

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 (%)
All Risk Locations Combined											
2013-Q1			672,002,866	773,099,431		172,728	543,274,804		3,145		70.27
2013-Q2			978,849,114	780,248,477		163,037	439,234,422		2,694		56.29
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
Total 2013			3,153,972,467	3,133,452,570		653,187	2,040,637,501		3,124		65.12
2014-Q1			672,988,726	781,117,104		175,605	584,373,560		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
Total 2014			3,189,980,974	3,164,645,900		637,355	2,096,436,683		3,289		66.25
2015-Q1			686,452,792	790,437,844		180,851	663,584,321		3,669		83.95
2015-Q2			1,014,431,481	801,171,012		164,885	488,811,937		2,965		61.01
2015-Q3			841,844,470	819,114,496		154,079	527,912,522		3,426		64.45
2015-Q4			730,888,098	815,153,928		148,961	561,192,582		3,767		68.84
Total 2015			3,273,616,841	3,225,877,280		648,776	2,241,501,362		3,455		69.49
2016-Q1			707,388,062	815,158,825		167,240	614,339,615		3,673		75.36
2016-Q2			1,048,317,333	825,637,503		169,922	501,701,990		2,953		60.77
2016-Q3			870,307,881	845,077,617		159,987	606,021,765		3,788		71.71
2016-Q4			755,841,531	842,917,223		164,539	656,586,125		3,990		77.89
Total 2016			3,381,854,807	3,328,791,168		661,688	2,378,649,495		3,595		71.46
2017-Q1			747,044,651	844,616,732		184,186	664,243,570		3,606		78.64
2017-Q2			1,085,992,783	859,214,971		178,982	572,835,890		3,201		66.67
2017-Q3			909,774,721	881,566,177		166,026	632,631,334		3,810		71.76
2017-Q4			809,211,383	883,197,546		172,675	749,236,085		4,339		84.83
Total 2017			3,552,023,538	3,468,595,426		701,869	2,618,946,879		3,731		75.50
RATIOS											
2017-Q4/2016-Q4			7.1%	4.8%		4.9%	14.1%		8.7%		8.9%
2017-3 mos./2016-3 mos.			5.6%	3.6%		10.1%	8.1%		-1.8%		4.4%
2017-6 mos./2016-6 mos.			4.4%	3.8%		7.7%	10.8%		2.9%		6.7%
2017-9 mos./2016-9 mos.			4.4%	4.0%		6.4%	8.6%		2.0%		4.4%
2017-12 mos./2016-12 mos.			5.0%	4.2%		6.1%	10.1%		3.8%		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 (%)
All Risk Locations Combined											
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
Total 2013	4,913,129	4,861,731	2,587,567,094	2,572,417,633	527	609,209	1,740,204,969	12.53	2,856	358	67.65
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
Total 2014	4,969,442	4,940,842	2,611,023,913	2,595,849,015	525	595,986	1,745,462,330	12.06	2,929	353	67.24
2015-Q1	1,068,046	1,230,101	561,808,601	646,893,073	526	168,305	552,508,510	13.68	3,283	449	85.41
2015-Q2	1,580,579	1,238,008	830,293,697	655,329,981	525	155,770	404,922,500	12.58	2,599	327	61.79
2015-Q3	1,287,514	1,255,119	703,133,314	668,382,619	546	143,909	432,340,056	11.47	3,004	344	64.68
2015-Q4	1,081,283	1,257,858	575,948,540	667,246,185	533	140,218	472,426,335	11.15	3,369	376	70.80
Total 2015	5,017,422	4,981,086	2,671,184,152	2,637,851,858	532	608,202	1,862,197,401	12.21	3,062	374	70.60
2016-Q1	1,085,601	1,252,228	580,578,425	665,166,611	535	155,855	495,062,939	12.45	3,176	395	74.43
2016-Q2	1,601,717	1,259,809	854,491,284	673,236,860	533	160,041	436,421,390	12.70	2,727	346	64.82
2016-Q3	1,309,623	1,276,881	724,884,801	687,482,367	554	149,197	501,731,669	11.68	3,363	393	72.98
2016-Q4	1,092,309	1,280,620	596,514,079	688,898,337	546	154,640	544,656,980	12.08	3,522	425	79.06
Total 2016	5,089,250	5,069,538	2,756,468,589	2,714,784,175	542	619,733	1,977,872,978	12.22	3,191	390	72.86
2017-Q1	1,103,833	1,270,661	607,713,269	687,967,788	551	171,817	557,726,428	13.52	3,246	439	81.07
2017-Q2	1,606,950	1,277,272	890,191,527	699,860,516	554	168,623	479,095,036	13.20	2,841	375	68.46
2017-Q3	1,313,802	1,288,727	759,062,786	717,233,646	578	154,724	517,453,782	12.01	3,344	402	72.15
2017-Q4	1,108,158	1,291,258	636,012,127	721,590,735	574	161,903	614,694,487	12.54	3,797	476	85.19
Total 2017	5,132,743	5,127,918	2,892,979,709	2,826,652,685	564	657,067	2,168,969,733	12.81	3,301	423	76.73

RATIOS

2017-Q4/2016-Q4	1.5%	0.8%	6.6%	4.7%	5.1%	4.7%	12.9%	3.8%	7.8%	11.9%	7.7%
2017-3 mos./2016-3 mos.	1.7%	1.5%	4.7%	3.4%	2.9%	10.2%	12.7%	8.6%	2.2%	11.0%	8.9%
2017-6 mos./2016-6 mos.	0.9%	1.4%	4.4%	3.7%	3.5%	7.8%	11.3%	6.3%	3.3%	9.7%	7.3%
2017-9 mos./2016-9 mos.	0.7%	1.3%	4.5%	3.9%	3.8%	6.5%	8.4%	5.1%	1.9%	7.1%	4.4%
2017-12 mos./2016-12 mos.	0.9%	1.2%	5.0%	4.1%	4.1%	6.0%	9.7%	4.8%	3.4%	8.4%	5.3%

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 (%)
All Risk Locations Combined											
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
Total 2013	225,660	221,073	52,993,678	51,276,047	235	4,443	24,212,126	2.01	5,449	110	47.22
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
Total 2014	234,107	230,260	55,805,871	54,457,850	238	3,927	23,960,732	1.71	6,102	104	44.00
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	2,249	14,788,756	2.88	6,576	189	79.38
2015-Q4	28,187	46,729	6,228,005	11,243,341	221	605	2,414,294	1.29	3,991	52	21.47
Total 2015	242,037	238,465	57,940,431	57,057,305	239	4,380	26,599,589	1.84	6,073	112	46.62
2016-Q1	46,845	45,974	10,845,103	11,047,209	232	120	-502,656	0.26	-4,189	-11	-4.55
2016-Q2	113,117	71,947	27,625,166	17,085,852	244	1,585	10,486,167	2.20	6,616	146	61.37
2016-Q3	61,482	81,685	14,632,497	19,275,203	238	2,292	14,798,787	2.81	6,457	181	76.78
2016-Q4	30,622	48,515	6,803,973	11,571,237	222	633	2,118,713	1.30	3,347	44	18.31
Total 2016	252,066	248,121	59,906,739	58,979,501	238	4,630	26,901,011	1.87	5,810	108	45.61
2017-Q1	47,774	47,431	10,865,578	11,309,803	227	102	328,819	0.22	3,224	7	2.91
2017-Q2	112,718	74,612	27,334,595	17,554,705	243	1,496	10,507,922	2.01	7,024	141	59.86
2017-Q3	64,232	85,291	15,182,835	19,973,534	236	2,479	15,663,261	2.91	6,318	184	78.42
2017-Q4	32,556	49,576	7,269,330	11,781,352	223	674	3,380,296	1.36	5,015	68	28.69
Total 2017	257,280	256,910	60,652,338	60,619,394	236	4,751	29,880,298	1.85	6,289	116	49.29
RATIOS											
2017-Q4/2016-Q4	6.3%	2.2%	6.8%	1.8%	0.5%	6.5%	59.5%	4.2%	49.8%	56.1%	56.7%
2017-3 mos./2016-3 mos.	2.0%	3.2%	0.2%	2.4%	-1.8%	-15.0%	-165.4%	-17.6%	-177.0%	-163.4%	-163.9%
2017-6 mos./2016-6 mos.	0.3%	3.5%	-0.7%	2.6%	-1.0%	-6.3%	8.5%	-9.4%	15.8%	4.9%	5.8%
2017-9 mos./2016-9 mos.	1.5%	3.9%	0.5%	3.0%	-0.9%	2.0%	6.9%	-1.8%	4.8%	2.9%	3.8%
2017-12 mos./2016-12 mos.	2.1%	3.5%	1.2%	2.8%	-0.8%	2.6%	11.1%	-0.9%	8.2%	7.3%	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 (%)
All Risk Locations Combined											
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
Total 2013	298,431	292,440	48,989,773	48,264,971	164	2,482	18,011,137	0.85	7,257	62	37.32
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
Total 2014	305,719	302,409	49,396,150	49,252,421	162	2,258	15,333,434	0.75	6,791	51	31.13
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	714	6,085,732	0.92	8,523	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
Total 2015	309,003	306,787	49,151,767	49,157,088	159	2,258	16,681,534	0.74	7,388	54	33.94
2016-Q1	70,454	77,127	10,849,270	12,209,922	154	466	3,262,473	0.60	7,001	42	26.72
2016-Q2	102,778	77,636	15,914,737	12,259,822	155	450	3,051,579	0.58	6,781	39	24.89
2016-Q3	75,915	78,920	11,966,468	12,359,115	158	683	5,542,928	0.87	8,116	70	44.85
2016-Q4	64,196	78,932	10,162,121	12,317,897	158	477	3,339,951	0.60	7,002	42	27.11
Total 2016	313,343	312,615	48,892,596	49,146,756	156	2,076	15,196,931	0.66	7,320	49	30.92
2017-Q1	70,851	77,768	10,696,053	12,082,002	151	500	2,638,310	0.64	5,277	34	21.84
2017-Q2	103,424	78,371	15,648,164	12,087,000	151	517	4,138,575	0.66	8,005	53	34.24
2017-Q3	76,412	79,524	11,959,031	12,222,859	157	788	6,020,839	0.99	7,641	76	49.26
2017-Q4	64,921	79,568	10,191,282	12,228,319	157	568	4,468,642	0.71	7,867	56	36.54
Total 2017	315,608	315,231	48,494,530	48,620,180	154	2,373	17,266,366	0.75	7,276	55	35.51
RATIOS											
2017-Q4/2016-Q4	1.1%	0.8%	0.3%	-0.7%	-0.8%	19.1%	33.8%	18.1%	12.4%	32.7%	34.8%
2017-3 mos./2016-3 mos.	0.6%	0.8%	-1.4%	-1.0%	-2.0%	7.3%	-19.1%	6.4%	-24.6%	-19.8%	-18.3%
2017-6 mos./2016-6 mos.	0.6%	0.9%	-1.6%	-1.2%	-2.2%	11.0%	7.3%	10.0%	-3.3%	6.4%	8.7%
2017-9 mos./2016-9 mos.	0.6%	0.8%	-1.1%	-1.2%	-1.7%	12.9%	7.9%	11.9%	-4.4%	7.0%	9.2%
2017-12 mos./2016-12 mos.	0.7%	0.8%	-0.8%	-1.1%	-1.5%	14.3%	13.6%	13.4%	-0.6%	12.7%	14.8%

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 (%)
All Risk Locations Combined											
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
Total 2013	159,828	183,071	27,949,587	28,619,819	175	2,127	15,714,116	1.16	7,388	86	54.91
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
Total 2014	197,647	187,076	31,314,546	29,883,511	158	2,382	17,358,654	1.27	7,287	93	58.09
2015-Q1	87,570	66,054	9,517,503	11,439,091	109	2,048	15,509,058	3.10	7,573	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
Total 2015	181,210	190,842	31,640,610	31,664,489	175	2,494	19,938,092	1.31	7,994	104	62.97
2016-Q1	33,514	47,953	7,404,390	10,956,047	221	1,733	15,265,652	3.61	8,809	318	139.34
2016-Q2	27,510	20,748	5,503,033	5,229,170	200	256	948,742	1.23	3,706	46	18.14
2016-Q3	23,021	20,653	4,984,098	5,101,636	217	25	803,868	0.12	32,155	39	15.76
2016-Q4	42,746	35,108	12,768,028	8,294,635	299	365	2,162,809	1.04	5,926	62	26.07
Total 2016	126,791	124,462	30,659,549	29,581,488	242	2,379	19,181,071	1.91	8,063	154	64.84
2017-Q1	35,460	49,893	8,266,185	11,895,772	233	1,967	16,158,453	3.94	8,215	324	135.83
2017-Q2	29,420	22,070	6,048,744	5,636,584	206	309	1,236,794	1.40	4,003	56	21.94
2017-Q3	24,550	21,916	5,482,903	5,505,730	223	42	-182,601	0.19	-4,348	-8	-3.32
2017-Q4	43,143	36,918	13,226,845	9,032,662	307	374	3,928,541	1.01	10,504	106	43.49
Total 2017	132,573	130,797	33,024,677	32,070,748	249	2,692	21,141,187	2.06	7,853	162	65.92
RATIOS											
2017-Q4/2016-Q4	0.9%	5.2%	3.6%	8.9%	2.6%	2.5%	81.6%	-2.6%	77.3%	72.7%	66.8%
2017-3 mos./2016-3 mos.	5.8%	4.0%	11.6%	8.6%	5.5%	13.5%	5.8%	9.1%	-6.7%	1.7%	-2.5%
2017-6 mos./2016-6 mos.	6.3%	4.7%	10.9%	8.3%	4.3%	14.4%	7.3%	9.2%	-6.2%	2.4%	-1.0%
2017-9 mos./2016-9 mos.	6.4%	5.1%	10.7%	8.2%	4.0%	15.1%	1.1%	9.5%	-12.1%	-3.7%	-6.5%
2017-12 mos./2016-12 mos.	4.6%	5.1%	7.7%	8.4%	3.0%	13.2%	10.2%	7.7%	-2.6%	4.9%	1.7%

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 (%)
All Risk Locations Combined											
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
Total 2013	224,770	225,233	164,174,950	163,732,138	730	13,871	88,597,512	6.16	6,387	393	54.11
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
Total 2014	223,849	224,664	161,149,638	162,010,950	720	13,178	93,152,162	5.87	7,069	415	57.50
2015-Q1	49,073	55,269	34,952,232	40,002,913	712	3,806	27,189,836	6.89	7,144	492	67.97
2015-Q2	72,567	55,645	51,469,965	40,573,629	709	3,003	29,755,381	5.40	9,909	535	73.34
2015-Q3	52,415	57,052	38,980,349	41,451,393	744	2,844	21,802,328	4.98	7,666	382	52.60
2015-Q4	52,489	56,702	40,681,197	41,703,750	775	3,088	26,392,412	5.45	8,547	465	63.29
Total 2015	226,544	224,668	166,083,743	163,731,685	733	12,741	105,139,957	5.67	8,252	468	64.21
2016-Q1	49,911	56,385	35,974,764	41,317,179	721	3,695	22,845,771	6.55	6,183	405	55.29
2016-Q2	76,061	56,679	54,353,072	41,667,136	715	3,188	14,731,892	5.62	4,621	260	35.36
2016-Q3	51,489	57,650	40,495,319	43,014,474	786	3,133	29,082,910	5.43	9,283	504	67.61
2016-Q4	56,050	58,285	44,981,693	44,201,967	803	3,614	28,669,993	6.20	7,933	492	64.86
Total 2016	233,511	228,999	175,804,848	170,200,756	753	13,630	95,330,566	5.95	6,994	416	56.01
2017-Q1	52,467	58,125	41,459,672	44,059,297	790	4,114	24,624,949	7.08	5,986	424	55.89
2017-Q2	80,250	59,490	60,789,282	45,780,864	757	3,419	30,578,612	5.75	8,944	514	66.79
2017-Q3	54,269	60,594	41,816,072	46,182,960	771	3,481	35,899,918	5.74	10,313	592	77.73
2017-Q4	57,637	61,437	46,951,777	48,181,368	815	4,122	40,207,873	6.71	9,754	654	83.45
Total 2017	244,623	239,646	191,016,803	184,204,489	781	15,136	131,311,352	6.32	8,675	548	71.29
RATIOS											
2017-Q4/2016-Q4	2.8%	5.4%	4.4%	9.0%	1.5%	14.1%	40.2%	8.2%	23.0%	33.0%	28.7%
2017-3 mos./2016-3 mos.	5.1%	3.1%	15.2%	6.6%	9.6%	11.3%	7.8%	8.0%	-3.2%	4.6%	1.1%
2017-6 mos./2016-6 mos.	5.4%	4.0%	13.2%	8.3%	7.4%	9.4%	46.9%	5.2%	34.2%	41.2%	35.7%
2017-9 mos./2016-9 mos.	5.4%	4.4%	10.1%	8.0%	4.5%	10.0%	36.7%	5.3%	24.3%	30.9%	26.6%
2017-12 mos./2016-12 mos.	4.8%	4.6%	8.7%	8.2%	3.7%	11.0%	37.7%	6.1%	24.0%	31.6%	27.3%

