

Bulletin to Interested Parties

Benchmark Schedules Effective October 1, 2026

Purpose

The Automobile Insurance Rate Board (AIRB) is issuing this Bulletin to advise all private passenger vehicle (PPV), commercial vehicle (COM), and motorcycle (MC) insurers operating in Alberta the 2026 Annual Review of industry experience has been completed based on data to December 31, 2025. The AIRB is releasing the PPV, COM and MC Industry Benchmarks Schedules (Schedules), effective October 1, 2026. The AIRB has posted the Schedules and the related actuarial reports on the AIRB [website](#).

Background

On July 1, 2014, Section 9 of the Automobile Insurance Premiums Regulations came into effect, requiring the AIRB to conduct an Annual Review of industry experience based on data to December 31. In addition, [AIRB Policy 05-Review of Automobile Insurance Trends & Premiums](#) requires the AIRB to conduct a Semi-Annual Review based on data to June 30.

The AIRB develops industry benchmarks to support insurers when preparing rate filings. The AIRB and its consulting actuary use the industry benchmarks as a reference when reviewing individual insurer's filings and opining on the assumptions' reasonableness. The insurer's data must support assumptions varying significantly from industry experience.

The AIRB shared the preliminary reports for the 2026 Annual Review with the industry and invited participation through written submissions on June 18, 2026 for PPV, July 14, 2026 for COM, and August 4, 2026 for MC.

Action Required

Based on the Annual Review analysis of Alberta PPV, COM, and MC loss experience ending December 31, 2025, the AIRB is releasing the Industry Benchmarks Schedules to take effect on October 1, 2026.

The AIRB expects insurers to use their own data in rate filings to the extent possible, reflecting their mix of business and unique circumstances. Insurers may use the AIRB Industry Benchmarks when they do not have sufficient data or cannot support their assumptions' reasonableness. The AIRB will use these industry benchmarks as a point of reference in our review of PPV, COM and MC filings submitted on or after October 1, 2026.

Should you have any questions relating to this Bulletin, please contact our office at (780) 427-5428 or by email: airb@gov.ab.ca.

Laurie Balfour, MBA, CPA, CMA
Executive Director

Attachment

- 1 2026 Annual Review Industry Benchmarks Schedule – PPV (Effective October 1, 2026)
- 2 2026 Annual Review Industry Benchmarks Schedule – COM (Effective October 1, 2026)
- 3 2026 Annual Review Industry Benchmarks Schedule – MC (Effective October 1, 2026)

2026 Annual Review Industry Benchmarks Schedule – PPV

Effective Date: For all filings submitted on or after October 1, 2026

Loss Development Factors

Appendix #1 outlines the AIRB approved benchmark loss development factors.

Loss Trends

The AIRB approved benchmark trend rates. Insurers should use their data to select loss trend rates, to the extent it is credible, and provide full support and details. If an insurer does not have credible data, they may use these benchmark loss trend rates without further support.

Coverage	Selected Past/ Future Trend Rates
Bodily Injury	+8.6%
Property Damage	+1.4%
Direct Compensation for Property Damage	+1.4%
Accident Benefits	+11.9%/+9.0%
Collision	+2.3%
Comprehensive	+5.4%
All Perils	+2.8%
Specified Perils	+1.1%
Underinsured Motorist	+4.7%

Other Benchmarks

Other Benchmark	Selected Benchmark
Health Cost Recovery	Current ¹
Operating Expenses	27.8%
Unallocated Loss Adjustment Expenses (ULAE)	1.094
Profit Provision	6.00%

¹ Refer to the most current percentage published on the President of Treasury Board and Minister of Finance's [website](#).

