,560,059	0.96	6,088	58	62.32
2015-Q4	28,187	46,729	2,578,498	4,386,333	91	200	250,907	0.43	1,255	5	5.72
<b>Total 2015</b>	<b>242,037</b>	<b>238,465</b>	<b>22,890,482</b>	<b>22,271,199</b>	<b>95</b>	<b>1,436</b>	<b>7,696,592</b>	<b>0.60</b>	<b>5,360</b>	<b>32</b>	<b>34.56</b>
2016-Q1	46,879	45,978	4,298,252	4,327,963	92	29	-128,714	0.06	-4,438	-3	-2.97
2016-Q2	113,019	71,922	11,291,948	6,977,073	100	527	2,951,047	0.73	5,600	41	42.30
2016-Q3	61,483	81,691	6,077,739	8,012,790	99	768	3,963,219	0.94	5,160	49	49.46
2016-Q4	30,624	48,525	2,872,433	4,610,984	94	187	474,492	0.39	2,537	10	10.29
<b>Total 2016</b>	<b>252,005</b>	<b>248,116</b>	<b>24,540,372</b>	<b>23,928,810</b>	<b>97</b>	<b>1,511</b>	<b>7,260,044</b>	<b>0.61</b>	<b>4,805</b>	<b>29</b>	<b>30.34</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	8.6%	3.8%	11.4%	5.1%	2.5%	-6.5%	89.1%	-10.0%	102.3%	82.1%	79.9%
2016-3 mos./2015-3 mos.	5.0%	3.0%	10.9%	3.7%	5.6%	625.0%	18.8%	604.2%	-83.6%	15.4%	14.6%
2016-6 mos./2015-6 mos.	3.4%	3.8%	7.4%	7.0%	3.8%	14.2%	-2.2%	10.0%	-14.3%	-5.8%	-8.6%
2016-9 mos./2015-9 mos.	3.5%	4.1%	6.7%	8.0%	3.0%	7.1%	-8.9%	2.9%	-14.9%	-12.5%	-15.6%
2016-12 mos./2015-12 mos.	4.1%	4.0%	7.2%	7.4%	3.0%	5.2%	-5.7%	1.1%	-10.4%	-9.3%	-12.2%



Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	11,718	10,997	1,421,609	1,367,486	121	32	157,614	0.29	4,925	14	11.53
2012-Q2	32,740	16,703	3,765,677	2,248,170	115	251	1,729,952	1.50	6,892	104	76.95
2012-Q3	15,955	21,366	1,849,383	2,618,618	116	455	2,881,374	2.13	6,333	135	110.03
2012-Q4	5,248	11,811	608,394	1,377,969	116	108	560,493	0.91	5,190	47	40.68
<b>Total 2012</b>	<b>65,661</b>	<b>60,877</b>	<b>7,645,063</b>	<b>7,612,243</b>	<b>116</b>	<b>846</b>	<b>5,329,433</b>	<b>1.39</b>	<b>6,300</b>	<b>88</b>	<b>70.01</b>
2013-Q1	11,677	12,683	1,337,011	1,455,567	114	17	65,948	0.13	3,879	5	4.53
2013-Q2	30,426	17,452	3,392,221	1,983,901	111	235	1,425,766	1.35	6,067	82	71.87
2013-Q3	14,576	17,030	1,661,643	1,916,834	114	402	2,672,662	2.36	6,648	157	139.43
2013-Q4	5,230	15,446	596,311	1,741,189	114	116	926,368	0.75	7,986	60	53.20
<b>Total 2013</b>	<b>61,909</b>	<b>62,611</b>	<b>6,987,186</b>	<b>7,097,491</b>	<b>113</b>	<b>770</b>	<b>5,090,744</b>	<b>1.23</b>	<b>6,611</b>	<b>81</b>	<b>71.73</b>
2014-Q1	11,593	15,205	1,362,865	1,713,725	118	-25	-31,641	-0.16	1,266	-2	-1.85
2014-Q2	28,533	15,122	3,323,791	1,723,492	116	186	1,301,186	1.23	6,996	86	75.50
2014-Q3	14,173	15,123	1,692,211	1,761,942	119	325	2,124,544	2.15	6,537	140	120.58
2014-Q4	5,031	14,851	601,709	1,746,199	120	74	659,727	0.50	8,915	44	37.78
<b>Total 2014</b>	<b>59,330</b>	<b>60,301</b>	<b>6,980,576</b>	<b>6,945,358</b>	<b>118</b>	<b>560</b>	<b>4,053,816</b>	<b>0.93</b>	<b>7,239</b>	<b>67</b>	<b>58.37</b>
2015-Q1	11,290	14,611	1,365,081	1,719,428	121	9	-41,311	0.06	-4,590	-3	-2.40
2015-Q2	27,308	14,610	3,241,888	1,729,755	119	235	1,896,639	1.61	8,071	130	109.65
2015-Q3	13,744	14,636	1,666,608	1,751,708	121	379	2,923,098	2.59	7,713	200	166.87
2015-Q4	4,987	14,364	612,187	1,723,096	123	76	261,040	0.53	3,435	18	15.15
<b>Total 2015</b>	<b>57,329</b>	<b>58,221</b>	<b>6,885,764</b>	<b>6,923,987</b>	<b>120</b>	<b>699</b>	<b>5,039,466</b>	<b>1.20</b>	<b>7,210</b>	<b>87</b>	<b>72.78</b>
2016-Q1	11,022	14,128	1,341,151	1,692,798	122	19	-134,164	0.13	-7,061	-9	-7.93
2016-Q2	26,304	14,137	3,192,490	1,697,894	121	251	1,792,684	1.78	7,142	127	105.58
2016-Q3	13,070	14,112	1,582,900	1,709,588	121	353	2,524,938	2.50	7,153	179	147.69
2016-Q4	4,994	13,890	616,868	1,690,081	124	121	557,388	0.87	4,607	40	32.98
<b>Total 2016</b>	<b>55,390</b>	<b>56,267</b>	<b>6,733,409</b>	<b>6,790,361</b>	<b>122</b>	<b>744</b>	<b>4,740,846</b>	<b>1.32</b>	<b>6,372</b>	<b>84</b>	<b>69.82</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	0.1%	-3.3%	0.8%	-1.9%	0.6%	59.2%	113.5%	64.6%	34.1%	120.8%	117.7%
2016-3 mos./2015-3 mos.	-2.4%	-3.3%	-1.8%	-1.5%	0.6%	111.1%	224.8%	118.3%	53.8%	235.9%	229.9%
2016-6 mos./2015-6 mos.	-3.3%	-3.3%	-1.6%	-1.7%	1.8%	10.7%	-10.6%	14.4%	-19.2%	-7.6%	-9.1%
2016-9 mos./2015-9 mos.	-3.7%	-3.4%	-2.5%	-1.9%	1.3%	0.0%	-12.5%	3.5%	-12.5%	-9.4%	-10.7%
2016-12 mos./2015-12 mos.	-3.4%	-3.4%	-2.2%	-1.9%	1.2%	6.4%	-5.9%	10.1%	-11.6%	-2.7%	-4.1%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	11,718	10,997	1,001,870	988,249	85	28	51,797	0.25	1,850	5	5.24
2012-Q2	32,740	16,703	2,881,635	1,731,074	88	157	1,308,986	0.94	8,337	78	75.62
2012-Q3	15,955	21,366	1,395,489	2,031,010	87	209	1,469,618	0.98	7,032	69	72.36
2012-Q4	5,248	11,811	437,744	977,303	83	91	335,247	0.77	3,684	28	34.30
<b>Total 2012</b>	<b>65,661</b>	<b>60,877</b>	<b>5,716,738</b>	<b>5,727,636</b>	<b>87</b>	<b>485</b>	<b>3,165,648</b>	<b>0.80</b>	<b>6,527</b>	<b>52</b>	<b>55.27</b>
2013-Q1	11,677	12,683	816,122	1,028,130	70	10	-73,222	0.08	-7,322	-6	-7.12
2013-Q2	30,426	17,452	2,167,122	1,406,933	71	116	821,508	0.66	7,082	47	58.39
2013-Q3	14,576	17,030	1,042,684	1,271,066	72	184	1,279,956	1.08	6,956	75	100.70
2013-Q4	5,230	15,446	366,570	1,097,079	70	67	219,318	0.43	3,273	14	19.99
<b>Total 2013</b>	<b>61,909</b>	<b>62,611</b>	<b>4,392,498</b>	<b>4,803,208</b>	<b>71</b>	<b>377</b>	<b>2,247,560</b>	<b>0.60</b>	<b>5,962</b>	<b>36</b>	<b>46.79</b>
2014-Q1	11,593	15,205	808,840	1,075,552	70	14	54,296	0.09	3,878	4	5.05
2014-Q2	28,533	15,122	2,071,636	1,071,786	73	101	791,630	0.67	7,838	52	73.86
2014-Q3	14,173	15,123	1,049,304	1,086,304	74	122	1,040,246	0.81	8,527	69	95.76
2014-Q4	5,031	14,851	362,740	1,074,439	72	50	353,220	0.34	7,064	24	32.87
<b>Total 2014</b>	<b>59,330</b>	<b>60,301</b>	<b>4,292,520</b>	<b>4,308,081</b>	<b>72</b>	<b>287</b>	<b>2,239,392</b>	<b>0.48</b>	<b>7,803</b>	<b>37</b>	<b>51.98</b>
2015-Q1	11,290	14,611	805,785	1,058,738	71	8	-62,915	0.05	-7,864	-4	-5.94
2015-Q2	27,308	14,610	1,991,851	1,058,293	73	61	522,467	0.42	8,565	36	49.37
2015-Q3	13,744	14,636	1,021,542	1,064,992	74	75	748,964	0.51	9,986	51	70.33
2015-Q4	4,987	14,364	363,756	1,045,935	73	33	-627	0.23	-19	0	-0.06
<b>Total 2015</b>	<b>57,329</b>	<b>58,221</b>	<b>4,182,934</b>	<b>4,227,958</b>	<b>73</b>	<b>177</b>	<b>1,207,889</b>	<b>0.30</b>	<b>6,824</b>	<b>21</b>	<b>28.57</b>
2016-Q1	11,022	14,128	762,031	1,027,785	69	14	90,868	0.10	6,491	6	8.84
2016-Q2	26,304	14,137	1,865,708	1,010,492	71	53	606,590	0.37	11,445	43	60.03
2016-Q3	13,070	14,112	932,448	1,000,968	71	80	856,925	0.57	10,712	61	85.61
2016-Q4	4,994	13,890	353,395	983,798	71	26	142,116	0.19	5,466	10	14.45
<b>Total 2016</b>	<b>55,390</b>	<b>56,267</b>	<b>3,913,582</b>	<b>4,023,043</b>	<b>71</b>	<b>173</b>	<b>1,696,499</b>	<b>0.31</b>	<b>9,806</b>	<b>30</b>	<b>42.17</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	0.1%	-3.3%	-2.8%	-5.9%	-3.0%	-21.2%	***	-18.5%	***	***	***
2016-3 mos./2015-3 mos.	-2.4%	-3.3%	-5.4%	-2.9%	-3.1%	75.0%	-244.4%	81.0%	-182.5%	-249.4%	-248.8%
2016-6 mos./2015-6 mos.	-3.3%	-3.3%	-6.1%	-3.7%	-2.9%	-2.9%	51.8%	0.4%	56.3%	56.9%	57.6%
2016-9 mos./2015-9 mos.	-3.7%	-3.4%	-6.8%	-4.5%	-3.2%	2.1%	28.6%	5.6%	26.0%	33.1%	34.7%
2016-12 mos./2015-12 mos.	-3.4%	-3.4%	-6.4%	-4.8%	-3.2%	-2.3%	40.5%	1.1%	43.7%	45.3%	47.6%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	12,994	10,811	1,522,552	1,354,964	117	41	136,321	0.38	3,325	13	10.06
2012-Q2	34,332	22,277	4,168,478	2,662,892	121	314	1,704,990	1.41	5,430	77	64.03
2012-Q3	17,658	26,679	2,115,455	3,151,833	120	485	3,087,575	1.82	6,366	116	97.96
2012-Q4	8,210	11,343	905,877	1,382,865	110	129	582,891	1.14	4,519	51	42.15
<b>Total 2012</b>	<b>73,194</b>	<b>71,110</b>	<b>8,712,362</b>	<b>8,552,554</b>	<b>119</b>	<b>969</b>	<b>5,511,777</b>	<b>1.36</b>	<b>5,688</b>	<b>78</b>	<b>64.45</b>
2013-Q1	15,298	11,355	1,748,913	1,373,245	114	19	96,812	0.17	5,095	9	7.05
2013-Q2	39,843	25,196	4,832,481	2,966,806	121	336	1,900,310	1.33	5,656	75	64.05
2013-Q3	20,628	30,718	2,465,458	3,602,121	120	558	4,383,339	1.82	7,855	143	121.69
2013-Q4	10,301	13,642	1,160,786	1,654,260	113	170	152,820	1.25	899	11	9.24
<b>Total 2013</b>	<b>86,070</b>	<b>80,911</b>	<b>10,207,638</b>	<b>9,596,432</b>	<b>119</b>	<b>1,083</b>	<b>6,533,281</b>	<b>1.34</b>	<b>6,033</b>	<b>81</b>	<b>68.08</b>
2014-Q1	17,431	13,485	2,017,725	1,626,788	116	0	-33,932	0.00		-3	-2.09
2014-Q2	43,845	28,676	5,474,749	3,406,306	125	335	1,967,363	1.17	5,873	69	57.76
2014-Q3	23,573	34,708	2,949,736	4,164,968	125	651	4,440,578	1.88	6,821	128	106.62
2014-Q4	11,652	15,270	1,371,124	1,912,475	118	134	822,281	0.88	6,136	54	43.00
<b>Total 2014</b>	<b>96,501</b>	<b>92,139</b>	<b>11,813,334</b>	<b>11,110,537</b>	<b>122</b>	<b>1,120</b>	<b>7,196,290</b>	<b>1.22</b>	<b>6,425</b>	<b>78</b>	<b>64.77</b>
2015-Q1	19,481	15,000	2,322,468	1,884,052	119	22	-121,355	0.15	-5,516	-8	-6.44
2015-Q2	48,053	31,905	6,047,002	3,909,607	126	440	2,823,043	1.38	6,416	88	72.21
2015-Q3	25,706	38,327	3,133,771	4,640,675	122	723	4,561,085	1.89	6,309	119	98.28
2015-Q4	13,114	16,868	1,467,906	2,131,208	112	171	913,303	1.01	5,341	54	42.85
<b>Total 2015</b>	<b>106,354</b>	<b>102,100</b>	<b>12,971,147</b>	<b>12,565,542</b>	<b>122</b>	<b>1,356</b>	<b>8,176,076</b>	<b>1.33</b>	<b>6,030</b>	<b>80</b>	<b>65.07</b>
2016-Q1	21,777	16,744	2,482,275	2,093,556	114	32	-243,766	0.19	-7,618	-15	-11.64
2016-Q2	52,110	35,114	6,231,854	4,118,062	120	503	3,411,791	1.43	6,783	97	82.85
2016-Q3	28,320	42,002	3,329,921	4,832,020	118	723	5,001,959	1.72	6,918	119	103.52
2016-Q4	15,314	18,835	1,694,447	2,291,541	111	185	710,848	0.98	3,842	38	31.02
<b>Total 2016</b>	<b>117,521</b>	<b>112,695</b>	<b>13,738,497</b>	<b>13,335,179</b>	<b>117</b>	<b>1,443</b>	<b>8,880,832</b>	<b>1.28</b>	<b>6,154</b>	<b>79</b>	<b>66.60</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	16.8%	11.7%	15.4%	7.5%	-1.2%	8.2%	-22.2%	-3.1%	-28.1%	-30.3%	-27.6%
2016-3 mos./2015-3 mos.	11.8%	11.6%	6.9%	11.1%	-4.4%	45.5%	100.9%	30.3%	38.1%	79.9%	80.8%
2016-6 mos./2015-6 mos.	9.4%	10.6%	4.1%	7.2%	-4.8%	15.8%	17.3%	4.7%	1.3%	6.1%	9.4%
2016-9 mos./2015-9 mos.	9.6%	10.1%	4.7%	5.8%	-4.5%	6.2%	12.5%	-3.6%	6.0%	2.2%	6.3%
2016-12 mos./2015-12 mos.	10.5%	10.4%	5.9%	6.1%	-4.1%	6.4%	8.6%	-3.6%	2.1%	-1.6%	2.4%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	14,505	11,824	1,264,059	920,687	87	25	-4,679	0.21	-187	0	-0.51
2012-Q2	37,922	24,889	3,083,185	2,161,394	81	161	827,326	0.65	5,139	33	38.28
2012-Q3	20,588	30,106	1,575,131	2,552,133	77	228	1,233,962	0.76	5,412	41	48.35
2012-Q4	9,943	12,710	762,383	976,324	77	77	-85,283	0.61	-1,108	-7	-8.74
<b>Total 2012</b>	<b>82,958</b>	<b>79,529</b>	<b>6,684,758</b>	<b>6,610,538</b>	<b>81</b>	<b>491</b>	<b>1,971,326</b>	<b>0.62</b>	<b>4,015</b>	<b>25</b>	<b>29.82</b>
2013-Q1	17,874	12,985	1,423,112	990,951	80	12	-77,693	0.09	-6,474	-6	-7.84
2013-Q2	46,171	29,061	3,643,026	2,305,535	79	180	936,516	0.62	5,203	32	40.62
2013-Q3	24,249	35,504	1,929,129	2,809,333	80	216	994,782	0.61	4,605	28	35.41
2013-Q4	12,362	16,291	936,342	1,283,794	76	101	378,682	0.62	3,749	23	29.50
<b>Total 2013</b>	<b>100,656</b>	<b>93,841</b>	<b>7,931,609</b>	<b>7,389,613</b>	<b>79</b>	<b>509</b>	<b>2,232,287</b>	<b>0.54</b>	<b>4,386</b>	<b>24</b>	<b>30.21</b>
2014-Q1	20,354	16,113	1,568,413	1,263,508	77	11	-57,231	0.07	-5,203	-4	-4.53
2014-Q2	50,940	33,257	3,905,207	2,576,956	77	137	996,617	0.41	7,275	30	38.67
2014-Q3	27,786	40,101	2,099,449	3,075,381	76	191	1,192,282	0.48	6,242	30	38.77
2014-Q4	14,118	18,335	1,025,229	1,403,440	73	75	217,756	0.41	2,903	12	15.52
<b>Total 2014</b>	<b>113,198</b>	<b>107,806</b>	<b>8,598,298</b>	<b>8,319,285</b>	<b>76</b>	<b>414</b>	<b>2,349,424</b>	<b>0.38</b>	<b>5,675</b>	<b>22</b>	<b>28.24</b>
2015-Q1	22,646	18,011	1,638,975	1,366,874	72	20	133,570	0.11	6,679	7	9.77
2015-Q2	55,791	37,021	3,969,841	2,714,258	71	176	1,229,933	0.48	6,988	33	45.31
2015-Q3	30,238	44,271	2,039,649	3,148,982	67	229	1,440,341	0.52	6,290	33	45.74
2015-Q4	15,869	20,215	992,764	1,441,535	63	106	885,285	0.52	8,352	44	61.41
<b>Total 2015</b>	<b>124,544</b>	<b>119,518</b>	<b>8,641,229</b>	<b>8,671,649</b>	<b>69</b>	<b>531</b>	<b>3,689,129</b>	<b>0.44</b>	<b>6,948</b>	<b>31</b>	<b>42.54</b>
2016-Q1	25,239	20,075	1,598,237	1,401,741	63	31	-70,781	0.15	-2,283	-4	-5.05
2016-Q2	60,458	40,721	3,884,603	2,636,832	64	179	1,383,619	0.44	7,730	34	52.47
2016-Q3	33,373	48,513	2,127,821	3,041,563	64	275	1,832,645	0.57	6,664	38	60.25
2016-Q4	18,219	22,502	1,053,289	1,495,048	58	90	278,489	0.40	3,094	12	18.63
<b>Total 2016</b>	<b>137,289</b>	<b>131,811</b>	<b>8,663,950</b>	<b>8,575,184</b>	<b>63</b>	<b>575</b>	<b>3,423,972</b>	<b>0.44</b>	<b>5,955</b>	<b>26</b>	<b>39.93</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	14.8%	11.3%	6.1%	3.7%	-7.6%	-15.1%	-68.5%	-23.7%	-62.9%	-71.7%	-69.7%
2016-3 mos./2015-3 mos.	11.5%	11.5%	-2.5%	2.6%	-12.5%	55.0%	-153.0%	39.1%	-134.2%	-147.5%	-151.7%
2016-6 mos./2015-6 mos.	9.3%	10.5%	-2.2%	-1.0%	-10.5%	7.1%	-3.7%	-3.0%	-10.1%	-12.8%	-2.7%
2016-9 mos./2015-9 mos.	9.6%	10.1%	-0.5%	-2.1%	-9.2%	14.1%	12.2%	3.7%	-1.7%	1.9%	14.6%
2016-12 mos./2015-12 mos.	10.2%	10.3%	0.3%	-1.1%	-9.0%	8.3%	-7.2%	-1.8%	-14.3%	-15.8%	-6.1%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	3,610	3,563	332,144	344,986	92	11	57,161	0.31	5,196	16	16.57
2012-Q2	8,544	5,618	759,029	544,980	89	32	230,867	0.57	7,215	41	42.36
2012-Q3	3,779	6,234	296,893	561,680	79	48	178,471	0.77	3,718	29	31.77
2012-Q4	1,995	3,362	138,331	288,087	69	18	24,730	0.54	1,374	7	8.58
<b>Total 2012</b>	<b>17,928</b>	<b>18,777</b>	<b>1,526,397</b>	<b>1,739,733</b>	<b>85</b>	<b>109</b>	<b>491,229</b>	<b>0.58</b>	<b>4,507</b>	<b>26</b>	<b>28.24</b>
2013-Q1	2,839	3,489	186,477	286,620	66	0	-37,609	0.00		-11	-13.12
2013-Q2	6,453	4,727	417,980	353,655	65	18	125,874	0.38	6,993	27	35.59
2013-Q3	3,405	4,685	217,349	313,900	64	32	115,084	0.68	3,596	25	36.66
2013-Q4	1,910	3,080	115,531	203,253	60	14	17,334	0.45	1,238	6	8.53
<b>Total 2013</b>	<b>14,607</b>	<b>15,981</b>	<b>937,337</b>	<b>1,157,428</b>	<b>64</b>	<b>64</b>	<b>220,683</b>	<b>0.40</b>	<b>3,448</b>	<b>14</b>	<b>19.07</b>
2014-Q1	2,584	3,007	160,311	195,577	62	3	73,762	0.10	24,587	25	37.72
2014-Q2	5,939	3,954	376,047	246,092	63	18	82,506	0.46	4,584	21	33.53
2014-Q3	3,200	4,185	200,046	257,731	63	21	129,454	0.50	6,164	31	50.23
2014-Q4	1,784	2,842	103,561	180,541	58	7	62,761	0.25	8,966	22	34.76
<b>Total 2014</b>	<b>13,507</b>	<b>13,988</b>	<b>839,965</b>	<b>879,941</b>	<b>62</b>	<b>49</b>	<b>348,483</b>	<b>0.35</b>	<b>7,112</b>	<b>25</b>	<b>39.60</b>
2015-Q1	2,315	2,752	138,415	173,698	60	4	-72,889	0.15	-18,222	-26	-41.96
2015-Q2	5,491	3,664	320,471	219,455	58	16	100,357	0.44	6,272	27	45.73
2015-Q3	2,924	3,883	164,107	223,545	56	20	197,651	0.52	9,883	51	88.42
2015-Q4	1,667	2,615	80,446	153,802	48	11	-3,461	0.42	-315	-1	-2.25
<b>Total 2015</b>	<b>12,397</b>	<b>12,914</b>	<b>703,439</b>	<b>770,500</b>	<b>57</b>	<b>51</b>	<b>221,658</b>	<b>0.39</b>	<b>4,346</b>	<b>17</b>	<b>28.77</b>
2016-Q1	2,157	2,544	110,830	146,464	51	1	-20,285	0.04	-20,285	-8	-13.85
2016-Q2	4,988	3,373	261,072	175,779	52	13	10,210	0.39	785	3	5.81
2016-Q3	2,736	3,578	148,012	178,539	54	18	114,528	0.50	6,363	32	64.15
2016-Q4	1,551	2,422	70,354	131,347	45	3	-116,754	0.12	-38,918	-48	-88.89
<b>Total 2016</b>	<b>11,432</b>	<b>11,917</b>	<b>590,268</b>	<b>632,129</b>	<b>52</b>	<b>35</b>	<b>-12,301</b>	<b>0.29</b>	<b>-351</b>	<b>-1</b>	<b>-1.95</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-7.0%	-7.4%	-12.5%	-14.6%	-6.0%	-72.7%	***	-70.6%	***	***	***
2016-3 mos./2015-3 mos.	-6.8%	-7.6%	-19.9%	-15.7%	-14.1%	-75.0%	-72.2%	-73.0%	11.3%	-69.9%	-67.0%
2016-6 mos./2015-6 mos.	-8.5%	-7.8%	-19.0%	-18.0%	-11.5%	-30.0%	-136.7%	-24.1%	-152.4%	-139.8%	-144.8%
2016-9 mos./2015-9 mos.	-7.9%	-7.8%	-16.5%	-18.8%	-9.4%	-20.0%	-53.6%	-13.2%	-42.0%	-49.7%	-42.9%
2016-12 mos./2015-12 mos.	-7.8%	-7.7%	-16.1%	-18.0%	-9.0%	-31.4%	-105.5%	-25.6%	-108.1%	-106.0%	-106.8%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	17,527	11,863	190,063	156,879	11	22	64,897	0.19	2,950	5	41.37
2012-Q2	51,701	25,878	686,208	336,627	13	24	149,345	0.09	6,223	6	44.37
2012-Q3	24,648	34,101	320,403	421,634	13	45	280,943	0.13	6,243	8	66.63
2012-Q4	7,452	16,943	91,032	234,135	12	29	245,510	0.17	8,466	14	104.86
<b>Total 2012</b>	<b>101,328</b>	<b>88,785</b>	<b>1,287,706</b>	<b>1,149,275</b>	<b>13</b>	<b>120</b>	<b>740,695</b>	<b>0.14</b>	<b>6,172</b>	<b>8</b>	<b>64.45</b>
2013-Q1	19,933	18,370	224,777	251,108	11	18	6,632	0.10	368	0	2.64
2013-Q2	55,906	31,513	776,305	390,672	14	32	-16,548	0.10	-517	-1	-4.24
2013-Q3	26,805	34,746	368,907	428,094	14	80	539,804	0.23	6,748	16	126.09
2013-Q4	8,990	22,911	108,460	324,367	12	31	49,052	0.14	1,582	2	15.12
<b>Total 2013</b>	<b>111,634</b>	<b>107,540</b>	<b>1,478,449</b>	<b>1,394,241</b>	<b>13</b>	<b>161</b>	<b>578,940</b>	<b>0.15</b>	<b>3,596</b>	<b>5</b>	<b>41.52</b>
2014-Q1	21,144	22,685	233,189	320,928	11	4	-31,630	0.02	-7,908	-1	-9.86
2014-Q2	57,092	32,186	820,991	410,975	14	30	158,797	0.09	5,293	5	38.64
2014-Q3	28,584	35,976	405,449	453,844	14	77	448,030	0.21	5,819	12	98.72
2014-Q4	9,466	22,866	118,448	343,898	13	39	218,757	0.17	5,609	10	63.61
<b>Total 2014</b>	<b>116,286</b>	<b>113,713</b>	<b>1,578,077</b>	<b>1,529,645</b>	<b>14</b>	<b>150</b>	<b>793,954</b>	<b>0.13</b>	<b>5,293</b>	<b>7</b>	<b>51.90</b>
2015-Q1	21,806	22,403	242,502	339,540	11	9	-91,053	0.04	-10,117	-4	-26.82
2015-Q2	59,734	33,547	864,231	441,340	14	39	194,427	0.12	4,985	6	44.05
2015-Q3	29,026	37,800	426,255	484,158	15	75	357,558	0.20	4,767	9	73.85
2015-Q4	10,090	23,929	132,448	361,432	13	7	107,847	0.03	15,407	5	29.84
<b>Total 2015</b>	<b>120,656</b>	<b>117,679</b>	<b>1,665,436</b>	<b>1,626,470</b>	<b>14</b>	<b>130</b>	<b>568,779</b>	<b>0.11</b>	<b>4,375</b>	<b>5</b>	<b>34.97</b>
2016-Q1	22,627	23,695	255,799	357,025	11	-6	8,192	-0.03	-1,365	0	2.29
2016-Q2	60,645	35,260	874,126	461,924	14	57	307,893	0.16	5,402	9	66.65
2016-Q3	29,746	39,229	433,783	500,572	15	78	522,588	0.20	6,700	13	104.40
2016-Q4	11,011	24,371	143,817	369,397	13	23	85,780	0.09	3,730	4	23.22
<b>Total 2016</b>	<b>124,029</b>	<b>122,555</b>	<b>1,707,525</b>	<b>1,688,918</b>	<b>14</b>	<b>152</b>	<b>924,453</b>	<b>0.12</b>	<b>6,082</b>	<b>8</b>	<b>54.74</b>