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 (%)
All Risk Locations Combined											
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
Total 2013	11,345	10,982	14,218,237	14,033,310	1,253	2,842	9,317,147	25.88	3,278	848	66.39
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
Total 2014	9,558	10,645	11,822,810	13,246,762	1,237	2,670	8,584,335	25.08	3,215	806	64.80
2015-Q1	1,768	2,330	2,283,115	2,862,774	1,291	680	2,514,822	29.18	3,698	1,079	87.85
2015-Q2	2,485	2,249	2,491,528	2,661,160	1,003	327	846,748	14.54	2,589	376	31.82
2015-Q3	2,988	2,283	3,186,412	2,578,112	1,066	303	1,304,122	13.27	4,304	571	50.58
2015-Q4	2,607	2,437	3,635,753	2,898,217	1,395	412	1,648,638	16.91	4,002	677	56.88
Total 2015	9,848	9,299	11,596,808	11,000,263	1,178	1,722	6,314,330	18.52	3,667	679	57.40
2016-Q1	2,313	2,566	2,918,235	2,983,951	1,262	578	2,409,441	22.53	4,169	939	80.75
2016-Q2	3,005	2,685	3,307,457	3,160,414	1,101	403	1,205,293	15.01	2,991	449	38.14
2016-Q3	4,184	2,946	4,525,731	3,479,447	1,082	403	1,600,801	13.68	3,972	543	46.01
2016-Q4	2,531	3,004	3,316,174	3,522,561	1,310	538	1,907,773	17.91	3,546	635	54.16
Total 2016	12,033	11,201	14,067,597	13,146,373	1,169	1,922	7,123,308	17.16	3,706	636	54.18
2017-Q1	2,274	2,957	2,915,734	3,465,495	1,282	587	2,511,403	19.85	4,278	849	72.47
2017-Q2	3,236	3,036	3,389,078	3,502,056	1,047	425	1,640,138	14.00	3,859	540	46.83
2017-Q3	4,614	3,144	4,840,658	3,676,455	1,049	423	2,122,685	13.45	5,018	675	57.74
2017-Q4	2,695	3,262	4,198,978	4,019,375	1,558	474	2,787,948	14.53	5,882	855	69.36
Total 2017	12,819	12,399	15,344,448	14,663,381	1,197	1,909	9,062,174	15.40	4,747	731	61.80
RATIOS											
2017-Q4/2016-Q4	6.5%	8.6%	26.6%	14.1%	18.9%	-11.9%	46.1%	-18.9%	65.9%	34.6%	28.1%
2017-3 mos./2016-3 mos.	-1.7%	15.2%	-0.1%	16.1%	1.6%	1.6%	4.2%	-11.9%	2.6%	-9.6%	-10.3%
2017-6 mos./2016-6 mos.	3.6%	14.1%	1.3%	13.4%	-2.3%	3.2%	14.9%	-9.6%	11.3%	0.6%	1.3%
2017-9 mos./2016-9 mos.	6.5%	11.5%	3.7%	10.6%	-2.7%	3.7%	20.3%	-7.0%	16.0%	7.9%	8.8%
2017-12 mos./2016-12 mos.	6.5%	10.7%	9.1%	11.5%	2.4%	-0.7%	27.2%	-10.3%	28.1%	14.9%	14.1%

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 (%)
All Risk Locations Combined											
2013-Q1			51,074,600	62,507,738		5,202	33,258,210		6,393		53.21
2013-Q2			76,540,037	63,911,052		4,129	31,951,752		7,738		49.99
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
Total 2013			258,079,148	255,108,652		18,213	144,580,494		7,938		56.67
2014-Q1			52,324,646	63,309,317		4,920	58,205,706		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
Total 2014			269,468,046	259,945,391		16,954	192,585,036		11,359		74.09
2015-Q1			56,646,911	66,315,461		5,367	62,746,451		11,691		94.62
2015-Q2			82,060,934	68,046,330		3,615	38,232,885		10,576		56.19
2015-Q3			65,329,093	69,858,186		4,018	51,771,306		12,885		74.11
2015-Q4			81,982,392	71,194,615		3,979	51,879,817		13,038		72.87
Total 2015			286,019,330	275,414,592		16,979	204,630,459		12,052		74.30
2016-Q1			58,817,875	71,477,906		4,793	75,995,995		15,856		106.32
2016-Q2			87,122,584	72,998,249		3,999	34,856,927		8,716		47.75
2016-Q3			68,818,967	74,365,375		4,254	52,460,802		12,332		70.54
2016-Q4			81,295,463	74,110,589		4,272	73,729,906		17,259		99.49
Total 2016			296,054,889	292,952,119		17,318	237,043,630		13,688		80.92
2017-Q1			65,128,160	73,836,575		5,099	60,255,208		11,817		81.61
2017-Q2			82,591,393	74,793,246		4,193	45,638,813		10,885		61.02
2017-Q3			71,430,436	76,770,993		4,089	55,653,450		13,611		72.49
2017-Q4			91,361,044	76,363,735		4,560	79,768,298		17,493		104.46
Total 2017			310,511,033	301,764,549		17,941	241,315,769		13,451		79.97
RATIOS											
2017-Q4/2016-Q4			12.4%	3.0%		6.7%	8.2%		1.4%		5.0%
2017-3 mos./2016-3 mos.			10.7%	3.3%		6.4%	-20.7%		-25.5%		-23.2%
2017-6 mos./2016-6 mos.			1.2%	2.9%		5.7%	-4.5%		-9.6%		-7.1%
2017-9 mos./2016-9 mos.			2.0%	3.0%		2.6%	-1.1%		-3.6%		-4.0%
2017-12 mos./2016-12 mos.			4.9%	3.0%		3.6%	1.8%		-1.7%		-1.2%

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 (%)
All Risk Locations Combined											
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
Total 2013	4,913,129	4,861,731	1,059,537,353	1,042,790,774	216	186,304	653,036,613	3.83	3,505	134	62.62
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
Total 2014	4,969,442	4,940,842	1,103,061,989	1,081,522,602	222	182,101	672,463,559	3.69	3,693	136	62.18
2015-Q1	1,068,046	1,230,101	239,656,016	273,966,610	224	59,485	227,472,081	4.84	3,824	185	83.03
2015-Q2	1,580,579	1,238,008	359,603,580	279,246,268	228	40,352	149,971,639	3.26	3,717	121	53.71
2015-Q3	1,287,514	1,255,119	305,585,483	287,119,572	237	41,787	155,406,129	3.33	3,719	124	54.13
2015-Q4	1,081,283	1,257,858	249,080,997	287,486,261	230	45,288	185,958,485	3.60	4,106	148	64.68
Total 2015	5,017,422	4,981,086	1,153,926,076	1,127,818,711	230	186,912	718,808,334	3.75	3,846	144	63.73
2016-Q1	1,085,601	1,252,228	252,970,581	288,149,093	233	51,612	198,427,565	4.12	3,845	158	68.86
2016-Q2	1,601,717	1,259,809	376,525,696	293,039,908	235	43,277	168,505,302	3.44	3,894	134	57.50
2016-Q3	1,309,623	1,276,881	321,090,533	301,529,754	245	44,234	182,077,706	3.46	4,116	143	60.38
2016-Q4	1,092,309	1,280,620	264,499,572	302,942,773	242	51,639	220,835,749	4.03	4,277	172	72.90
Total 2016	5,089,250	5,069,538	1,215,086,382	1,185,661,528	239	190,762	769,846,322	3.76	4,036	152	64.93
2017-Q1	1,103,833	1,270,661	269,056,867	303,804,252	244	54,701	218,072,301	4.30	3,987	172	71.78
2017-Q2	1,606,950	1,277,272	393,593,582	309,403,155	245	43,814	166,849,698	3.43	3,808	131	53.93
2017-Q3	1,313,802	1,288,727	337,597,812	318,256,118	257	45,315	190,855,499	3.52	4,212	148	59.97
2017-Q4	1,108,158	1,291,258	283,023,640	319,574,435	255	52,832	238,354,142	4.09	4,512	185	74.58
Total 2017	5,132,743	5,127,918	1,283,271,901	1,251,037,960	250	196,662	814,131,640	3.84	4,140	159	65.08

RATIOS

2017-Q4/2016-Q4	1.5%	0.8%	7.0%	5.5%	5.5%	2.3%	7.9%	1.5%	5.5%	7.0%	2.3%
2017-3 mos./2016-3 mos.	1.7%	1.5%	6.4%	5.4%	4.6%	6.0%	9.9%	4.4%	3.7%	8.3%	4.2%
2017-6 mos./2016-6 mos.	0.9%	1.4%	5.3%	5.5%	4.4%	3.8%	4.9%	2.4%	1.0%	3.4%	-0.6%
2017-9 mos./2016-9 mos.	0.7%	1.3%	5.2%	5.5%	4.5%	3.4%	4.9%	2.1%	1.4%	3.6%	-0.6%
2017-12 mos./2016-12 mos.	0.9%	1.2%	5.6%	5.5%	4.7%	3.1%	5.8%	1.9%	2.6%	4.5%	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 (%)
All Risk Locations Combined											
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
Total 2013	198,097	204,642	46,616,604	49,335,701	235	9,245	41,813,348	4.52	4,523	204	84.75
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
Total 2014	195,591	196,945	46,155,600	46,441,002	236	8,917	42,342,588	4.53	4,749	215	91.18
2015-Q1	34,806	47,980	8,166,564	11,004,476	235	2,846	14,146,729	5.93	4,971	295	128.55
2015-Q2	62,240	47,755	14,064,698	11,135,627	226	2,051	8,229,942	4.29	4,013	172	73.91
2015-Q3	50,153	47,366	11,957,452	11,236,322	238	1,913	7,853,841	4.04	4,106	166	69.90
2015-Q4	37,968	46,711	9,454,134	11,072,436	249	1,764	9,225,388	3.78	5,230	197	83.32
Total 2015	185,167	189,812	43,642,848	44,448,861	236	8,574	39,455,900	4.52	4,602	208	88.77
2016-Q1	33,210	45,873	8,027,513	10,808,243	242	2,141	11,220,129	4.67	5,241	245	103.81
2016-Q2	59,291	45,718	13,167,326	10,620,031	222	1,982	8,856,705	4.34	4,469	194	83.40
2016-Q3	47,236	44,974	11,204,700	10,577,824	237	1,961	9,950,889	4.36	5,074	221	94.07
2016-Q4	35,305	44,211	8,754,486	10,398,695	248	1,917	11,764,059	4.34	6,137	266	113.13
Total 2016	175,042	180,776	41,154,025	42,404,793	235	8,001	41,791,782	4.43	5,223	231	98.55
2017-Q1	33,087	43,596	7,995,051	10,291,124	242	2,013	10,054,434	4.62	4,995	231	97.70
2017-Q2	54,024	43,060	12,393,549	10,159,602	229	1,873	11,103,224	4.35	5,928	258	109.29
2017-Q3	41,744	41,974	9,847,033	9,971,024	236	1,846	8,997,764	4.40	4,874	214	90.24
2017-Q4	32,197	40,954	7,953,721	9,700,090	247	1,864	11,439,403	4.55	6,137	279	117.93
Total 2017	161,052	169,584	38,189,354	40,121,840	237	7,596	41,594,825	4.48	5,476	245	103.67
RATIOS											
2017-Q4/2016-Q4	-8.8%	-7.4%	-9.1%	-6.7%	-0.4%	-2.8%	-2.8%	5.0%	0.0%	5.0%	4.2%
2017-3 mos./2016-3 mos.	-0.4%	-5.0%	-0.4%	-4.8%	0.0%	-6.0%	-10.4%	-1.1%	-4.7%	-5.7%	-5.9%
2017-6 mos./2016-6 mos.	-5.8%	-5.4%	-3.8%	-4.6%	2.1%	-5.7%	5.4%	-0.4%	11.8%	11.4%	10.4%
2017-9 mos./2016-9 mos.	-7.8%	-5.8%	-6.7%	-5.0%	1.2%	-5.8%	0.4%	0.0%	6.6%	6.6%	5.7%
2017-12 mos./2016-12 mos.	-8.0%	-6.2%	-7.2%	-5.4%	0.9%	-5.1%	-0.5%	1.2%	4.8%	6.1%	5.2%

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 (%)
All Risk Locations Combined											
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
Total 2013	198,097	204,642	30,525,267	32,655,426	154	8,906	23,420,084	4.35	2,630	114	71.72
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
Total 2014	195,591	196,945	30,111,658	30,394,887	154	7,840	16,885,224	3.98	2,154	86	55.55
2015-Q1	34,806	47,980	5,366,860	7,208,158	154	1,518	4,025,005	3.16	2,652	84	55.84
2015-Q2	62,240	47,755	9,226,440	7,300,070	148	2,236	6,119,713	4.68	2,737	128	83.83
2015-Q3	50,153	47,366	7,835,269	7,373,792	156	1,887	5,141,022	3.98	2,724	109	69.72
2015-Q4	37,968	46,711	6,231,403	7,283,676	164	1,519	4,820,728	3.25	3,174	103	66.19
Total 2015	185,167	189,812	28,659,972	29,165,696	155	7,160	20,106,468	3.77	2,808	106	68.94
2016-Q1	33,210	45,873	5,285,506	7,127,360	159	1,465	3,625,274	3.19	2,475	79	50.86
2016-Q2	59,291	45,718	8,694,805	7,015,103	147	1,933	4,748,893	4.23	2,457	104	67.70
2016-Q3	47,236	44,974	7,412,361	6,994,008	157	1,844	6,159,602	4.10	3,340	137	88.07
2016-Q4	35,305	44,211	5,788,878	6,885,238	164	1,581	4,634,785	3.58	2,932	105	67.31
Total 2016	175,042	180,776	27,181,550	28,021,709	155	6,823	19,168,554	3.77	2,809	106	68.41
2017-Q1	33,087	43,596	5,287,506	6,822,369	160	1,540	3,669,265	3.53	2,383	84	53.78
2017-Q2	54,024	43,060	8,214,560	6,734,587	152	2,022	6,676,587	4.70	3,302	155	99.14
2017-Q3	41,744	41,974	6,475,021	6,598,568	155	1,886	5,505,519	4.49	2,919	131	83.44
2017-Q4	32,197	40,954	5,238,475	6,420,301	163	1,460	6,218,750	3.56	4,259	152	96.86
Total 2017	161,052	169,584	25,215,562	26,575,825	157	6,908	22,070,121	4.07	3,195	130	83.05

RATIOS

2017-Q4/2016-Q4	-8.8%	-7.4%	-9.5%	-6.8%	-0.8%	-7.7%	34.2%	-0.3%	45.3%	44.8%	43.9%
2017-3 mos./2016-3 mos.	-0.4%	-5.0%	0.0%	-4.3%	0.4%	5.1%	1.2%	10.6%	-3.7%	6.5%	5.7%
2017-6 mos./2016-6 mos.	-5.8%	-5.4%	-3.4%	-4.1%	2.6%	4.8%	23.5%	10.8%	17.9%	30.6%	28.9%
2017-9 mos./2016-9 mos.	-7.8%	-5.8%	-6.6%	-4.6%	1.3%	3.9%	9.1%	10.3%	4.9%	15.8%	14.4%
2017-12 mos./2016-12 mos.	-8.0%	-6.2%	-7.2%	-5.2%	0.8%	1.2%	15.1%	7.9%	13.7%	22.7%	21.4%

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 (%)
All Risk Locations Combined											
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
Total 2013	3,645,765	3,584,003	861,639,019	854,205,977	236	166,118	674,243,426	4.63	4,059	188	78.93
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
Total 2014	3,719,987	3,682,461	849,790,378	854,303,682	228	171,928	681,490,595	4.67	3,964	185	79.77
2015-Q1	819,426	922,703	182,339,044	210,098,058	223	57,643	237,914,325	6.25	4,127	258	113.24
2015-Q2	1,180,511	929,229	266,300,387	211,997,516	226	40,000	146,786,971	4.30	3,670	158	69.24
2015-Q3	966,312	943,795	225,395,229	215,501,040	233	38,492	150,226,445	4.08	3,903	159	69.71
2015-Q4	819,751	948,408	182,769,382	213,946,572	223	40,228	180,962,180	4.24	4,498	191	84.58
Total 2015	3,786,000	3,744,135	856,804,042	851,543,186	226	176,363	715,889,921	4.71	4,059	191	84.07
2016-Q1	835,870	946,385	187,598,448	212,754,777	224	49,944	212,875,934	5.28	4,262	225	100.06
2016-Q2	1,205,230	951,643	276,714,768	216,170,699	230	42,669	158,646,544	4.48	3,718	167	73.39
2016-Q3	991,198	965,593	235,374,315	221,456,051	237	41,129	172,854,805	4.26	4,203	179	78.05
2016-Q4	834,299	971,325	191,497,486	222,133,226	230	47,597	222,878,745	4.90	4,683	229	100.34
Total 2016	3,866,597	3,834,946	891,185,017	872,514,753	230	181,339	767,256,028	4.73	4,231	200	87.94
2017-Q1	855,773	966,665	198,186,782	222,217,609	232	56,028	236,523,741	5.80	4,222	245	106.44
2017-Q2	1,223,401	974,445	290,689,051	227,225,020	238	45,714	174,573,376	4.69	3,819	179	76.83
2017-Q3	1,007,277	985,872	249,069,434	233,378,160	247	42,609	192,843,531	4.32	4,526	196	82.63
2017-Q4	858,227	991,340	206,589,034	235,192,055	241	49,099	247,959,254	4.95	5,050	250	105.43
Total 2017	3,944,678	3,918,322	944,534,301	918,012,844	239	193,450	851,899,902	4.94	4,404	217	92.80
RATIOS											
2017-Q4/2016-Q4	2.9%	2.1%	7.9%	5.9%	4.9%	3.2%	11.3%	1.1%	7.8%	9.0%	5.1%
2017-3 mos./2016-3 mos.	2.4%	2.1%	5.6%	4.4%	3.2%	12.2%	11.1%	9.8%	-1.0%	8.8%	6.4%
2017-6 mos./2016-6 mos.	1.9%	2.3%	5.3%	4.8%	3.4%	9.9%	10.7%	7.4%	0.7%	8.2%	5.6%
2017-9 mos./2016-9 mos.	1.8%	2.2%	5.5%	5.0%	3.6%	7.9%	10.9%	5.6%	2.8%	8.5%	5.7%
2017-12 mos./2016-12 mos.	2.0%	2.2%	6.0%	5.2%	3.9%	6.7%	11.0%	4.4%	4.1%	8.7%	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 (%)
All Risk Locations Combined											
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
Total 2013	3,951,861	3,894,292	551,387,826	556,186,778	140	236,592	338,283,558	6.08	1,430	87	60.82
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
Total 2014	4,015,269	3,983,297	543,336,123	545,102,393	135	223,031	321,927,102	5.60	1,443	81	59.06
2015-Q1	878,612	995,806	117,729,932	134,998,211	134	46,259	65,640,199	4.65	1,419	66	48.62
2015-Q2	1,271,572	1,001,426	168,519,563	135,860,174	133	70,733	92,286,451	7.06	1,305	92	67.93
2015-Q3	1,039,592	1,015,934	142,004,133	137,213,670	137	59,418	110,291,040	5.85	1,856	109	80.38
2015-Q4	876,561	1,019,603	119,772,061	137,441,998	137	51,113	88,928,082	5.01	1,740	87	64.70
Total 2015	4,066,337	4,032,769	548,025,689	545,514,053	135	227,523	357,145,772	5.64	1,570	89	65.47
2016-Q1	893,329	1,016,284	117,824,051	136,321,003	132	50,271	66,659,753	4.95	1,326	66	48.90
2016-Q2	1,294,460	1,021,468	166,549,469	136,276,678	129	69,850	92,228,104	6.84	1,320	90	67.68
2016-Q3	1,062,936	1,035,701	139,201,941	136,679,263	131	59,647	128,664,599	5.76	2,157	124	94.14
2016-Q4	890,004	1,041,086	117,260,525	136,250,988	132	51,589	84,187,393	4.96	1,632	81	61.79
Total 2016	4,140,729	4,114,539	540,835,986	545,527,932	131	231,357	371,739,849	5.62	1,607	90	68.14
2017-Q1	912,051	1,034,925	118,226,771	134,622,282	130	57,131	87,020,462	5.52	1,523	84	64.64
2017-Q2	1,310,153	1,042,531	172,415,034	136,050,113	132	74,857	115,225,984	7.18	1,539	111	84.69
2017-Q3	1,078,667	1,054,636	145,467,137	138,675,614	135	62,608	115,388,669	5.94	1,843	109	83.21
2017-Q4	914,231	1,060,273	124,408,781	140,332,974	136	56,243	107,556,606	5.30	1,912	101	76.64
Total 2017	4,215,102	4,192,365	560,517,723	549,680,983	133	250,839	425,191,721	5.98	1,695	101	77.35
RATIOS											
2017-Q4/2016-Q4	2.7%	1.8%	6.1%	3.0%	3.3%	9.0%	27.8%	7.0%	17.2%	25.4%	24.0%
2017-3 mos./2016-3 mos.	2.1%	1.8%	0.3%	-1.2%	-1.7%	13.6%	30.5%	11.6%	14.9%	28.2%	32.2%
2017-6 mos./2016-6 mos.	1.6%	1.9%	2.2%	-0.7%	0.6%	9.9%	27.3%	7.8%	15.8%	24.9%	28.2%
2017-9 mos./2016-9 mos.	1.5%	1.9%	3.0%	0.0%	1.4%	8.2%	10.5%	6.2%	2.0%	8.4%	10.4%
2017-12 mos./2016-12 mos.	1.8%	1.9%	3.6%	0.8%	1.8%	8.4%	14.4%	6.4%	5.5%	12.3%	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 (%)
All Risk Locations Combined											
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
Total 2013	50,980	52,898	3,193,157	3,380,332	63	307	1,049,219	0.58	3,418	20	31.04
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
Total 2014	46,242	48,542	2,788,302	2,983,062	60	238	933,316	0.49	3,921	19	31.29
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	65	263,621	0.61	4,056	25	41.52
2015-Q4	8,256	10,430	487,157	613,202	59	41	211,261	0.39	5,153	20	34.45
Total 2015	41,223	43,474	2,406,092	2,592,616	58	203	821,352	0.47	4,046	19	31.68
2016-Q1	8,385	10,193	448,351	588,231	53	42	26,917	0.41	641	3	4.58
2016-Q2	12,932	10,024	657,980	559,704	51	37	48,571	0.37	1,313	5	8.68
2016-Q3	9,499	9,891	498,320	536,362	52	107	569,481	1.08	5,322	58	106.17
2016-Q4	7,629	9,713	408,766	515,858	54	37	50,065	0.38	1,353	5	9.71
Total 2016	38,445	39,821	2,013,417	2,200,155	52	223	695,034	0.56	3,117	17	31.59
2017-Q1	7,620	9,442	398,939	496,843	52	40	188,705	0.42	4,718	20	37.98
2017-Q2	11,865	9,257	601,929	483,266	51	48	156,100	0.52	3,252	17	32.30
2017-Q3	8,796	9,141	457,090	474,143	52	88	361,461	0.96	4,108	40	76.23
2017-Q4	7,118	8,951	374,099	464,863	53	47	63,408	0.53	1,349	7	13.64
Total 2017	35,399	36,791	1,832,057	1,919,115	52	223	769,674	0.61	3,451	21	40.11
RATIOS											
2017-Q4/2016-Q4	-6.7%	-7.8%	-8.5%	-9.9%	-1.9%	27.0%	26.7%	37.8%	-0.3%	37.4%	40.5%
2017-3 mos./2016-3 mos.	-9.1%	-7.4%	-11.0%	-15.5%	-2.1%	-4.8%	601.1%	2.8%	636.1%	656.8%	730.0%
2017-6 mos./2016-6 mos.	-8.6%	-7.5%	-9.5%	-14.6%	-1.0%	11.4%	356.8%	20.4%	310.1%	393.8%	435.0%
2017-9 mos./2016-9 mos.	-8.2%	-7.5%	-9.1%	-13.7%	-1.0%	-5.4%	9.5%	2.3%	15.7%	18.4%	26.8%
2017-12 mos./2016-12 mos.	-7.9%	-7.6%	-9.0%	-12.8%	-1.2%	0.0%	10.7%	8.2%	10.7%	19.9%	27.0%