Appendix 1

AIRB Approved Age-to-Ultimate Development Factors As of December 31, 2025 Alberta Private Passenger Automobile (Excluding Farmers)

As of 2025-2
Age-to-Ultimate Factors
Incurred Claim Amount

	Bodily Injury	Property Damage	Accident Benefits	Collision	Comprehensive	Comprehensive Theft	All Perils	Specified Perils	Underinsured
180-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150-Ult	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
144-Ult	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.003
138-Ult	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.994
132-Ult	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	0.994
126-Ult	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.006
120-Ult	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.002
114-Ult	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.004
108-Ult	1.003	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.017
102-Ult	1.004	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.025
96-Ult	1.006	1.000	1.008	1.000	1.000	1.000	1.000	0.999	1.022
90-Ult	1.007	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.031
84-Ult	1.008	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.014
78-Ult	1.013	1.000	1.009	1.000	1.000	1.000	1.000	1.000	0.993
72-Ult	1.018	1.000	1.005	1.000	1.000	1.000	1.000	0.999	0.973
66-Ult	1.031	1.000	1.008	0.999	1.000	1.000	1.000	0.999	1.000
60-Ult	1.050	1.000	1.008	0.999	1.000	1.000	1.000	0.999	1.023
54-Ult	1.085	1.000	1.011	0.999	1.000	0.999	1.000	0.999	1.052
48-Ult	1.130	0.999	1.015	0.999	0.999	0.999	1.000	0.999	1.095
42-Ult	1.196	0.999	1.027	0.998	1.000	0.999	0.999	0.999	1.161
36-Ult	1.303	1.000	1.039	0.998	1.000	1.000	1.001	0.999	1.318
30-Ult	1.483	1.001	1.033	0.998	1.000	0.999	1.003	1.000	1.611
24-Ult	1.806	1.011	0.998	0.998	1.001	0.997	1.001	1.000	2.262
18-Ult	2.201	1.020	1.069	0.997	1.004	0.994	1.001	1.006	2.863
12-Ult	2.739	1.030	1.223	0.989	1.004	0.983	0.992	1.016	3.800
6-Ult	4.398	1.071	1.505	0.950	1.020	0.986	1.030	0.999	10.432

As of 2025-2

**Age-to-Ultimate Factors
Incurred Claim Count**

	Bodily Injury	Property Damage	Accident Benefits	Collision	Comprehensive	Comprehensive Theft	All Perils	Specified Perils	Underinsured
180-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.992
138-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.992
132-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.981
126-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.981
120-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.969
114-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.942
108-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.925
102-Ult	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.915
96-Ult	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.896
90-Ult	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.879
84-Ult	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.858
78-Ult	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.815
72-Ult	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.767
66-Ult	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.743
60-Ult	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.716
54-Ult	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.704
48-Ult	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.672
42-Ult	0.980	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.641
36-Ult	0.984	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.681
30-Ult	0.993	0.999	0.999	1.000	1.000	1.000	0.999	1.000	0.803
24-Ult	1.063	1.003	0.999	1.001	1.002	1.000	0.998	1.002	1.181
18-Ult	1.127	1.009	0.999	1.002	1.008	1.000	0.998	1.008	1.386
12-Ult	1.144	1.016	0.998	0.996	1.020	1.000	1.000	1.009	1.599
6-Ult	1.271	1.034	0.988	0.912	1.046	0.997	0.970	1.035	1.922

2026 Annual Review Industry Benchmarks Schedule – COM

Effective Date: For all filings submitted on or after October 1, 2026

Loss Development Factors

Appendix #1 outlines the AIRB approved benchmark loss development factors.

Loss Trends

The AIRB approved benchmark trend rates. Insurers should use their data to select loss trend rates, to the extent it is credible, and provide full support and details. If an insurer does not have credible data, they may use these benchmark loss trend rates without further support.

Coverage	Selected Past/ Future Trend Rates
Bodily Injury	+6.8%
Property Damage	-0.8%
Direct Compensation for Property Damage	-0.8%
Accident Benefits	+11.8%
Collision	-0.1%
Comprehensive	+3.2%
All Perils	+0.9%
Specified Perils	+3.2%
Underinsured Motorist	+8.4%

Other Benchmarks

Other Benchmark	Selected Benchmark
Health Cost Recovery	Current ¹
Operating Expenses	27.8%
Unallocated Loss Adjustment Expenses (ULAE)	1.094
Profit Provision	6.00%

¹ Refer to the most current percentage published on the President of Treasury Board and Minister of Finance's [website](#).