RATIOS

2016-Q4/2015-Q4	9.1%	1.8%	8.6%	2.2%	-0.5%	228.6%	-20.5%	222.6%	-75.8%	-21.9%	-22.2%
2016-3 mos./2015-3 mos.	3.8%	5.8%	5.5%	5.1%	1.7%	-166.7%	-109.0%	-163.0%	-86.5%	-108.5%	-108.6%
2016-6 mos./2015-6 mos.	2.1%	5.4%	2.1%	4.9%	0.0%	6.3%	205.8%	0.8%	187.8%	190.2%	191.6%
2016-9 mos./2015-9 mos.	2.2%	4.7%	2.0%	4.3%	-0.2%	4.9%	82.0%	0.1%	73.5%	73.7%	74.4%
2016-12 mos./2015-12 mos.	2.8%	4.1%	2.5%	3.8%	-0.3%	16.9%	62.5%	12.3%	39.0%	56.1%	56.5%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	65,028	70,269	4,175,156	4,663,541	64	73	361,242	0.10	4,949	5	7.75
2012-Q2	95,085	71,309	6,154,180	4,696,337	65	30	496,279	0.04	16,543	7	10.57
2012-Q3	67,940	72,327	4,142,777	4,683,906	61	28	-939,176	0.04	-33,542	-13	-20.05
2012-Q4	58,156	72,009	3,512,237	4,559,181	60	17	575,393	0.02	33,847	8	12.62
<b>Total 2012</b>	<b>286,209</b>	<b>285,914</b>	<b>17,984,350</b>	<b>18,602,965</b>	<b>63</b>	<b>148</b>	<b>493,738</b>	<b>0.05</b>	<b>3,336</b>	<b>2</b>	<b>2.65</b>
2013-Q1	66,383	70,670	3,903,517	4,381,993	59	75	68,778	0.11	917	1	1.57
2013-Q2	97,552	72,583	5,838,489	4,398,990	60	23	1,414,718	0.03	61,509	19	32.16
2013-Q3	72,237	74,395	4,372,929	4,458,166	61	46	262,884	0.06	5,715	4	5.90
2013-Q4	62,259	74,792	3,735,359	4,475,315	60	16	1,149,376	0.02	71,836	15	25.68
<b>Total 2013</b>	<b>298,431</b>	<b>292,440</b>	<b>17,850,294</b>	<b>17,714,464</b>	<b>60</b>	<b>160</b>	<b>2,895,756</b>	<b>0.05</b>	<b>18,098</b>	<b>10</b>	<b>16.35</b>
2014-Q1	68,129	74,190	3,983,792	4,434,135	58	85	118,676	0.11	1,396	2	2.68
2014-Q2	100,187	75,168	6,041,487	4,494,688	60	23	253,819	0.03	11,036	3	5.65
2014-Q3	73,730	76,428	4,545,671	4,585,984	62	41	122,204	0.05	2,981	2	2.66
2014-Q4	63,673	76,623	3,896,918	4,617,421	61	22	62,262	0.03	2,830	1	1.35
<b>Total 2014</b>	<b>305,719</b>	<b>302,409</b>	<b>18,467,868</b>	<b>18,132,228</b>	<b>60</b>	<b>171</b>	<b>556,961</b>	<b>0.06</b>	<b>3,257</b>	<b>2</b>	<b>3.07</b>
2015-Q1	68,871	75,576	4,115,993	4,586,190	60	75	426,703	0.10	5,689	6	9.30
2015-Q2	101,033	76,174	6,261,907	4,656,671	62	27	502,058	0.04	18,595	7	10.78
2015-Q3	74,604	77,449	4,743,516	4,763,061	64	43	768,093	0.06	17,863	10	16.13
2015-Q4	64,495	77,588	4,103,143	4,803,886	64	20	-711,202	0.03	-35,560	-9	-14.80
<b>Total 2015</b>	<b>309,003</b>	<b>306,787</b>	<b>19,224,559</b>	<b>18,809,808</b>	<b>62</b>	<b>165</b>	<b>985,652</b>	<b>0.05</b>	<b>5,974</b>	<b>3</b>	<b>5.24</b>
2016-Q1	70,524	77,138	4,353,600	4,804,187	62	43	516,127	0.06	12,003	7	10.74
2016-Q2	102,738	77,624	6,664,305	4,911,862	65	22	135,216	0.03	6,146	2	2.75
2016-Q3	75,916	78,937	4,773,455	4,999,731	63	32	-133,761	0.04	-4,180	-2	-2.68
2016-Q4	64,198	78,947	3,954,791	4,973,077	62	28	464,235	0.04	16,580	6	9.33
<b>Total 2016</b>	<b>313,376</b>	<b>312,646</b>	<b>19,746,151</b>	<b>19,688,857</b>	<b>63</b>	<b>125</b>	<b>981,817</b>	<b>0.04</b>	<b>7,855</b>	<b>3</b>	<b>4.99</b>

RATIOS

2016-Q4/2015-Q4	-0.5%	1.8%	-3.6%	3.5%	-3.2%	40.0%	-165.3%	37.6%	-146.6%	-164.2%	-163.1%
2016-3 mos./2015-3 mos.	2.4%	2.1%	5.8%	4.8%	3.3%	-42.7%	21.0%	-43.8%	111.0%	18.5%	15.5%
2016-6 mos./2015-6 mos.	2.0%	2.0%	6.2%	5.1%	4.1%	-36.3%	-29.9%	-37.5%	10.1%	-31.2%	-33.3%
2016-9 mos./2015-9 mos.	1.9%	2.0%	4.4%	5.1%	2.5%	-33.1%	-69.5%	-34.4%	-54.4%	-70.1%	-71.0%
2016-12 mos./2015-12 mos.	1.4%	1.9%	2.7%	4.7%	1.3%	-24.2%	-0.4%	-25.7%	31.5%	-2.3%	-4.8%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	10,721	12,326	1,223,130	1,429,211	114	140	720,562	1.14	5,147	58	50.42
2012-Q2	14,485	12,198	1,633,941	1,416,697	113	87	462,371	0.71	5,315	38	32.64
2012-Q3	10,317	11,967	1,194,078	1,383,554	116	112	652,239	0.94	5,824	55	47.14
2012-Q4	9,104	11,416	1,044,420	1,313,967	115	92	467,300	0.81	5,079	41	35.56
<b>Total 2012</b>	<b>44,627</b>	<b>47,907</b>	<b>5,095,569</b>	<b>5,543,429</b>	<b>114</b>	<b>431</b>	<b>2,302,472</b>	<b>0.90</b>	<b>5,342</b>	<b>48</b>	<b>41.54</b>
2013-Q1	10,083	10,759	1,137,859	1,246,828	113	100	567,535	0.93	5,675	53	45.52
2013-Q2	14,081	11,189	1,593,541	1,289,450	113	69	1,044,627	0.62	15,140	93	81.01
2013-Q3	11,398	11,462	1,318,407	1,318,158	116	127	-15,431	1.11	-122	-1	-1.17
2013-Q4	9,854	11,427	1,137,613	1,308,428	115	101	587,026	0.88	5,812	51	44.86
<b>Total 2013</b>	<b>45,416</b>	<b>44,837</b>	<b>5,187,420</b>	<b>5,162,864</b>	<b>114</b>	<b>397</b>	<b>2,183,757</b>	<b>0.89</b>	<b>5,501</b>	<b>49</b>	<b>42.30</b>
2014-Q1	9,989	11,308	1,126,256	1,287,428	113	80	486,017	0.71	6,075	43	37.75
2014-Q2	14,195	11,320	1,588,502	1,285,626	112	61	344,826	0.54	5,653	30	26.82
2014-Q3	11,232	11,382	1,249,652	1,288,800	111	82	399,093	0.72	4,867	35	30.97
2014-Q4	9,782	11,347	1,072,927	1,270,059	110	63	430,759	0.56	6,837	38	33.92
<b>Total 2014</b>	<b>45,198</b>	<b>45,357</b>	<b>5,037,337</b>	<b>5,131,913</b>	<b>111</b>	<b>286</b>	<b>1,660,695</b>	<b>0.63</b>	<b>5,807</b>	<b>37</b>	<b>32.36</b>
2015-Q1	9,673	11,185	1,029,647	1,235,959	106	111	706,725	0.99	6,367	63	57.18
2015-Q2	14,028	11,151	1,490,303	1,211,521	106	79	431,834	0.71	5,466	39	35.64
2015-Q3	11,002	11,195	1,184,255	1,208,294	108	113	723,061	1.01	6,399	65	59.84
2015-Q4	9,595	11,149	1,029,673	1,195,584	107	65	425,785	0.58	6,551	38	35.61
<b>Total 2015</b>	<b>44,298</b>	<b>44,680</b>	<b>4,733,878</b>	<b>4,851,358</b>	<b>107</b>	<b>368</b>	<b>2,287,405</b>	<b>0.82</b>	<b>6,216</b>	<b>51</b>	<b>47.15</b>
2016-Q1	9,544	11,024	978,474	1,171,818	103	74	320,532	0.67	4,332	29	27.35
2016-Q2	14,068	11,022	1,441,165	1,157,445	102	60	382,546	0.54	6,376	35	33.05
2016-Q3	10,851	11,076	1,143,191	1,155,241	105	81	583,876	0.73	7,208	53	50.54
2016-Q4	9,394	11,046	1,017,716	1,153,733	108	57	343,092	0.52	6,019	31	29.74
<b>Total 2016</b>	<b>43,857</b>	<b>44,168</b>	<b>4,580,546</b>	<b>4,638,237</b>	<b>104</b>	<b>272</b>	<b>1,630,046</b>	<b>0.62</b>	<b>5,993</b>	<b>37</b>	<b>35.14</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-2.1%	-0.9%	-1.2%	-3.5%	1.0%	-12.3%	-19.4%	-11.5%	-8.1%	-18.7%	-16.5%
2016-3 mos./2015-3 mos.	-1.3%	-1.4%	-5.0%	-5.2%	-3.7%	-33.3%	-54.6%	-32.4%	-32.0%	-54.0%	-52.2%
2016-6 mos./2015-6 mos.	-0.4%	-1.3%	-4.0%	-4.8%	-3.6%	-29.5%	-38.2%	-28.5%	-12.4%	-37.4%	-35.1%
2016-9 mos./2015-9 mos.	-0.7%	-1.2%	-3.8%	-4.7%	-3.1%	-29.0%	-30.9%	-28.2%	-2.6%	-30.0%	-27.5%
2016-12 mos./2015-12 mos.	-1.0%	-1.1%	-3.2%	-4.4%	-2.3%	-26.1%	-28.7%	-25.2%	-3.6%	-27.9%	-25.5%



Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	10,721	12,326	876,191	1,023,796	82	85	859,565	0.69	10,113	70	83.96
2012-Q2	14,485	12,198	1,138,676	1,009,770	79	97	733,124	0.80	7,558	60	72.60
2012-Q3	10,317	11,967	840,389	981,771	81	118	1,194,992	0.99	10,127	100	121.72
2012-Q4	9,104	11,416	724,269	926,727	80	85	409,941	0.74	4,823	36	44.24
<b>Total 2012</b>	<b>44,627</b>	<b>47,907</b>	<b>3,579,525</b>	<b>3,942,064</b>	<b>80</b>	<b>385</b>	<b>3,197,622</b>	<b>0.80</b>	<b>8,306</b>	<b>67</b>	<b>81.12</b>
2013-Q1	10,083	10,759	671,462	856,651	67	89	911,520	0.83	10,242	85	106.41
2013-Q2	14,081	11,189	939,791	844,231	67	86	928,339	0.77	10,795	83	109.96
2013-Q3	11,398	11,462	783,685	826,833	69	103	1,194,011	0.90	11,592	104	144.41
2013-Q4	9,854	11,427	673,458	788,497	68	90	757,274	0.79	8,414	66	96.04
<b>Total 2013</b>	<b>45,416</b>	<b>44,837</b>	<b>3,068,396</b>	<b>3,316,212</b>	<b>68</b>	<b>368</b>	<b>3,791,144</b>	<b>0.82</b>	<b>10,302</b>	<b>85</b>	<b>114.32</b>
2014-Q1	9,989	11,308	664,058	763,987	66	61	592,073	0.54	9,706	52	77.50
2014-Q2	14,195	11,320	926,796	760,513	65	67	814,814	0.59	12,161	72	107.14
2014-Q3	11,232	11,382	731,090	758,674	65	113	1,219,402	0.99	10,791	107	160.73
2014-Q4	9,782	11,347	626,156	744,314	64	59	598,045	0.52	10,136	53	80.35
<b>Total 2014</b>	<b>45,198</b>	<b>45,357</b>	<b>2,948,100</b>	<b>3,027,488</b>	<b>65</b>	<b>300</b>	<b>3,224,334</b>	<b>0.66</b>	<b>10,748</b>	<b>71</b>	<b>106.50</b>
2015-Q1	9,673	11,185	599,767	723,382	62	53	555,940	0.47	10,489	50	76.85
2015-Q2	14,028	11,151	858,861	705,703	61	60	727,995	0.54	12,133	65	103.16
2015-Q3	11,002	11,195	688,761	702,186	63	73	830,329	0.65	11,374	74	118.25
2015-Q4	9,595	11,149	599,919	694,076	63	64	673,509	0.57	10,524	60	97.04
<b>Total 2015</b>	<b>44,298</b>	<b>44,680</b>	<b>2,747,308</b>	<b>2,825,347</b>	<b>62</b>	<b>250</b>	<b>2,787,773</b>	<b>0.56</b>	<b>11,151</b>	<b>62</b>	<b>98.67</b>
2016-Q1	9,544	11,024	569,522	681,270	60	45	368,960	0.41	8,199	33	54.16
2016-Q2	14,068	11,022	832,064	671,926	59	59	493,124	0.54	8,358	45	73.39
2016-Q3	10,851	11,076	664,646	670,368	61	74	860,154	0.67	11,624	78	128.31
2016-Q4	9,394	11,046	590,657	669,413	63	62	577,116	0.56	9,308	52	86.21
<b>Total 2016</b>	<b>43,857</b>	<b>44,168</b>	<b>2,656,889</b>	<b>2,692,977</b>	<b>61</b>	<b>240</b>	<b>2,299,354</b>	<b>0.54</b>	<b>9,581</b>	<b>52</b>	<b>85.38</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-2.1%	-0.9%	-1.5%	-3.6%	0.6%	-3.1%	-14.3%	-2.2%	-11.5%	-13.5%	-11.2%
2016-3 mos./2015-3 mos.	-1.3%	-1.4%	-5.0%	-5.8%	-3.8%	-15.1%	-33.6%	-13.9%	-21.8%	-32.7%	-29.5%
2016-6 mos./2015-6 mos.	-0.4%	-1.3%	-3.9%	-5.3%	-3.5%	-8.0%	-32.9%	-6.8%	-27.0%	-32.0%	-29.1%
2016-9 mos./2015-9 mos.	-0.7%	-1.2%	-3.8%	-5.1%	-3.1%	-4.3%	-18.5%	-3.1%	-14.9%	-17.5%	-14.2%
2016-12 mos./2015-12 mos.	-1.0%	-1.1%	-3.3%	-4.7%	-2.3%	-4.0%	-17.5%	-2.9%	-14.1%	-16.6%	-13.5%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	16,129	15,608	1,174,157	1,175,354	73	148	682,473	0.95	4,611	44	58.07
2012-Q2	22,586	16,392	1,705,284	1,233,702	76	110	585,670	0.67	5,324	36	47.47
2012-Q3	17,663	17,289	1,303,744	1,293,629	74	180	907,801	1.04	5,043	53	70.17
2012-Q4	15,800	17,899	1,114,187	1,321,406	71	120	649,261	0.67	5,411	36	49.13
<b>Total 2012</b>	<b>72,178</b>	<b>67,188</b>	<b>5,297,372</b>	<b>5,024,091</b>	<b>73</b>	<b>558</b>	<b>2,825,205</b>	<b>0.83</b>	<b>5,063</b>	<b>42</b>	<b>56.23</b>
2013-Q1	17,765	17,868	1,175,423	1,302,704	66	141	624,730	0.79	4,431	35	47.96
2013-Q2	24,945	18,612	1,717,574	1,317,283	69	110	640,865	0.59	5,826	34	48.65
2013-Q3	19,530	19,396	1,368,641	1,346,220	70	216	1,184,163	1.11	5,482	61	87.96
2013-Q4	17,489	19,904	1,195,245	1,368,318	68	140	740,088	0.70	5,286	37	54.09
<b>Total 2013</b>	<b>79,729</b>	<b>75,780</b>	<b>5,456,883</b>	<b>5,334,525</b>	<b>68</b>	<b>607</b>	<b>3,189,846</b>	<b>0.80</b>	<b>5,255</b>	<b>42</b>	<b>59.80</b>
2014-Q1	19,392	19,941	1,230,033	1,356,074	63	199	1,053,862	1.00	5,296	53	77.71
2014-Q2	27,431	20,578	1,780,673	1,376,718	65	107	574,193	0.52	5,366	28	41.71
2014-Q3	21,031	21,305	1,382,930	1,405,039	66	205	1,273,227	0.96	6,211	60	90.62
2014-Q4	18,698	21,638	1,195,160	1,406,861	64	110	556,789	0.51	5,062	26	39.58
<b>Total 2014</b>	<b>86,552</b>	<b>83,462</b>	<b>5,588,796</b>	<b>5,544,692</b>	<b>65</b>	<b>621</b>	<b>3,458,071</b>	<b>0.74</b>	<b>5,569</b>	<b>41</b>	<b>62.37</b>
2015-Q1	20,713	21,488	1,249,094	1,381,044	60	199	1,073,164	0.93	5,393	50	77.71
2015-Q2	28,755	21,923	1,873,004	1,401,707	65	130	897,831	0.59	6,906	41	64.05
2015-Q3	22,186	22,593	1,440,344	1,443,166	65	209	1,406,302	0.93	6,729	62	97.45
2015-Q4	19,815	22,935	1,252,658	1,456,040	63	98	517,944	0.43	5,285	23	35.57
<b>Total 2015</b>	<b>91,469</b>	<b>88,939</b>	<b>5,815,100</b>	<b>5,681,957</b>	<b>64</b>	<b>636</b>	<b>3,895,241</b>	<b>0.72</b>	<b>6,125</b>	<b>44</b>	<b>68.55</b>
2016-Q1	22,143	23,006	1,307,073	1,447,593	59	147	910,648	0.64	6,195	40	62.91
2016-Q2	30,453	23,363	1,851,910	1,458,185	61	129	757,424	0.55	5,872	32	51.94
2016-Q3	23,688	24,083	1,470,785	1,475,481	62	222	1,684,675	0.92	7,589	70	114.18
2016-Q4	20,806	24,428	1,272,651	1,484,946	61	102	413,541	0.42	4,054	17	27.85
<b>Total 2016</b>	<b>97,090</b>	<b>94,880</b>	<b>5,902,419</b>	<b>5,866,205</b>	<b>61</b>	<b>600</b>	<b>3,766,288</b>	<b>0.63</b>	<b>6,277</b>	<b>40</b>	<b>64.20</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	5.0%	6.5%	1.6%	2.0%	-3.2%	4.1%	-20.2%	-2.3%	-23.3%	-25.0%	-21.7%
2016-3 mos./2015-3 mos.	6.9%	7.1%	4.6%	4.8%	-2.1%	-26.1%	-15.1%	-31.0%	14.9%	-20.7%	-19.0%
2016-6 mos./2015-6 mos.	6.3%	6.8%	1.2%	4.4%	-4.8%	-16.1%	-15.4%	-21.5%	0.9%	-20.8%	-19.0%
2016-9 mos./2015-9 mos.	6.5%	6.7%	1.5%	3.7%	-4.7%	-7.4%	-0.7%	-13.3%	7.2%	-7.0%	-4.2%
2016-12 mos./2015-12 mos.	6.1%	6.7%	1.5%	3.2%	-4.4%	-5.7%	-3.3%	-11.6%	2.5%	-9.4%	-6.3%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	23,500	23,286	2,239,592	2,273,786	95	113	772,464	0.49	6,836	33	33.97
2012-Q2	32,936	24,231	3,142,624	2,351,227	95	179	1,307,611	0.74	7,305	54	55.61
2012-Q3	25,186	25,268	2,570,760	2,455,261	102	189	1,437,853	0.75	7,608	57	58.56
2012-Q4	22,749	25,940	2,289,224	2,543,204	101	203	1,306,670	0.78	6,437	50	51.38
<b>Total 2012</b>	<b>104,371</b>	<b>98,725</b>	<b>10,242,200</b>	<b>9,623,478</b>	<b>98</b>	<b>684</b>	<b>4,824,598</b>	<b>0.69</b>	<b>7,054</b>	<b>49</b>	<b>50.13</b>
2013-Q1	25,527	25,875	2,532,949	2,568,868	99	124	635,433	0.48	5,124	25	24.74
2013-Q2	36,024	26,860	3,636,017	2,694,831	101	173	1,012,586	0.64	5,853	38	37.58
2013-Q3	27,675	27,906	2,859,941	2,820,049	103	192	1,496,429	0.69	7,794	54	53.06
2013-Q4	25,031	28,544	2,535,306	2,885,653	101	170	1,265,644	0.60	7,445	44	43.86
<b>Total 2013</b>	<b>114,257</b>	<b>109,185</b>	<b>11,564,213</b>	<b>10,969,401</b>	<b>101</b>	<b>659</b>	<b>4,410,092</b>	<b>0.60</b>	<b>6,692</b>	<b>40</b>	<b>40.20</b>
2014-Q1	27,518	28,548	2,680,498	2,879,471	97	123	888,190	0.43	7,221	31	30.85
2014-Q2	39,040	29,346	3,834,735	2,935,732	98	155	1,184,122	0.53	7,639	40	40.33
2014-Q3	29,613	30,266	2,940,550	3,004,742	99	202	2,001,829	0.67	9,910	66	66.62
2014-Q4	26,656	30,714	2,603,875	3,024,286	98	175	1,141,381	0.57	6,522	37	37.74
<b>Total 2014</b>	<b>122,827</b>	<b>118,874</b>	<b>12,059,658</b>	<b>11,844,231</b>	<b>98</b>	<b>655</b>	<b>5,215,522</b>	<b>0.55</b>	<b>7,963</b>	<b>44</b>	<b>44.03</b>
2015-Q1	29,295	30,500	2,752,854	2,986,690	94	101	648,444	0.33	6,420	21	21.71
2015-Q2	40,978	31,123	3,797,856	3,009,703	93	135	1,227,634	0.43	9,094	39	40.79
2015-Q3	31,190	32,057	2,895,901	3,031,085	93	205	1,886,200	0.64	9,201	59	62.23
2015-Q4	28,176	32,494	2,560,061	3,019,297	91	199	1,784,901	0.61	8,969	55	59.12
<b>Total 2015</b>	<b>129,639</b>	<b>126,174</b>	<b>12,006,672</b>	<b>12,046,775</b>	<b>93</b>	<b>640</b>	<b>5,547,179</b>	<b>0.51</b>	<b>8,667</b>	<b>44</b>	<b>46.05</b>
2016-Q1	31,140	32,584	2,689,408	2,973,498	86	125	1,010,870	0.38	8,087	31	34.00
2016-Q2	43,199	33,084	3,744,407	2,962,893	87	133	1,046,537	0.40	7,869	32	35.32
2016-Q3	33,177	34,028	2,933,683	2,991,517	88	209	2,126,018	0.61	10,172	62	71.07
2016-Q4	29,514	34,481	2,530,519	2,997,397	86	187	1,465,691	0.54	7,838	43	48.90
<b>Total 2016</b>	<b>137,030</b>	<b>134,177</b>	<b>11,898,017</b>	<b>11,925,305</b>	<b>87</b>	<b>654</b>	<b>5,649,116</b>	<b>0.49</b>	<b>8,638</b>	<b>42</b>	<b>47.37</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	4.7%	6.1%	-1.2%	-0.7%	-5.6%	-6.0%	-17.9%	-11.4%	-12.6%	-22.6%	-17.3%
2016-3 mos./2015-3 mos.	6.3%	6.8%	-2.3%	-0.4%	-8.1%	23.8%	55.9%	15.8%	26.0%	45.9%	56.6%
2016-6 mos./2015-6 mos.	5.8%	6.6%	-1.8%	-1.0%	-7.2%	9.3%	9.7%	2.6%	0.3%	2.9%	10.8%
2016-9 mos./2015-9 mos.	6.0%	6.4%	-0.8%	-1.1%	-6.4%	5.9%	11.2%	-0.5%	5.0%	4.5%	12.4%
2016-12 mos./2015-12 mos.	5.7%	6.3%	-0.9%	-1.0%	-6.2%	2.2%	1.8%	-3.9%	-0.3%	-4.2%	2.9%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	16,513	18,816	1,146,827	1,320,257	69	55	280,731	0.29	5,104	15	21.26
2012-Q2	24,642	18,682	1,686,907	1,301,276	68	87	525,719	0.47	6,043	28	40.40
2012-Q3	16,631	18,530	1,212,244	1,288,983	73	110	686,450	0.59	6,240	37	53.26
2012-Q4	14,044	18,158	1,009,773	1,273,943	72	84	444,014	0.46	5,286	24	34.85
<b>Total 2012</b>	<b>71,830</b>	<b>74,186</b>	<b>5,055,751</b>	<b>5,184,459</b>	<b>70</b>	<b>336</b>	<b>1,936,914</b>	<b>0.45</b>	<b>5,765</b>	<b>26</b>	<b>37.36</b>
2013-Q1	15,537	17,579	1,056,451	1,234,581	68	39	111,312	0.22	2,854	6	9.02
2013-Q2	23,152	17,574	1,584,789	1,232,739	68	53	302,878	0.30	5,715	17	24.57
2013-Q3	16,254	17,566	1,133,301	1,227,492	70	81	441,454	0.46	5,450	25	35.96
2013-Q4	13,537	17,271	926,047	1,190,966	68	75	483,215	0.43	6,443	28	40.57
<b>Total 2013</b>	<b>68,480</b>	<b>69,990</b>	<b>4,700,588</b>	<b>4,885,778</b>	<b>69</b>	<b>248</b>	<b>1,338,859</b>	<b>0.35</b>	<b>5,399</b>	<b>19</b>	<b>27.40</b>
2014-Q1	14,683	16,895	977,139	1,156,537	67	29	52,237	0.17	1,801	3	4.52
2014-Q2	21,756	16,714	1,442,039	1,134,868	66	50	432,058	0.30	8,641	26	38.07
2014-Q3	15,290	16,569	979,084	1,108,975	64	44	145,615	0.27	3,309	9	13.13
2014-Q4	12,750	16,282	801,425	1,068,747	63	43	272,823	0.26	6,345	17	25.53
<b>Total 2014</b>	<b>64,479</b>	<b>66,460</b>	<b>4,199,687</b>	<b>4,469,127</b>	<b>65</b>	<b>166</b>	<b>902,733</b>	<b>0.25</b>	<b>5,438</b>	<b>14</b>	<b>20.20</b>
2015-Q1	13,580	15,836	826,134	1,022,976	61	25	56,462	0.16	2,258	4	5.52
2015-Q2	20,271	15,610	1,202,682	979,265	59	33	211,313	0.21	6,403	14	21.58
2015-Q3	14,274	15,432	830,383	938,117	58	53	376,895	0.34	7,111	24	40.18
2015-Q4	11,891	15,170	677,347	902,846	57	49	249,194	0.32	5,086	16	27.60
<b>Total 2015</b>	<b>60,016</b>	<b>62,048</b>	<b>3,536,546</b>	<b>3,843,204</b>	<b>59</b>	<b>160</b>	<b>893,864</b>	<b>0.26</b>	<b>5,587</b>	<b>14</b>	<b>23.26</b>
2016-Q1	12,835	14,840	707,890	864,964	55	26	75,266	0.18	2,895	5	8.70
2016-Q2	18,982	14,624	1,052,014	834,216	55	39	167,835	0.27	4,303	11	20.12
2016-Q3	13,378	14,493	739,434	811,035	55	51	308,270	0.35	6,045	21	38.01
2016-Q4	11,080	14,233	605,020	787,648	55	33	5,750	0.23	174	0	0.73
<b>Total 2016</b>	<b>56,275</b>	<b>58,190</b>	<b>3,104,358</b>	<b>3,297,863</b>	<b>55</b>	<b>149</b>	<b>557,121</b>	<b>0.26</b>	<b>3,739</b>	<b>10</b>	<b>16.89</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-6.8%	-6.2%	-10.7%	-12.8%	-4.1%	-32.7%	-97.7%	-28.2%	-96.6%	-97.5%	-97.4%
2016-3 mos./2015-3 mos.	-5.5%	-6.3%	-14.3%	-15.4%	-9.3%	4.0%	33.3%	11.0%	28.2%	42.3%	57.7%
2016-6 mos./2015-6 mos.	-6.0%	-6.3%	-13.3%	-15.1%	-7.7%	12.1%	-9.2%	19.6%	-19.0%	-3.1%	7.0%
2016-9 mos./2015-9 mos.	-6.1%	-6.2%	-12.6%	-14.6%	-6.9%	4.5%	-14.5%	11.4%	-18.2%	-8.8%	0.2%