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 (%)
All Risk Locations Combined											
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
Total 2013	3,746,285	3,651,912	34,667,868	33,862,645	9	1,737	8,358,721	0.05	4,812	2	24.68
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
Total 2014	3,799,825	3,774,358	35,779,863	35,101,387	9	1,931	9,419,946	0.05	4,878	2	26.84
2015-Q1	814,976	941,726	8,008,135	8,932,622	10	516	3,212,266	0.05	6,225	3	35.96
2015-Q2	1,220,057	948,097	11,797,186	9,130,838	10	339	1,279,219	0.04	3,774	1	14.01
2015-Q3	1,001,198	962,696	9,760,706	9,303,235	10	347	3,157,958	0.04	9,101	3	33.94
2015-Q4	833,126	966,046	8,153,406	9,402,040	10	265	2,320,211	0.03	8,756	2	24.68
Total 2015	3,869,357	3,818,565	37,719,433	36,768,735	10	1,467	9,969,654	0.04	6,796	3	27.11
2016-Q1	835,381	963,101	8,423,975	9,417,904	10	380	2,227,367	0.04	5,861	2	23.65
2016-Q2	1,241,553	968,985	12,181,240	9,554,737	10	293	3,387,271	0.03	11,561	3	35.45
2016-Q3	1,022,709	982,516	10,102,631	9,709,105	10	275	1,454,587	0.03	5,289	1	14.98
2016-Q4	844,593	987,352	8,304,366	9,771,559	10	280	306,184	0.03	1,094	0	3.13
Total 2016	3,944,236	3,901,954	39,012,212	38,453,305	10	1,228	7,375,409	0.03	6,006	2	19.18
2017-Q1	851,023	981,324	8,561,353	9,713,309	10	364	2,197,520	0.04	6,037	2	22.62
2017-Q2	1,251,079	987,931	12,283,822	9,804,773	10	295	4,510,067	0.03	15,288	5	46.00
2017-Q3	1,031,049	997,799	10,149,259	9,880,019	10	372	3,501,339	0.04	9,412	4	35.44
2017-Q4	861,762	1,001,608	8,424,377	9,906,017	10	358	3,102,924	0.04	8,667	3	31.32
Total 2017	3,994,913	3,968,662	39,418,811	39,304,118	10	1,389	13,311,850	0.03	9,584	3	33.87

RATIOS

2017-Q4/2016-Q4	2.0%	1.4%	1.4%	1.4%	-0.6%	27.9%	913.4%	26.0%	692.6%	899.0%	899.7%
2017-3 mos./2016-3 mos.	1.9%	1.9%	1.6%	3.1%	-0.2%	-4.2%	-1.3%	-6.0%	3.0%	-3.2%	-4.3%
2017-6 mos./2016-6 mos.	1.2%	1.9%	1.2%	2.9%	0.0%	-2.1%	19.5%	-3.9%	22.0%	17.2%	16.1%
2017-9 mos./2016-9 mos.	1.1%	1.8%	0.9%	2.5%	-0.1%	8.8%	44.4%	6.8%	32.8%	41.9%	40.9%
2017-12 mos./2016-12 mos.	1.3%	1.7%	1.0%	2.2%	-0.2%	13.1%	80.5%	11.2%	59.6%	77.5%	76.6%

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 (%)
All Risk Locations Combined											
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
Total 2013	225,660	221,073	21,058,961	19,837,634	93	1,479	7,308,631	0.67	4,942	33	36.84
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
Total 2014	234,107	230,260	21,703,101	21,365,003	93	1,347	6,979,373	0.58	5,181	30	32.67
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	199	250,907	0.43	1,261	5	5.72
Total 2015	242,037	238,465	22,890,482	22,271,199	95	1,435	7,696,592	0.60	5,363	32	34.56
2016-Q1	46,845	45,974	4,295,793	4,327,744	92	29	-130,875	0.06	-4,513	-3	-3.02
2016-Q2	113,117	71,947	11,303,654	6,980,751	100	528	2,956,875	0.73	5,600	41	42.36
2016-Q3	61,482	81,685	6,077,661	8,012,189	99	768	3,962,034	0.94	5,159	49	49.45
2016-Q4	30,622	48,515	2,872,201	4,610,323	94	185	467,922	0.38	2,529	10	10.15
Total 2016	252,066	248,121	24,549,309	23,931,007	97	1,510	7,255,956	0.61	4,805	29	30.32
2017-Q1	47,774	47,431	4,483,099	4,519,894	94	21	10,848	0.04	517	0	0.24
2017-Q2	112,718	74,612	11,549,575	7,421,260	102	481	3,236,085	0.64	6,728	43	43.61
2017-Q3	64,232	85,291	6,454,525	8,577,385	100	856	4,058,708	1.00	4,741	48	47.32
2017-Q4	32,556	49,576	3,076,971	4,810,403	95	200	1,031,045	0.40	5,155	21	21.43
Total 2017	257,280	256,910	25,564,170	25,328,942	99	1,558	8,336,686	0.61	5,351	32	32.91
RATIOS											
2017-Q4/2016-Q4	6.3%	2.2%	7.1%	4.3%	0.8%	8.1%	120.3%	5.8%	103.8%	115.6%	111.2%
2017-3 mos./2016-3 mos.	2.0%	3.2%	4.4%	4.4%	2.3%	-27.6%	-108.3%	-29.8%	-111.4%	-108.0%	-107.9%
2017-6 mos./2016-6 mos.	0.3%	3.5%	2.8%	5.6%	2.4%	-9.9%	14.9%	-12.9%	27.5%	11.0%	8.8%
2017-9 mos./2016-9 mos.	1.5%	3.9%	3.7%	6.2%	2.2%	2.5%	7.6%	-1.3%	5.0%	3.6%	1.3%
2017-12 mos./2016-12 mos.	2.1%	3.5%	4.1%	5.8%	2.0%	3.2%	14.9%	-0.4%	11.4%	11.0%	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 (%)
All Risk Locations Combined											
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
Total 2013	61,909	62,611	6,987,186	7,097,491	113	770	5,090,744	1.23	6,611	81	71.73
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
Total 2014	59,330	60,301	6,980,576	6,945,358	118	560	4,053,816	0.93	7,239	67	58.37
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
Total 2015	57,329	58,221	6,885,764	6,923,987	120	699	5,039,466	1.20	7,210	87	72.78
2016-Q1	11,015	14,128	1,341,131	1,692,853	122	19	-134,272	0.13	-7,067	-10	-7.93
2016-Q2	26,304	14,137	3,192,490	1,697,879	121	250	1,792,868	1.77	7,171	127	105.59
2016-Q3	13,070	14,110	1,582,904	1,709,572	121	352	2,524,924	2.49	7,173	179	147.69
2016-Q4	4,992	13,889	616,519	1,690,040	124	121	553,797	0.87	4,577	40	32.77
Total 2016	55,381	56,264	6,733,044	6,790,344	122	742	4,737,317	1.32	6,385	84	69.77
2017-Q1	9,804	13,560	1,165,828	1,642,756	119	10	-52,639	0.07	-5,264	-4	-3.20
2017-Q2	23,067	13,311	2,711,308	1,580,796	118	214	1,457,821	1.61	6,812	110	92.22
2017-Q3	13,064	13,771	1,524,339	1,606,627	117	349	2,788,996	2.53	7,991	203	173.59
2017-Q4	5,162	13,576	621,287	1,580,152	120	96	644,943	0.71	6,718	48	40.82
Total 2017	51,097	54,218	6,022,762	6,410,331	118	669	4,839,121	1.23	7,233	89	75.49
RATIOS											
2017-Q4/2016-Q4	3.4%	-2.3%	0.8%	-6.5%	-2.5%	-20.7%	16.5%	-18.8%	46.8%	19.1%	24.6%
2017-3 mos./2016-3 mos.	-11.0%	-4.0%	-13.1%	-3.0%	-2.3%	-47.4%	-60.8%	-45.2%	-25.5%	-59.2%	-59.6%
2017-6 mos./2016-6 mos.	-11.9%	-4.9%	-14.5%	-4.9%	-2.9%	-16.7%	-15.3%	-12.4%	1.7%	-10.9%	-10.9%
2017-9 mos./2016-9 mos.	-8.8%	-4.1%	-11.7%	-5.3%	-3.1%	-7.7%	0.3%	-3.8%	8.7%	4.5%	5.9%
2017-12 mos./2016-12 mos.	-7.7%	-3.6%	-10.5%	-5.6%	-3.0%	-9.8%	2.1%	-6.4%	13.3%	6.0%	8.2%

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 (%)
All Risk Locations Combined											
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
Total 2013	61,909	62,611	4,392,498	4,803,208	71	377	2,247,560	0.60	5,962	36	46.79
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
Total 2014	59,330	60,301	4,292,520	4,308,081	72	287	2,239,392	0.48	7,803	37	51.98
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
Total 2015	57,329	58,221	4,182,934	4,227,958	73	177	1,207,889	0.30	6,824	21	28.57
2016-Q1	11,015	14,128	762,020	1,027,820	69	14	90,868	0.10	6,491	6	8.84
2016-Q2	26,304	14,137	1,865,708	1,010,481	71	53	606,590	0.37	11,445	43	60.03
2016-Q3	13,070	14,110	932,450	1,000,958	71	80	856,925	0.57	10,712	61	85.61
2016-Q4	4,992	13,889	353,162	983,774	71	26	142,097	0.19	5,465	10	14.44
Total 2016	55,381	56,264	3,913,340	4,023,033	71	173	1,696,480	0.31	9,806	30	42.17
2017-Q1	9,804	13,560	650,575	954,763	66	12	18,790	0.09	1,566	1	1.97
2017-Q2	23,067	13,311	1,583,998	918,593	69	61	645,975	0.46	10,590	49	70.32
2017-Q3	13,064	13,771	910,040	939,214	70	60	605,096	0.44	10,085	44	64.43
2017-Q4	5,162	13,576	357,942	924,846	69	36	271,165	0.27	7,532	20	29.32
Total 2017	51,097	54,218	3,502,555	3,737,416	69	169	1,541,026	0.31	9,118	28	41.23
RATIOS											
2017-Q4/2016-Q4	3.4%	-2.3%	1.4%	-6.0%	-2.0%	38.5%	90.8%	41.7%	37.8%	95.2%	103.0%
2017-3 mos./2016-3 mos.	-11.0%	-4.0%	-14.6%	-7.1%	-4.1%	-14.3%	-79.3%	-10.7%	-75.9%	-78.5%	-77.7%
2017-6 mos./2016-6 mos.	-11.9%	-4.9%	-15.0%	-8.1%	-3.5%	9.0%	-4.7%	14.6%	-12.5%	0.3%	3.7%
2017-9 mos./2016-9 mos.	-8.8%	-4.1%	-11.7%	-7.5%	-3.1%	-9.5%	-18.3%	-5.7%	-9.7%	-14.8%	-11.7%
2017-12 mos./2016-12 mos.	-7.7%	-3.6%	-10.5%	-7.1%	-3.0%	-2.3%	-9.2%	1.4%	-7.0%	-5.7%	-2.2%

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 (%)
All Risk Locations Combined											
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
Total 2013	86,070	80,911	10,207,638	9,596,432	119	1,083	6,533,281	1.34	6,033	81	68.08
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
Total 2014	96,501	92,139	11,813,334	11,110,537	122	1,120	7,196,290	1.22	6,425	78	64.77
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	722	4,561,085	1.88	6,317	119	98.28
2015-Q4	13,114	16,868	1,467,906	2,131,208	112	173	913,303	1.03	5,279	54	42.85
Total 2015	106,354	102,100	12,971,147	12,565,542	122	1,357	8,176,076	1.33	6,025	80	65.07
2016-Q1	21,773	16,744	2,481,838	2,093,538	114	32	-244,447	0.19	-7,639	-15	-11.68
2016-Q2	52,177	35,135	6,238,489	4,120,457	120	505	3,427,202	1.44	6,787	98	83.18
2016-Q3	28,319	42,001	3,329,886	4,831,919	118	721	4,987,411	1.72	6,917	119	103.22
2016-Q4	15,314	18,834	1,694,453	2,291,431	111	185	709,177	0.98	3,833	38	30.95
Total 2016	117,583	112,714	13,744,666	13,337,345	117	1,443	8,879,343	1.28	6,153	79	66.58
2017-Q1	23,942	18,626	2,625,946	2,245,985	110	27	1,080	0.14	40	0	0.05
2017-Q2	55,852	38,545	6,533,093	4,375,349	117	500	3,596,160	1.30	7,192	93	82.19
2017-Q3	30,762	45,919	3,559,254	5,145,761	116	863	6,121,465	1.88	7,093	133	118.96
2017-Q4	16,896	20,399	1,865,926	2,433,045	110	233	1,046,419	1.14	4,491	51	43.01
Total 2017	127,452	123,489	14,584,219	14,200,140	114	1,623	10,765,124	1.31	6,633	87	75.81
RATIOS											
2017-Q4/2016-Q4	10.3%	8.3%	10.1%	6.2%	-0.2%	25.9%	47.6%	16.3%	17.2%	36.2%	39.0%
2017-3 mos./2016-3 mos.	10.0%	11.2%	5.8%	7.3%	-3.8%	-15.6%	-100.4%	-24.2%	-100.5%	-100.4%	-100.4%
2017-6 mos./2016-6 mos.	7.9%	10.2%	5.0%	6.6%	-2.7%	-1.9%	13.0%	-10.9%	15.2%	2.6%	6.1%
2017-9 mos./2016-9 mos.	8.1%	9.8%	5.5%	6.5%	-2.4%	10.5%	19.0%	0.6%	7.7%	8.3%	11.7%
2017-12 mos./2016-12 mos.	8.4%	9.6%	6.1%	6.5%	-2.1%	12.5%	21.2%	2.7%	7.8%	10.7%	13.9%