Appendix 1

AIRB Approved Age-to-Ultimate Development Factors As of December 31, 2025 Alberta Commercial Vehicles

As of 2025-2 Age-to-Ultimate Factors Incurred Claim Amount

	Bodily Injury	Property Damage	Accident Benefits	Collision	Comprehensive	Comprehensive Theft	All Perils	Specified Perils	Underinsured
180-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120-Ult	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
114-Ult	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010
108-Ult	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.028
102-Ult	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.029
96-Ult	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.026
90-Ult	1.014	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.979
84-Ult	1.013	1.000	0.990	1.000	1.000	1.000	0.999	1.000	0.967
78-Ult	1.019	1.000	0.991	1.000	1.000	1.000	0.999	1.000	0.928
72-Ult	1.024	1.003	0.992	1.000	1.000	1.000	0.999	1.000	0.937
66-Ult	1.037	1.003	1.016	1.000	0.999	1.000	0.998	1.000	0.941
60-Ult	1.051	1.002	1.033	1.000	0.999	1.000	0.997	1.000	1.014
54-Ult	1.092	1.002	1.031	0.999	0.999	0.999	0.997	1.000	1.006
48-Ult	1.145	1.003	1.035	0.999	1.000	0.999	0.996	1.000	1.026
42-Ult	1.236	1.004	1.033	0.997	1.000	0.999	0.995	1.000	1.198
36-Ult	1.354	1.007	1.035	0.998	1.000	0.999	0.995	1.002	1.411
30-Ult	1.517	1.007	1.031	0.996	0.998	0.996	0.992	1.002	1.713
24-Ult	1.842	1.048	0.972	0.999	1.000	0.998	0.988	0.999	2.288
18-Ult	2.162	1.068	1.040	1.004	1.006	0.997	0.986	1.008	2.763
12-Ult	2.713	1.125	1.173	1.004	1.011	0.992	0.988	1.011	3.548
6-Ult	4.260	1.423	1.468	1.084	1.102	1.073	1.233	1.037	9.836

As of 2025-2

**Age-to-Ultimate Factors
Incurred Claim Count**

	Bodily Injury	Property Damage	Accident Benefits	Collision	Comprehensive	Comprehensive Theft	All Perils	Specified Perils	Underinsured
180-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
114-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000
108-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.952
102-Ult	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.952
96-Ult	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.850
90-Ult	0.997	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.850
84-Ult	0.997	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.827
78-Ult	0.996	1.000	1.000	1.000	1.000	1.000	0.999	0.998	0.787
72-Ult	0.993	1.000	1.000	1.000	1.000	1.000	0.999	0.998	0.753
66-Ult	0.990	1.000	0.999	1.000	1.000	1.000	0.999	0.998	0.710
60-Ult	0.988	1.000	0.998	1.000	1.000	0.999	0.999	0.998	0.723
54-Ult	0.986	0.999	0.998	0.999	1.000	0.999	0.999	0.998	0.654
48-Ult	0.984	0.999	0.998	0.999	1.000	0.999	1.000	0.998	0.635
42-Ult	0.978	0.999	0.998	0.999	0.999	0.999	1.000	0.998	0.644
36-Ult	0.974	0.999	0.996	0.999	1.000	0.999	1.000	0.998	0.735
30-Ult	0.957	0.999	0.988	0.999	1.000	0.999	0.999	0.999	0.936
24-Ult	0.976	1.008	0.974	1.001	1.001	1.000	0.997	1.001	1.428
18-Ult	0.993	1.018	0.966	0.991	1.006	1.000	0.987	1.004	1.785
12-Ult	0.988	1.031	0.947	0.988	1.012	0.999	0.955	1.008	2.093
6-Ult	1.086	1.054	0.901	0.861	1.041	1.007	0.865	1.037	3.793

2026 Annual Review Industry Benchmarks Schedule – MC

Effective Date: For all filings submitted on or after October 1, 2026

Loss Development Factors

Appendix #1 outlines the AIRB approved benchmark loss development factors.

Loss Trends

The AIRB approved benchmark trend rates. Insurers should use their data to select loss trend rates, to the extent it is credible, and provide full support and details. If an insurer does not have credible data, they may use these benchmark loss trend rates without further support.