2016-12 mos./2015-12 mos.	-6.2%	-6.2%	-12.2%	-14.2%	-6.4%	-6.9%	-37.7%	-0.7%	-33.1%	-33.5%	-27.4%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	9,901	10,567	125,152	127,651	13	10	60,944	0.09	6,094	6	47.74
2012-Q2	13,893	10,681	170,411	128,231	12	11	69,290	0.10	6,299	6	54.04
2012-Q3	10,177	10,850	125,116	132,742	12	18	109,445	0.17	6,080	10	82.45
2012-Q4	8,987	10,763	97,446	131,231	11	2	-2,210	0.02	-1,105	0	-1.68
<b>Total 2012</b>	<b>42,958</b>	<b>42,861</b>	<b>518,125</b>	<b>519,855</b>	<b>12</b>	<b>41</b>	<b>237,469</b>	<b>0.10</b>	<b>5,792</b>	<b>6</b>	<b>45.68</b>
2013-Q1	19,218	12,089	326,264	145,197	17	6	-23,538	0.05	-3,923	-2	-16.21
2013-Q2	27,453	15,407	363,924	210,141	13	8	74,448	0.05	9,306	5	35.43
2013-Q3	20,931	18,334	266,672	249,517	13	16	69,584	0.09	4,349	4	27.89
2013-Q4	17,475	20,379	205,119	276,872	12	13	81,189	0.06	6,245	4	29.32
<b>Total 2013</b>	<b>85,077</b>	<b>66,209</b>	<b>1,161,979</b>	<b>881,727</b>	<b>14</b>	<b>43</b>	<b>201,683</b>	<b>0.06</b>	<b>4,690</b>	<b>3</b>	<b>22.87</b>
2014-Q1	20,289	21,237	282,166	283,875	14	14	43,537	0.07	3,110	2	15.34
2014-Q2	29,019	21,663	332,399	274,657	11	11	39,861	0.05	3,624	2	14.51
2014-Q3	22,013	22,111	265,546	271,797	12	19	100,072	0.09	5,267	5	36.82
2014-Q4	19,241	22,431	214,593	272,413	11	15	131,648	0.07	8,777	6	48.33
<b>Total 2014</b>	<b>90,562</b>	<b>87,442</b>	<b>1,094,704</b>	<b>1,102,742</b>	<b>12</b>	<b>59</b>	<b>315,118</b>	<b>0.07</b>	<b>5,341</b>	<b>4</b>	<b>28.58</b>
2015-Q1	20,540	22,573	282,037	272,978	14	5	12,462	0.02	2,492	1	4.57
2015-Q2	30,185	22,812	343,319	275,182	11	9	32,311	0.04	3,590	1	11.74
2015-Q3	22,930	23,171	259,694	276,970	11	19	94,851	0.08	4,992	4	34.25
2015-Q4	19,767	23,342	202,654	273,509	10	7	144,795	0.03	20,685	6	52.94
<b>Total 2015</b>	<b>93,422</b>	<b>91,898</b>	<b>1,087,704</b>	<b>1,098,639</b>	<b>12</b>	<b>40</b>	<b>284,419</b>	<b>0.04</b>	<b>7,110</b>	<b>3</b>	<b>25.89</b>
2016-Q1	20,833	23,322	258,531	268,688	12	7	76,914	0.03	10,988	3	28.63
2016-Q2	30,844	23,470	322,829	262,969	10	8	59,746	0.03	7,468	3	22.72
2016-Q3	23,125	23,676	241,641	259,680	10	14	113,209	0.06	8,086	5	43.60
2016-Q4	19,991	23,713	191,036	255,535	10	7	75,873	0.03	10,839	3	29.69
<b>Total 2016</b>	<b>94,793</b>	<b>94,181</b>	<b>1,014,037</b>	<b>1,046,872</b>	<b>11</b>	<b>36</b>	<b>325,742</b>	<b>0.04</b>	<b>9,048</b>	<b>3</b>	<b>31.12</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	1.1%	1.6%	-5.7%	-6.6%	-6.8%	0.0%	-47.6%	-1.6%	-47.6%	-48.4%	-43.9%
2016-3 mos./2015-3 mos.	1.4%	3.3%	-8.3%	-1.6%	-9.6%	40.0%	517.2%	35.5%	340.8%	497.4%	527.0%
2016-6 mos./2015-6 mos.	1.9%	3.1%	-7.0%	-3.0%	-8.7%	7.1%	205.2%	3.9%	184.9%	196.1%	214.7%
2016-9 mos./2015-9 mos.	1.6%	2.8%	-7.0%	-4.1%	-8.4%	-12.1%	79.0%	-14.5%	103.6%	74.1%	86.6%
2016-12 mos./2015-12 mos.	1.5%	2.5%	-6.8%	-4.7%	-8.1%	-10.0%	14.5%	-12.2%	27.3%	11.8%	20.2%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	61,743	62,787	3,250,376	3,521,164	53	179	2,658,567	0.29	14,852	42	75.50
2012-Q2	29,284	34,904	1,618,928	1,872,235	55	29	445,309	0.08	15,355	13	23.78
2012-Q3	17,302	31,731	1,001,514	1,631,792	58	1	175,564	0.00	175,564	6	10.76
2012-Q4	68,401	44,966	3,697,757	2,417,628	54	28	717,414	0.06	25,622	16	29.67
<b>Total 2012</b>	<b>176,730</b>	<b>174,388</b>	<b>9,568,575</b>	<b>9,442,819</b>	<b>54</b>	<b>237</b>	<b>3,996,854</b>	<b>0.14</b>	<b>16,864</b>	<b>23</b>	<b>42.33</b>
2013-Q1	69,987	65,576	3,591,105	3,569,878	51	153	1,711,366	0.23	11,185	26	47.94
2013-Q2	25,222	36,274	1,484,481	1,966,106	59	27	673,453	0.07	24,943	19	34.25
2013-Q3	20,282	36,032	1,207,837	1,884,221	60	2	819,440	0.01	409,720	23	43.49
2013-Q4	44,337	45,189	2,988,705	2,510,343	67	23	236,455	0.05	10,281	5	9.42
<b>Total 2013</b>	<b>159,828</b>	<b>183,071</b>	<b>9,272,128</b>	<b>9,930,548</b>	<b>58</b>	<b>205</b>	<b>3,440,714</b>	<b>0.11</b>	<b>16,784</b>	<b>19</b>	<b>34.65</b>
2014-Q1	92,472	63,962	4,683,069	3,658,009	51	173	1,469,434	0.27	8,494	23	40.17
2014-Q2	29,924	38,737	1,749,653	2,165,897	58	44	1,320,347	0.11	30,008	34	60.96
2014-Q3	20,804	36,831	1,260,973	2,013,856	61	12	477,441	0.03	39,787	13	23.71
2014-Q4	54,447	47,546	3,489,470	2,754,208	64	13	97,249	0.03	7,481	2	3.53
<b>Total 2014</b>	<b>197,647</b>	<b>187,076</b>	<b>11,183,165</b>	<b>10,591,970</b>	<b>57</b>	<b>242</b>	<b>3,364,471</b>	<b>0.13</b>	<b>13,903</b>	<b>18</b>	<b>31.76</b>
2015-Q1	87,570	66,054	4,499,734	3,848,747	51	191	1,641,196	0.29	8,593	25	42.64
2015-Q2	27,573	37,918	1,623,656	2,144,488	59	21	284,206	0.06	13,534	7	13.25
2015-Q3	25,163	39,578	1,542,158	2,236,331	61	4	255,673	0.01	63,918	6	11.43
2015-Q4	40,904	47,292	2,745,472	2,740,609	67	7	2,002,602	0.01	286,086	42	73.07
<b>Total 2015</b>	<b>181,210</b>	<b>190,842</b>	<b>10,411,020</b>	<b>10,970,175</b>	<b>57</b>	<b>223</b>	<b>4,183,677</b>	<b>0.12</b>	<b>18,761</b>	<b>22</b>	<b>38.14</b>
2016-Q1	33,533	47,958	2,110,262	3,000,158	63	163	1,988,591	0.34	12,200	41	66.28
2016-Q2	27,494	20,748	1,612,140	1,299,381	59	40	384,002	0.19	9,600	19	29.55
2016-Q3	23,022	20,657	1,383,285	1,283,451	60	-1	815,533	0.00	-815,533	39	63.54
2016-Q4	42,747	35,111	2,817,393	2,205,649	66	6	-694,823	0.02	-115,804	-20	-31.50
<b>Total 2016</b>	<b>126,796</b>	<b>124,474</b>	<b>7,923,080</b>	<b>7,788,639</b>	<b>62</b>	<b>208</b>	<b>2,493,303</b>	<b>0.17</b>	<b>11,987</b>	<b>20</b>	<b>32.01</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	4.5%	-25.8%	2.6%	-19.5%	-1.8%	-14.3%	-134.7%	15.5%	-140.5%	-146.7%	-143.1%
2016-3 mos./2015-3 mos.	-61.7%	-27.4%	-53.1%	-22.0%	22.5%	-14.7%	21.2%	17.5%	42.0%	66.9%	55.4%
2016-6 mos./2015-6 mos.	-47.0%	-33.9%	-39.2%	-28.3%	14.7%	-4.2%	23.2%	44.9%	28.7%	86.5%	71.8%
2016-9 mos./2015-9 mos.	-40.1%	-37.7%	-33.4%	-32.2%	11.2%	-6.5%	46.2%	50.2%	56.3%	134.8%	115.5%
2016-12 mos./2015-12 mos.	-30.0%	-34.8%	-23.9%	-29.0%	8.8%	-6.7%	-40.4%	43.0%	-36.1%	-8.6%	-16.1%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	6,076	8,341	1,138,740	1,637,256	187	374	2,324,939	4.48	6,216	279	142.00
2012-Q2	1,511	3,828	312,563	737,092	207	22	-27,676	0.57	-1,258	-7	-3.75
2012-Q3	1,839	3,388	380,928	641,913	207	0	-43,010	0.00		-13	-6.70
2012-Q4	11,196	5,079	2,169,384	1,011,559	194	27	131,802	0.53	4,882	26	13.03
<b>Total 2012</b>	<b>20,622</b>	<b>20,636</b>	<b>4,001,615</b>	<b>4,027,820</b>	<b>194</b>	<b>423</b>	<b>2,386,055</b>	<b>2.05</b>	<b>5,641</b>	<b>116</b>	<b>59.24</b>
2013-Q1	5,857	7,741	1,060,757	1,483,122	181	380	2,357,327	4.91	6,203	305	158.94
2013-Q2	2,012	4,630	392,022	874,572	195	28	74,880	0.60	2,674	16	8.56
2013-Q3	2,252	4,413	459,888	820,563	204	4	12,680	0.09	3,170	3	1.55
2013-Q4	10,587	5,235	2,041,169	995,182	193	79	315,247	1.51	3,990	60	31.68
<b>Total 2013</b>	<b>20,708</b>	<b>22,019</b>	<b>3,953,836</b>	<b>4,173,439</b>	<b>191</b>	<b>491</b>	<b>2,760,134</b>	<b>2.23</b>	<b>5,621</b>	<b>125</b>	<b>66.14</b>
2014-Q1	5,734	5,380	1,029,227	1,054,022	179	367	2,250,480	6.82	6,132	418	213.51
2014-Q2	2,527	5,277	500,925	1,007,166	198	60	426,919	1.14	7,115	81	42.39
2014-Q3	2,612	5,168	513,860	964,311	197	-1	-51,933	-0.02	51,933	-10	-5.39
2014-Q4	10,426	5,271	2,011,130	995,698	193	49	334,145	0.93	6,819	63	33.56
<b>Total 2014</b>	<b>21,299</b>	<b>21,096</b>	<b>4,055,142</b>	<b>4,021,197</b>	<b>190</b>	<b>475</b>	<b>2,959,611</b>	<b>2.25</b>	<b>6,231</b>	<b>140</b>	<b>73.60</b>
2015-Q1	5,713	5,555	1,019,408	1,078,269	178	451	3,074,023	8.12	6,816	553	285.09
2015-Q2	2,885	5,391	582,235	1,027,329	202	41	174,046	0.76	4,245	32	16.94
2015-Q3	2,901	5,279	592,406	992,732	204	7	-280,087	0.13	-40,012	-53	-28.21
2015-Q4	10,017	5,337	1,929,998	1,010,681	193	29	178,934	0.54	6,170	34	17.70
<b>Total 2015</b>	<b>21,516</b>	<b>21,562</b>	<b>4,124,047</b>	<b>4,109,011</b>	<b>192</b>	<b>528</b>	<b>3,146,916</b>	<b>2.45</b>	<b>5,960</b>	<b>146</b>	<b>76.59</b>
2016-Q1	5,636	5,564	996,508	1,074,783	177	374	2,879,893	6.72	7,700	518	267.95
2016-Q2	3,301	5,489	630,070	1,048,581	191	56	123,535	1.02	2,206	23	11.78
2016-Q3	3,179	5,386	628,980	1,008,425	198	3	-73,377	0.06	-24,459	-14	-7.28
2016-Q4	9,941	5,434	1,986,286	1,026,676	200	75	527,762	1.38	7,037	97	51.40
<b>Total 2016</b>	<b>22,057</b>	<b>21,873</b>	<b>4,241,844</b>	<b>4,158,465</b>	<b>192</b>	<b>508</b>	<b>3,457,813</b>	<b>2.32</b>	<b>6,807</b>	<b>158</b>	<b>83.15</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-0.8%	1.8%	2.9%	1.6%	3.7%	158.6%	194.9%	154.0%	14.0%	189.7%	190.4%
2016-3 mos./2015-3 mos.	-1.3%	0.2%	-2.2%	-0.3%	-0.9%	-17.1%	-6.3%	-17.2%	13.0%	-6.5%	-6.0%
2016-6 mos./2015-6 mos.	3.9%	1.0%	1.6%	0.8%	-2.3%	-12.6%	-7.5%	-13.4%	5.8%	-8.4%	-8.3%
2016-9 mos./2015-9 mos.	5.4%	1.3%	2.8%	1.1%	-2.4%	-13.2%	-1.3%	-14.4%	13.8%	-2.6%	-2.3%
2016-12 mos./2015-12 mos.	2.5%	1.4%	2.9%	1.2%	0.3%	-3.8%	9.9%	-5.2%	14.2%	8.3%	8.6%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	6,076	8,341	784,801	1,216,195	129	131	1,602,937	1.57	12,236	192	131.80
2012-Q2	1,511	3,828	162,456	457,245	108	15	-75,253	0.39	-5,017	-20	-16.46
2012-Q3	1,839	3,388	216,174	382,087	118	11	80,688	0.32	7,335	24	21.12
2012-Q4	11,196	5,079	1,464,064	681,947	131	21	202,618	0.41	9,648	40	29.71
<b>Total 2012</b>	<b>20,622</b>	<b>20,636</b>	<b>2,627,495</b>	<b>2,737,474</b>	<b>127</b>	<b>178</b>	<b>1,810,990</b>	<b>0.86</b>	<b>10,174</b>	<b>88</b>	<b>66.16</b>
2013-Q1	5,857	7,741	608,727	1,030,170	104	147	1,458,829	1.90	9,924	188	141.61
2013-Q2	2,012	4,630	190,729	514,989	95	27	232,686	0.58	8,618	50	45.18
2013-Q3	2,252	4,413	239,103	473,869	106	2	-37,884	0.05	-18,942	-9	-7.99
2013-Q4	10,587	5,235	1,225,979	601,208	116	37	353,853	0.71	9,564	68	58.86
<b>Total 2013</b>	<b>20,708</b>	<b>22,019</b>	<b>2,264,538</b>	<b>2,620,236</b>	<b>109</b>	<b>213</b>	<b>2,007,484</b>	<b>0.97</b>	<b>9,425</b>	<b>91</b>	<b>76.61</b>
2014-Q1	5,734	5,380	602,512	608,484	105	143	1,434,166	2.66	10,029	267	235.69
2014-Q2	2,527	5,277	251,531	580,053	100	19	96,027	0.36	5,054	18	16.55
2014-Q3	2,612	5,168	269,127	554,416	103	7	112,569	0.14	16,081	22	20.30
2014-Q4	10,426	5,271	1,191,044	570,540	114	23	261,625	0.44	11,375	50	45.86
<b>Total 2014</b>	<b>21,299</b>	<b>21,096</b>	<b>2,314,214</b>	<b>2,313,493</b>	<b>109</b>	<b>192</b>	<b>1,904,387</b>	<b>0.91</b>	<b>9,919</b>	<b>90</b>	<b>82.32</b>
2015-Q1	5,713	5,555	590,811	615,011	103	150	1,858,060	2.70	12,387	334	302.12
2015-Q2	2,885	5,391	288,438	583,599	100	16	-8,450	0.30	-528	-2	-1.45
2015-Q3	2,901	5,279	308,798	563,532	106	9	5,173	0.17	575	1	0.92
2015-Q4	10,017	5,337	1,135,684	570,502	113	9	200,445	0.17	22,272	38	35.13
<b>Total 2015</b>	<b>21,516</b>	<b>21,562</b>	<b>2,323,731</b>	<b>2,332,644</b>	<b>108</b>	<b>184</b>	<b>2,055,228</b>	<b>0.85</b>	<b>11,170</b>	<b>95</b>	<b>88.11</b>
2016-Q1	5,636	5,564	570,933	604,566	101	98	1,190,466	1.76	12,148	214	196.91
2016-Q2	3,301	5,489	315,502	589,141	96	18	72,297	0.33	4,017	13	12.27
2016-Q3	3,179	5,386	330,568	567,043	104	-3	-85,522	-0.06	28,507	-16	-15.08
2016-Q4	9,941	5,434	1,162,035	578,780	117	30	312,661	0.55	10,422	58	54.02
<b>Total 2016</b>	<b>22,057</b>	<b>21,873</b>	<b>2,379,038</b>	<b>2,339,530</b>	<b>108</b>	<b>143</b>	<b>1,489,902</b>	<b>0.65</b>	<b>10,419</b>	<b>68</b>	<b>63.68</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-0.8%	1.8%	2.3%	1.5%	3.1%	233.3%	56.0%	227.4%	-53.2%	53.2%	53.8%
2016-3 mos./2015-3 mos.	-1.3%	0.2%	-3.4%	-1.7%	-2.0%	-34.7%	-35.9%	-34.8%	-1.9%	-36.0%	-34.8%
2016-6 mos./2015-6 mos.	3.9%	1.0%	0.8%	-0.4%	-3.0%	-30.1%	-31.7%	-30.8%	-2.3%	-32.4%	-31.4%
2016-9 mos./2015-9 mos.	5.4%	1.3%	2.4%	-0.1%	-2.8%	-35.4%	-36.5%	-36.3%	-1.7%	-37.4%	-36.5%
2016-12 mos./2015-12 mos.	2.5%	1.4%	2.4%	0.3%	-0.1%	-22.3%	-27.5%	-23.4%	-6.7%	-28.5%	-27.7%



Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	7,319	13,236	1,097,361	2,160,603	150	426	2,470,062	3.22	5,798	187	114.32
2012-Q2	4,860	2,379	679,832	462,260	140	19	-161,794	0.80	-8,515	-68	-35.00
2012-Q3	4,319	2,364	650,588	446,061	151	6	-17,644	0.25	-2,941	-7	-3.96
2012-Q4	13,089	8,735	2,322,727	1,361,397	177	81	402,629	0.93	4,971	46	29.57
<b>Total 2012</b>	<b>29,587</b>	<b>26,714</b>	<b>4,750,508</b>	<b>4,430,321</b>	<b>161</b>	<b>532</b>	<b>2,693,253</b>	<b>1.99</b>	<b>5,063</b>	<b>101</b>	<b>60.79</b>
2013-Q1	9,398	15,707	1,345,094	2,373,024	143	522	2,971,036	3.32	5,692	189	125.20
2013-Q2	5,933	3,312	829,921	619,031	140	46	168,605	1.39	3,665	51	27.24
2013-Q3	5,483	3,330	802,019	599,576	146	0	-34,847	0.00		-10	-5.81
2013-Q4	15,323	10,488	2,641,572	1,567,085	172	136	753,574	1.30	5,541	72	48.09
<b>Total 2013</b>	<b>36,137</b>	<b>32,837</b>	<b>5,618,606</b>	<b>5,158,716</b>	<b>155</b>	<b>704</b>	<b>3,858,368</b>	<b>2.14</b>	<b>5,481</b>	<b>118</b>	<b>74.79</b>
2014-Q1	10,568	17,962	1,448,364	2,610,456	137	712	4,080,755	3.96	5,731	227	156.32
2014-Q2	7,307	4,238	1,033,926	765,187	141	79	109,886	1.86	1,391	26	14.36
2014-Q3	6,656	4,244	1,004,219	742,563	151	3	-120,342	0.07	-40,114	-28	-16.21
2014-Q4	17,600	12,323	3,059,121	1,847,428	174	88	567,975	0.71	6,454	46	30.74
<b>Total 2014</b>	<b>42,131</b>	<b>38,767</b>	<b>6,545,630</b>	<b>5,965,634</b>	<b>155</b>	<b>882</b>	<b>4,638,274</b>	<b>2.28</b>	<b>5,259</b>	<b>120</b>	<b>77.75</b>
2015-Q1	11,657	20,409	1,580,372	2,961,422	136	834	5,092,358	4.09	6,106	250	171.96
2015-Q2	8,569	5,046	1,284,855	934,481	150	102	637,134	2.02	6,246	126	68.18
2015-Q3	7,691	5,050	1,218,470	914,338	158	7	-164,513	0.14	-23,502	-33	-17.99
2015-Q4	18,528	13,729	3,257,501	2,092,004	176	53	300,458	0.39	5,669	22	14.36
<b>Total 2015</b>	<b>46,445</b>	<b>44,234</b>	<b>7,341,198</b>	<b>6,902,245</b>	<b>158</b>	<b>996</b>	<b>5,865,437</b>	<b>2.25</b>	<b>5,889</b>	<b>133</b>	<b>84.98</b>
2016-Q1	12,647	22,071	1,865,207	3,257,423	147	768	5,705,670	3.48	7,429	259	175.16
2016-Q2	9,600	5,792	1,460,893	1,100,193	152	92	308,424	1.59	3,352	53	28.03
2016-Q3	8,516	5,836	1,362,653	1,075,830	160	6	-62,370	0.10	-10,395	-11	-5.80
2016-Q4	20,479	14,874	3,774,765	2,347,656	184	147	1,035,814	0.99	7,046	70	44.12
<b>Total 2016</b>	<b>51,242</b>	<b>48,573</b>	<b>8,463,518</b>	<b>7,781,102</b>	<b>165</b>	<b>1,013</b>	<b>6,987,538</b>	<b>2.09</b>	<b>6,898</b>	<b>144</b>	<b>89.80</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	10.5%	8.3%	15.9%	12.2%	4.8%	177.4%	244.7%	156.0%	24.3%	218.2%	207.2%
2016-3 mos./2015-3 mos.	8.5%	8.1%	18.0%	10.0%	8.8%	-7.9%	12.0%	-14.8%	21.7%	3.6%	1.9%
2016-6 mos./2015-6 mos.	10.0%	9.5%	16.1%	11.9%	5.5%	-8.1%	5.0%	-16.1%	14.2%	-4.1%	-6.2%
2016-9 mos./2015-9 mos.	10.2%	10.5%	14.8%	13.0%	4.2%	-8.2%	6.9%	-16.9%	16.5%	-3.2%	-5.3%
2016-12 mos./2015-12 mos.	10.3%	9.8%	15.3%	12.7%	4.5%	1.7%	19.1%	-7.4%	17.1%	8.5%	5.7%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	12,214	21,453	1,115,075	1,931,099	91	215	1,815,726	1.00	8,445	85	94.03
2012-Q2	8,562	4,722	734,631	499,337	86	20	-6,055	0.42	-303	-1	-1.21
2012-Q3	7,396	4,592	659,945	470,311	89	7	7,879	0.15	1,126	2	1.68
2012-Q4	19,566	13,843	2,085,655	1,293,924	107	45	421,642	0.33	9,370	30	32.59
<b>Total 2012</b>	<b>47,738</b>	<b>44,610</b>	<b>4,595,306</b>	<b>4,194,671</b>	<b>96</b>	<b>287</b>	<b>2,239,192</b>	<b>0.64</b>	<b>7,802</b>	<b>50</b>	<b>53.38</b>
2013-Q1	14,201	23,661	1,241,688	2,203,068	87	236	2,109,228	1.00	8,937	89	95.74
2013-Q2	9,981	6,079	847,802	622,536	85	39	-31,922	0.64	-819	-5	-5.13
2013-Q3	8,677	6,087	767,747	609,249	88	7	-113,762	0.11	-16,252	-19	-18.67
2013-Q4	21,545	15,726	2,224,790	1,440,191	103	74	851,494	0.47	11,507	54	59.12
<b>Total 2013</b>	<b>54,404</b>	<b>51,553</b>	<b>5,082,027</b>	<b>4,875,044</b>	<b>93</b>	<b>356</b>	<b>2,815,038</b>	<b>0.69</b>	<b>7,907</b>	<b>55</b>	<b>57.74</b>
2014-Q1	15,513	25,146	1,333,289	2,256,501	86	309	2,810,156	1.23	9,094	112	124.54
2014-Q2	11,543	7,298	965,297	734,490	84	85	309,732	1.16	3,644	42	42.17
2014-Q3	10,104	7,322	890,218	719,709	88	11	56,024	0.15	5,093	8	7.78
2014-Q4	23,611	17,583	2,444,210	1,598,537	104	63	576,669	0.36	9,153	33	36.07
<b>Total 2014</b>	<b>60,771</b>	<b>57,349</b>	<b>5,633,014</b>	<b>5,309,237</b>	<b>93</b>	<b>468</b>	<b>3,752,581</b>	<b>0.82</b>	<b>8,018</b>	<b>65</b>	<b>70.68</b>
2015-Q1	16,664	27,619	1,407,523	2,473,853	84	347	3,362,935	1.26	9,691	122	135.94
2015-Q2	12,928	8,165	1,106,643	814,320	86	50	167,318	0.61	3,346	20	20.55
2015-Q3	11,308	8,185	1,018,054	799,248	90	9	24,976	0.11	2,775	3	3.12
2015-Q4	24,408	19,064	2,443,484	1,722,817	100	50	595,601	0.26	11,912	31	34.57
<b>Total 2015</b>	<b>65,308</b>	<b>63,033</b>	<b>5,975,704</b>	<b>5,810,238</b>	<b>92</b>	<b>456</b>	<b>4,150,830</b>	<b>0.72</b>	<b>9,103</b>	<b>66</b>	<b>71.44</b>
2016-Q1	17,795	29,445	1,485,099	2,597,034	83	260	2,908,590	0.88	11,187	99	112.00
2016-Q2	14,259	9,029	1,174,937	870,769	82	52	173,978	0.58	3,346	19	19.98
2016-Q3	12,329	9,101	1,057,996	854,372	86	18	222,162	0.20	12,342	24	26.00
2016-Q4	26,599	20,398	2,601,941	1,786,705	98	86	870,487	0.42	10,122	43	48.72
<b>Total 2016</b>	<b>70,982</b>	<b>67,973</b>	<b>6,319,973</b>	<b>6,108,880</b>	<b>89</b>	<b>416</b>	<b>4,175,217</b>	<b>0.61</b>	<b>10,037</b>	<b>61</b>	<b>68.35</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	9.0%	7.0%	6.5%	3.7%	-2.3%	72.0%	46.2%	60.8%	-15.0%	36.6%	40.9%
2016-3 mos./2015-3 mos.	6.8%	6.6%	5.5%	5.0%	-1.2%	-25.1%	-13.5%	-29.7%	15.4%	-18.9%	-17.6%
2016-6 mos./2015-6 mos.	8.3%	7.5%	5.8%	5.5%	-2.3%	-21.4%	-12.7%	-26.9%	11.1%	-18.8%	-17.2%
2016-9 mos./2015-9 mos.	8.5%	8.2%	5.3%	5.7%	-3.0%	-18.7%	-7.0%	-24.9%	14.4%	-14.1%	-12.1%
2016-12 mos./2015-12 mos.	8.7%	7.8%	5.8%	5.1%	-2.7%	-8.8%	0.6%	-15.4%	10.3%	-6.7%	-4.3%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	6,574	9,588	469,858	684,492	71	74	508,687	0.77	6,874	53	74.32
2012-Q2	5,461	4,415	345,578	329,278	63	8	-34,266	0.18	-4,283	-8	-10.41
2012-Q3	4,170	4,209	283,692	304,902	68	2	-35,624	0.05	-17,812	-8	-11.68
2012-Q4	7,342	6,312	554,056	439,434	75	13	103,591	0.21	7,969	16	23.57
<b>Total 2012</b>	<b>23,547</b>	<b>24,524</b>	<b>1,653,184</b>	<b>1,758,106</b>	<b>70</b>	<b>97</b>	<b>542,388</b>	<b>0.40</b>	<b>5,592</b>	<b>22</b>	<b>30.85</b>
2013-Q1	5,692	8,489	359,417	567,239	63	79	669,161	0.93	8,470	79	117.97
2013-Q2	5,164	4,382	323,081	314,921	63	12	-118,770	0.27	-9,898	-27	-37.71
2013-Q3	3,847	4,284	247,808	304,013	64	9	66,169	0.21	7,352	15	21.77
2013-Q4	6,551	5,844	455,392	378,567	70	25	150,702	0.43	6,028	26	39.81
<b>Total 2013</b>	<b>21,254</b>	<b>22,999</b>	<b>1,385,698</b>	<b>1,564,740</b>	<b>65</b>	<b>125</b>	<b>767,262</b>	<b>0.54</b>	<b>6,138</b>	<b>33</b>	<b>49.03</b>
2014-Q1	5,331	6,834	330,729	413,467	62	60	456,597	0.88	7,610	67	110.43
2014-Q2	4,882	4,264	301,369	296,093	62	13	-81,552	0.30	-6,273	-19	-27.54
2014-Q3	3,598	4,199	218,807	287,692	61	1	-19,016	0.02	-19,016	-5	-6.61
2014-Q4	5,756	5,346	384,032	332,872	67	13	203,146	0.24	15,627	38	61.03
<b>Total 2014</b>	<b>19,567</b>	<b>20,643</b>	<b>1,234,937</b>	<b>1,330,124</b>	<b>63</b>	<b>87</b>	<b>559,175</b>	<b>0.42</b>	<b>6,427</b>	<b>27</b>	<b>42.04</b>
2015-Q1	4,847	6,279	291,409	367,449	60	40	282,353	0.64	7,059	45	76.84
2015-Q2	4,598	3,853	284,469	261,095	62	13	-434	0.34	-33	0	-0.17
2015-Q3	3,314	3,816	204,990	256,437	62	3	-13,900	0.08	-4,633	-4	-5.42
2015-Q4	5,170	4,896	329,459	297,388	64	7	59,174	0.14	8,453	12	19.90
<b>Total 2015</b>	<b>17,929</b>	<b>18,844</b>	<b>1,110,327</b>	<b>1,182,369</b>	<b>62</b>	<b>63</b>	<b>327,193</b>	<b>0.33</b>	<b>5,194</b>	<b>17</b>	<b>27.67</b>
2016-Q1	4,574	5,807	264,991	330,976	58	40	410,703	0.69	10,268	71	124.09
2016-Q2	4,348	3,578	262,848	234,762	60	2	-187,106	0.06	-93,553	-52	-79.70
2016-Q3	3,198	3,553	179,853	230,535	56	3	16,121	0.08	5,374	5	6.99
2016-Q4	4,727	4,561	280,627	264,344	59	15	134,862	0.33	8,991	30	51.02
<b>Total 2016</b>	<b>16,847</b>	<b>17,499</b>	<b>988,319</b>	<b>1,060,617</b>	<b>59</b>	<b>60</b>	<b>374,580</b>	<b>0.34</b>	<b>6,243</b>	<b>21</b>	<b>35.32</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-8.6%	-6.8%	-14.8%	-11.1%	-6.8%	114.3%	127.9%	130.0%	6.4%	144.6%	156.4%
2016-3 mos./2015-3 mos.	-5.6%	-7.5%	-9.1%	-9.9%	-3.6%	0.0%	45.5%	8.1%	45.5%	57.3%	61.5%
2016-6 mos./2015-6 mos.	-5.5%	-7.4%	-8.3%	-10.0%	-3.0%	-20.8%	-20.7%	-14.4%	0.1%	-14.4%	-11.9%
2016-9 mos./2015-9 mos.	-5.0%	-7.2%	-9.4%	-10.0%	-4.6%	-19.6%	-10.6%	-13.4%	11.3%	-3.6%	-0.6%
2016-12 mos./2015-12 mos.	-6.0%	-7.1%	-11.0%	-10.3%	-5.3%	-4.8%	14.5%	2.6%	20.2%	23.3%	27.6%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	5,396	7,641	66,134	90,481	12	17	77,191	0.22	4,541	10	85.31
2012-Q2	1,568	2,027	15,996	26,768	10	5	15,955	0.25	3,191	8	59.60
2012-Q3	1,669	1,806	17,496	23,361	10	1	27,244	0.06	27,244	15	116.62
2012-Q4	8,840	4,240	91,694	47,686	10	-1	-4,574	-0.02	4,574	-1	-9.59
<b>Total 2012</b>	<b>17,473</b>	<b>15,714</b>	<b>191,320</b>	<b>188,296</b>	<b>11</b>	<b>22</b>	<b>115,816</b>	<b>0.14</b>	<b>5,264</b>	<b>7</b>	<b>61.51</b>
2013-Q1	10,568	8,596	153,261	92,990	15	25	85,399	0.29	3,416	10	91.84
2013-Q2	4,719	4,868	28,725	61,086	6	4	-29,453	0.08	-7,363	-6	-48.22
2013-Q3	4,247	5,228	29,966	61,122	7	3	-6,598	0.06	-2,199	-1	-10.79
2013-Q4	14,290	7,824	160,802	81,898	11	1	15,768	0.01	15,768	2	19.25
<b>Total 2013</b>	<b>33,824</b>	<b>26,516</b>	<b>372,754</b>	<b>297,096</b>	<b>11</b>	<b>33</b>	<b>65,116</b>	<b>0.12</b>	<b>1,973</b>	<b>2</b>	<b>21.92</b>
2014-Q1	10,409	9,834	125,024	93,913	12	27	116,232	0.27	4,305	12	123.77
2014-Q2	5,836	7,868	34,447	86,666	6	6	61,661	0.08	10,277	8	71.15
2014-Q3	5,396	7,852	35,200	84,501	7	1	9,794	0.01	9,794	1	11.59
2014-Q4	15,456	9,229	153,773	86,776	10	2	-7,532	0.02	-3,766	-1	-8.68
<b>Total 2014</b>	<b>37,097</b>	<b>34,783</b>	<b>348,444</b>	<b>351,856</b>	<b>9</b>	<b>36</b>	<b>180,155</b>	<b>0.10</b>	<b>5,004</b>	<b>5</b>	<b>51.20</b>
2015-Q1	11,085	10,993	128,246	94,340	12	37	198,133	0.34	5,355	18	210.02
2015-Q2	6,475	8,774	38,957	87,699	6	4	8,832	0.05	2,208	1	10.07
2015-Q3	5,866	8,642	42,222	87,187	7	3	-7,100	0.03	-2,367	-1	-8.14
2015-Q4	15,621	9,919	145,158	88,581	9	2	8,946	0.02	4,473	1	10.10
<b>Total 2015</b>	<b>39,047</b>	<b>38,328</b>	<b>354,583</b>	<b>357,807</b>	<b>9</b>	<b>46</b>	<b>208,811</b>	<b>0.12</b>	<b>4,539</b>	<b>5</b>	<b>58.36</b>
2016-Q1	11,260	11,393	113,589	91,306	10	32	246,323	0.28	7,698	22	269.78
2016-Q2	7,046	9,113	43,230	84,479	6	0	39,110	0.00		4	46.30
2016-Q3	6,155	8,987	40,865	82,493	7	-1	-29,031	-0.01	29,031	-3	-35.19
2016-Q4	16,095	10,257	144,760	85,333	9	6	-22,458	0.06	-3,743	-2	-26.32
<b>Total 2016</b>	<b>40,556</b>	<b>39,750</b>	<b>342,444</b>	<b>343,611</b>	<b>8</b>	<b>37</b>	<b>233,944</b>	<b>0.09</b>	<b>6,323</b>	<b>6</b>	<b>68.08</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	3.0%	3.4%	-0.3%	-3.7%	-3.2%	200.0%	-351.0%	190.1%	-183.7%	-342.8%	-360.6%
2016-3 mos./2015-3 mos.	1.6%	3.6%	-11.4%	-3.2%	-12.8%	-13.5%	24.3%	-16.5%	43.7%	20.0%	28.5%
2016-6 mos./2015-6 mos.	4.2%	3.7%	-6.2%	-3.4%	-10.0%	-22.0%	37.9%	-24.8%	76.7%	32.9%	42.8%
2016-9 mos./2015-9 mos.	4.4%	3.8%	-5.6%	-4.1%	-9.6%	-29.5%	28.3%	-32.1%	82.1%	23.6%	33.7%
2016-12 mos./2015-12 mos.	3.9%	3.7%	-3.4%	-4.0%	-7.0%	-19.6%	12.0%	-22.4%	39.3%	8.0%	16.7%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	48,461	54,500	13,695,036	15,878,784	283	1,344	10,825,715	2.47	8,055	199	68.18
2012-Q2	72,108	55,276	20,683,422	16,186,277	287	1,086	208,440	1.96	192	4	1.29
2012-Q3	50,990	56,438	15,651,211	16,642,165	307	1,196	7,620,889	2.12	6,372	135	45.79
2012-Q4	52,910	56,700	16,455,343	16,737,208	311	1,370	12,295,335	2.42	8,975	217	73.46
<b>Total 2012</b>	<b>224,469</b>	<b>222,914</b>	<b>66,485,012</b>	<b>65,444,434</b>	<b>296</b>	<b>4,996</b>	<b>30,950,379</b>	<b>2.24</b>	<b>6,195</b>	<b>139</b>	<b>47.29</b>
2013-Q1	48,136	55,916	13,898,932	16,511,788	289	1,523	9,566,789	2.72	6,282	171	57.94
2013-Q2	72,963	55,967	21,115,029	16,528,398	289	1,160	7,645,886	2.07	6,591	137	46.26
2013-Q3	50,095	56,734	15,550,911	16,905,704	310	1,207	8,329,922	2.13	6,901	147	49.27
2013-Q4	53,576	56,616	16,215,011	16,804,887	303	1,449	12,280,410	2.56	8,475	217	73.08
<b>Total 2013</b>	<b>224,770</b>	<b>225,233</b>	<b>66,779,883</b>	<b>66,750,777</b>	<b>297</b>	<b>5,339</b>	<b>37,823,007</b>	<b>2.37</b>	<b>7,084</b>	<b>168</b>	<b>56.66</b>
2014-Q1	48,761	55,952	12,881,062	16,335,324	264	1,564	11,770,944	2.80	7,526	210	72.06
2014-Q2	72,765	56,011	20,397,193	16,094,842	280	1,129	9,561,108	2.02	8,469	171	59.40
2014-Q3	49,720	56,503	14,918,101	16,290,726	300	1,105	10,082,109	1.96	9,124	178	61.89
2014-Q4	52,603	56,198	15,759,374	16,223,002	300	1,235	6,532,539	2.20	5,290	116	40.27
<b>Total 2014</b>	<b>223,849</b>	<b>224,664</b>	<b>63,955,730</b>	<b>64,943,894</b>	<b>286</b>	<b>5,033</b>	<b>37,946,700</b>	<b>2.24</b>	<b>7,540</b>	<b>169</b>	<b>58.43</b>
2015-Q1	49,073	55,269	13,380,289	15,841,864	273	1,540	8,922,609	2.79	5,794	161	56.32
2015-Q2	72,567	55,645	20,390,562	16,035,040	281	1,068	18,609,332	1.92	17,424	334	116.05
2015-Q3	52,415	57,052	15,380,328	16,345,391	293	984	10,609,096	1.72	10,782	186	64.91
2015-Q4	52,489	56,702	15,986,704	16,361,999	305	1,162	10,351,510	2.05	8,908	183	63.27
<b>Total 2015</b>	<b>226,544</b>	<b>224,668</b>	<b>65,137,883</b>	<b>64,584,294</b>	<b>288</b>	<b>4,754</b>	<b>48,492,547</b>	<b>2.12</b>	<b>10,200</b>	<b>216</b>	<b>75.08</b>
2016-Q1	49,911	56,385	13,715,828	16,148,233	275	1,429	7,534,043	2.53	5,272	134	46.66
2016-Q2	76,061	56,679	21,702,805	16,349,991	285	1,080	4,140,864	1.91	3,834	73	25.33
2016-Q3	51,489	57,650	15,813,321	16,917,856	307	1,077	9,837,957	1.87	9,135	171	58.15
2016-Q4	56,050	58,285	17,879,187	17,405,084	319	1,341	9,012,233	2.30	6,721	155	51.78
<b>Total 2016</b>	<b>233,511</b>	<b>228,999</b>	<b>69,111,141</b>	<b>66,821,164</b>	<b>296</b>	<b>4,927</b>	<b>30,525,097</b>	<b>2.15</b>	<b>6,195</b>	<b>133</b>	<b>45.68</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	6.8%	2.8%	11.8%	6.4%	4.7%	15.4%	-12.9%	12.3%	-24.6%	-15.3%	-18.2%
2016-3 mos./2015-3 mos.	1.7%	2.0%	2.5%	1.9%	0.8%	-7.2%	-15.6%	-9.0%	-9.0%	-17.2%	-17.2%
2016-6 mos./2015-6 mos.	3.6%	1.9%	4.9%	1.9%	1.3%	-3.8%	-57.6%	-5.6%	-55.9%	-58.4%	-58.4%
2016-9 mos./2015-9 mos.	2.0%	1.6%	4.2%	2.5%	2.2%	-0.2%	-43.6%	-1.8%	-43.5%	-44.5%	-45.0%
2016-12 mos./2015-12 mos.	3.1%	1.9%	6.1%	3.5%	2.9%	3.6%	-37.1%	1.7%	-39.3%	-38.2%	-39.2%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	11,446	13,641	4,356,126	5,541,996	381	324	4,511,579	2.38	13,925	331	81.41
2012-Q2	15,976	13,687	6,124,376	5,452,622	383	264	4,058,972	1.93	15,375	297	74.44
2012-Q3	11,663	13,671	4,811,780	5,379,228	413	222	3,568,284	1.62	16,073	261	66.33
2012-Q4	14,101	13,675	5,626,914	5,335,419	399	312	5,248,873	2.28	16,823	384	98.38
<b>Total 2012</b>	<b>53,186</b>	<b>54,674</b>	<b>20,919,196</b>	<b>21,709,265</b>	<b>393</b>	<b>1,122</b>	<b>17,387,708</b>	<b>2.05</b>	<b>15,497</b>	<b>318</b>	<b>80.09</b>
2013-Q1	10,503	13,266	4,009,465	5,152,248	382	346	3,453,982	2.61	9,983	260	67.04
2013-Q2	15,346	12,990	5,828,564	5,013,272	380	230	1,556,851	1.77	6,769	120	31.05
2013-Q3	10,782	12,929	4,494,348	5,047,809	417	206	3,881,083	1.59	18,840	300	76.89
2013-Q4	13,576	12,665	5,498,817	4,935,806	405	280	3,370,602	2.21	12,038	266	68.29
<b>Total 2013</b>	<b>50,207</b>	<b>51,850</b>	<b>19,831,194</b>	<b>20,149,135</b>	<b>395</b>	<b>1,062</b>	<b>12,262,518</b>	<b>2.05</b>	<b>11,547</b>	<b>236</b>	<b>60.86</b>
2014-Q1	10,693	12,563	3,945,816	4,881,500	369	320	4,329,556	2.55	13,530	345	88.69
2014-Q2	14,445	12,404	5,519,008	4,804,939	382	230	1,881,272	1.85	8,179	152	39.15
2014-Q3	9,967	12,303	4,178,432	4,841,829	419	165	2,215,111	1.34	13,425	180	45.75
2014-Q4	13,148	12,081	5,289,378	4,816,465	402	222	3,877,591	1.84	17,467	321	80.51
<b>Total 2014</b>	<b>48,253</b>	<b>49,351</b>	<b>18,932,634</b>	<b>19,344,733</b>	<b>392</b>	<b>937</b>	<b>12,303,530</b>	<b>1.90</b>	<b>13,131</b>	<b>249</b>	<b>63.60</b>
2015-Q1	10,730	11,790	4,258,887	4,739,261	397	294	3,319,045	2.49	11,289	282	70.03
2015-Q2	14,106	11,847	5,534,872	4,801,876	392	184	2,007,369	1.55	10,910	169	41.80
2015-Q3	11,997	12,703	4,440,522	4,919,117	370	174	1,868,116	1.37	10,736	147	37.98
2015-Q4	12,777	12,423	5,381,026	4,936,439	421	208	2,249,035	1.67	10,813	181	45.56
<b>Total 2015</b>	<b>49,610</b>	<b>48,763</b>	<b>19,615,307</b>	<b>19,396,693</b>	<b>395</b>	<b>860</b>	<b>9,443,565</b>	<b>1.76</b>	<b>10,981</b>	<b>194</b>	<b>48.69</b>
2016-Q1	10,856	12,428	4,325,000	4,888,039	398	331	3,455,144	2.66	10,439	278	70.69
2016-Q2	16,649	12,439	6,087,107	4,894,725	366	216	2,050,837	1.74	9,495	165	41.90
2016-Q3	11,047	12,674	5,025,074	5,175,793	455	262	4,206,622	2.07	16,056	332	81.27
2016-Q4	14,614	13,326	6,349,610	5,467,573	434	318	5,796,409	2.39	18,228	435	106.01
<b>Total 2016</b>	<b>53,166</b>	<b>50,867</b>	<b>21,786,791</b>	<b>20,426,130</b>	<b>410</b>	<b>1,127</b>	<b>15,509,012</b>	<b>2.22</b>	<b>13,761</b>	<b>305</b>	<b>75.93</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	14.4%	7.3%	18.0%	10.8%	3.2%	52.9%	157.7%	42.5%	68.6%	140.3%	132.7%
2016-3 mos./2015-3 mos.	1.2%	5.4%	1.6%	3.1%	0.4%	12.6%	4.1%	6.8%	-7.5%	-1.2%	0.9%
2016-6 mos./2015-6 mos.	10.7%	5.2%	6.3%	2.5%	-4.0%	14.4%	3.4%	8.8%	-9.7%	-1.7%	0.8%
2016-9 mos./2015-9 mos.	4.7%	3.3%	8.5%	3.4%	3.6%	24.1%	35.0%	20.1%	8.8%	30.7%	30.5%
2016-12 mos./2015-12 mos.	7.2%	4.3%	11.1%	5.3%	3.6%	31.0%	64.2%	25.6%	25.3%	57.4%	56.0%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	11,446	13,641	2,753,836	3,530,664	241	216	1,922,007	1.58	8,898	141	54.44
2012-Q2	15,976	13,687	3,931,543	3,478,215	246	239	1,564,507	1.75	6,546	114	44.98
2012-Q3	11,663	13,671	3,077,951	3,434,514	264	214	2,728,184	1.57	12,749	200	79.43
2012-Q4	14,101	13,675	3,527,699	3,400,432	250	213	2,599,728	1.56	12,205	190	76.45
<b>Total 2012</b>	<b>53,186</b>	<b>54,674</b>	<b>13,291,029</b>	<b>13,843,825</b>	<b>250</b>	<b>882</b>	<b>8,814,426</b>	<b>1.61</b>	<b>9,994</b>	<b>161</b>	<b>63.67</b>
2013-Q1	10,503	13,266	2,504,170	3,276,590	238	235	1,436,083	1.77	6,111	108	43.83
2013-Q2	15,346	12,990	3,649,439	3,159,529	238	223	1,454,668	1.72	6,523	112	46.04
2013-Q3	10,782	12,929	2,833,371	3,168,367	263	187	1,434,561	1.45	7,671	111	45.28
2013-Q4	13,576	12,665	3,383,247	3,080,071	249	161	3,064,043	1.27	19,031	242	99.48
<b>Total 2013</b>	<b>50,207</b>	<b>51,850</b>	<b>12,370,227</b>	<b>12,684,557</b>	<b>246</b>	<b>806</b>	<b>7,389,355</b>	<b>1.55</b>	<b>9,168</b>	<b>143</b>	<b>58.25</b>
2014-Q1	10,693	12,563	2,439,713	3,039,778	228	188	1,430,129	1.50	7,607	114	47.05
2014-Q2	14,445	12,404	3,407,415	2,983,491	236	176	1,759,057	1.42	9,995	142	58.96
2014-Q3	9,967	12,303	2,584,721	2,992,910	259	138	1,402,863	1.12	10,166	114	46.87
2014-Q4	13,148	12,081	3,250,181	2,972,665	247	179	2,273,041	1.48	12,699	188	76.46
<b>Total 2014</b>	<b>48,253</b>	<b>49,351</b>	<b>11,682,030</b>	<b>11,988,844</b>	<b>242</b>	<b>681</b>	<b>6,865,090</b>	<b>1.38</b>	<b>10,081</b>	<b>139</b>	<b>57.26</b>
2015-Q1	10,730	11,790	2,627,174	2,922,831	245	202	3,128,441	1.71	15,487	265	107.03
2015-Q2	14,106	11,847	3,410,543	2,961,350	242	152	1,682,972	1.28	11,072	142	56.83
2015-Q3	11,997	12,703	2,749,779	3,033,295	229	129	1,076,631	1.02	8,346	85	35.49
2015-Q4	12,777	12,423	3,291,563	3,045,063	258	179	2,403,019	1.44	13,425	193	78.92
<b>Total 2015</b>	<b>49,610</b>	<b>48,763</b>	<b>12,079,059</b>	<b>11,962,539</b>	<b>243</b>	<b>662</b>	<b>8,291,063</b>	<b>1.36</b>	<b>12,524</b>	<b>170</b>	<b>69.31</b>
2016-Q1	10,856	12,428	2,679,508	3,014,904	247	198	1,487,095	1.59	7,511	120	49.32
2016-Q2	16,649	12,439	3,770,959	3,017,819	226	176	1,049,674	1.41	5,964	84	34.78
2016-Q3	11,047	12,674	3,130,384	3,195,521	283	171	3,003,158	1.35	17,562	237	93.98
2016-Q4	14,614	13,326	3,897,234	3,381,628	267	177	1,191,413	1.33	6,731	89	35.23
<b>Total 2016</b>	<b>53,166</b>	<b>50,867</b>	<b>13,478,085</b>	<b>12,609,872</b>	<b>254</b>	<b>722</b>	<b>6,731,340</b>	<b>1.42</b>	<b>9,323</b>	<b>132</b>	<b>53.38</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	14.4%	7.3%	18.4%	11.1%	3.5%	-1.1%	-50.4%	-7.8%	-49.9%	-53.8%	-55.4%
2016-3 mos./2015-3 mos.	1.2%	5.4%	2.0%	3.2%	0.8%	-2.0%	-52.5%	-7.0%	-51.5%	-54.9%	-53.9%
2016-6 mos./2015-6 mos.	10.7%	5.2%	6.8%	2.5%	-3.5%	5.6%	-47.3%	0.4%	-50.1%	-49.9%	-48.6%
2016-9 mos./2015-9 mos.	4.7%	3.3%	9.0%	3.5%	4.2%	12.8%	-5.9%	9.2%	-16.6%	-8.9%	-9.1%
2016-12 mos./2015-12 mos.	7.2%	4.3%	11.6%	5.4%	4.1%	9.1%	-18.8%	4.6%	-25.6%	-22.2%	-23.0%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	24,302	25,354	7,172,796	7,605,768	295	637	3,585,071	2.51	5,628	141	47.14
2012-Q2	35,168	26,064	10,428,013	7,785,661	297	498	3,902,049	1.91	7,835	150	50.12
2012-Q3	25,270	27,071	7,488,420	7,989,920	296	532	4,907,778	1.97	9,225	181	61.42
2012-Q4	24,887	27,495	7,538,651	8,172,219	303	679	5,684,649	2.47	8,372	207	69.56
<b>Total 2012</b>	<b>109,627</b>	<b>105,984</b>	<b>32,627,880</b>	<b>31,553,568</b>	<b>298</b>	<b>2,346</b>	<b>18,079,547</b>	<b>2.21</b>	<b>7,707</b>	<b>171</b>	<b>57.30</b>
2013-Q1	24,877	27,367	7,316,958	8,024,001	294	722	4,455,244	2.64	6,171	163	55.52
2013-Q2	36,817	27,688	10,982,520	8,227,926	298	565	2,230,372	2.04	3,948	81	27.11
2013-Q3	25,573	28,233	7,886,969	8,459,660	308	574	4,130,926	2.03	7,197	146	48.83
2013-Q4	26,237	28,575	7,952,230	8,591,090	303	760	5,771,444	2.66	7,594	202	67.18
<b>Total 2013</b>	<b>113,504</b>	<b>111,863</b>	<b>34,138,677</b>	<b>33,302,677</b>	<b>301</b>	<b>2,621</b>	<b>16,587,986</b>	<b>2.34</b>	<b>6,329</b>	<b>148</b>	<b>49.81</b>
2014-Q1	25,444	28,269	7,479,315	8,433,833	294	844	6,000,682	2.99	7,110	212	71.15
2014-Q2	37,550	28,494	11,332,102	8,533,686	302	573	3,163,388	2.01	5,521	111	37.07
2014-Q3	26,391	28,966	8,308,423	8,766,507	315	569	5,118,714	1.96	8,996	177	58.39
2014-Q4	26,000	28,987	8,180,140	8,858,882	315	769	6,242,820	2.65	8,118	215	70.47
<b>Total 2014</b>	<b>115,385</b>	<b>114,716</b>	<b>35,299,980</b>	<b>34,592,908</b>	<b>306</b>	<b>2,755</b>	<b>20,525,604</b>	<b>2.40</b>	<b>7,450</b>	<b>179</b>	<b>59.33</b>
2015-Q1	25,708	28,634	7,725,950	8,715,337	301	831	6,989,310	2.90	8,411	244	80.20
2015-Q2	37,905	28,845	12,023,666	8,940,514	317	614	4,351,890	2.13	7,088	151	48.68
2015-Q3	26,844	29,167	8,956,413	9,226,482	334	670	4,856,708	2.30	7,249	167	52.64
2015-Q4	26,302	29,228	8,794,614	9,403,573	334	705	6,486,633	2.41	9,201	222	68.98
<b>Total 2015</b>	<b>116,759</b>	<b>115,874</b>	<b>37,500,643</b>	<b>36,285,906</b>	<b>321</b>	<b>2,820</b>	<b>22,684,541</b>	<b>2.43</b>	<b>8,044</b>	<b>196</b>	<b>62.52</b>
2016-Q1	26,360	29,030	8,286,343	9,370,972	314	806	7,094,353	2.78	8,802	244	75.71
2016-Q2	39,042	29,336	12,631,385	9,496,863	324	705	4,448,887	2.40	6,310	152	46.85
2016-Q3	27,210	29,905	9,189,240	9,741,821	338	708	6,450,861	2.37	9,111	216	66.22
2016-Q4	28,405	30,257	9,401,055	9,946,590	331	867	8,060,298	2.87	9,297	266	81.04
<b>Total 2016</b>	<b>121,017</b>	<b>118,528</b>	<b>39,508,023</b>	<b>38,556,246</b>	<b>326</b>	<b>3,086</b>	<b>26,054,399</b>	<b>2.60</b>	<b>8,443</b>	<b>220</b>	<b>67.58</b>