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 (%)
All Risk Locations Combined											
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
Total 2013	100,656	93,841	7,931,609	7,389,613	79	509	2,232,287	0.54	4,386	24	30.21
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
Total 2014	113,198	107,806	8,598,298	8,319,285	76	414	2,349,424	0.38	5,675	22	28.24
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
Total 2015	124,544	119,518	8,641,229	8,671,649	69	531	3,689,129	0.44	6,948	31	42.54
2016-Q1	25,233	20,075	1,597,514	1,401,723	63	31	-71,277	0.15	-2,299	-4	-5.08
2016-Q2	60,531	40,747	3,889,573	2,638,479	64	179	1,381,021	0.44	7,715	34	52.34
2016-Q3	33,373	48,513	2,127,821	3,041,399	64	275	1,831,728	0.57	6,661	38	60.23
2016-Q4	18,219	22,501	1,053,295	1,494,887	58	90	276,797	0.40	3,076	12	18.52
Total 2016	137,356	131,836	8,668,203	8,576,488	63	575	3,418,269	0.44	5,945	26	39.86
2017-Q1	27,576	22,248	1,598,176	1,458,233	58	33	405,198	0.15	12,279	18	27.79
2017-Q2	64,624	44,558	3,890,990	2,641,725	60	190	1,230,819	0.43	6,478	28	46.59
2017-Q3	36,215	52,826	2,170,443	3,042,560	60	230	1,407,030	0.44	6,118	27	46.24
2017-Q4	19,941	24,280	1,128,930	1,544,529	57	116	434,776	0.48	3,748	18	28.15
Total 2017	148,356	143,912	8,788,539	8,687,047	59	569	3,477,823	0.40	6,112	24	40.03
RATIOS											
2017-Q4/2016-Q4	9.5%	7.9%	7.2%	3.3%	-2.1%	28.9%	57.1%	19.4%	21.9%	45.6%	52.0%
2017-3 mos./2016-3 mos.	9.3%	10.8%	0.0%	4.0%	-8.5%	6.5%	-668.5%	-3.9%	-634.0%	-613.0%	-646.5%
2017-6 mos./2016-6 mos.	7.5%	9.8%	0.0%	1.5%	-6.9%	6.2%	24.9%	-3.3%	17.6%	13.7%	23.1%
2017-9 mos./2016-9 mos.	7.8%	9.4%	0.6%	0.9%	-6.7%	-6.6%	-3.1%	-14.6%	3.7%	-11.5%	-4.0%
2017-12 mos./2016-12 mos.	8.0%	9.2%	1.4%	1.3%	-6.1%	-1.0%	1.7%	-9.3%	2.8%	-6.8%	0.4%

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 (%)
All Risk Locations Combined											
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
Total 2013	14,607	15,981	937,337	1,157,428	64	64	220,683	0.40	3,448	14	19.07
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
Total 2014	13,507	13,988	839,965	879,941	62	49	348,483	0.35	7,112	25	39.60
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
Total 2015	12,397	12,914	703,439	770,500	57	51	221,658	0.39	4,346	17	28.77
2016-Q1	2,159	2,545	111,008	146,506	51	1	-20,285	0.04	-20,285	-8	-13.85
2016-Q2	4,989	3,373	261,126	175,881	52	13	10,888	0.39	838	3	6.19
2016-Q3	2,735	3,579	147,992	178,594	54	18	114,528	0.50	6,363	32	64.13
2016-Q4	1,552	2,422	70,526	131,385	45	3	-116,754	0.12	-38,918	-48	-88.86
Total 2016	11,435	11,919	590,652	632,366	52	35	-11,623	0.29	-332	-1	-1.84
2017-Q1	1,962	2,348	89,525	125,533	46	6	96,404	0.26	16,067	41	76.80
2017-Q2	4,511	3,098	223,421	149,792	50	7	51,810	0.23	7,401	17	34.59
2017-Q3	2,500	3,302	120,359	152,145	48	16	138,044	0.48	8,628	42	90.73
2017-Q4	1,441	2,237	64,604	113,529	45	7	-1,705	0.31	-244	-1	-1.50
Total 2017	10,414	10,985	497,909	540,999	48	36	284,553	0.33	7,904	26	52.60
RATIOS											
2017-Q4/2016-Q4	-7.2%	-7.6%	-8.4%	-13.6%	-1.3%	133.3%	-98.5%	152.6%	-99.4%	-98.4%	-98.3%
2017-3 mos./2016-3 mos.	-9.1%	-7.7%	-19.4%	-14.3%	-11.3%	500.0%	-575.2%	550.3%	-179.2%	-615.1%	-654.6%
2017-6 mos./2016-6 mos.	-9.4%	-8.0%	-15.9%	-14.6%	-7.1%	-7.1%	***	0.9%	***	***	***
2017-9 mos./2016-9 mos.	-9.2%	-7.9%	-16.7%	-14.7%	-8.2%	-9.4%	172.3%	-1.6%	200.5%	195.6%	219.1%
2017-12 mos./2016-12 mos.	-8.9%	-7.8%	-15.7%	-14.4%	-7.4%	2.9%	***	11.6%	***	***	***

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 (%)
All Risk Locations Combined											
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
Total 2013	111,634	107,540	1,478,449	1,394,241	13	161	578,940	0.15	3,596	5	41.52
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
Total 2014	116,286	113,713	1,578,077	1,529,645	14	150	793,954	0.13	5,293	7	51.90
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
Total 2015	120,656	117,679	1,665,436	1,626,470	14	130	568,779	0.11	4,375	5	34.97
2016-Q1	22,627	23,695	255,799	357,025	11	-6	7,632	-0.03	-1,272	0	2.14
2016-Q2	60,645	35,260	874,126	461,924	14	57	310,723	0.16	5,451	9	67.27
2016-Q3	29,746	39,229	433,783	500,572	15	78	521,237	0.20	6,683	13	104.13
2016-Q4	11,011	24,371	143,817	369,397	13	23	85,677	0.09	3,725	4	23.19
Total 2016	124,029	122,555	1,707,525	1,688,918	14	152	925,269	0.12	6,087	8	54.78
2017-Q1	22,017	23,981	252,429	362,639	11	-7	-150,862	-0.03	21,552	-6	-41.60
2017-Q2	57,848	35,698	842,210	467,190	15	43	289,252	0.12	6,727	8	61.91
2017-Q3	31,020	40,224	443,875	509,842	14	105	543,922	0.26	5,180	14	106.68
2017-Q4	11,831	24,796	153,670	374,848	13	-14	-46,347	-0.06	3,311	-2	-12.36
Total 2017	122,716	124,699	1,692,184	1,714,519	14	127	635,965	0.10	5,008	5	37.09
RATIOS											
2017-Q4/2016-Q4	7.4%	1.7%	6.9%	1.5%	-0.6%	-160.9%	-154.1%	-159.8%	-11.1%	-153.2%	-153.3%
2017-3 mos./2016-3 mos.	-2.7%	1.2%	-1.3%	1.6%	1.4%	16.7%	***	15.3%	***	***	***
2017-6 mos./2016-6 mos.	-4.1%	1.2%	-3.1%	1.3%	1.0%	-29.4%	-56.5%	-30.3%	-38.4%	-57.1%	-57.1%
2017-9 mos./2016-9 mos.	-1.9%	1.8%	-1.6%	1.5%	0.3%	9.3%	-18.7%	7.4%	-25.6%	-20.1%	-20.0%
2017-12 mos./2016-12 mos.	-1.1%	1.7%	-0.9%	1.5%	0.2%	-16.4%	-31.3%	-17.9%	-17.7%	-32.4%	-32.3%

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 (%)
All Risk Locations Combined											
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
Total 2013	298,431	292,440	17,850,294	17,714,464	60	160	2,895,756	0.05	18,098	10	16.35
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
Total 2014	305,719	302,409	18,467,868	18,132,228	60	171	556,961	0.06	3,257	2	3.07
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
Total 2015	309,003	306,787	19,224,559	18,809,808	62	165	985,652	0.05	5,974	3	5.24
2016-Q1	70,454	77,127	4,346,961	4,803,336	62	43	528,643	0.06	12,294	7	11.01
2016-Q2	102,778	77,636	6,667,224	4,912,298	65	22	136,983	0.03	6,227	2	2.79
2016-Q3	75,915	78,920	4,773,312	4,998,080	63	32	-133,000	0.04	-4,156	-2	-2.66
2016-Q4	64,196	78,932	3,954,589	4,971,356	62	28	463,022	0.04	16,537	6	9.31
Total 2016	313,343	312,615	19,742,086	19,685,070	63	125	995,648	0.04	7,965	3	5.06
2017-Q1	70,851	77,768	4,196,246	4,861,565	59	71	138,159	0.09	1,946	2	2.84
2017-Q2	103,424	78,371	6,187,455	4,795,098	60	20	181,213	0.03	9,061	2	3.78
2017-Q3	76,412	79,524	4,659,860	4,806,229	61	48	137,324	0.06	2,861	2	2.86
2017-Q4	64,921	79,568	3,916,755	4,786,770	60	14	681,876	0.02	48,705	9	14.25
Total 2017	315,608	315,231	18,960,316	19,249,662	60	153	1,138,572	0.05	7,442	4	5.91
RATIOS											
2017-Q4/2016-Q4	1.1%	0.8%	-1.0%	-3.7%	-2.1%	-50.0%	47.3%	-50.4%	194.5%	46.1%	52.9%
2017-3 mos./2016-3 mos.	0.6%	0.8%	-3.5%	1.2%	-4.0%	65.1%	-73.9%	63.8%	-84.2%	-74.1%	-74.2%
2017-6 mos./2016-6 mos.	0.6%	0.9%	-5.7%	-0.6%	-6.3%	40.0%	-52.0%	38.8%	-65.7%	-52.4%	-51.7%
2017-9 mos./2016-9 mos.	0.6%	0.8%	-4.7%	-1.7%	-5.3%	43.3%	-14.3%	42.1%	-40.2%	-15.0%	-12.8%
2017-12 mos./2016-12 mos.	0.7%	0.8%	-4.0%	-2.2%	-4.6%	22.4%	14.4%	21.4%	-6.6%	13.4%	16.9%

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 (%)
All Risk Locations Combined											
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
Total 2013	45,416	44,837	5,187,420	5,162,864	114	397	2,183,757	0.89	5,501	49	42.30
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
Total 2014	45,198	45,357	5,037,337	5,131,913	111	286	1,660,695	0.63	5,807	37	32.36
2015-Q1	9,673	11,185	1,029,647	1,235,959	106	110	706,725	0.98	6,425	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
Total 2015	44,298	44,680	4,733,878	4,851,358	107	367	2,287,405	0.82	6,233	51	47.15
2016-Q1	9,507	11,022	973,709	1,171,130	102	73	325,507	0.66	4,459	30	27.79
2016-Q2	14,067	11,014	1,440,864	1,156,050	102	60	382,344	0.54	6,372	35	33.07
2016-Q3	10,851	11,065	1,143,052	1,153,986	105	81	583,516	0.73	7,204	53	50.57
2016-Q4	9,394	11,038	1,017,690	1,152,574	108	57	342,434	0.52	6,008	31	29.71
Total 2016	43,819	44,139	4,575,315	4,633,740	104	271	1,633,801	0.61	6,029	37	35.26
2017-Q1	9,369	10,875	972,591	1,134,972	104	66	293,099	0.61	4,441	27	25.82
2017-Q2	13,970	10,876	1,465,464	1,142,157	105	63	385,101	0.58	6,113	35	33.72
2017-Q3	10,812	10,969	1,141,677	1,158,672	106	97	737,028	0.88	7,598	67	63.61
2017-Q4	8,767	10,886	940,165	1,150,151	107	59	346,574	0.54	5,874	32	30.13
Total 2017	42,918	43,606	4,519,897	4,585,952	105	285	1,761,802	0.65	6,182	40	38.42
RATIOS											
2017-Q4/2016-Q4	-6.7%	-1.4%	-7.6%	-0.2%	-1.0%	3.5%	1.2%	5.0%	-2.2%	2.6%	1.4%
2017-3 mos./2016-3 mos.	-1.5%	-1.3%	-0.1%	-3.1%	1.4%	-9.6%	-10.0%	-8.4%	-0.4%	-8.7%	-7.1%
2017-6 mos./2016-6 mos.	-1.0%	-1.3%	1.0%	-2.2%	2.0%	-3.0%	-4.2%	-1.7%	-1.2%	-2.9%	-2.1%
2017-9 mos./2016-9 mos.	-0.8%	-1.2%	0.6%	-1.3%	1.4%	5.6%	9.6%	6.8%	3.8%	10.9%	11.0%
2017-12 mos./2016-12 mos.	-2.1%	-1.2%	-1.2%	-1.0%	0.9%	5.2%	7.8%	6.5%	2.5%	9.2%	9.0%

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 (%)
All Risk Locations Combined											
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
Total 2013	45,416	44,837	3,068,396	3,316,212	68	368	3,791,144	0.82	10,302	85	114.32
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
Total 2014	45,198	45,357	2,948,100	3,027,488	65	300	3,224,334	0.66	10,748	71	106.50
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	72	830,329	0.64	11,532	74	118.25
2015-Q4	9,595	11,149	599,919	694,076	63	64	673,509	0.57	10,524	60	97.04
Total 2015	44,298	44,680	2,747,308	2,825,347	62	249	2,787,773	0.56	11,196	62	98.67
2016-Q1	9,507	11,022	566,339	680,809	60	45	368,960	0.41	8,199	33	54.19
2016-Q2	14,067	11,014	831,863	670,993	59	59	493,124	0.54	8,358	45	73.49
2016-Q3	10,851	11,065	664,554	669,528	61	74	860,154	0.67	11,624	78	128.47
2016-Q4	9,394	11,038	590,641	668,644	63	63	577,116	0.57	9,161	52	86.31
Total 2016	43,819	44,139	2,653,397	2,689,974	61	241	2,299,354	0.55	9,541	52	85.48
2017-Q1	9,369	10,875	557,690	657,679	60	38	263,246	0.35	6,928	24	40.03
2017-Q2	13,970	10,876	832,580	658,127	60	62	651,883	0.57	10,514	60	99.05
2017-Q3	10,812	10,969	654,164	664,174	61	73	810,232	0.67	11,099	74	121.99
2017-Q4	8,767	10,886	529,029	657,638	60	63	550,765	0.58	8,742	51	83.75
Total 2017	42,918	43,606	2,573,463	2,637,618	60	236	2,276,126	0.54	9,645	52	86.29
RATIOS											
2017-Q4/2016-Q4	-6.7%	-1.4%	-10.4%	-1.6%	-4.0%	0.0%	-4.6%	1.4%	-4.6%	-3.2%	-3.0%
2017-3 mos./2016-3 mos.	-1.5%	-1.3%	-1.5%	-3.4%	-0.1%	-15.6%	-28.7%	-14.4%	-15.5%	-27.7%	-26.1%
2017-6 mos./2016-6 mos.	-1.0%	-1.3%	-0.6%	-2.7%	0.4%	-3.8%	6.2%	-2.6%	10.4%	7.5%	9.1%
2017-9 mos./2016-9 mos.	-0.8%	-1.2%	-0.9%	-2.0%	-0.1%	-2.8%	0.2%	-1.7%	3.1%	1.3%	2.3%
2017-12 mos./2016-12 mos.	-2.1%	-1.2%	-3.0%	-1.9%	-1.0%	-2.1%	-1.0%	-0.9%	1.1%	0.2%	1.0%

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 (%)
All Risk Locations Combined											
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
Total 2013	79,729	75,780	5,456,883	5,334,525	68	607	3,189,846	0.80	5,255	42	59.80
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
Total 2014	86,552	83,462	5,588,796	5,544,692	65	621	3,458,071	0.74	5,569	41	62.37
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
Total 2015	91,469	88,939	5,815,100	5,681,957	64	636	3,895,241	0.72	6,125	44	68.55
2016-Q1	22,143	23,006	1,307,073	1,447,593	59	147	897,171	0.64	6,103	39	61.98
2016-Q2	30,475	23,377	1,852,860	1,458,737	61	129	757,151	0.55	5,869	32	51.90
2016-Q3	23,688	24,083	1,470,785	1,475,481	62	222	1,683,762	0.92	7,585	70	114.12
2016-Q4	20,806	24,428	1,272,651	1,484,946	61	102	413,347	0.42	4,052	17	27.84
Total 2016	97,112	94,894	5,903,369	5,866,757	61	600	3,751,431	0.63	6,252	40	63.94
2017-Q1	23,548	24,347	1,366,811	1,468,097	58	165	855,800	0.68	5,187	35	58.29
2017-Q2	32,731	24,909	2,019,552	1,506,745	62	147	1,057,688	0.59	7,195	42	70.20
2017-Q3	24,951	25,678	1,579,382	1,562,936	63	247	1,807,548	0.96	7,318	70	115.65
2017-Q4	22,182	25,993	1,386,401	1,591,227	63	146	834,071	0.56	5,713	32	52.42
Total 2017	103,412	100,927	6,352,146	6,129,005	61	705	4,555,107	0.70	6,461	45	74.32
RATIOS											
2017-Q4/2016-Q4	6.6%	6.4%	8.9%	7.2%	2.2%	43.1%	101.8%	34.5%	41.0%	89.6%	88.3%
2017-3 mos./2016-3 mos.	6.3%	5.8%	4.6%	1.4%	-1.7%	12.2%	-4.6%	6.1%	-15.0%	-9.9%	-5.9%
2017-6 mos./2016-6 mos.	7.0%	6.2%	7.2%	2.4%	0.2%	13.0%	15.7%	6.4%	2.3%	8.9%	13.0%
2017-9 mos./2016-9 mos.	6.5%	6.3%	7.2%	3.6%	0.7%	12.2%	11.5%	5.6%	-0.7%	4.8%	7.6%
2017-12 mos./2016-12 mos.	6.5%	6.4%	7.6%	4.5%	1.0%	17.5%	21.4%	10.5%	3.3%	14.2%	16.2%