Coverage	Selected Past/ Future Trend Rates
Bodily Injury	+0.1%
Property Damage	+3.3%
Direct Compensation for Property Damage	3.3%
Accident Benefits	+4.1%/+6.4%
Collision	-9.9%/+0.4%
Comprehensive	+2.6%
All Perils	+2.0%
Specified Perils	-5.7%
Underinsured Motorist	+0.0%

Other Benchmarks

Other Benchmark	Selected Benchmark
Health Cost Recovery	Current ¹
Operating Expenses	27.8%
Unallocated Loss Adjustment Expenses (ULAE)	1.094
Profit Provision	6.00%

¹ Refer to the most current percentage published on the President of Treasury Board and Minister of Finance's [website](#).

Appendix 1

AIRB Approved Age-to-Ultimate Development Factors As of December 31, 2025 Alberta Motorcycles

As of 2025-2
Age-to-Ultimate Factors
Incurred Claim Amount

	Bodily Injury	Property Damage	Accident Benefits	Collision	Comprehensive	Comprehensive Theft	All Perils	Specified Perils	Underinsured
180-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
114-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.017
108-Ult	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.020
102-Ult	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.020
96-Ult	1.015	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.022
90-Ult	1.017	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.023
84-Ult	1.034	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.024
78-Ult	1.029	1.000	1.009	1.000	1.000	1.000	1.000	1.000	0.974
72-Ult	1.022	1.007	1.009	1.000	1.000	1.000	1.000	1.000	0.956
66-Ult	1.020	1.007	1.021	1.000	1.000	1.000	1.000	1.000	0.965
60-Ult	1.028	1.007	1.024	1.000	1.000	1.000	0.997	1.000	0.982
54-Ult	1.056	1.007	1.032	1.000	1.000	1.000	0.998	1.000	1.019
48-Ult	1.202	1.007	1.040	0.999	1.000	1.000	0.998	1.000	0.993
42-Ult	1.293	1.006	1.049	1.000	1.000	1.000	0.999	1.000	1.133
36-Ult	1.389	1.008	1.072	0.999	1.001	1.000	0.997	1.000	1.164
30-Ult	1.626	1.010	1.064	0.999	1.001	1.000	1.001	1.000	1.224
24-Ult	1.707	1.021	1.093	0.999	1.000	1.001	0.999	0.997	1.457
18-Ult	1.987	1.026	1.150	0.989	0.997	0.999	0.997	0.965	1.577
12-Ult	2.440	1.026	1.245	0.969	0.982	0.979	0.976	1.020	1.859
6-Ult	4.948	1.153	1.998	1.055	0.913	0.816	0.972	0.650	4.401

As of 2025-2

**Age-to-Ultimate Factors
Incurred Claim Count**

	Bodily Injury	Property Damage	Accident Benefits	Collision	Comprehensive	Comprehensive Theft	All Perils	Specified Perils	Underinsured
180-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126-Ult	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
120-Ult	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.960
114-Ult	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.996
108-Ult	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.996
102-Ult	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.937
96-Ult	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.937
90-Ult	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	0.937
84-Ult	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	0.913
78-Ult	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	0.849
72-Ult	0.993	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.867
66-Ult	0.993	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.834
60-Ult	0.999	1.000	1.000	0.999	1.000	1.000	0.997	1.002	0.777
54-Ult	1.005	1.000	1.000	0.998	1.000	1.000	1.000	1.002	0.802
48-Ult	1.024	1.000	0.999	0.997	1.000	1.000	1.000	1.002	0.734
42-Ult	1.044	1.000	0.998	0.999	1.000	1.000	1.000	1.002	0.687
36-Ult	1.044	1.000	0.997	0.998	1.005	1.000	1.000	1.002	0.696
30-Ult	1.049	1.001	0.993	0.996	1.005	1.000	1.000	1.002	0.675
24-Ult	1.065	1.005	0.992	0.996	1.006	1.003	0.995	1.002	0.863
18-Ult	1.103	1.010	0.991	1.000	1.009	1.006	0.992	1.002	0.885
12-Ult	1.127	1.022	0.988	0.991	1.009	1.005	0.987	1.013	0.969
6-Ult	1.251	1.092	1.011	0.967	1.044	1.036	0.979	1.031	1.863