RATIOS

2016-Q4/2015-Q4	8.0%	3.5%	6.9%	5.8%	-1.0%	23.0%	24.3%	18.8%	1.0%	20.0%	17.5%
2016-3 mos./2015-3 mos.	2.5%	1.4%	7.3%	7.5%	4.6%	-3.0%	1.5%	-4.3%	4.7%	0.1%	-5.6%
2016-6 mos./2015-6 mos.	2.8%	1.5%	5.9%	6.9%	3.0%	4.6%	1.8%	3.0%	-2.7%	0.2%	-4.8%
2016-9 mos./2015-9 mos.	2.4%	1.9%	4.9%	6.4%	2.4%	4.9%	11.1%	3.0%	5.9%	9.0%	4.4%
2016-12 mos./2015-12 mos.	3.6%	2.3%	5.4%	6.3%	1.6%	9.4%	14.9%	7.0%	5.0%	12.3%	8.1%



Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	27,681	29,343	6,542,475	6,972,752	236	989	2,741,997	3.37	2,772	93	39.32
2012-Q2	40,184	29,981	9,281,509	7,062,969	231	1,116	3,582,030	3.72	3,210	119	50.72
2012-Q3	28,892	30,981	6,724,651	7,248,191	233	1,085	3,675,207	3.50	3,387	119	50.71
2012-Q4	28,473	31,400	6,674,235	7,320,073	234	953	3,270,033	3.04	3,431	104	44.67
<b>Total 2012</b>	<b>125,230</b>	<b>121,705</b>	<b>29,222,870</b>	<b>28,603,985</b>	<b>233</b>	<b>4,143</b>	<b>13,269,267</b>	<b>3.40</b>	<b>3,203</b>	<b>109</b>	<b>46.39</b>
2013-Q1	28,231	31,301	6,519,984	7,247,376	231	965	3,566,853	3.08	3,696	114	49.22
2013-Q2	41,572	31,508	9,232,917	7,226,787	222	1,148	3,336,913	3.64	2,907	106	46.17
2013-Q3	29,107	32,072	6,734,138	7,316,965	231	967	2,767,612	3.02	2,862	86	37.82
2013-Q4	29,765	32,394	6,843,195	7,353,698	230	904	4,528,957	2.79	5,010	140	61.59
<b>Total 2013</b>	<b>128,675</b>	<b>127,275</b>	<b>29,330,234</b>	<b>29,144,826</b>	<b>228</b>	<b>3,984</b>	<b>14,200,335</b>	<b>3.13</b>	<b>3,564</b>	<b>112</b>	<b>48.72</b>
2014-Q1	28,655	32,072	6,503,375	7,285,949	227	847	2,128,317	2.64	2,513	66	29.21
2014-Q2	42,384	32,224	9,425,171	7,298,710	222	1,078	4,433,425	3.35	4,113	138	60.74
2014-Q3	29,741	32,708	6,868,787	7,411,400	231	898	4,723,007	2.75	5,259	144	63.73
2014-Q4	29,364	32,716	6,799,282	7,443,228	232	899	3,606,189	2.75	4,011	110	48.45
<b>Total 2014</b>	<b>130,144</b>	<b>129,720</b>	<b>29,596,615</b>	<b>29,439,287</b>	<b>227</b>	<b>3,722</b>	<b>14,890,938</b>	<b>2.87</b>	<b>4,001</b>	<b>115</b>	<b>50.58</b>
2015-Q1	28,937	32,293	6,584,455	7,364,132	228	938	4,796,382	2.90	5,113	149	65.13
2015-Q2	42,728	32,482	9,574,282	7,415,050	224	1,004	3,193,108	3.09	3,180	98	43.06
2015-Q3	30,185	32,879	7,079,766	7,509,208	235	897	3,242,067	2.73	3,614	99	43.17
2015-Q4	29,650	32,915	6,865,786	7,544,029	232	884	4,645,867	2.69	5,256	141	61.58
<b>Total 2015</b>	<b>131,500</b>	<b>130,569</b>	<b>30,104,289</b>	<b>29,832,419</b>	<b>229</b>	<b>3,723</b>	<b>15,877,424</b>	<b>2.85</b>	<b>4,265</b>	<b>122</b>	<b>53.22</b>
2016-Q1	29,614	32,728	6,599,687	7,489,078	223	928	3,526,149	2.84	3,800	108	47.08
2016-Q2	43,952	33,016	9,628,440	7,499,231	219	1,008	2,965,752	3.05	2,942	90	39.55
2016-Q3	30,422	33,606	6,972,999	7,575,845	229	912	5,445,171	2.71	5,971	162	71.88
2016-Q4	31,535	33,903	7,073,328	7,591,502	224	900	3,872,743	2.65	4,303	114	51.01
<b>Total 2016</b>	<b>135,523</b>	<b>133,253</b>	<b>30,274,454</b>	<b>30,155,656</b>	<b>223</b>	<b>3,748</b>	<b>15,809,815</b>	<b>2.81</b>	<b>4,218</b>	<b>119</b>	<b>52.43</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	6.4%	3.0%	3.0%	0.6%	-3.1%	1.8%	-16.6%	-1.2%	-18.1%	-19.1%	-17.2%
2016-3 mos./2015-3 mos.	2.3%	1.3%	0.2%	1.7%	-2.1%	-1.1%	-26.5%	-2.4%	-25.7%	-27.5%	-27.7%
2016-6 mos./2015-6 mos.	2.7%	1.5%	0.4%	1.4%	-2.2%	-0.3%	-18.7%	-1.8%	-18.5%	-19.9%	-19.9%
2016-9 mos./2015-9 mos.	2.1%	1.7%	-0.2%	1.2%	-2.2%	0.3%	6.3%	-1.4%	5.9%	4.5%	5.0%
2016-12 mos./2015-12 mos.	3.1%	2.1%	0.6%	1.1%	-2.4%	0.7%	-0.4%	-1.4%	-1.1%	-2.4%	-1.5%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	2,836	3,440	241,632	297,056	85	15	-40,117	0.44	-2,674	-12	-13.50
2012-Q2	4,525	3,402	409,609	295,819	91	12	33,265	0.35	2,772	10	11.25
2012-Q3	2,803	3,338	226,532	284,134	81	17	157,314	0.51	9,254	47	55.37
2012-Q4	2,752	3,268	232,693	278,184	85	14	148,590	0.43	10,614	45	53.41
<b>Total 2012</b>	<b>12,916</b>	<b>13,448</b>	<b>1,110,466</b>	<b>1,155,193</b>	<b>86</b>	<b>58</b>	<b>299,052</b>	<b>0.43</b>	<b>5,156</b>	<b>22</b>	<b>25.89</b>
2013-Q1	2,606	3,176	208,489	270,110	80	11	108,440	0.35	9,858	34	40.15
2013-Q2	4,328	3,147	402,174	271,208	93	16	73,387	0.51	4,587	23	27.06
2013-Q3	2,734	3,123	222,405	265,096	81	8	3,634	0.26	454	1	1.37
2013-Q4	2,630	3,097	221,267	262,733	84	18	105,490	0.58	5,861	34	40.15
<b>Total 2013</b>	<b>12,298</b>	<b>12,543</b>	<b>1,054,335</b>	<b>1,069,147</b>	<b>86</b>	<b>53</b>	<b>290,951</b>	<b>0.42</b>	<b>5,490</b>	<b>23</b>	<b>27.21</b>
2014-Q1	2,523	3,026	203,662	258,874	81	11	-22,804	0.36	-2,073	-8	-8.81
2014-Q2	3,994	2,994	326,905	251,127	82	12	275,732	0.40	22,978	92	109.80
2014-Q3	2,584	2,971	230,065	250,220	89	6	104,157	0.20	17,360	35	41.63
2014-Q4	2,479	2,922	201,376	243,149	81	15	171,499	0.51	11,433	59	70.53
<b>Total 2014</b>	<b>11,580</b>	<b>11,913</b>	<b>962,008</b>	<b>1,003,370</b>	<b>83</b>	<b>44</b>	<b>528,584</b>	<b>0.37</b>	<b>12,013</b>	<b>44</b>	<b>52.68</b>
2015-Q1	2,345	2,849	205,776	239,288	88	6	-11,192	0.21	-1,865	-4	-4.68
2015-Q2	3,789	2,813	306,214	237,285	81	1	-82,777	0.04	-82,777	-29	-34.89
2015-Q3	2,487	2,795	197,676	228,663	79	8	97,031	0.29	12,129	35	42.43
2015-Q4	2,280	2,755	183,106	224,261	80	6	153,701	0.22	25,617	56	68.54
<b>Total 2015</b>	<b>10,901</b>	<b>11,212</b>	<b>892,772</b>	<b>929,497</b>	<b>82</b>	<b>21</b>	<b>156,763</b>	<b>0.19</b>	<b>7,465</b>	<b>14</b>	<b>16.87</b>
2016-Q1	2,302	2,707	190,430	218,527	83	5	-42,615	0.18	-8,523	-16	-19.50
2016-Q2	3,516	2,677	283,256	217,562	81	5	14,837	0.19	2,967	6	6.82
2016-Q3	2,423	2,670	182,435	211,668	75	5	154,789	0.19	30,958	58	73.13
2016-Q4	2,262	2,640	186,665	209,041	83	6	-18,957	0.23	-3,160	-7	-9.07
<b>Total 2016</b>	<b>10,503</b>	<b>10,694</b>	<b>842,786</b>	<b>856,798</b>	<b>80</b>	<b>21</b>	<b>108,054</b>	<b>0.20</b>	<b>5,145</b>	<b>10</b>	<b>12.61</b>