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 (%)
All Risk Locations Combined											
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
Total 2013	114,257	109,185	11,564,213	10,969,401	101	659	4,410,092	0.60	6,692	40	40.20
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
Total 2014	122,827	118,874	12,059,658	11,844,231	98	655	5,215,522	0.55	7,963	44	44.03
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	1,886,201	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
Total 2015	129,639	126,174	12,006,672	12,046,775	93	640	5,547,180	0.51	8,667	44	46.05
2016-Q1	31,140	32,584	2,689,408	2,973,498	86	125	992,108	0.38	7,937	30	33.37
2016-Q2	43,225	33,100	3,747,262	2,964,614	87	133	1,052,036	0.40	7,910	32	35.49
2016-Q3	33,177	34,028	2,933,683	2,991,517	88	209	2,126,964	0.61	10,177	63	71.10
2016-Q4	29,514	34,481	2,530,519	2,997,397	86	187	1,464,076	0.54	7,829	42	48.84
Total 2016	137,056	134,193	11,900,872	11,927,026	87	654	5,635,184	0.49	8,616	42	47.25
2017-Q1	32,892	34,337	2,732,167	2,950,603	83	131	950,779	0.38	7,258	28	32.22
2017-Q2	45,984	35,049	3,908,061	2,998,513	85	182	1,548,280	0.52	8,507	44	51.63
2017-Q3	34,951	36,066	3,035,130	3,065,780	87	250	2,081,178	0.69	8,325	58	67.88
2017-Q4	31,230	36,499	2,699,601	3,102,074	86	230	1,880,828	0.63	8,178	52	60.63
Total 2017	145,057	141,951	12,374,959	12,116,970	85	793	6,461,065	0.56	8,148	46	53.32
RATIOS											
2017-Q4/2016-Q4	5.8%	5.9%	6.7%	3.5%	0.8%	23.0%	28.5%	16.2%	4.4%	21.4%	24.1%
2017-3 mos./2016-3 mos.	5.6%	5.4%	1.6%	-0.8%	-3.8%	4.8%	-4.2%	-0.6%	-8.6%	-9.1%	-3.4%
2017-6 mos./2016-6 mos.	6.1%	5.6%	3.2%	0.2%	-2.7%	21.3%	22.3%	14.8%	0.8%	15.7%	22.0%
2017-9 mos./2016-9 mos.	5.8%	5.8%	3.3%	1.0%	-2.4%	20.6%	9.8%	14.0%	-8.9%	3.8%	8.8%
2017-12 mos./2016-12 mos.	5.8%	5.8%	4.0%	1.6%	-1.8%	21.3%	14.7%	14.6%	-5.4%	8.4%	12.9%

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 (%)
All Risk Locations Combined											
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
Total 2013	68,480	69,990	4,700,588	4,885,778	69	248	1,338,859	0.35	5,399	19	27.40
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
Total 2014	64,479	66,460	4,199,687	4,469,127	65	166	902,733	0.25	5,438	14	20.20
2015-Q1	13,580	15,836	826,134	1,022,976	61	26	56,462	0.16	2,172	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
Total 2015	60,016	62,048	3,536,546	3,843,204	59	161	893,864	0.26	5,552	14	23.26
2016-Q1	12,818	14,839	707,249	864,868	55	26	73,712	0.18	2,835	5	8.52
2016-Q2	18,982	14,620	1,051,835	834,161	55	39	170,451	0.27	4,371	12	20.43
2016-Q3	13,378	14,487	739,441	810,843	55	51	308,323	0.35	6,046	21	38.02
2016-Q4	11,079	14,229	604,995	787,445	55	33	4,083	0.23	124	0	0.52
Total 2016	56,257	58,175	3,103,520	3,297,317	55	149	556,569	0.26	3,735	10	16.88
2017-Q1	12,047	13,869	637,025	759,456	53	22	100,604	0.16	4,573	7	13.25
2017-Q2	17,709	13,707	936,614	743,148	53	33	256,072	0.24	7,760	19	34.46
2017-Q3	12,526	13,541	653,381	723,113	52	53	351,293	0.39	6,628	26	48.58
2017-Q4	10,383	13,313	535,977	700,915	52	40	85,692	0.30	2,142	6	12.23
Total 2017	52,665	54,430	2,762,997	2,926,632	52	148	793,661	0.27	5,363	15	27.12
RATIOS											
2017-Q4/2016-Q4	-6.3%	-6.4%	-11.4%	-11.0%	-5.5%	21.2%	***	29.6%	***	***	***
2017-3 mos./2016-3 mos.	-6.0%	-6.5%	-9.9%	-12.2%	-4.2%	-15.4%	36.5%	-9.5%	61.3%	46.0%	55.4%
2017-6 mos./2016-6 mos.	-6.4%	-6.4%	-10.5%	-11.6%	-4.4%	-15.4%	46.1%	-9.6%	72.6%	56.1%	65.2%
2017-9 mos./2016-9 mos.	-6.4%	-6.4%	-10.9%	-11.3%	-4.8%	-6.9%	28.1%	-0.5%	37.6%	37.0%	44.5%
2017-12 mos./2016-12 mos.	-6.4%	-6.4%	-11.0%	-11.2%	-4.9%	-0.7%	42.6%	6.2%	43.6%	52.4%	60.7%

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 (%)
All Risk Locations Combined											
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
Total 2013	85,077	66,209	1,161,979	881,727	14	43	201,683	0.06	4,690	3	22.87
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
Total 2014	90,562	87,442	1,094,704	1,102,742	12	59	315,118	0.07	5,341	4	28.58
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
Total 2015	93,422	91,898	1,087,704	1,098,639	12	40	284,419	0.04	7,110	3	25.89
2016-Q1	20,833	23,322	258,531	268,688	12	7	76,372	0.03	10,910	3	28.42
2016-Q2	30,844	23,470	322,829	262,969	10	8	59,490	0.03	7,436	3	22.62
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
Total 2016	94,793	94,181	1,014,037	1,046,872	11	36	324,944	0.04	9,026	3	31.04
2017-Q1	20,740	23,593	233,523	249,630	11	7	36,623	0.03	5,232	2	14.67
2017-Q2	30,725	23,612	298,438	243,212	10	10	58,338	0.04	5,834	2	23.99
2017-Q3	23,254	23,771	235,437	241,955	10	20	96,236	0.08	4,812	4	39.77
2017-Q4	19,779	23,748	183,354	239,544	9	16	88,836	0.07	5,552	4	37.09
Total 2017	94,498	94,724	950,752	974,341	10	53	280,033	0.06	5,284	3	28.74
RATIOS											
2017-Q4/2016-Q4	-1.1%	0.1%	-4.0%	-6.3%	-3.0%	128.6%	17.1%	128.2%	-48.8%	16.9%	24.9%
2017-3 mos./2016-3 mos.	-0.4%	1.2%	-9.7%	-7.1%	-9.3%	0.0%	-52.0%	-1.1%	-52.0%	-52.6%	-48.4%
2017-6 mos./2016-6 mos.	-0.4%	0.9%	-8.5%	-7.3%	-8.1%	13.3%	-30.1%	12.3%	-38.3%	-30.7%	-24.6%
2017-9 mos./2016-9 mos.	-0.1%	0.7%	-6.8%	-7.1%	-6.7%	27.6%	-23.2%	26.7%	-39.8%	-23.8%	-17.3%
2017-12 mos./2016-12 mos.	-0.3%	0.6%	-6.2%	-6.9%	-5.9%	47.2%	-13.8%	46.4%	-41.5%	-14.3%	-7.4%

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 (%)
All Risk Locations Combined											
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
Total 2013	159,828	183,071	9,272,128	9,930,548	58	205	3,440,714	0.11	16,784	19	34.65
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
Total 2014	197,647	187,076	11,183,165	10,591,970	57	242	3,364,471	0.13	13,903	18	31.76
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
Total 2015	181,210	190,842	10,411,020	10,970,175	57	223	4,183,677	0.12	18,761	22	38.14
2016-Q1	33,514	47,953	2,108,865	2,999,947	63	163	2,006,849	0.34	12,312	42	66.90
2016-Q2	27,510	20,748	1,612,907	1,299,461	59	40	389,357	0.19	9,734	19	29.96
2016-Q3	23,021	20,653	1,383,183	1,283,092	60	-1	815,651	0.00	-815,651	39	63.57
2016-Q4	42,746	35,108	2,817,326	2,205,301	66	6	-694,910	0.02	-115,818	-20	-31.51
Total 2016	126,791	124,462	7,922,281	7,787,801	62	208	2,516,947	0.17	12,101	20	32.32
2017-Q1	35,460	49,893	2,196,594	3,177,703	62	118	830,282	0.24	7,036	17	26.13
2017-Q2	29,420	22,070	1,713,122	1,324,592	58	31	399,375	0.14	12,883	18	30.15
2017-Q3	24,550	21,916	1,451,285	1,292,819	59	0	14,817	0.00		1	1.15
2017-Q4	43,143	36,918	2,949,142	2,313,015	68	11	841,324	0.03	76,484	23	36.37
Total 2017	132,573	130,797	8,310,143	8,108,129	63	160	2,085,798	0.12	13,036	16	25.72
RATIOS											
2017-Q4/2016-Q4	0.9%	5.2%	4.7%	4.9%	3.7%	83.3%	-221.1%	74.3%	-166.0%	-215.1%	-215.4%
2017-3 mos./2016-3 mos.	5.8%	4.0%	4.2%	5.9%	-1.6%	-27.6%	-58.6%	-30.4%	-42.8%	-60.2%	-60.9%
2017-6 mos./2016-6 mos.	6.3%	4.7%	5.0%	4.7%	-1.2%	-26.6%	-48.7%	-29.9%	-30.1%	-51.0%	-51.0%
2017-9 mos./2016-9 mos.	6.4%	5.1%	5.0%	3.8%	-1.3%	-26.2%	-61.3%	-29.8%	-47.5%	-63.1%	-62.7%
2017-12 mos./2016-12 mos.	4.6%	5.1%	4.9%	4.1%	0.3%	-23.1%	-17.1%	-26.8%	7.7%	-21.1%	-20.4%

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 (%)
All Risk Locations Combined											
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
Total 2013	20,708	22,019	3,953,836	4,173,439	191	491	2,760,134	2.23	5,621	125	66.14
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
Total 2014	21,299	21,096	4,055,142	4,021,197	190	475	2,959,611	2.25	6,231	140	73.60
2015-Q1	5,713	5,555	1,019,408	1,078,269	178	448	3,074,023	8.06	6,862	553	285.09
2015-Q2	2,885	5,391	582,235	1,027,329	202	40	174,046	0.74	4,351	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
Total 2015	21,516	21,562	4,124,047	4,109,011	192	524	3,146,916	2.43	6,006	146	76.59
2016-Q1	5,635	5,563	996,300	1,074,842	177	373	2,889,830	6.71	7,748	519	268.86
2016-Q2	3,302	5,489	630,327	1,048,640	191	52	123,535	0.95	2,376	23	11.78
2016-Q3	3,179	5,386	628,980	1,008,413	198	3	-73,377	0.06	-24,459	-14	-7.28
2016-Q4	9,942	5,435	1,986,495	1,026,649	200	75	527,762	1.38	7,037	97	51.41
Total 2016	22,058	21,873	4,242,102	4,158,544	192	503	3,467,750	2.30	6,894	159	83.39
2017-Q1	6,220	5,816	1,155,781	1,146,211	186	422	3,287,665	7.26	7,791	565	286.83
2017-Q2	3,497	5,722	674,108	1,112,426	193	60	290,786	1.05	4,846	51	26.14
2017-Q3	3,440	5,616	694,209	1,079,942	202	3	-170,150	0.05	-56,717	-30	-15.76
2017-Q4	8,608	5,553	1,754,987	1,077,743	204	63	533,532	1.13	8,469	96	49.50
Total 2017	21,765	22,707	4,279,085	4,416,322	197	548	3,941,833	2.41	7,193	174	89.26
RATIOS											
2017-Q4/2016-Q4	-13.4%	2.2%	-11.7%	5.0%	2.0%	-16.0%	1.1%	-17.8%	20.3%	-1.1%	-3.7%
2017-3 mos./2016-3 mos.	10.4%	4.5%	16.0%	6.6%	5.1%	13.1%	13.8%	8.2%	0.6%	8.8%	6.7%
2017-6 mos./2016-6 mos.	8.7%	4.4%	12.5%	6.4%	3.5%	13.4%	18.8%	8.6%	4.7%	13.8%	11.6%
2017-9 mos./2016-9 mos.	8.6%	4.4%	11.9%	6.6%	3.0%	13.3%	15.9%	8.6%	2.3%	11.1%	8.8%
2017-12 mos./2016-12 mos.	-1.3%	3.8%	0.9%	6.2%	2.2%	8.9%	13.7%	4.9%	4.3%	9.5%	7.0%

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 (%)
All Risk Locations Combined											
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
Total 2013	20,708	22,019	2,264,538	2,620,236	109	213	2,007,484	0.97	9,425	91	76.61
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
Total 2014	21,299	21,096	2,314,214	2,313,493	109	192	1,904,387	0.91	9,919	90	82.32
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
Total 2015	21,516	21,562	2,323,731	2,332,644	108	184	2,055,228	0.85	11,170	95	88.11
2016-Q1	5,635	5,563	570,795	604,604	101	97	1,190,028	1.74	12,268	214	196.83
2016-Q2	3,302	5,489	315,672	589,181	96	18	72,297	0.33	4,017	13	12.27
2016-Q3	3,179	5,386	330,568	567,034	104	-3	-85,522	-0.06	28,507	-16	-15.08
2016-Q4	9,942	5,435	1,162,174	578,766	117	30	312,661	0.55	10,422	58	54.02
Total 2016	22,058	21,873	2,379,209	2,339,585	108	142	1,489,464	0.65	10,489	68	63.66
2017-Q1	6,220	5,816	666,567	645,103	107	97	1,264,690	1.67	13,038	217	196.04
2017-Q2	3,497	5,722	333,870	624,453	95	25	145,058	0.44	5,802	25	23.23
2017-Q3	3,440	5,616	364,292	604,880	106	6	-73,422	0.11	-12,237	-13	-12.14
2017-Q4	8,608	5,553	980,673	597,501	114	36	420,797	0.65	11,689	76	70.43
Total 2017	21,765	22,707	2,345,402	2,471,937	108	164	1,757,123	0.72	10,714	77	71.08
RATIOS											
2017-Q4/2016-Q4	-13.4%	2.2%	-15.6%	3.2%	-2.5%	20.0%	34.6%	17.5%	12.2%	31.7%	30.4%
2017-3 mos./2016-3 mos.	10.4%	4.5%	16.8%	6.7%	5.8%	0.0%	6.3%	-4.4%	6.3%	1.7%	-0.4%
2017-6 mos./2016-6 mos.	8.7%	4.4%	12.9%	6.3%	3.8%	6.1%	11.7%	1.6%	5.3%	7.0%	5.0%
2017-9 mos./2016-9 mos.	8.6%	4.4%	12.1%	6.5%	3.3%	14.3%	13.6%	9.5%	-0.6%	8.8%	6.7%
2017-12 mos./2016-12 mos.	-1.3%	3.8%	-1.4%	5.7%	-0.1%	15.5%	18.0%	11.3%	2.1%	13.6%	11.7%

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 (%)
All Risk Locations Combined											
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
Total 2013	36,137	32,837	5,618,606	5,158,716	155	704	3,858,368	2.14	5,481	118	74.79
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
Total 2014	42,131	38,767	6,545,630	5,965,634	155	882	4,638,274	2.28	5,259	120	77.75
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
Total 2015	46,445	44,234	7,341,198	6,902,245	158	996	5,865,437	2.25	5,889	133	84.98
2016-Q1	12,647	22,071	1,865,207	3,257,423	147	768	5,650,463	3.48	7,357	256	173.46
2016-Q2	9,609	5,799	1,462,315	1,101,320	152	92	325,070	1.59	3,533	56	29.52
2016-Q3	8,516	5,836	1,362,653	1,075,830	160	6	-62,231	0.10	-10,372	-11	-5.78
2016-Q4	20,479	14,874	3,774,765	2,347,656	184	147	1,034,611	0.99	7,038	70	44.07
Total 2016	51,251	48,580	8,464,940	7,782,229	165	1,013	6,947,913	2.09	6,859	143	89.28
2017-Q1	14,651	24,180	2,246,799	3,786,643	153	872	6,324,742	3.61	7,253	262	167.03
2017-Q2	11,086	6,962	1,747,605	1,323,889	158	112	258,428	1.61	2,307	37	19.52
2017-Q3	9,659	6,978	1,603,935	1,300,515	166	7	-30,074	0.10	-4,296	-4	-2.31
2017-Q4	22,526	16,727	4,382,406	2,766,540	195	155	956,946	0.93	6,174	57	34.59
Total 2017	57,922	54,847	9,980,745	9,177,587	172	1,146	7,510,042	2.09	6,553	137	81.83
RATIOS											
2017-Q4/2016-Q4	10.0%	12.5%	16.1%	17.8%	5.5%	5.4%	-7.5%	-6.2%	-12.3%	-17.8%	-21.5%
2017-3 mos./2016-3 mos.	15.8%	9.6%	20.5%	16.2%	4.0%	13.5%	11.9%	3.6%	-1.4%	2.2%	-3.7%
2017-6 mos./2016-6 mos.	15.6%	11.7%	20.0%	17.2%	3.8%	14.4%	10.2%	2.4%	-3.7%	-1.4%	-6.0%
2017-9 mos./2016-9 mos.	15.0%	13.1%	19.4%	18.0%	3.8%	14.4%	10.8%	1.2%	-3.2%	-2.0%	-6.1%
2017-12 mos./2016-12 mos.	13.0%	12.9%	17.9%	17.9%	4.3%	13.1%	8.1%	0.2%	-4.5%	-4.3%	-8.3%

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 (%)
All Risk Locations Combined											
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
Total 2013	54,404	51,553	5,082,027	4,875,044	93	356	2,815,038	0.69	7,907	55	57.74
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
Total 2014	60,771	57,349	5,633,014	5,309,237	93	468	3,752,581	0.82	8,018	65	70.68
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
Total 2015	65,308	63,033	5,975,704	5,810,238	92	456	4,150,830	0.72	9,103	66	71.44
2016-Q1	17,795	29,445	1,485,099	2,597,034	83	260	2,871,380	0.88	11,044	98	110.56
2016-Q2	14,270	9,039	1,175,760	871,381	82	52	186,931	0.58	3,595	21	21.45
2016-Q3	12,329	9,101	1,057,996	854,372	86	18	222,193	0.20	12,344	24	26.01
2016-Q4	26,599	20,398	2,601,941	1,786,705	98	86	870,356	0.42	10,120	43	48.71
Total 2016	70,993	67,983	6,320,796	6,109,492	89	416	4,150,860	0.61	9,978	61	67.94
2017-Q1	19,868	31,773	1,668,421	2,759,934	84	392	4,002,415	1.23	10,210	126	145.02
2017-Q2	16,048	10,345	1,293,972	961,469	81	68	178,373	0.66	2,623	17	18.55
2017-Q3	13,608	10,398	1,158,745	944,459	85	27	98,599	0.26	3,652	9	10.44
2017-Q4	28,488	22,389	2,805,578	1,962,210	98	97	1,056,544	0.43	10,892	47	53.84
Total 2017	78,012	74,905	6,926,716	6,628,072	89	584	5,335,931	0.78	9,137	71	80.51
RATIOS											
2017-Q4/2016-Q4	7.1%	9.8%	7.8%	9.8%	0.7%	12.8%	21.4%	2.8%	7.6%	10.6%	10.5%
2017-3 mos./2016-3 mos.	11.6%	7.9%	12.3%	6.3%	0.6%	50.8%	39.4%	39.7%	-7.5%	29.2%	31.2%
2017-6 mos./2016-6 mos.	12.0%	9.4%	11.3%	7.3%	-0.6%	47.4%	36.7%	34.7%	-7.3%	24.9%	27.4%
2017-9 mos./2016-9 mos.	11.6%	10.4%	10.8%	7.9%	-0.7%	47.6%	30.4%	33.7%	-11.6%	18.2%	20.9%
2017-12 mos./2016-12 mos.	9.9%	10.2%	9.6%	8.5%	-0.3%	40.4%	28.6%	27.4%	-8.4%	16.7%	18.5%

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 (%)
All Risk Locations Combined											
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
Total 2013	21,254	22,999	1,385,698	1,564,740	65	125	767,262	0.54	6,138	33	49.03
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
Total 2014	19,567	20,643	1,234,937	1,330,124	63	87	559,175	0.42	6,427	27	42.04
2015-Q1	4,847	6,279	291,409	367,449	60	41	282,353	0.65	6,887	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
Total 2015	17,929	18,844	1,110,327	1,182,369	62	64	327,193	0.34	5,112	17	27.67
2016-Q1	4,566	5,806	264,535	330,891	58	40	412,314	0.69	10,308	71	124.61
2016-Q2	4,348	3,577	262,822	234,708	60	2	-187,558	0.06	-93,779	-52	-79.91
2016-Q3	3,198	3,550	179,853	230,402	56	3	16,185	0.08	5,395	5	7.02
2016-Q4	4,726	4,560	280,567	264,225	59	15	134,787	0.33	8,986	30	51.01
Total 2016	16,838	17,493	987,777	1,060,226	59	60	375,728	0.34	6,262	21	35.44
2017-Q1	4,066	5,374	217,664	288,702	54	32	216,805	0.60	6,775	40	75.10
2017-Q2	4,136	3,313	239,316	204,446	58	10	-40,331	0.30	-4,033	-12	-19.73
2017-Q3	3,015	3,280	165,664	199,090	55	2	14,349	0.06	7,175	4	7.21
2017-Q4	4,023	4,198	230,031	230,505	57	10	110,483	0.24	11,048	26	47.93
Total 2017	15,240	16,165	852,675	922,743	56	54	301,306	0.33	5,580	19	32.65
RATIOS											
2017-Q4/2016-Q4	-14.9%	-7.9%	-18.0%	-12.8%	-3.7%	-33.3%	-18.0%	-27.6%	23.0%	-11.0%	-6.0%
2017-3 mos./2016-3 mos.	-11.0%	-7.4%	-17.7%	-12.8%	-7.6%	-20.0%	-47.4%	-13.6%	-34.3%	-43.2%	-39.7%
2017-6 mos./2016-6 mos.	-8.0%	-7.4%	-13.3%	-12.8%	-5.8%	0.0%	-21.5%	8.0%	-21.5%	-15.2%	-9.9%
2017-9 mos./2016-9 mos.	-7.4%	-7.5%	-12.0%	-13.0%	-4.9%	-2.2%	-20.8%	5.7%	-19.0%	-14.4%	-8.9%
2017-12 mos./2016-12 mos.	-9.5%	-7.6%	-13.7%	-13.0%	-4.6%	-10.0%	-19.8%	-2.6%	-10.9%	-13.2%	-7.9%

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 (%)
All Risk Locations Combined											
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
Total 2013	33,824	26,516	372,754	297,096	11	33	65,116	0.12	1,973	2	21.92
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
Total 2014	37,097	34,783	348,444	351,856	9	36	180,155	0.10	5,004	5	51.20
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	5	8,832	0.06	1,766	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
Total 2015	39,047	38,328	354,583	357,807	9	47	208,811	0.12	4,443	5	58.36
2016-Q1	11,260	11,393	113,589	91,306	10	32	244,788	0.28	7,650	21	268.10
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
Total 2016	40,556	39,750	342,444	343,611	8	37	232,409	0.09	6,281	6	67.64
2017-Q1	11,941	11,967	114,359	91,476	10	34	231,854	0.28	6,819	19	253.46
2017-Q2	7,445	9,552	46,751	85,309	6	3	5,105	0.03	1,702	1	5.98
2017-Q3	6,634	9,403	44,773	84,025	7	-3	-36,720	-0.03	12,240	-4	-43.70
2017-Q4	15,279	10,625	124,028	85,148	8	2	8,915	0.02	4,458	1	10.47
Total 2017	41,299	41,547	329,911	345,958	8	36	209,154	0.09	5,810	5	60.46
RATIOS											
2017-Q4/2016-Q4	-5.1%	3.6%	-14.3%	-0.2%	-9.7%	-66.7%	-139.7%	-67.8%	-219.1%	-138.3%	-139.8%
2017-3 mos./2016-3 mos.	6.0%	5.0%	0.7%	0.2%	-5.1%	6.3%	-5.3%	1.2%	-10.9%	-9.8%	-5.5%
2017-6 mos./2016-6 mos.	5.9%	4.9%	2.7%	0.6%	-3.0%	15.6%	-16.5%	10.2%	-27.8%	-20.5%	-17.0%
2017-9 mos./2016-9 mos.	6.4%	4.8%	4.1%	1.0%	-2.1%	9.7%	-21.4%	4.6%	-28.4%	-25.1%	-22.2%
2017-12 mos./2016-12 mos.	1.8%	4.5%	-3.7%	0.7%	-5.4%	-2.7%	-10.0%	-6.9%	-7.5%	-13.9%	-10.6%

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 (%)
All Risk Locations Combined											
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
Total 2013	224,770	225,233	66,779,883	66,750,777	297	5,339	37,823,007	2.37	7,084	168	56.66
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
Total 2014	223,849	224,664	63,955,730	64,943,894	286	5,033	37,946,700	2.24	7,540	169	58.43
2015-Q1	49,073	55,269	13,380,289	15,841,864	273	1,535	8,922,609	2.78	5,813	161	56.32
2015-Q2	72,567	55,645	20,390,562	16,035,040	281	1,057	18,609,332	1.90	17,606	334	116.05
2015-Q3	52,415	57,052	15,380,328	16,345,391	293	975	10,609,096	1.71	10,881	186	64.91
2015-Q4	52,489	56,702	15,986,704	16,361,999	305	1,138	10,423,273	2.01	9,159	184	63.70
Total 2015	226,544	224,668	65,137,883	64,584,294	288	4,705	48,564,310	2.09	10,322	216	75.20
2016-Q1	49,911	56,385	13,715,828	16,148,233	275	1,428	7,428,493	2.53	5,202	132	46.00
2016-Q2	76,061	56,679	21,702,805	16,349,991	285	1,079	4,153,286	1.90	3,849	73	25.40
2016-Q3	51,489	57,650	15,813,321	16,917,856	307	1,075	9,833,542	1.86	9,147	171	58.13
2016-Q4	56,050	58,285	17,879,187	17,405,084	319	1,341	9,506,418	2.30	7,089	163	54.62
Total 2016	233,511	228,999	69,111,141	66,821,164	296	4,923	30,921,739	2.15	6,281	135	46.28
2017-Q1	52,467	58,125	17,016,136	17,335,095	324	1,510	7,409,032	2.60	4,907	127	42.74
2017-Q2	80,250	59,490	24,601,794	18,248,417	307	1,141	15,739,954	1.92	13,795	265	86.25
2017-Q3	54,269	60,594	15,427,210	17,780,136	284	1,238	16,545,372	2.04	13,365	273	93.06
2017-Q4	57,637	61,437	17,834,529	18,881,983	309	1,452	15,001,037	2.36	10,331	244	79.45
Total 2017	244,623	239,646	74,879,669	72,245,631	306	5,341	54,695,395	2.23	10,241	228	75.71
RATIOS											
2017-Q4/2016-Q4	2.8%	5.4%	-0.2%	8.5%	-3.0%	8.3%	57.8%	2.7%	45.7%	49.7%	45.5%
2017-3 mos./2016-3 mos.	5.1%	3.1%	24.1%	7.3%	18.0%	5.7%	-0.3%	2.6%	-5.7%	-3.2%	-7.1%
2017-6 mos./2016-6 mos.	5.4%	4.0%	17.5%	9.5%	11.5%	5.7%	99.9%	1.7%	89.0%	92.1%	82.5%
2017-9 mos./2016-9 mos.	5.4%	4.4%	11.3%	8.0%	5.7%	8.6%	85.4%	4.0%	70.7%	77.6%	71.6%
2017-12 mos./2016-12 mos.	4.8%	4.6%	8.3%	8.1%	3.4%	8.5%	76.9%	3.7%	63.0%	69.0%	63.6%

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 (%)
All Risk Locations Combined											
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
Total 2013	50,207	51,850	19,831,194	20,149,135	395	1,062	12,262,518	2.05	11,547	236	60.86
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
Total 2014	48,253	49,351	18,932,634	19,344,733	392	937	12,303,530	1.90	13,131	249	63.60
2015-Q1	10,730	11,790	4,259,140	4,739,331	397	292	3,319,045	2.48	11,367	282	70.03
2015-Q2	14,106	11,847	5,535,257	4,802,020	392	182	2,007,369	1.54	11,030	169	41.80
2015-Q3	11,997	12,703	4,440,776	4,919,381	370	170	1,868,116	1.34	10,989	147	37.97
2015-Q4	12,777	12,423	5,381,281	4,936,722	421	186	2,263,608	1.50	12,170	182	45.85
Total 2015	49,610	48,763	19,616,454	19,397,454	395	830	9,458,138	1.70	11,395	194	48.76
2016-Q1	10,856	12,428	4,325,000	4,888,039	398	331	3,429,780	2.66	10,362	276	70.17
2016-Q2	16,649	12,439	6,087,107	4,894,725	366	216	2,060,420	1.74	9,539	166	42.09
2016-Q3	11,047	12,674	5,025,074	5,175,793	455	262	4,202,207	2.07	16,039	332	81.19
2016-Q4	14,614	13,326	6,349,610	5,467,573	434	318	5,965,766	2.39	18,760	448	109.11
Total 2016	53,166	50,867	21,786,791	20,426,130	410	1,127	15,658,173	2.22	13,894	308	76.66
2017-Q1	11,687	13,263	5,062,037	5,510,773	433	400	4,279,262	3.02	10,698	323	77.65
2017-Q2	18,073	13,687	7,140,915	5,714,424	395	269	4,592,844	1.97	17,074	336	80.37
2017-Q3	39,765	41,612	5,675,377	5,974,564	143	305	5,394,104	0.73	17,686	130	90.28
2017-Q4	14,684	14,290	7,120,498	6,380,218	485	370	5,766,235	2.59	15,584	404	90.38
Total 2017	84,209	82,852	24,998,827	23,579,979	297	1,344	20,032,445	1.62	14,905	242	84.96
RATIOS											
2017-Q4/2016-Q4	0.5%	7.2%	12.1%	16.7%	11.6%	16.4%	-3.3%	8.5%	-16.9%	-9.9%	-17.2%
2017-3 mos./2016-3 mos.	7.7%	6.7%	17.0%	12.7%	8.7%	20.8%	24.8%	13.2%	3.2%	16.9%	10.7%
2017-6 mos./2016-6 mos.	8.2%	8.4%	17.2%	14.7%	8.3%	22.3%	61.6%	12.9%	32.1%	49.1%	40.8%
2017-9 mos./2016-9 mos.	80.3%	82.6%	15.8%	15.0%	-35.8%	20.4%	47.2%	-34.1%	22.3%	-19.4%	28.0%
2017-12 mos./2016-12 mos.	58.4%	62.9%	14.7%	15.4%	-27.6%	19.3%	27.9%	-26.8%	7.3%	-21.5%	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 (%)
All Risk Locations Combined											
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
Total 2013	50,207	51,850	12,370,227	12,684,557	246	806	7,389,355	1.55	9,168	143	58.25
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
Total 2014	48,253	49,351	11,682,030	11,988,844	242	681	6,865,090	1.38	10,081	139	57.26
2015-Q1	10,730	11,790	2,627,311	2,922,868	245	202	3,128,441	1.71	15,487	265	107.03
2015-Q2	14,106	11,847	3,410,752	2,961,431	242	152	1,682,972	1.28	11,072	142	56.83
2015-Q3	11,997	12,703	2,749,915	3,033,436	229	129	1,076,631	1.02	8,346	85	35.49
2015-Q4	12,777	12,423	3,291,698	3,045,210	258	179	2,404,000	1.44	13,430	194	78.94
Total 2015	49,610	48,763	12,079,676	11,962,945	243	662	8,292,044	1.36	12,526	170	69.31
2016-Q1	10,856	12,428	2,679,508	3,014,904	247	198	1,469,490	1.59	7,422	118	48.74
2016-Q2	16,649	12,439	3,770,959	3,017,819	226	176	1,053,545	1.41	5,986	85	34.91
2016-Q3	11,047	12,674	3,130,384	3,195,521	283	171	3,001,699	1.35	17,554	237	93.93
2016-Q4	14,614	13,326	3,897,234	3,381,628	267	177	1,194,400	1.33	6,748	90	35.32
Total 2016	53,166	50,867	13,478,085	12,609,872	254	722	6,719,134	1.42	9,306	132	53.28
2017-Q1	11,687	13,263	3,137,516	3,406,825	268	212	534,069	1.60	2,519	40	15.68
2017-Q2	18,073	13,687	4,411,502	3,534,350	244	177	1,272,549	1.29	7,190	93	36.01
2017-Q3	39,765	41,612	3,488,409	3,692,922	88	184	2,167,010	0.44	11,777	52	58.68
2017-Q4	14,684	14,290	4,383,450	3,944,892	299	224	4,068,608	1.57	18,163	285	103.14
Total 2017	84,209	82,852	15,420,877	14,578,989	183	797	8,042,236	0.96	10,091	97	55.16

RATIOS

2017-Q4/2016-Q4	0.5%	7.2%	12.5%	16.7%	11.9%	26.6%	240.6%	18.0%	169.2%	217.7%	192.0%
2017-3 mos./2016-3 mos.	7.7%	6.7%	17.1%	13.0%	8.8%	7.1%	-63.7%	0.3%	-66.1%	-65.9%	-67.8%
2017-6 mos./2016-6 mos.	8.2%	8.4%	17.0%	15.1%	8.2%	4.0%	-28.4%	-4.0%	-31.2%	-33.9%	-37.8%
2017-9 mos./2016-9 mos.	80.3%	82.6%	15.2%	15.2%	-36.1%	5.1%	-28.1%	-42.4%	-31.6%	-60.6%	-37.6%
2017-12 mos./2016-12 mos.	58.4%	62.9%	14.4%	15.6%	-27.8%	10.4%	19.7%	-32.2%	8.4%	-26.5%	3.5%

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 (%)
All Risk Locations Combined											
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
Total 2013	113,504	111,863	34,138,677	33,302,677	301	2,621	16,587,986	2.34	6,329	148	49.81
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
Total 2014	115,385	114,716	35,299,980	34,592,908	306	2,755	20,525,604	2.40	7,450	179	59.33
2015-Q1	25,708	28,634	7,725,950	8,715,352	301	829	6,989,310	2.90	8,431	244	80.20
2015-Q2	37,905	28,845	12,024,016	8,940,568	317	605	4,351,890	2.10	7,193	151	48.68
2015-Q3	26,844	29,167	8,956,513	9,226,599	334	663	4,856,708	2.27	7,325	167	52.64
2015-Q4	26,302	29,228	8,794,845	9,403,816	334	694	6,485,550	2.37	9,345	222	68.97
Total 2015	116,759	115,874	37,501,324	36,286,335	321	2,791	22,683,458	2.41	8,127	196	62.51
2016-Q1	26,360	29,030	8,286,343	9,370,972	314	806	7,066,878	2.78	8,768	243	75.41
2016-Q2	39,042	29,336	12,631,385	9,496,863	324	704	4,453,918	2.40	6,327	152	46.90
2016-Q3	27,210	29,905	9,189,240	9,741,821	338	707	6,447,336	2.36	9,119	216	66.18
2016-Q4	28,405	30,257	9,401,055	9,946,590	331	866	8,054,895	2.86	9,301	266	80.98
Total 2016	121,017	118,528	39,508,023	38,556,246	326	3,083	26,023,027	2.60	8,441	220	67.49
2017-Q1	28,250	30,190	9,007,999	9,852,119	319	907	7,745,766	3.00	8,540	257	78.62
2017-Q2	42,072	31,034	13,914,570	10,197,999	331	719	4,644,358	2.32	6,459	150	45.54
2017-Q3	28,707	31,734	9,688,681	10,495,090	338	800	7,378,356	2.52	9,223	233	70.30
2017-Q4	29,855	32,333	9,894,201	10,643,987	331	1,014	8,948,146	3.14	8,825	277	84.07
Total 2017	128,884	125,291	42,505,451	41,189,195	330	3,440	28,716,626	2.75	8,348	229	69.72
RATIOS											
2017-Q4/2016-Q4	5.1%	6.9%	5.2%	7.0%	0.1%	17.1%	11.1%	9.6%	-5.1%	4.0%	3.8%
2017-3 mos./2016-3 mos.	7.2%	4.0%	8.7%	5.1%	1.4%	12.5%	9.6%	8.2%	-2.6%	5.4%	4.3%
2017-6 mos./2016-6 mos.	7.5%	4.9%	9.6%	6.3%	1.9%	7.7%	7.5%	2.7%	-0.1%	2.5%	1.2%
2017-9 mos./2016-9 mos.	6.9%	5.3%	8.3%	6.8%	1.3%	9.4%	10.0%	3.9%	0.5%	4.5%	3.0%
2017-12 mos./2016-12 mos.	6.5%	5.7%	7.6%	6.8%	1.0%	11.6%	10.4%	5.6%	-1.1%	4.4%	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 (%)
All Risk Locations Combined											
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
Total 2013	128,675	127,275	29,330,234	29,144,826	228	3,984	14,200,335	3.13	3,564	112	48.72
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
Total 2014	130,144	129,720	29,596,615	29,439,287	227	3,722	14,890,938	2.87	4,001	115	50.58
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	1,005	3,193,108	3.09	3,177	98	43.06
2015-Q3	30,185	32,879	7,079,766	7,509,208	235	895	3,242,067	2.72	3,622	99	43.17
2015-Q4	29,650	32,915	6,865,786	7,544,029	232	883	4,645,867	2.68	5,261	141	61.58
Total 2015	131,500	130,569	30,104,289	29,832,419	229	3,721	15,877,424	2.85	4,267	122	53.22
2016-Q1	29,614	32,728	6,599,687	7,489,078	223	928	3,515,460	2.84	3,788	107	46.94
2016-Q2	43,952	33,016	9,628,440	7,499,231	219	1,007	2,978,983	3.05	2,958	90	39.72
2016-Q3	30,422	33,606	6,972,999	7,575,845	229	912	5,442,726	2.71	5,968	162	71.84
2016-Q4	31,535	33,903	7,073,328	7,591,502	224	900	3,875,029	2.65	4,306	114	51.04
Total 2016	135,523	133,253	30,274,454	30,155,656	223	3,747	15,812,198	2.81	4,220	119	52.44
2017-Q1	31,488	33,806	6,844,753	7,543,674	217	1,077	4,588,684	3.19	4,261	136	60.83
2017-Q2	46,869	34,671	10,138,585	7,659,681	216	1,106	4,294,208	3.19	3,883	124	56.06
2017-Q3	31,957	35,449	7,129,310	7,803,430	223	944	4,397,769	2.66	4,659	124	56.36
2017-Q4	32,946	35,934	7,301,884	7,883,434	222	1,042	6,301,588	2.90	6,048	175	79.93
Total 2017	143,260	139,860	31,414,532	30,890,219	219	4,169	19,582,249	2.98	4,697	140	63.39
RATIOS											
2017-Q4/2016-Q4	4.5%	6.0%	3.2%	3.8%	-1.2%	15.8%	62.6%	9.2%	40.5%	53.4%	56.6%
2017-3 mos./2016-3 mos.	6.3%	3.3%	3.7%	0.7%	-2.5%	16.1%	30.5%	12.4%	12.5%	26.4%	29.6%
2017-6 mos./2016-6 mos.	6.5%	4.2%	4.7%	1.4%	-1.7%	12.8%	36.8%	8.3%	21.2%	31.3%	34.8%
2017-9 mos./2016-9 mos.	6.1%	4.6%	3.9%	2.0%	-2.0%	9.8%	11.3%	5.0%	1.3%	6.4%	9.1%
2017-12 mos./2016-12 mos.	5.7%	5.0%	3.8%	2.4%	-1.8%	11.3%	23.8%	6.0%	11.3%	18.0%	20.9%