RATIOS

2016-Q4/2015-Q4	-0.8%	-4.2%	1.9%	-6.8%	2.8%	0.0%	-112.3%	4.4%	-112.3%	-112.9%	-113.2%
2016-3 mos./2015-3 mos.	-1.8%	-5.0%	-7.5%	-8.7%	-5.7%	-16.7%	280.8%	-12.3%	356.9%	300.7%	316.9%
2016-6 mos./2015-6 mos.	-5.2%	-4.9%	-7.5%	-8.5%	-2.5%	42.9%	-70.4%	50.2%	-79.3%	-68.9%	-67.7%
2016-9 mos./2015-9 mos.	-4.4%	-4.8%	-7.5%	-8.2%	-3.3%	0.0%	***	5.0%	***	***	***
2016-12 mos./2015-12 mos.	-3.7%	-4.6%	-5.6%	-7.8%	-2.0%	0.0%	-31.1%	4.8%	-31.1%	-27.7%	-25.2%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	11,608	10,877	130,559	115,308	11	2	22,792	0.02	11,396	2	19.77
2012-Q2	16,670	11,784	186,104	126,502	11	1	-4,562	0.01	-4,562	0	-3.61
2012-Q3	12,106	12,639	133,029	138,758	11	0	-1,154	0.00		0	-0.83
2012-Q4	12,965	13,319	144,814	146,067	11	1	-25,900	0.01	-25,900	-2	-17.73
<b>Total 2012</b>	<b>53,349</b>	<b>48,619</b>	<b>594,506</b>	<b>526,635</b>	<b>11</b>	<b>4</b>	<b>-8,824</b>	<b>0.01</b>	<b>-2,206</b>	<b>0</b>	<b>-1.68</b>
2013-Q1	12,793	13,535	143,542	148,500	11	3	30,953	0.02	10,318	2	20.84
2013-Q2	18,454	13,951	210,033	154,012	11	4	19,660	0.03	4,915	1	12.77
2013-Q3	13,497	14,500	154,793	161,896	11	0	11,048	0.00		1	6.82
2013-Q4	14,410	14,838	162,032	166,611	11	-1	-18,301	-0.01	18,301	-1	-10.98
<b>Total 2013</b>	<b>59,154</b>	<b>56,824</b>	<b>670,400</b>	<b>631,019</b>	<b>11</b>	<b>6</b>	<b>43,360</b>	<b>0.01</b>	<b>7,227</b>	<b>1</b>	<b>6.87</b>
2014-Q1	14,241	15,045	162,070	168,560	11	4	41,130	0.03	10,283	3	24.40
2014-Q2	19,605	15,274	220,288	171,249	11	1	2,037	0.01	2,037	0	1.19
2014-Q3	14,254	15,695	166,248	177,412	12	1	16,662	0.01	16,662	1	9.39
2014-Q4	15,230	15,857	172,035	180,693	11	0	31,887	0.00		2	17.65
<b>Total 2014</b>	<b>63,330</b>	<b>61,871</b>	<b>720,641</b>	<b>697,914</b>	<b>11</b>	<b>6</b>	<b>91,716</b>	<b>0.01</b>	<b>15,286</b>	<b>1</b>	<b>13.14</b>
2015-Q1	15,081	15,850	169,311	180,078	11	4	45,241	0.03	11,310	3	25.12
2015-Q2	20,402	16,099	228,882	182,235	11	1	-6,513	0.01	-6,513	0	-3.57
2015-Q3	15,804	16,755	175,375	188,715	11	4	52,679	0.02	13,170	3	27.91
2015-Q4	15,902	16,786	177,777	187,713	11	2	16,413	0.01	8,207	1	8.74
<b>Total 2015</b>	<b>67,189</b>	<b>65,490</b>	<b>751,345</b>	<b>738,741</b>	<b>11</b>	<b>11</b>	<b>107,820</b>	<b>0.02</b>	<b>9,802</b>	<b>2</b>	<b>14.60</b>
2016-Q1	15,728	16,813	177,968	187,426	11	-1	-21,715	-0.01	21,715	-1	-11.59
2016-Q2	23,493	17,245	249,120	190,945	11	1	16,903	0.01	16,903	1	8.85
2016-Q3	15,666	17,619	181,866	195,970	12	1	611	0.01	611	0	0.31
2016-Q4	17,212	17,995	194,614	200,549	11	6	92,442	0.03	15,407	5	46.09
<b>Total 2016</b>	<b>72,099</b>	<b>69,672</b>	<b>803,568</b>	<b>774,890</b>	<b>11</b>	<b>7</b>	<b>88,241</b>	<b>0.01</b>	<b>12,606</b>	<b>1</b>	<b>11.39</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	8.2%	7.2%	9.5%	6.8%	1.1%	200.0%	463.2%	179.8%	87.7%	425.4%	427.2%
2016-3 mos./2015-3 mos.	4.3%	6.1%	5.1%	4.1%	0.8%	-125.0%	-148.0%	-123.6%	92.0%	-145.2%	-146.1%
2016-6 mos./2015-6 mos.	10.5%	6.6%	7.3%	4.4%	-3.0%	-100.0%	-112.4%	-100.0%		-111.7%	-111.9%
2016-9 mos./2015-9 mos.	7.0%	6.1%	6.2%	4.2%	-0.8%	-88.9%	-104.6%	-89.5%	-141.4%	-104.3%	-104.4%
2016-12 mos./2015-12 mos.	7.3%	6.4%	7.0%	4.9%	-0.3%	-36.4%	-18.2%	-40.2%	28.6%	-23.1%	-22.0%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	3,246	2,818	1,953,827	1,899,756	602	413	592,422	14.66	1,434	210	31.18
2012-Q2	2,915	2,784	1,954,861	1,912,160	671	317	963,249	11.39	3,039	346	50.37
2012-Q3	2,395	2,820	1,750,041	1,937,601	731	282	1,122,429	10.00	3,980	398	57.93
2012-Q4	2,682	2,852	2,030,392	1,954,372	757	388	1,569,779	13.60	4,046	550	80.32
<b>Total 2012</b>	<b>11,238</b>	<b>11,274</b>	<b>7,689,121</b>	<b>7,703,889</b>	<b>684</b>	<b>1,400</b>	<b>4,247,879</b>	<b>12.42</b>	<b>3,034</b>	<b>377</b>	<b>55.14</b>
2013-Q1	2,473	2,698	1,853,089	1,918,970	749	488	1,793,930	18.09	3,676	665	93.48
2013-Q2	3,043	2,634	2,015,832	1,905,062	662	297	824,788	11.28	2,777	313	43.29
2013-Q3	3,238	2,817	1,832,377	1,928,486	566	337	980,002	11.96	2,908	348	50.82
2013-Q4	2,591	2,833	1,942,776	1,905,823	750	439	1,481,462	15.50	3,375	523	77.73
<b>Total 2013</b>	<b>11,345</b>	<b>10,982</b>	<b>7,644,074</b>	<b>7,658,341</b>	<b>674</b>	<b>1,561</b>	<b>5,080,182</b>	<b>14.21</b>	<b>3,254</b>	<b>463</b>	<b>66.34</b>
2014-Q1	2,187	2,793	1,572,378	1,860,664	719	575	1,923,683	20.59	3,346	689	103.39
2014-Q2	2,494	2,728	1,724,601	1,810,635	692	313	1,060,800	11.47	3,389	389	58.59
2014-Q3	3,064	2,646	1,685,552	1,783,286	550	297	986,496	11.22	3,322	373	55.32
2014-Q4	1,813	2,478	1,290,670	1,640,306	712	347	1,215,386	14.00	3,503	490	74.10
<b>Total 2014</b>	<b>9,558</b>	<b>10,645</b>	<b>6,273,201</b>	<b>7,094,891</b>	<b>656</b>	<b>1,532</b>	<b>5,186,365</b>	<b>14.39</b>	<b>3,385</b>	<b>487</b>	<b>73.10</b>
2015-Q1	1,768	2,330	1,157,553	1,512,699	655	395	1,141,205	16.95	2,889	490	75.44
2015-Q2	2,485	2,249	1,332,483	1,386,495	536	180	804,997	8.00	4,472	358	58.06
2015-Q3	2,988	2,283	1,663,089	1,357,412	557	150	666,473	6.57	4,443	292	49.10
2015-Q4	2,607	2,437	1,973,299	1,528,971	757	256	1,052,762	10.50	4,112	432	68.85
<b>Total 2015</b>	<b>9,848</b>	<b>9,299</b>	<b>6,126,424</b>	<b>5,785,577</b>	<b>622</b>	<b>981</b>	<b>3,665,437</b>	<b>10.55</b>	<b>3,736</b>	<b>394</b>	<b>63.35</b>
2016-Q1	2,313	2,566	1,544,418	1,583,077	668	317	1,450,635	12.35	4,576	565	91.63
2016-Q2	3,005	2,685	1,811,900	1,686,203	603	244	911,247	9.09	3,735	339	54.04
2016-Q3	4,184	2,946	2,335,300	1,846,259	558	231	818,929	7.84	3,545	278	44.36
2016-Q4	2,531	3,004	1,735,910	1,855,653	686	327	1,266,554	10.89	3,873	422	68.25
<b>Total 2016</b>	<b>12,033</b>	<b>11,201</b>	<b>7,427,528</b>	<b>6,971,192</b>	<b>617</b>	<b>1,119</b>	<b>4,447,365</b>	<b>9.99</b>	<b>3,974</b>	<b>397</b>	<b>63.80</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-2.9%	23.3%	-12.0%	21.4%	-9.4%	27.7%	20.3%	3.6%	-5.8%	-2.4%	-0.9%
2016-3 mos./2015-3 mos.	30.8%	10.1%	33.4%	4.7%	2.0%	-19.7%	27.1%	-27.1%	58.4%	15.4%	21.5%
2016-6 mos./2015-6 mos.	25.0%	14.7%	34.8%	12.8%	7.8%	-2.4%	21.4%	-14.9%	24.4%	5.8%	7.6%
2016-9 mos./2015-9 mos.	31.2%	19.5%	37.0%	20.2%	4.4%	9.2%	21.7%	-8.6%	11.4%	1.9%	1.3%
2016-12 mos./2015-12 mos.	22.2%	20.5%	21.2%	20.5%	-0.8%	14.1%	21.3%	-5.3%	6.4%	0.7%	0.7%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	832	464	170,185	121,095	205	20	84,785	4.31	4,239	183	70.02
2012-Q2	404	436	106,178	114,953	263	12	63,653	2.75	5,304	146	55.37
2012-Q3	244	436	73,578	111,562	302	14	34,077	3.21	2,434	78	30.55
2012-Q4	261	441	93,641	113,447	359	14	59,069	3.17	4,219	134	52.07
<b>Total 2012</b>	<b>1,741</b>	<b>1,777</b>	<b>443,582</b>	<b>461,057</b>	<b>255</b>	<b>60</b>	<b>241,584</b>	<b>3.38</b>	<b>4,026</b>	<b>136</b>	<b>52.40</b>
2013-Q1	246	345	79,532	95,981	323	20	84,516	5.80	4,226	245	88.05
2013-Q2	383	282	97,092	85,726	254	13	292,651	4.61	22,512	1,038	341.38
2013-Q3	332	297	102,315	89,803	308	11	66,629	3.70	6,057	224	74.19
2013-Q4	224	305	75,271	90,495	336	15	-111,988	4.92	-7,466	-367	-123.75
<b>Total 2013</b>	<b>1,185</b>	<b>1,229</b>	<b>354,210</b>	<b>362,005</b>	<b>299</b>	<b>59</b>	<b>331,808</b>	<b>4.80</b>	<b>5,624</b>	<b>270</b>	<b>91.66</b>
2014-Q1	180	289	63,360	86,923	352	15	35,919	5.19	2,395	124	41.32
2014-Q2	227	280	71,254	83,910	314	9	36,758	3.21	4,084	131	43.81
2014-Q3	348	256	91,547	80,547	263	8	140,141	3.13	17,518	547	173.99
2014-Q4	191	242	61,818	75,529	324	5	-20,021	2.07	-4,004	-83	-26.51
<b>Total 2014</b>	<b>946</b>	<b>1,067</b>	<b>287,979</b>	<b>326,909</b>	<b>304</b>	<b>37</b>	<b>192,797</b>	<b>3.47</b>	<b>5,211</b>	<b>181</b>	<b>58.98</b>
2015-Q1	219	258	53,081	71,400	242	13	287,175	5.04	22,090	1,113	402.21
2015-Q2	510	282	44,697	65,340	88	5	-211,693	1.77	-42,339	-751	-323.99
2015-Q3	422	351	105,126	53,635	249	3	44,750	0.85	14,917	127	83.43
2015-Q4	435	382	128,191	94,354	295	8	58,354	2.09	7,294	153	61.85
<b>Total 2015</b>	<b>1,586</b>	<b>1,273</b>	<b>331,095</b>	<b>284,729</b>	<b>209</b>	<b>29</b>	<b>178,586</b>	<b>2.28</b>	<b>6,158</b>	<b>140</b>	<b>62.72</b>
2016-Q1	372	458	85,365	88,495	229	17	109,500	3.71	6,441	239	123.74
2016-Q2	648	474	108,744	98,768	168	4	1,793	0.84	448	4	1.82
2016-Q3	1,397	676	433,105	175,150	310	19	203,527	2.81	10,712	301	116.20
2016-Q4	549	736	134,723	192,264	245	14	66,513	1.90	4,751	90	34.59
<b>Total 2016</b>	<b>2,966</b>	<b>2,344</b>	<b>761,937</b>	<b>554,677</b>	<b>257</b>	<b>54</b>	<b>381,333</b>	<b>2.30</b>	<b>7,062</b>	<b>163</b>	<b>68.75</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	26.2%	92.7%	5.1%	103.8%	-16.7%	75.0%	14.0%	-9.2%	-34.9%	-40.8%	-44.1%
2016-3 mos./2015-3 mos.	69.9%	77.5%	60.8%	23.9%	-5.3%	30.8%	-61.9%	-26.3%	-70.8%	-78.5%	-69.2%
2016-6 mos./2015-6 mos.	39.9%	72.6%	98.5%	36.9%	41.9%	16.7%	47.4%	-32.4%	26.4%	-14.6%	7.7%
2016-9 mos./2015-9 mos.	110.0%	80.5%	209.1%	90.4%	47.2%	90.5%	161.8%	5.5%	37.5%	45.1%	37.5%
2016-12 mos./2015-12 mos.	87.0%	84.1%	130.1%	94.8%	23.1%	86.2%	113.5%	1.1%	14.7%	16.0%	9.6%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	832	464	101,940	76,544	123	4	-147,335	0.86	-36,834	-318	-192.48
2012-Q2	404	436	67,441	72,781	167	6	43,381	1.38	7,230	99	59.60
2012-Q3	244	436	48,934	70,456	201	6	17,325	1.38	2,888	40	24.59
2012-Q4	261	441	60,003	71,504	230	10	79,939	2.27	7,994	181	111.80
<b>Total 2012</b>	<b>1,741</b>	<b>1,777</b>	<b>278,318</b>	<b>291,285</b>	<b>160</b>	<b>26</b>	<b>-6,690</b>	<b>1.46</b>	<b>-257</b>	<b>-4</b>	<b>-2.30</b>
2013-Q1	246	345	49,865	61,010	203	8	18,429	2.32	2,304	53	30.21
2013-Q2	383	282	61,026	55,188	159	3	6,558	1.06	2,186	23	11.88
2013-Q3	332	297	67,475	57,537	203	5	18,556	1.68	3,711	62	32.25
2013-Q4	224	305	48,204	58,093	215	2	13,279	0.66	6,640	44	22.86
<b>Total 2013</b>	<b>1,185</b>	<b>1,229</b>	<b>226,570</b>	<b>231,828</b>	<b>191</b>	<b>18</b>	<b>56,822</b>	<b>1.46</b>	<b>3,157</b>	<b>46</b>	<b>24.51</b>
2014-Q1	180	289	40,073	55,734	223	2	12,264	0.69	6,132	42	22.00
2014-Q2	227	280	46,399	53,774	204	4	5,166	1.43	1,292	18	9.61
2014-Q3	348	256	60,166	52,058	173	3	22,118	1.17	7,373	86	42.49
2014-Q4	191	242	38,634	48,747	202	3	-15,393	1.24	-5,131	-64	-31.58
<b>Total 2014</b>	<b>946</b>	<b>1,067</b>	<b>185,272</b>	<b>210,313</b>	<b>196</b>	<b>12</b>	<b>24,155</b>	<b>1.12</b>	<b>2,013</b>	<b>23</b>	<b>11.49</b>
2015-Q1	219	258	31,813	45,552	145	2	3,461	0.78	1,731	13	7.60
2015-Q2	510	282	27,328	41,357	54	1	450	0.35	450	2	1.09
2015-Q3	422	351	69,368	33,198	164	1	17,499	0.28	17,499	50	52.71
2015-Q4	435	382	81,093	60,115	186	0	-265	0.00		-1	-0.44
<b>Total 2015</b>	<b>1,586</b>	<b>1,273</b>	<b>209,602</b>	<b>180,222</b>	<b>132</b>	<b>4</b>	<b>21,145</b>	<b>0.31</b>	<b>5,286</b>	<b>17</b>	<b>11.73</b>
2016-Q1	372	458	54,027	56,129	145	3	9,266	0.66	3,089	20	16.51
2016-Q2	648	474	70,099	63,165	108	1	-36,597	0.21	-36,597	-77	-57.94
2016-Q3	1,397	676	285,148	113,610	204	2	5,457	0.30	2,729	8	4.80
2016-Q4	549	736	86,539	124,980	158	7	43,906	0.95	6,272	60	35.13
<b>Total 2016</b>	<b>2,966</b>	<b>2,344</b>	<b>495,813</b>	<b>357,884</b>	<b>167</b>	<b>13</b>	<b>22,032</b>	<b>0.55</b>	<b>1,695</b>	<b>9</b>	<b>6.16</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	26.2%	92.7%	6.7%	107.9%	-15.4%		***			***	***
2016-3 mos./2015-3 mos.	69.9%	77.5%	69.8%	23.2%	0.0%	50.0%	167.7%	-15.5%	78.5%	50.8%	117.3%
2016-6 mos./2015-6 mos.	39.9%	72.6%	109.9%	37.3%	50.0%	33.3%	-798.8%	-22.7%	-624.1%	-504.9%	-609.1%
2016-9 mos./2015-9 mos.	110.0%	80.5%	218.5%	93.9%	51.7%	50.0%	-202.2%	-16.9%	-168.1%	-156.6%	-152.7%
2016-12 mos./2015-12 mos.	87.0%	84.1%	136.5%	98.6%	26.5%	225.0%	4.2%	76.5%	-67.9%	-43.4%	-47.5%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	1,587	1,655	878,879	896,083	554	160	576,256	9.67	3,602	348	64.31
2012-Q2	1,741	1,677	935,758	913,552	537	98	417,606	5.84	4,261	249	45.71
2012-Q3	1,623	1,710	876,575	937,849	540	137	574,917	8.01	4,196	336	61.30
2012-Q4	1,857	1,730	1,043,082	949,650	562	137	555,066	7.92	4,052	321	58.45
<b>Total 2012</b>	<b>6,808</b>	<b>6,772</b>	<b>3,734,294</b>	<b>3,697,134</b>	<b>549</b>	<b>532</b>	<b>2,123,845</b>	<b>7.86</b>	<b>3,992</b>	<b>314</b>	<b>57.45</b>
2013-Q1	1,792	1,752	998,333	956,233	557	187	770,864	10.67	4,122	440	80.61
2013-Q2	1,921	1,788	1,002,888	975,368	522	131	539,979	7.33	4,122	302	55.36
2013-Q3	2,358	1,947	1,067,198	1,019,425	453	153	691,009	7.86	4,516	355	67.78
2013-Q4	1,896	1,971	1,047,685	1,012,973	553	244	1,145,642	12.38	4,695	581	113.10
<b>Total 2013</b>	<b>7,967</b>	<b>7,458</b>	<b>4,116,104</b>	<b>3,963,999</b>	<b>517</b>	<b>715</b>	<b>3,147,494</b>	<b>9.59</b>	<b>4,402</b>	<b>422</b>	<b>79.40</b>
2014-Q1	1,570	1,946	858,618	998,898	547	285	1,010,746	14.65	3,546	519	101.19
2014-Q2	1,678	1,912	896,546	978,662	534	126	453,605	6.59	3,600	237	46.35
2014-Q3	2,182	1,868	960,509	962,410	440	129	537,378	6.91	4,166	288	55.84
2014-Q4	1,185	1,727	746,152	901,349	630	150	641,139	8.69	4,274	371	71.13
<b>Total 2014</b>	<b>6,615</b>	<b>7,453</b>	<b>3,461,825</b>	<b>3,841,319</b>	<b>523</b>	<b>690</b>	<b>2,642,868</b>	<b>9.26</b>	<b>3,830</b>	<b>355</b>	<b>68.80</b>
2015-Q1	1,168	1,590	724,920	843,377	621	208	925,027	13.08	4,447	582	109.68
2015-Q2	1,224	1,481	732,703	802,328	599	70	159,994	4.73	2,286	108	19.94
2015-Q3	2,038	1,406	941,520	779,983	462	94	481,278	6.69	5,120	342	61.70
2015-Q4	1,691	1,505	1,005,861	835,690	595	119	440,126	7.91	3,699	292	52.67
<b>Total 2015</b>	<b>6,121</b>	<b>5,982</b>	<b>3,405,004</b>	<b>3,261,378</b>	<b>556</b>	<b>491</b>	<b>2,006,425</b>	<b>8.21</b>	<b>4,086</b>	<b>335</b>	<b>61.52</b>
2016-Q1	1,519	1,576	855,073	865,610	563	178	770,678	11.29	4,330	489	89.03
2016-Q2	1,554	1,665	893,701	905,076	575	84	239,738	5.05	2,854	144	26.49
2016-Q3	2,252	1,720	1,018,876	927,705	452	93	501,611	5.41	5,394	292	54.07
2016-Q4	1,594	1,735	927,455	930,077	582	134	455,899	7.72	3,402	263	49.02
<b>Total 2016</b>	<b>6,919</b>	<b>6,696</b>	<b>3,695,105</b>	<b>3,628,468</b>	<b>534</b>	<b>489</b>	<b>1,967,926</b>	<b>7.30</b>	<b>4,024</b>	<b>294</b>	<b>54.24</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-5.7%	15.3%	-7.8%	11.3%	-2.2%	12.6%	3.6%	-2.3%	-8.0%	-10.1%	-6.9%
2016-3 mos./2015-3 mos.	30.1%	-0.9%	18.0%	2.6%	-9.3%	-14.4%	-16.7%	-13.7%	-2.6%	-15.9%	-18.8%
2016-6 mos./2015-6 mos.	28.5%	5.5%	20.0%	7.6%	-6.6%	-5.8%	-6.9%	-10.7%	-1.2%	-11.8%	-13.4%
2016-9 mos./2015-9 mos.	20.2%	10.8%	15.4%	11.2%	-4.0%	-4.6%	-3.5%	-13.9%	1.2%	-12.9%	-13.2%
2016-12 mos./2015-12 mos.	13.0%	11.9%	8.5%	11.3%	-4.0%	-0.4%	-1.9%	-11.0%	-1.5%	-12.4%	-11.8%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	1,997	1,950	436,082	436,614	218	94	101,737	4.82	1,082	52	23.30
2012-Q2	1,999	1,952	438,393	435,531	219	175	166,553	8.97	952	85	38.24
2012-Q3	1,804	1,977	405,931	438,494	225	109	150,832	5.51	1,384	76	34.40
2012-Q4	2,080	1,997	455,870	439,559	219	87	15,356	4.36	177	8	3.49
<b>Total 2012</b>	<b>7,880</b>	<b>7,876</b>	<b>1,736,276</b>	<b>1,750,198</b>	<b>220</b>	<b>465</b>	<b>434,478</b>	<b>5.90</b>	<b>934</b>	<b>55</b>	<b>24.82</b>
2013-Q1	1,985	1,980	446,178	439,614	225	106	144,925	5.35	1,367	73	32.97
2013-Q2	2,119	1,994	461,109	441,080	218	143	122,049	7.17	853	61	27.67
2013-Q3	2,531	2,143	475,586	456,342	188	138	195,818	6.44	1,419	91	42.91
2013-Q4	2,079	2,166	470,690	454,468	226	102	238,049	4.71	2,334	110	52.38
<b>Total 2013</b>	<b>8,714</b>	<b>8,283</b>	<b>1,853,563</b>	<b>1,791,504</b>	<b>213</b>	<b>489</b>	<b>700,841</b>	<b>5.90</b>	<b>1,433</b>	<b>85</b>	<b>39.12</b>
2014-Q1	1,722	2,132	393,053	451,202	228	135	44,712	6.33	331	21	9.91
2014-Q2	1,821	2,082	416,288	441,983	229	110	194,660	5.28	1,770	93	44.04
2014-Q3	2,331	2,032	430,576	437,574	185	90	181,297	4.43	2,014	89	41.43
2014-Q4	1,334	1,888	339,234	411,383	254	64	117,481	3.39	1,836	62	28.56
<b>Total 2014</b>	<b>7,208</b>	<b>8,134</b>	<b>1,579,151</b>	<b>1,742,142</b>	<b>219</b>	<b>399</b>	<b>538,150</b>	<b>4.91</b>	<b>1,349</b>	<b>66</b>	<b>30.89</b>
2015-Q1	1,287	1,734	307,416	381,486	239	85	157,954	4.90	1,858	91	41.40
2015-Q2	1,348	1,605	350,166	358,241	260	91	93,000	5.67	1,022	58	25.96
2015-Q3	2,184	1,540	406,983	349,396	186	70	94,122	4.55	1,345	61	26.94
2015-Q4	1,869	1,654	431,104	369,752	231	51	92,777	3.08	1,819	56	25.09
<b>Total 2015</b>	<b>6,688</b>	<b>6,533</b>	<b>1,495,669</b>	<b>1,458,875</b>	<b>224</b>	<b>297</b>	<b>437,853</b>	<b>4.55</b>	<b>1,474</b>	<b>67</b>	<b>30.01</b>
2016-Q1	1,650	1,727	369,591	383,048	224	75	74,242	4.34	990	43	19.38
2016-Q2	1,723	1,813	425,676	401,107	247	72	89,112	3.97	1,238	49	22.22
2016-Q3	2,342	1,862	448,105	411,342	191	64	71,277	3.44	1,114	38	17.33
2016-Q4	1,759	1,874	428,923	414,328	244	61	71,600	3.26	1,174	38	17.28
<b>Total 2016</b>	<b>7,474</b>	<b>7,276</b>	<b>1,672,295</b>	<b>1,609,825</b>	<b>224</b>	<b>272</b>	<b>306,231</b>	<b>3.74</b>	<b>1,126</b>	<b>42</b>	<b>19.02</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-5.9%	13.3%	-0.5%	12.1%	5.7%	19.6%	-22.8%	5.6%	-35.5%	-31.9%	-31.1%
2016-3 mos./2015-3 mos.	28.2%	-0.4%	20.2%	0.4%	-6.2%	-11.8%	-53.0%	-11.4%	-46.7%	-52.8%	-53.2%
2016-6 mos./2015-6 mos.	28.0%	6.0%	20.9%	6.0%	-5.5%	-16.5%	-34.9%	-21.2%	-22.1%	-38.6%	-38.6%
2016-9 mos./2015-9 mos.	18.6%	10.7%	16.8%	9.8%	-1.5%	-14.2%	-32.0%	-22.5%	-20.7%	-38.6%	-38.1%
2016-12 mos./2015-12 mos.	11.8%	11.4%	11.8%	10.3%	0.1%	-8.4%	-30.1%	-17.8%	-23.6%	-37.2%	-36.6%



Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	53	44	7,059	6,212	133	0	0	0.00		0	0.00
2012-Q2	49	40	10,548	6,185	215	0	0	0.00		0	0.00
2012-Q3	13	44	1,059	6,867	81	2	18,167	4.55	9,084	413	264.56
2012-Q4	39	43	6,560	6,927	168	-1	-13,892	-2.33	13,892	-323	-200.55
<b>Total 2012</b>	<b>154</b>	<b>171</b>	<b>25,226</b>	<b>26,191</b>	<b>164</b>	<b>1</b>	<b>4,275</b>	<b>0.58</b>	<b>4,275</b>	<b>25</b>	<b>16.32</b>
2013-Q1	32	38	5,582	5,938	174	0	0	0.00		0	0.00
2013-Q2	25	31	2,923	4,887	117	0	0	0.00		0	0.00
2013-Q3	12	29	624	3,973	52	0	0	0.00		0	0.00
2013-Q4	26	25	7,712	3,908	297	0	0	0.00		0	0.00
<b>Total 2013</b>	<b>95</b>	<b>123</b>	<b>16,841</b>	<b>18,706</b>	<b>177</b>	<b>0</b>	<b>0</b>	<b>0.00</b>		<b>0</b>	<b>0.00</b>
2014-Q1	53	27	10,411	5,204	196	0	0	0.00		0	0.00
2014-Q2	21	29	5,966	6,378	284	0	0	0.00		0	0.00
2014-Q3	21	31	2,207	6,191	105	0	0	0.00		0	0.00
2014-Q4	30	31	7,791	5,854	260	0	0	0.00		0	0.00
<b>Total 2014</b>	<b>125</b>	<b>118</b>	<b>26,375</b>	<b>23,627</b>	<b>211</b>	<b>0</b>	<b>0</b>	<b>0.00</b>		<b>0</b>	<b>0.00</b>
2015-Q1	45	33	6,368	5,603	142	0	0	0.00		0	0.00
2015-Q2	21	31	2,659	5,208	127	0	0	0.00		0	0.00
2015-Q3	10	30	887	5,244	89	0	0	0.00		0	0.00
2015-Q4	45	31	12,309	5,519	274	0	0	0.00		0	0.00
<b>Total 2015</b>	<b>121</b>	<b>125</b>	<b>22,223</b>	<b>21,574</b>	<b>184</b>	<b>0</b>	<b>0</b>	<b>0.00</b>		<b>0</b>	<b>0.00</b>
2016-Q1	50	31	7,974	5,820	159	0	0	0.00		0	0.00
2016-Q2	-19	24	-4,900	4,155	258	0	0	0.00		0	0.00
2016-Q3	17	21	2,483	3,330	146	0	0	0.00		0	0.00
2016-Q4	1	18	232	3,009	232	0	0	0.00		0	0.00
<b>Total 2016</b>	<b>49</b>	<b>94</b>	<b>5,789</b>	<b>16,314</b>	<b>118</b>	<b>0</b>	<b>0</b>	<b>0.00</b>		<b>0</b>	<b>0.00</b>

RATIOS

2016-Q4/2015-Q4	-97.8%	-41.9%	-98.1%	-45.5%	-15.2%
2016-3 mos./2015-3 mos.	11.1%	-6.1%	25.2%	3.9%	12.7%
2016-6 mos./2015-6 mos.	-53.0%	-14.1%	-65.9%	-7.7%	-27.5%
2016-9 mos./2015-9 mos.	-36.8%	-19.1%	-43.9%	-17.1%	-11.3%
2016-12 mos./2015-12 mos.	-59.5%	-24.8%	-74.0%	-24.4%	-35.7%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1	375	484	1,226	1,207	3	0	0	0.00		0	0.00
2012-Q2	507	475	2,941	1,679	6	0	0	0.00		0	0.00
2012-Q3	482	475	1,850	1,761	4	0	0	0.00		0	0.00
2012-Q4	509	479	1,340	1,768	3	0	0	0.00		0	0.00
<b>Total 2012</b>	<b>1,873</b>	<b>1,913</b>	<b>7,357</b>	<b>6,415</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0.00</b>		<b>0</b>	<b>0.00</b>
2013-Q1	366	470	1,057	1,777	3	0	0	0.00		0	0.00
2013-Q2	483	459	2,786	1,705	6	0	0	0.00		0	0.00
2013-Q3	438	459	1,640	1,694	4	0	0	0.00		0	0.00
2013-Q4	467	450	1,392	1,751	3	0	0	0.00		0	0.00
<b>Total 2013</b>	<b>1,754</b>	<b>1,838</b>	<b>6,875</b>	<b>6,927</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0.00</b>		<b>0</b>	<b>0.00</b>
2014-Q1	324	439	1,041	1,777	3	0	0	0.00		0	0.00
2014-Q2	347	421	2,941	1,787	8	0	0	0.00		0	0.00
2014-Q3	389	393	1,614	1,791	4	0	0	0.00		0	0.00
2014-Q4	415	377	3,411	2,206	8	0	0	0.00		0	0.00
<b>Total 2014</b>	<b>1,475</b>	<b>1,630</b>	<b>9,007</b>	<b>7,561</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0.00</b>		<b>0</b>	<b>0.00</b>
2015-Q1	303	367	1,964	2,657	6	0	0	0.00		0	0.00
2015-Q2	333	363	1,492	2,191	4	0	0	0.00		0	0.00
2015-Q3	396	359	-561	-756	-1	0	0	0.00		0	0.00
2015-Q4	415	378	3,896	3,816	9	0	0	0.00		0	0.00
<b>Total 2015</b>	<b>1,447</b>	<b>1,467</b>	<b>6,791</b>	<b>7,908</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0.00</b>		<b>0</b>	<b>0.00</b>
2016-Q1	312	362	1,787	1,772	6	0	0	0.00		0	0.00
2016-Q2	347	363	2,237	1,940	6	0	0	0.00		0	0.00
2016-Q3	394	365	2,714	2,051	7	0	0	0.00		0	0.00
2016-Q4	388	371	2,392	2,250	6	0	0	0.00		0	0.00
<b>Total 2016</b>	<b>1,441</b>	<b>1,461</b>	<b>9,130</b>	<b>8,013</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0.00</b>		<b>0</b>	<b>0.00</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4	-6.5%	-1.9%	-38.6%	-41.0%	-34.3%						
2016-3 mos./2015-3 mos.	3.0%	-1.4%	-9.0%	-33.3%	-11.6%						
2016-6 mos./2015-6 mos.	3.6%	-0.7%	16.4%	-23.4%	12.4%						
2016-9 mos./2015-9 mos.	2.0%	0.1%	132.7%	40.8%	128.1%						
2016-12 mos./2015-12 mos.	-0.4%	-0.4%	34.4%	1.3%	35.0%						