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 (%)
All Risk Locations Combined											
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
Total 2013	12,298	12,543	1,054,335	1,069,147	86	53	290,951	0.42	5,490	23	27.21
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
Total 2014	11,580	11,913	962,008	1,003,370	83	44	528,584	0.37	12,013	44	52.68
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
Total 2015	10,901	11,212	892,772	929,497	82	21	156,763	0.19	7,465	14	16.87
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
Total 2016	10,503	10,694	842,786	856,798	80	21	108,054	0.20	5,145	10	12.61
2017-Q1	2,204	2,606	193,444	209,581	88	9	102,212	0.35	11,357	39	48.77
2017-Q2	3,399	2,596	303,548	217,540	89	7	28,430	0.27	4,061	11	13.07
2017-Q3	2,318	2,569	205,982	220,587	89	12	49,831	0.47	4,153	19	22.59
2017-Q4	2,224	2,568	215,218	226,558	97	16	122,305	0.62	7,644	48	53.98
Total 2017	10,145	10,339	918,192	874,266	91	44	302,778	0.43	6,881	29	34.63
RATIOS											
2017-Q4/2016-Q4	-1.7%	-2.7%	15.3%	8.4%	17.3%	166.7%	-745.2%	174.1%	-341.9%	-763.3%	-695.3%
2017-3 mos./2016-3 mos.	-4.3%	-3.7%	1.6%	-4.1%	6.1%	80.0%	-339.8%	87.0%	-233.2%	-349.1%	-350.1%
2017-6 mos./2016-6 mos.	-3.7%	-3.4%	4.9%	-2.1%	8.9%	60.0%	-570.3%	65.6%	-393.9%	-586.8%	-580.2%
2017-9 mos./2016-9 mos.	-3.9%	-3.5%	7.1%	0.0%	11.5%	86.7%	42.1%	93.5%	-23.9%	47.3%	42.1%
2017-12 mos./2016-12 mos.	-3.4%	-3.3%	8.9%	2.0%	12.8%	109.5%	180.2%	116.7%	33.7%	189.8%	174.6%

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 (%)
All Risk Locations Combined											
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
Total 2013	59,154	56,824	670,400	631,019	11	6	43,360	0.01	7,227	1	6.87
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
Total 2014	63,330	61,871	720,641	697,914	11	6	91,716	0.01	15,286	1	13.14
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
Total 2015	67,189	65,490	751,345	738,741	11	11	107,820	0.02	9,802	2	14.60
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
Total 2016	72,099	69,672	803,568	774,890	11	7	88,241	0.01	12,606	1	11.39
2017-Q1	17,483	18,103	197,787	201,230	11	-1	-34,076	-0.01	34,076	-2	-16.93
2017-Q2	25,547	18,689	278,368	208,453	11	0	6,269	0.00		0	3.01
2017-Q3	17,428	19,296	201,103	216,231	12	-2	-32,524	-0.01	16,262	-2	-15.04
2017-Q4	18,247	19,692	201,997	220,296	11	4	-46	0.02	-12	0	-0.02
Total 2017	78,705	75,780	879,255	846,210	11	1	-60,377	0.00	-60,377	-1	-7.13
RATIOS											
2017-Q4/2016-Q4	6.0%	9.4%	3.8%	9.8%	-2.1%	-33.3%	-100.0%	-39.1%	-100.1%	-100.0%	-100.0%
2017-3 mos./2016-3 mos.	11.2%	7.7%	11.1%	7.4%	0.0%	0.0%	56.9%	-7.1%	56.9%	45.7%	46.2%
2017-6 mos./2016-6 mos.	9.7%	8.0%	11.5%	8.3%	1.6%		477.9%			434.9%	433.7%
2017-9 mos./2016-9 mos.	10.1%	8.5%	11.2%	9.0%	1.0%	-400.0%	***	-376.4%	-578.7%	***	***
2017-12 mos./2016-12 mos.	9.2%	8.8%	9.4%	9.2%	0.2%	-85.7%	-168.4%	-86.9%	-579.0%	-162.9%	-162.7%

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 (%)
All Risk Locations Combined											
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
Total 2013	11,345	10,982	7,644,074	7,658,341	674	1,561	5,080,182	14.21	3,254	463	66.34
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
Total 2014	9,558	10,645	6,273,201	7,094,891	656	1,532	5,186,365	14.39	3,385	487	73.10
2015-Q1	1,768	2,330	1,157,553	1,512,699	655	379	1,141,205	16.27	3,011	490	75.44
2015-Q2	2,485	2,249	1,332,483	1,386,495	536	170	804,997	7.56	4,735	358	58.06
2015-Q3	2,988	2,283	1,663,089	1,357,412	557	143	666,473	6.26	4,661	292	49.10
2015-Q4	2,607	2,437	1,973,299	1,528,971	757	246	1,057,646	10.09	4,299	434	69.17
Total 2015	9,848	9,299	6,126,424	5,785,577	622	938	3,670,321	10.09	3,913	395	63.44
2016-Q1	2,313	2,566	1,544,418	1,583,077	668	308	1,445,755	12.00	4,694	563	91.33
2016-Q2	3,005	2,685	1,811,900	1,686,203	603	242	911,247	9.01	3,765	339	54.04
2016-Q3	4,184	2,946	2,335,300	1,846,259	558	228	818,929	7.74	3,592	278	44.36
2016-Q4	2,531	3,004	1,735,910	1,855,653	686	327	1,267,025	10.89	3,875	422	68.28
Total 2016	12,033	11,201	7,427,528	6,971,192	617	1,105	4,442,956	9.87	4,021	397	63.73
2017-Q1	2,274	2,957	1,550,793	1,838,478	682	315	1,168,913	10.65	3,711	395	63.58
2017-Q2	3,236	3,036	1,834,716	1,844,363	567	229	961,436	7.54	4,198	317	52.13
2017-Q3	4,614	3,144	2,473,839	1,931,501	536	209	914,969	6.65	4,378	291	47.37
2017-Q4	2,695	3,262	2,191,281	2,107,462	813	262	1,624,591	8.03	6,201	498	77.09
Total 2017	12,819	12,399	8,050,629	7,721,804	628	1,015	4,669,909	8.19	4,601	377	60.48
RATIOS											
2017-Q4/2016-Q4	6.5%	8.6%	26.2%	13.6%	18.6%	-19.9%	28.2%	-26.2%	60.0%	18.1%	12.9%
2017-3 mos./2016-3 mos.	-1.7%	15.2%	0.4%	16.1%	2.1%	2.3%	-19.1%	-11.3%	-20.9%	-29.8%	-30.4%
2017-6 mos./2016-6 mos.	3.6%	14.1%	0.9%	12.6%	-2.6%	-1.1%	-9.6%	-13.3%	-8.6%	-20.8%	-19.8%
2017-9 mos./2016-9 mos.	6.5%	11.5%	2.9%	9.8%	-3.4%	-3.2%	-4.1%	-13.2%	-0.9%	-14.0%	-12.6%
2017-12 mos./2016-12 mos.	6.5%	10.7%	8.4%	10.8%	1.7%	-8.1%	5.1%	-17.0%	14.4%	-5.0%	-5.1%

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 (%)
All Risk Locations Combined											
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
Total 2013	1,185	1,229	354,210	362,005	299	59	331,808	4.80	5,624	270	91.66
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
Total 2014	946	1,067	287,979	326,909	304	37	192,797	3.47	5,211	181	58.98
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	4	-211,693	1.42	-52,923	-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
Total 2015	1,586	1,273	331,095	284,729	209	28	178,586	2.20	6,378	140	62.72
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	69,343	1.90	4,953	94	36.07
Total 2016	2,966	2,344	761,937	554,677	257	54	384,163	2.30	7,114	164	69.26
2017-Q1	434	731	144,562	196,375	333	25	444,029	3.42	17,761	607	226.11
2017-Q2	903	848	182,575	215,012	202	22	116,357	2.59	5,289	137	54.12
2017-Q3	1,648	853	503,016	235,608	305	33	130,889	3.87	3,966	153	55.55
2017-Q4	489	885	173,322	252,420	354	26	232,367	2.94	8,937	263	92.06
Total 2017	3,474	3,317	1,003,475	899,415	289	106	923,642	3.20	8,714	278	102.69
RATIOS											
2017-Q4/2016-Q4	-10.9%	20.2%	28.7%	31.3%	44.4%	85.7%	235.1%	54.4%	80.4%	178.7%	155.2%
2017-3 mos./2016-3 mos.	16.7%	59.6%	69.3%	121.9%	45.2%	47.1%	305.5%	-7.9%	175.7%	154.1%	82.7%
2017-6 mos./2016-6 mos.	31.1%	69.4%	68.5%	119.7%	28.6%	123.8%	403.5%	32.1%	125.0%	197.2%	129.2%
2017-9 mos./2016-9 mos.	23.5%	51.2%	32.4%	78.5%	7.2%	100.0%	119.6%	32.2%	9.8%	45.2%	23.0%
2017-12 mos./2016-12 mos.	17.1%	41.5%	31.7%	62.2%	12.4%	96.3%	140.4%	38.7%	22.5%	69.9%	48.3%

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 (%)
All Risk Locations Combined											
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
Total 2013	1,185	1,229	226,570	231,828	191	18	56,822	1.46	3,157	46	24.51
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
Total 2014	946	1,067	185,272	210,313	196	12	24,155	1.12	2,013	23	11.49
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
Total 2015	1,586	1,273	209,602	180,222	132	4	21,145	0.31	5,286	17	11.73
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
Total 2016	2,966	2,344	495,813	357,884	167	13	22,032	0.55	1,695	9	6.16
2017-Q1	434	731	92,555	127,683	213	4	-19,034	0.55	-4,759	-26	-14.91
2017-Q2	903	848	118,951	139,983	132	5	15,586	0.59	3,117	18	11.13
2017-Q3	1,648	853	331,825	153,754	201	9	239,303	1.06	26,589	281	155.64
2017-Q4	489	885	112,307	165,110	230	12	235,195	1.36	19,600	266	142.45
Total 2017	3,474	3,317	655,638	586,530	189	30	471,050	0.90	15,702	142	80.31
RATIOS											
2017-Q4/2016-Q4	-10.9%	20.2%	29.8%	32.1%	45.7%	71.4%	435.7%	42.6%	212.5%	345.5%	305.5%
2017-3 mos./2016-3 mos.	16.7%	59.6%	71.3%	127.5%	46.8%	33.3%	-305.4%	-16.5%	-254.1%	-228.7%	-190.3%
2017-6 mos./2016-6 mos.	31.1%	69.4%	70.4%	124.4%	30.0%	125.0%	-87.4%	32.8%	-94.4%	-92.6%	-94.4%
2017-9 mos./2016-9 mos.	23.5%	51.2%	32.8%	80.9%	7.5%	200.0%	***	98.4%	-459.4%	-812.9%	-695.9%
2017-12 mos./2016-12 mos.	17.1%	41.5%	32.2%	63.9%	12.9%	130.8%	***	63.1%	826.5%	***	***

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 (%)
All Risk Locations Combined											
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
Total 2013	7,967	7,458	4,116,104	3,963,999	517	715	3,147,494	9.59	4,402	422	79.40
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
Total 2014	6,615	7,453	3,461,825	3,841,319	523	690	2,642,868	9.26	3,830	355	68.80
2015-Q1	1,168	1,590	724,920	843,377	621	203	925,027	12.77	4,557	582	109.68
2015-Q2	1,224	1,481	732,703	802,328	599	61	159,994	4.12	2,623	108	19.94
2015-Q3	2,038	1,406	941,520	779,983	462	89	481,278	6.33	5,408	342	61.70
2015-Q4	1,691	1,505	1,005,861	835,690	595	108	440,126	7.18	4,075	292	52.67
Total 2015	6,121	5,982	3,405,004	3,261,378	556	461	2,006,425	7.71	4,352	335	61.52
2016-Q1	1,519	1,576	855,073	865,610	563	176	770,678	11.17	4,379	489	89.03
2016-Q2	1,554	1,665	893,701	905,076	575	86	239,738	5.17	2,788	144	26.49
2016-Q3	2,252	1,720	1,018,876	927,705	452	90	501,611	5.23	5,573	292	54.07
2016-Q4	1,594	1,735	927,455	930,077	582	129	455,899	7.44	3,534	263	49.02
Total 2016	6,919	6,696	3,695,105	3,628,468	534	481	1,967,926	7.18	4,091	294	54.24
2017-Q1	1,397	1,689	763,284	888,549	546	167	748,618	9.89	4,483	443	84.25
2017-Q2	1,626	1,709	832,825	889,446	512	74	331,448	4.33	4,479	194	37.26
2017-Q3	2,446	1,740	1,040,229	920,965	425	96	546,421	5.52	5,692	314	59.33
2017-Q4	2,241	1,970	1,209,329	1,025,160	540	115	628,808	5.84	5,468	319	61.34
Total 2017	7,710	7,108	3,845,667	3,724,120	499	452	2,255,295	6.36	4,990	317	60.56
RATIOS											
2017-Q4/2016-Q4	40.6%	13.5%	30.4%	10.2%	-7.3%	-10.9%	37.9%	-21.5%	54.7%	21.5%	25.1%
2017-3 mos./2016-3 mos.	-8.0%	7.2%	-10.7%	2.7%	-2.9%	-5.1%	-2.9%	-11.5%	2.4%	-9.4%	-5.4%
2017-6 mos./2016-6 mos.	-1.6%	4.8%	-8.7%	0.4%	-7.2%	-8.0%	6.9%	-12.3%	16.2%	2.0%	6.5%
2017-9 mos./2016-9 mos.	2.7%	3.6%	-4.7%	0.0%	-7.3%	-4.3%	7.6%	-7.6%	12.4%	3.9%	7.5%
2017-12 mos./2016-12 mos.	11.4%	6.2%	4.1%	2.6%	-6.6%	-6.0%	14.6%	-11.5%	22.0%	8.0%	11.7%

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 (%)
All Risk Locations Combined											
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
Total 2013	8,714	8,283	1,853,563	1,791,504	213	489	700,841	5.90	1,433	85	39.12
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
Total 2014	7,208	8,134	1,579,151	1,742,142	219	399	538,150	4.91	1,349	66	30.89
2015-Q1	1,287	1,734	307,416	381,486	239	83	157,954	4.79	1,903	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	67	94,122	4.35	1,405	61	26.94
2015-Q4	1,869	1,654	431,104	369,752	231	50	92,777	3.02	1,856	56	25.09
Total 2015	6,688	6,533	1,495,669	1,458,875	224	291	437,853	4.45	1,505	67	30.01
2016-Q1	1,650	1,727	369,591	383,048	224	74	74,242	4.28	1,003	43	19.38
2016-Q2	1,723	1,813	425,676	401,107	247	70	89,112	3.86	1,273	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
Total 2016	7,474	7,276	1,672,295	1,609,825	224	269	306,231	3.70	1,138	42	19.02
2017-Q1	1,530	1,827	355,148	409,556	232	76	168,877	4.16	2,222	92	41.23
2017-Q2	1,716	1,831	413,439	408,036	241	95	215,311	5.19	2,266	118	52.77
2017-Q3	2,432	1,854	485,503	428,556	200	76	291,103	4.10	3,830	157	67.93
2017-Q4	1,975	1,949	508,581	462,273	258	59	66,987	3.03	1,135	34	14.49
Total 2017	7,653	7,461	1,762,671	1,708,421	230	306	742,278	4.10	2,426	99	43.45
RATIOS											
2017-Q4/2016-Q4	12.3%	4.0%	18.6%	11.6%	5.6%	-3.3%	-6.4%	-7.0%	-3.3%	-10.0%	-16.1%
2017-3 mos./2016-3 mos.	-7.3%	5.8%	-3.9%	6.9%	3.6%	2.7%	127.5%	-2.9%	121.5%	115.0%	112.7%
2017-6 mos./2016-6 mos.	-3.8%	3.3%	-3.4%	4.3%	0.4%	18.8%	135.2%	14.9%	98.1%	127.6%	125.6%
2017-9 mos./2016-9 mos.	-0.6%	2.0%	0.9%	4.2%	1.5%	18.8%	187.8%	16.4%	142.4%	182.1%	176.1%
2017-12 mos./2016-12 mos.	2.4%	2.5%	5.4%	6.1%	2.9%	13.8%	142.4%	10.9%	113.1%	136.4%	128.4%

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 (%)
All Risk Locations Combined											
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
Total 2013	95	123	16,841	18,706	177	0	0	0.00		0	0.00
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
Total 2014	125	118	26,375	23,627	211	0	0	0.00		0	0.00
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
Total 2015	121	125	22,223	21,574	184	0	0	0.00		0	0.00
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
Total 2016	49	94	5,789	16,314	118	0	0	0.00		0	0.00
2017-Q1	36	17	7,193	2,522	200	0	0	0.00		0	0.00
2017-Q2	20	16	3,815	2,764	191	0	0	0.00		0	0.00
2017-Q3	21	19	2,714	3,496	129	0	0	0.00		0	0.00
2017-Q4	9	23	1,261	4,146	140	0	0	0.00		0	0.00
Total 2017	86	75	14,983	12,928	174	0	0	0.00		0	0.00
RATIOS											
2017-Q4/2016-Q4	800.0%	27.8%	443.5%	37.8%	-39.6%						
2017-3 mos./2016-3 mos.	-28.0%	-45.2%	-9.8%	-56.7%	25.3%						
2017-6 mos./2016-6 mos.	80.6%	-40.0%	258.1%	-47.0%	98.2%						
2017-9 mos./2016-9 mos.	60.4%	-31.6%	146.9%	-34.0%	53.9%						
2017-12 mos./2016-12 mos.	75.5%	-20.2%	158.8%	-20.8%	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 (%)
All Risk Locations Combined											
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
Total 2013	1,754	1,838	6,875	6,927	4	0	0	0.00		0	0.00
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
Total 2014	1,475	1,630	9,007	7,561	6	0	0	0.00		0	0.00
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
Total 2015	1,447	1,467	6,791	7,908	5	0	0	0.00		0	0.00
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
Total 2016	1,441	1,461	9,130	8,013	6	0	0	0.00		0	0.00
2017-Q1	345	364	2,199	2,332	6	0	0	0.00		0	0.00
2017-Q2	370	374	2,757	2,452	7	0	0	0.00		0	0.00
2017-Q3	447	383	3,532	2,575	8	0	0	0.00		0	0.00
2017-Q4	425	398	2,897	2,804	7	0	0	0.00		0	0.00
Total 2017	1,587	1,519	11,385	10,163	7	0	0	0.00		0	0.00
RATIOS											
2017-Q4/2016-Q4	9.5%	7.3%	21.1%	24.6%	10.6%						
2017-3 mos./2016-3 mos.	10.6%	0.6%	23.1%	31.6%	11.3%						
2017-6 mos./2016-6 mos.	8.5%	1.8%	23.2%	28.9%	13.5%						
2017-9 mos./2016-9 mos.	10.4%	2.8%	26.0%	27.7%	14.2%						
2017-12 mos./2016-12 mos.	10.1%	4.0%	24.7%	26.8%	13.2%						

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 (%)
All Risk Locations Combined											
2013-Q1			23,848,405	29,091,518		2,347	5,782,158		2,464		19.88
2013-Q2			36,372,597	29,986,031		1,929	17,633,984		9,142		58.81
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
Total 2013			121,506,066	119,863,192		8,486	54,854,078		6,464		45.76
2014-Q1			25,048,081	29,881,195		2,480	35,026,779		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
Total 2014			128,253,313	123,067,586		8,432	107,751,526		12,779		87.55
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		1,766	18,747,996		10,616		57.78
2015-Q3			31,171,966	33,523,691		1,864	21,778,956		11,684		64.97
2015-Q4			39,328,386	34,178,664		2,013	24,292,996		12,068		71.08
Total 2015			137,764,945	131,717,588		8,410	99,598,289		11,843		75.62
2016-Q1			28,795,497	34,790,345		2,406	44,087,021		18,324		126.72
2016-Q2			43,889,751	35,434,051		1,970	19,467,875		9,882		54.94
2016-Q3			33,998,827	36,674,513		2,130	29,771,547		13,977		81.18
2016-Q4			37,644,524	35,931,890		2,132	47,748,630		22,396		132.89
Total 2016			144,328,599	142,830,799		8,638	141,075,073		16,332		98.77
2017-Q1			33,029,969	36,005,110		2,617	28,452,883		10,872		79.02
2017-Q2			39,550,940	36,263,071		1,988	12,706,336		6,392		35.04
2017-Q3			35,124,497	37,579,983		1,893	26,342,225		13,916		70.10
2017-Q4			43,309,164	36,877,332		2,145	50,678,210		23,626		137.42
Total 2017			151,014,570	146,725,496		8,643	118,179,654		13,673		80.54
RATIOS											
2017-Q4/2016-Q4			15.0%	2.6%		0.6%	6.1%		5.5%		3.4%
2017-3 mos./2016-3 mos.			14.7%	3.5%		8.8%	-35.5%		-40.7%		-37.6%
2017-6 mos./2016-6 mos.			-0.1%	2.9%		5.2%	-35.2%		-38.5%		-37.1%
2017-9 mos./2016-9 mos.			1.0%	2.8%		-0.1%	-27.7%		-27.6%		-29.6%
2017-12 mos./2016-12 mos.			4.6%	2.7%		0.1%	-16.2%		-16.3%		-18.5%

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 (%)
All Risk Locations Combined											
2013-Q1			6,156,905	7,126,660		629	11,814,064		18,782		165.77
2013-Q2			8,572,767	7,276,901		430	1,924,464		4,475		26.45
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
Total 2013			29,595,231	29,109,776		2,077	24,820,946		11,950		85.27
2014-Q1			6,211,796	7,192,902		740	14,159,077		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
Total 2014			31,524,660	30,158,069		2,068	27,496,035		13,296		91.17
2015-Q1			6,728,671	7,707,699		733	10,267,090		14,007		133.21
2015-Q2			8,955,736	7,795,956		409	7,663,184		18,736		98.30
2015-Q3			7,280,988	8,055,704		497	4,843,960		9,746		60.13
2015-Q4			10,491,087	8,328,744		495	11,240,619		22,708		134.96
Total 2015			33,456,482	31,888,103		2,134	34,014,853		15,939		106.67
2016-Q1			6,984,706	8,189,795		676	9,426,159		13,944		115.10
2016-Q2			9,671,524	8,656,234		511	2,467,063		4,828		28.50
2016-Q3			7,783,565	8,593,910		465	5,511,826		11,853		64.14
2016-Q4			10,727,041	8,754,055		552	7,249,484		13,133		82.81
Total 2016			35,166,836	34,193,994		2,204	24,654,532		11,186		72.10
2017-Q1			8,196,472	8,706,722		733	12,357,110		16,858		141.93
2017-Q2			10,078,514	9,003,428		515	13,471,787		26,159		149.63
2017-Q3			8,182,121	9,278,801		624	11,534,172		18,484		124.31
2017-Q4			11,690,165	9,316,966		681	5,980,832		8,782		64.19
Total 2017			38,147,272	36,305,917		2,553	43,343,901		16,978		119.39
RATIOS											
2017-Q4/2016-Q4			9.0%	6.4%		23.4%	-17.5%		-33.1%		-22.5%
2017-3 mos./2016-3 mos.			17.3%	6.3%		8.4%	31.1%		20.9%		23.3%
2017-6 mos./2016-6 mos.			9.7%	5.1%		5.1%	117.2%		106.6%		106.6%
2017-9 mos./2016-9 mos.			8.3%	6.1%		13.3%	114.7%		89.4%		102.3%
2017-12 mos./2016-12 mos.			8.5%	6.2%		15.8%	75.8%		51.8%		65.6%

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 (%)
All Risk Locations Combined											
2013-Q1			3,921,287	4,613,862		275	1,855,888		6,749		40.22
2013-Q2			5,607,650	4,732,837		233	1,450,382		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
Total 2013			19,079,440	18,850,860		954	8,576,949		8,991		45.50
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
Total 2014			20,350,513	19,467,267		800	8,375,188		10,469		43.02
2015-Q1			4,267,582	4,969,680		223	1,425,991		6,395		28.69
2015-Q2			5,840,946	5,012,214		217	2,051,862		9,456		40.94
2015-Q3			4,842,884	5,239,080		220	3,159,399		14,361		60.30
2015-Q4			6,663,027	5,384,568		205	3,444,000		16,800		63.96
Total 2015			21,614,439	20,605,542		865	10,081,252		11,655		48.92
2016-Q1			4,354,727	5,232,627		320	5,392,078		16,850		103.05
2016-Q2			6,146,586	5,512,435		219	1,152,073		5,261		20.90
2016-Q3			5,007,414	5,463,539		260	4,751,438		18,275		86.97
2016-Q4			6,685,038	5,550,630		246	3,634,288		14,774		65.48
Total 2016			22,193,765	21,759,231		1,045	14,929,877		14,287		68.61
2017-Q1			5,091,502	5,501,528		270	4,296,925		15,915		78.10
2017-Q2			6,408,945	5,687,244		273	5,114,144		18,733		89.92
2017-Q3			5,331,901	5,872,924		247	3,845,157		15,567		65.47
2017-Q4			7,594,943	5,943,391		267	4,622,301		17,312		77.77
Total 2017			24,427,291	23,005,087		1,057	17,878,527		16,914		77.72
RATIOS											
2017-Q4/2016-Q4			13.6%	7.1%		8.5%	27.2%		17.2%		18.8%
2017-3 mos./2016-3 mos.			16.9%	5.1%		-15.6%	-20.3%		-5.6%		-24.2%
2017-6 mos./2016-6 mos.			9.5%	4.1%		0.7%	43.8%		42.7%		38.1%
2017-9 mos./2016-9 mos.			8.5%	5.3%		-1.1%	17.4%		18.7%		11.5%
2017-12 mos./2016-12 mos.			10.1%	5.7%		1.1%	19.7%		18.4%		13.3%

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 (%)
All Risk Locations Combined											
2013-Q1			7,446,729	9,551,991		883	8,666,894		9,815		90.73
2013-Q2			11,378,671	9,745,832		626	5,276,540		8,429		54.14
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
Total 2013			38,941,285	38,833,697		3,055	32,957,752		10,788		84.87
2014-Q1			7,351,035	9,541,501		867	2,934,145		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
Total 2014			40,441,670	39,124,854		2,942	25,830,149		8,780		66.02
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			11,076,940	10,530,090		647	12,614,509		19,497		119.79
2015-Q4			11,572,213	10,731,332		673	8,298,630		12,331		77.33
Total 2015			42,723,817	41,513,564		2,863	34,977,331		12,217		84.26
2016-Q1			8,360,682	10,719,141		767	10,026,703		13,073		93.54
2016-Q2			12,730,811	10,857,613		618	5,427,275		8,782		49.99
2016-Q3			10,689,257	10,931,276		730	6,639,618		9,095		60.74
2016-Q4			11,452,544	10,926,663		747	10,118,342		13,545		92.60
Total 2016			43,233,294	43,434,693		2,862	32,211,938		11,255		74.16
2017-Q1			8,443,435	10,838,213		851	9,667,561		11,360		89.20
2017-Q2			12,630,583	10,964,544		677	8,558,065		12,641		78.05
2017-Q3			10,916,668	11,195,215		769	9,403,597		12,228		84.00
2017-Q4			12,972,318	11,242,620		862	12,407,370		14,394		110.36
Total 2017			44,963,004	44,240,592		3,159	40,036,593		12,674		90.50
RATIOS											
2017-Q4/2016-Q4			13.3%	2.9%		15.4%	22.6%		6.3%		19.2%
2017-3 mos./2016-3 mos.			1.0%	1.1%		11.0%	-3.6%		-13.1%		-4.6%
2017-6 mos./2016-6 mos.			-0.1%	1.0%		10.3%	17.9%		6.9%		16.7%
2017-9 mos./2016-9 mos.			0.7%	1.5%		8.6%	25.1%		15.1%		23.2%
2017-12 mos./2016-12 mos.			4.0%	1.9%		10.4%	24.3%		12.6%		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 (%)
All Risk Locations Combined											
2013-Q1			7,532,437	9,427,283		978	4,285,046		4,381		45.45
2013-Q2			11,118,004	9,521,822		817	5,017,599		6,141		52.70
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
Total 2013			38,016,295	37,738,933		3,268	18,803,284		5,754		49.82
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
Total 2014			38,731,074	37,679,615		2,373	20,880,913		8,799		55.42
2015-Q1			8,191,638	9,485,026		501	6,522,133		13,018		68.76
2015-Q2			11,617,664	9,821,141		634	3,751,819		5,918		38.20
2015-Q3			8,656,330	9,866,134		714	9,353,126		13,100		94.80
2015-Q4			11,048,702	9,884,254		508	3,488,729		6,868		35.30
Total 2015			39,514,334	39,056,555		2,357	23,115,807		9,807		59.19
2016-Q1			8,018,333	9,837,131		537	6,671,025		12,423		67.81
2016-Q2			11,535,818	9,873,110		584	4,858,183		8,319		49.21
2016-Q3			8,854,397	10,033,689		572	5,003,789		8,748		49.87
2016-Q4			11,488,913	10,174,807		485	4,129,641		8,515		40.59
Total 2016			39,897,461	39,918,737		2,178	20,662,638		9,487		51.76
2017-Q1			7,882,120	9,993,158		535	4,614,105		8,624		46.17
2017-Q2			10,872,673	10,010,638		609	4,268,034		7,008		42.63
2017-Q3			9,086,218	9,919,413		474	4,051,107		8,547		40.84
2017-Q4			12,475,254	10,097,272		511	5,310,062		10,392		52.59
Total 2017			40,316,265	40,020,481		2,129	18,243,308		8,569		45.58
RATIOS											
2017-Q4/2016-Q4			8.6%	-0.8%		5.4%	28.6%		22.0%		29.6%
2017-3 mos./2016-3 mos.			-1.7%	1.6%		-0.4%	-30.8%		-30.6%		-31.9%
2017-6 mos./2016-6 mos.			-4.1%	1.5%		2.1%	-23.0%		-24.5%		-24.1%
2017-9 mos./2016-9 mos.			-2.0%	0.6%		-4.4%	-21.8%		-18.1%		-22.2%
2017-12 mos./2016-12 mos.			1.0%	0.3%		-2.2%	-11.7%		-9.7%		-11.9%

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 (%)
All Risk Locations Combined											
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
Total 2013			871,919	918,338		55	760,538		13,828		82.82
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
Total 2014			780,929	828,726		39	617,021		15,821		74.45
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
Total 2015			985,075	946,525		20	118,394		5,920		12.51
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
Total 2016			723,174	785,518		33	240,772		7,296		30.65
2017-Q1			168,972	182,052		5	-39,343		-7,869		-21.61
2017-Q2			253,282	186,609		7	47,861		6,837		25.65
2017-Q3			164,892	190,722		5	92,488		18,498		48.49
2017-Q4			228,915	194,285		10	23,140		2,314		11.91
Total 2017			816,061	753,668		27	124,146		4,598		16.47
RATIOS											
2017-Q4/2016-Q4			32.1%	7.4%		42.9%	123.7%		56.6%		108.3%
2017-3 mos./2016-3 mos.			7.3%	-22.4%		-28.6%	-196.5%		-235.1%		-224.3%
2017-6 mos./2016-6 mos.			7.2%	-12.3%		0.0%	-91.4%		-91.4%		-90.2%
2017-9 mos./2016-9 mos.			6.8%	-7.5%		-34.6%	-56.2%		-33.0%		-52.6%
2017-12 mos./2016-12 mos.			12.8%	-4.1%		-18.2%	-48.4%		-37.0%		-46.3%

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 (%)
All Risk Locations Combined											
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
Total 2013			3,252,957	3,018,128		2	243,137		121,569		8.06
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
Total 2014			2,758,078	3,024,092		10	108,212		10,821		3.58
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
Total 2015			2,642,005	2,679,922		10	173,029		17,303		6.46
2016-Q1			603,988	672,741		11	-246,723		-22,429		-36.67
2016-Q2			641,160	629,999		-3	392,717		-130,906		62.34
2016-Q3			579,550	576,845		4	-35,606		-8,902		-6.17
2016-Q4			423,412	575,572		7	90,810		12,973		15.78
Total 2016			2,248,110	2,455,157		19	201,198		10,589		8.19
2017-Q1			515,738	536,100		5	183,537		36,707		34.24
2017-Q2			540,507	527,127		2	179,876		89,938		34.12
2017-Q3			689,290	569,021		1	363,621		363,621		63.90
2017-Q4			431,347	539,241		6	67,617		11,270		12.54
Total 2017			2,176,882	2,171,489		14	794,651		56,761		36.59
RATIOS											
2017-Q4/2016-Q4			1.9%	-6.3%		-14.3%	-25.5%		-13.1%		-20.5%
2017-3 mos./2016-3 mos.			-14.6%	-20.3%		-54.5%	-174.4%		-263.7%		-193.4%
2017-6 mos./2016-6 mos.			-15.2%	-18.4%		-12.5%	148.9%		184.5%		205.0%
2017-9 mos./2016-9 mos.			-4.3%	-13.2%		-33.3%	558.6%		887.9%		658.4%
2017-12 mos./2016-12 mos.			-3.2%	-11.6%		-26.3%	295.0%		436.0%		346.6%

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 (%)
All Risk Locations Combined											
2013-Q1			1,483,937	1,702,867		80	489,982		6,125		28.77
2013-Q2			1,768,471	1,683,150		80	467,837		5,848		27.80
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
Total 2013			6,815,955	6,775,728		316	3,563,810		11,278		52.60
2014-Q1			1,368,404	1,669,530		70	805,455		11,507		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
Total 2014			6,627,809	6,595,182		290	1,525,992		5,262		23.14
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
Total 2015			7,318,233	7,006,793		320	2,551,504		7,973		36.41
2016-Q1			1,542,490	1,801,659		69	598,974		8,681		33.25
2016-Q2			2,270,349	1,849,040		95	1,033,244		10,876		55.88
2016-Q3			1,750,130	1,907,198		79	687,017		8,696		36.02
2016-Q4			2,700,681	2,016,093		96	748,367		7,795		37.12
Total 2016			8,263,650	7,573,990		339	3,067,602		9,049		40.50
2017-Q1			1,799,952	2,073,692		83	722,430		8,704		34.84
2017-Q2			2,255,949	2,150,585		122	1,292,710		10,596		60.11
2017-Q3			1,934,849	2,164,914		76	21,083		277		0.97
2017-Q4			2,658,938	2,152,628		78	678,766		8,702		31.53
Total 2017			8,649,688	8,541,819		359	2,714,989		7,563		31.78
RATIOS											
2017-Q4/2016-Q4			-1.5%	6.8%		-18.8%	-9.3%		11.6%		-15.1%
2017-3 mos./2016-3 mos.			16.7%	15.1%		20.3%	20.6%		0.3%		4.8%
2017-6 mos./2016-6 mos.			6.4%	15.7%		25.0%	23.5%		-1.2%		6.7%
2017-9 mos./2016-9 mos.			7.7%	15.0%		15.6%	-12.2%		-24.1%		-23.6%
2017-12 mos./2016-12 mos.			4.7%	12.8%		5.9%	-11.5%		-16.4%		-21.5%