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1			23,683,932	29,433,373		2,553	20,394,076		7,988		69.29
2012-Q2			35,726,357	30,077,271		2,034	18,919,090		9,301		62.90
2012-Q3			27,309,700	30,857,481		2,104	17,846,207		8,482		57.83
2012-Q4			32,722,612	30,055,937		2,121	28,314,526		13,350		94.21
<b>Total 2012</b>			<b>119,442,601</b>	<b>120,424,062</b>		<b>8,812</b>	<b>85,473,899</b>		<b>9,700</b>		<b>70.98</b>
2013-Q1			23,848,405	29,091,518		2,347	5,881,547		2,506		20.22
2013-Q2			36,372,597	29,986,031		1,929	20,411,704		10,581		68.07
2013-Q3			27,414,961	30,523,292		1,904	5,991,780		3,147		19.63
2013-Q4			33,870,103	30,262,351		2,306	25,446,156		11,035		84.09
<b>Total 2013</b>			<b>121,506,066</b>	<b>119,863,192</b>		<b>8,486</b>	<b>57,731,187</b>		<b>6,803</b>		<b>48.16</b>
2014-Q1			25,048,081	29,881,195		2,480	35,026,778		14,124		117.22
2014-Q2			37,915,553	30,282,209		1,907	17,235,609		9,038		56.92
2014-Q3			28,851,253	31,276,502		2,027	24,476,269		12,075		78.26
2014-Q4			36,438,426	31,627,680		2,018	31,012,869		15,368		98.06
<b>Total 2014</b>			<b>128,253,313</b>	<b>123,067,586</b>		<b>8,432</b>	<b>107,751,525</b>		<b>12,779</b>		<b>87.55</b>
2015-Q1			26,412,085	31,565,931		2,767	34,778,341		12,569		110.18
2015-Q2			40,852,508	32,449,302		1,768	18,747,996		10,604		57.78
2015-Q3			31,171,966	33,523,691		1,868	21,778,956		11,659		64.97
2015-Q4			39,328,386	34,178,664		2,020	24,263,760		12,012		70.99
<b>Total 2015</b>			<b>137,764,945</b>	<b>131,717,588</b>		<b>8,423</b>	<b>99,569,053</b>		<b>11,821</b>		<b>75.59</b>
2016-Q1			28,795,497	34,790,345		2,406	42,998,609		17,871		123.59
2016-Q2			43,889,751	35,434,051		1,970	19,436,285		9,866		54.85
2016-Q3			33,998,827	36,674,513		2,130	29,690,467		13,939		80.96
2016-Q4			37,644,524	35,931,890		2,132	47,685,416		22,367		132.71
<b>Total 2016</b>			<b>144,328,599</b>	<b>142,830,799</b>		<b>8,638</b>	<b>139,810,777</b>		<b>16,186</b>		<b>97.89</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4			-4.3%	5.1%		5.5%	96.5%		86.2%		86.9%
2016-3 mos./2015-3 mos.			9.0%	10.2%		-13.0%	23.6%		42.2%		12.2%
2016-6 mos./2015-6 mos.			8.1%	9.7%		-3.5%	16.6%		20.9%		6.3%
2016-9 mos./2015-9 mos.			8.4%	9.6%		1.6%	22.3%		20.4%		11.6%
2016-12 mos./2015-12 mos.			4.8%	8.4%		2.6%	40.4%		36.9%		29.5%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1			5,870,380	9,273,176		994	11,018,464		11,085		118.82
2012-Q2			8,359,250	8,834,518		656	5,134,146		7,826		58.11
2012-Q3			7,032,047	8,247,339		548	5,367,671		9,795		65.08
2012-Q4			8,206,712	7,576,183		502	5,830,975		11,615		76.96
<b>Total 2012</b>			<b>29,468,389</b>	<b>33,931,216</b>		<b>2,700</b>	<b>27,351,256</b>		<b>10,130</b>		<b>80.61</b>
2013-Q1			6,156,905	7,126,660		629	11,633,834		18,496		163.24
2013-Q2			8,572,767	7,276,901		430	2,241,616		5,213		30.80
2013-Q3			6,167,925	7,292,428		449	6,202,630		13,814		85.06
2013-Q4			8,697,634	7,413,787		569	4,879,788		8,576		65.82
<b>Total 2013</b>			<b>29,595,231</b>	<b>29,109,776</b>		<b>2,077</b>	<b>24,957,868</b>		<b>12,016</b>		<b>85.74</b>
2014-Q1			6,211,796	7,192,902		740	14,159,076		19,134		196.85
2014-Q2			9,392,992	7,501,002		464	4,019,317		8,662		53.58
2014-Q3			6,656,472	7,643,061		384	3,156,585		8,220		41.30
2014-Q4			9,263,400	7,821,104		480	6,161,056		12,836		78.77
<b>Total 2014</b>			<b>31,524,660</b>	<b>30,158,069</b>		<b>2,068</b>	<b>27,496,034</b>		<b>13,296</b>		<b>91.17</b>
2015-Q1			6,728,606	7,707,645		733	10,267,090		14,007		133.21
2015-Q2			8,955,622	7,795,905		411	7,663,184		18,645		98.30
2015-Q3			7,280,885	8,055,627		501	4,843,960		9,669		60.13
2015-Q4			10,490,845	8,328,636		500	11,237,227		22,474		134.92
<b>Total 2015</b>			<b>33,455,958</b>	<b>31,887,813</b>		<b>2,145</b>	<b>34,011,461</b>		<b>15,856</b>		<b>106.66</b>
2016-Q1			6,984,706	8,189,795		676	9,168,815		13,563		111.95
2016-Q2			9,671,524	8,656,234		511	2,245,111		4,394		25.94
2016-Q3			7,783,565	8,593,910		465	5,552,675		11,941		64.61
2016-Q4			10,727,041	8,754,055		552	7,098,071		12,859		81.08
<b>Total 2016</b>			<b>35,166,836</b>	<b>34,193,994</b>		<b>2,204</b>	<b>24,064,672</b>		<b>10,919</b>		<b>70.38</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4			2.3%	5.1%		10.4%	-36.8%		-42.8%		-39.9%
2016-3 mos./2015-3 mos.			3.8%	6.3%		-7.8%	-10.7%		-3.2%		-16.0%
2016-6 mos./2015-6 mos.			6.2%	8.7%		3.8%	-36.3%		-38.6%		-41.4%
2016-9 mos./2015-9 mos.			6.4%	8.0%		0.4%	-25.5%		-25.8%		-31.0%
2016-12 mos./2015-12 mos.			5.1%	7.2%		2.8%	-29.2%		-31.1%		-34.0%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1			3,600,448	6,017,388		354	4,716,581		13,324		78.38
2012-Q2			5,428,134	5,753,174		346	3,512,483		10,152		61.05
2012-Q3			4,617,331	5,344,582		251	1,637,163		6,523		30.63
2012-Q4			5,334,676	4,915,334		243	3,243,006		13,346		65.98
<b>Total 2012</b>			<b>18,980,589</b>	<b>22,030,478</b>		<b>1,194</b>	<b>13,109,233</b>		<b>10,979</b>		<b>59.50</b>
2013-Q1			3,921,287	4,613,862		275	1,855,881		6,749		40.22
2013-Q2			5,607,650	4,732,837		233	1,450,389		6,225		30.65
2013-Q3			3,962,508	4,720,525		226	3,519,519		15,573		74.56
2013-Q4			5,587,995	4,783,636		220	1,751,160		7,960		36.61
<b>Total 2013</b>			<b>19,079,440</b>	<b>18,850,860</b>		<b>954</b>	<b>8,576,949</b>		<b>8,991</b>		<b>45.50</b>
2014-Q1			3,980,551	4,629,434		180	-30,396		-169		-0.66
2014-Q2			6,120,503	4,841,287		222	4,022,653		18,120		83.09
2014-Q3			4,331,765	4,949,081		186	1,529,498		8,223		30.90
2014-Q4			5,917,694	5,047,465		212	2,853,433		13,460		56.53
<b>Total 2014</b>			<b>20,350,513</b>	<b>19,467,267</b>		<b>800</b>	<b>8,375,188</b>		<b>10,469</b>		<b>43.02</b>
2015-Q1			4,267,546	4,969,653		223	1,425,991		6,395		28.69
2015-Q2			5,840,884	5,012,185		217	2,051,862		9,456		40.94
2015-Q3			4,842,829	5,239,035		220	3,159,399		14,361		60.30
2015-Q4			6,662,896	5,384,518		205	3,444,000		16,800		63.96
<b>Total 2015</b>			<b>21,614,155</b>	<b>20,605,391</b>		<b>865</b>	<b>10,081,252</b>		<b>11,655</b>		<b>48.93</b>
2016-Q1			4,354,727	5,232,627		320	5,351,237		16,723		102.27
2016-Q2			6,146,586	5,512,435		219	1,157,846		5,287		21.00
2016-Q3			5,007,414	5,463,539		260	4,694,397		18,055		85.92
2016-Q4			6,685,038	5,550,630		246	3,759,643		15,283		67.73
<b>Total 2016</b>			<b>22,193,765</b>	<b>21,759,231</b>		<b>1,045</b>	<b>14,963,123</b>		<b>14,319</b>		<b>68.77</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4			0.3%	3.1%		20.0%	9.2%		-9.0%		5.9%
2016-3 mos./2015-3 mos.			2.0%	5.3%		43.5%	275.3%		161.5%		256.4%
2016-6 mos./2015-6 mos.			3.9%	7.6%		22.5%	87.2%		52.8%		73.9%
2016-9 mos./2015-9 mos.			3.7%	6.5%		21.1%	68.8%		39.4%		58.5%
2016-12 mos./2015-12 mos.			2.7%	5.6%		20.8%	48.4%		22.9%		40.6%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1			7,430,049	7,942,284		846	5,365,216		6,342		67.55
2012-Q2			11,081,487	8,442,919		572	4,475,957		7,825		53.01
2012-Q3			9,816,470	9,017,374		728	5,918,972		8,130		65.64
2012-Q4			10,210,087	9,427,038		772	7,094,020		9,189		75.25
<b>Total 2012</b>			<b>38,538,093</b>	<b>34,829,615</b>		<b>2,918</b>	<b>22,854,165</b>		<b>7,832</b>		<b>65.62</b>
2013-Q1			7,446,729	9,551,991		883	8,653,557		9,800		90.59
2013-Q2			11,378,671	9,745,832		626	5,329,008		8,513		54.68
2013-Q3			9,629,526	9,735,672		704	6,359,215		9,033		65.32
2013-Q4			10,486,359	9,800,202		842	12,655,103		15,030		129.13
<b>Total 2013</b>			<b>38,941,285</b>	<b>38,833,697</b>		<b>3,055</b>	<b>32,996,883</b>		<b>10,801</b>		<b>84.97</b>
2014-Q1			7,351,035	9,541,501		867	2,934,147		3,384		30.75
2014-Q2			11,709,630	9,707,496		597	8,063,730		13,507		83.07
2014-Q3			10,196,179	9,772,075		733	7,172,123		9,785		73.39
2014-Q4			11,184,826	10,103,782		745	7,660,151		10,282		75.81
<b>Total 2014</b>			<b>40,441,670</b>	<b>39,124,854</b>		<b>2,942</b>	<b>25,830,151</b>		<b>8,780</b>		<b>66.02</b>
2015-Q1			8,397,444	9,920,456		1,049	8,847,454		8,434		89.18
2015-Q2			11,677,220	10,331,686		494	5,216,738		10,560		50.49
2015-Q3			11,076,895	10,530,080		649	12,614,509		19,437		119.79
2015-Q4			11,572,160	10,731,293		674	8,298,630		12,313		77.33
<b>Total 2015</b>			<b>42,723,719</b>	<b>41,513,515</b>		<b>2,866</b>	<b>34,977,331</b>		<b>12,204</b>		<b>84.26</b>
2016-Q1			8,360,682	10,719,141		767	10,033,038		13,081		93.60
2016-Q2			12,730,811	10,857,613		618	5,419,082		8,769		49.91
2016-Q3			10,689,257	10,931,276		730	6,628,431		9,080		60.64
2016-Q4			11,452,544	10,926,663		747	10,128,248		13,559		92.69
<b>Total 2016</b>			<b>43,233,294</b>	<b>43,434,693</b>		<b>2,862</b>	<b>32,208,799</b>		<b>11,254</b>		<b>74.15</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4			-1.0%	1.8%		10.8%	22.0%		10.1%		19.9%
2016-3 mos./2015-3 mos.			-0.4%	8.1%		-26.9%	13.4%		55.1%		5.0%
2016-6 mos./2015-6 mos.			5.1%	6.5%		-10.2%	9.9%		22.4%		3.1%
2016-9 mos./2015-9 mos.			2.0%	5.6%		-3.5%	-17.2%		-14.2%		-21.6%
2016-12 mos./2015-12 mos.			1.2%	4.6%		-0.1%	-7.9%		-7.8%		-12.0%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1			7,901,411	8,806,073		662	5,060,135		7,644		57.46
2012-Q2			11,354,994	9,106,184		1,118	5,524,728		4,942		60.67
2012-Q3			8,881,270	9,307,065		1,129	7,177,648		6,358		77.12
2012-Q4			10,287,827	9,407,765		651	3,788,199		5,819		40.27
<b>Total 2012</b>			<b>38,425,502</b>	<b>36,627,087</b>		<b>3,560</b>	<b>21,550,710</b>		<b>6,054</b>		<b>58.84</b>
2013-Q1			7,532,437	9,427,283		978	4,456,461		4,557		47.27
2013-Q2			11,118,004	9,521,822		817	5,311,877		6,502		55.79
2013-Q3			8,529,175	9,441,835		766	5,014,343		6,546		53.11
2013-Q4			10,836,679	9,347,993		707	4,486,296		6,346		47.99
<b>Total 2013</b>			<b>38,016,295</b>	<b>37,738,933</b>		<b>3,268</b>	<b>19,268,977</b>		<b>5,896</b>		<b>51.06</b>
2014-Q1			7,653,532	9,364,235		572	5,196,929		9,086		55.50
2014-Q2			11,397,916	9,450,904		660	5,936,192		8,994		62.81
2014-Q3			8,457,919	9,395,531		578	5,628,133		9,737		59.90
2014-Q4			11,221,707	9,468,945		563	4,119,659		7,317		43.51
<b>Total 2014</b>			<b>38,731,074</b>	<b>37,679,615</b>		<b>2,373</b>	<b>20,880,913</b>		<b>8,799</b>		<b>55.42</b>
2015-Q1			8,191,638	9,485,026		501	6,522,133		13,018		68.76
2015-Q2			11,617,664	9,821,141		636	3,751,819		5,899		38.20
2015-Q3			8,656,330	9,866,134		717	9,353,126		13,045		94.80
2015-Q4			11,048,702	9,884,254		510	3,484,168		6,832		35.25
<b>Total 2015</b>			<b>39,514,334</b>	<b>39,056,555</b>		<b>2,364</b>	<b>23,111,246</b>		<b>9,776</b>		<b>59.17</b>
2016-Q1			8,018,333	9,837,131		537	6,680,257		12,440		67.91
2016-Q2			11,535,818	9,873,110		584	4,878,827		8,354		49.42
2016-Q3			8,854,397	10,033,689		572	4,990,477		8,725		49.74
2016-Q4			11,488,913	10,174,807		485	4,107,613		8,469		40.37
<b>Total 2016</b>			<b>39,897,461</b>	<b>39,918,737</b>		<b>2,178</b>	<b>20,657,174</b>		<b>9,484</b>		<b>51.75</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4			4.0%	2.9%		-4.9%	17.9%		24.0%		14.5%
2016-3 mos./2015-3 mos.			-2.1%	3.7%		7.2%	2.4%		-4.4%		-1.2%
2016-6 mos./2015-6 mos.			-1.3%	2.1%		-1.4%	12.5%		14.1%		10.2%
2016-9 mos./2015-9 mos.			-0.2%	2.0%		-8.7%	-15.7%		-7.7%		-17.3%
2016-12 mos./2015-12 mos.			1.0%	2.2%		-7.9%	-10.6%		-3.0%		-12.5%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1			205,456	255,066		12	115,209		9,601		45.17
2012-Q2			326,899	247,609		10	90,127		9,013		36.40
2012-Q3			237,365	248,803		14	378,456		27,033		152.11
2012-Q4			279,614	255,317		16	-41,055		-2,566		-16.08
<b>Total 2012</b>			<b>1,049,334</b>	<b>1,006,795</b>		<b>52</b>	<b>542,737</b>		<b>10,437</b>		<b>53.91</b>
2013-Q1			190,479	233,600		9	158,437		17,604		67.82
2013-Q2			308,955	229,691		14	193,030		13,788		84.04
2013-Q3			155,643	227,655		18	303,789		16,877		133.44
2013-Q4			216,842	227,392		14	105,282		7,520		46.30
<b>Total 2013</b>			<b>871,919</b>	<b>918,338</b>		<b>55</b>	<b>760,538</b>		<b>13,828</b>		<b>82.82</b>
2014-Q1			169,467	211,771		7	61,274		8,753		28.93
2014-Q2			277,496	209,007		10	301,107		30,111		144.07
2014-Q3			156,834	205,776		9	213,194		23,688		103.60
2014-Q4			177,132	202,172		13	41,446		3,188		20.50
<b>Total 2014</b>			<b>780,929</b>	<b>828,726</b>		<b>39</b>	<b>617,021</b>		<b>15,821</b>		<b>74.45</b>
2015-Q1			415,015	206,574		4	-67,383		-16,846		-32.62
2015-Q2			243,651	248,802		5	68,854		13,771		27.67
2015-Q3			143,528	245,676		5	-8,260		-1,652		-3.36
2015-Q4			182,881	245,473		6	125,183		20,864		51.00
<b>Total 2015</b>			<b>985,075</b>	<b>946,525</b>		<b>20</b>	<b>118,394</b>		<b>5,920</b>		<b>12.51</b>
2016-Q1			157,452	234,467		7	40,758		5,823		17.38
2016-Q2			236,585	185,767		5	58,497		11,699		31.49
2016-Q3			155,827	184,405		14	131,173		9,370		71.13
2016-Q4			173,310	180,879		7	10,344		1,478		5.72
<b>Total 2016</b>			<b>723,174</b>	<b>785,518</b>		<b>33</b>	<b>240,772</b>		<b>7,296</b>		<b>30.65</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4			-5.2%	-26.3%		16.7%	-91.7%		-92.9%		-88.8%
2016-3 mos./2015-3 mos.			-62.1%	13.5%		75.0%	-160.5%		-134.6%		-153.3%
2016-6 mos./2015-6 mos.			-40.2%	-7.7%		33.3%	***		***		***
2016-9 mos./2015-9 mos.			-31.5%	-13.8%		85.7%	***		***		***
2016-12 mos./2015-12 mos.			-26.6%	-17.0%		65.0%	103.4%		23.3%		145.0%



Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1			430,226	675,829		3	-19,115		-6,372		-2.83
2012-Q2			1,315,088	671,927		4	-3,977		-994		-0.59
2012-Q3			603,240	733,753		1	-18,194		-18,194		-2.48
2012-Q4			557,049	709,713		3	192,170		64,057		27.08
<b>Total 2012</b>			<b>2,905,603</b>	<b>2,791,222</b>		<b>11</b>	<b>150,884</b>		<b>13,717</b>		<b>5.41</b>
2013-Q1			494,421	759,957		1	205,741		205,741		27.07
2013-Q2			1,412,922	734,788		0	-12,084				-1.64
2013-Q3			645,255	731,302		3	-75,998		-25,333		-10.39
2013-Q4			700,359	792,081		-2	125,478		-62,739		15.84
<b>Total 2013</b>			<b>3,252,957</b>	<b>3,018,128</b>		<b>2</b>	<b>243,137</b>		<b>121,569</b>		<b>8.06</b>
2014-Q1			541,780	818,749		4	52,443		13,111		6.41
2014-Q2			1,063,638	800,215		1	175,084		175,084		21.88
2014-Q3			694,067	766,451		4	-132,368		-33,092		-17.27
2014-Q4			458,593	638,677		1	13,053		13,053		2.04
<b>Total 2014</b>			<b>2,758,078</b>	<b>3,024,092</b>		<b>10</b>	<b>108,212</b>		<b>10,821</b>		<b>3.58</b>
2015-Q1			585,856	647,154		3	-13,426		-4,475		-2.07
2015-Q2			996,066	687,107		3	10,988		3,663		1.60
2015-Q3			530,895	670,947		2	107,882		53,941		16.08
2015-Q4			529,188	674,714		2	67,585		33,793		10.02
<b>Total 2015</b>			<b>2,642,005</b>	<b>2,679,922</b>		<b>10</b>	<b>173,029</b>		<b>17,303</b>		<b>6.46</b>
2016-Q1			603,988	672,741		11	-266,746		-24,250		-39.65
2016-Q2			641,160	629,999		-3	377,640		-125,880		59.94
2016-Q3			579,550	576,845		4	-33,650		-8,413		-5.83
2016-Q4			423,412	575,572		7	96,657		13,808		16.79
<b>Total 2016</b>			<b>2,248,110</b>	<b>2,455,157</b>		<b>19</b>	<b>173,901</b>		<b>9,153</b>		<b>7.08</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4			-20.0%	-14.7%		250.0%	43.0%		-59.1%		67.6%
2016-3 mos./2015-3 mos.			3.1%	4.0%		266.7%	***		441.9%		***
2016-6 mos./2015-6 mos.			-21.3%	-2.4%		33.3%	***		***		***
2016-9 mos./2015-9 mos.			-13.6%	-6.3%		50.0%	-26.7%		-51.2%		-21.8%
2016-12 mos./2015-12 mos.			-14.9%	-8.4%		90.0%	0.5%		-47.1%		9.7%

Year	Written Vehicle-Years	Earned Vehicle-Years	Written Premium	Earned Premium	Average Written Premium	Number of Claims	Incurred Loss and Loss Adjustment Expenses	Claim Frequency (%)	Claim Severity	Pure Premium	Loss Ratio (%)
<b>All Risk Locations Combined</b>											
2012-Q1			1,396,377	1,418,314		78	1,331,490		17,070		93.88
2012-Q2			1,783,825	1,473,429		65	754,818		11,613		51.23
2012-Q3			1,488,809	1,537,903		80	669,207		8,365		43.51
2012-Q4			2,055,650	1,647,702		93	404,946		4,354		24.58
<b>Total 2012</b>			<b>6,724,661</b>	<b>6,077,348</b>		<b>316</b>	<b>3,160,461</b>		<b>10,001</b>		<b>52.00</b>
2013-Q1			1,483,937	1,702,867		80	412,756		5,159		24.24
2013-Q2			1,768,471	1,683,150		80	678,491		8,481		40.31
2013-Q3			1,502,839	1,691,383		70	513,458		7,335		30.36
2013-Q4			2,060,708	1,698,328		86	2,092,533		24,332		123.21
<b>Total 2013</b>			<b>6,815,955</b>	<b>6,775,728</b>		<b>316</b>	<b>3,697,238</b>		<b>11,700</b>		<b>54.57</b>
2014-Q1			1,368,404	1,669,530		70	805,454		11,506		48.24
2014-Q2			1,753,895	1,647,243		78	-637,712		-8,176		-38.71
2014-Q3			1,483,595	1,624,419		54	1,264,207		23,411		77.83
2014-Q4			2,021,915	1,653,990		88	94,042		1,069		5.69
<b>Total 2014</b>			<b>6,627,809</b>	<b>6,595,182</b>		<b>290</b>	<b>1,525,991</b>		<b>5,262</b>		<b>23.14</b>
2015-Q1			1,648,620	1,812,941		87	986,251		11,336		54.40
2015-Q2			1,877,143	1,700,122		87	721,444		8,292		42.43
2015-Q3			1,625,562	1,726,864		69	-78,266		-1,134		-4.53
2015-Q4			2,166,908	1,766,866		77	922,075		11,975		52.19
<b>Total 2015</b>			<b>7,318,233</b>	<b>7,006,793</b>		<b>320</b>	<b>2,551,504</b>		<b>7,973</b>		<b>36.41</b>
2016-Q1			1,542,490	1,801,659		69	602,894		8,738		33.46
2016-Q2			2,270,349	1,849,040		95	1,033,941		10,884		55.92
2016-Q3			1,750,130	1,907,198		79	687,017		8,696		36.02
2016-Q4			2,700,681	2,016,093		96	750,026		7,813		37.20
<b>Total 2016</b>			<b>8,263,650</b>	<b>7,573,990</b>		<b>339</b>	<b>3,073,878</b>		<b>9,067</b>		<b>40.58</b>
<b>RATIOS</b>											
2016-Q4/2015-Q4			24.6%	14.1%		24.7%	-18.7%		-34.8%		-28.7%
2016-3 mos./2015-3 mos.			-6.4%	-0.6%		-20.7%	-38.9%		-22.9%		-38.5%
2016-6 mos./2015-6 mos.			8.1%	3.9%		-5.7%	-4.1%		1.7%		-7.8%
2016-9 mos./2015-9 mos.			8.0%	6.1%		0.0%	42.6%		42.6%		34.5%
2016-12 mos./2015-12 mos.			12.9%	8.1%		5.9%	20.5%		13.7%		11.5%